EFFECT OF GOVERNMENT SUPPORT TO SMALL SCALE ENTERPRISES (SSEs) ON POVERTY ALLEVIATION IN KANO AND NIGER STATES, NIGERIA

By

HAUWA'U IBRAHIM YERO

DEPARTMENT OF LOCAL GOVERNMENT AND DEVELOPMENT STUDIES

FACULTY OF ADMINISTRATION

AHMADU BELLO UNIVERSITY, ZARIA

NIGERIA.

NOVEMBER, 2021

EFFECT OF GOVERNMENT SUPOORT TO SMALL SCALE ENTERPRISES (SSEs) ON POVERTY ALLEVIATION IN KANO AND NIGER STATES, NIGERIA

By

Hauwa'u Ibrahim YERO
P15ADLG9005

A THESSIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA
IN PARTIAL FULFULMENT OF THE REQUIREMENTS FOR THE AWARD OF DOCTOR OF PHILOSOPHY DEGREE IN LOCAL GOVERNMENT STUDIES.
DEPARTMENT OF LOCAL GOVERNMENT AND DEVELOPMENT STUDIES
FACULTY OF ADMINISTRATION
AHMADU BELLO UNIVERSITY, ZARIA
NIGERIA

NOVEMBER, 2021

DECLARATION

I declare that the work on this thesis entitled ‘‘Effect of Government Support to Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger States Nigeria’’ has been performed by me in the Department of Local Government and Development Studies. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree or diploma at this or any other institution.

Hauwa’u Ibrahim Yero		
Name of Student	Signature	Date

CERTIFICATION PAGE

The thesis entitled the 'EFFECT OF GOVERNMENT SUPPORT TO SMALL SCALE ENTERPRISE (SSEs) ON POVERTY ALLEVIATION IN KANO AND NIGER STATES, NIGERIA' BY Hauwa'u Ibrahim YERO meets the regulation governing the award of degree of Doctor of Philosophy, Local Government Studies of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

PROF. BASHIR JUMARE	_____	_____
Chairman Supervisory Committee	(Signature)	Date
PROF. USMAN ABUBAKAR	_____	_____
Member Supervisory Committee	(Signature)	Date
DR. MUSA IDRIS	_____	_____
Member Supervisory Committee	(Signature)	Date
DR. DALHATU MOHAMMED JUMARE	_____	_____
Head of Department	(Signature)	Date
PROF. SANI A. ABDULLAHI	_____	_____
Dean, School of Postgraduate Studies	(Signature)	Date

DEDICATION

This piece of work is dedicated to my beloved parents Alhaji Ibrahim Yero (deceased), (May Allah have mercy on to him) and Hajiya Khadija Ibrahim Yero, my little son Al-Ameen (Khalifa) Musa Iya (May Allah guide and protect them) and my deceased husbands and daughters (May Allah bless them with Aljannatul Firdausi).

ACKNOWLEDGEMENT

In the name of Allah, the Beneficent, the Merciful. [All] praise is [due] to Almighty Allah, Lord of the universe. May Allah's Peace and blessings be upon our beloved prophet and messenger Muhammad (SAW), his family and his companions and those who call to his message, follow his tradition, tread his traits, and work by his methodology to the day of judgement. All praises and gratitude are to Allah (SWT) for His guidance, protection and support in my life and for the success achieved so far and in the completion of my study.

I'm greatly indebted to so many nice and wonderful people who contributed and supported immensely in various ways towards the completion of this research. Enormous thank goes to Prof. Bashir Jumare, Prof. Usman Abubakar, Dr. Musa Idris, Prof. Karwai, Dr Kabir Jinjiri Ringim, Dr Danjuma Abdullahi, Dr Nasiru Abdullahi, Dr Lawal Sale for their immeasurable contribution and guidance, and for their time sacrificed through the completion of my dissertation. Special gratitude goes to the H.O.D. Dr. Dalhatu Jumare for his moral and financial support. Other lecturers, and colleagues in the Department, I salute and thank you.

I will never hesitate to acknowledge, appreciate and applaud the support of my parents, brothers, and sisters especially my lovely Fatima (Ummi), and my dear obedient little son Al-Ameen (Khalifa) for all the assistance, love, care, understanding and patience rendered to my life, you are always in my heart for ever. May Almighty Allah continue to unite us and bless our lives.

Time and space would not permit me to many mention names but, I would generally acknowledge the support and assistance of many people who have directly or indirectly contributed in one way or the other to the completion of this work especially- Alhaji Muhammed Dahiru Zayi (Yerima), Alhaji Abdu Garba Ririwai, Alhaji Nasiru Liman Mina, Dr Ibrahim (Babana) Batengi, Ibrahim (Babana) Yusuf, my nephews Babangida and Kamal (Niger State) Abdulkarim N. Bamalli, Aminu Sani (LGDS). Thank you all and remain blessed.

ABSTRACT

Nigeria as a developing country has had many poverty reduction and SSEs development policies but, poverty kept escalating and SSEs could not achieve their objectives of job creation, income generation as well as reducing the increasing rate of poverty that engulf majority of the populace. This work examined the effect of SSEs activities via job creation, income generation, government policies, government support on poverty alleviation in Kano and Niger States, Nigeria. Most of the empirical studies reviewed used either quantitative or qualitative and few studies used mixed method but, the studies have been restricted to using observation which is a methodological gap this study is filling. Also, the studies reviewed overlooked income generation as a mediator to poverty alleviation and this study decided to fill the gap. Most of the works studied SMEs /SSEs or workers separately but our work studied both SSEs and workers. The theoretical framework adopted and underpinning this study were derived from Economic Growth, Basic Needs and Rural Development perspectives. Seven hypotheses were formulated in null form. The first three were meant to determine the significant effect of job creation, government policies and government support on poverty alleviation and multiple regression was used and the results were presented. The fourth hypothesis was intended to obtain a difference in the level of poverty alleviated for SSEs owners in Kano and Niger States through independent samples t-test and the fifth hypothesis was to test the mediating effect of income generation on poverty alleviation and Sobel Mediation Tool was applied. While the sixth and seventh hypotheses determined the degree of association of job creation, income generation and poverty alleviation of SSEs workers and the difference in level of poverty alleviation of the workers in the two States. Also, observation was carried out to complement the data generated from the structured open-close ended and Likert scale questionnaires. The results from the study

have shown a statistically significant relation between job creation, government policy, government support and income generation to poverty alleviation; a non-significant effect of government policy on poverty alleviation; a significant but inverse effect of government support on poverty alleviation and a significant effect of Job creation on poverty alleviation. Also, income generation best predict poverty alleviation and it proved to have significant mediating effect on alleviating poverty of the SSEs owners. Equally, the association of job creation and income generation with poverty alleviation of the workers was established and a non-significant difference occurred in the level of poverty alleviation of SSEs owners and workers respectively. The study has recommended for increasing commitment towards SSEs promotion and sustenance and Governments collaboration with SSEs inform of venture capital investment for the SSEs to have strong capital base to take off and for rapid expansion. It also recommended for paradigm shift in policies and programmes formulation and execution to tackle environmental hindrances that have affected SSEs development and poverty alleviation through bottom - up development strategies. Finally, the study has recommended for the development of infrastructure (roads, water supply and electricity) in the industrial and non-industrial areas. The areas should be free from pollution in order to ensure habitable environment. Also, the security challenges affecting the study areas should be meticulously addressed.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

It is globally agreed that the most effective way of increasing household income is through the establishment of more small and entrepreneurial businesses. The existence of Small Scale Enterprises (SSEs) have a great potential to boost economy, provide job opportunities and reduce menace of poverty in our societies. Small Scale Enterprise is not only considered a bedrock for job creation, income generation, self-reliance, poverty alleviation, economic growth but, it serves as tool for curbing up social vices in an environment. It can be said that small scale enterprise leads to judicious use of time for productive purpose and this addresses idleness which is the backbone to immorality. There is a saying- 'an idle mind is a devil's workshop'. A society that engages more and more youth in entrepreneurial activities seem to be less prone to immoral vices such as drug abuse and addiction, theft, robbery, thuggery, promiscuity, kidnaping and other social ills. 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.

Small Scale Enterprises (SSEs) are business entities established with the aim of creating jobs and generating income to owners of the business and the workers in order to improve their livelihood. Such enterprise operates various kinds of activities ranging from production, services, distribution, communication, agro allied etc. The contribution of Small Scale Enterprises (SSEs) to poverty alleviation has global reckoning. In East Asian countries like China, Micro and Small Enterprises (MSSEs) are the major promoters of economic development and poverty reduction of such countries. China's poverty level declined from 30.46 million in 2017 to 5.51 million in 2019. In South Asian countries such as India, huge employment generation resulted to tremen-

dous decrease in poverty (Karnani, 2011; World Bank report, 2011 in ANDE, 2012; Liu, Feng, Wang and Qui 2019 and Haiying *et al.*, 2020). While in Pakistan, 90% of business venture are SMEs. They are labour intensive in nature and largely reside in rural and semi-urban areas, they create 80% of jobs to non-farm labour force, command 25%, 30% and 35% of total export, GDP and manufacturing sector respectively and reduced poverty level through increased income of the poor by 20% (Ali, Rashid and Khan, 2014 and Manzoor, Wei, Nurunnabi and Abdul Subhan, 2019). In Malaysia, Micro Small & Medium Enterprises (MS&MEs) account for about 84% of manufacturing establishments, contribute 28% and 38% to total value added and job creation respectively (Mohammad and Abul Bashar, 2014). In Europe for instance, SMEs command over 99.8% of the business environment and provide over 50% jobs in the labour market (European Commission 2013). In the Organisation of European Countries Development (OECD) countries in particular, Micro and SMEs dominate more than 95% of businesses, provide 60% -70% jobs, 55% GDP and acquire larger portion of new employment (Etuk, Etuk and Baghebo 2014). In Germany, the Mittlestand (group of small family-owned businesses) account for 37% and 59% of annual sales return and workforce respectively (Stears Business Ltd, 2018). In United Kingdom (UK), despite the existence of many Large Enterprises (LEs) the SMEs sector controls 95% of business environment and provides 56% of non-government work (Aminu, Abdul, Ameen and Nabil, 2015). SMEs in the developing world generate 78% - 90% formal employment (Ayyagari, Demirgul-kunt and Maksimoric, 2011; Marlar, 2011; ANDE, 2012 and United Nations Educational Scientific and Cultural Organisation (UNESCO), 2012).

Similarly, Small and Medium Scale Enterprises (SMEs) in developed countries contribute 65% to full time employment and create 86% of new jobs in the formal sector (Ayyagari, *et al.*, 2011). In Sub-Saharan Africa, the informal economy commands 78% of non-agricultural occupations, 61% of urban work and 92% of new occupations (Aminu *al.*, 2015). SMEs amount to 93% businesses in Morocco and account for 38%, 33%, 30% and 46% to production, investment, export and employment respectively (Etuk *et al.*, 2014). SMEs play a significant role in

South Africa in dealing with the challenges of poverty and job creation in rural areas and in attaining economic growth and development through employment generation, income provision and poverty reduction. They contribute 56% and 36% of private sector employment and GDP respectively. Even in the rural areas, the employment opportunities provided by SMEs have impact on the healthy balance of economic growth (The Department of Trade and Industry (DTI) 2005 and Ntsika, 2002 in Akeem and Emmanuel, 2015). In Ghana SMEs constitute 85% of the manufacturing sector, command 92%and 70% of the business environment and GDP respectively, and declined poverty rate from 50% in 1991 to 29% in 2006 while urban and rural poverty stood at 9% and 10.4% respectively (Debrah, 2013 and Abor and Quartey, 2010 in Ali, 2014). In Ethiopia, 98% of enterprises are Micro and small (Aregash, 2005), out of which 65% are Micro Enterprises and their combined activities has reduced poverty rate from 56% in year 2000 to 24% in 2016 (Tadesse, 2010).

In Nigeria, researchers confirmed the contribution of Small Scale Enterprises (SSEs) to economic development in the area of job creation, sustainable livelihood, income generation, wealth distribution and poverty alleviation. In fact, the enterprises dominate 90% to 95% of the industrial sector; command 70% of the national industrial development (Ubom, 2006 and Ojo 2006 in Ben-Caleb, Faboyede & Fakile, 2013**,** Edom, Inah and Emori, 2015 and Yunusa and Paul, 2018**),** if the work force baseline is set at 10-70 employees; control 10% of the manufacturing sector output and a meagre 1% of gross domestic product (Yunusa *et al.*, 2018) or 70% GDP (Ubom, 2006 & Ojo, 2006 in Ben-Caleb *et al.*, 2013).

The experience of the Eastern, Western and Asian blocks on the recorded success of SSEs in their countries led to the initiatives and commitments by the present and previous governments in Nigeria to put in place policies, strategies, programmes and support packages that would enhance the promotion and growth of SSEs as well as curb the menace of poverty in the country. Programmes such as Operation Feed the Nation (OFN) in 1979, Green Revolution Programme

(GRP) in 1980, Nigerian Agricultural Rural and Cooperative Development Bank (NARCDB) in 2007 National Directorate of Employment (NDE) in 1986, Poverty Alleviation Programme (PAP) in 2000, National Poverty Eradication Programme (NAPEP) in 2001, Directorate of Food Roads and Rural Infrastructure (DFRRI) in 1987, People's Banks in 1989, Community Banks in 1991, River Basin Development Authority (RBDA) in 1977, Better Life for Rural Women in 1987, Family Economic Advancement Programme (FEAP) in 1997, National Economic Empowerment and Development Strategy (NEEDS) in 2003, Universal Basic Education (UBE) in 1999, Mass Transit, youth employment in 2013, Npower in 2016, were established to address the menace of poverty (Baghebo and Emmanuel, 2015; Ogbuabor, Victor & Elias, 2013; Agwaru, 2015; Wali and Sanusi, 2017; Samaila, Idris and Suleiman, 2018; Orokpo, Haruna, Asmau & Mutong, 2018; Danaan, 2018; Ogunlusi, David, Atunbi and Ajani, 2018; Ezeanyeji, Imoagwu & Ejefobihi, 2019; Suleiman, 2020 and Jaiyeola & Choga, 2020). Alongside these policies and programmes were other similar ones that were specifically meant to promote SMEs in the country such as- Small Scale Industries Credit Schemes (SSICSs) in 1971, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in 2003, Entrepreneurship Development Centres (EDCs), Small and Medium Enterprise Credit Guarantee Scheme (SMECGS) in 2010, Industrial Development Centres (IDCs) in 1964, Commercial Agricultural Credit Scheme (CACS) in 2009 and so forth, exist in the country for years and at different point in time, to allow for SSEs growth and sustenance. 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 (NBS, 2016 in Orokpo *et al.*, 2018; World Poverty Clock (WPC), 2018 in Toromade, 2018 and Kazeem, 2018). The extreme poverty rose to 90.8 million people by the end of year 2018 (Toromade, 2018), it kept on rising to 94.4 million as at April 2019 (Oxfam in Mailafiya, 2019), an increase of 4 million people within a period of 4 months. Also, the gap of poverty level among the zones has widen. Poverty rate declined to 12 % in the

South (especially South-South) between years 2011-2016 but, it kept rising in the North (that constitute largest in population), where 87% of the poor people in the country live in North-West as at year 2016 (Oluseyi, 2020 and Ozioma, 2020).

Similarly, the share of middle-class household income stood at 19% to 23% in the South, while the North has 6% to 9% (WB, 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). It is against this background this research work was set to examine the effect of government support to SSEs to assist their effective performance towards poverty alleviation in the two study areas.

1.2 Statement of the Research Problem

The menace of poverty is not unconnected to fact that the poor are unemployed, they lack access to income or partake jobs that generate inadequate income, lack access to basic needs of life, dearth/insufficient access to material resources, they are prone to preventable diseases, illiteracy, and voicelessness, and they lack self-esteem and dignity etc. The poor are deprived from acceptable good living and often powerless to express their feelings or take decision that will shape their lives for better. The presence of poverty is evidenced even in the developed world and this has made it to be considered a menace that has captured the global attention in the past decades. Government of various countries, International Organisations, Non-Governmental Organisations (NGOs), donors and even private firms channelled resources and developed policies and programmes to alleviate poverty that has devastating effect to societies in the developing countries and Nigeria in particular. In its quest to tackle poverty via the promotion of SMEs in Nigeria, successive governments had come up with series of poverty alleviation strategies,

framework and programmes. Such programmes have been meant to empower the poor so that they become self-reliant through activities that will earn them job and income to allow them access basic needs of life that will uplift their living standard. Such instituted policies and programmes have been in existence in the country for over 5 decades yet, their blended performances have been paltry towards rejuvenating SSEs to create employment, generate income, reduce poverty level and boost the country's economy.

The countless impediments to SSEs effective performance in Nigeria are - inadequate capital, dominance of large enterprises, cut-throat competition which make the small ones have low access to market, preference of consuming foreign goods over the domestic ones, lack of entrepreneurial capacity building, and dearth of infrastructure and where they are available, they are in bad shapes. Other factors observed include lack of management skills (such as poor accounting system and records keeping), lack of entrepreneurial awareness and motivation, inefficient policy implementations, ignorance of available sources of funds (where awareness is created, access to such funds from finance institutions is a problem because of the stringent conditions attached). Again, SSEs development policies and programmes failed to accomplish their goals due to excessive tax payment and difficulties attached to business licencing. Though, government presently review some of the stringent rules and procedure to register enterprises to make it accessible. For instance, registration of firms by Corporate Affairs Commission (CAC) has been digitalised and it takes few days to obtain certificate of business incorporation. The effect of SSEs paltry performance is seen on the continued increase in unemployment, widen income and wealth inequality and consequently escalating poverty rate in the country.

It was postulated that poverty is pervasive in Nigeria, a country that is blessed with ample human and natural resources yet, majority of its populace are predominantly poor, who survive below the national poverty line, acquire little or no formal education, have less access to land and other productive resources that will enable them enjoy acceptable way of life and distance them from the poverty menace (Ogunlusi *et al.,* 2018). Available statistics portrayed the contin-

ual increase in poverty rate from 27.2% as at 1980 to 46.3% in 1985, decreased to 42.7% in 1992, rose to 65.6% in 1996, dropped to 54.4% in 2004 and rose again to 70% in 2010. The rate slightly dropped to 69% by the year 2013 (National Bureau of Statistics (NBS), 2008, 2010, 2014; NAPEP, 2007; Ogbuabor *et al.,* 2013; Aminu & Onimisi, 2014 and Agwaru, 2015). Both rural and urban poverty rate witnessed fluctuating trend in the years 2004 (51.61% & 34.16%), 2011 (46.35% & 16.69%), 2013 (48.49% &15.92%) and (52.1% & 18%) in 2019 (FGN, 2016). The Vision 2010 Committee Report revealed that 50% of Nigerians live below the poverty line, only 40% have access to portable water, 85% of the urban residents live in single houses with more than 7 occupants on the average, only about 62% of them have access to primary health care and majority of them consume less than one third of the minimum required protein and vitamins (Anger, 2010 in Orokpo *et al.*, 2018).

Even with the poverty alleviation strategies and programmes, poverty kept rising especially in the Northern part of the country. It was reported that 72.2%, 71.2% and 67.0% of population in the North-West, North-East and North-Central respectively were trapped in poverty (Micah, Oduwa & Orija, 2015), while the South-West had 59.1%. The share of poverty in Niger State stood at 43.6% in 2010, 49.6% in 2013 and it rose to 61.20% and 66.11% in 2014 and 2019 respectively (NBS, 2014 & 2020; Marzouq, 2015; UN 2015 in Ijaiya, Marikan & Ramli, 2016 and Varella, 2020). Kano State accounted for 59.4% in 2004, 70.4% in 2010 and 55.1% in 2019 of the poor people respectively (NBS, 2010 and 2020 and Varella, 2020). Researchers observed that both SSEs and poverty alleviation policies, strategies and programmes instituted by the past democratic/military administrations failed to achieve their mandate due to corruption, unstable government, mismanagement, party politics, recurring policy changes and poor execution. Other factors mentioned include among other things absence of political will, diversion of resources, absence of transparency and accountability, maladministration, poor governance, lack of involving the poor or failure to focus on them etc. (Fajembola, Adeyeye and Adekuoroye,

2014; Nmadu, Yisa, Simpa & Sallawu, 2015; Esiebugie, Hambadon and Eke, 2016; Ogunlusi *et al.*, 2018; Orokpo *et al.*, 2018).

In another development Sirajo and Zayyanu (2014) and Musa, Ibrahim and Zan (2019) asserted firmly that the existing poverty alleviation programmes and strategies failed to achieve their mandates due to focus on urban cities and neglecting the rural areas, political inclination of benefiting members of the ruling party, misplacement of policy priorities, lack of proper coordination among the tiers of government and lack of focus on sustainable SSEs. While Adejumo and Olaoye (2012) observed that the inefficient government policies and programmes was as a result of inadequate funding of the selected Industrial Development Centres (IDCs) to effectively achieve the roles assigned to them for the development of Small-Scale Enterprises in the geographical areas expected to offer their services. Most of these centres were encroached as a result of abandonment, some of the erected structures had collapsed and facilities were damaged. IDCs in Kano and Niger States were among the most affected due to insufficient funding and poor equipment (Sanusi, 2003; Abdullahi, Abubakar, Aliyu, Umar, Umar, Sabiu, Umar, Khalid and Abubakar, 2015 and Radda, 2018). Similarly, Study conducted by Bahago (2015) showed the Weakness of SMEDAN in providing industrial facilities (roads, water, power etc) to SMEs in Kano States due to dearth funding of the Agency. This indeed, is a clear manifestation of the weakness(es) of such policies, programmes and strategies. The incapacitation of such policies and other supportive packages could also be linked to their historic and persistent top-down approach in addressing SSEs development as well as poverty alleviation in the country.

Records of unemployment have shown an escalation to 23.9% in 2011 against the 11.9%, 12.31%, 19.7%, and 21.5% obtained in 2005, 2006, 2009 and 2010 respectively. It rose again to 24.3% in 2014 but slightly dropped to 23.10% in 2018 and escalated again to 27.1% in 2020 (NBS, 2012, 2014; Trading Economics, 2019 and NBS in Suleiman, 2020). This can largely be connected to the proliferation of SSEs and their sudden death within early years of start-up. It was further argued that entrepreneur education, orientation and skills acquisition played a great

role in creating job opportunities thereby reducing too much reliance on government for white collar jobs. This partly was the reason for the government to come up with the teaching of entrepreneurship education as compulsory in Higher Institutes in the year 2000 (Thaddeus, 2012 in Ogunlusi *et al.*, 2018). Despite this effort, it was reported that the inclusion of entrepreneurship education in both the tertiary level and the functional vocational skills centres across the country did not reduce the unemployment rate in the country. Ugwu and Ezeani (2012) linked the challenge of unemployment and social vices with inadequate and low-quality entrepreneurship education in our higher institutions of learning, which resulted to low skills and development. Similarly, Audu and Okpe (2018) and Safiriyu and Njogo (2012) observed that unemployment in Nigeria continued to increase since 1999 due to the market imperfection in the economy, where there was neglect of agriculture and over dependence on oil as the main source of national income. It has been noted that the resultant effect of fluctuations in oil prices in the global market coupled with the continuous depreciation of the value of the naira in the foreign exchange market have seriously affected the Nigerian economy and SSEs were the most affected sector.

The challenge of access to fund by small scale enterprise owners is worrisome. It was stated that 95% of businesses in Nigeria are small scale type, out of this only 35% have access to fund (CBN, n.d.). This no doubt hindered SSEs the financial capacities to create jobs and improve income generation. SSEs are unable to access finance from conventional banks due to their high-risk inherent nature as well as their inability to provide collateral security. Even funding from government intervention through institutions and agencies had been difficult to accessed. For instance, Bahago (2015) indicated that Kano State SMEs find it difficult to access funds through SMEDAN because of the complex procedures attached. Racheal and Uju asserted that the funding problem is linked to varied issues such as poor records keeping by SSEs owners, inability to provide col-

lateral, high cost in managing the loan, cumbersome bureaucratic process to obtain the loan, lack/poor business plan, and exorbitant interest rates charged by the financial institutions (Racheal and Uju, 2018). Other problem of SSEs' funding has been linked with deficiency in evaluation mechanisms to assist government ascertain the achievements and limitations of the funding (Fate Foundation (n.d.)). The funding issue has a negative effect on entrepreneurial operation. Where funds were scarce and in accessible, the veracity of SSEs to tackle unemployment, narrow the income gap as well as scale-down the poverty level would be farfetched. The inaccessible fund has been a stumbling block for a small scale business owners to expand their business, reach out wider business coverage, engage in innovative venture and advance in technology. This has also barricaded many SSEs to offer steady jobs to the unemployed at a reasonably higher and steady wages.

This research work used both quantitative and qualitative (observation) method unlike most of the empirical studies reviewed where they used either quantitative or qualitative (interview) method and few used mixed method but, their studies have been restricted to using observation which is a methodological gap this study is filling. Also, the studies reviewed overlooked income generation as a mediator to poverty alleviation and this study decided to fill the gap. Most of the works studied SMEs /SSEs or workers separately but our work studied both SSEs and workers. Again, this study centred on comparative analysis in the level of poverty alleviation of SSEs owners and workers in the study areas. Having said these, this research work examined the effect of government support to SSEs on poverty alleviation in Kano and Niger States of Nigeria.

1.3 Research Questions

I. Do Government policies have significant effect on poverty alleviation in Kano and Niger States SSEs?

II. To what extent has Government support impacted on poverty alleviation of SSEs in Kano and Niger State?

III. To what extent has job creation affected poverty alleviation of SSEs owners in Kano and Niger States?

IV. Is there significant difference in poverty alleviation between SSEs owners in Kano and Niger States?

V. Does income generation have significant mediating effect on alleviating poverty of SSEs owners in Kano and Niger States?

VI. What has been the significant relationship between job creation and income generation with poverty alleviation of SSEs workers in Kano and Niger states?

VII. Is there a difference in the association of job creation and income generation with poverty alleviation of SSEs workers in kano and Niger States?

1.4 Objectives of the Study

The main objective of the study is to examine the extent to which Small Scale Enterprises (SSEs) have alleviated poverty in Kano and Niger state of Nigeria. The specific objectives include: -

I. to establish the effect of government policies on poverty alleviation of SSEs in Kano and Niger States;

II. to determine the extent to which government support to SSEs impacted on poverty alleviation in Kano and Niger States;

III. to establish the extent to which job creation objective of SSEs affected on poverty alleviation of SSEs owners in Kano and Niger States;

IV. to examine whether there is significant difference in poverty alleviation between SSEs owners in Kano and Niger States;

V. to ascertain whether income generation has mediating effect of on poverty alleviation of SSEs owners in Kano and Niger States;

VI. to determine the extent of relationship between job creation and income generation with poverty alleviation of SSEs workers in Kano and Niger States; and

VII. to ascertain whether there is difference in the association of job creation and income generation from poverty alleviation of SSEs workers in Kano and Niger States.

1.5 Hypotheses

The study hypotheses are given below: -

I. H0: Government policies have not significantly alleviated poverty of SSEs in Kano and Niger States.

II. H0: Government support to SSEs have not significantly alleviated poverty among SSEs owners in Kano and Niger States.

III. H0: Job creation has no significant effect on poverty alleviation of SSEs owners in Kano and Niger States.

IV. H0: There is no significant difference in poverty alleviation between Kano and Niger States SSEs owners.

V. H0: Income generation has no mediating effect on alleviating poverty of SSEs owners in Kano and Niger States.

VI. There is no significant relation between Job creation and income generation with poverty alleviation of SSEs workers in Kano and Niger States.

VII. There is no significant difference in the association of job creation and income generation from poverty alleviation of SSEs workers in Kano and Niger States.

1.6 Justification of the Study

Poverty in Nigeria is wide spread, perversive and endemic. Governments at all levels- Federal, States and Locals have been making efforts aimed at alleviating poverty for decades but, the phenomenon seems to have defied solution despite the many programmes and increased funding on it. One of the recent programmes to alleviate poverty was SSEs. To re-examine these programmes and identify more priority areas in the battle against poverty is the justification to this study and no amount of research in this area has been adequate. Furthermore, this research work reviewed past empirical studies conducted by Tadase (2010), Lopez-Acevedo (2010), Safiriyu and Njogo (2012), Oba and Onuoha (2013), Ogbuabor, Victor and Elias (2013), Ali, Rashid and Khan (2014), Muhammad, Abul Bashar and Rosni (2014), Abimbola, Olatunji, Musibau, Adunola and David (2015), Agwaru (2015), Edom *et al.*, (2015), Esiebugie, Hembadoon and Ekeh (2016), Samaila, Idris and Suleiman (2018), Audu and Okpe (2018), Racheal and Uju (2018), Akeem and Emmanuel (2015), Eze and Okapal (2015), Yunusa and Pail (2018), etc. Most of their studies used either quantitative or qualitative and few studies used mixed method but, the studies have been restricted to using observation which is a methodological gap this study is filling. Also, the studies reviewed overlooked income generation as a mediator to poverty alleviation and this study decided to fill the gap. Most of the work studied SMEs /SSEs or workers separately but our work studied both SSEs and workers.

Secondly, Kano and Niger states were also considered as study areas due to their historical antecedents. For instance, Kano is known to be a commercial area dated back five hundred and fifty-five centuries and that is why it is nicknamed as 'centre of commerce'. Niger has had long history since colonial period where the colonial masters headquarter was based at Zungeru. This made it possible for the State to have fairly developmental facilities that lead to existence of more SSEs activities. Also, the study areas had long period of existence, created as States over 4 decades. Kano was created in 1967 and Niger in 1976. Another reason for the selection of the two States is that Kano is an urban State with many established SSEs, while Niger is a rural State where business activities are dispersed. The study would cover the Industrial centres in

Kano metropolitan city and SSEs in selected urban and semi urban centres in Niger State from the period 2010-2020. The choice of metropolis is being informed by the availability of more SSEs in the areas due to their size in form of funding and labour force strength. The study felt that since government refocused attention on SMEs since 2004 and the present administration of Muhammadu Buhari has established Economic Recovery and Growth Plan strategy emphasised on the need to promote and develop SME sector as an engine of economic growth and development. This research work would examine the efficacy of these programmes in Kano and Niger States and how SSEs has affected the reduction in poverty through job creation and income generation. This therefore made it possible to carry out the study to ascertain whether there is change as against similar study carried out in 2014. It is our believe that the findings from the study will identify the Policy Implementation Gaps (PIG) which hindered SSE's effective performance and suggest policy shift. The study is also expected to contribute to existing gap in the literature and provide policy direction for SSEs to contribute positively to reducing poverty that has been the major contributing factor to underdevelopment in the country and in particular Northern Nigeria.

1.7 Scope and Limitation of the Study

The most recent security challenges affecting major parts of the country has necessitated the choice of Kano from North-West and Niger from North-central for this study. The insurgency bedevilling North-East States which comprised - Borno, Yobe, Adamawa, Taraba, Bauchi, and Gombe have hampered SSEs economic activities and their investment climate has been seriously affected. These States are faced with various kinds of security challenges, prominent among has been the Boko Haram massacre. The North-Central part of the country has not been spared from physical unrest most especially States like Benue, and Kogi have been encountering ethno-religious crisis, boundary disputes and robbery, Kwara and Nasarawa have stories to tell on farmers'/herdsmen' battle where loss of lives and properties are immeasurable. Even in the North-West, States like Katsina, Zamfara, Sokoto and Kebbi have been facing banditry, kidnap-

pings and cattle rustling. While Kaduna and Plateau have challenges of kidnappings and ethno-religious conflict. Only Jigawa has been spared from unrest but, the researcher does not consider it a study area because its level of development and SSEs proliferation is incomparable to Kano and Niger. Also, the State was newly carved out of Kano in 1991. Similarly, the militancy in the South-East and South-South parts of Nigeria such as IPOB and Niger Delta avengers has impeded the inclusion of the areas in this research work. Another justifiable reason of selecting the study areas is the unfamiliarity of the researcher with the South-West part of the country in which access to data can be complex; though States from this zone seems to be more peaceful, where prevalence of social unrest and uprising is not highly recorded.

Again, what informed the selection of the two States is to make comparative analysis of the effect of SSEs operation towards alleviating poverty in the study areas. The study covered the periods from 2010 to 2020. The study analysed the various types of entrepreneurial activities in the key sectors of manufacturing, services, Agro-allied, food processing, and commercial activities. The objectives of these enterprises, their activities and how such activities affect job creation, income generation, and alleviate poverty are the major issues the study has focussed and analysed. It also analysed government policies and support towards SSEs promotion and poverty reduction. The study has faced series of challenges - from difficulty to access secondary data either because of dearth data or the relevant officials tried to be uncooperative to release such data, to the time and fund constraints. Security challenges such as kidnappings, banditry, cattle rustling that engulf Northen Nigeria especially Niger State has also hindered the researcher have more in-depth work and, this called for an expanded study in this area.

1.8 Conceptual and Operational Definition of Terms

1.8.1 Small scale enterprise (SSEs)

Some scholars asserted that an enterprise should have a capital layout (excluding cost of land) of an amount less than ₦1 million for micro enterprise, ₦1.5 million to ₦50 million for small

enterprise, ₦50 million to ₦200 million for medium enterprise, ₦200 million and above for large enterprise; less than 10 workers for micro, 11 to 100 workers for small, 101 to 300 workers for medium, workers over 300 for large enterprises (CBN, 2001; SMEEIS, 2001; Irefin, Abdul-Azeez and Tijjani, 2012; Safiriyu *et al.*, 2012 and Ben-Caleb *et al.*, 2013); a profit margin (annual turnover) of ₦2 and a net asset of not more than ₦1 for small and medium enterprises (Company and Allied Matters Act (CAMA), 1990 in Oba and Onuoha, 2013). While the Nigeria National Association of Small and Medium Enterprises has considered an annual turnover of ₦100 million and ₦500 million, and a workforce of less than 50 and less than 100 for small and medium enterprises respectively (Racheal *et al.*, 2018). Similarly, Small-Scale Enterprise should have a capital investment between ₦1million to ₦40 million (including working capital but excluding cost of land) and a labour force of 11 to 35 (Esiebugie *et al.*, (2016) and Nigeria National Council of Industry, 2003 in Etuk *et al.*, 2014) or a workforce of 10 to 50 (Nigeria National Council of Industry, 2002). While Bank of Industry (BoI), Nigeria (2018) defined small 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.

Operationally, this study considered the National Council of Industry (2002) categorisation of labour employed under Small Scale Enterprises (10-50) and a capital base of ₦1 million - ₦40 million as defined by Esiebugie *et al.*, (2016) and National Council of Industry (2003). The choice of SSEs against SMEs is informed by the prevalence of SSEs in both urban and rural settings (the study areas) and the significant role they play towards job creation, income generation and poverty reduction unlike SMEs that are largely cited in urban areas.

1.8.2 Poverty

ILO (2006) submitted that in developing countries the poor own or work in Micro and Small Enterprises (MSEs) either out of choice or necessity. Such poor often work alone in such business entity as an owner, or they involve their family members, or they employ casual labourers

and permanent workers. That oftentimes the poor decide to work because they are unemployed or their other source of income is in sufficient to cater for their basic needs hence, they engage in enterprise work to alleviate poverty. In Nigeria, the vision of the policy document on MSMEs is to have an MSME sub sector that delivers optimal benefits of sustainable growth, job and wealth creation, poverty reduction in the domestic economy, while maintaining internationally competitiveness.

1.8.3 Poverty alleviation

Mbaegbu (2008) submitted that one of the goals of economic development strategy pursued by successive Nigeria governments has been the reduction of poverty through disbursing of funds, allocation of machinery and equipment etc. to the poor (Ogunlusi *et al.,* 2018). ILO (2006) asserted that 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 so as to increase productivity thereby reducing their poverty level.

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 ability to use physical and mental being for productive purposes.

1.8.4 Job creation

Ogunlusi *et al* (2018) claimed that increase in jobs leads to availability of resources and the production of more goods and services that will curb inflation, provide wealth and eliminate poverty. Job creation is operational defined as - the ability and accessibility of employment from the job opportunities available. Job is said to be created when people are gainfully employed, paid wages/salaries and have something doing through paid income etc.

1.8.5 Income generation

Dimitrievska (2008) has submitted that poverty alleviation is achieved through access and boosting income level as well as rebuilding individual self-worth and attaining equal opportunity. This study operationally defined income generation as the ability to access income that will sufficiently allow for more business activities and expansion as well as cater for basic needs of life and uplift socioeconomic status of people.

1.8.6 Government policies and support

According to llpo, *et al.*, (2004), 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. 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 *et al.*, 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.

CHAPTER TWO

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter focused discussion on conceptual, empirical and theoretical review of salient issues regarding SSEs and poverty alleviation. Variable of interest such as government policies and support, job creation and income generation were conceptually and empirically debated and research gap was identified. Relevant theories were explained and underpinned to the research model. Also, the chapter has provided highlights on poverty and SSEs impact on poverty reduction.

2.2 Poverty Concepts, Causes and Theories

Poverty can be seen as the existence of what block access to good living such as hunger, disease, illiteracy, living in slum, deprivation from self-opinion, dehumanisation and subjugation. Narayan, Patel Schafft, Rememacher and Koch-Schulte (2000) considered poverty as allowing the poor to be subjected to rudeness, degradation and heartless treatment by both the private and public agents from whom they seek help. Poverty is multidimensional. On the one hand, poverty is linked to absence of resources needed to allow partake in actions, customs and diets usually endorsed by society (Townsend in Davis and Sanchez-Martinez, 2014).

Proponents of the vicious circle of poverty theory have regarded per capita income and education as the basis for poverty and people with low income cannot access food nutrients that bring good health which translate into engaging in productive venture to yield high income hence, they are bound to be enclaved in poverty menace. While people with high income save and invest into productive purpose that increases income so as to maintain the status quo of access to basic needs. On the other hand, poverty starts from

low level of education that leads to low/lack of skills to low income and ends with low level of education again (Abdullatif, Omar & Mohd Udin, 2017). Similarly, both the classical and new- Keynesians believed that income has significant impact on poverty. That's why the new Keynesian emphasised on greater role of government on the provision of public goods 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 and Sanchez-Martinez, 2015).

Poverty has also been considered in relation to socio economic background, level of development, locality, social class, gender, age etc. That is why poverty is prevalent among rural people, women, children, adage and young married couple with children (Rowntree in Davis *et al.*, 2014). Todaro and Smith (2009) have characterised the poor as people who predominantly reside in rural communities with subsistence farming and its related activities as their occupation, they are largely women and children (who are deprived from healthy life) and they are mostly the minority ethnic groups and indigenous population. Again, majority of the illiterate in less developed countries are women and this also affect their income and access to health care facilities.

The progressive social theorist considered economic, political and social system distortion as the causes of poverty by restricting people having access to opportunities and resources that will boost their income and uplift living standard. They cited reference to the effect of capitalism on unemployment and wages. That system is defective and it barricade both the poor and low-income households from attaining economic sufficiency hence the need for drastic measure to amend the system (Bradshaw, 2006). This is why the liberal theorist tag poverty as injustice due to inequity caused by the law or politics. They postulated that poverty becomes a question of rights, of claims against the responsible State and such right happens to be trampled by legal provision. Thomas Paine illustrated a legal system of property that confers an elite the sole right

to gain from land ownership, in effect deprived others who were entitled to compensation for their loss (Stark, 2009). Similarly, Onah and Olise (2019) pointed that- economic dependence on oil and gas, insecurity, rising unemployment, banditry and kidnappings are the causes of poverty in Nigeria.

2.3 Conceptual Review of Variables of Interest

The section has attempted to explore researchers views and scholarly contribution in the area of poverty alleviation, job creation income generation and government policies and supports packages.

2.3.1 Poverty alleviation

Baghebo *et al.*, (2015) considered poverty alleviation as one of the most complex tasks to tackle by nations of the developing world, because of largeness of the poor who constitute the majority in the region. Poverty alleviation is seen as lessening the symptoms of poverty and/or decreasing its viciousness without converting people from poor to non-poor (King and Palmer, 2006). International Labour Organisation (ILO) (2006) considered poverty alleviation as the success in acquiring more and better jobs including, income derived from such jobs which will lead people to be exempt from poverty. The accessibility of better jobs (defined as jobs that provide higher wages and lessen the risk of uncertain income) for the poor has led to a large decline in poverty levels in South Asia. The increasing efficiency of SMEs activities in the member countries (Afghanistan, Bangladesh, India, Nepal, Maldives, Pakistan and Sri Lanka) under the South Asian Association of Regional Cooperation has yielded into higher level and steadiness of income for employees and their families as well as the business owners who are often poor and this has led to better developmental results (World Bank, 2011 and Heymann & Barrera, 2008 in ANDE, 2012 and Manzoor et *al.*, 2019). SSEs are considered a strong tool in providing employment, generating income and savings, and alleviating poverty in the society (Aremu, 2010). SSEs af-

fect poverty largely through the number and quality of employments and income they provide (Teal, 2008 in ANDE, 2012).

Similarly, Karnani (2011) asserted that poverty can be alleviated when the poor is considered to engage in productive activities and becomes a seller of his/her products - as perceived by the International Donors, Market Liberalisation and Bottom of the Pyramid approaches to poverty where the poor are regarded as inert aid receivers, beneficiaries of trickle-down effect and mere consumers respectively. This is to say the productive activities in this respect need to generate adequate income to warrant easy access to basic needs. This is why Melamed, Renate & Ursula (2011) established that almost half of workers across the globe survive on less than $2 a day poverty line hence the need to have not just any job but, the one that can earn sufficient income to eradicate poverty. Some researchers are of the view that rapid and sustained growth can accelerate poverty reduction. A cross country studies conducted showed that a 10% increase in the country's average income reduced the poverty rate by 20% to 30%. Countries like - El Salvador, Ghana, India, Tunisia and Uganda attained between 3% - 6% poverty reduction in per annum (DFID (n.d.)). China, in last 30 years has simultaneously recorded highest growth rate and poverty reduction in the world where poverty declined from 303.4 million to 213.2 million people from 1987- 1998. This success was achieved not only from a sustained growth but, from partnership with World Bank to improve its poverty reduction programmes and from a long-continued effort towards provision of education and health care (Todaro et *al.*, 2004).

Other researchers linked poverty alleviation particularly in Sub Saharan Africa to provision of land and housing, health care, food, water as well as education. Where access to these basic needs would ultimately lead to risen income and reduction in - mortality rate, population explosion and diseases (Mensa, 2012). It was further argued that rural poverty can be addressed through more government spending on health and education. There is also need for investment in subsistence agriculture, and this would generate greater return than investment in the large farms that create less employment (Kay, 2009).

Looking at the issues of poverty alleviation in the Nigeria context, Ekwuruke (2005), said it usually referred to struggles directed at minimising the enormity of poverty which is seen in terms of the proportion of the population living below the poverty line. While other emerging and low- income countries experienced poverty reduction through rapid and sustained economic growth, the inverse is the case in Nigeria. Though the country is one of the most rapid economies in Sub-Saharan African region, poverty reduction has been less receptive to economic growth where for every 1.0% growth in GDP per capita, poverty declined by only 0.6%. Nigeria's Growth Elasticity of Poverty (GEP) is half that of the regional average and only a fourth of that of lower-middle-income countries. The GEP was also lower than the GEPs of a number of African countries that enjoyed high growth rates in the last decade (World Bank, 2016). Narayan et *al.*, (1999) submitted that strategies for changing the lives of the poor must encompass four key factors such as - to start with the poor people's realities; invest in their organisational capacity; change social norms and support development entrepreneurs.

2.3.2 Job creation

A person needs to be given a steady job with a steady wage in a company so that the wage can be used to elevate them and even support the family members to attain educational pursuit (Karnani, 2011). This assertion clearly signifies the importance of moving away from primary production to more industrial activities so that value chain is attained, coupled with generating more stable employment opportunities and higher income earnings to spread across the society, which in the long run, narrows the income gap in the economy. Past studies have shown an encouraging link between education and higher productivity in agricultural and non-agricultural sectors and poverty reduction (Pinknvey, 1997). This is why Ogundele and Olayemi (2004) appealed for more focus on developing Entrepreneurial capabilities in the syllabuses of Nigerian educational institutions, to enable people partake in the global competition that is knowledge managed (Ezeanyeji, et al., 2019).

In another development, it is argued that education particularly entrepreneurial and skills, the intention to establish an enterprise and the commitment and effort to sustain the enterprise results to proliferation in the operation of more businesses. Entrepreneurial knowledge is significant to economic growth. It is referred to as computer literacy and business-related knowhow. While entrepreneurial skill is seen as acquiring competency that will assist an entrepreneur to be successful in their field (Anumnu, 2014 & Abun, Foranda, Belandras, Agoot and Magallanes, 2018). Akpama, *et al.* (2011), asserted that a secured vocational skill contributes immensely to poverty reduction of the youth (Ezeanyeji et al, 2019). Friedrich and Visser (2005) have observed that education about entrepreneurship and for entrepreneurship will intensify students' interest in establishing business venture after graduation (Godday, Kenneth and Abeh, 2013) hence, it should be prioritised (Ngorora and Mago, 2013).

Past and present studies have shown that the perception to start up business in people with university qualification and the attitude of becoming self-employed than to be an employee is higher in male than female youth (Kolvereid, 1996; Delmar and Davidson, 2000 and Veciana *et al.*, 2005 in Manuere, Danha and Majoni, 2013; Brijlal, 2011 and Ottih, 2011 in Godday et al., 2013). Shettima (2017) submitted that the level of firm's employment of labour is determined by its desire to satisfy the demand for its goods and services and when it can employ and use qualified personnel at minimal cost.

2.3.3 Income generation

An empirical evidence has been established on the effect of job creation to income rise and poverty decline in low-income countries at both micro and macro levels of their economy (Holmes, Anna, MacCord & Zanker, 2013). A study conducted by Bowale and Akinlo (2012) depicted that the developing countries' small businesses have ever since been acknowledged the champion in achieving job growth and income generation. The findings of the study exhibited the Micro enterprise prospects to job growth than

the SMEs. It grew by 133% while SSEs and Medium Enterprises grew by 75% and 45% respectively. It further affirmed that 77% of Micro Enterprises owners, 85% of Small Scale Enterprises (SSEs) and 67% of the Medium Scale Enterprises respectively obtained their income from their business (Yero, 2015). But study conducted in South Africa showed that job creation failed to tackle income poverty (Raisible and Eleanor, 2012).

2.3.4 Government policies and support

Government policies and support for SSEs promotion and poverty reduction concern with improvement of the business environment, provision of support services for the human capital and enterprise development and provision of socio-economic facilities necessary to create more jobs and income, minimise poverty and accelerate economic growth. According to Jeffrey (2005) society wellbeing and opulence rest majorly on joint decisions to tackle disease, foster good science and education, provide infrastructure and render unanimous support to the extreme poor. He further acclaimed that effective functioning of infrastructure inform of roads, ports and power and human capital via health and education transform markets to become powerful engine of development. He therefore suggested for united actions to achieve economic growth and development through effective government provision of health, education, infrastructure and foreign aid when needed.

To buttress Jeffrey's submission, past study showed that South African Government (after apartheid rule) facilitated a transformative and development agenda via established institutions, development partners and civil society organisations (Raisible *et al.*, 2012). Supportive structures (programmes and schemes) were put in place for the promotion of small scale enterprises but access to such support packages became difficult because of stringent rule and regulations

attached (Nxozil, Tengeh and Mkubukeli, 2019). In Nigeria, many supportive programmes for SMEs development and poverty reduction where set rolling e.g. programmes such as Subsidy Reinvestment and Empowerment Programme (SURE-P), Women Entrepreneurship Development Programme (WEDP), the Youth Enterprise with Innovation in Nigeria (You-WIN) etc. These programmes were established by the Federal Government to specifically address unemployment among the youth especially graduates of higher institutions (Shettima, 2017).

2.4 Review of Empirical Studies

This section centred on empirical review of past studies. It aimed at analysing the aim and methodology of the studies, hypothesis or preposition applied, tools used to present and analyse the data and what the studies discovered and the recommendations provided so that research gap is identified.

A study was conducted by Lopez-Acevedo and Tan (2010) in Aspen Network of Development Entrepreneurs (ANDE) (2012). It used a panel data and longitudinal firm level data set in Mexico, Columbia and Chile to assess the impact of public programmes in supporting SMEs. The findings showed a divergent/mixed result, where some programmes achieved short and medium-term success in research and development, capacity building and quality control and no long-term clear success recorded in the area of firms' sales growth, wages and worker productivity. For instance, the study conducted by the authors (Lopez-Acevedo and Tan) in 2005 in Mexico aimed at determining the wellness of SME programmes in the area of subsidised training, technology upgrades, market development and export promotion from 1995-2001. The result showed 9-14% improvement in training, 9% improvement in technology adoption and no significant impact on employment and productivity. While in Columbia the Modernisation and Technological Development Fund for Micro, Small and Medium Enterprises (FOMIPYME) was evaluated from 1995-2005 and the result revealed a positive effect on wages for 2 years and a negative one at later time. Similarly, in Chile, the study evaluated various, SMEs programmes in business advisory services, technology development and credit and supplier development

from 1992- 2003. The finding presented growth of 8% and 9% on wages and labour productivity respectively.

The Masters research thesis carried out by Tadesse (2010) sought to find out the role of Micro Small Enterprises (MSEs) on job and income generation in Mekelle City of Ethiopia. Both questionnaires, Focus Group Discussion (FGD) and interview were used on a sample of 123 business owners and 106 workers respectively, who were obtained from 23,834 population size. Stratified and disproportionate sampling techniques were adopted on MSEs owners with questionnaire administered. While systematic random sampling technique was applied on MSEs owners, workers and MSEs desk officers of Mekelle city and Tigray regional state office for the interview. The data generated from the questionnaire was analysed using descriptive statistics, tables, frequency distribution and percentage. The study showed that MSEs grew at 19.8% twelve-monthly mean rate for the period of 5 years under study. Also, the individually and co-operatively owned MSEs in Mekelle City provided job at 5.7% and 8.4% respectively in 5 years' period of operation. Similarly, 44.6% of the MSEs owners and 42.4% of the workers respectively earned an average income between 30,100 - 60,000 birr and 7,402 - 8,402 birr yearly. The study recommended for improved policy to allow for easy and more access to credit.

A study carried out by Safiriyu and Njogo (2012) on the impact of small and medium scale enterprises in the generation of employment in Shomlu Local Council Development Area in Lagos state. It used a sample of 120 randomly selected unemployed youth and SMEs manufacturing and services enterprise owner with employment capacity of 2 to 10 respectively. It formulated 2 null hypotheses to test the relations between SMEs and sustainable development and SMEs promotion to job creation. It used a survey research design by adopting questionnaire and interview methods. Simple percentage and chi-square were used to analyse the data generated. The study found some positive relationships between SMEs and sustainable development as well as SMEs and employment generation. The study recommended for more concentration on the varied economic endeavours via entrepreneurship and SME creation.

Oba and Onuoha (2013) carried out a study on the role of SMEs in poverty reduction in Nigeria from 2001 - 2011. It used econometric model of simple linear regression on a secondary data from CBN report. It specifically tried to bring out the relationship between SMEs income as it contributes to GDP through agriculture and manufacturing sectors and provision of job and poverty reduction. It also aimed to find out if a positive relation existed between funding of SMEs and the level of government participation. The R^2 and their adjusted value at 0.841 and 0.781b indicated that employment level proxied by poverty reduction was an explanatory variable at about 80% jointly by the variables in the model. While the F-ratio confirmed the general significance of the variables and their conformity to the apriority expectation by the agricultural sector SMEs and government funding and interest rate.

The second model showed R and R^2 values of 0.829 and 0.756, in which accounted for 80% fitness of the independent variable over the dependent variable. The F-ratio calculated value of 11.305 compared with 6.22 tabulated for n/k-1 degree of freedom depicts the performance of SMEs in Nigeria. These indicated that SMEs' GDP in agriculture and manufacturing sectors have positive significant relationship to employment level; proxied for poverty reduction. Also, the commercial bank credit to SMEs is statistically significant, but the government funding of SMEs and the interest rates within the period of study were not significant in explaining the performance of SMEs proxied by the SMEs GDP. The study recommended for government adequate funding and making it accessed widely from both government and commercial banks and interest should be made a single digit.

A study carried out on burnt bricklayers in Makurdi metropolis of Benue State by Ogbuabor *et al.,* (2013), has sampled the 200 entire population of the burnt bricklayers obtained earlier from a pre-survey study. The study tried to bring out the role played by burnt bricklayers to job creation and poverty reduction. Using both descriptive and multivariate regression, the study showed how burnt bricklaying business positively impacted on the income of the owners, pro-

vide employment, minimise their poverty level and affect the general well-being of the owners and having access to basic needs such as shelter, cloth, housing, education, access to health care services and ownership of transportation mode. The chi square result showed a likelihood ratio of 45.91 with significant p-value of 0.0178 on 180 observations. This has indicated a significant effect of burnt bricklaying business on poverty reduction. The result also showed that the higher the respondents' income, the better the health facilities patronised and the lower the log odds of being poor. Similarly, the higher the number of children being sponsored in school, the higher the log odds of being poor. The study recommended for provision of roads and formation of burnt bricklayers' association so as to enforce a fitting and uniform selling prices of bricks to address the challenge of low price and demand and to extend credit to the respondents in order to tackle the problem of low operating capital.

Ali, Rashid and Khan had used an annual time series data in 2014 to examined the effect of SSEs in poverty in Pakistan from 1972 to 2007. Through the ordinary least square the analysis incorporated autoregressive model where inflation, health expenditure, population growth rate, income inequality and one-year lagged value of poverty head count index were the explanatory variables. The result showed a robust negative effect of SSEs' output on poverty reduction and a negative relation between health expenditure and poverty levels. The study called on government to provide more financial institution to cater for funds inadequacies of SSEs. The lending process should also be more accessible and at low cost. Government should equally intensify efforts toward more and better access to health, education and technically skilled services by the households regardless of their income class. These would promote SSEs there by accelerating the economy and lower poverty menace and population growth in Pakistan.

Lawal (2014) applied documentary analysis to explore the link between employment generation, poverty alleviation and conflict resolution in the Northeast Nigeria. The study found that poverty is caused by poor government policy, poor investment in education, income inequality, lack of access to credit facilities; and the prevalence of poverty through economic and social

dispossession, grievances and social exclusion instigate violence and conflict. The research paper called for the government to boost the private sector investment and to also collaborate with NGOs to provide more employment opportunities and poverty alleviation programmes in the area.

In another development, Mohammed, Abul Bashar and Rosni (2014) carried out an empirical review of past studies on entrepreneurship development and poverty alleviation. Their findings showed that innovation, entrepreneurship training and education, youth empowerment, government supportive programmes, individual entrepreneurial characteristics, social entrepreneurship, collaboration of government-university-industry and family background are veritable implements for entrepreneurship development which create jobs and subsequently alleviate poverty. The result also showed a significant role of women entrepreneurs on poverty alleviation, a straight link between SME with economic growth and poverty reduction. It equally exhibited that most of the beneficiaries (entrepreneurs) opined for an efficient government policies and programmes.

In 2015, Simple random sampling technique was employed by Akeem and Emmanuel to explore how SMEs in Africa have bearing on employment and poverty and to also find out the problems encountered by the owners in carrying out their activities. Both open and closed ended questions were administered on 50 SMEs owners in Fort Beaufort, South Africa. Questions related to SMEs owners' demography, enterprise - size, type and age, and source of finance were raised. Descriptive statistics of frequency and percentage was applied to analyse the data generated. The study showed that SMEs have impacted on employment generation and lessen poverty in the study area. It also exposed that dearth of funds and managerial skills hindered smooth running of SMEs in Africa. The study recommended for a gallant stride towards continuation of all SMEs development policies and programmes and to ensure full cooperation and participation of the tiers of governments and stakeholders to address the challenges that impede the successful operations of SMEs in South Africa and Africa at large.

In 2015, Abimbola, Olatunji, Musibau, Adunola and David examined the role of entrepreneurship in economic development in Nigeria. The study adopted stratified and convenient samplings and a structured questionnaire was designed to address bio-data of the respondents as well as to test the hypotheses formulated. Frequency distribution and bar chart were used to analyse the responses gathered from 30 sampled college students. The result showed that the menace of unemployment is lessen via entrepreneurship education and that entrepreneurship development is attained through government policies. The study opined for change of people's attitude towards patronising domestic goods and government should give precedence to entrepreneurship education in the higher institutions.

In his research work, Agwaru (2015) 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 need 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.

A study carried out by Edom, Inah, and Emori (2015) aimed at assessing the impact of SMEs financing and unemployment on poverty reduction in Nigeria from 1991- 2010. Ordinary Least Square (OLS) method was used to analyse 20 years' data sourced from CBN statistical bulletin.

The multiple regression results revealed a positive correlation between SMEs finance and poverty reduction and a strong negative correlation between unemployment and poverty. The study drew the attention of government to diversify the economy so that more jobs are generated thereby reducing poverty in the country. Eze and Okpala had in 2015 studied the quantitative impact of SMEs on Nigeria's economic growth performance for the period 1993 - 2011 and the impact of changes of fiscal and monetary policies to output of SMEs in Nigeria. Time series data obtained from CBN was used. To examine the time series characteristics of the variables, unit root or stationary test was done so as to determine their order of integration. Johanson test was conducted to establish the existence of any long run equilibriums relationship among the variables. Error Correlation Model (ECM) was used to determine speed of adjustment of short run relation to unexpected shocks. Bank credit to SMEs, interest rate, inflation rate, government expenditure and SMEs output were the variables tested. The Johanson co-integration test showed the co-integration of all variables at 5% and 1% level of significance respectively. The OLS result depicted a significant relation of bank credit to SMEs and interest rate on Gross Domestic Product (GDP) at 0.0057 and -39.76 respectively. While output of SMEs and inflation rate did not determine GDP at 0.098 and 3.127 respectively. Also, GDP variability and determinant were accounted for 63% of adjusted R^2 value, 8.5046 F value were highly significant at 5% and 1% respectively. Similarly, government expenditure, changes in inflation rate and interest rate have positive relation to output of SMEs but none of the variables are significant at 5% and 10% levels (5.68 GEX, 1.281 INF & 1.43 INT). The study called on government to establish Micro Finance Institutions for access to funds, provide infrastructure, establish entrepreneurship development centres and introduce financial literacy at schools.

In a cross-sectional survey research, Micah, Idowu and Orija (2015) explored the role of SSEs in enhancing the economic status of business owners. Data generated from 200 respondents were analysed quantitatively (percent) and qualitatively as well. The result showed 92% respondents' agreement to the impact of their business to profit accumulation and the use of the

income earned for livelihood. 13.5% of the respondents attested to their economic buoyancy before they established their business firms, while 14% indicated that the enhancement of their economic position began upon starting the business. Obstacles related to SSEs promotion in the study area were qualitatively analysed, and they include - funding, taxes, power supply and safety of lives and properties. The research paper suggested for the provision of more infrastructure to encourage more entrepreneurial activities in the area.

Nmadu, Yisa, Simpa and Sallawu (2015) carried out a study to investigate the poverty status of famers in Niger and Kogi states of Nigeria. This was to ascertain the level of success of government policies. A total of 540 farmers were drawn using multi stage sampling technique. 12 Local Government Areas (LGAs) were randomly selected from 46 LGAs, followed by random selection of 60 villages (5 from each of the 12 LGAs). Farmers were also selected randomly, (9 from each village). Structured questionnaire and interview were used to elicit information from farmers in 2012/2013 farming season. From the sampled size, poor and non-poor farmers were identified on the basis International Poverty Line (IPL) of ₦58,400 per annum (PA) using a dollar per day, on the basis of ₦216,000.00 (PA) national minimum wage which is regarded as National Poverty Line (NPL) and on the basis of average income per family that is ₦584,267.56 PA which is considered as Community Poverty Line (CPL). Watts index was used to compute the time required for the poor to exit poverty. The difference between GDP at 1990 and 2010 prices and the farmers' income were used so as to determine the level of impact of governments poverty reduction policies and strategies.

The study found a positive impact on the farmers' income where 15% of them were better off compared to the 1990 and 2010 GDP constant prices. Most of the farmers were above the IPL, 1/3 were below the NPL and 70% of them were below the CPL. Also, it would take 11 years for the poor to exit poverty if ₦584,267.92 ($3,651.67) is transferred to them. Kogi State farmers are poorer than Niger State farmers based on the three poverty lines, and also Dekina LGA in Kogi State are the poorest and farmers in Mariga LGA of Niger State are the richest. Again,

male farmers are richer than female farmers, the female separated farmers are poorest, than the divorced, the single and the widowed. The result also showed that those with in-service training are the poorest, followed by farmers with health technology qualification, but those with adult education are the richest. The study called for critical poverty reduction policies to address the issue of wealth distribution and enhanced property rights among the homogenous income groups rather than national and international approach. The study concluded by arguing for further research to identify the factors responsible for making Dekina LGA the poorest.

Esiebugie, Hembadoon and Ekeh (2016) investigated the effect of Small Scale Industries (SSIs) on poverty reduction in Benue State, Nigeria. The study adopted a survey research design by extracting 370 sample size from the 3 Senatorial District and applied a structured questionnaire. The regression analysis result exhibited a positive relationship between small scale industries and poverty reduction at $p < 0.05$. While a negative relationship exists between absolute poverty and poverty alleviation. The study opined for review of collateral by banks and other financial institutions so that access to loan by SSIs operators is widen.

Audu and Okpe (2018) carried out a study on women in Small Scale Enterprises and poverty reduction in Dekina Local Government Area of Kogi State. The study employed purposive and simple random sampling techniques respectively to select 4 wards out of 12, and sampled 300 out of 1800 women entrepreneurs who operate in soap making, palm oil production and fashion and design. Adopting average income (-0.996), expenditure on education (-0.793), expenditure on food (-0.787), increase in capital base (-0.684), access to health facilities (0.022), and household head expenditure (0.203) as independent variables which impacted on poverty reduction. The logit regression model showed significant impact of SSEs on women's poverty level at Nagelkerke of R^2 0.821 (82.1%). The study advocated for the establishment of cooperative societies by the women to allow them mutually combine resources to expand their finances. Governments should also provide facilities such as farm tools, land for shops and funds to boost business in the area.

The study from Racheal and Uju (2018) aimed at determining the role of SMEs in contributing to industrialisation and poverty eradication. The study used Yamane formula of 1967 to determine100 sample size from a population size of 150 employees of some selected SMEs in Anambra State. It employed simple random sampling to administer questionnaire and interview. Chi-Square was used to test the 3 hypotheses formulated, i.e. SMEs have no link to poverty eradication, SMEs challenge to eliminate poverty is not associated with fund scarcity and SMEs have not impacted on industrialisation. The result showed that SMEs led to poverty eradication via unemployment reduction and also the firms use indigenous resources. The research work drew the attention of SMEs to accessing low interest loan from the relevant providers.

Ogunlusi, David, Atunbi and Ajani (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, Idris and Suleiman (2018) to assessed the performance of poverty alleviation programmes on employment creation and income generation of the 169 randomly selected respondents of 300 population of poverty alleviation programmes beneficiaries in Damaturu Local Government of 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.

A descriptive and survey method of research was conducted at the Polytechnic Energy Product (PEP) Ventures, under Federal Polytech Idah, Kogi State by Yunusa and Paul in 2018. The research work aimed at evaluating the influence of Small Scale Enterprises (SSEs) to the development of the Nigerian economy. A questionnaire was administered on 20 randomly selected employees of the venture. Chi-square tool was applied to test the 2 null hypotheses formulated i.e. effective management of SSEs do not develop the economy and that SSEs' monetary constraints do not affect their role of economic development. It was confirmed that effective management of SSEs boosts the development of Nigerian economy at ($18.75 > 9.49$) and access to finance has been the SSEs' challenge towards developing the economy at ($10 > 9.45$) respectively. The report therefore, opined for available basic business operating facilities such as constant power sup-

ply, transport and telecommunication networks etc. to allow SSEs attain the goal of economic development.

2.4.1 Research gap

The review of past empirical works showed different approaches applied to the study of SSEs operation in relation to employment creation, income generation, government supportive packages and poverty alleviation. Some of the studies were survey and exploratory research, time series and documentary analysis. However, this study employed a cross sectional survey that used both comparative, correlation and prediction studies. Only few of the works employed theories, while this study is pinned with 3 theories as discussed in the theoretical framework. The past research works that we reviewed studied SMEs as a whole, the direct contribution of SSEs employing 10 - 50 persons for poverty alleviation was not distinctly identified hence, this study concentrates on small scale enterprises only. Substantial part of such studies pointed out several weaknesses and problems (either at the enterprise level or at the macro level) faced by SMEs in developing country like Nigeria and other part of the world. Our study examined SSEs operations and constraints, the institutional and policy frame work put in place to develop SSEs and how such impacted on the SSEs business environment. Some of the reviewed work have been restricted to come up with and test hypotheses and research assumptions. Where the hypotheses were formulated, they were not more than one or two or at most only three variables were tested. These are considered quite few compared to what this particular study intended to cover (eight hypotheses). The study is most importantly interested in ascertaining the mediating effect of one of the independent variables over the dependent variable (income generation on poverty alleviation) which little attention has been given to by past studies. In most of studies reviewed, various kinds of methodology such as multiple and linear regression, correlation, descriptive statistics, percentages, econometric model, ordinary least square, chi square and qualitative method of data analysis were used. This work would utilise mixed methods through the application of descriptive statistics to the demography of both SSEs owners and workers, multiple re-

gression to test relationship and predictive effect of the IVs (job creation, income generation, government policies and support) over the DV (poverty alleviation). The t-test would determine difference in the level of poverty alleviation of SSEs owners in the study areas and Sobel test would be use to establish the mediating effect of income generation on poverty alleviation of SSEs owners. The chi square tool would analyse the association of job creation and income generation with poverty alleviation as well as determine the difference in the level of poverty alleviation of the SSEs workers. While data generated from observation will be presented and analysed qualitatively.

Table 2.1: Research Gap

S/N	AUTHOR/ COUNTRY	VARIABLES OF INTEREST	METHODOLOGY	THEORIES USED	FINDINGS	REMARKS
1	Tadesse (2010) Ethiopia	MSEs growth, job creation, income generation,	Both questionnaires, FGD and interview were used on a sample of 123 business owners and 106 workers respectively obtained from 23,834 population size. Both Stratified, disproportionate & systematic sampling techniques were used. Descriptive	Nil	The study showed growth rate of MSEs at 19.8% & both the owners and employees earn a yearly mean income of 30,001-60,000 and 7,402-8,402 birr respectively.	The study was a survey but lacked theoretical underpinning. The data generated from the interview & FGD were not analysed.

			statistics, tables, frequency distribution and percentage were used to analyse the data.			
2	Lopez-Acevedo & Tan (2010) Mexico Columbia & Chile	public programmes SMES support.	It used panel data and longitudinal firm level data set.	Nil	There was no long-term achievement in firms' sales growth, wages and worker productivity but, research and development, capacity building and quality control were	The use of secondary information was insufficient to evaluate the impact of such programme on poverty and whether the programme helped people out of poverty.

					attained in the short and medium term.	
3	Safiriyu and Njogo (2012) Nigeria	SMEs promotion and employment generation	It was a survey research design by using interview and questionnaire. It applied simple random sampling to obtain 120 unemployed youth and SMEs owners. Simple percentage and chi-square were used to ana-	Nil		The paper used one Local government to represent the state. This would not give a valid representation of the population and the exclusion of the manufacturing sector might also affect the result of the study.

			lyse the data generated.			
4	Oba & Onuoha (2013) Nigeria	SMEs GDP, job creation, SMEs financing and level of government participation and poverty reduction	It used econometric model of simple linear regression on a secondary data from CBN report.	Nil	The work showed significant relation of SMEs GDP with job creation and poverty reduction while SMEs financing and government participation is not significant to SMEs growth.	The study relied on secondary data that comprised job creation, funding and poverty reduction.
5	Ogbuabor, Victor & Elias (2013) Nigeria	Indices of poverty- access to health & education, income level, access to food	It adopted descriptive statistics and logistic regression.	Vicious circle of poverty, the unbalanced growth theo-	Evidence of the impact of burnt bricklaying business on poverty alleviation, job creation and income generation.	The study was narrow in scope. It centred on one activity in the SSEs industry (Burnt bricklaying) by using one Local Government (Ma-

		and house ownership		ry and the basic needs theory & theory of full employment.		kurdi).
6	Ali, Rashid & Khan (2014) Pakistan	inflation, health expenditure, population growth rate, income inequality and one-year lagged value of poverty head count index.	It used autoregressive model on Time series data (1972-2007).	Nil	It showed a positive impact of SMEs' output on poverty reduction and a negative relation between health expenditure and poverty Levels.	All the explanatory variables used excluding health expenditures differ from the direction of our study.
7	Lawan (2014)	Job creation, pov-	The research was a doc-	Nil	Social exclusion, income	The study was restricted to

	Nigeria	erty reduction & conflict resolution.	umentary analysis.		inequality, poor government policies, lack of access to credit facilities as causes of poverty.	bring out job creation proxies and whether they reduce poverty.
8	Mohammed, Abul Bashar & Rosni (2014) Malaysia	entrepreneurship development and poverty alleviation.	It was an empirical review of past researches. Information was obtained from journal articles, conference papers through online database.	Nil	It found that innovation, entrepreneurship training and education, youth empowerment, government supportive programmes, individual entrepreneurial characteristics, social entrepreneurship, family background are necessary tools for	The study was a review of past studies while this particular study is a survey research.

					entrepreneurship development which create jobs and alleviate poverty.	
9	Akeem & Emmanuel (2015) South Africa	SMEs- size, type, age, and source of finance. SMEs contribution to job creation and poverty reduction and the challenges faced by SMEs.	50 SMEs were obtained through Purposive sampling technique and the data was analysed using frequency and percentage.	Nil	The study showed SMEs impact on job creation and poverty reduction. Entrepreneurial and managerial skills, tax aversion, lack of funds affect the SMEs environment.	The study has no theoretical underpins. It also analysed the demographic data descriptively only while core SMEs variables i.e. job creation and poverty reduction) were analysed using qualitative format. The paper was unable to present and analyse issues related to the role of

						SMEs in job creation and poverty reduction in the area. The only place where the study pinned on job creation was identifying number of workers employed by SMEs owners. Paper of this type should have address poverty issues such as access to food, shelter, education, health care, drinkable water etc.
10	Abimbola, Olatunji, Musibau, Adu-	Entrepreneurship education pro- gramme, Gov-	The study used stratified and convenient sam- pling and a structured	Nil	The result showed the impact of government entrepreneurship educa-	The study was deficient in theory. The hypotheses said to have been measured were

	nola & David (2015) Nigeria	ernment policies, access to fund. While the dependent variables are creation of wealth & entrepreneurship development.	questionnaire on 30 s college students. Frequency distribution, and bar chart were employed to analysed the data.		tion programmes on the enterprise growth and development, banks' significant role on entrepreneurship development and the impact of entrepreneurship education on the economy.	not formulated to display the independent and the dependent variables and this subsequently led to testing them with one question each and that was equally why percentage was applied instead of using a more robust tool of analysis. The use of frequency and percent is quite insufficient to test the hypotheses formulated where both the independent and dependent variables were more than one.

11	Agwaru (2015) Nigeria	Investments in – agriculture, SMEs, NDE, unemployment, and poverty alleviation	The study used multiple regression to analyse time series data.	Social exclusion theory	The result showed a positive insignificant relation between agriculture, NDE on poverty and a significant but inverse relation was obtained between SMEs investment and poverty alleviation via unemployment respectively.	The study neglected to consider poverty indices, it instead used unemployment rate. Using unemployment figures would not give clear and valid result of how the independent the variables influence poverty level because, evidence of poverty may exist even where there is increased employment in the State.
12	Edom, Inah, & Emori (2015)	SMEs funding, unemployment,	The study was an ex-post factor design where	Nil	The result depicted a positive correlation of	The study relied on secondary information while our

	Nigeria	inflation rate, exchange rate and poverty rate.	Ordinary Least Square (OLS) was employed to analyse the time series data (1991-2010) obtained from CBN and Federal Office of Statistics.		SMEs funding and a strong negative correlation of unemployment to poverty reduction respectively.	study would be an empirical. The study is also limited to SMEs financing and unemployment while the scope of our study would extend to other variables.
13	Eze & Okpala (2015) Nigeria	Bank credit, interest rate, inflation rate, government expenditure and SMEs output	The study	It applied OLS to analyse a time series data (1993-2011) obtained from CBN.	It showed that both bank credit and interest rate relate to SMEs and GDP at 0.0057 and -39.76 respectively. Also, SMEs output and inflation rate influence GDP at 0.098	The study looked at how SMEs impacted on Nigeria's economic growth performance

					and 3.127 respectively.	
14	Micah, Idowu & Orija (2015) Nigeria		It was a cross sectional survey design on 200 sampled traders.	Neo liberal & Lewis' culture of poverty was used.	SSEs generate a stable source of income.	The study used percentage instead of a more robust tool of analysis.
15	Esiebugie, Hembadoon & Ekeh (2016) Nigeria	SSEs, absolute and relative poverty and poverty alleviation.	It was a survey research that used a structured questionnaire on 370 sample respondents. The data was analysed through regression.	Unbalanced growth and basic needs theories were adopted.	The analysed data showed a positive relation between SSEs and poverty reduction and a negative relation between absolute poverty and poverty alleviation as well.	The researchers did not clearly determine the proxies of measurement under each hypothetical variable.

16	Nmadu, Yisa, Simpa and Sallawu (2015) Nigeria	Government policies and poverty status	It used multi stage sampling technique to draw 540 farmers in 12 randomly selected LGAs of Niger and Kogi States. It applied structured questionnaire and interview. Watts index was used to calculate the time required for the poor to exit poverty.	Nil	The study found that farmers of Dekina LGA in Kogi state are poorest when compared with farmers in Mariga LGA of Niger state.	The study has no theory. There is need to carry out further study to find out reasons why farmers in Dekina LGA are the poorest.
17	Samaila, Idris & Suleiman (2018) Nigeria	Poverty alleviation, job creation and income gen-	It was a survey research design, and a questionnaire was administered	Nil	The study established that poverty of the beneficiaries has reduced by	The study used poverty alleviation variable in explaining job creation and income gen-

		eration	on 169 randomly sampled from 300 beneficiaries obtained from poverty alleviation related agencies, NGOs, Youth, farmers and school drop outs in Damaturu Local Government. The data was descriptively analysed through percent, mean and rank.		empowering them through job creation, literacy programmes and providing them with the facilities needed to carry out their business activities.	eration. Our study would consider job creation, income generation etc. as causal variables to poverty alleviation.
18	Audu & Okpe (2018) Nigeria	Average income, expenditures on –	The work used purpose sampling to select 4	Nil	The result showed a significant impact of SSEs	The survey research has no theoretical underpin and the

		education and food, increase in capital base, access to health facilities, household expenditure and poverty reduction.	wards out of 12 in Dekina LGA of Kogi State. It equally adopted simple random sampling on 300 sampled women entrepreneurs. It also applied percent and logit regression to analyse the data.		on women.	interview conducted was not presented and analysed.
19	Racheal, & Uju (2018) Nigeria	SMEs, poverty eradication, SMEs funding & industrialisation	It was a descriptive survey design where interview and questionnaire were administered on 100 sample employees of selected SMEs. Chi	Basic needs and vicious circle of poverty theories.	SMEs create job opportunities, build human capacity, harness resources. Funding, dearth socio-economic facilities, low productivity and unstable	The study was limited to employees of the SMEs where valid and reliable information on funding and industrialisation cannot be obtained from them. The paper was able to

			square was used to analyses the data.		policies affects the industry.	show SMEs relation to poverty eradication while other two formulated hypotheses were not tested.
20	Ogunquit, David, Atunbi & Ajani (2018) Nigeria	Job creation poverty alleviation and Entrepreneurship development programmes.	The study sampled 380 business cooperative societies obtained from 6 local Governments of 6 South-west States. It used mean and percent to analyse data.	Nil	The study showed a positive impact of Entrepreneurship Development Programmes on job creation and poverty alleviation of the respondents.	Only three of the vast number of entrepreneurship development programmes available were used in the study.
21	Yunusa & Paul in (2018) Nigeria	SSEs effective management, financial con-	Questionnaire & interview were administered on a randomly sampled	Nil	The result showed that SSEs effective management boost the economy	The study was a survey research but disregarded the use of theory to underpin the

		straint& econo-my.	20 respondents drawn from the staff of Poly-technic Energy Product (PEP) Ventures, Federal polytechnic Kogi State. Chi-square was used to the test the 2 hypotheses formulated.		and financial constraint affect the SSEs contribu-tion to development of the economy.	findings.

Source: Survey Research, 2021

2.5 Theoretical Framework

This section focused discussion on the theoretical approach to the study. It specifically reviewed three theories and underpinned the theories with the variables of interest.

2.5.1 Economic growth

Among the proponents of the economic growth theory in the 1950s are - Arthur Lewis, Walt Rostow, Simon Kuznets etc. Some of the development economists upheld the view that an initiated, rapid and sustained growth in per capita income would subsequently result into equitable income distribution, poverty reduction and enhanced livelihood (Bower, 1987 and DFID (n.d.)). The broad-based economic growth has been encouraged to address the low labour absorption capacity of the industrial sector. This is why the theory needs to concentrate on capital formation and as it relates to capital stock, and human capital which later translate into economic growth and speedy industrial development (Baghebo, *et al.*, 2015). Human capital formation concerns with education, health, nutrition and housing needs of the labour. This is apparent based on the fact that investment in these sources of human capital enhances the quality of labour and thus its productivity. So, to ensure growth that takes care of poverty, the share of human capital as a source of growth in output has to be accorded the rightful place. This is why Keynes upheld the view of government participation in poverty reduction through intervention in macroeconomic issues i.e. fiscal and monetary policies that will address unemployment and promote human capital formation through investment in public education and the provision of socio-economic facilities to increase productive capacity which in the long run will combat poverty as well as boost economic growth (Philip and Miguel, 2014). Similarly investing in education derives a positive effect on distribution of poverty where educated people have a better chance of becoming employable, of achieving productivity and earning higher income which will alleviate their poverty at later time (Schiller, 2008 in Majid *et al.*, 2012). This is why Streeten postulated that increase demand in labour, higher productivity, higher wages and low prices leads to growth--- and that capital formation, infrastructure development and improved

productive capacity in the economy enhance the life of people living in poverty (Bower, 1987). Some of the major defects of this theory are the influence of affection and belonginess through friends and associations and self-esteem needs on shaping the welfare of people are neglected. Also, the theory can exacerbate poverty by expanding gender inequality and broaden the prevailing income and wealth gap between the rich and the poor (Dahrendorf 1990; Kabeer 2003; Youde 2001 and World Bank, 2001 in Debrah, 2013).

2.5.2 Basic needs approach (theory) of development

The main aim of the basic needs approach (theory) of development is providing opportunities for people development (physically, mentally and socially) by harnessing particular resources for particular individual or group so as to bridge the gap between requirements and actual living level (Streeten, 1979). The approach/theory specifically centred on poverty reduction and this is why Hicks considered the theory to be a 'shift of attention from the goal of output maximisation to poverty minimisation' (Bowler, 1987). Proponents of the basic needs approach/theory linked its emergence during world depression before the World War II where communities were in dire need of nutritious food for survival. This was followed by the research conducted in 1938 by International Labour Organisation (ILO) on Workers' Standard of Living where the provision and consumption of food and other basic services were needed (Bowler, 1987). Another proponent of basic needs approach/theory is Jeffrey Haynes who also proposed for the adoption of basic needs approach/theory i.e. provision of basic needs like - food, shelter, water, sanitation, health care, basic education, transportation, social relationship etc in seeking to reduce poverty especially in Sub-Saharan Africa (Mensa, 2012; Clatrava, 2016 and Bukhari in Abdullatif *et al.*, 2017), which in turn leads to social equity, security, prosperity and increased Gross Domestic Products through employment creation (Bukhari in Abdullatif *et al.*, 2017 and Danaan, 2018). In debating on basic needs Haynes established a strong link between the basic needs and MDGs. The International Labour Organisation (ILO, 1976) at the world employment conference sought to alleviate poverty through the application of basic needs approach/theory of de-

velopment and urged all Governments of various countries to initiate and execute policies, strategies, national development plans that is geared towards provision of basic needs for their citizens (Bowler, 1987 & Mensa, 2012). Scholars opined that the approach/theory should rigorously be pursued otherwise, its direct effect will be missed on the poor due to their innate weakness in terms of political power and the ability to influence the choice and location of government programmes and projects. More so, the approach/theory neglects the production sector by concentrating on the consumer sector and provide services to the poor through usage of available resources (Baghebo *et al.*, 2015 and Abdullatif *et al.*, 2017). This was partly why ILO considered the necessity in applying both basic needs with economic growth theory to address poverty and unemployment. It stated that basic needs cannot to achieved in developing countries without both acceleration in their economic growth and measures aimed at changing the pattern of growth and access to the use of productive resources by the lowest income group (Bowler, 1987).

2.5.3 Rural Development

Rural development is seen as reforming the weathered economic base of both rural economy and farm enterprise. It is mainly an independent self-driven activity, nevertheless, presently being accelerated and reinforced by new policy interventions and programmes targeted at enhancing the welfare of the rural dwellers (Jan Douwe, Renting, Brunori, Knickel, Mannion, Marsden, Roest, Sevilla, and Ventura, 2000 and Calatrava, 2016). The birth of this theory came around 1950-60s when the Economic Growth Theory of industrialisation and modernisation failed to incorporate rural areas in the development paradigm. Though couple of researches connected the emergence of the theory with Country Life Movement (CLM), a US based Social Movement involved with changing the lives of the rural people in the early twentieth century (Calatrava, 2016). The theory sees the rural sector as a unique sector in terms of poverty reduction. This is because majority of the poor in developing countries live in this sector. Also, the sector experience negligible paid employment and therefore, traditional measures of alleviating

poverty may not easily work without far-reaching transformations in the assets ownership structure, credit structure, etc. Emphasis in this theory to development has focused on the Integrated Approach to Rural development. This approach recognised that poverty is multi-facet and therefore, demands a multi- branched approach. The approach is - inter sectoral with territorial base and it rejected the notion of agriculture being the only key to rural development and considered the apparent position of growth with equity and basic needs approach to rural development in developing countries (Calatrava, 2016). The approach is directed at the provision of basic human needs of life such as food, shelter, safe drinking water, education, healthcare, employment, credit facility, access to market, and income generating opportunities to the rural dwellers in general and the poor in particular (Machethe, 1995; Baas, 1997 and Baghebo *et al.*, 2015). The significance of this approach with other rural development approach is the social participation i.e. inclusion of the rural community in decision making and the use of local resource (both human and material) (Calatrava, 2016). One basic problem with this theory to poverty reduction is that it is difficult to focus attention on the real poor given that poverty in the rural area is pervasive. In other words, it makes targeting of poverty reduction programmes very difficult. Never the less, to succeed in alleviating poverty Lal (1995) postulated that government should consider bottom-up approach intervention methods for the poor instead of using top-bottom to them (Philip *et al.*, 2014).

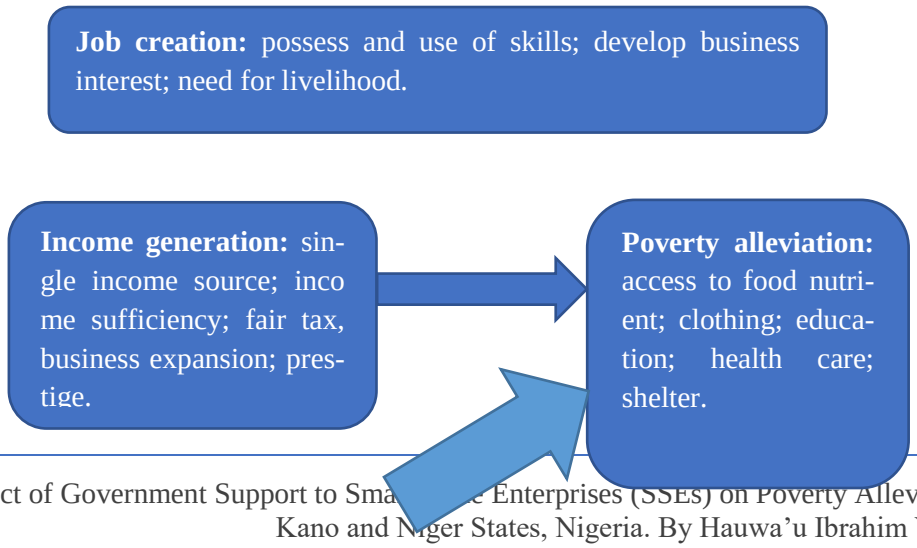
2.5.4 Justification for adopting the three theories

The three theories to poverty alleviation (economic growth, basic needs, and rural development) can be underpinned to the research independent and the dependent variables. The work applied five independent variables as contained in the proposed model in figure 2 at overleaf. The Five Independent Variables (IVs) are - job creation, government policies, government support and income generation as an IV and a mediating variable (MV); while the Dependent Variable (DV) is poverty alleviation. The economic growth, basic needs and rural development theories are concerned with the human capital development that has

to do with education, health, food, water, nutrition, assets ownership, credit facilities, transportation and housing needs of labour force. The theories have emphasised that investment in these sources of human capital i.e. education, health, nutrition etc. improves the quality of labour and thus its productivity. The rural development theory had in addition to these, emphasised on provision of employment and income generating opportunities to the rural dwellers in general and to the poor in particular. This can, according to the theory be achieved through radical change in assets ownership structure, credit structure etc. in the rural areas where poverty is predominant. Access to human capital formation and other basic needs of life has been the concern of government, private individuals, organisation, and development partners.

The government(s) play a significant role in terms of access to education, social amenities and other infrastructure through various policies, support and programmes put in place. 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.

Research Model Research Model



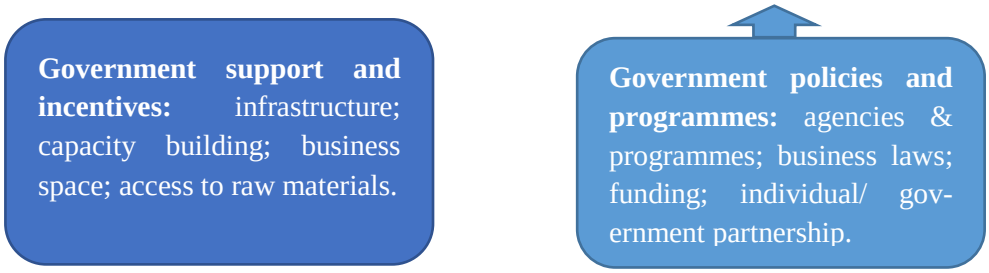


Figure 2.1: Research Model
Source: Survey Research, 2021

This can equally be achieved when governments provide the enabling environment and adequate support for smooth operations of Small Scale Enterprises in our country Nigeria. This study has tried to link our model which constitutes SSEs activities in the area of job creation, income generation, Government SSEs policies and programmes, coupled with necessary support by government(s) (independent variables), income generation (mediating variable), and poverty alleviation (dependent variable) to the three theories.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Introduction

This chapter is on methods and processes of data collection and analysis of the entire work. Since the study is empirical it specifically discussed the population of the study and how sample size was determined and apportioned. It also elaborated on the procedure for data collection and analysis.

3.2 Research Design

The study is a mixed method research that centred on comparative analysis of SSEs activities and their effect on poverty alleviation in Kano and Niger states. The use of comparative technique is to find out the difference if any, of the effect of SSEs operation on poverty alleviation in the two States selected. It has adopted descriptive, multiple regression, independent sample t-test, Sobel mediation test and Chi-Square so as to analyse the effect of job creation, income generation, government policies, and support, on alleviation of poverty in the study areas.

3.3 Sampling Design

The study unit of analysis is individual entrepreneurs and workers both male and female in manufacturing, services, trading, Agro-allied, metal works and food processing in Kano and Niger States.

3.3.1 Population size

The population of the study covered registered SSEs in Kano (urban) and Niger (rural). 10 industrial areas in Kano metropolis have 102 operational SSEs, while Niger State has a total of 100 registered enterprises in 23 of the 25 Local Government Areas. The population size of the two States were obtained from the registered SMEs listed by Ministry of Commerce, Industry, Cooperative and Tourism Kano State and SSEs list from Ministry of Investment Commerce and Industry Niger State. This gave a total of 202 enterprises as our target population. The study

areas have 5000 workers (3264 for Kano and 1736 for Niger) obtained from the same secondary information of the SSEs owners.

3.3.2 Sample size determination

To also determine the sample size from the SSEs population, Yamane (1967) formula cited in King and Palmer (2006), was adopted. It provides a simplified formula to calculate sample size. A 95% confidence level and ± 5% precision were used.

$$n = \frac{N}{1+N(e)^2}$$

Where: n = Sample Size

N = Total Population =202

e= Level of Significance = 0.05

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

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

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). n = 132 x .3 = 39.6 + 132 = 171.6 ~ 172. Therefore, the sample size of SSEs for the study is 172.

To determine the sample size for SSEs' workers, the study used the percent or proportion criteria as opined by Kothari (2004), on the 5000 employees, thus:

$$n = \frac{Z^2 .P.q .N}{e^2\ (N-1)+Z^2 .P.q}$$

where: -

n = sample size

Z^2 = confidence level (95%)

N = population = 5000

q= 1-P

e^2 = the precision, acceptable error or true value (± 3%)

P = the same thing as e^2.

$$n = \frac{(1.96)^2\ (0.03)\ (1-0.03)\ (5000)}{(0.03)^2\ (5000-1)+\ (1.96)^2\ (0.03)\ (1-0.03)}$$

$$= \frac{3.8416\ (0.03)\ (0.97)\ (5000)}{0.0009\ (4999) + 3.8416\ (0.0291)}$$

$$= \frac{0.115248 \text{ x } 4850}{4.4991+0.11179056} = \frac{558.9528}{4.61089056} =$$ 121+ 30% of the calculated sample size to allow for non-response and incomplete questionnaire. 121 + 0.3 x 121= 36.3 +121= 157.3

Therefore, workers' sample size is 157.

3.4 Sampling Techniques

This study has adopted the probability sampling. The probability sampling used to give each unit in the population a known chance of being selected as sample unit. According to Cavana *et al.*, (2001) the advantage of this sampling method is that there is no bias of the researcher against the choice of another and being for its high generalisation (Ringim, 2012).

Proportionate sampling techniques were applied in selecting SSEs and workers from Kano and Niger States. This is aimed at ensuring a fair and adequate representation of the population. The two study areas differed in characteristics - in terms of level of development and access to infra-structure that lead to more concentration of SSEs in one area over the other. Kano State being metropolitan alone has more SSEs (i.e. 102) cited in the industrial areas when compared to 100

SSEs that cut across the 23 Local Governments in Niger states. The former with large concentration of SSEs in the metropolis can be regarded as fairly developed, while the latter with low SSEs can be considered as less developed rural State. The varied nature of the study areas has enabled the researcher to apply the proportional sampling through the use of two strata. The allocation of sample between the two States was guided by the number of registered SSEs and workers in the area in the following proportion:

Kano State SSEs = 102 × 132/202 = 67 + 30% of sample size for non-response and wrongly filled questionnaire = 67 + 67 x 0.3 = 67 + 20.1 = 87.

For the workers- 3264 x 121/5000 + 0.3 (sample size) = 3264 x 0.0242 = 78.9+ 78.9 x 0.3 = 102.57 = ~ 103.

Niger State SSEs = 100 × 132/202 = 65 + 65 x 0.3 = 65 +19.5 = 84.5 = ~ 85.

For the workers- 1736 x 121/5000 + 0.3 (sample size) = 1736 x 0.0242 = 42 + 0.3 x 42 = 54.6 = ~ 55.

Table 3.1: Allocation of samples to Kano and Niger States SSEs and Workers

S/N	STATES	SSEs	WORKERS
1	KANO	$\frac{122 \times 172}{242} = 86.7 \sim 87$	$\frac{3287.67 \times 157}{5036.27} = 102.57$
2	NIGER	$\frac{120 \times 172}{242} = 85$	$\frac{1748.6 \times 157}{5036.27} = 54.5 \sim 55$
TOTAL	2	172	158

Source: Survey Research, 2021

Purposive sampling technique was used to extract the required SSEs who employ 10- 50 workers from the record obtained from Kano state. 6 urban and semi-urban Local Governments (two from each zone) were purposively sampled in Niger State. This made it possible for the researcher to have sample drawn from the entire population (202) up to the required sample size

(172). Then simple random sampling was applied to distribute questionnaires to the SSEs owners and workers.

3.5 Data Collection Method

Primary and secondary sources of data were used. The primary data were sourced via questionnaire administered on the sampled SSEs operators and workers in the two States (Kano and Niger). Relevant questions on the effect of job creation, income earnings, fund access, government support to SSEs and poverty alleviation were addressed. In order to have a return of the completed questionnaire, 6 research assistants were employed. Also, non-participant observation was employed to assess the environment under which SSEs operate and its workability towards SSEs promotion. The observation is intended to compliment the information gathered from the questionnaires so that first-hand information about SSEs activities, their relation with workers and external immediate environment are further analysed.

Secondary data were accessed through relevant books, journals, unpublished materials, Government publications, printed articles and electronic sources. This has further provided an adequate discourse and understanding of the research area. Relevant books like management, economics, poverty, research methods and statistics were used. Articles published in various journals in the areas related to SSEs performance to job creation, income generation, economic growth, poverty alleviation; SSEs problems and prospects; government support packages to SSEs were relevant to the research work. Data from CBN Economic, Financial, and Annual Reports; Poverty, Employment, and SSEs documents; OECD, ILO, and international documents and reports related to the study by print media were also consulted and used. Masters' thesis, PhD dissertations, Conference proceedings; and other unpublished materials were consulted as well.

3.5.1 Measurement and Variable Constructs

Structured questionnaires in form of open/close end, and 5-point Likert type rating scale were used (see appendix i & ii). The open-closed end questionnaire for the workers centred on demo-

graphic data, income earn, work experience, job satisfaction, problems encounter in the job or work environment. Questionnaire for SSEs owners was divided into 3 sections and the questions were adopted or adapted from previous studies. Section A encompassed demographic data of the respondents. Section B covered information on the hypotheses- Independent and dependent variables (job creation, income generation, government support, government policies and poverty alleviation). Section C were open-end questions on SSEs activities, its problems and challenges to SSEs owners and workers. The structured open and closed end questionnaire were validated by 3 academicians who are subject matter experts in the field of entrepreneurship and quantitative/qualitative research (find at appendix xi their endorsement).

Questions associated with respondents' age, sex, marital status, education, family size were adapted with slight modification from the work of Ogbuabor *et al*., (2013), Racheal & Uju (2018). Questions related to business capital, source of fund (adapted from Mnenwa and Mality, 2008 & Tadesse, 2010), source of income, workers salary, employment creation, business motives, employment growth, and other occupations engaged, were adapted from studies conducted by Mnenwa and Mality (2008), and Kadiri (2012). The Likert rating scale question was also adopted/adapted from previous studies as shown under the variable construct as follows:

Construct	**Code**	**Items No.**	**Source**
Dependent variable:			
- Poverty alleviation	POA	6	Ogbuobor *et al.*, (2013).
Independent variable:			
- Job creation	JBC	5	Mnenwa & Maliti (2008).
- Government Policy	GOP	8	Fatai (2011).
- Government support	GOS	7	Ozolli *et al.*, (2015)

Mediating variable:

Income generation	ICG	5	Samaila *et al*., (2018).

Figure: 3.1 Measurement Constructs
Source: Survey Research, 2021

The measurement and variable construct contained 31 items for 4 independent variables and 1 dependent variable. Cronbach's alpha value of 0.7 was used to measure the degree to which each item correlates with the total scores.

3.6 Methods of Data Presentation and Analysis

Data generated from the field were presented and analysed in the form of tables and charts (histogram or bar charts), percentage and frequency tables. The tables contained secondary data on registered businesses obtained from State Governments; respondents' demographic profile such as sex, age, education level, marital status, family size; firm's characteristics i.e. number of workers, motive of establishing the business, workers' salary, capital investment etc; SSEs problems and solutions; investment needs; skills need and acquired; and benefits derived from government support packages. Statistical Package Social Science (SPSS) version 23 was applied. Multiple regression, independent samples t-test, Sobel test and Chi-Square were used to test the formulated hypotheses. The SPSS was applied for data cleaning and testing for reliability, normality, linearity, homoscedasticity, outliers and multicollinearity of the variables. Multiple regression was applied to determine the corelation and predictive effect of the IVs to DV. Independent sample t-test was employed to test the differences in the level of poverty alleviation and compare results of the 2 groups (kano and Niger state). Chi-Square was employed to find relation between job creation, income generation and poverty reduction and the difference in the workers' level of poverty alleviation. Sobel test was used to estimate the correlation between the predictor variable and criterion variable, the predictor variable and the mediating variable as well the predictor variable, mediating variable and the criterion variable. The aim is to

determine whether a mediating variable can best predict the criterion variable against another predictor variable. Also, the observation conducted was qualitatively analysed.

The decision rules- The null hypotheses for multiple regression at 0.05 significant value are rejected if p value at F table is < 0.05 and this shows a significant relation. The null hypothesis for independent samples t-test is accepted if the sig. (2tailed) value is greater than 0.05 and this implied no significance difference between the two groups. A significant mediating effect is achieved if the p value for the mediation result is less than 0.05. A significant difference occurs under chi square test if the Asymp. Sig. (2 sided) value is less than or equal to 0.05 alpha value.

CHAPTER FOUR

4.0 GOVERNMENT SUPPORT TO SSEs AND POVERTY ALLEVIATION

4.1 Introduction

This chapter centred discussions on - poverty alleviation in some countries, connection between SSEs and poverty alleviation and government concern and efforts towards enhancing wider SSEs operation and curbing poverty in the country.

4.2 Overview of Poverty Alleviation Across the Globe

Poverty is a global issue, cut across many nations and countries. Notwithstanding the success recorded in the fight against poverty in the past two and half decades, reports have shown India and Nigeria having the highest number of people living in extreme poverty across the globe. While the number of extreme poor in Asia and Pacific (especially China and Philippines) declined to 1.3% in 2018 compared to 2.3% in 2015. Europe/Central Asia and high-income Economies have 6 and 7million poor respectively as at 2018. Middle East/North Africa and Latin America/Caribbean have 28 million people each living below $2 daily in 2018. While in Sub-Saharan Africa the figure rose from 278 million in 1990 to 413 million as at 2015 (World Bank, 2020 and Haiying, Haibin and Yun, 2020).

In India, poverty persists in the last 50 years where over 400 million people who are predominantly seen in the rural areas live in abject poverty while, more than 800 million who largely work in the informal sector survive below the poverty line of $2 per day. The various economic policies, programmes and strategies executed by governments centred on increase in learning, and women and the less privileged empowerment. Poverty level was reduced at about one third of the poor and a 26% decline is predictable by the year 2025. Though, the tremendous success recorded is evidenced through the realisation of stable growth in the middle-class income group of about a million people but, income gap and imbalanced wealth allocation exist in the country (Pathmap, n.d).

China is considered at fore front in poverty eradication in the last 4 decades. People living in poverty stood at 770 million as at 1978 but drastically dropped 30.46 million 2017 and then to 5.51 million in 2019, and government vouched to eradicate poverty in the rural areas by year 2020 (Liu, Feng, Wang & Qui 2019 and Haiying *et al.,* 2020). China has been a leading developing country to achieve MDGs. This was attained through effective and efficient mobilisation of its resources, consistent and opened up policies, setting coherent objectives, functioning agencies, and maintaining stern discipline. The recent poverty alleviation frameworks and plans implemented from years 2001 to 2020 were - China Rural Poverty Alleviation Development Programme and Small Scale Temporary Living Aid (2000 to 2006) and (2001 to 2010) respectively, Targeted Poverty Relief Strategy and Plans (2013 to 2014) and the 13th five-year Plan (2016 to 2020) to guide Local Government in poverty eradication via guaranteed access to food, compulsory 9 years education, primary health care and housing security (Liu *et al.,* 2019 & Haiying *et al.,* 2020).

In its efforts to achieve SDGs target by the year 2030, the country has currently reduced its poverty level where over 700 million people are non-poor (Haiying *et al.,* 2020). This was evidenced from a steady economic growth, the available infrastructure and utilities in the top most rural population in 5 Provinces of South-West, increase in non-agricultural job opportunities and the agricultural production through Household Contract Responsibility System, Science and Technology Development and land consolidation and (Liu *et al.,* 2019 and Zhou, 2019). The challenges facing the country was the increased government expenditure on poverty eradication caused negative social incentives to poor and this led to diminishing marginal effects particularly in years 2016 and 2017. Also, an unbalanced development continued to exist between the eastern and western regions (Liu *et al.,* 2019). Though the country was the most devastatingly affected by COVID-19 the government has promised to grant $2 billion dollars to improve socio-economic wellbeing of developing nations affected by COVID-19 (Haiying *et al.,* 2020).

Twenty-two million (23.4%) Ethiopians were below the national poverty line and this showed a decline to 23.3% in 2016 against 45.5% obtained in the year 2000 (Kazeem, 2018; UN, 2018 and UNDP, 2018). The progress attained in curtailing poverty incidence in Ethiopia resulted from provision of more self employment opportunities in the urban centres through the establishment of industrial centres, implementation of programmes and plans such as Plan for Accelerated and Sustained Development to End Poverty (PASDEP) from years 2005 to 2010, the First Growth and Transformation Plan (GTP I) in 2010 to 2015 and ongoing phase II Growth and Transformation Plan (GTP II) aimed at attaining lower middle income by 2025. These and other similar support packages significantly shrunk urban poverty from 36.9% and 26% in 2000 and 2010 respectively to 15% as at the year 2016 (UNDP, 2018 and World Bank, 2020).

The Productive Safety Net programme (PSNP) employed by the government of Ethiopia to curb poverty through improved mechanise agriculture in the rural areas has recorded low success where poverty rate stood at 26% in 2016 against 45.4% and 30% in the years 2000 and 2010 respectively (UNDP, 2018 and World Bank, 2020). This achievement made the UN ranked the country first in African States to attain the Sustainable Development Goals (SDG) of ending extreme poverty by the year 2030 (Kazeem, 2018). Beside the achievements recorded the country faces challenges of inconsistent agricultural intervention programmes and its low geographical spread, and the neglect in providing socio economic facilities such as health, water and education across the country especially the rural areas. Also, with the giant stride to address urban poverty which intended to provide jobs to the urban dwellers, poverty gap between urban and rural caused more discrepancy in wealth and income that would adversely affect the upcoming generation.

Ghana has within 20 years cut down its poverty level from 52.6% in 1991 to 21.4% in 2012 while, the extreme poverty equally witnessed a drastic fall from 37.6% in 1991 to having 9.6% of people living in extreme poverty as at 2013. The country emphasised on enhancing and improving human capital, decline in infant mortality, diversified economy and geographical mobil-

ity (WB, 2015). These were achieved through Livelihood Empowerment Against Poverty Programme which increased income, savings, consumption, business expansion and access to education and health of the people living in poverty (Debra, 2013 and Fuseni, Enu-Kwesi & Sulemana, 2019). Ghana Poverty Reduction Strategy (GPRS) I &II were executed in 2003 to 2009 to achieve MDGs, wealth creation and poverty reduction (UN, 2007). These efforts have made the UN and WB to consider Ghana a middle class in 2011 and affirmed the country's move towards attaining SDG' target by the 2025 (WB, 2015 & Kazeem, 2018). The recurrent income and regional difference, fiscal deficit, inefficient public fund management, low agricultural productivity and a destabilised macroeconomic environment have been a setback in the country progress towards poverty reduction and a sustained economic growth (World Bank, 2015 and Selase and Xinhai, 2018).

4.3 Nexus between Poverty, SSEs and Poverty Alleviation

Poverty is typically connected with income deficiency. World Bank reported that 2.5 billion people worldwide earn less than $2 a day, and over 1 billion earn less than $1 a day (World Bank, 2010). Handful of researches affirmed that both the average level of daily income, the irregularity and uncertainty of income typifies the lives of the poor (ANDE, 2012). World Bank (2004) and (2009) further defined poverty as starvation, scarcity of housing, in ability to access health care and education facilities, unemployment, anxious of the future, low wage, living one day at time, dearth of portable water which result to child mortality, vulnerability, insecurity, absence of representation and self-determination (David *et al.*, 2014 and Ogunlusi *et al.*, 2018). The level, degree and depth of poverty varies in the world depending on the economic strength, socio-political development, nature of environment, level of industrialisation etc. The way poverty is seen by the developed nations differs from how it is considered in the developing and under developed economies. The inconsistency of poverty goes with diversities in methods or approaches to poverty alleviation strategies. In its effort to define poverty the United Nation

(UN) had in 1995 tried to encompass the poverty features that surround both the developed and developing nations, thus:

> lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision making and in civil, social and cultural life (Davis *et al.*, 2014).

Scholars have come to agree that the basic forms of poverty are absolute and relative poverty. Absolute poverty has been characterised as the incapability to own and control resources needed for securing the least basic needs e.g. food, shelter, clothing, transportation and education that are vital for the maintenance of physical efficiency (Kotler, Roberto and Leisner, 2006 in Majid, Rahim and Hassan, 2012; Oba *et al.*, 2013; Esiebugie *et al.,* 2016; Ogunlusi *et al.*, 2018 & Orokpo *et al.,* 2018). Scholars argued that absolute poverty is connected to low income and consumption. The income and consumption levels are used as boundaries in determining Poverty Line (PL) which is frequently used as a benchmark for quantifying the minimum standard of living. They grouped poverty level using Upper Poverty Line (UPL) and Lower Poverty Line (LPL) into poor and extremely poor. Poor are those whose standard of living in terms income and consumption pattern is below the UPL i.e. less than $2 individual daily income or consumption and is above the LPL. While any person whose daily income and or consumption is less than $1, he or she is below the LPL and is considered extremely poor (Anyanwu, 1997 in Orokpo *et al.*, 2018 and Danaan, 2018).

Relative poverty on the other hand, is the powerlessness to achieve a given minimum standard of living, impoverishment, deprivation, the disadvantaged, inequality, the underprivileged and the needy (Kotler, Roberto, and Leisner, 2006 in Majid, Rahim and Hassan, 2012 and Ogunlusi *et al.*, 2018). Poverty is considered relative because it deals with heterogeneous groups - de-

pending on different interest groups and individuals experiencing it (Rank, 2004 in Majid *et al.*, 2012). It is also seen as access to income lower than the average income of the population of a country (Danaan, 2018). Gosselin (2009) categorised poverty into absolute, relative, moderate and extreme. By absolute poverty she meant measuring poverty against a baseline of ability to access resources necessary for existence or living a decent life while, relative poverty is compared to the wealth of other individuals or households. She connected extreme poverty to total deprivation from basic needs such as water, clothing, basic education and sanitation and this type of poverty is commonly seen in African countries and emerging economies. That people suffering from moderate poverty are able to meet some or most of their basic needs at present but not necessarily plan for the future.

While Jeffrey (2005) classified poverty into extreme (absolute), moderate and relative. According to him many less developed countries are battling with extreme poverty which connotes lack of access to basic needs of life such as food, health facilities, water, shelter, education, and clothing. Having access to such basic needs but with difficulty translates into moderate poverty. Poverty is relative when a household income level is less than an average national income and this prevents access to recreation facilities, quality health care and education and other privileges that allows for upward social mobility. Past studies also grouped poverty into income and social indicators. They referred income indicators to individual income, income distribution and household consumption/expenditure. While the social indicators measure the level of access to socio-economic facilities (Mukras, 2003 and Ogunlusi *et al.*, 2018).

In another development, poverty is seen as a political and individual poor problem. The political problem is caused by poor political structure, bad governance and economic failures where government policies and programmes are poor and the challenges of production and distribution system in the economy persist. Secondly, poverty is caused by the poor due to his exhibition of specific culture and he/she should be blamed for that (Manjoro, 2017). The classification of poverty according to political and individual poor is majorly seen in Nigeria that is endowed

with both human and material resources but bad governance and corruption has hindered effective and efficient utilisation of such resources. This is why Danaan (2018) submitted that poverty in the Nigeria varies with other nations where incidence of poverty keeps rising despite the economic growth recorded. While Anyebe (2014) noted that poverty in Nigeria began from weaknesses of the past development plans.

In trying to understand the term SSE, this study navigated the views of researchers within the Nigeria context and beyond and found no consensus on the varied meanings of SSEs rather, a policy description of what seems to be obtainable and practiced in countries' level of development, economic situation, rate of technology advancement, the socio-economic structure and SMEs policies and strategies put in place. To arrive at a distinguish meaning of SME that could serve as a guide to stakeholders in development, scholars and researchers across the globe upheld a general view of considering certain criteria such as - the capital outlay, number of workers employed, profit turnover, market share, and relative size within the industry of the business enterprise which vary and are specific to the context within which they are defined or classified. These criteria led to categorising of enterprise into Micro, Small, Medium and Large.

Furthermore, majority of scholars tend to combine small and medium enterprise in trying to define the concepts. The argument here is what is considered as medium enterprise in one country, it is seen to be a small enterprise in another country. Aminu *et al.*, (2015) asserted that SMEs are variedly defined across countries and regions according to their size, sector, economic structure and level of economic development that can influence their classification if the size of capital is used. The definition is also subject to change particularly when International Organisations defined it based on their project objectives in developing countries. The definition is also according to geographical location and nature of economic activities taking place in a country (Aminu *et al.*, 2015 and Umar cited in Yunusa *et al.*, 2018). Some scholars also considered SSEs to vary from country to country and from one time to another in the same country depending upon the pattern and stage of development, government policy and administrative set up of

the particular country (Kumar, 2011). Aminu *et al.,* (2015) cited instances on how the number of employees engaged by SMEs is relative to the population of a country concerned, where the most populous countries like China, India, USA and Indonesia may have higher number of workers as against countries with small population such as Ghana, sierra Leon, Malawi, and Swaziland. In USA for instance, a business concerns that employ 500 workers are categorised under medium enterprise (Aminu *et al.*, 2015).

Similarly, Ali *et al.,* (2014) asserted that the classification of SMEs using staff strength differed in both developed and developing countries. They considered workers less than 99 and 100 to 500 for small and medium enterprises respectively in developed countries while, the developing nations firms employ 5 to 19 and 20 to 99 workers in small and medium enterprise respectively. Kibera and kibera, (1997) indicated that in Kenya, a business with 10 or fewer workers are called micro enterprises. Those with 11-50 workers are small enterprises and 51-100 are medium enterprises (Balunywa, 2006). The Central Bank of Nigeria (CBN) had in its 1988 monetary policy document considered small-scale enterprises as a firm with an annual sales turnover of ₦500,000.00 or less (Ali, 2003 in Esiebugie *et al.,* 2016); while in its 1990 budget the Federal government had put ₦500,000.00 as annual turnover for accessing merchant loan and ₦2 - ₦5 million capital investment (excluding cost of land) for small scale enterprise owners to obtain loan through commercial banks (Yunusa *et al.*, 2018). National Council of Industry (2002) considered SSE to have not more than ₦1.5 million capital outlay excluding cost of land. While the National Policy on Micro Small and Medium Enterprises (NPMSMEs) Nigeria, submitted that any business having between 10 to 49 employees and an initial capital of ₦5 million to any amount below ₦50 million (except land and buildings) is considered a small enterprise in Nigeria (SMEDAN and NBS, 2013).

There are two major universal discourse of scholars, researchers and development partners on poverty reduction and the necessary requirements to promote SSEs formation, growth and development. Firstly:

> Much of the poor people who constitute the majority of the population in much of the poor countries operates or works for Micro and Small Enterprises (MSEs) either out of choice or out of necessity. While a sizeable segment of the population in richer countries, is employed in Small and Medium Enterprise (SMEs). SSEs can be promoted when there are - policy, regulatory and legal environment that is modest, speedy, low-cost and incorruptible; easy access to fund at little interest rate and without collateral; access to cheap business development services; available qualified personnel; basic health and education that reinforces human capital; a culture that supports and rewards entrepreneurship; a neutral and uniform treatment with large enterprises in accessing national and international markets; and dependable socio-economic facilities (transport, energy, telecommunications, etc.) (ILO, 2005).

SSEs are considered a strong tool in providing employment, generating income and savings, and alleviating poverty in the society (Aremu, 2010). SSEs affect poverty largely through the number and quality of employments and income they provide (Teal, 2008 in ANDE, 2012). In Ghana for instance, the supportive packages (technology, capacity building and advisory services) rendered by Rural Enterprise Project to the newly established and existing firms have impacted greatly to economic activity, employment provision and lessening poverty level of the rural people (Sirajo *et al.*, 2014). Micro Small and Medium Enterprises (MS&MEs) salvaged the economy of the developed nation from the 1970 world economic recession by absorbing the massive number of laid off work force from the large firms (Mohammad *et al.*, 2014). In Nigeria, SSEs are considered the movers of the economy by generating more jobs to the youth and also lessen the poverty menace (Micah *et al.*, 2015). They contributed 20% and 35% to GDP and labour market respectively (NBS 2010 in Micah *et al.*, 2015).

To examine the effect of poverty in developing countries, one has to understand the kind of firms that actually hire poor people and the dynamics of labour markets as the base of economic pyramid. In many developing nations firms that offer jobs to the poor vary from those firms that

alleviate their poverty (ANDE, 2012). Small Scale Sector, Small Holder agriculture in rural areas, or self-employment and micro enterprise in urban cities are usually small in size (5-10 employees), informal, have low productivity, tend to hire more of the poor people and pay them low wages. Karnani (2011) stipulated that poverty can be alleviated via job creation, enhancing employability and building a more efficient labour markets. It is established that SSEs are the easiest and most effective channel of poverty reduction because they are informal and small in terms of firm size and when they are formalised in the long run, they pay tax to government which is later used to provide socio-economic facilities as well as job creation to the society (Aminu *et al.*, 2015).

Therefore, development practitioners acknowledged that poverty is dynamic and the intervention mechanisms to alleviate it are numerous, and this calls for the proper planning, execution and sustenance of the intervention tools so that the goal of alleviating poverty is accomplished. They affirmed that degeneration in to poverty of those individuals and communities whom their poverty has been earlier alleviated could be avoided by ensuring the poverty alleviation strategies put in place are rational, systemic and confrontation to some extent. They also stipulated that poverty alleviation programmes could be on short or long-term basis depending on the degree and level of the poverty planned to alleviate (Ogunlusi *et al.*, 2018). Nurkes admonished that the developing countries can secede from the vicious cycle of poverty if their States focus on gigantic investment programmes (Abdullatif *et al.*, 2017).

4.4 Government Efforts on Poverty Alleviation in Nigeria

In Nigeria, poverty has become a menace that caught the attention of past and present governments since independence to initiate and execute handful of reforms, strategies, policies and programmes that would have direct and indirect impact on SSEs promotion and poverty alleviation in order to transform the economy as evidenced with the developed and Asian countries. The provision of infrastructure, skilled and capacity building, favourable laws and regulations, and access to finance are necessary requirements for Small Scale Enterprise growth. The Na-

tional Directorate of Employment (NDE) and Entrepreneurship Development Centres (EDC) existed to create job opportunity, provide skills and capacity development especially for Nigerian youth.

Scholars submitted that 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), Operation Feed the Nation (OFN) and Free and Compulsory primary Education (FCPE) set up also in 1977, Green Revolution established in 1980, Low Cost Housing Scheme, the Directorate for Food, Roads and Rural Infrastructures (DFRRI) in 1986, Better Life Programme (BLP) 1987, People's Bank of Nigeria 1989, Community Bank (CB) created in 1990 and the National Agricultural Land Development Authority (NALDA) created in 1991, the Family Support Programme (FSP) in 1994, Family Economic Advancement Programme (FEAP**)** established in 1997, were all designed to attain the objectives of creating jobs, redistribute income, boost agriculture and curb rural urban migration. Other recent programmes initiated by government include: - Universal Basic Education (UBE); the Poverty Alleviation Programme (PAP) in 2000, the National Poverty Eradication Programme (NAPEP) in 2001, the establishment of the National Poverty Eradication Council (NAPEC), and the National Economic Empowerment and Development Strategy (NEEDS) etc (Ben-Caleb *et al.*, 2013; Baghebo *et al.*, 2015; Ogunlusi *et al.*, 2018; Ezeanyeji *et al.*, 2019).

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. The 40% contri-

bution of Structural Adjustment Programme (SAP) to GDP and 9.8% increase in growth rate, has not prevented the degeneration of peoples' life through the proliferation in coverage and depth of poverty in rural and urban areas (Ben-Caleb *et al.*, 2013). Other studies confirmed the achievement of the 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).

Other government effort to reduce poverty are also discussed in the subsequent sections under this chapter.

4.4.1 The National Directorate of Employment (NDE)

The National Directorate of Employment (NDE) was established in November 1986 and inaugurated in January 1987 by General Ibrahim Badamasi Babangida. To ensure sustainable and proper implementation of the programme, a Board of Directors representing a cross section of ministries of commerce, agriculture, industry, finance, employers of labour and government was constituted. Decree No. 24, section 2 of 1989 provided the NDE objectives as follows: -

- To design and implement programme that will tackle poverty and unemployment in the country.
- To express vividly programmes that will develop the potentials of Nigerian youth.
- To put in place vocational training facilities to develop the skills and or trades of the Nigerian youth for them to be economically productive, self-employed and self-reliant.
- To generate and keep data on employment and vacancies in the country with a view of connecting the unemployed with vacancies (NDE, 2009).

NDE has four practical programmes in the area of - National youth empowerment and vocational skills development; small scale industry and graduate employment; agricultural sector employment and special public works programme. These programmes were targeted at - school leavers, school dropout, youth with little or no education, artisans, graduate of tertiary institutions, retired public/ private workers, and women groups. The scheme adopted four approaches which included Vocational Acquisition Training; Entrepreneurial (Business) Training; Training for Rural Employment and Training for Labour-Based Works Programme (NDE, 2009). It was reported by Ibikunle (2003) that, hundreds of thousands of youth have benefited from the NDE scheme through its four-pronged programmes: Vocational Acquisition Training (673,000), Entrepreneurial (Business) training (373,366), Training for Rural Employment and Training for Labour-Based works programme.

In 2000 alone, NDE had trained 21,708 youth in vocational skills in 36 states of the federation and Abuja, while 5,075 graduated in different trades. The scheme which has a special arrangement for women had several of them been trained on how to process, preserve and package food. While thousands of Nigerians may have benefited from the NDE, the programme encountered some challenges that impede its success i.e. lack of commitment by different tiers of government to its operations and absence of follow-up plans for beneficiaries. Thus, many who did not utilise acquired skills or did not properly invest the loans they took have found themselves in worst states and that defeats the original aim of the programme (National Assembly, 2013 and Ibikunle, 2003). While the Directorate asserted that it disbursed ₦526,901,313.11 since its inception, for its various programmes, only 24.4% of this total or ₦129,048,757.63 was recovered from beneficiaries (Ibikunle, 2003).

4.4.2 National Poverty Eradication Programme (NAPEP)

This is an agency established in 2001 with the aim to coordinate and monitor all activities that would lead to poverty eradication in Nigeria. The programme has six mandates for successful implementation of its objective. The mandates include:

- To symbolise the federal government's dedication towards poverty eradication;
- To coordinate and monitor all activities and efforts aimed at poverty eradication;
- To stimulate and ensure mass participation in the economic development process;
- To coordinate and execute social safety net in the country;
- Sensitise and empower the poor to have a voice, that will result to ability to express their ideas.

NAPEP has designed key activities into four categories that are translated in to twelve executable intervention projects and schemes. The activities are: -

- Youth Empowerment Scheme (YES) which deals with capacity acquisition, mandatory attachment, productivity improvement, credit delivery, technology development and enterprise promotion;
- Rural Infrastructure Development Scheme (RIDS) which centres on water access for drinking and irrigation, rural and urban transport, rural electrification and energy supply;
- Social Welfare Service Scheme (SOWESS) – concerns with special education, primary healthcare services, establishment and maintenance of recrea-

tional centres, public awareness facilities, youth and students' hostels development, environmental protection facilities, food security provisions, micro and macro credits delivery, rural telecommunications facilities, provision of mass transit, and maintenance of culture; and

- Natural Resource Development and Conservation Scheme (NRDCS) this deals with harnessing of agricultural, water, solid mineral resources, conservation of land and space particularly for convenient and effective utilisation by small scale operators and the immediate community (Baghebo *et al.*, 2015).

These key activities were broken down in to implementable projects and activities for easy wider coverage such as - the Mandatory Attachment Programme (MAP); Capacity Acquisition Programme (CAP); Revolving Microfinance Scheme; Multi Partner Matching Fund (MP-MF); Promise Keepers Programme; Farmers Empowerment Scheme I & II (FES); the Conditional Cash Transfer (CCT); Keke NAPEP project I & II etc. As at 2002, the NAPEP intervention project under Mandatory Attachment Programme (MAP) and NDE had collaborated and disbursed the sum of ₦2,860,240,000.00 to university graduates across the States, who were posted to manufacturing, finance, construction and service sectors to learn practical skills. 32,031 graduates benefited from the monthly stipend of ₦10,000.00 each. While the Capacity Acquisition Programme (CAP) conducted in 2004 trained and provided equipment to the trainees to allow them establish the various skills and trades they have acquired. A total of 134,620 of the relatively low level educated youth across the States benefited from the scheme (Agboola, 2011).

Agboola, Director of Research, Monitoring and Evaluation of NAPEP had in 2011 acknowledged the impact of the programme where success was recorded in the reduction of poverty level of the people from 65.5% in 1999 to 54.4% in 2004. A study by Saddiq *et al.*, (2015) portrayed NAPEP successes in increasing income level and standard of living of 48% of its beneficiaries in Kogi state. The same success was recorded in Yobe State where the income level of

86.5% beneficiaries rose from lack of income before the intervention to income access after (Samaila *et al.*, 2018). Past studies have shown minimal contribution of NAPEP in alleviating poverty due to challenges bedevilled the programme such as- programme inconsistency, poor execution and corruption. Another problem of NAPEP is the actual beneficiaries of the programme who happened to be the poor are neglected because government focused more on media campaign (Tabiu, 2010, Nmadi, Yisa, Simpa and Sallawu, 2015).

4.4.3 National Economic Empowerment and Development Strategies (NEEDS)

This strategy was established in Nigeria in 2004 and lasted for three years i.e. 2007. It aimed at addressing the level of poverty, unemployment, decay in socio-economic facilities, wealth creation and value-orientation. The programme was a medium-term economic recovery, growth and development and had a complimentary approach through the engagement of State and Local Governments by having similar programmes at their levels. Previous studies have shown an outstanding success of the programme in the area of steady micro-economic environment, privatisation, commercialisation, due process, civil service reforms and banking reforms. However, NEEDS had faced some challenges such as absence of effective coordination, monitoring and evaluation. Even the key goals intended to achieve has been far reached. For instance, poverty and unemployment continued to increase and the epileptic power supply has not been addressed (Tabiu, 2010).

4.5 Government Policies, Support and Incentives for the Development of SSEs

Differences in business context, culture, technological advancement and level of industrialisation led to having varied SSEs policies and support packages from one country to another and between the developed, the emerging and the less developed economies across the globe; though, some countries implemented similar supportive packages that would guarantee the

promotion and sustenance of SSEs. Such support services and incentives might directly come from lower level of government or the higher authority or both and they include among others- entrepreneur capacity building through vocational training and education, management and market information; provision of socio-economic facilities; technology advancement; counselling services; funding; export promotion etc.

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, Alam and Daniel (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. 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 (Nguye, Alam, Daniel, and Duong, 2008).

In the Asian industrialised nations like Taiwan, Singapore, Korea and Australia, there has been substantial devotion on SSEs development and relentless partaking in the global economy via established policies and supportive programmes. Nguyen *et al.*, (2009) have provided instances where these countries put in place supportive packages for the development of their private sector. In Singapore, the government spotted access to technology, finance, manpower and market as drawbacks to be tackled. In Taiwan, areas such as network-based industrialised systems, minimum efficiency sizes and entry barriers and low agency and transaction cost are considered. For Australians, government focused on access to funds, considered the significance of culture

and networking in the conduct of business, concentrated on human resource development, access to and adoption of information technology. While government of Koreans supportive services pursued the development of ties between large and SMEs through network and clustering.

In Nigeria, past and present authorities initiated and executed policies, programmes, reforms, schemes and strategies with the aim of enhancing SSEs performance. Such reforms etc have been in tandem with the industrialised countries and were set to achieve job creation, poverty reduction, equitable distribution of income and wealth, improvement in people's welfare, production of more goods and services, export promotion and favourable balanced of payment and improvement in economic growth as a whole. Financial assistance to small business sector was also available in the form of credit scheme i.e. Small Scale Industries Credit Scheme (SSICS), Small Scale Enterprises Loan Scheme (SSELS), Bank of Industries (BoI), Small and Medium Industries Equity Investment Scheme (SMIEIS) 2001, Small and Medium Enterprise Development Agency of Nigeria, (SMEDAN) 2003, Entrepreneurship Development Centres, Industrial Development Strategies to mention a few, were in operation (Ben-Caleb *et al.*, 2013).

Despite the implementation of the various SSEs policies and supportive packages across the country, the same government hinders effective performance of the SSEs through designing and implementing poor policies or establishing complex structures that could make the business environment unbearable to operate. Sathe (2006) submitted that government action can deter SMEs performance for instance, when it initiates policy which can limit firm's self-sufficiency and freedom (Anthony Harry, 2015). Similarly, 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, un-

like 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. While the study conducted in 2015 by Abimbola, Olatunji, Musibau, Adunola and David showed a positive effect of government policies on entrepreneurship development in Nigeria. Some of the established policies, framework, programmes and strategies are as follows:

4.5.1 The New Industrial Policy

The obstacles bedevilling the SMEs in Nigeria such as - the uncertainty about policy environment, the restrictive and cumbersome regulatory framework and inadequate incentives had frustrated investment in the manufacturing sector by both the indigenous and the expatriate in the 1970s. Government produced significant modifications in the legislation governing the manufacturing sector and its sub sector for enhancing investment climate in the economy. This was done in appreciation of the fundamental position of SSEs to the development of manufacturing sector and their contribution in the economic recovery and growth of the country. These policy adjustments could be seen from the repellent of the Nigerian Enterprise Promotion decree of 1977 which was earlier an improvement on the 1972 decree, by enactment of the New Industrial Policy (NIP) by the decree no. 54 of 1989. The policy contained much of Nigeria's industrial development strategies and incentives that chart the path of the nation's industrialisation of the 1990's. This repealing was intended to expand coverage for foreign investment while still allowing the local entrepreneurs sufficient opportunities to participate in the industrialisation process. Both foreigners and indigenes were under the policy free to own up to 100% equity, separately or in partnership, in any unscheduled enterprise. The policy document also contained among others- objectives, strategy of implementation, incentives to industries, guidelines to in-

vestors, institutional framework, laws, aid, and regulations and a review of Nigerian enterprises promotion decree (as earlier mentioned).

Part of the major objective of the Nigerian Industrial Policy had been to increase the local content of the Nigerian industrial output through discovering suitable raw materials available in the country and fostering their use by the industries. This was to tackle the problems of import substitution strategy brought along with it, a list of problems which contributed largely to the economic crisis that faced the country.

The policy also provided for the establishment of Raw Material Research Development Centre (RMRDC), charged with the responsibility of resource allocation for research and development of identified raw materials alternatives, which would be a great support to the development of Small Scale Enterprises in the country. While the Policy Analysis Department (PAD) was charged with handling economic research. Government plans under this policy initiative was to actively encourage new industries with greater linkages to the rest of the economy. Similarly, the existing industries would be encouraged to pursue further backward integration. Another strategy under this policy was the assistance of commercialisation of research result which was intended to raise the local content of manufacturing output (Yero, 2015).

The formation of an Industrial Co-ordinating Committee (IDCC) and the establishment of Nigerian Investment Promotion Commission (NIPC) were solely for guaranteeing the success of the New Industrial Policy. These bodies were charged with the responsibilities of quickening the procedures of granting approval for the start-up of new enterprises. They were to create a centre that would give advice on policy review on tariff and approval purposes. The IDCC was particularly established to address the challenges delaying the pace of industrialisation process as it was innate in the past, when the initial approval for the establishment of new industries was the responsibilities of government ministries and agencies concerned. Mohammed (2000), listed the main requirements for the establishment of business enterprises for the IDCC approval as follows:

- Business permit including permit to employ expatriates.
- Approval status to ensure that imported capital can be repatriated.
- The investments guarantee approvals.
- Approval covering pre-investment technical fees agreement.

The IDCC was located at the Federal Ministry of industries under the administration of a committee with ministers of finance, industries, agriculture, employment, labour and productivity as members. The committee was to ensure that all required approvals were given within sixty days. Beside the above strategies and positive actions of the industrial policy to industrialisation process, it provided that entrepreneurs who invest in economically disadvantaged areas of the economy were entitled to special income tax rebates and other concessions. Part of the concessions has been positive impact over indirectly created mass and non- competitive market for indigenous enterprises. This had been achieved through the banning of importation of several kinds of goods which the indigenous entrepreneurs could produce, and also placing several under licence. Furthermore, the New Industrial Policy has re-emphasised the role of Industrial Training Fund (ITF) towards a continuous generation of indigenous training of manpower sufficient to meet the needs of the economy. The responsibility of training fund had been the provision of facilities for training of persons employed in industries and commerce.

4.5.2 The Industrial Development Centres

The establishment of Industrial Development Centres (IDCs) was necessitated by the Federal Government (Adejumo and Olaoye, 2012) to further see to the accelerated growth of SMEs. The first IDC was established in Owerri by the Eastern Region in 1964 and was taken over by the Federal government in 1970. Centres in Zaria and Osogbo were established in 1969 with the assistance of USA government. Additional centres were provided in Maiduguri, Abeokuta, Sokoto, Benin City, Uyo, Bauchi, Akure, Ilorin, Port Harcourt, Kano and Ikorodu in 1970s and more centre are at present located in all States capital or big towns in the various States of Nige-

ria (Sanusi, 2003; Ogechukwu; Latinwo, 2010 and Yekeen 2019). The centres provided backup extension services to small scale industries. They provided direct grassroots services including conducting market studies, preparation of feasibility studies and project identification and appraisal for loan application, machinery sourcing, product development entrepreneurship training etc (Yekeen, 2019). The Federal Government has since 1960s spent a lot of money on the establishment and running of the IDCs in the federation. The Federal Government has provided workshops, machines, and other amenities like motor vehicles amounted to several millions of Naira. It had, on average spends more than ₦500,000.00 per quarter on the smallest IDCs in the Federation. In 1997, the Federal Government expended ₦39 million to strengthen three centres of IDCs, ₦81 million on the development of the other IDCs (Budget, 1997) cited in (Adejumo and Olaoye, 2012). By the years 2017 and 2018 the sum of ₦600 million was budgetary allocated to SMEDAN to rehabilitate 12 dilapidated centres across the country (Yekeen, 2019).

IDCs suffered various problems including- high costs of the programme to the SMEs operators; limited value of the programme to the small scale entrepreneurs; placing priority on advice over funding support; shortage of funds and infrastructure. Also, the centres were sited in State capitals and towns and make it hard for rural people to access their services hence, few entrepreneurs happen to know their existence and operations. The centres are faced with inadequate skilled personnel and this resulted to shabby handling and incompetent technical appraisal of loan application processing, product development, production planning and control roles (Adeeko, 2017). Most of beneficiaries of IDC could not start up business from the skills they acquire in the centres due to capital deficiency. Government should ensure unbreak link between skills acquired and practical application of the knowledge received by empowering the trainees with start-up capital.

4.5.3 Small and Medium Industries Equity Investment Scheme (SMIEIS)

The need to address the challenge of bank's risk aversion behaviour, inadequate management skill and entrepreneurial capacity so as to achieve long-term financing of SMEs in Nigeria led

the CBN Banker's Committee came up with Small and Medium Industries Equity Investment Scheme (SMIEIS) in 1999 and started operation in 2001 (Sanusi, 2003 and Fajembola *et al.*, 2014). The scheme covers real and related service sectors of the economy such as agro allied, information technology and communication, manufacturing, educational establishments, services, tourism and leisure, solid minerals and construction. The specific objectives of the scheme are:

- To facilitate the flow of funds for the establishment of new Small and Medium Industries projects, reactivation, expansion and modernisation or restructuring of ongoing projects.
- To stimulate economic growth, develop local technology and generate employment.

Similarly, entrepreneurs are eligible to access fund if have they obtained certificate of company (ltd) registration from Corporate Affairs Commission; abide by all applicable tax laws and regulations and make regular returns to the appropriate authorities and obtain recommendation from any relevant business association and a recognised Non-Governmental Organisation (NGO). Participation banks have the option to finance project through direct equity participation or via a venture capital company (Sanusi, 2003).

The SMIEIS working document provided for disbursement of funds to the real sector, service sector, and micro enterprise in proportion of 60%, 30% and 10% respectively (Sanusi, 2003). It also ordered banks to set aside 10% of their profit before tax annually for the purpose of entering into equity financing of SMEs (Sanusi, 2003; Egbon, 2004 in Yero, 2015 and Fajembola et al, 2014). In the year 2003, ₦14.60 billion was generated and only ₦2.87 billion was invested in SMEs. As at the year 2005, ₦8.95 billion (29%) out of the ₦30.99 billion set aside was disbursed to SMEs 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%. This showed that the West and Lagos in particular 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 actually invested pointed to limited success for the scheme or lack of adequate knowledge of its existence (Fajembola *et al.*, 2014).

4.5.4 Entrepreneurship Development Centres (EDCs)

Entrepreneurship Development Centres (EDCs) were established by the CBN in the 6 geopolitical zones of the country. The objective of EDC was to create a new breed of young entrepreneurs that will become net-contributors to the national economy. The project was designed to provide training, strategies and certification programmes that will assist young Nigerians to embrace micro, small, and medium scale enterprises as an alternative employment option. It specifically sought to teaching and encouraging students of higher institutions (especially in science, engineering and technology) to acquire entrepreneurial, innovative, and management skills, to effectively mainstream youth participation in the economic activities of their respective communities and generate a higher value addition for the nation's economy via wealth creation (Okpara, 2012 and Thaddeus, 2012).

The Entrepreneurship Development Centre (EDC) in Lagos was one of three Central Banks of Nigeria (CBN) Entrepreneurship Development Centres, managed and operated by Africa Leadership Forum (ALF) so as to tackle persistent unemployment and its threat to political stability and improve social cohesion and economic growth of the nation. EDC adopted a person-Centred and demand-Driven approach towards promoting and developing competent and productive initiatives in the area of small enterprises. In the early 2000s, entrepreneurship studies

were introduced into the Nigerian educational system especially in higher institutions as a mandatory course (Thaddeus, 2012).

Three centres were first used as a pilot test in Kano (North-west), Onitsha (South-east) and Ota (South-west) in 2008. The 18 months pilot test was meant to monitor, and evaluate the operations in the centres, establish the viability of the programme for easy and proper take off in the remaining centres (Ogunlusi *et al.*, 2018). The centres have so far, trained and counselled 49,697 graduates including 20,079 women as at 2009 created 1,825 jobs across the country. Furthermore, 375 trainees, representing 2.38% of the total trained succeeded in obtaining loans valued ₦107.99 million from banks and microfinance institutions to start their businesses (CBN, 2009). 595 trainees have accessed loans for their businesses in 2010.

The CBN engaged three consultants to evaluate the pilot phase of EDCs, covering the period April 2008 to June 2010 (CBN, 2010). It conducted one day capacity building programme for 435 staff of Microfinance Institutions (MFIs) in each of the six geopolitical zone of the country in 2009. It also collaborated with Nigeria Deposit Insurance Corporation (NDIC), and organised a train-the-trainers course to 188 consultants drawn from 50 institutions. The training served as a core component of the Microfinance Certification Programme designed to certify pre-selected microfinance training service providers. Major challenges faced by the centre included lack of microcredit loans for business start-up or expansion, as well as management crises (CBN in Yero, 2015).

4.5.5 Small and Medium Enterprise Development Agency of Nigeria (SMEDAN)

SMEDAN was established by the 2003 Act to promote the development of Micro, Small and Medium Scale Enterprises (MSMEs) sector of the Nigerian economy. It is a coordinating institution with machinery to promote ‘‘subcontracting clustering and networking relationships’’ among SMEs. Part of its mandate is to provide entrepreneurial education to aid vocational training/ skills acquisition. The agency is expected to coor-

dinate the Industrial Development Centres (IDCs) with strong sector cluster focus; and to also establish systematic links with seven types of services categories namely, International Agencies, Training Institutions, NGOs Policy Advocacy Groups, Development Finance Institutions (DFIs) and State Policy Agencies (Yero, 2015). The mandate of SMEDAN as contained in the Act can be summarised as follows: stimulating, monitoring and co-ordinating the development of Micro, Small and Medium Enterprises (MSMEs) subsector, initiating and articulating policy ideas for SMEs growth and development; promoting and facilitating development programmes, instruments and support services to accelerate development and modernisation of MSMEs operations; champion the course of rural industrialisation, poverty reduction, employment generation and improve lively hood.

It also connects MSMEs and large enterprises to internal and external sources of finance, appropriate technology and technical skills. It was also set up to- promote and provide access to industrial infrastructures such as layout, incubators, industrial parts; intermediate between MSMEs and government and; work in liaise with public and private sectors to create good enabling environment particularly to MSMEs. In 2008 the agency in conjunction with NAPEP organised entrepreneurship training to 40 leaders of Co-operative Societies across 36 States of the federation (Yero, 2015).

SMEDAN has in the year 2007 designed and put into operation the first National Policy on Micro Small and Medium Enterprises development, for Nigeria to objectively achieve the dream to become one of the top 20 leading economies by the year 2020. The operational set back of the policy in the area of inadequate financing of MSMEs, MSMEs inefficient capacity, absence of government dedication to MSMEs development at all levels, fragile collaboration of stakeholders (institutions) etc. led to apprais-

ing the policy in 2012 and putting it in to use again in 2015. The new policy document has charged Small and Medium Enterprise Development Agency of Nigeria SMEDAN with a major responsibility of coordination, promotion and facilitation towards attaining the goals and objectives of the policy. To achieve this both public agencies, private sector, small business holders and community groups need to join hand with SMEDAN to achieve the goals contained in the policy document (FGN, (n.d.) and Fate foundation (n.d.)). The document adopts the international best methods in- defining and distinguishing between MSMEs using capital base and workforce and also considers a devolved institutional framework that influences co-operation between the public and private sector for the development of MSMEs. It also incorporates the global technique of MSMEs development through clusters that offer a beneficial synergy for small enterprises. The document also acknowledges the need to improve SMEDAN services through the use of ICT to enable timely registration of MSMEs and at a low cost. It specifically considers the application of 'one-stop business registration centres' in clusters, federal institutions and some post offices (Fate Foundation (n.d.)).

Problems encountered by SMEDAN since its inception included inadequate financial support, corruption of public and civil servants, poor institutional set up etc Ogwumike 2002 in Ben-Caleb et *al.,* 2013). Oduyoye and Adebola (2013), have carried out a research that showed the shortfall in SMEDAN operation which did not measure up to public expectation. A similar study by Oduyoye, Adebola, and Binuyo (2013) disclosed a paltry impact of infrastructure provision by SMEDAN on the growth of SMEs. This corroborated with submission made by SMEDAN where it confirmed the premature death of 80% of SMEs within their five years of operation in Nigeria (Adeeko, 2017). Other challenges faced by SMEDAN as captured in Oduyoye and Adebola (2013) study were absence of qualified workforce, persistent corruption, excessive politicisation in public and civil service appointments, absence of political will etc.

The authors advised the Federal Government to evaluate all restraining factors in the performance of SMEDAN so that proactive measures are set up for easy and effective operation of the agency. The study further called for review of existing policies that would make Micro, Small and Medium Enterprises (MSMEs) more functioning in the country so that more opportunities are provided to youth in particular.

In the year 2013 SMEDAN and NBS had carried out a survey of MSMEs in 36 States and Abuja. The study covered 13 sectors of 4480 enterprises. The study showed a total number of 37,067,416 MSMEs in proportion of 36,994,578 Micro, 68,168 Small and 4670 Medium as at 2013. 43.32% of this figure were women micro enterprise owners and 22.75% were women entrepreneurs in small and medium scale businesses. The sector provided jobs to 59,741,211 people as at December, 2013 and this accounted for 84.02% of the total labour force. The contribution of the sector to GDP and export stood at 48.47% and 7.27% respectively at the time of the study. Majority of the business owners are ignorant of the supportive services offered by SMEDAN. Majority of them do not have business plan skills, they have uninsured business, operate at underutilise capacity and their businesses have no patent right etc. Also, inadequate funds, poor business development support services, multiple taxation, outdated technology, policies inconsistency, affects the smooth operation of MSMEs in the country. Therefore, the study opined for intervention mechanism that will amend the obstacles faced by MSMEs so that the sector is viable in its contribution to the economy.

4.5.6 The Commercial Agricultural Credit Scheme (CACS)

The Commercial Agricultural Credit Scheme was established in 2009 by the CBN in conjunction with the Ministry of Agriculture and Rural Development to expand funding access and lessen exclusion rate. The scheme was financed from ₦200 billion seven-year bond raised by Debt Management Office (DMO) to be distributed to participating banks who in turn loan out to eligible beneficiaries at 9% interest and each State is entitled to obtain ₦1 billion for disbursing to farmers' cooperative groups (CBN, 2014 and Proshare, 2018). The scheme aimed at:

- Accelerating agricultural development through wider access to finance by commercial agricultural enterprises at single digit interest;
- Boost food security;
- Minimise cost of agricultural credits; and
- Boost productivity, create job, broaden the revenue base, increase foreign exchange earnings and provide input for the industrial sector on a sustainable basis (CBN, 2014).

The scheme has disbursed the sum of ₦147.89 billion to 191 individual farmers, cooperatives, and private firms (ltd & plc) from 2009 to 2016 in which years 2011 and 2015 were regarded as maximum uptakes of the loan (Proshare, 2018). While CBN report indicated the expend of ₦551.18 billion to 547 projects from 2009 to 2017. The project also comprised 65 State Governments and eight Paddy Aggregate Scheme (PAS) (Vanguard, 2018). 79.1% of the 119 borrowers were limited liability companies, 7.3% government owned, 6.8% one-man business and 4.2% public liability companies. Business organisations from Kaduna, Kano, Lagos, Kwara, Oyo and Edo benefited more and seven States enjoyed over 5% each of the total sum spent (Proshare, 2018). One of key outstanding achievement of CACS from year 2009-2017 was the increased employment and business expansion capacities of its beneficiaries. Record has shown that 85.4% of the 191 beneficiaries expanded their operations through procurement of new plant or additional equipment (67.6%), improved utilisation of installed capacity (41.9%), replaced old equipment (35.8%), expanded land under cultivation (30.7%), and 22.9% of the beneficiaries established new outlets. 50.3% of the beneficiaries increased their job capacity from 10,443 in 2008 to 70,070 in 2017, comprising male (68%) and female (32) workers. The ₦119.58 billion disbursed in 2009 yielded a net job increase of 24,457 this, excluded the employment generated by SSEs that accessed the CACS loan through State Governments. Crop production farmers and producers of food and beverages recorded the highest contributors to employment with total of 11,317 (46.3%) and 10, 604 (43.4%) respectively (Proshare, 2018).

In another development, the CBN has in the CACS revised guideline opened a new window that incorporated the Non-Interest Financial Institutions (NIFIs) in February, 2018 to participate in on-lending in the country. The Non-Interest window shall be a two-layer construct. First, a controlled sharing agreement shall be implemented between the CBN (the capital provider) who gives out fund for investment by the NIFI (the implementing party) based on the following business plan commitment to signed by the NIFIs: -

- investment shall only be for financing of projects under the intended activities, commodities and value chains;
- the financing shall have a total target profit rate of 9%;
- The profit-sharing ratio between CBN and NIFIs shall be 2:7 (i.e. 22% to CBN & 78% to NIFIs); and
- The NIFI commit itself to attaining a target profit of 2% accruing to CBN.

The second tier is between the NIFI and the investor- the NIFI finances the customer (borrower) using CBN approved non-interest financial contracts appropriate with the type of financing requested, such as Murabahah, Salam, Istisna, Ijara, Wakalah etc. (Vaunguard, 2018).

The Nigeria industrial policy sustained the basic frame work provided by the past National Development Plans but with the policy amendments from time to time, meet the emerging needs and obstacles to industrial development. The Government continued to protect SMEs vis-à-vis the large ones through its policy of reserving industries for exclusive manufacturing in small and Medium sector (Yero, 2015).

4.5.7 The Small and Medium Enterprise Credit Guarantee Scheme (SMECGS)

The scheme was established by the CBN in 2010. The scheme was aimed at fast tracking the development of SME/ Manufacturing sector of the Nigerian economy by providing guarantee on loan by banks to SMEs and manufacturers in order to absorb the risk that had inhibited banks from lending to sector. Other objectives included setting the pace for industrialisation of the

economy; create more jobs, increase the access to credit by promoters of SMEs and manufacturers. The scheme was to be managed by the CBN and Deposit Money and Development Banks are eligible to participate. The scheme covered activities like manufacturing, agricultural value chain and educational institutions and facilities (CBN, 2010). ₦200 billion was wholly funded by the CBN, out of which approval was by December, 2010 granted to disburse the sum of ₦7.5 million and ₦100 million to NERFUND, Abuja and the Nnewi branch of FBN respectively. According the scheme, beneficiaries would be SMEs with asset not exceeding ₦300 million and a labour force of 11 - 300 staff. A maximum of ₦100 million would be guaranteed which could be in form of working capital, terms loans for refurbishment or equipment upgrade or expansion, and overdraft. The lending would be the prime lending rate of the banks. The guarantee covers 80% of the said amount and is valid up to the maturity date of the loan (with maximum tenure of five years) (YERO, 2015).

4.5.8 Micro, Small and Medium Enterprises Development Fund (MSMEDF)

This scheme was in 2013 launched by CBN to implement the provision contained in the Microfinance Policy, Regulatory and Supervisory Framework. The policy document has mandated the existence of MSMEDF to address the funding gap of enterprises through providing wholesale funding to Micro Finance Institution (MFIs) and Micro Finance Banks (MFBs) to disburse loan and to ensure 15% increase in the loan accessed by women so that gender inequality is removed. The core objectives of MSMEDF are:

- Improve MSMEs access to finances;
- Boost productivity and output of Microenterprises;
- Generate employments;
- Engender broad growth;
- Provide facilities to qualified Participating Financial Institutions (PFIs) for loaning to MSMEs;

- Augment capacity of PFIs to meet credit needs of MSMEs; and
- Reduce the cost of fund to PFIs so that decline in cost of lending to MSMEs is guaranteed (CBN, 2015 and Proshare, 2015).

The fund shall take-off with ₦220 billion start up grant and it shall be shared to Micro enterprises and SMEs on 50:50. The economically active physically challenged persons shall benefit from 2% of the fund and 10% shall be distributed to start up business. 90% of the fund shall be channelled to the commercial component of the funding in the proportion of 60% to women and 40% to others. The remaining 10% is allotted to the development component as follows:

- Capacity building;
- Development of appropriate regulatory scheme for MSMEs ending;
- Financial literacy and entrepreneurship development;
- Mobilisation, training and linkage of MSMEs to financial services;
- Research and development of MSMEs-friendly financial innovations and products;
- Business development and advisory services;
- Building financial infrastructure to support the growth of MSMEs; and
- It shall serve as incentives targeted at PFIs that demonstrate good performance under the fund (CBN, 2015 and Proshare, 2015).

The scheme is targeted at funding the following SMEs activities- Manufacturing, agricultural vale chain, services, renewable energy, and other activities prescribed by CBN (CBN, 2015).

According to Duru (2012),

> It is very important to recognise that lack of/poor basic infrastructural facilities are limiting the country's industrial development potentials. The poor performance is attributable to poor management where most of the infrastructure established mainly by the government to produce basic inputs for the downstream industries such as large-scale capital-intensive industries in petroleum refining, petrochemicals, iron and steel, fertilizer, pulp and paper and automobile spare parts ceased functioning, and have

since been privatised. He suggested for government to further engage in selective intervention, due to the fact that Nigeria cannot solve all problems at once; and that sectors that are potential growth drivers, whose development would have a multiplier effect in terms of backward and forward linkages with the other areas of the national economic development should be given utmost priority and preference. Adding that, selective intervention must be accompanied by policy consistency across sectors for it to yield the required result.

It is to note with great concern that majority of the Nigerians and Small Scale Enterprise owners are unaware of Government policies and programmes on Entrepreneurship Development and poverty reduction. This was attested by Onuoha (2009), that:

> Most entrepreneurs are not aware of the numerous policies incentive packages and agencies on venture development and management. Some of them include: the Industrial Policy, Nigeria Export-Import Bank (NEXIM), Small scale Industries Corporation (SSIC), Bank of Industry (BoI), Nigerian Export Promotion Council, the Nigerian Investment Promotion Commission (NIPC), Small and Medium Industries Equity Investment Scheme (SMIEIs), SME Apex Unit Loan Scheme, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Research Institutes (like PRODA, FIIRO, NISER, NIFOR, etc), World Bank SME II Loan Scheme, etc (Onuoha, 2013).

Again, many of the programmes, schemes and institutional agencies reviewed are faced with series challenges ranging from inadequate funding, low quality and quantity personnel, complex rules and regulations, poor implementation etc. Major portion of these problems emanates from corruption, absence of effective and efficient monitoring and evaluation mechanism and lack of political and administrative will on the part of policy makers and executors. Many Nigerians especially the youth have understood the important role played by entrepreneurship in shaping the lives of people and they have realised that government cannot provide white collar jobs for

all hence the need to embrace enterprising activities for self employment and others employment. This make them positively react to the government clarion call on employment creation and poverty reduction by showing interest and actively participating in small business promotion and poverty alleviation programmes in the country but, along the way implementation of such programmes are delayed or cease to continue leaving the youth stranded.

The case of some ongoing agricultural and SMEs programmes are good pointers. Beneficiaries of agricultural scheme were provided with only agricultural input but the cash for clearing of the land and other expenditure as provided by government was not released to farmers and later, they were forced to give certain number of their agricultural output as repayment of the credit. The question to ask is- what has been the rationale of giving only 30-50% of the 100% support to the unemployed youth that have no other means to finance the remaining 50%? Secondly why is it that government announced its readiness to assist SMEs owners with funds by budgeting millions of naira as loan disbursement/ grant but it took more than a year of applying for such funds but no success achieved? Despite these, the bold step taken by the Buhari administration for creating Presidential Enabling Business Environment Council (PEBEC) in 2017 and the accompanying reforms, strategies and programmes put in place to ensure a free business environment was a welcome development for SSEs.

Instances, have shown that the government has established Development Bank of Nigeria (DBN) in 2017 to allow easier access to fund by Small Business Holders and the Bank has disbursed over ₦31.59 billion to 32,000 entrepreneurs and 73% of the beneficiaries are women. It equally earmarked ₦500 million in 2019 budget for ease of doing Business Initiatives (David, 2019). Earlier in 2016 the National Social Inclusion Programmes (NSIPs) was put into operation to trim poverty level, to restrain the extreme poor from further falling below the poverty line, to cater and boost the income of the less privileged and small holder entrepreneurs by providing welfare support and employment opportunities in the formal and informal economy. The sum of ₦450 billion was so far invested under the National Social Inclusion Programmes

(NSIPs). Over 12 million and 30 million direct and indirect beneficiaries accessed NSIPs facilities in the whole 36 States and Abuja (Discover News, 2019). The Conditional cash Transfer (CCT), Npower, Government Enterprise and Empowerment Programme (GEEP) and National Home-Grown School Feeding Programme (NHGSFP) are national programmes domiciled in NSIPs to enlarge the coverage of targeting the poor and less advantaged. ₦15 billion was disbursed to beneficiaries of the CCT living in the rural areas across 26 States and each of them has been receiving stipend of ₦5,000.00 to ₦10,000.00 monthly (Ibekwe and Ahmadu, 2019).

At the inception of the Tradermoni under GEEP, Government pledged to disburse free interest loan to 2 million traders. A minimum of ₦10,000.00, then ₦15,000.00 after repayment up to ₦100,000.00 per trader was distributed by Bank of industry (BoI) (Ibekwe and Ahmadu, 2019). Despite all these government efforts to provide financial supports and create investment climate yet poverty in Nigeria is on increase. Issues such as dearth of funds, overlap of responsibilities by state actors, poor information management and accountability, politics and primordial factors hindered the effective implementation of the NSIPs. It was affirmed that only ₦300 billion was released out of the ₦ 1.5 trillion budgeted (Onah *et al.,* 2019).

4.6 Background to the Study Areas

4.6.1 Kano State

The origin of Kano dated 1000 years ago as a historic Islamic city (Oboli, Harrison and Church, 1978 and Falola, 2002 in Bello, 2015). Kano became a State in 1967 and it is located in the North-West Nigeria. Its major cities comprised- Gwarzo, Gaya, Bebeji, Kano municipal, Sumaila and Rimin Gado. It is termed as centre of commerce because of its antecedent as centre of trade and commerce across Africa. It was a station for Libya and Egypt the two precolonial trans- Saharan trade routes (Bello, 2015; FGN, 2019). The State was historically known to be the major producer of groundnut in the country where it was popularly called Kano "Dalar Gyada"- meaning the pyramid of Groundnut. Its historical antecedent in commercial activities has allowed for creation of vast employment opportunities such that people engaged in business activities at early age. It has 44 Local Government Areas (LGAs) which comprised Rano, Gwarzo, Tarauni, etc. It is predominantly Muslim and Hausa/Fulani form the major population while other religion and tribes are mainly located in the out sketch of the city which is called Sabon Gari.

The State has more than 18,684 square kilometres (7,214 sq mi) of cultivable land. It bordered with Jigawa State to the northeast, Bauchi and Kaduna States to the south and Katsina State to the northwest (Bello, 2015; FGN, 2019 & Balarabe, 2014). The 2006 Census has estimated the population of Kano State to 13 million (Balarabe, 2014) and to over 14 million as at 2017 (Shettima, 2017). It is endowed with vast number of mineral and agricultural resources such as- Ball clay, Tin ore, Columbite, Kaolin, Lead-zinc, Granite, Silica sand, Gemstone, Thorium, Benniseed, cassava, shea-butter, livestock, poultry, fisheries, sorghum, wheat, rice, millet etc. It is engaged in both subsistence and commercial agriculture year-round and is the most extensively irrigated State in the country (Bello, 2015; FGN, 2019). It also engaged in economic activities like- trading, food processing, oil milling, metal and steel processing, plastic produc-

tion, leather works, dyeing and textiles, sugar refining, furniture works etc (Falola, 2002 in Bello 2015).

In its effort to empower women and reduce the poverty rate in the State, CBN disbursed ₦2 billion interest free loan to MSMEs where the State Government stated that 63% of the beneficiaries would be women (Anwar 2016 and Shettima, 2017). From years 2010 to 2012 Kano State Government commenced a plot Federal Government Conditional Cash Transfer (CCT) programme. It took a unique attempt of increasing girl child school attendance, lessening the rate of drop out and provided additional toilets and boreholes in the schools across the State. Though there was decrease in school completion in the year 2011 where only 41% of those enrolled in class one rose to class six, the programmes recorded achievement where a slight increase occurred in the enrolment from 47% in 2009 to 50% in 2011(Alexander, 2021). In order cushion the socio-economic impact of COVID 19 in SMEs and the vulnerable in Kano State, UNDP, Kano State Government and Federal Ministry of Humanitarian Affairs have launched an unconditional cash transfer project. The project was majorly funded by the Japan Government and European Union and a sum of ₦2.95 billion was allocated. 2,500 SMEs would receive grant for business start-up and expansion. (Ajakaiye, 2020 and UNDP, 2021).

4.6.2 Niger State

Niger State, situated in the North - Centre part of Nigeria hosted the Colonial administration and was later created as a State in 1976. It has the largest land mass of 86,000 square kilometre (8.6 million hectares) out of which 85% is arable. Majority of the populace who constitute Muslims and Christian are in agriculture, followed by business, art and craft. The massive land, its fertility and hydrology enable the cultivation of most of Nigeria's staple crops and still allows sufficient opportunity for grazing, fishing and forestry development. It has 8 major rivers (Niger, Kaduna, Ebba, Gurara, Gbako, Eko, Ega and Mariga) and these rivers are endowed with different species of fish like- trunk, cat, moon, electric, tilapia, tiger etc. The State has 25 Local Governments, 3 major ethnic groups (Nupe, Hausa and Gbagyi) and other indigenes/settlers' ethnic

groups. It is endowed with mineral resources such as - Kaolin, Limestone, Silica sand, Ball clay, Talc, Gold, Marble, Copper, Columbite etc. It stationed 3 Hydro Electric power in the country (Kainji, Shiroro and Jebba) and this is why the State is named 'power house/State'. It has tourist attraction like - Gurara Waterfalls, Zuma Rock, Baro Empire Hills, Lugard Colonia Ruins in Zungeru, Bina Footprints, Nagwamatse Well and Kainji Lake National Park (Ijaiya *at al.*, 2016; Akintuotu, 2019; Niger State Government, 2020 and Galleria Media, 2021). Niger State Government had in the past established policies, schemes and strategies like housing and transportation schemes and Vision 3:2020 which was aimed at transforming the State to be among the 3 States with largest economy in the country. It partnered with NGOs such as Youth Empowerment Scheme (Project YES) and Life Rehab to execute the development strategies for poverty reduction in the State. YES organisation was initiated by Hajiya Zainab Kure in the year 2000. It based its activities in the urban centres and has empowered youth through training and skills acquisition (Yahaya, 2009; Ohize and Adamu, 2009 and *Ijaiya et al.*, 2016). Studies have confirmed the impact of YES programme on the youth. It had graduated over 5 ,000 youth from 25 LGAs and skills acquired had increased their income level and uplifted their living standard (Ohize *et al.*, 2009 and *Ijaiya et al.*, 2016).

CHAPTER FIVE

5.0 DATA PRESENTATION AND ANALYSIS

5.1 Introduction

This chapter is concerned with presenting and analysing data generated from the field. It covered information on the respondents i.e. how they were sourced. Responses from the data were coded and analysed through Statistical Packages for Social Sciences (SPSS) version 23 software. Descriptive statistics was used to analyse the demographic data of both the SSEs owners and workers. Also, open-closed ended and Likert scale questions for both SSEs and workers were presented and analysed using frequency and percentage. Data was cleaned and screened using frequency and measurement scale, assumptions on parametric statistical tools were checked, hypotheses were tested by applying bivariate corelation, multiple regression, independent-samples t-test, Sobel test and Chi-Square and observation techniques was also analysed (see appendix i for the structured/Likert scale questionnaires). The chapter also centred on explanation of the data generated and presented. It considered the views and studies carried out by past researches as they relate to the points and issues presented and analysed in the chapter. It also presented a summarised discussion of the pilot study conducted.

5.2 Data Cleaning and Screening

Data generated were coded in excel, frequency test was run for all variables in the questionnaires and the result identified no missing responses as contained in tables 5.1a, 5.1b, 5.1c & 5.1d below. Tables 5.1a & b below represent statistical data showing no missing values of demographic information obtained from both SSEs owners and enterprise characteristics.

Table 5.1a: Statistics

		STATE SSEs	GENDER	AGE	MARITAL-STATUS	FAMILY NO	QUALIFICATION	BIZ TYPE	OTHER BIZ	BIZ AGE
N	Valid	141	141	141	141	141	141	141	141	141

Miss-ing	0	0	0	0	0	0	0	0	0

Source: Survey Research, 2021

Table 5.1b: Statistics

		INITIAL CAPITAL	CURRENT CAPITAL	FUND SOURCE	NO/WORKERS	WORKERS (2010-2020)	W/SKILLS	W/SALARY
N	Valid	141	141	141	141	141	141	141
	Missing	0	0	0	0	0	0	0

Source: Survey Research, 2021

Table 5.1c: Statistics

		STATES	GEN-DER	AGE	M/ STA-STA-TUS	FAMI-LY NO	SALA-RY (M)	EDUCA-TION	W/EXPERIENCE
N	Valid	124	124	124	124	124	124	124	124
	Miss-ing	0	0	0	0	0	0	0	0

Source: Survey Research, 2021

Table 5.1c above represents statistical data showing no missing values of demographic information obtained from SSEs workers.

Table 5.1d: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PAV1	141	1	6	4.75	.950
PAV2	141	3	6	4.91	.761
PAV3	141	2	6	4.84	.816
PAV4	141	1	6	3.80	1.708
PAV5	141	1	6	4.36	1.441
PAV6	141	2	6	4.64	1.009
JOB1	141	2	6	4.38	1.360
JOB2	141	2	6	4.69	1.057
JOB3	141	2	6	4.91	.801

JOB4	141	2	6	5.00	.756
JOB5	141	2	6	4.90	.873
GOP1	141	1	6	2.57	1.400
GOP2	141	1	6	2.55	1.312
GOP3	141	1	6	2.32	1.084
GOP4	141	1	6	2.68	1.261
GOP5	141	1	6	2.66	1.206
GOP6	141	1	6	2.64	1.369
GOP7	141	1	6	2.42	1.135
GOP8	141	1	6	2.30	1.200
GOS1	141	1	6	2.99	1.466
GOS2	141	1	6	3.00	1.378
GOS3	141	1	6	2.94	1.332
GOS4	141	1	6	3.18	1.416
GOS5	141	1	6	3.03	1.449
GOS6	141	1	6	3.76	1.444
GOS7	141	1	6	3.74	1.274
ING1	141	1	6	4.54	1.011
ING2	141	2	6	4.74	.805
ING3	141	2	6	4.30	1.151
ING4	141	2	6	4.62	.946
ING5	141	2	6	4.64	.889
Valid N (listwise)	141				

Source: Survey Research, 2021

Table 5.1d above represent statistical data showing no missing values of variables of interest obtained from SSEs owners.

5.3 Descriptive Statistics of Variables

In this section data from registered SSEs with Kano State Ministry of Commerce, Industry and Tourism and Niger State Ministry of Commerce and Industry were presented and discussed. It

also explained the demographic characteristics of the SSEs owners and workers and their responses to the open-closed ended questions using frequency and percentage.

Table 5.2a: Some Selected Registered SSEs in Kano State

Name of Business	**Location**	**Type of Business**	**No. of Workers**
1. Alh. Jamilu Maraya	Sharada	Oil Mills	15
2. Alh. Munnir Sagagi	Sharada	Oil Mills	16
3. HIYCO Nig Ltd	Sharada	Plastics	20
4. Jackey Carpet Ind Ltd	Sharada	Carpet	50
5. Kura Technical Works Ltd	Sharada	Metal Work	30
6. Best Bags Nig Ltd	Sharada	Polythene	40
7. Panar Nig Ltd	Sharada	PVC Pipes	40
8. Dala food Nig Ltd	Sharada	Tea bag	50
9. Bamaina Alluminium	Sharada	Bottle water	11
10. Jana Nig Ltd	Sharada	Plastic shoes	20
11. Ausani Nig Ltd	Sharada	Oil Mill	50
12. Adamsi Oil Mill	Janbulo	Oil Mill	16
13. Mal. Musa Balarabe	Sharada	Oil Mill	16
14. Alh. Sufyanu Abdullahi	Dakata	Roofing sheet	12
15. Myer Industries Ltd	Sharada	Fruit drink	48
Name of Business	**Location**	**Type of Business**	**No. of Workers**
16. Clear Impression Nig ltd	Sharada	Printing	40

17. Taobat Pharmaceutical	Zaria Road	Pharmaceuticals	34
18. Terra Tiga Nig Ltd	Zaria Road	Agri Business	16
19. Bagauda Bottling Co	Zaria Road	Soft Drink/ Water	50
20. Soap Industry Nig Ltd	Zaria Road	Soap Making	11
21. Amadu Nasiru	K/Dawaki Juncton	Rice Milling	11
22. Dandago Agro Machine	Incubation Centre	Fabrication	19
23. River Beach Agro SAV	Incubation Centre	Neem Processing	11
24. Watson Bakery	Gunduwawa	Products Bakery	40
25. Controlled Plastic Ltd	Gunduwawa	Plastics Wears	50
26. Olam Nig Ltd	Gunduwawa	Bini Seed	20
27. Multi Pro Enterprise	Bompai	Indomie Depot	15
28. Aun Iya General	Kwalema	Rubber Pipes	37
29. Mainasara Plastic	Kwalema	Crushing	11
30. Hans Oil Mill Ltd	Bompai	Oil Mill	30
31. Marth Foam Nig Ltd	Maimalari	Industrial chemical	35
32. Tadeco Nig Ltd	Bompai	R/Milling Machine	20
33. Seal Vegetable Oil	Sharada	Oil Mill	15
34. SYD Preety Cosmetics	Kano Trade Zone	Cosmetics	25

Source: Ministry of Commerce Industry and Tourism Kano State

Table 5.2a above is the extracted list of registered SSEs obtained from Ministries of Commerce, Industries and Tourism, Kano State. It contained name of SSEs, location, type of business and number of workers.

Table 5.2b: Some Selected Registered SSEs in Niger State

Name of Business	Location	Type of Business	No. of Workers
1. Expo Sal Nig Ltd	Chanchaga	Cassava Flour Mill	14
2. Supreme Water ltd	Minna	Table water	50
3. Nice Venture Ltd	Bida	Manufacturing	50
4. Nam Integrated Co	Magama	Plastic	45
5. Gbedode Ventures	Gurara	G/Nut Processing	16
6. Amdala Intern. project	Magama	Agro allied	25
7. Na'am Nig Ent	Mariga	Pure Water	11
8. Jummai shaba	Wushishi	Rice Processing	11
9. Ibrahim Ahmed	Tafa	ICT Institute	15
10. Laila Kasim	Suleja	Catering Services	12
11. Abuko International Sch.	Shiroro	Services	31
12. NSCIMPS ltd	Rijau	Agro Allied	13
13. Abdullahi Gwaji	Mashegu	Pure Water	15
14. Dompak Global Services	Paikoro	Pharmacy	14
15. D& S Business	Gbako	Food Processing	11
16. TYTE technology	Mariga	Shea Butter	20
17. Dalhatu Hamza	Magama	Poultry Feed	10
18. Nini Investment	Edati	Pure Water	10
Name of Business	**Location**	**Type of Business**	**No. of**

			Workers
19. Dimedi Badedoko	Katcha	Farm House	12
20. Aisha Kudu	Kontagora	Catering	13
21. Hassan Ahmed	Lavun	Trading	10
22. Borgu Fish Farmig	Borgu	Agro allied	10
23. Hannatu Ahmad	Rafi	Confectionaries	11
24. Anthony Francis	Munya	Services	11
25. Jibril Rabba	Mokwa	Computer Centre	12
26. Aisha Mohammed	Agaie	Trading	11
27. Crystal Ventures	Minna	Trading	20
28. Basseda Mion	Bosso	Confectionary	15

Source: Ministry of Commerce and Industry Niger State

Table 5.2b above is the extracted list of registered SSEs obtained from Niger State Ministry of Commerce and Industry. It contained name of SSEs, location, type of business and number of workers.

5.3.1 Descriptive analysis of the SSEs' demography

Table 5.3 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 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% have established their business in less than 5 years, had a take-off capital of ₦1-₦5 million, ₦1-₦10 million current capital, sourced capital through personal savings, majority of the respondents started their business with 1-10 workers, employed 5 workers between 2010-2020, and pay less than ₦10,000.00 monthly salary to their employees (see appendix ii for frequency tables).

Table 5.3: Descriptive Statistics of the Respondents' (SSEs) Demographic Data

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:				
Manufacturing	22	15.6	15.6	15.6
Services	32	22.7	22.7	38.3
Trading	52	36.9	36.9	75.2
Agro-Allied	14	9.9	9.9	85.1
Food Processing	21	14.9	14.9	100.0
Total	141	100.0	100.0	
Other Business:				
Salary Job	13	9.2	9.2	9.2
Other business	23	16.3	16.3	25.5
No Other Job	105	74.5	74.5	100.0

Total	141	100.0	100.0	
Business Age:				
Less than 5 years	66	46.8	46.8	46.8
5-10 years	49	34.8	34.8	81.6
10-15 years	19	13.5	13.5	95.0
15-20 years	5	3.5	3.5	98.6
Above 20 years	2	1.4	1.4	100.0
Total	141	100.0	100.0	
Initial Capital:				
₦1 million-₦5 million	117	83.0	83.0	83.0
₦5 million-₦10 million	14	9.9	9.9	92.9
₦10 million-₦15 million	4	2.8	2.8	95.7
₦15 million- ₦20 million	2	1.4	1.4	97.2
₦20 million-₦25 million	4	2.8	2.8	100.0
Total	141	100.0	100.0	
Current Capital:				
₦1 million-₦10 million	100	70.9	70.9	70.9
₦10 million-₦20 million	18	12.8	12.8	83.7
₦20 million-₦30 million	12	8.5	8.5	92.2
₦30 million-₦40 million	5	3.5	3.5	95.7
₦40 million-₦50 million	6	4.3	4.3	100.0
Total	141	100.0	100.0	
Fund Source:				
Personal Savings	56	39.7	39.7	39.7

Micro Credit /Bank Loan	8	5.7	5.7	45.4
Retained Earnings	21	14.9	14.9	60.3
Sale of Asset	8	5.7	5.7	66.0
Family/Friends	37	26.2	26.2	92.2
Business Associates	11	7.8	7.8	100.0
Total	141	100.0	100.0	
No OF Workers:				
1-10	113	80.1	80.1	80.1
11-20	22	15.6	15.6	95.7
21-30	4	2.8	2.8	98.6
41-50	2	1.4	1.4	100.0
Total	141	100.0	100.0	
Workers (2010-2020):				
0-5	84	59.6	59.6	59.6
6-10	24	17.0	17.0	76.6
11-15	18	12.8	12.8	89.4
16-20	2	1.4	1.4	90.8
Above 20	13	9.2	9.2	100.0
Total	141	100.0	100.0	
Workers Skills:				
Skilled	82	58.2	58.2	58.2
Semi-Skilled	38	27.0	27.0	85.1
Unskilled	21	14.9	14.9	100.0
Total	141	100.0	100.0	

Workers Salary:				
Less than ₦10,000.00	67	47.5	47.5	47.5
₦10,000.00-₦20,000.00	37	26.2	26.2	73.8
₦20,000.00-₦30,000.00	27	19.1	19.1	92.9
₦30,000.00-₦40,000.00	2	1.4	1.4	94.3
₦40,000.00 & Above	8	5.7	5.7	100.0
Total	141	100.0	100.0	

Source: Survey Research, 2021

5.3.2 Descriptive Analysis of SSEs responses on open-closed ended questionnaire

The tables below are SSEs responses obtained from open and closed ended questions. The questions centred on capital and income sufficiency, Government support to SSEs, issues that hindered job creation and poverty alleviation via SSEs and ways in which SSEs can contribute to poverty alleviation.

Table 5.4: Business Capital

Particulars	Frequency	Percent
Have adequate Capital	51	36
Do not have adequate Capital	90	64
Total	141	100

Source: Survey Research, 2021

Table 5.4 above affirmed that majority of the SSEs owners have sufficient capital while the remaining have inadequate capital.

Table 5.5: Government's Funding Support

Particulars	Frequency	Percent
No response	4	3
Yes- From Local Government Council, State Government,	18	13

No- Applied but was denied, never applied, very difficult to access fund, not opportune, do not have guarantor who is a civil servant, politics, rigid conditions attached to loan access	119	84
Total	141	100

Source: Survey Research, 2021

In table 5.5 above 119 SSEs did not enjoy financing support from government because of either stringent process attached to access to such funds and the remaining respondents received funding support from State and Local Governments.

Table 5.6: Investment Needs for Business Start-up and Expansion

Amount (₦ Million)	**Start-up Frequency**	**Percent**	**Expansion Frequency**	**Percent**
Less than ₦1 million	14	10	4	3
₦1 million - ₦10 million	107	76	111	79
₦11 million - ₦20 million	6	4	10	7
Above ₦20 million	8	6	10	7
No Response	6	4	6	4
Total	141	100	141	100

Source: Survey Research, 2021

In table 5.6 below, 107 and 111 respondents need ₦1 million - ₦10 million as capital investment and expansion respectively.

Table 5.7: Special or Additional Skills Needed by SSEs and How to Acquire Them

Need for Skills & types of skills	**Frequency**	**Percent**	**Ways to acquire Skills**
No Response	10	7	Training, seminars by Government/NGOs, Government

Yes- Architect design, computer, feed production, how to operate new industrial sawing and cutting machine, fashion design skills, marketing, trading, technical skills.	46	33	support, coaching, consultancy services, on the job training, orientation.
No	85	60	
Total	141	100	

Source: Survey Research, 2021

The table above explained that 46 respondents need additional or special skills in computer, fashion design, feed production, technical skills etc through training, coaching, orientation etc. While 85 of them declared no desire for additional or special skills.

Table 5.8: Government Support to SSEs

Particulars: Government Support to SSEs	**Frequency**	**Percent**
Yes- Compensation for demolition of business premises, working materials, training.	14	10
No	127	90
Total	141	100

Source: Survey Research, 2021

In table 5.8 above, few SSEs received government support for damage compensation, training and provision of working materials and majority of the SSEs owners did not enjoy any support.

Table 5.9: Reasons for SSEs' Inability to Alleviate Poverty in the Study Areas

Particulars	**Frequency**	**Percent**
No response	5	3.5
Bad Government	2	1.4

Lack of Government/NGOs support	41	29.0
Lack of coordination	8	5.6
Lack of capital	33	23.4
Don't know	8	5.6
Low manpower	6	4.3
Tax burden/multiple tax	4	2.8
Lack of awareness of SSEs operation and the benefit derived.	6	4.3
Unconducive business environment	2	1.4
Population increase	6	4.3
Lack of interest and commitment to entrepreneurship	2	1.4
Improper implementation of Government policies	6	4.3
Lack of customer patronage	4	2.8
Low profit	2	1.4
Neglect of SSEs sector	2	1.4
Lack of electricity	4	2.8
Total	141	100

Source: Survey Research, 2021

The above table (5.9) is responses on SSEs inability to tackle poverty in the study areas due to absence of Government/NGOs support, shortage of capital, lack of coordination, low manpower, lack of awareness of SSEs operation and benefit derived, improper implementation of government policies, population increased, bad governance, tax burden, lack of customer patronage and electricity.

Table 5.10: Ways SSEs Can Contribute to Poverty Alleviation in the Study Areas

Particulars	Frequency	Percent
No response	6	4.3
SSEs growth and expansion/profit making	12	8.5
Empowerment through training & education	12	8.5
Access to fund	8	5.6
Low production cost	2	1.4
Tax reduction	4	2.8
Provision of enabling environment	2	1.4
Salary payment	2	1.4
Provision of more jobs to people	61	43.2
Low price of goods	4	2.8
Adequate provision of Government support	26	18.3
Provision of laws to protect SSEs	2	1.4
Total	141	100

Source: Survey Research, 2021

Table 5.10 above displayed responses on ways SSEs can contribute to poverty alleviation in the study areas. Such as provision of more employment to people, sufficient access to government support, youth empowerment through training and education, SSEs growth and expansion/profit making, access to fund, low tax and low prices of goods, provision of laws to protect SSEs, salary payment, provision of enabling environment, low production cost etc.

Table 5.11: Factors that Hinder SSEs' Ability to Expand Operations in Order to Provide More Jobs

Particulars	Frequency	Percent
No response	4	2.8
Corruption	6	4.3

High cost of funding/Inadequate capital to employ more workers	38	27.0
Unfavourable environment	2	1.4
Business location/ small business space	10	7.1`
Lack of Government support	10	7.1
Poor participation in hand skills and small business activities	8	5.7
Lack of patriotism /selfish interest	4	2.8
Lack electricity/ high cost of power	17	12.1
Lack of modern equipment/infrastructure	9	6.4
Over tax	2	1.4
Inadequate technical knowhow	6	4.3
Lack of imported subsidised material/inadequate working materials/high cost of input material.	15	10.6
Regionalism, ethnicity	2	1.4
Low profit	4	2.8
Misappropriation of funds	2	1.4
No idea	2	1.4
Total	141	100

Source: Survey Research, 2021

Table 5.11 above has exhibited responses on factors that inhibited SSEs expansion for creating more jobs to people as follows- high cost of funding, lack/high cost of power, lack/expensive raw materials, business location/small space, lack of government support, lack of modern equipment/infrastructure, poor participation in hand skills and small business activities, unfavourable environment, tax burden etc.

Table 5.12: Income Sufficiency

Particulars	Frequency	Percent
Yes	95	67
No- No much patronage, high price of goods, inadequate materials, low profit, poor economy performance,	41	29
No Response	5	4
Total	141	100

Source: Survey Research, 2021

Table 5.12 above presented SSEs response on income sufficiency to cater for basic needs. Majority of the SSEs earn sufficient income and the rest do not have adequate income because of low patronage of their products, high prices of goods, inadequate materials, low profit and poor economy performance.

Table 5.13: Provision of Infrastructure to Support SSEs

Particulars	Frequency	Percent
None	58	41
Road	16	11
Machine/raw material	12	9
No response	10	7
Electricity (unstable 4)	39	28
Water	4	3
Provision of business space	2	1
Total	141	100

Source: Survey Research, 2021

Commenting on whether government(s) have provided SSEs with infrastructure to support their operation, majority of the respondents in table 5.13 above replied of having no infrastructure support from government. While the remaining respondents admitted of enjoying electricity,

access to road, got machine and raw materials, enjoyed water supply and are provided with business space.

Table 5.14: Government Policy/Agency that Benefited SSEs

Particulars	Frequency	Percent
None	88	62.4
ITC programme	4	2.8
CAC registration	6	4.3
Vocational training	12	8.5
AGSMEIS loan/grant	18	12.7
Advisory services/seminar	10	7.1
No response	3	2.1
Total	141	100

Source: Survey Research, 2021

Majority of the respondents in table 5.14 above indicated of not benefitting from any government policy and agency services. Others benefited from loan/grant (AGSMEIS), vocational training, advisory services/seminar, CAC registration, and ITC programme.

5.3.3 Descriptive analysis of the SSEs workers' questionnaire responses

The tables under this section explained workers responses from the questionnaire. The information contained demography, aim of working in the enterprise, training needs, problems affecting the worker and ways to address them, ways to tackle poverty and Local Government support to SSEs.

The table (5.15) below explained the workers demography where Kano State has 81 respondents and Niger State has 43 respondents. Majority of the respondents are married male; they are within the age range of 20-29; earn ₦20,000.00-30,000.00 monthly; obtained DIP/OND/NCE qualification and have less than 5 years' work experience. (see appendix ii for frequency tables).

Table 5.15: Descriptive Statistics of the Respondents' (Workers) Demography

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
States:				
Kano	81	65.3	65.3	65.3
Niger	43	34.7	34.7	100.0
Total	124	100.0	100.0	
Gender:				
Male	93	75.0	75.0	75.0
Female	31	25.0	25.0	100.0
Total	124	100.0	100.0	
Age:				
20-29	60	48.4	48.4	48.4
30-39	35	28.2	28.2	76.6
40-49	21	16.9	16.9	93.5
50-59	3	2.4	2.4	96.0
60 & Above	5	4.0	4.0	100.0
Total	124	100.0	100.0	
Marital Status:				
Single	43	34.7	34.7	34.7
Married	66	53.2	53.2	87.9
Widowed	10	8.1	8.1	96.0
Divorced	5	4.0	4.0	100.0
Total	124	100.0	100.0	
Family Size:				

0-1	42	33.9	33.9	33.9
2-4	34	27.4	27.4	61.3
5-7	35	28.2	28.2	89.5
8-10	10	8.1	8.1	97.6
11 & Above	3	2.4	2.4	100.0
Total	124	100.0	100.0	
Salary (Month):				
Less than ₦10,000.00	21	16.9	16.9	16.9
₦10,000.00-20,000.00	20	16.1	16.1	33.1
₦20,000.00-30,000.00	36	29.0	29.0	62.1
₦30,000.00-40,000.00	20	16.1	16.1	78.2
Above ₦40,000.00	27	21.8	21.8	100.0
Total	124	100.0	100.0	
Education:				
Literacy/Primary	13	10.5	10.5	10.5
Secondary	24	19.4	19.4	29.8
DIP/OND/NCE	57	46.0	46.0	75.8
Degree/HND	29	23.4	23.4	99.2
Others	1	8	8	100.0
Total	124	100.0	100.0	
Work Experience:				
Less than 5 years	60	48.4	48.4	48.4
5-10 years	47	37.9	37.9	86.3
10-15 years	14	11.3	11.3	97.6

Above 20 years	3	2.4	2.4	100.0
Total	124	100.0	100.0	

Source: Research Survey, 2021

Table 5.16 below showed workers' responses on the reasons of working in the SSEs such as - earn income, need to avert idleness, to acquire skills and work experience, to further education and contribute to the development of their State and country respectively. Others could not get a suitable and desired job, they are attracted by the enterprise pay package and good management-worker relation, they have passion for work, etc.

Table 5.16: Reasons for Working with the Organisation

Particulars	**Frequency**	**Percent**
No response	4	3.2
To Earn income for self reliance and good living	51	41.1
Enterprise reputation- pay package and good worker relation	11	8.9
To acquire skills and experience	14	11.3
To avert idleness	19	15.3
To further education	3	2.4
To contribute to the development of the State and the Country	3	2.4
Have passion for work	6	4.8
Because I'm qualified	1	0.8
Inability to acquire a suitable and desired job	12	9.7
Total	**124**	**100**

Source: Survey Research, 2021

In response to training needs at table 5.17 below, majority of the respondents have skills and they need to acquire additional skills.

Table 5.17: Training Needs

Particu-lars	**Frequen-cy (agreed)**	**Frequency (disa-greed)**	**Total Frequen-cy**	**Percent (agreed)**	**Percent (disa-greed)**	**Total Per-cent**
Acquired skills	107	14	121	86.3	11.3	97.6
No re-sponse	Nil	Nil	3	Nil	Nil	2.4
Total						**100.0**
Need for additional skill	102	17	119	82.3	13.7	96.0
No re-sponse	Nil	Nil	5	4.0		4.0
Total						**100.0**

Source: Survey Research, 2021

Table 5.18 below explained problems affecting workers in the organisation. It showed that the respondents are faced with - delay in salary payment, mobility problem, poor management-worker relation, workload, inadequate income, absence of clear schedule of duty and lack of students' cooperation, insufficient power and water supply, pollution, lack of new and modern equipment, facilities and work materials.

Table 5.18: Problems Affecting the Workers

Particulars	**Frequency**	**Percent**

No problem	19	15.3
Delay in salary payment	21	17.0
Work load	5	4.0
Insufficient income	11	8.9
Poor management-worker relation – Gossip, disrespect, absence of cooperation, ill treatment of worker, lack of awareness, absence of unity of command.	13	10.5
Mobility	20	16.1
Lack of cooperation from students e.g. noise making	2	1.6
Lack of new equipment, modern technology, good facilities and work materials	12	9.7
Polluted environment	7	5.6
Lack of clear schedule of duty	2	1.6
Lack of electricity and water	6	4.8
No response	6	4.8
Total	**124**	**100.0**

Source: Survey Research, 2021

Table 5.19 below displayed responses for the solutions to the above problems such as timely salary payment, employment of more workers and increased income. In order to address the poor management worker relation, the respondents opined for peace and cooperation, regular training on how to relate with co-workers, a worker should be

Table 5.19: Solutions to Address the above Problems

Particulars	**Frequency**	**Percent**
Salary should be paid at the right time	21	17.0

To employ more workers	5	4.0
Increased income	11	8.9
Need for peace and cooperation, regular training on how to relate with coworkers, a worker should be answerable to one superior officer and to provide rules that will guide the activities of employers and employees.	13	10.5
To provide means of transportation or increase income to cater for that.	20	16.1
Need for orientation and strict adherence rules and regulations.	2	1.6
Provision of adequate new and modern equipment such as computerised gadget for car inspection, facilities and materials by the management	12	9.7
Government should ensure a free pollution environment	7	5.6
Provision of clear responsibility.	2	1.6
Government should provide light and water	6	4.8
No response	6	4.8
Total	**124**	**100.0**

Source: Survey Research, 2021

answerable to one superior officer and to provide rules that will guide the activities of employers and employees. Also, the respondents solicited for the provision of means of transportation, free polluted environment, worker orientation and strict adherence rules and regulations, provision of clear responsibility, adequate power and water supply by Government and provision of new and modern equipment such as computerised gadget for car inspection etc.

Table 5.20: Ways to Tackle Poverty

Particulars	Frequency	Percent
Financial support to SSEs through loans and grants	18	14.5
Job creation to the poor and youth	26	21.0
Youth and women empowerment through skills acquisition and entrepreneurship programmes	20	16.1
Government support to SSEs promotion through refocus and encouragement	17	13.7
To provide schemes that will benefit the poor	1	0.8
To provide capital to the youth	12	9.7
Creation of more SSEs	7	5.6
Through assistance from the rich	1	0.8
Literacy & enlightenment on the dangers of being poor	2	1.6
Increase salary and allowances of workers	1	0.8
Reduce tax, price of goods and transportation cost	1	0.8
To encourage investment in agriculture	11	8.9
No response	7	5.6
Total	**124**	**100.0**

Source: Survey Research, 2021

Table 5.20 above showed responses on ways to address poverty like- SSEs funding through loans and grants; job creation and empowerment through skills acquisition and entrepreneurship programmes to the poor, youth and women; government support to SSEs promotion through refocus and encouragement; increase workers salary and allowances; reduction in tax, price of goods and transportation cost; establish scheme that will benefit the masses, assistance from rich in the society; investment in agriculture etc.

Table 5.21: Local Government Support to SSEs

Particulars	Frequency	Percent
No Support	52	42.0
Do not Know (No idea)	46	37.0
Yes, through provision of materials	2	1.6
Yes, through financial support	6	4.8
Yes, only the managers know the of support received	2	1.6
Yes, donation of machine and equipment	5	4.0
Yes, through workshops and seminars	2	1.6
No response	9	7.3
Total	**124**	**100.0**

Source: Survey Research, 2021

In table 5.21 above majority of the response depicted that SSEs did not receive support from Local Government while others acknowledged support to SSEs through - provision of materials, machine, equipment, financial support and training.

5.4 Test for Violation of the Assumption of Multiple Regression and Independent Samples t-test

5.4.1 Sample size

The study has 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 has 4 independent variables and 60 subjects can be adequate. Secondly, 82% of the distributed questionnaire was duly completed and returned. 157 questionnaire including non-response bias was administered on the workers under the study areas. 81 of the 102 questionnaires were duly filled and returned in Kano State while in Niger State 43 of the 55 ques-

tionnaires administered were completed and returned. This gave us a total of 124 (78%) successful return of the questionnaires.

5.4.2 Test for reliability of measurement scale

The variable of interest contained in the SSEs questionnaire are 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, 0.754, 0.933, 0.840 and 0.788 for poverty alleviation, job creation, government policy, government support and income generation respectively and this showed a good internal consistency (see appendix iii).

5.4.3 Test for normality of the assumption of Independent sample t-test

Skewness, kurtosis, linearity, homoscedasticity, outliers, and Shapiro Wilk of Normality

Table 5.22: Tests of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	STATE SSEs	Statistic	Df	Sig.	Statistic	df	Sig.
POVERTY ALLEVIATION	KANO	.139	73	.001	.944	73	.003
	NIGER	.149	68	.001	.961	68	.032

a. Lilliefors Significance Correction

Source: Survey Research, 2021

tests were checked. The Shapiro Wilk test at table 5.22 above displayed a non-significant value of 0.003 and 0.032 for Kano and Niger States respectively. This has depicted the violation of the assumption of normality and this is commonly seen in larger samples.

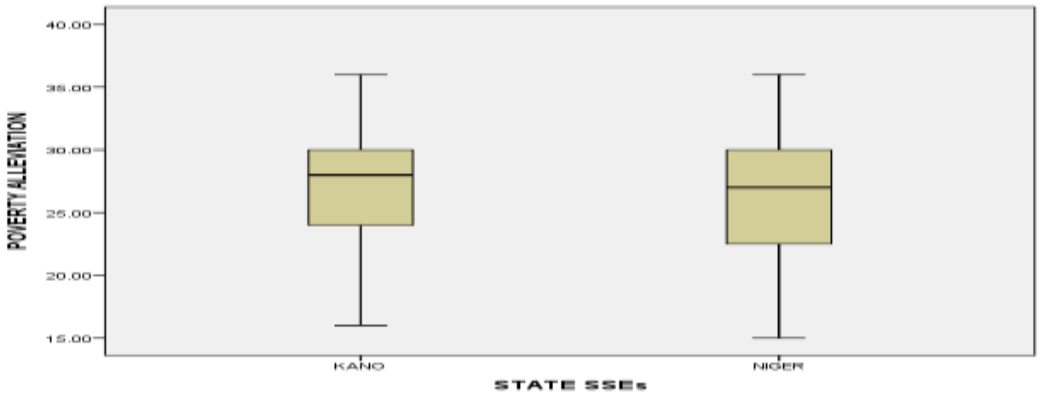


Figure 5.1: Boxplot
Source: Survey Research, 2021

But, boxplot at figure 5.1 above showed a normal distribution of scores and no case of outliers, as whiskers are below 1.5 box length from the edge of the box.

Skewness and Kurtosis- Skewness/kurtosis were used to assess the symmetric and peakiness of the distribution of scores for variables of interest. The distribution is normal where the skewness/kurtosis values are near 0 and within the range of ±1.96 z value.

Table 5.23 below was used to measure the normality of the distribution of scores for the two different samples i.e. Kano and Niger States. All the skewness and kurtosis for the two States are close to 0 and are within ±1.96 z value and therefore normally distributed.

Table 5. 23: Descriptives

	STATE SSEs			Statistic	Std. Error
POVERTY ALLEVIATION	KANO	Mean		28.0137	.58211
		95% Confidence Interval for Mean	Lower Bound	26.8533	
			Upper Bound	29.1741	
		5% Trimmed Mean		28.1218	
		Median		28.0000	
		Variance		24.736	
		Std. Deviation		4.97352	
		Minimum		16.00	

		Maximum	36.00	
		Range	20.00	
		Interquartile Range	6.00	
		Skewness	.077	.281
		Kurtosis	-.506	.555
	NIGER	Mean	26.5441	.66137
		95% Confidence Interval for Mean — Lower Bound	25.2240	
		95% Confidence Interval for Mean — Upper Bound	27.8642	
		5% Trimmed Mean	26.5817	
		Median	27.0000	
		Variance	29.744	
		Std. Deviation	5.45383	
		Minimum	15.00	
		Maximum	36.00	
		Range	21.00	
		Interquartile Range	7.75	
		Skewness	-.154	.291
		Kurtosis	-.861	.574

Source: Survey Research, 2021

Kano State has skewness (.077) and Kurtosis (-.506), while Niger State has skewness (-.154) and kurtosis (-.861). The table showed 28.0137 mean scores 28.1218 trimmed mean for Kano State and 26.5441 mean scores and 26.5817 (5%) trimmed mean for Niger State. There is no much difference between the mean and trimmed mean in each State. This exhibited that the extreme scores in the samples have less influence in the mean values and as such confirmed normality in the distribution of scores.

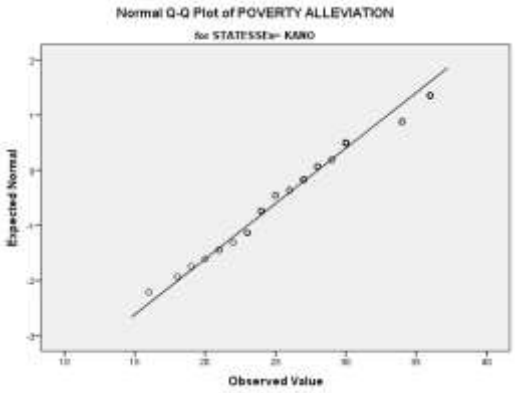


Figure 5.2a: Q-Q Plot (1)
Source: Survey Research, 2021

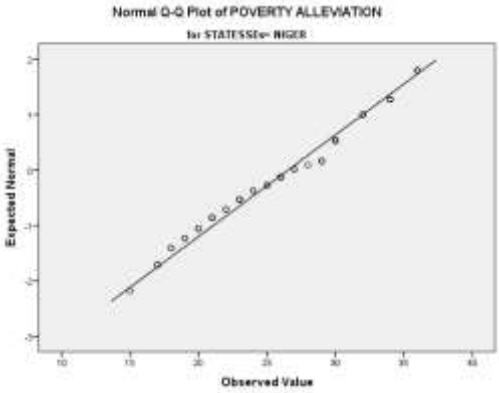


Figure 5.2b: Q-Q Plot (2)
Source: Survey Research, 2021

The Q-Q plots in figures 5.2a and 5.2b above have portrayed a straight line with little deviation. This showed a reasonably normally distributed scores in the samples of the two States (see appendix iv for the histograms and scatter plots).

5.4.4 Test for normality of the assumption of Multiple Regression

Skewness, kurtosis, linearity, homoscedasticity, outliers, and multicollinearity were examined.

Table 5.24: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
POVERTY ALLEVIATION	141	15.00	36.00	27.3050	5.24397	-.087	.204	-.611	.406
JOB CREATION	141	16.00	30.00	23.8723	3.52917	.037	.204	-.486	.406
GOVERNMENT POLICY	141	8.00	42.00	20.1418	8.25537	.655	.204	-.370	.406
GOVERNMENT SUPPORTY	141	7.00	39.00	22.6312	6.97794	.495	.204	-.772	.406
INCOME GENERATION	141	13.00	30.00	22.8369	3.55693	.198	.204	-.304	.406
Valid N (listwise)	141								

Source: Survey Research, 2021

Skewness and kurtosis- Table 5.24 above has illustrated that both skewness/kurtosis of all the variables are within ±1.96 hence, met the assumption of normality. Both the histogram and P-P

plot in figures 5.3 and 5.4 below further assessed the normality of the scores. The histogram has a normal distribution of scores in a symmetric shape and peak of the distribution.

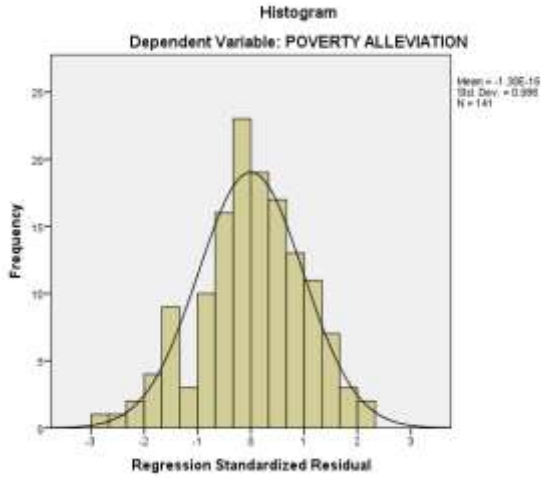


Figure 5.3: Histogram
Source: Survey Research, 2021

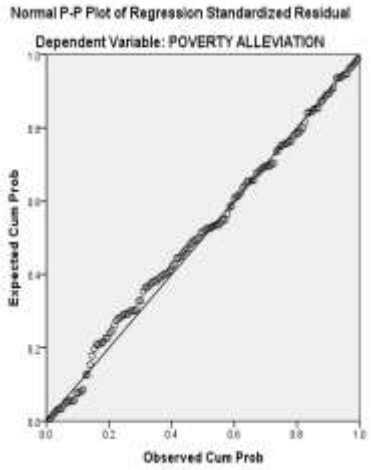


Figure 5.4: P-P Plot
Source: Survey Research, 2021

Linearity- The small zeros on the straight line of the P-P plot showed normal distribution of the data. Also, the residual in the scatter plot at figure 5.5 below should centre around zero point (Flury and Riedwyl, 1998 cited in Ringim, 2012). This figure showed that data did not deviate from linearity relation of the variables.

Homoscedasticity- Also, the scatter plots at figure 5.5 below explained that scores are normally distributed. The standardised residuals contain small zeros in the shape of rectangle and the zeros centred along the 0 point. Both the histogram and P-P plot satisfied the assumption of homoscedasticity (independence of samples).

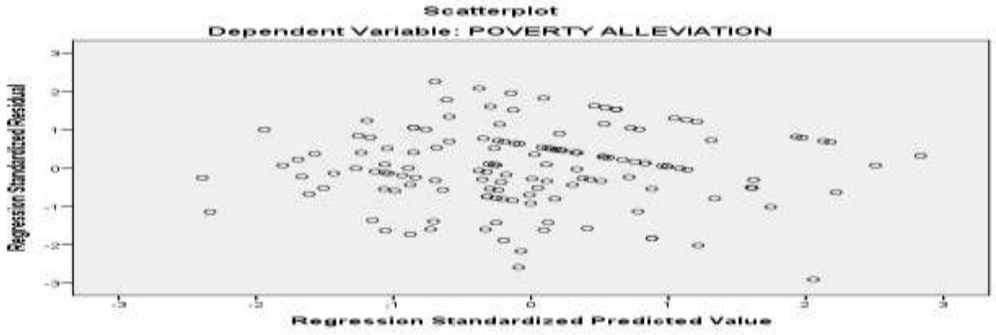


Figure 5.5: Scatterplot
Source: Survey Research, 2021

Equally Durbin Watson was used to check for the assumption of independence of error terms. The Durbin Watson value in table 5.27 stood at 1.955 which is within the acceptable range of 1.5 - 2.5 and this showed that independence of error terms is not violated (Norusis, 1999 in Ringim, 2012).

Outliers- To check for outliers, both Mahalanobis and the standardised residuals of the scatter plot in figure 5.5 above was observed. Tabachnick & Fidell (1996) submitted that outliers are detected if the standardised residual is more than 3.3 or less than -3.3. The residual has shown a single case of outlier which is close to -3.3.

To further ascertain cases of outliers Tabachnick et *al* (1996) suggested for the use of 0.001 Alpha level and they also provided guidelines for establishing the critical chi square

Table 5.25a: Extreme Values

			Case Number	Value
Mahalanobis Distance	Highest	1	68	12.61584
		2	26	10.19068
		3	23	9.09157
		4	120	9.00146
		5	105	8.98836
	Lowest	1	70	.13813
		2	61	.27679
		3	25	.47118
		4	92	.72782
		5	115	.87692

Source: Survey Research, 2021

value using the number of independent variables as the degree of freedom. A study with 4 independent variables has 18.47 critical value as contained in the guideline (see table 5.25b below). An outlier exists if the Mahalanobis distances value exceeded the critical value. Table 5.25a above proved that all the values under the highest and the lowest range are less than 18.47 critical value.

Table 5.25b: Critical Value for Evaluating Mahalanobis Distance Values

No. of independent variables	Critical value	No. of independent variables	Critical value	No. of independent variables	Critical value
2	13.82	4	18.47	6	22.46
3	16.27	5	20.52	7	24.32

Extracted and adopted from a table in Tabachnik and Fidell (1996); originally from Pearson, E.S. and Harley, H. H. (Eds) (1958) in Pallant, (2001).

Source: Survey Research, 2021

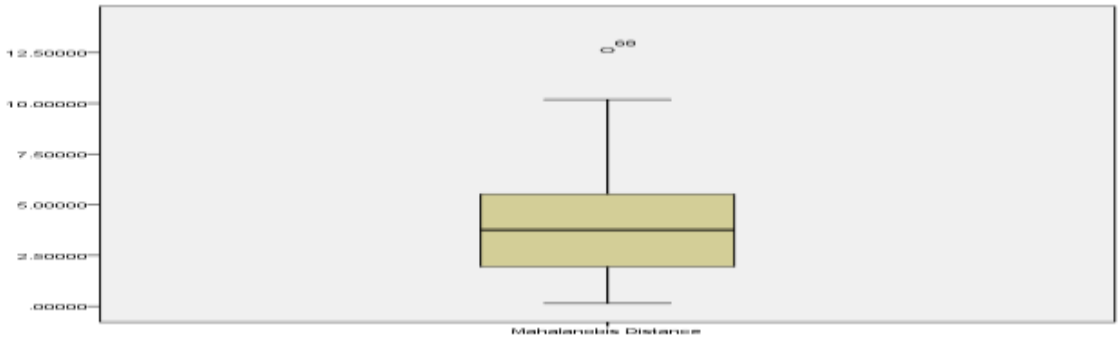


Figure 5.6: Box plot
Source: Survey Research, 2021

But, the box plot in figure 5.6 pointed out a single outlying case in ID number 68 with a value of 12.62 as contained in table 5.25a above. Pallant (2001) suggested that a large sample size may likely result to having few outliers, as such a single outlier is not problematic. More so, this value is less than 18.47 critical chi square value.

Multicollinearity- The correlation, model summary and coefficient tables were used to check for the assumption of multicollinearity. The relationship between independent variables and the dependent variable should preferably be above 0.3 (Pallant, 2001). The correlation table at 5.26 below indicated a strong correlation between income generation (.394), job creation (.327) with poverty alleviation while government policy and support do not correlate. The general rule of thumb for correlation among the independent variables is that it should not exceed 0.75 (Copper and Schindler 2003) or 0.90 (Pallant, 2001 & Hair et *al.*, 2010) but, correlation of 0.8 and above are problematic (Allison,1999 Copper *et al.,* 2003) cited in (Ringim, 2012). The result has de-

picted low correlation between job creation with government policy (.039), government support (0.198) and income generation (0.368). Similarly, low correlation existed between government policy with income generation and Government support at 0.017 and 0.650 respectively. While, government support correlates with income generation at -0.002. Therefore, the assumption of multicollinearity is not violated hence, a good regression model would be

Table 5.26: Correlations

		POVERTY ALLEVIA-TION	JOB CREA-TION	GOVERN-MENT POLI-CY	GOVERN-MENT SUP-PORTY	INCOME GENERA-TION
Pearson Correla-tion	POVERTY ALLEVIATION	1.000	.327	-.002	-.121	.394
	JOB CREA-TION	.327	1.000	.039	.198	.368
	GOVERN-MENT POLI-CY	-.002	.039	1.000	.650	.017
	GOVERN-MENT SUP-PORTY	-.121	.198	.650	1.000	-.002
	INCOME GENERATION	.394	.368	.017	-.002	1.000
Sig. (1-tailed)	POVERTY ALLEVIATION	.	.000	.489	.077	.000
	JOB CREA-TION	.000	.	.322	.009	.000
	GOVERN-MENT POLI-CY	.489	.322	.	.000	.423

	GOVERN-MENT SUP-PORTY	.077	.009	.000	.	.493
	INCOME GENERATION	.000	.000	.423	.493	.
N	POVERTY ALLEVIATION	141	141	141	141	141
	JOB CREA-TION	141	141	141	141	141
	GOVERN-MENT POLI-CY	141	141	141	141	141
	GOVERN-MENT SUP-PORTY	141	141	141	141	141
	INCOME GENERATION	141	141	141	141	141

Source: Survey Research, 2021

obtained. Both the Tolerance and Variance Inflation Factor (VIF) values in the coefficient table at 5.29 below satisfied the assumption of multicollinearity. All the Tolerance and VIF values for the independent variables are greater than 0.10 and lower than 10 respectively. The Tolerance values of .809, .567, .542, .854 and VIF of 1.236, 1.765, 1.847 and 1.171 for job creation, government policy, government support and income generation respectively are obtained. Hair *et al.*, (2010) suggested that, any Variance Inflation Factor (VIF) higher than 10 and Tolerance value lower than 0.10 has potential sign of multicollinearity (Ringim, 2012).

5.5 Test of Hypotheses

Table 5.27: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	.487[a]	.237	.214	4.64793	1.955

a. Predictors: (Constant), INCOME GENERATION, GOVERNMENT SUPPORTY, JOB CREATION, GOVERNMENT POLICY
b. Dependent Variable: POVERTY ALLEVIATION

Source: Survey Research, 2021

The R Square value in table 5.27 above showed that job creation, government policy, government support and income generation explained 24% of the variance in poverty alleviation. While table 5.28 below exhibited a statistically significant relation between job creation, government policy, government support and income generation to poverty alleviation at p value = .000 which is less than .05.

Table 5.28: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	911.848	4	227.962	10.552	.000[b]
	Residual	2938.038	136	21.603		
	Total	3849.887	140			

a. Dependent Variable: POVERTY ALLEVIATION

b. Predictors: (Constant), INCOME GENERATION, GOVERNMENT SUPPORTY, JOB CREATION, GOVERNMENT POLICY

Source: Survey Research, 2021

Table 5.29 below explained the statistically significant contribution of the independent variables to dependent variable and it was used to test the first four null hypotheses that tried to prove non-significant effect of job creation, government policy, government support and income generation on poverty alleviation in the study areas.

Table 5.29: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.592	3.302		3.208	.002		
	JOB CREATION	.400	.124	.269	3.229	.002	.809	1.236
	GOVERNMENT POLICY	.104	.063	.164	1.652	.101	.567	1.765

	GOVERNMENT SUPPORTY	-.211	.076	-.280	-2.755	.007	.542	1.847
	INCOME GENERATION	.431	.120	.292	3.605	.000	.854	1.171

a. Dependent Variable: POVERTY ALLEVIATION

Source: Survey Research, 2021

H0:1- The table had shown non statistically significant effect of government policy on poverty alleviation of SSEs owners at Beta value = .164 and p value = .101.

H0:2- Government support has statistically significant inverse effect on poverty alleviation of SSEs owners at -.280 Beta and .007 p value.

H0:3- Job creation has statistically significant effect on poverty alleviation of SSEs owners where Beta value and p value stood at .269 and .002 respectively.

Table 5.30: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
POVERTY ALLEVIATION	Equal variances assumed	1.660	.200	1.673	139	.096	1.46958	.87817	-.26672	3.20588

	Equal variances not assumed			1.668	135.400	.098	1.46958	.88106	-.27284	3.21200

Source: Survey Research, 2021

Independent samples t-test was used to test the fourth hypothesis formulated to examine the difference in the level of poverty alleviation of SSEs owners in Kano and Niger States. To Check for the assumption of Independent Samples t-test, Levene's test for equality of variance at table 5.30 above was used. The table tested whether the variance of scores for Kano and Niger States is the same. The result showed that equal variance is assumed at sig = 0.200 (>0.05), meaning, the variance of the 2 States is the same and this fulfilled the assumption of equal variance.

H0:4- To assess the difference in the degree of poverty alleviation between Kano and Niger State SSEs owners, the t-test result in table 5.30 above showed a non-statistically significant difference at .096 sig (2 tailed) which is greater than 0.05. Similarly, table 5.31 below examined the mean scores difference in poverty alleviation between the 2 States. The table also indicated a non- statistical difference in the mean scores at Mean (28.01) and Standard Deviation (SD) (4.9) for Kano and Mean (26.54) and SD (5.4) for Niger States respectively. Therefore, the null hypothesis is accepted i.e. the degree to which poverty of the SSEs owners is alleviated does not differ in the two States.

Table 5.31: Group Statistics

	STATE SSEs	N	Mean	Std. Deviation	Std. Error Mean
POVERTY ALLEVIATION	KANO	73	28.0137	4.97352	.58211
	NIGER	68	26.5441	5.45383	.66137

Source: Survey Research, 2021

To find out the magnitude of the difference in poverty alleviation between the 2 States, the Eta squared for effect size of Independent Samples t-test was calculated using the formula- Eta

Squared = $\frac{t^2}{t^2+(N1+N2-2)}$ where: t^2 = sig value, N1 and N2 group of interest. Eta Squared = $\frac{1.673^2}{1.673^2+(73+68-2)}$ = $\frac{1.673^2}{1.673^2+(141-2)}$ = $\frac{2.798929}{2.798929\times139}$ = 0.007 (7%).

Cohen (1988) guidelines for interpreting Eta squared effect size value are: - 0.01 small effect, 0.06 moderate effect and 0.14 large effect. Therefore, the effect of the magnitude difference in poverty alleviation between Kano and Niger States is small at 7%.

H0:5 - To test the mediating effect of income generation on poverty alleviation of SSEs owners in the study areas, Sobel test was used. This test was used to show whether income generation (a mediator) has significant effect on poverty alleviation (Dependent Variable) (DV) i.e. the indirect effect of job creation on poverty alleviation through income generation is significant. Figure 5.7 below is the mediation model where a and sa respectively referred to unstandardised regression coefficient and standard error for the relation between Independent Variable (IV) and Mediator Variable (MV), while b and sb is the unstandardised regression coefficient and standard error for the relation between MV and DV respectively where the MV is also a predictor of the DV.

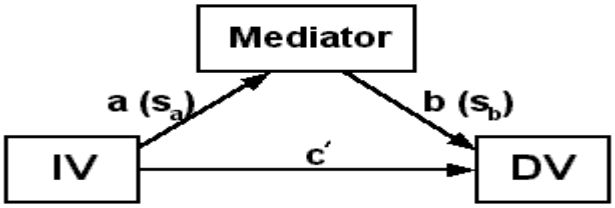


Figure 5.7: Mediation Model

Source: Survey Research, 2021

Table 5.32: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.978	1.918		7.288	.000
	JOB CREATION	.371	.079	.368	4.669	.000

a. Dependent Variable: INCOME GENERATION

Source: Survey Research, 2021

Table 5.32 above depicted a simple regression analysis that was run to predict the effect of job creation (IV) on income generation (Mediator) so as to test for path a and sa, as shown in the mediation model above at figure 5.7.

Table 5.33: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.160	3.221		2.843	.005
	JOB CREATION	.313	.122	.211	2.565	.011
	INCOME GENERA-TION	.467	.121	.317	3.854	.000

a. Dependent Variable: POVERTY ALLEVIATION

Source: Survey Research, 2021

Table 5.33 above showed also, a simple regression analysis run with both job creation (IV) and income generation (mediator) to predict poverty alleviation (DV) in order to estimate and test path b and sb. Beta Values (.371 and .467) and standard errors (.079 and .121) of the unstandardised regression coefficients in tables 5.32 and 5.33 respectively, were used to ascertain the mediation effect through Sobel online calculator.

Table 5.34: Sobel Test result

A:	.371
B:	.467
SE_A:	.079
SE_B:	.121

Calculate!

Sobel test statistic: **2.98174553**

One-tailed probability: **0.00143305**

Two-tailed probability: **0.00286610**

Source: Survey Research 2021

Legend: - A = Beta Values; B = Beta Values; SE_A = Standard Error of A; and SE_B = Standard Error of B.

The mediation result obtained from the Sobel test at table 5. 34 above showed a p value of 0.00143305 (one-tailed) and 0.00286610 (two-tailed) z test (± 1.96) hypothesis that the mediated effect = 0 and which are less than 0.05 level of significance. The study has therefore rejected the null hypothesis which stated that- there is no significant mediation effect of income generation on poverty alleviation of SSEs owners in kano and Niger States. This showed that SSEs contribute to poverty alleviation via greater influence by income generation.

H0:6 & 7 - To test the null hypotheses of non-significant relation between job creation and income generation to poverty alleviation of SSEs workers in Kano and Niger States and a non-significant difference in the level of poverty alleviated of the workers in the 2 States, a Chi Square test results were obtained. The assumption of Chi square is met where the cells in table 5.36 below have no less than 5 (0.0%) expected count.

Table 5.35: PAV * STATES Crosstabulation

			STATES		Total
			KANO	NIGER	
PAV	NONE	Count	21	15	36
		Expected Count	23.5	12.5	36.0
		% within PAV	58.3%	41.7%	100.0%
		% within STATES	25.9%	34.9%	29.0%
		% of Total	16.9%	12.1%	29.0%
	JOB CREATION	Count	26	12	38

		Expected Count	24.8	13.2	38.0
		% within PAV	68.4%	31.6%	100.0%
		% within STATES	32.1%	27.9%	30.6%
		% of Total	21.0%	9.7%	30.6%
	INCOME GENERATION	Count	34	16	50
		Expected Count	32.7	17.3	50.0
		% within PAV	68.0%	32.0%	100.0%
		% within STATES	42.0%	37.2%	40.3%
		% of Total	27.4%	12.9%	40.3%
Total		Count	81	43	124
		Expected Count	81.0	43.0	124.0
		% within PAV	65.3%	34.7%	100.0%
		% within STATES	100.0%	100.0%	100.0%
		% of Total	65.3%	34.7%	100.0%

Source: Survey research, 2021

Also, table 5.35 above showed that all the expected counts are above 12.48 bench mark as contained in table 5.36 on page 163.

H0:6- Table 5.35 above showed 65.3% and 34.7% total response from SSEs workers in Kano and Niger states respectively. The table explained the relation between job creation and income generation to poverty alleviation in the 2 States. 21.0% and 27.4% of the total respondents from Kano State have agreed with the relation of job creation and income generation to poverty alleviation, while 16.9% indicated a non-association of both job creation and income generation to poverty alleviation. Response from Niger State testified to the association between job creation and income generation with poverty alleviation at 9.7% and 12.9% respectively. While 12.1% of the respondents admitted that neither job creation nor income generation alleviated their poverty. The combined result for the 2 States showed that 70.9% of the respondents agreed with the association of income generation and job creation with poverty alleviation while 29% of the respondents did not agree (see appendix iv for bar chart presentation of the responses). There-

fore, the null hypothesis is rejected and the significant relations of job creation and income to poverty alleviation have been established.

H07- The Chi-square result in table 5.36 below indicated an evidence of non-significant difference in the level of poverty alleviation of the SSEs workers in Kano and Niger States where Pearson Chi- square value = 1.096 and p value = .578 which is greater than .05 alpha value hence, the null hypothesis is accepted.

Table 5.36: Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.096[a]	2	.578
Likelihood Ratio	1.079	2	.583
Linear-by-Linear Association	.771	1	.380
N of Valid Cases	124		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.48.

Source: Survey Research, 2021

5.6 Observation

An observation was conducted in the study areas. In Kano State, SSEs in the industrial areas are engaged in different kinds of activities in services, food processing, agro allied and manufacturing. It was observed that some of the SSEs are functioning and quite a number are closed down as contained in the information provided by the Ministry of Commerce Industry and Tourism. The Sharada phase I, II & III industrial estates produce plastic containers, mat, bag; leather products; carpets; carpentry; glass and iron materials; yarn/thread and recycling of waste to produce polyethene bags, plastics containers and an input material for textile industry etc (see figures 5.8a & b, 5.9a & b and appendix v & vi).



Figure 5.8a & b: Bi-products from Waste Materials
Source: Survey Research, 2021



Figure 5.9a & b: Iron and Plastic Products
Source: Survey Research, 2021

The 3 industrial estates have constant supply of electricity but their great challenges have been bad roads, unconducive environment that affect both workers and communities, water supply and child labour. For instance, most of the roads around SSEs are untarred/dilapidated compared to areas where medium and large enterprises are located (see appendix vii). Some of the iced block processors are faced with water and power shortages (see appendix viii). Some companies emit industrial chemicals and no protective device provided to prevent the workers from inhaling the chemicals. Also, the dumping of industrial liquid and solid waste pollutes the air and soil and this affect the communities as well. Though Government has constructed a couple

of covered ditch chain in Sharada phase II where liquid waste should be channelled but the ditch is yet to commence (see appendix ix). Again, some of the enterprises engaged the services of children (see figure 5.10 below).





Figure 5.10a & b: Under aged Children at Work
Source: Survey Research, 2021

SSEs in Bompai area engage in oil refining, converting waste to wealth, fertlizer sack production, trading etc. The SSEs used generator because of insufficient power supply and there are no good roads (see figure 5.11a & b at below) and (see appendix x). While in Dakata





Figure 5.11 a & b: Some Functional SSEs in Bompai
Source: Survey Research, 2021

area, SSEs engage in food processing, trading, services and iced block processing. The area is faced with bad roads and the acute water supply affect SSEs especially those producing iced block. They have to rely on vendors who purchase the water from private water sellers (see figure 5.12 below and appendix x).



Figure 5.12: A Food Processing Company in Dakata
Source: Survey Research, 2021

In Niger State, some Local Government Areas (LGAs) such as Rafi, Wushishi, Shiroro, Rijau, Mariga, Gurara etc are invaded with kidnapping, banditry, cattle rustling such that at present, State Government banned movement on commercial motorcycle. This has affected businesses where many including large enterprises are closed and many people are displaced and others relocated to other areas (see figure 5.13 below).



Figure 5.13: Houses Destroyed by bandits
Source: Survey Research, 2021

In Bosso Local Government Area (LGA), few enterprises are functioning in Tudun Fulani Industrial layout. A couple of other SSEs are located in other parts LGA who are in metal works, services, bottling operation and production of traditional Kitchen utensils from waste aluminium (see figures 5.14a & b and 5.15a & b below).





Figure 5.14a & b: Operational SSEs in Bosso LGA
Source: Survey Research, 2021




Figure 5.15a & b: A Boy at Work and the kitchen Utensils Produced
Source: Survey Research, 2021



Figure 5.16a: Trading for Waste to Wealth
Source: Survey Research, 2021



Figure 5.16b:Converting Rubber Sack
Source: Survey Research, 2021

In Kasuwar Gwari, there are waste to wealth trading activities where SSEs sale iron and plastic waste to production companies in Kano and Lagos. Also, some enterprises covert used rubber sack into small bags and mats. See figures 5.16a & b above.





Figure 5.17: Industrial Waste
Source: Survey Research, 2021

Figure 5.18: Good Road in Bosso LG
Source: Survey Research, 2021

These businesses dump waste into water passage and it pollute the environment. The LGA has good road but no constant power supply. Figures 5.17. and 5.18 above showed some of the industrial waste and the road. SSEs in Chanchaga LGA have challenges in electricity and good roads. Even the major road that linked Chanchaga to Lagos through Bida is poor (see figures 5.19a & b below).





Figures 5.19 a & b: Dilapidated Roads in Chanchaga LGA
Source: Survey Research, 2021

Though enterprises operate but, some like Pepsi Cola and Mona Juice companies are also closed down. Gurara Guest Inn has low market challenge due to insecurity in the area (see figures 5.20a and b, and 5.21a and b below).



Figures 5.20a & b: Working SSEs in Some Part of Chanchaga LGA
Source: Survey Research, 2021



Figures 5.21a & b: A Closed Down SSE and a Large Enterprise in Chanchaga
Source: Survey Research, 2021



Figure 5.22: Vacated Gurara State Government Staff Quarters in Chanchaga LG
Source: Survey Research, 2021

Some occupants of Government Staff Housing Quarters have relocated because of banditry and insecurity (see figure 5.22 above).



Figure 5.23: Working SSE in Paikoro LGA
Source: Survey Research, 2021

While SSEs in Paikoro LG are faced with shortage of water and power supply but they have road access and business activities take place in the area (see figure 5.23 above).

5.7 Discussion of Research Findings

Kano State and Niger State have 52% and 48% SSEs respectively. 69.5% of the SSEs owners are male and female are 30.5%, 34% are 20-29 years old, 26.2% each are in 30-39 years and 40-49 years respectively. 57.4% are married, 31.9% and 27.7% have a family size of 2- 4 and 5-7 respectively, 39% have Diploma/NCE, 34.8% have Degree/HND. 74.5% of the respondents have no other job and 46.8% and 34.8% established their business in less than 5 years and 5-10

years respectively. 75% of the workers are male 25% are female, 48.8% are in 20-29 age range, 53.2% are married 33.9% have 1 family size, 46% have ND/NCE. 48.4% have less than 5 years' work experience, 97.6% acquired skills, 96% showed need to acquire more skills and 41.1% of them joined the enterprises to earn income. Others work in the organisation to avert idleness, to acquire skills and work experience, could not get a suitable and desired job, are attracted by the enterprise pay package and good management-worker relation, aimed to further education and contribute to the development of their country and the remaining have passion for work. Also, majority of the workers (45.1%) receive monthly salary of ₦20,000.00-₦40,000.00. According to National poverty line, a person is extremely poor and poor if he/she earns a daily income of $1 and $2 respectively. The current exchange rate of one dollar to naira is ₦410.52 and two dollars is ₦821.04. Going by this rate a worker can be extremely poor if he/she earns ₦12,315.6 (₦410.52 X 30 days) monthly and be poor by earning ₦24,631.2 (₦821.04 X 30 days) monthly. This result showed that the workers are living above the poverty line of $1 and $2 respectively, by earning a monthly income of ₦20,000.00-₦40,000.00.

All of the SSEs had a capital investment of ₦1 million - ₦25 million and this is in line with the categorisation of SSEs by capital investment of ₦1 million - ₦40 million as defined by Esiebugie *et al.*, (2016) and National Council of Industry (2003). 70.9% of the respondents have a current capital of ₦1 million - ₦10 million, 12.8% have ₦10 million - ₦20 million and 16.3% have ₦20 million - ₦50 million current capital. Also, 76% and 79% of the respondents need ₦1 million - ₦10 million as capital investment for start up and expansion respectively.

39.7% SSEs' capital is sourced through personal savings, 26.2% through family and friends, 14.9% through retained earnings, 7.8 % through business associates and 5.7% each through sale of asset/property and micro credit/bank loan respectively. Response from the open-close ended question showed that only 13% of the SSEs enjoyed loan or grant from Government. 119 SSEs (84%) did not benefit from any government financing programme either through loan or grant because of the complexity in accessing the funds, politics involved or lack of guarantor. Mbaegbu pointed out that past and present administrations in Nigeria have been implementing

economic development policies and strategies aimed at reducing poverty by distribution of funds, machines and equipment to people living in poverty (Ogunlusi *et al.*, 2018). But, finding from this study attested to the low performance of the varied government financing scheme and agencies and this corroborated with studies carried out by The United Nations Development Programme (UNDP) in conjunction with the Federal Ministry of Industry (FMI) and Adeeko. UNDP and the Federal Ministry of Industry (FMI) found that 1,036 of the 1,498 SME's or (69.2%) surveyed sourced business capital from personal savings and family, and only 4% accessed loan from banks (Babatunde and Ehinomen, n.d.). While Adeeko (2017) brought into light the shortcomings of Industrial Development Centres (IDCs) where the Centres activities have insignificant impact on small scale enterprise owners and emphasis were made on advisory services against funding support. Study carried out by Oba *et al.*, (2013) has depicted a non-significant effect of Government intervention on SMEs funding in the country. Also, Yunusa *et al.*, (2018) linked SSEs challenges with fund shortage. Similarly, 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.

80% of SSEs employed 1-10 workers at the inception of the business and 60% of them employed 5 workers from years 2010- 2020. This has not met the categorisation of SSEs by number of workers which is supposed to be 5-19, 10-49, 11-35, 10-50, 11- 50 or 11-100 (Kibera et al, 1997; Nigeria National Council of Industry, 2002; BoI, 2018; SMEDAN & NBS, 2013; Ali et *al*., 2014 and Esiebugie, 2016). Only 20% of the SSEs met the labour force of 10-50 as defined by the Nigeria National Council of Industry, 2002. But, the increase in employment by the SSEs from 2010-2020 (though very small) would signify business growth from Micro to Small Scale. Ali *et al.*, (2014) submitted that SSEs in less developed countries employ between 5 - 19 workers. According to Yunus and Weber (2017) people living for a long time without job or doing a less paying job with no hope to grow, experience a lasting psychological and social unfavourable effect.

Shortage of capital, deficient government support and intervention, high cost of electricity and its short supply, business location/small space, lack of modern equipment/infrastructure, poor participation in hand skills and small business activities, lack of patriotism/selfish interest, low profit, unfavourable environment, tax burden and misappropriation of funds have negative effect on SSEs performance towards job creation and poverty alleviation in the study areas. This has been earlier attested by the studies conducted by Ben- Caleb *et al.,* (2013); Jibrilla (2013); Akeem *et al.,* (2015); Bahago (2015) and Jamiu (n.d.) where government intervention scheme to SSEs are undermined due to poor awareness creation of the existence of such intervention packages. That the problem of SMEs funding is not availability of the fund in the finance institutions and other relevant agencies but, its accessibility because of the rigorous process attached hence the funding has no impact on SSEs and this has affected MSMEs growth.

Response from SSEs owners showed that provision of more employment to people, sufficient access to government support, youth empowerment through training and education, SSEs growth/expansion, access to fund, low tax and low prices of goods, provision of laws to protect SSEs, profit making, salary payment, provision of enabling environment, and low production cost are seen as factors that would enhance SSEs contribution towards poverty alleviation. While the workers opined for the provision of loans and grants to SSEs, job creation to the poor, youth and women empowerment through skills acquisition and entrepreneurship programmes, government support to SSEs promotion through refocus and encouragement, increase workers salary and allowances, reduction in tax, price of goods and transportation cost, an established scheme that will benefit the masses, assistance from rich in the society, provision of capital to the youth, creation of more SSEs, and investment in agriculture. Study conducted by Micah *et al.,* (2015) and Adeeko (2017) 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.

Responding to challenges faced in the work environment and their solution, the workers are faced with delay in salary payment, have mobility problem, poor management-worker relation,

suffer workload and inadequate income, insufficient power and water supply, pollution, lack of new and modern equipment, facilities and work materials, absence of clear schedule of duty. They opined for timely salary payment, employment of more workers, increased income, peace and cooperation, regular training on how to relate with co-workers, a worker should be answerable to one superior officer, to provide rules that will guide the activities of employers and employees, provision of means of transportation, free polluted environment, adequate power and water supply by government, provision of working equipment and materials etc. Study conducted by Yunusa *et al.,* (2018) opined for government intervention towards sustainable development of SSEs through provision of conducive environment, infrastructure, efficient telecommunication facilities and to encourage the surviving and yet to start SSEs to partake in effective handling of their business.

The study discovered a statistically significant relation between job creation, Government policy, government support and income generation to poverty alleviation at p value = .000 which is less than .05. All the IVs explained 24% variance to the DV. This portrayed the significant role of SSEs to poverty alleviation. Study carried out by Zupi in Micah *et al.,* (2015) and Kowo, Adenuga and Sabitu (2019) established an evidence of connection between SSEs with poverty alleviation.

The study has shown a non-statistically significant effect of government policy on poverty alleviation at Beta value = .164 and p value = .101 and an inverse significant effect of government support on poverty alleviation at -.280 Beta and .007 p values. Similarly, 41% and 62.4% of the SSEs owners did not enjoyed any infrastructure support and policies or agency services offered by the Government(s). Others admitted of enjoying electricity, road, machine and raw materials, water supply, loan/grant (AGSMEIS) vocational training, advisory services/seminar, CAC registration, and ITC programme. 13.7% of the workers testified to Local Government support to SSEs through - provision of materials, machine, equipment, financial support and training while 42% acknowledged no support. This is 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 in the observation conducted under this study. Studies carried out by Fajembola *et al.,* (2014); Bahago (2015); Eze *et al.,* (2015); Wali and Sanusi (2017) and Jamiu (n.d.) 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. Godday *et al.,* (2013); Adejimo, (2013) and Anyebe (2014) 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. In 2015, Agwaru's study exhibited a robust but negative effect of investment in Small and Medium Enterprises (SMEs) to poverty alleviation. Other studies testified on the impact of Government policies and support packages on SSEs promotion and poverty alleviation (Baghebo, 2015; Abdullahi, Salisu, Yakubu and Oladimeji, 2016; Musa *et al.,* 2019). The Federal Government itself is disappointed with its incapacity to address poverty despite the huge amount committed. According to Government spoke person, this challenge is connected with weak partnership among the levels of Government, godfather's syndrome, excessive influence of political patronage, poor coordination and inappropriate targeting process (Murtala, 2017).

Job creation has statistically significant effect on poverty alleviation of SSEs owners at .269 Beta value and .002 p value. Equally, the statistical association of job creation to poverty alleviation of the workers has been confirmed by 30.6% response. This has established an evidence that the availability of job opportunities for both enterprise owners and workers smother the effect of poverty in a society. This result is in line with studies conducted by Akeem *et al.,* (2015); Micah *et al.,* (2015) and Racheal *et al.,* (2018) which showed the significant contribution of SMEs to job creation and poverty reduction. Also, study conducted in Pakistan by Ali *et al.,* (2014) has depicted an SMEs nexus with job creation and poverty alleviation.

Income generation best predict poverty alleviation and has statistically significant effect on poverty alleviation at Beta = .292 and p value = .000. Also, response from the open-close ended

question revealed that 67% of the SSEs owners earn sufficient income from their business. While 40.3% response from the workers showed a statistically significant relation between income generation and poverty alleviation. Again, the result obtained from the Sobel test showed a significant mediation effect of income generation on poverty alleviation of SSEs owners in kano and Niger States at p value of 0.00143305 (one-tailed) and 0.00286610 (two-tailed). This has testified the significant contribution of income to poverty alleviation. This is to say the productive activities in this respect need to generate adequate income to warrant easy access to basic needs and thereby alleviate poverty. Bak and Larsen (2015) had concord that a strong correlation existed between poverty and income. Also, Melamed, Renate and Ursula (2011) established that almost half of workers across the globe survive on less than $2 a day poverty line hence the need to have not just any job but, the one that can earn sufficient income to eradicate poverty. Again, Karnani (2011) submitted that people living in poverty can move away from its menace by engaging in productive activities that will generate higher income.

The study has portrayed a non-statistically significant difference in the level of poverty alleviation of SSEs owners in Kano and Niger States at .096 sig (2 tailed) and the magnitude effect of the difference is 7%. Also, the difference in the degree of poverty alleviation of the workers in Kano and Niger States is insignificant at Pearson Chi- square value = 1.096 and p value = .578. Kano is considered an urban State and Niger a rural one, and there is high expectation that the level in poverty alleviation of SSEs owners and workers would much differ but, the reverse is the case. This implied that SSEs promotion and performance could have positive impact on poverty be it in the urban or rural setting.

The observation conducted showed decayed and deficient socioeconomic facilities in the study areas. Many roads are damaged, shortage of water and insufficient power supply are seen in some parts, in others only the poles showed that people in the area know what power is. Some of the business areas are polluted while others are facing bandit and kidnap challenges where lives and properties are lost. All these have crowned to low SSEs performance. A study conducted showed that the National power grid is based in the Southern part of Nigeria and the

electricity are generated and consumed in the South- South and South-West, leaving the Northern half of the country mostly in the dark as a result of having one powerline connection plant. Kano State that accommodates more than 350 large firms and SMEs is severely faced with power outage of at least 15 days monthly and generating power alone consume 15% of firm's total production and this leads to low productivity (World bank, 2016 in Federal Republic of Nigeria (FRN), 2016). The study further stated that only North- Central States like Kogi, Kwara, Plateau and Niger have fewer power plant but at lower density compared to the Southern part of the country (FRN, 2016).

5.8 Summary of Findings

I. The study found a combined significant relation of SSEs operation in terms of job creation, government policies, government support and income generation to poverty alleviation.

II. It is revealed that government policies have an insignificant effect while government support has an inverse significant effect on poverty alleviation.

III. Both multiple regression and chi-square results showed that job creation has statistically significant effect and a significant association with poverty alleviation of both SSEs owners and workers in the study areas.

IV. Income generation best predict poverty alleviation and it has statistically significant effect as well as significant relation to poverty alleviation of SSEs owners and the workers as depicted by the multiple regression and chi-square tests. Again, the Sobel mediation test proved that income generation has a mediating effect on poverty alleviation of SSEs owners in the study areas.

V. Both the independent samples t-test and Pearson chi-square test uncovered an insignificant statistical difference in the level of poverty alleviation of SSEs owners and workers in Kano and Niger States. The non-difference in the degree of poverty alleviation could be pinned to family size where Kano State being a

majorly Muslim environment is likely to have large dependents compared to Niger State that has a heterogenous setting. Level of income earnings could be higher in Kano S2``tate because of proliferation of economic activities but cost of living could also be high because of increased consumption and this is in line with the demand and supply theory. Again, it is likely that investment portfolio is high in Kano and this affect their level of adequate access to basic needs because funds are channelled to business start-up and expansion.

VI. 84% of SSEs did not benefit from any government financing programme either through loan or grant, 39.7% and 26.2% sourced business capital through savings and family/friends respectively.

VII. It is discovered that insufficient fund, inadequate government support and intervention, high cost of electricity and its epileptic supply, business location and its small size, lack of modern equipment/infrastructure, poor participation in hand skills and small business activities, lack of patriotism/selfish interest, low profit, unfavourable environment, unfriendly tax burden and misappropriation of funds hamper SSEs operation towards job creation and poverty alleviation in the study areas.

VIII. The study found that SSEs can immensely contribute towards poverty alleviation if more jobs are created; sufficient access to government support is intensified; youth and women empowerment through training and education is ensured; SSEs growth/expansion, access to fund, low tax and transportation cost, low prices of goods, provision of laws to protect SSEs are maintained; and scheme that will benefit the masses are established etc.

IX. It is exposed that workers faced series of challenges in the work environment via delay in salary payment, mobility problem, poor management-worker relation, workload, water supply, pollution, etc. and they opined for timely salary

payment, engage the services of more workers, increased income, peace and cooperation etc.

X. The study established that majority of the SSEs employed 1-10 workers at business inception that only 20% of the SSEs met the labour force of 10-50 as defined by the Nigeria National Council of Industry. In 10 years, their employment rose to at least 5 workers which has indicated growth in size from micro to small scale. But, the increase in employment to 5 workers from years 2010-2020 (though very small) as responded by 60% of the SSEs owners has implied business growth from Micro to Small Scale.

XI. The observation conducted showed dilapidated and insufficient infrastructure in the study areas. Most of the roads are damaged, shortage of water and epileptic power supply are seen in some parts, in others only the poles would show people in the area know what power is. Some of the areas are polluted while others are facing bandit and kidnap challenges where lives and properties are lost. All these have affected effective performance of SSEs where some of them are closed or losing customers.

XII. Some of the SSEs are more engaged in turning waste into wealth from plastic, and iron materials. They produce plastic containers, yarn and thread, traditionally made aluminium kitchen utensils, and bi-products to textile and paper industries.

XIII. While Kano State exhibited 52% SSEs, its Niger State counterpart polled 48%. 69.5% SSEs operators are male and female 30.5%, 52.4% are 30-49 years, 57.4% are married, 60% have a family size of 2-7, 74% have qualification ranging from Diploma to Degree. 75% of the respondents have no other job and 82% established their business in the past 10 years.

XIV. 75% of the workers are male 25% are female, 49% are in 20-29 age range, 53.2% are married 34% have 1 family size, 46% have Diploma/ND/NCE and 45.1% of them receive monthly salary ranging from ₦20,000.00 -₦40,000.00 and are therefore above the poverty line of $1 and $2 per day.

XV. All of the SSEs had a capital investment of ₦1 million - ₦25 million and this is in line with categorisation of SSEs by capital investment of ₦1 million - ₦40 million as defined by Esiebugie *et al.*, (2016) and National Council of Industry (2003). 71% of them have a current capital of ₦1 million - ₦10 million, the remaining 29% have from ₦10 million - ₦50 million, while 76% and 79% of the respondents need ₦1 million - ₦10 million as capital investment and expansion respectively.

5.9 Pilot Clinical Trials

68 SSEs owners obtained from the population of study in proportion of 33 and 35 for Kano and Niger States respectively were used for pilot study. The choice of 68 of the 132 SSEs owners was informed by the fact that a minimum of 30 sample size can be used for a pilot study or 15 subjects per independent variable for social science research (Stevens, 1996). A Likert scale type of questionnaire was administered on the simple random sampled SSEs. Test for violation of assumption of the multiple regression and independent samples t-test was conducted. The results of the reliability statistics indicated that all the IVs and DV were having Cronbach's Alpha values at 0.859 for Poverty alleviation, 0.843 job creation, 0.966 - government policies, 0.870 - government support and 0.762 for income generation and have satisfied the internal consistency of measurement scale at 0.7 Cronbach's Alpha values. Skewness (0.143) and kurtosis (-0.572) lied within ±1.96 z value, the histogram and Q-Q plots showed a normal curve and peakiness and these showed a normal distribution of the DV. Durbin Watson value of 2.231 which was within the range of 1.5 to 2.5 implied that the assumption of independence of error terms was not violated. The Shapiro-Wilk test value 0.070 and the normal distribution of scores

between Kano and Niger States at 0.126 and 0.083 significant value have exhibited a normal distribution of the DV. Corelation and coefficient results were used to check for multicollinearity. The relationship of IVs to DV should be above .3. In this case only income generation related to poverty alleviation at .537. Job creation (.134), government support (-.224), government policies (-.070) did not correlate with the DV. Again, the correlation among the IVs should not exceed .75. Job creation has correlated with government policies, government support and income generation at -.122, -.070 and .300 respectively. Government support has also correlated with income generation at .149, government policies correlated with income generation at .228. Multicollinearity has existed in the relation between government policies and support at .856. We considered living the variables assuming the multicollinearity may exist because the sample size was small (Pallant, 2001). The tolerance values showed a low multiple correlation (>0.10) at .862, .247, .262 and .826 for job creation, Government policies, Government support and income generation respectively. All the VIF values were less than 10 at 1.160, 4.049, 3.817 and 1.211 for job creation, Government policies, Government support and income generation respectively. These indicated that the assumptions of multiple regression are not violated. All the assumptions of independent samples t-test were met except the equality of variance which showed that the Levene's test for equality of variance was not assumed at .006 sig. This has indicated the variation of scores for the two groups (Kano & Niger) were not the same.

The first four hypotheses were tested using multiple regression, the fifth one using independent samples t-test and Sobel test was used to test the sixth hypothesis. The multiple regression result showed an Adjusted R Square value of .362 and this means 36% variance in poverty alleviation (DV) is explained by job creation, Government support, Government policy and income generation (IVs). The Adjusted R Square was reported here because the sample of the study was small (Tabachnick et *al.*,1996). The ANOVA result has exhibited a statistically significant effect of the five IVs on the DV at F = 10.492 and p value of .000. Therefore, all the null hypotheses testing the effect of job creation, Government policies, Government support and income generation on poverty alleviation were rejected. The coefficient result showed that income generation at

.575 best predict poverty alleviation. It made a statistically unique contribution to the prediction of poverty alleviation at p = .000 followed by government support at p value = .010. The independent samples t-test showed a non-statistically significant difference in the level of poverty alleviation scores for Kano and Niger States at .436 2 tailed significant value and the magnitude of the difference in the poverty alleviation was very small at eta squared = .009 hence, the null hypothesis was accepted. The coefficients and standard errors of the relation between job creation and income generation were - .282, .110 and .690, .133 for the relation between income generation and poverty alleviation respectively and the effect size of the mediation variable was 29%. The Sobel mediator test displayed a significant result at p-value = 0.02154251. This means, the mediation of income generation significantly explained that alleviation of poverty was determined by job creation with the help of the mediator hence, the null hypothesis was rejected.

CHAPTER SIX

6.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter concisely presented summary of the research work. It concluded by discussing the implication of the study as well as proffered recommendations in line with the major findings and suggested for future studies in this area.

6.2 Summary of the Research Work

The research work titled effect of Government support to SSEs on poverty alleviation in Kano and Niger States, Nigeria provided a broader perspective of SSEs and the important role they play in creating job opportunities, generating income and reducing poverty. It also elaborated on the effort put in place by National and International communities towards poverty alleviation via SSEs and the successes recorded across countries. It provided International, National and States indices of poverty, issues that barricade the realisation of poverty reduction and the challenges in the SSEs environment in Nigeria. Again, the study identified some gaps from the past studies reviewed and tried to fill such gaps. This led raising salient issues through designing questions, objectives, hypotheses, theoretical framework and research design that guided data generation from SSEs owner and workers in the study areas. Issues related to poverty, its causes and theories, nexus between SSEs and poverty alleviation, SSEs and poverty alleviation across the globe, government policies and support towards poverty alleviation and SSEs promotion and historical antecedents of the two study areas were examined. The study presented and analysed data generated from the field through descriptive statistics, multiple regression, independent sample t-test, Sobel test, chi square and qualitative presentation of the observation conducted. This allowed for testing the seven hypotheses formulated in null form and drew decisions where five of the null hypotheses were rejected and two accepted. It went further to discuss the findings from the analysed data by corroborating them with results from past researches as well as

presented an explanation on the pilot study conducted. Subsequently, the work discussed implication of the research work and offered recommendations for the result obtained from the field.

6.3 Conclusion / Implication of the Study

This study is most significantly interested in ascertaining a mediating effect of income generation on poverty alleviation. The result has proven an evidence of a mediating effect of income generation against job creation. This confirmed that income generation best impact on poverty than job creation. The review of past empirical works showed different approaches applied such as - survey and exploratory research, time series and documentary analysis to study SMEs operation in relation to employment and income generation, government supportive packages and poverty alleviation. This study purely centred on SSEs and utilised a cross sectional mixed method research so as to make comparison between SSEs in urban and rural States and how their impact on poverty alleviation differs in the study areas. The result also showed an insignificant difference in the level of poverty alleviation of SSEs owners and workers and this showed that SSEs could hold a significant position in alleviating poverty in both urban and rural settings. Past research works reviewed studied SMEs as a whole, the direct contribution of SSEs employing 10 - 50 people for poverty alleviation was not distinctly identified hence, this study concentrated on SSEs only. The result showed majority of SSEs started business with 1 - 10 workers but they employed at least an average of 5 within 10 years operation. This could be term as growth from Micro to SSEs. 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. There is need for governments to embark on participatory approach to SSEs' promotion through venture capital investment where governments especially at the local level invest into SSEs to allow them have strong capital base for easy take up and rapid expansion. The investment could be a kind of partnership so that Governments could also reap

from profit generated till the time they recoup their capital. Government involvement 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 would make government appreciate the varied researches conducted that showed inadequacies of its policies and the implemental gaps inherent in such policies. Such gaps in terms of SSEs poor funding, policy inconsistencies, poor policy implementation, complex nature of policies, schemes and programmes, corruption, non-transparent handling of public resources and other environmental hindrances can be tackled effectively, if, there is an intense change in policy making and implementation and adopting and devoting to bottom - up approach.

The Grameen Bank loan strategy founded by the Nobel prize winner Yusuf Muhammad from Bangladesh is a welcome idea to empower the poor through access to loan of small amount with free interest and collateral. This scheme existed for over 4 decades and it has alleviated the poverty of lots of Bangladeshis especially women and 300 million poor across the globe. It is believed that a small business, if adequate supporting facilities are provided will subsequently become large. The entrepreneurship education run at various levels in the education sector need to be reviewed in such a way that adequate time and resources are allocated for intensive practical training and this should begin at lower level of the education sector. Similarly, the talented youth that exhibit innovative thoughts and act by manufacturing car, aeroplane, radio etc. should be identified, morally and financially encouraged so that more youth with creativity and innovative ideas are empowered for the development of the country. Finally, the theoretical implication here is the study was conducted under a narrow scope and size where, SSEs in two the States were used hence, the need for wider coverage both in scope and size. This would give wider opportunity for stakeholders of SSEs development and poverty eradication to benefit

from series of the available academic researches for effective implementation of relevant policies, programmes, strategies etc.

6.4 Recommendations

1. The study therefore recommends for springing up of more small scales enterprising operation so that more benefit is derived from of their activities.
2. There is need for Government(s) to be fully and earnestly committed towards SSEs promotion and sustenance by strategizing 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. Effective implementation measures should be put in place through efficient monitoring and evaluation in order to address work retardation, minimise if not eradicate corruption, diversion and mismanagement of resources.
3. The easiest way to provide more job opportunities to both entrepreneurs and workers is through SSEs. It is therefore imperative to not only Government but individuals, NGOs, private entities and community members to ensure that the proliferation of SSEs is achieved and maintained.
4. The Sobel test obtained from the study proved that income generation has a mediating effect on poverty alleviation, and this implied that, income has more impact on poverty alleviation as against job creation. Therefore, having any job is quite insufficient rather, steady jobs that yield higher income is needed so that the income earned would subdue the poverty level of the SSEs owners and workers. This can be achieved through Governments collaboration with SSEs through venture capital investment so that SSEs will have strong capital base for easy take up and expansion and Government would benefit from the profit of SSEs.

5. The study revealed an insignificant difference in the alleviation of poverty for both SSEs owners and workers in the study areas hence, SSEs should continue to be regarded a tool to poverty alleviation be it in the urban or rural domain.
6. Funding support is not a responsibility of Government alone but other stake-holders (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.
7. In order for SSEs to remain an engine of growth in terms of job creation, income generation and poverty reduction, the intervention and support packages must be at the door steps of entrepreneurs through bottom - up approach strategy and the environment must be conducive enough to allow SSEs full operation.
8. It is recommended that youth and women empowerment through training and education should be upscaled. Low - tax or tax holiday for some years; low transportation cost and prices of goods and services; laws to protect SSEs and scheme that would have direct bearing to the masses should be provided. This would no doubt trigger the contribution of SSEs to poverty alleviation.
9. The work environment should be conducive enough and free from pollution such as improper disposal of industrial waste (liquid and solid) and lack of provision of occupational health and risk management in factories. This devastatingly affect the workers and community members. In order to make the workers be satisfied with the job and be motivated, salaries should be increased and timely paid, management-worker relation be enhanced and other necessary working materials and equipment be adequately provided etc.

10. 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.
11. There is need for the provision of adequate infrastructure such as roads, water and electricity in the industrial areas and where SSEs are dispersed. The areas should be free from pollution and the liquid waste ditch chain provided in Sharada II should be put into operation. The insecurity Challenges affecting Niger State especially Wushishi, Shiroro, Rijau, Rafi, etc should be addressed as well.
12. SSEs operation of converting iron, plastic and carton waste in to wealth should be encouraged because this kind of activities assist greatly towards environmental sustenance by improving soil fertility and clearing or minimising refuse dump. This would as well be an eye opener for others to emulate.
13. 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.
14. Also, the descriptive statistics of workers showed that workers' monthly income is above the poverty line of $1 and $2 respectively hence, more job should be created to allow for earning more income.

References

The Nation. (2019, October 9). Buhari Exempt Firms with ₦ 25 million Turnover from VAT. *Buhari Exempt Firms with ₦25 million Turnover from VAT*. The Nation. Retrieved from Retrieved from https://thenationonlibeng.net/buhari-exempts-firms-with-n25m-turnover-fr

Abdullahi, A. N., Salisu, D. M., Yakubu, A., & Oladimeji, U. A. (2016). Microcredit Scheme and Women Empowerment for Poverty Alleviation: The Case of Kano CRC in Rimin Gado Local Government Kano State. *Conference of the National Association of Agricultural Economics*, (pp. 1555-1564). Owerri.

Abdullahi, M. (2000). *An assessment of Government participation in the promotion of Small Scale Enterprises in Nigeria: A case study of Niger State.* Zaria: Unpublished MBA thesis submitted to Department of Business Administration, A. B. U. Nigeria.

Abdullahi, M. S., Abuakar, A., Aliyu, R. L., Umat, K., B., U. M., Sabiu, I. T., . . . Abubakar, L. S. (2015). The Nature of Small and Mediun Enterprises (SMEs): Governmant and Finantial Institutions Suppoert in Nigeria. *International Journal of Academic Research in Business and Social Sciences, 5*(3), 525-537. Retrieved from www.hrmars.com

Abdullatif, A. S., bin Omar, M. R., & Bint Mohd Udin, M. (2017). Theories of Poverty to the Intergrative Theory. A Comparative Analysis: Accordance to the Situation of Iraq. *Journal of Humanities and Social Science, 22(5)*(2279-0845), 47-50. Retrieved from www.iosrjournals.org/iosr-jhss/papers/vol%2022%20issues 5/--/f2205104750.pdf

Abimbola, A. O., Olatunji, F., Adunola, O. O., & Musibau, A. A. (2015). Sustainable Economic Growth and Poverty Reduction through Entrepreneurship. *International Journal of Academic Research in Economics and Management Sciences, 4*(2), 62-75. Retrieved from www.himars.com

Abun, D., Foronda, S. L., Belandras, M. L., Agoot, F., & Magallanez, T. (2018). Measuring entrepreneurial Knowledge and Entrepreneurial Intention of ABM Xii, Senior High School Students of Divine World Colleges in Region i, Phillipines. *International Journal of Education Research, 2(3)*(2208-220), 27-43. Retrieved from www.researchgate.net

Adeeko, A. E. (2017). *External Business Environment and Entrepreneurial Performance of SMEs in Lagos State, Nigeria.* A dessertation Subnitted to Department of Business Administration and Markweting, Babcock University Nigera.

Adejimo, D. (2013). An assessment of Performance of Industrial Development Centres in Nigeria. *African Research Review*, 366-391.

Adejumo, D. G., & Olaoye, J. A. (2012). Funding of small scale development agencies in Nigeria: A case study of Industrial Development Centres (IDCs) . *European Journal of Business Management, 4*(8), 106-124. Retrieved December 17, 2012, from http://www.iis

Adeussi, S. O., & Aluko, O. A. (2014). Assessing the Role of Government in Promoting Small scale Business in Kogi State: The Kabba/Bunu Experience. *Journal of*

Business Management, 16(11)(2278-487X), 86-92. Retrieved from www.iosrjournals.org

Agboola, S. (2011). Briefs on NAPEP Mandates, Achievements and Constraints Since Inception. *Unpublished Paper Presented at the National Conference on 50 years of Public Administration in Nigeria, Reflections for the Future* (pp. 1-21). Abuja: Universities of Abuja and Nasarawa.

Agwaru, I. (2015). Evaluation of the Impact of Economic Empowerment and Development Stategy on Poverty Alleviation in Taraba State (Master's Thesis). 1-93. Retrieved from Retrieved from Kubanni.abu.edu.ng/spui/bitstream/123456789/8378/1

Ajakaiye, A. (2020, October 7). *9600 Families, 2500 SMEs to benefit from UNDP, WFP, EU's Covid 19.* Retrieved from Business Day: businessday.ng

Akeem, A. O., & Emmanuel, O. A. (2015). SMEs as a Means of Creating Employment and Poverty Reductionin Fort Beaufort, Eastern Cape Province of South Africa. *Journal of Social Science, 45(1)*, 8-15. Retrieved from krepublishers.com

Akintuotu, E. (2019, May 26). *Zungeru: Crumbling Tourist Site Adorn Forgotten Former Nigeria's* . Retrieved from SUNDAY PUNCH News Paper: www.punchng.com

Alexander, L. (2021). *The Potential of CCT Programmes in Nigeria.* The Borgen Project .

Ali, S., Rashid, H., & Khan, M. (2014). The Role of SMEs and Poverty in Pakistan: An Empirical Analysis. *Theoretical and Applied Economics, V xxi*(4), pp 67-80. Retrieved 9 7, 2018, from Store.ectap.ro/article/972.pdf.

Aminu, I., & Onimisi, T. (2014). Policy Implementation and the Challenges of Poerty Alleviation in Nigeria. *Academic Journal of Interdisciplinary Studies, 3*(4), 295-300. Retrieved September 26, 2020

Aminu, M., Abdul, M. K., Ameen, A., & Nabil, B. (2015). *Small and Medium Size Enterprise and Poverty Reduction in Africa- Strategic Management Perspective.* UK: Cambridge Shcolars Publishing.

ANDE. (2012). *Small and Growing Business: Investing in the Missing Middle for Poverty Alleviation.* Aspen Network and Development Entrepreneurs (ANDE Research Initaitive.

Anthony, A. E., & Harry, E. (2015). Government Policy and Performance of Small and Medium Business Mangement. *International Journal of Academic reseach in Business and Social Sciences, 5(2)2222-6990*, 237-480. doi:10.6007

Anumnu, S. I. (2014). Knowledge Management and Development of Entrepreneurial Skills Among Students in Vocational Instituttions in Lagos, Nigeria. *The Electronic Journal of Knowledge Management, 12(2)*(1479-4411), 144-154. Retrieved from www.ejkm.com

Anwar, A. (2016, June 16). *CBN Releases N2 Billion to SMEs in Kano* . Retrieved from Guaedian News: m.guardian.ng/news

Anyebe, A. A. (2014). Poverty Reduction in Nigeria Via National Poverty Eradication Programme (NAPEP): Two Decades of Policy Failure. *Social Science for Polication Implications, 2*(2), 19-35.

Aremu, M. A. (2010.). Small Scale Enterprise as a Means of Employment Generation and Capacity Building in Nigeria. *International Conference on Management and Entrepreneurship Development. Intelectuals and New Strategies for Sustainability Development of the Thirld World.* Ibadan: University of Ibadan.

Audu, H., & Okpe, I. J. (2018). Women in Small Scale Enterprises and Poverty Reduction in Dekina Local Government Area of Kogi State: A Logistic Regression Approach. *Journal of Economics and Finance, 9*(3), 64-71.

Ayoede, E. O., Omotayo, A., & Ogunnaike, O. O. (2018). Entrepreneur Commitment and Business Performance in a Recessed Economy. *Academy of Entrepreneur Journal, 24(1)*(1523-2686), 11-22. Retrieved from abaacademics.org/articles/entrepreneurs-commitment-and-Business performance%20in A recessed.pdf

Ayyagari, M., Demirgul-Kunt, A., & Maksimovic, C. V. (2011). Small Vs Young Firm Across the World: Contribution to Employment, Job Creation and Growth. . *Policy Research Working Paper WPS 5631,*.

Baas, S. (1997). *New Trends in Rural Development and Poverty Alleviation: The Concept of Parcipatory Institutional Development.* China: Food and Agriculture Organisation of the United Nations.

Babatunde, A., & Ohinomen, C. (n.d.). *Challenging the Challenges of Small and Medium Enterprises in Nigeria: New Perspectives.* SSRN.

Baghebo, M., & Emmanuel, N. (2015). The Impact of Poverty Alleviation Programmes on Economic growth in Nigeria. *Journal of Humanities and Social Science, 5(10),* 177-188.

Bahago, F. J. (2015). *The Contribution of Small and Medium Enterprise Development Agency (SMEDAN) to the Growth and Development of Micro Small and Medium Enterprises in Kaduna and Kano States, Nigeria. PhD Dissertation Submitted to the School of Postgraduate Studies A. B. U. .* Zaria.

Bak, C. K., & Larsen, J. E. (2015). Social exclusion or poverty individualisation? An empirical test of two recent and competing poverty theories. *European Journal of Social Work, 18*(1), 17-35. doi:https://doi.org/10.1080/13691457.2013.878316

Balarabe, I. I. (2014). Empirical Investigation of the Determinants of Poverty in Kano Metropolis, Nigeria. *Journal of Economics and Sustainable Development*(145), 14-18.

Balunywa, W. (2006). *Entrepreneurship and Small Business Enterprise Growth in Uganda.* Retrieved from Evancar Micheal: evancarmiceal.com/Africa-account

Bello, A. O. (2015). Rural-Urban Differentials in Women's Access to and Participation in Poverty Alleviation Programmes in kano State, Nigeria. *Thesis Submitted to the School of Postgraduate Studies, Ahamdu Bello univerty, Zaria, Nigeria*.

Ben-Caleb, E., Faboyede, O. S., & Fakile, A. S. (2013). Empowering Small and Medium Scale Enterprises in Nigeria: A Key Poverty Alleviation Starategy. *International Journal of Business and Management Invention, 2(5)*(2319-8028), 06-12. Retrieved from www.ijbmi.org

BoI. (2018). *Transforming Nigeria's Industrial Sector.* Abuja: FGN.

Bowler, S. J. (1987). *Basic Needs Approach to Development: A Case of Rural Water Supply in Kenya.* Columbia: University of British.

Bradshaw, T. K. (2006). *Rheories of Poverty and Anti-Poverty Progrmaaes in Community Development.* Columbia: Rural Poverty Research Centre.

Calatrava, J. (2016). Origin and Ovolution of Rural Development Concept and Policies: From Rural Communities to Territories. *International Conference: Old and New Worlds: The Global Challenges of Rural History*, (pp. 1-18). Lisbon.

CBN. (2014). *Guidelines for Commercial Agricultural Credit Scheme.* Abuja: FGN. Retrieved from cbn.gov.ng/out/2014/DFD/CACS%20GUIDELINES%20New

CBN. (2015). *Micro, Small and Medium Enterprses Development Fund Guidelines.* Abuja: FGN.

Clifton, J., & Marler, J. (2011). *Good Jobs: The New Golden Standard;*. Gallup Publishing.

Cohen, J. (1988). *Statistical Power Analysis for the Behavioural Sciences.* Hillsdale, NJ: Erlbaum.

Danaan, V. V. (2018). Analysing Poverty in Nigeria Through Theoretical Lenses. *Journal of Sustainable Development, 11(1)*(1913-9063), 20-31. doi:10.5539/jsd.v11n1p20

David, B. (2019). *Small Business, Big Government-Scaling SMEs in Nigeria.* Retrieved from Stears Business Ltd: www.stesring.com

Davis, E. P., & Sanchez-Martinez, M. (2014). *A Review of the Economic Theories of Poverty (discussion paper No. 435).* Trench, Street, London: NIESR. Retrieved from https://niesr.ac.uk

Davis, E. P., & Sanchez-Martinez, M. (2015, June). *The Economic Theories of Poverty.* Retrieved from National Institute of Economic and Social Research (Joseph Rowntree Foundation): www.jrf.org.uk

Debrah, E. (2013). Africa Today. *Alleviating Poverty in Ghana: The Case of Livelihood Empowerment Against Poverty (LEAP), 59*(4), 40-67.

DFID. (n.d.). *Growth- Building Jobs and Prosperity in Developing CountriES*. (D. Publications, Producer) Retrieved from DFID.

Dimitrievska, V. (2008). *Qualitative Analysis of Poor Households in the Republic of Macedonia. Draft Document for the Guidelines for Identification of Household/ Individuals in Dire Poverty with a view to Design and Implement appropriate Interventions to Improve their Situations.*

Discover News. (2019). *Buhari's Social Investment Programmes meeting needs of ordinary Nigerians.* Press. Retrieved February 16, 2021, from socialprotection.org-discover-news-buhari's-social-investment-programme

Duke, J., & John, J. (2010). Small and Medium Industries' Equity Investment Scheme (SMIEIS) As a Funding Strategy for SMEs in Nigeria. *International Journal of Innovation in Mangement Science, 2*(1).

Duru, M. (2012). New Challenges for Industrial Policy in Nigeria. *Universal Journal of Management and Social Sciences, 2*(7), 12-20. Retrieved March 14, 2014, from cprenet.com/uploads/archive/UJMSS-12-1156.pdf

Edom, G. O., Edom, G. O., & Emori, E. G. (2015). Small and Medium Enterprises Financing and Poverty Reduction in Nigeria: An Empirical Analysis. *Journal of Economics and Sustainable Development, 6*(11), 91-100. Retrieved from www.iiste.org

Esiebugi, U. M., Hembadoon, D., & Ekeh, L. (2016). Small Scale Industries and Poverty Reduction in Benue State Nigeria. *Imperial Journal of Interdisciplinary Research, V2*(8), 1347-1355. Retrieved from http:www.onlinejournals.in

Etuk, R. U., Etuk, G. R., & Baghebo, M. (2014). SMEs and Nigeria's Economic Development. *Mediterenean Journal of Social Sciences, 5(7)*(2039-9340), 656-662. doi:10.5901/mjss.2014.v5n7p656

European Commission. (2013). *Promoting Entrepreneurship Craft.* Retrieved from http://www.ac.europa.eu/enterprises

Eze, T. C., & Okpala, C. S. (2015). Quantititative Analysis of the Impact of Small and Medium Scale Enterprises on the Growth of Nigerian Economy: (1993-2011). *International of Development and Emerging Economics, 3*(1), 26-38.

Ezeanyeji, C. I., Imeagwu, C. P., & Ejefobihi, U. F. (2019). Entrepreneurship Development and Poverty Reduction in Nigeria: The Synergy. *International Journal of economics, Commerce and Management, Vii(4)*(2348-0386), 585-599.

Fajembola, O. D., Adeyeye, P. O., & Adekuoroye, S. A. (2014). Industrial Development Through the Promotion of Small and Medium Industry in Nigeria. *Journal of Infotech and general Studies*, 13-23.

Fatai, A. (2011). *SMEs in Nigeria: Problems and Prospects.* Retrieved from 17-61-I PBSMEs-IN-NIGERIA PROBLEMS & PROSPECT.PDF

Federal Republic of Nigeria (FRN). (2016, October 13). *Poverty Reduction in Nigeria in the Last Decade*. (W. Bank, Producer) Retrieved from Poverty Global Practice- Africa Region: www.wordbank.org

FGN. (2016, October 13). *Poverty reduction in Nigeria in the Last Decade.* Retrieved from Poverty Work Programme: www.worldbank.org

Foundation, F. (n.d.). *A Review of the Nigerian Micro Small and Medium Enterprise Policy Environment.* Retrieved from fatefoundation.com/policyreport.pdf

Fuseni, M. N., Enu-Kwesi, F., & Sulemana, M. (2019, March 25). Poverty Reduction in Upper West Region, Ghana:Role of Livelihood Empowerment Against Poverty Programme. *Journal of Development in Practice*, *29*(6), 760-773. doi:doi.org/10.1080/09614524.2019.1586833

Galleria Media LTD. (2021). *Niger State, Nigeria*. Retrieved from Galleria Media: www.nigeriagalleria.com

Godday, O. O., Keneth, C. A., & Abe, A. (2013). Entrepreneurial Perceptions and Knowledge Among Graduates of Nigerian Universties. *International Journal of Scientific and research publications, 3(6)*(2250-3153), 1-8.

Gosselin, A. (2009). *Global Poverty and Individual Responsiblity.* UK: Rowman and Littlefield Publishers Inc.

Haiying, L., Haibin, D., & Yun, L. (2020). *China's Poverty Alleviation has made Great Contribution to Global Poverty Reduction.* Retrieved from Science and Technology Daily: prnewswire.com

Holmes, F., Anna, R., McCord, A. G., & Zanker, F. (2013). The Evidence on the Impact of Employment Creation Statbility and Poverty Reduction in Fragile States. *Overseas Development Institute*.

Ibekwe, N., & Ahmadu, A. M. (2019). *Special Report: How Buhari's Tradermoni, CCT, Could Have Raised Financial Inclusion.* Premium Times. Retrieved from https://www.premiumtimesng.com

Ibikunle, K. (2003). *Povert reduction in Nigeria.* Abuja: FGN.

Ijaiya, M. A., Marikan, D. A., & Ramli, N. R. (2016). Social Capital and Poverty Reduction in Niger State, Nigeria: A Structural Equation Modelling Approach. *International Journal of Academic Research in Business and Social Sciences, 6*(11), 287-302. Retrieved from www.hrmars.com

ILO. (2006). *Poverty REduction Through Small eEnterprise- Emerging Concensus, Unresolved Issues and ILO Activities.* Geneva: International Labour Office .

Ilpo, A. P. (2004). *Intergenerational Transmission of Poverty in Finland in the 1990.* Turkey: University of Turkey. Department of social Policy Series C: 13. .

Irefin, I. A., Abdil-Azeez, I. A., & Tijjani, A. A. (2012). An Investigation Study of the Factors Affecting the Adoption of Information and Communication Technology in SNEs in Nigeria. *Australian Journal of Business Management Research, 2(2),* 1-9.

Jaiyeola, A. O., & Choga, I. (2020). Assessment of Poverty Incidence in Northern Nigeria. *Journal of Poverty*, 1-16. doi:DOI: 10.1080/10875549.2020.1783424

Jamiu, A. (n.d.). Effect of Micro-Finance on the Growth of SMEs Effect of Micro-Finance on the Growth of SMEs. Retrieved from https://www.academia.edu

Jan Douwe, D. P., Renting, H., Brunori, G., Knickel, k. M., Marsden, T., Roest, K., . . . Ventura, F. (2000). *Rural Development: From Practices and Policies Towards Theories.* UK: Blackwell.

Jeffrey, D. S. (2005). *The End of Poverty - Economic Possibilities for Our Time.* New York: Penguin Press.

Jibrilla, A. A. (2013). Impact of Government Intervention on Small Scale Enterprises in Mubi Local Government Area, Adamawa State, Nigeria. *Journal of Economics and Sustainable Development, 4*(17), 122-129. Retrieved from www.iiste.org

Kadiri, I. B. (2012). SME and Employment Generation in Nigeria: The Role of Finance. *Kuwait Chapters of Arabian Journal of Business and Management Review, 1*(9), 93-99.

Karnani, A. (2011). Reducing Poverty Through Employment. *MIT Press Journal, 6(2),* 73-97. Retrieved from hhyps://www.mitpressjournals.org10.1162/INOV-00071

Kay, C. (2009). Development Strategies and Rural Development:Exploring Synergies, Eradicating Poverty. *The Journal of Peasant Studies, 36*(1), 103-137. doi:doi: 10.1080/03066150902820339

Kazeem, Y. (2018). *Nigeria Has Become Poverty Capital of the World.* Retrieved from Quartafrica: https://qq.com/africa/1313380/nigerians-has-the-highest-rate-of-extreme-poverty-globally

King, K., & Palmer, R. (2006). *Skills Development and Povert Reduction: The State of the Art. Working paper series for Post Basic Education and Training.* Edinburgh: Centre for African Studies, University of Edinburgh.

Kothari, C. R. (2004). *Research Methodology- Methods and Techniques Second Revised Edition.* New Delhi, India: New Age International (P) Limited Publishers.

Kowo, S., Adenuga, O., & Sabitu, O. (2019). The Role of SMEs Development on Poverty Alleviation in Nigeria. *HAL Archives* , 214-226.

Kumar, C. (2011). *Meaning and Concept of SSI.* Retrieved from SSEs India: Retrieved from http://www.preservearticles.com/20110115369

Lawal, C. (2014). Job Creation, Poverty Reduction and Conflict Resolution in North-Esatern Nigeria. *Journal of Humanities and Social Science, 19(5)*(2279-0837), 31-35. Retrieved from www.iosjournals.org

Liu, M., Feng, X., Wang, S., & Qui, H. (2019). China's Poverty Alleviation Over the Last 40 Years: Successes and Challenges. *Australian Journal of Agricultural and Resource Economies, 64*(1). Retrieved from https://doi.org/10.1111/1467-8489-12353

Machethe, C. L. (1995). *Approaches to Rural Development in the Third World: Lesson for South Africa.* Michigan State University.

Mailafiya, O. (2019, November 15). *Poverty Capital of the Wold*. Retrieved from Business Day Newspaper: businessday.ng

Majid, S., Rahim, D. E., & Hassan, K. H. (2012). Theories of Poverty: A Comparative Analysis. *Kuwait Chapter of Arabian Journal of Business Mangement Review, Vi(6),* 26-56.

Manjoro, A. (2017). *Theories of Poverty Reduction as they Apply to the Gorongosa-Case Study in Alleviating Poverty Through Local Resources* . Retrieved from Research Gate: https://www.researchgate.net/---/318129108

Manuere, F., Danha, K., & Majoni, T. (2013). Entrepreneurship Atitude and Knowledge: A Survey of Fourth Year University Students. *Interdesciplinary Journal of Contemporary Research in Business, 4(9),* 511-521. Retrieved from ijcrb.webs.com

Manzoor, F., Wei, L., Nurunnabi, M., & Abdul Subhan, Q. (2019). Role of SMEs in Poverty Alleviation in SAARC Region Via Panel Data analysis. *MDPI Sustainability Article, 11*(22), 2-14. doi: doi:10.3390/su1122648

Marzouq, A. I. (2015). An Impact Assessment of Poverty Alleviation Programmes: A Study of Kano Women Empowerment Programme. *A Project Submitted to Usman danfodio university, Nigeria*.

MCI. (n.d.). *List of Registered SMEs.* Niger: Ministry of Commerce and industry (MCI).

MCIT. (2014). *Kano State Industrial Survey.* Kano: Ministry of Commerce Industry and Tourism (MCIT).

Melamed, C., Hartwig, R., & Grant, U. (2011). *Jobs, Growth and Poverty:What Do We Know, What Don't We Know, What Should We Know?* UK: Overseas Development Institute.

Mensa, Y. S. (2021). *Reducing Poverty in Sub-Saharan Africa: Two Development Theories and the Role of the Church.* University of Helsinki.

Micah, D. J., Idowu, O. A., & Orija, S. J. (2015). Poverty Alleviation in Nigeria: What is the Role of Small Scale Business? *Journal of Global Economics, Management and Business Research, 3(3)*(2454-2504), 128-138.

Mnenwa, R., & Mality, E. (2008). *The role of small business in poverty alleviation: The case of Dar es Salaam.* Dares salaam: Mkaki na Nyota (published for Research on Poverty Alleviation (REPOA)).

Mohammad, D. H., Abul Bashar, B., & Rosni, B. (2014). Entrepreneurship development and Poverty Alleviation: An Empirical review. *Journal of Asian Pacific research, 4(10)*, 558-573. Retrieved from http://www.aessweb.com/journals/5003

Mohammed, S. (2000). *Poverty alleviation in Nigeria- the role of information technology.*

Mukras, M. S. (2003). Poverty Reduction Through Strengthening SMEs. *Pula: Botswana Journal of African Studies*, 58-69.

Murtala, A. (2017, July 6). *Presidency Explains Failure of Poverty Reduction Programmes*. Retrieved from Guardian News: https://m.guardian.ng/news

Musa, W., Ibrahim, A. Z., & Zan, Z. B. (2019). Government Intervention Programmes Linking with Poverty Alleviation: An Empirical Investigation, the Case of Nigeria. *Asian Research Journal of Arts and Social Sciences*, 1-10.

NAPEP. (2007). *National Poverty Eradication Programme Today.* Abuja: FGN.

Narayan, D., Patel, R., Schafft, K., Rademacher, A., & Koch-Schulte, S. (2000). *Voice of the Poor- Can Anyone Hears Us?* Washington: Oxford University Press.

National Assembly. (2013). *Poverty Alleviation Programme in Nigeria, what can the Legislature do? National Assembily Digest Volume 2.* Abuja: A Publication of National Assembly, Nigeria.

National Bureau of Statistics. (2010). *The Nigeria Poverty profile (NBS).* Abuja: FGN.

(2009). *National Directorate of Employment Annual Report. .* Abuja: Federal Governent of Nigeria (FGN).

NBS. (2010). *National Poverty rate for Nigeria (Abridge Report).* Abuja: FGN.

NBS. (2012). *Poverty Profile for Nigeria.* Abuja: FGN.

NBS. (2014). *Nigeria Poverty Profile for year 2014.* Abuja: FGN.

NBS. (2016). *Nigerian Gross Domestic Product.* Abuja: FGN.

NBS. (2020). *2019 Poverty and Inequality in Nigeria: Executive Summary.* Abuja: FGN.

Ngorora, G., & Mago, S. (2013). Challenges of rural entrepreneurship in South Africa: insights from Nkonkobe municipal area in the Eastern Cape Province. *International Journal of Information Technology and Business Management, 16*(1), 1-10.

Nguyen, T. H. (2008). The Importance of the States Entrepreneurial Role, Business Support Services and Technological Assistance to the Development of Vietanames SMEs. *International Journal of Business research, 1(4)*, 3-9. doi:10.5539/ibr.v1n4p3

Nguyen, T. H. (2009). Dveloping SMEs in Transitional Economy- from Theory to Practice: An Operational Model of Vietnamese SMEs. *Journal of Sustainable Development, 1(1)*, 113-121. doi:141892455

Niger State Government. (2020). *Welcome to the Power House*. Retrieved from Government of Niger State : nigerstate.gov.ng

Nmadi, J. N., Yisa, E. S., Simpa, J. O., & Sallawu, H. (2015). Poverty Reduction in Nigeria: lesson from Small Scale Farmers in Niger and Kogi States. *British Journal of Economics, Management and Trade*, 124-134.

Nxozi, H. G., Tengeh, R., & Mkubukel, Z. (2019). The Influence of Government Support and Policies to Informal Small Businesses in the Wineland District of the Western Cape. *Journal of EConomica, 15*(9), 243-262.

Oba, U. O., & Onuoha, B. C. (2013). Role of Small and Medium Scale Enterprises in Poverty Reduction in Nigeria. *An International Multidiciplinary Journal, 7*(4), 1-25. doi:i/dx.doi.org/10.4314/afrrev.7i4.1

Ogbuabor, J. E., Victor, M. A., & Elias, T. I. (2013). SSEs, Poverty Alleviation and Job Creation in Nigeria:Lessons from Burnt Bricklayers in Benue State. *Journal of Economic and Sustainable Development, 4(18)*(2222-1700), 120-133.

Ogechukwu, A. D., & Latinwo, H. K. (2010). Entrepreneurial develpoment and small scale industry contribution to Nigerian national development- A marketing interface. *Information Management and Business Review, 1*(21), 51-66.

Ogunlusi, C. F., O., D. J., Atunbi, J. A., & Ajani, J. O. (2018). Employment Generation and Poverty Alleviation: The Effect of Entrepreneurship Development Programmes in Southwest Nigeria. *World Journal of Entrepreneurial Development Studies, 2(3)*(2579-0544), 11-26. Retrieved from www.iiardpub.org

Ohize, E. J., & Adamu, M. J. (2009). Case Study of Youth Empowerment Scheme of Niger State, Nigeria in Poverty Alleviation. *13(1)*, 47-52. AU J. T.

Okpara, F. (2012, June 25). CBN's Drive to Small Enterprises Heightens. Abuja: Business Day Newspaper. Retrieved December 18, 2012, from http://www.businessdayonline.com/NG/index.php/news/76-hot-topic/40067-cbns-drive-togrow-small-enterprises heightens

Olivier, G., Jean-Luc, G., Frank, J., & Olivier, L. (2007). *Novice Creators: Personal Idendity and Push Pull Dynamics.* Retrieved from A Publication of Digital Access Libraries: http://hdi.handle.net/2078/18311

Oluseyi, A. (2020). *World Bank: 87%% of Poor Nigerians are in the North.* The Cable News. Retrieved from www.thecable.ng

Onah, R. C. (2019, October). National Social Investment Programme (NSIP) and Sustainable Poverty Reduction in Nigeria: Challenges and Prospects. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS), 24*(10), 20-31. doi:10.9790/0837-2410112031

Onuoha, B. C. (2013). Challenges and Problems of Professionalising Family Business in South-East, Nigeria. *American International Journal of Contemporary Research, 3*(4), 130-139.

Orokpo, O. F., Haruna, P. O., Asmau, M. A., & Mutong, S. M. (2018). Nigerias Raising Poverty Profile Amidst Poverty Alleviation Programmes: Interogating the Paradox. *International Journal of Innovating Development and Policy Studies, 6(2)*(2467-8465), 109-116. Retrieved from https://www.researchgate.net/publication/326178015-Nigerias-Raising-Poverty-Profile

Ozioma, O. K. (2020). *The Causes of High Poverty Rate in Nigeria2020.* Tekedia. Retrieved from www.tekedia.com

Pallant, J. (2001). *SPSS Survival manual: A Step by Step Guide for to Data Analysis using SPSS for Windows Version 10.* Sydney: McPherson's Printing Group.

Park, C. (2017). AStudy of Effect of Entrepreneurship pon Entrepreneurial Intention Focusing on ICTMajors. *Asia Pacific Journal of Innovation and Entrepreneyrship, 11(2)*(2071-1395), 159-170.

Pathmap. (n.d.). *Poverty in India*. Retrieved from An Online India.

Philip, D., & Miguel, S. M. (2014, August 20). A Review of the Economic Theories of Poverty. *Discussion Paper No 435*, pp. 1-65. Retrieved from http://niesr.ac.uk

Racheal, J. C., & Uju, M. S. (2018). Role of Small and Medium Enterprises in Poverty Eradication in Nigeria. *European Journal of Research and Reflection in Management Science, 6(2)*(2056-5992), 33-49. Retrieved from www.idpublications.org

Radda, D. (2018, June 3). *SMEDAN to turn 23 Industrial Development Centres to World Class Enterprises Clusters.* Retrieved from News Agency of Nigeria: https://www.worldstagegroup.com/author/nan

Raisible, K., & Eleanor, R. (2012). Income Generating Projects: Alleviating or Perpetrating Poverty? *Social Work/Maatskapliike Werk, 46*(3), 1-18. Retrieved from https://www.researgate.net/publications/266266756

Ringim, K. J. (2012). *Perception, Awareness and Understanding of Muslim Account Holder in Conventional Bank, toward islamic Banking Product (Unpublished Master's Thesis).* Insaniah University College, Malysia.

Safiriyu, A., & Njogo, B. O. (2012). Impact of SMEs in the Generation of Employment in Lagos State. *Kuwait Chapter of Arabian Journal of Business and Management Review, 2(3)*, 107-141.

Samaila, M. T., Idris, M., & Suleiman, U. (2018). Impact of Poverty Alleviation Programme on Job Creation and Income Generation in Yobe State, Nigeria. *International Journal of Innovative Research and Development, 7*(12), 91-95. doi:10.24940/ijird/2018/v7/v12/DEC 18027

Sanusi, J. O. (2003). Overview of Government's Efforts in the Development of SMEs and the Emergence of Small and Medium Industries Equity Investment Scheme (SMIEIS). *National Summit on SMIEIS organised by Bankers' Committee and Lagos Chambers of Commerce and Industry*, (pp. 1-20).

Selase, A. E., & Xinhai, L. (2018). *The Impact of Ghana Government Poverty Alleviation Actions in National Poverty Eradication Programme*. Retrieved from Research Gate: www.researchgate.net

Shettima, M., & Jaipur, I. (2017). Impact of Micro Small and Medium Enterprises on Employment Generation in Kano State, Nigeria. *International of Economics and Mangement, 5*(1).

Sirajo, A. I., & Zayyanu, L. (2014). The Role of Small Scale Enterprise in Poverty Reduction in Rural Areas of Sokoto State. *International Letters of Humanistic sciences, 32*(2300-2697), 197-203. doi:10.18052

SMEDAN & NBS. (2013). *SMEDAN and NBS Collaborative Survey: Selected Findings.* Abuja: FGN.

Stark, B. (2009). *Theories of Poverty/Poverty Theory.* Brigham Young University Law Review.

Stevens, J. (1996). *Applied Multivariate Statistics for Social Science (3rd Ed).* . Mahway, NJ: Lawrence Erlbaum.

Streeten, P. (1979). Basic Needs: Premises and Promises. *Journal of Policy Modelling*, 136-147.

Suleiman, Z. O. (2020). *Understanding Buhari's Social Intervention Programmes.* Premium Times Opinion. Retrieved from https://opinion.premiumtimes.com

Tabachnick, B. G. (1996). *Using Multivariate Statistics (3rd Ed).* New York: Harper Collins.

Tabiu, A. (2010). *Assessment of the Impact of Policies and Programmes of Poverty Alleviation in Nigeria.* Zaria: Unpublished Seminar paper Presented to Department of Public Administration A. B. U.

Tadesse, B. (2010). The Role of Micro and Small Enterprises in Employment Creation and Income Generation: A Survey Study of Makelle City, Ethiopia. A Thesis Submitted to Makelle University. Makelle, Tigray, Ethiopia.

Taylor, L. (2009). *Growth, Development, Job Creation and Poverty Reduction.* U.N. Depertment of Economic and Social Social Affairs.

Thaddeus, E. (2012). Perspectives: Entrepreneurship Develpoment and Growth of Enterprises in Nigeria: Perspectives. *Entrepreneurial Practice Review, 2*(2), 31-35. Retrieved March 14, 2014, from www.entryerson.com/epr/index.php/jep/article/view/78/65

The Proshare. (2015). *CBN Releases Guidelines on Micro Small and Medium Enterprises Development Fund*. Retrieved from Economic and Politics: Retrieved from https://www.proshareng.com/news/MSME%20%20policies---/CBN---29599

The Proshare. (2018, November 15). *Commercial Agricultural Credit Scheme: Evaluation and Impact Assessment Report*. Retrieved from Proshare Economy: Retrieved from www.proshareng.com/news/AGRICULTURE/commercial-agricultural-credit-scheme-

Todaro, M. P., & Smith, S. C. (2004). *Economic Development (ed. 8).* India: Nutech Photolithographers.

Todaro, M. P., & Smith, S. C. (2009). *Economic Development (ed. 10).* London: Pearson Education.

Toromade, S. (2018, December 28). *Nigeria Ends 2018 with 90.8 million People Living in Extreme Poverty.* Retrieved from Pulse Nigeria News: https://www.facebook.com.policies

Trading Economics. (2019). *Nigeria Unemployment Rate.* Retrieved from Trading Economics: https://tradingeconomics.com/nigeria/unemployment-rate-historical

Ugwu, F., & Ezeani, C. N. (2012). Evaluation of Entrepreneurship Awareness and Skills Among LIS Students in Universities in South East Nigeria. *LibraryPhilosophy and Practice*(1522-0222), 1-14. Retrieved from http://digitalcommons.uni.edu/libphiprac

UNDP. (2018, April 6). *Ethiopia's Progress Towards Eradicating Poverty* . Retrieved from www.un.org

UNDP. (2021, February 22). *COVID-19: Kano Government Secures EU, Japan Grants to Help Individuals and SMEs.* Retrieved from UNDP Africa: https://www.africa.undp.org-articles

UNESCO. (2012). *Report of the 2012 EFA GLobal Monitoring.* UNESCO. Retrieved from http://www.unesco.org/new/fileadmin/MULTIMEDIA/HO/ED/pdf/gmr2012

United Nation (UN). (2007, July). *Strengthening Efforts for the Eradication of Poverty and Hunger*. Retrieved from Ghana Country Review report: www.un.org

Vanguard. (2018). *CBN Extend 200 billion Commercial Agricultural Fund to Non-interest Banks*. Retrieved from Online News: Retrieved from www.vanguardngr.com

Varella, S. (2020). *Poverty Headcount Rate in Nigeria 2019, by State.* Statista Economy. Retrieved from www.statista.com

Wali, H. N., & Sanusi, I. H. (2017). Poverty Reduction Strategies and Programmes: The Nigeria Experiance. *JORIND*, 320-329.

World Bank. (2015, October 15). *Poverty Reduction in Ghana: Progress and Challenges*. Retrieved from www.worldbank.org

World Bank. (2016, October 13). *Poverty Reduction in Nigeria in the Last Decade*. Retrieved April 4, 2019, from World Bank Document & Report: worldbank.org/-----pdf/ACS19141-REVISED-PUBLIC-POV-assessment

World Bank. (2020, April 16). *Ethiopia has Made Major Strides in Poverty Reduction but Disperities, Inequality Remain*. Retrieved from The World Bank in Ethiopia: gwoodeneh@worldbank.org

World Bank. (2020, March 31). *New Poverty Estimates for 2018*. Retrieved from Global Poverty Update from World: www.worldbank.org

World Bank. (2020). *Poverty Overview*. Retrieved from Understanding Poverty: www.worldbank.org

Yahaya, M. (2006). Poverty alleviation programme as a means of fostering Nigeria nationhood. The Project YES experience. *Gurara Journal of Human Study, 3*(2), 50-51.

Yekeen, A. (2019). *Investigation: Nigeria Industrial Development Centres in ite death thoes.* International Centre fo Investigative Reporting.

Yero, H. I. (2015). Effect of Small Scale Enterprises on Poverty Alleviation in Sabon Gari and Kauru Local Government Areas of Kaduna State, Nigeria (Master's Thesis Submitted to Scool of Postgraduate Studies, Ahamdu Belo University Zaria). 1-69.

Yunus, M., & Weber, K. (2017). *A World of Three Zeros.* New York: Public Affairs.

Yunusa, A., & Paul, A. A. (2018). Assessment of the Contribution of Small Scale Enterprises to the Development of Nigerian Economy. *Journal of Good Governance and Sustainable Development in Africa, 4(1)* (2346-724), 37-47. Retrieved from http://www.rcmss.com/index.php/ijpamr

Zhou, Y. (2019). *Land Consolidation Boosting Poverty Alleviation in China: Theory and Practice.* Retrieved from Science Direct: sciencedirect.com https:/doi.org/10.1016/j.landusepol.2018

APPENDICES

Appendix I
QUESTIONNAIRE FOR SSEs OWNERS WORKERS AND OBSERVTION
DEAR RESPONDENT,

I am a postgraduate student of the Department of Local Government and Development Studies, Ahmadu Bello University Zaria, conducting a research on the **Effect of Government Support to Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger States.** The research is part of requirements for the award of PhD in Local Government Studies. The questionnaire is purely for academic purpose and response to it will be treated with utmost confidentiality. In answering the questions, tick (√) the box that is appropriate and fill in the blank space where required.

Thank you, in anticipation of your co-operation.

Hauwa'u Ibrahim YERO

SECTION A: BIO- DATA

(1) Gender:

(a) Male ( )

(b) Female ( )

(2) Age group:

(a) 20yrs-29yrs ( ) (b) 30yrs-39yrs ( )

(c) 40yrs-49yrs ( ) (d) 50yrs-59yrs ( )

(e) 60yrs and above ( )

(3) Marital status:

(a) Single ( ) (b) Married ( )

(c) Widowed ( ) (d) Divorced ( )

(4) Family member:

(a) 0-1 ( ) (b) 2-4 ( )

(c) 5-7 ( ) (d) 8-10 ( )

(e) 11 and above ( )

(5) Educational qualification:

(a) Literacy education/ Primary school education ( )

(b) Secondary education ( )

(c) Diploma/OND/NCE ( )

(d) Degree/ HND ( )

(e) Others specify ----------

(6) Type of business you operate:

(a) Manufacturing ( ) (b) Services ( )

(c) Trading/commercial activities ( ) (d) Agro allied ( )

(e) Food processing ( )

(7) Other occupation engaged apart from this business:

(a) Salaried job ( ) (b) Other business ( )

(c) No other occupation ( )

(8) Years of establishing the business:

(a) Less than 5 years ( ) (b) 5-10 years ( )

(c) 10-15 years ( ) (d) 15-20 years ( )

(e) 20 years and above ( )

(9) Capital investment at the inception of the business (₦):

(a) 1 million-5 million ( ) (b) 5 million-10 million ( )

(c) 10million-15 million ( ) (d) 15 million-20 million ( )

(e) 20- million-25 million ( )

(10) Current capital of the business (₦):

(a) 1million-10 million ( ) (b) 10 million-20 million ( )

(c) 20 million-30 million ( ) (d) 30 million-40 million ( )

(e) 40 million-50 million ( )

(11) Source of business fund:

(a) Personal savings ( ) (b) Micro credit/bank loan( )

(c) Retained earnings (business profit) ( ) (d) Sale of asset/property ( )

(e) Family members/friends ( ) (f) Business associate ( ).

(12) Number of workers at the inception of the business:

(a) 1-10 ( ) (b) 11-20 ( )

(c) 21-30 ( ) (d) 31-40 ( )

(e) 41-50 ( ) (f) Above 50 ( )

(13) Number of staff employed from year 2010- 2020:

(a) Less than 5 ( ) (b) 6-10 ( )

(c) 11-15 ( ) (d) 16-20 ( )

(e) Above 20. ( )

(14) Category of staff employed:

(a) Skilled ( ) (b) Semi skilled ( )

(c) Unskilled ( )

(15) Workers salary per month (₦):

(a) Less than 10,000.00 ( ) (b) 10,000.00-20,000.00 ( )

(c) 20,000.00-30,000.00 ( ) (d) 30,000.00-40,000.00 ( )

(e) 40,000.00 and above ( )

SECTION B: Tick the appropriate option inside the box for strongly disagree (SD), disagree (D), fairly disagree (FD), fairly agree (FA), agree (A), and strongly agree (SA).

S/N	PARTICULARS	SD	D	FD	FA	A	SA
A	**MEASUREMENT OF POVERTY ALLEVIATION**						
1	Income earned from SSEs allows me to have regular purchase of clothes for the family.						
2	Income earned from SSEs is sufficient to access daily nutritious meal.						

3	Income earned from SSEs enables me to cater for my family education.						
4	Income earned from SSEs allows me to own house.						
5	Income earned from SSEs allows me live in a brick, aluminium roof sheet house.						
6	I satisfactorily attend to my family healthcare needs with my income.						

S/N	PARTICULARS	SD	D	FD	FA	A	SA
B	**MEASUREMENT OF JOB CREATION**						
7	I established the business because I was unemployed before.						
8	I established the business because I earn inadequate income to addresses my family responsibility.						
9	I established the business because I want to be rich.						
10	I become self-reliant from my business.						
11	I employ workers.						
C	**MEASUREMENT OF GOVERNMENT POLICIES**						
12	I have benefitted from policies/programmes of the Industrial Development Centres (IDCs).						
13	I have benefitted from policies/programmes of the Entrepreneurship Development Centre (EDC).						
14	I have benefitted from policies/programmes of the Commercial Agricultural Credit Scheme (CACS).						
15	I have benefitted from policies/programmes of the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN).						
16	I have benefitted from policies/programmes of the Micro, Small and Medium Enterprise Development Fund (MSMEDF).						
17	I have benefitted from policies/programmes of the National Directorate of Employment (NDE).						
18	I have benefitted from policies/programmes of the National Poverty Eradication Programme (NAPEP).						

19	There is individual/government partnership in my business.						
D	**MEASUREMENT OF GOVERNMENT SUPPORT**						
20	Government(s) have provided me with infrastructure.						
21	Governments have developed my capacity through training.						
22	Governments have assisted my business with advisory services.						
23	Governments have provided favourable business laws.						
24	Governments have provided me with easy access to fund to establish/expand my business.						
25	I have easy access to source of raw material.						
26	I have easy access to business space.						
E	**MEASUREMENT OF INCOME GENERATION**						
27	The business has been the only source of income to me.						
28	I earn sufficient income to cater for my basic needs.						
29	The tax I pay is fair if compared to the income I earn.						
S/N	**PARTICULARS**	**SD**	**D**	**FD**	**FA**	**A**	**SA**
30	The income earned enables me expand the business.						
31	My prestige has increased with my current earning.						

SECTION C

Fill in the blank space where required:

1. Do you have adequate money for your business operation? ----------

2. Have you ever enjoyed funding from government? If no, why? ----------
   If yes from who?----------
3. In your opinion, state the amount of capital needed to start-up and or expand a business like yours: start up ----------; Expand ----------
4. Does your business need special or additional skills acquisition? If yes, what type of skill ?----------
   and how do you acquire it? ----------
5. Have you received any support from governments?----------
6. If yes, what kind of support?----------
7. Why it is that SSEs operation have not alleviated poverty in your area? ---------
   ----
8. How can business like yours contribute to poverty reduction in your area?------

---

9. What are the factors that prevent SSEs to realise their full potential or expand in order to provide more employment to the people?----------

---

10. Is your income sufficient to cater for your basic needs?---------- If No to the question, why?----------
11. What are the infrastructure provided by government to support your business?----------
12. Which of the government policies and programmes your business benefited from?----------

TAMBAYOYI GA MASU KANANAN MASANA'ANTU
GAISUWA DA FATAN ALKHAIR

Ni 'daliba ce na sashe daya shafi nazarin bunkasa kananan hukomomi ta Jami'ar Ahmadu Bello dake Zaria. Ina gudanar da bincike akan yadda "Tallafin Gwamnati Ke sanya Kananan masana'antu ke taimakawa wajen rage radadin talauci a jihar Kano da Niger". Wannan bincike danakeyi yana daga cikin abinda ake bukatar na aiwatar domin samun shaidar kammala karatu na digirin digirgir. Na tsara wadannan tambayoyi domin harkar karatu ne kawai. Don haka nake neman taimako da hadin kan ka/ki wajen amsa mani su. Kuma amsar da ka/ki ka bayar zai kasance cikin sirri ne. Za ka/ki sanya daya daga cikin wadannan alamomi (√) (×) acikin gidajen da aka tanada dakuma yin rubutu a wurin da aka ja layi.

KASHI NA FARKO: ABINDA YA KUMSHI RAYUWAR KA/KI

(1) Jinsin ka/ki:
(a) Namiji ( ) (b) Mace ( )
(2) Shakaru:
(a) Ashirin zuwa ashirin da tara ( ) (b) Talatin zuwa talatin da tara ( )
(c) Arba'in zuwa arba'in da tara ( ) (d) Hamsin zuwa hamsin da tara ( )
(e) Samada shekara sittin ( )
(3) Matsayin kasancewa mai iyali:
(a) Mara aure ( ) (b) Mai aure ( )
(c) Mata ko miji sun rasu ( ) (d) Rabuwar aure dalilin saki ( )
(4) Yawan iyali:
(a) Mutan daya ( ) (b) Mutane biyu zuwa hudu ( )
(c) Mutane biyar zuwa bakwai ( ) (d) Mutane takwas zuwa goma ( )
(e) Sama da mutane goma shadaya ( )
(5) Zurfin ilimi:
(a) Yaki da Jahilci/karau a matakin farko (Piramari) ( )
(b) Ilimi a mataki na biyu (Sakandare) ( )
(c) Ilimin Difloma/Horan malamai (NCE) ( )
(d) Ilimin gaba da sakandare Digiri (Degree)/Bubban difloma (HND) ( )
(e) Ilimi da ba'a ambata a sama ba ----------
(6) Irin sana'ar da ka/ki keyi:
(a) Kere-kere ( ) (b) Yinma mutane hidima ( )
(c) Saye da sayarwa ( ) (d) Harkan noma da abinda ya safeshi ( )
(e) Sarrafa abinci ( )

(7) Ayyuka da kake/kike yi wadanda ba'a ambata a sama ba:
(a) Aikin albashi ( ) (b) Wasu kasuwanci da sana'a ( )
(c) Babu wani aiki ( )
(8) Shekarun kafa masana'antar ka/ki:
(a) Kasa da shaekara biyar ( ) (b) Shekaru biyar zuwa goma ( )
(c) Shekaru goma zuwa shabiyar ( ) (d) Shekaru shabiyar zuwa ishirin ( )
(e) Sama da shakaru ishirin ( )
(9) Yawan jari daka/kika bude masana'antar ka/ki da shi (kudin Najeriya):
(a) Miliyan daya zuwa miliyan biyar ( ) (b) Miliyan biyar zuwa goma ( )
(c) Miliyan goma zuwa shabiyar( ) (d) Miliyan shabiyar zuwa ishirin ( )
(e) Miliyan ishirin zuwa ishirin da biyar ( )
(10) Yawan jari da kake/kike dashi a yanzu (a kiyasin kudin Nijeriya):
(a) Miliyan daya zuwa miliyan goma ( ) (b) Miliyan goma zuwa miliyan ishirin ( )
(c) Milyan ishirin zuwa miliyan talatin ( ) (d) Miliyan talatin zuwa arba'in ( )
(e) Miliyan arba'in zuwa miliyan hamsin ( )
(11) Hanyar daka bi /kika bi domin samun jari:
(a) Ta hanyar tara taro da kwabo( ) (b) Rance a banki ( )
(c) Daga riba da nake Tarawa ( ) (d) Daga sayarda kadara da dukiya ( )
(e) 'Yan'uwa da abokai ( ) (f) Abokanan sana'a ko kasuwanci ( )
(12) Yawan ma'aikatan daka/kika fara sana'a dasu:
(a) Mutum daya zuwa mutane goma ( ) (b) Mutane goma shadaya- shirin ( )
(c) Mutane ishirin da daya zuwa talatin( ) (d) Mutane talatin da daya - arba'in ( )
(e) Mutane arba'in da daya zuwa hamsin ( ) (f) Mutane sama da hamsin ( )
(13) Yawan wadanda ka/ki ka dauka aiki daga shekara ta dubu biyu da goma zuwa dubu biyu da ishirin:
(a) Kasada mutane biyar ( ) (b) Mutane shida zuwa goma ( )
(c) Mutane goma shadaya - goma shabiyar ( ) (d) Mutane goma shashida - ishirin ( )
(e) Mutane fiye da ishirin ( )
(14) Yanayin sanin aiki da kwarewar ma'aikantan ka/ki:
(a) Sunada kwarewa sosai ( ) (b) Sunada kwarewa kadan ( )
(c) Basuda kwarewa ( )
(15) Albashin ma'aikatan ka/ki a wata (a kiyasin kudin Najeriya):
(a) Kasada dubu goma ( ) (b) Dubu goma zuwa dubu ishirin ( )
(c) Dubu ishirin zuwa dubu talatin ( ) (d) Dubu talatin zuwa dubu arba'in ( )
(e) Samada dubu aiba'in ( )

SECTION B: Kayi/kiyi amfani da daya daga alama da aka nuna a sama wajen amsa wadannan tamaboyoyi dake kasa ta nuna karfi ko raunin amincewarki, wato - baka/baki amince ba kwa-takwata (SD), baka/baki aminceba (D), Ba yabo ba fallasa (FD), Babu laifi (FA), Ka/kin amince (A), Ka/kin amince sosai (SA):

S/N	PARTICULARS	SD	D	FD	FA	A	SA
A	**MEASUREMENT OF POVERTY ALLEVIATION**						
1	Ina iya sayan tufafi ga iyalina da kudin da nake samu daga sana'ata.						

2	Kudi da nake samu ya isa na ciyarda iyalina abinci mai inganci sau uku a rana.						
3	Ina iya magance bukatun ilimin iyalina daga kudin da nake samu.						
4	Na mallaki gida da kudin da nake samu daga sana'ata.						
5	Nasamu dama ta zama a gida ginin bulo na zamani mai kuma bugun kwano.						
6	Ina iya sauke bukatu na lafiyan iyalina daga kudin danake samu.						
B	**MEASUREMENT OF JOB CREATION**						
7	Na fara harkan sana'ata ne saboda rashin aikin yi.						
8	Na kafa masa'anta nane saboda kudin danake samu basu isata na sauke hakkokin iyali na.						
9	Na kafa masana'antana ne domin na zama attajiri.						
10	Masana'anta ta sanya na zamo mai dogaro da kaina.						
11	Masana'anta ta samarma mutune aikin yin.						
C	**MEASUREMENT OF GOVERNMENT POLICIES**						
12	Na amfana da shirin hukumar dake tattara masana'antu a guri na musamman domin samar masu da ababe da zasu taimakama cigaban masana'antar su Industrial Development Centres (IDC).						
13	Na amfana da tsare-tsaren hukumar horas da masu kananan masana'antu, wato Entrepreneurship Development Centre (EDC).						
14	Na amfana da samun rance daga hukumar bunkasa noma don kasuwanci, wato Commercial Agricultural Credit Scheme (CACS).						
S/N	**PARTICULARS**	**SD**	**D**	**FD**	**FA**	**A**	**SA**
15	Na amfana da tsare-tsaren hukumar bunkasa kanan da matsakaintan masana'antu, wato Small and Medium Enterprise Development Agency of Nigeria (SMEDAN).						
16	Na amfana da hukumar samarda jari ga kanana da matsakaitan masana'antu Micro, Small and Medium Enterprise Development Fund (MSMEDF).						

17	Na amfada taimakon hukumar samarda aikin yi ta kasa, wato National Directorate of Employment (NDE).						
18	Na amfata da hukumar yaki da kawarda talauci ta kasa, wato, National Poverty Eradication Programme (NAPEP).						
19	Akwai wani tsari da gwamnati to samar ta sanya jarinta a sanaata domin ci gabana.						
D	**MEASUREMENT OF GOVERNMENT SUPPORT**						
20	Gwamnati ta samarda abubuwan more rayuwa domin bunkasa masana'antu kamar- wuta, ruwa, hanyoyi, da safara da kasashen waje da sauransu.						
21	Gwamnati ta habbaka ilimina da kwazo na ta hanyar bani horaswa.						
22	Gwamnati ta taimaka mani da shawarwari kan yadda zan bunkasa sana'ata.						
23	Gwamnati ta samarda dokoki da ka'idoji dasuka dace da bukatun sana'ata.						
24	Gwamnati ta sama mani jari domin farawa da habaka masana'antata acikin sauki.						
25	Ina samun kayanda masana'anta take amfani dashi domin sarrafawa cikin sauki.						
26	Na samu wurin da nayi amfani dashi domin kafa masana'antata acikin sauki.						
E	**MEASUREMENT OF INCOME GENERATION**						
27	Da wannan sana'a tawa kadai na Dogara domin samun kudi.						
28	Ina samun isashen kudi domin gudanar da manyan bukatuna na rayuwa kamar, ci da sha, sutura, wurin kwana da sauransu.						
29	Harajin da masana'antata ke biya babu yawa bisa la'akari da riba da nake samu.						
30	Ribar da nake samu yabani damar fadada sana'ata.						
31	Kudin da nake samu daga sana'ata ya daukaka darajata acikin alumma.						

SECTION C

Ka/ki amsa tambayoyin dake kasa akan shedayar da aka tanadar:

1. Kana/kina da isassun kudi domin gudanarda sana'ar ka/ki?----------
2. Kataba/kintaba samun rance ko tallafin kudi daga gwamanti? Idan a'a, meyasa?----------
   ---
   Idan e, daga wurin wa?----------
3. A ra'ayin ka/ki, fadi yawan kudinda kake/kike bukata domin kafa ko fadada sana'a irin taka/taki: Kafawa ----------; fadadawa ----------.
4. Shin sana'ar ka/ki na bukatar horaswa ta musamman ko samun karin horaswa?
   Idan e, wani irin horaswa kake/kike bukata? ----------
   Kuma tayaya zaka/ki samun wannan horaswar? ----------
5. Kana/kina samun wani tallafi daga gwamnati?----------
6. Idan e, wani irin tallafi?----------
7. Meyasa kananan masa'antu suka kasa rage radadin talauci a yankin kake/ki ke?
   ---
8. Ta yaya masana'anta irin taka/taki zata taimaka wajen rage taulauci a yankin ka/ki?------
   ---
9. Wasu dalilai ne suka hana kananan masana'antu damar fadada aikinsu domin su samarda guraban aiki ga dimbin jama'a?----------
   ---
10. Shin kudinda kake/kike samu ya isa gudanarda muhimman bukatun ka/ki na rayuwa?----
    Idan a'a meyasa?----------
11. Wasu irin ababene na habbaka sana'a gwamnati ta samar domin tallafama sana'ar ka/ki?
    ---
12. Wadanne tsare -tsare ne na gwanmati ka/ki ka amfana dasu?

QUESTIONNAIRE TO SSES' WORKERS

DEAR RESPONDENT,

I am a postgraduate student of the Department of Local Government and Development Studies, Ahmadu Bello University Zaria, conducting a research on the **Effect of Government Support to Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger States.** The research is part of requirements for the award of PhD in Local Government Studies. The questionnaire is purely for academic purpose and response to it will be treated with utmost confidentiality. In answering the questions, tick (√) the box that is appropriate and fill in the blank space where required.

Thank you in anticipation of your co-operation.

Hauwa'u Ibrahim YERO

1. Gender:

(a) Male ( ) (b) Female ( )

2. (2) Age group:

(a) 20yrs-29yrs ( ) (b) 30yrs-39yrs ( )

(c) 40yrs-49yrs ( ) (d) 50-59yrs ( )
(e) 60yrs and above ( )
3. (3) Marital status: (a) Single ( ) (b) Married ( )
(c) Widowed ( ) (d) Divorced ( )
4. (4) Family member: (a) 0-1 ( ) (b) 2-4 ( )
(c) 5-7 ( ) (d) 8-10 ( )
(e) 11 and above ( )
5. Salary per month (₦):
(a) Less than 10,000.00 ( ) (b) 10,000.00 - 20,000.00 ( )
(c) 20,000.00 - 30,000.00 ( ) (d) 30,000.00 - 40,000.00 ( )
(e) Above 40,000.00 ( )
6. Educational qualification:
(a) Literacy education/ Primary school education ( )
(b) Secondary education ( )
(c) Diploma/OND/NCE ( )
(d) Degree/ HND ( )
(e) Others specify ----------
7. How many years are you working in this organisation?----------

8. Why did you decide to work with this organisation?----------
---
9. Do you have the required knowledge and skills to do your work?----------
10. Do you need additional training to develop your capacity?----------
11. Are you satisfied with your job? (a) If Yes, how? ----------
(b) if No, why?----------
12. Does your boss give you maximum cooperation to discharge your duty? -------
13. Is your salary adequate to cater for your basic needs such as- food, shelter, access to health and education facilities etc.?----------
14. What problems do you face with the work environment?----------
---
15. How can the problems be addressed?----------
---
16. Do the activities of Small Scale Enterprise (SSE) provide job and reduce poverty level in your community? -----
(a) If Yes, how? ----------
(b) if No why?----------
17. How can the menace of poverty be tackled in our society?----------
---
18. Has your organisation benefited from any business support/incentives provided by government(s) especially the local government?----------
If yes, what type support has your organisation benefited from?

TAMBAYOYI GA MA'AIKATA NA KANANAN MASANA'ANTU

GAISUWA DA FATAN ALKHAIRI,

Ni 'daliba ce na sashe daya shafi nazarin bunkasa kananan hukomomi ta Jami'ar Ahmadu Bello dake Zaria. Ina gudanar da bincike akan yadda "Tallafin Gwamnati ke sanya Kananan masa-

na'antu ke taimakawa wajen rage radadin talauci a jihar Kano da Niger". Wannan bincike danakeyi yana daga cikin abinda ake bukatar na aiwatar domin samun shaidar kammala karatu na digirin digirgir. Na tsara wadannan tambayoyi domin harkar karatu ne kawai. Don haka nake neman taimako da hadin kan ka/ki wajen amsa mani su. Kuma amsar da ka/ki ka bayar zai kasance cikin sirri ne. Za ka/ki sanya daya daga cikin wadannan alamomi (√) (×) acikin gidajen da aka tanada dakuma yin rubutu a wurin da aka ja layi.

Nagode, ina mai sa rai ga samun taimakon ka/ki.

Hauwa'u Ibrahim YERO

1. Jinsi:
   (a) Namiji ( ) (b) Mace ( )
2. Shekaru:
   (a) Ishirin zuwa ishirin da tara ( ) (b) Talatin- talatin da tara ( )
   (c) Arba'in – arba'in da tara ( ) (d) Hamsin- hamsin da tara ( )
   (e) Samada shekara sittin ( )
3. Matsayin kasancewa mai iyali:
   (a) Mare aure ( ) (b) Mai aure ( )
   (c) Mata ko miji sun rasu ( ) (d) Rabuwar aure dalilin saki ( )
4. Yawan iyali:
   (a) Mutan daya ( ) (b) Mutane biyu zuwa hudu ( )
   (c) Mutane biyar zuwa bakwai ( ) (d) Mutane takwas zuwa goma ( )
   (e) mutum goma shadaya-sama ( )
5. Albashi a wata (a kiyasin naira):
   (a) Kasa da dubu goma ( ) (b) Dubu goma zuwa ishirin ( ) (c) Dubu ishirin zuwa dubu talatin ( ) (d) Dubu talatin zuwa arba'in ( ) (e) Samada dubu arba'in ( )
6. Zurfin ilimi:
   (a) Yaki da Jahilci/karatu a matakin farko (Piramari) ( )
   (b) Ilimi a mataki na biyu (Sakandare) ( ) (c) Ilimin Difloma/Horan malamai (NCE) ( )
   (d) Ilimin gaba da sakandare Digiri (Degree)/Bubban difloma (HND) ( )
   (e) Ilimi da ba'a ambata a sama ba ----------
7. Shekuru nawa kana/kina aiki a wannan ma'aika?----------
8. Me yasanya ka/ki aiki a wannan ma'aikatar?----------
   ----
9. Kana/kina da isashen sani da kuma kwarewa a aikin ka/ki?----------
10. Kana/kina da bukatan samun Karin horaswa domin habaka kware ka/ki?---------
11. Ka/kin gamsu da yanayin aikin ka/ki?---------- (a) Idan e, tayaya? ---------
    ----
    Idan a'a, meyas?----------
12. Shin shugaban ka/ki yana baka/ki cikakken goyan baya wajen gudanarda aikin ka/ki?----------
13. Shin kana/kina samun albashi da zai tamaka maka/maki wajen kulada muhimman bukatun ka/ki na rayuwa kamar – ci da sha, gurin kwana, kula da lafiya da kuma ilimi? ----------

14. Wadanne matsaloli kake/kike fuskanta a wajen aiki?----------
    ----
15. Ta yaya za'a magance matsalolin domin tabbatarda kwazon aikin ka/ki ?
    ----
16. Shin aikin Kananan masana'antu suna samarda aikin yi da rage talauchi a cikin al'umman ka/ki?---------
    Idan e, tayaya? ----------
    Idan a'a, meyasa?----------
17. Wasu hanyoyi za'a bi a magance matsalar talauci a cikin al'umma? ----------
    ----
18. Ma'aikatar ka/ki ta taba samun tallafi domin bunkasata daga gwamnati musamman ta karamar hukuma?---------- Idan e, wani tallafi ta samu?----------
    ----

OBSERVATION CHECK LIST OF ISSUES

Observation would corroborate and compliment the questionnaire instrument used to generate data on PhD research titled 'Effect of Government Support to Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger States, Nigeria'. The following would be observed:

1. SSEs environment i.e. their location and type of business they operate in the study areas.
2. The available infrastructure such as- roads, water, power.
3. The workers and how they relate in the SSEs.
4. SSEs neighbouring community and how SSEs activities affect them.

APPENDIX II A & B

DESCRIPTIVE STATISTICS OF THE RESPONDENTS

STATE SSEs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	KANO	73	51.8	51.8	51.8
	NIGER	68	48.2	48.2	100.0
	Total	141	100.0	100.0	

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	98	69.5	69.5	69.5
	FEMALE	43	30.5	30.5	100.0
	Total	141	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 YRS	48	34.0	34.0	34.0
	30-39 YRS	37	26.2	26.2	60.3
	40-49 YRS	37	26.2	26.2	86.5
	50-59 YRS	15	10.6	10.6	97.2
	60 YRS & ABOVE	4	2.8	2.8	100.0
	Total	141	100.0	100.0	

MARITAL-STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	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 NO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LITERACY/ PRIMARY	5	3.5	3.5	3.5
	SECONDARY CERTIFICATE	29	20.6	20.6	24.1
	DIPLOMA/ OND/ NCE	55	39.0	39.0	63.1
	DEGREE/ HND	49	34.8	34.8	97.9
	OTHERS	3	2.1	2.1	100.0
	Total	141	100.0	100.0	

BIZ TYPE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MANUFACTURING	22	15.6	15.6	15.6
	SERVICES	32	22.7	22.7	38.3
	TRADING	52	36.9	36.9	75.2
	AGRO ALLIED	14	9.9	9.9	85.1
	FOOD PROCESSING	21	14.9	14.9	100.0
	Total	141	100.0	100.0	

BIZ AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESSTHAN 5 YRS	66	46.8	46.8	46.8
	5-10 YRS	49	34.8	34.8	81.6

	10-15 YRS	19	13.5	13.5	95.0
	15-20	5	3.5	3.5	98.6
	ABOVE 20 YRS	2	1.4	1.4	100.0
	Total	141	100.0	100.0	

INITIAL CAPITAL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 MILLION	117	83.0	83.0	83.0
	5-10 MILLION	14	9.9	9.9	92.9
	10-15 MILLION	4	2.8	2.8	95.7
	15-20 MILLION	2	1.4	1.4	97.2
	20-25 MILLION	4	2.8	2.8	100.0
	Total	141	100.0	100.0	

CURRENT CAPITAL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10 MILLION	100	70.9	70.9	70.9
	10-20 MILLION	18	12.8	12.8	83.7
	20-30 MILLION	12	8.5	8.5	92.2
	30-40 MILLION	5	3.5	3.5	95.7

	40-50 MILLION	6	4.3	4.3	100.0
	Total	141	100.0	100.0	

W/SKILLS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SKILLED	82	58.2	58.2	58.2
	SEMI SKILLED	38	27.0	27.0	85.1
	UNSKILLED	21	14.9	14.9	100.0
	Total	141	100.0	100.0	

FUND SOURCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PERSONAL SAVINGS	56	39.7	39.7	39.7
	MICRO CREDIT/ BANK LOAN	8	5.7	5.7	45.4
	RETAINED EARNINGS	21	14.9	14.9	60.3
	SALE OF ASSET/ PROPERTY	8	5.7	5.7	66.0
	FAMILY/ FRIENDS	37	26.2	26.2	92.2
	BUSINESS ASSOCIATES	11	7.8	7.8	100.0
	Total	141	100.0	100.0	

WORKERS (2010-2020)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5	84	59.6	59.6	59.6
	6-10	24	17.0	17.0	76.6
	11-15	18	12.8	12.8	89.4
	16-20	2	1.4	1.4	90.8
	ABOVE 20	13	9.2	9.2	100.0
	Total	141	100.0	100.0	

W/SKILLS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SKILLED	82	58.2	58.2	58.2
	SEMI SKILLED	38	27.0	27.0	85.1
	UNSKILLED	21	14.9	14.9	100.0
	Total	141	100.0	100.0	

STATES

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	KANO	81	65.3	65.3	65.3
	NIGER	43	34.7	34.7	100.0
	Total	124	100.0	100.0	

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	93	75.0	75.0	75.0
	FEMALE	31	25.0	25.0	100.0
	Total	124	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 YRS	60	48.4	48.4	48.4
	30-39 YRS	35	28.2	28.2	76.6
	40-49 YRS	21	16.9	16.9	93.5
	50-59 YRS	3	2.4	2.4	96.0
	60 YRS & ABOVE	5	4.0	4.0	100.0

	124	100.0	100.0	

M/ STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	43	34.7	34.7	34.7
	MARRIED	66	53.2	53.2	87.9
	WIDOWED	10	8.1	8.1	96.0
	DIVORCED	5	4.0	4.0	100.0
	Total	124	100.0	100.0	

FAMILY NO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1	42	33.9	33.9	33.9
	2-4	34	27.4	27.4	61.3
	5-7	35	28.2	28.2	89.5
	8-10	10	8.1	8.1	97.6
	11 & ABOVE	3	2.4	2.4	100.0
	Total	124	100.0	100.0	

SALARY (M)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	21	16.9	16.9	16.9
	2	20	16.1	16.1	33.1
	3	36	29.0	29.0	62.1
	4	20	16.1	16.1	78.2
	5	27	21.8	21.8	100.0
	Total	124	100.0	100.0	

W/EXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESSTHAN 5 YRS	60	48.4	48.4	48.4
	5-10 YRS	47	37.9	37.9	86.3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PAV1	22.55	21.378	.594	.826
PAV2	22.39	21.897	.706	.817
PAV3	22.47	21.894	.647	.822
PAV4	23.50	15.423	.683	.825
PAV5	22.94	18.054	.602	.829
PAV6	22.67	19.510	.782	.793

Reliability Statistics

Cronbach's Alpha	N of Items
.754	5

Item Statistics

	Mean	Std. Deviation	N
JOB1	**4.38**	**1.360**	**141**
JOB2	**4.69**	**1.057**	**141**
JOB3	**4.91**	**.801**	**141**
JOB4	**5.00**	**.756**	**141**
JOB5	**4.90**	**.873**	**141**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
JOB1	19.50	6.980	.504	.743
JOB2	19.18	7.851	.589	.684
JOB3	18.96	9.006	.584	.697
JOB4	18.87	9.212	.582	.701
JOB5	18.97	9.256	.459	.731

Item Statistics

	Mean	Std. Deviation	N
GOP1	2.57	1.400	141
GOP2	2.55	1.312	141
GOP3	2.32	1.084	141
GOP4	2.68	1.261	141
GOP5	2.66	1.206	141
GOP6	2.64	1.369	141
GOP7	2.42	1.135	141
GOP8	2.30	1.200	141

Reliability Statistics

Cronbach's Alpha	N of Items
.933	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
GOP1	17.57	51.533	.729	.928
GOP2	17.59	51.215	.810	.921
GOP3	17.82	54.118	.806	.922

GOP4	17.46	52.222	.787	.923
GOP5	17.48	53		
GOP6	17.50	56		
GOP7	17.72	51		
GOP8	17.84	55		

Item Statistics

	Mean	Std. Deviation	N
GOS1	2.99	1.466	141
GOS2	3.00	1.378	141
GOS3	2.94	1.332	141
GOS4	3.18	1.416	141

Reliability Statistics

Cronbach's Alpha	N of Items
.840	7

GOS5	3.03	1.449	141
GOS6	3.76	1.444	141
GOS7	3.74	1.274	141

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
GOS1	19.64	35.918	.604	.816
GOS2	19.63	36.020	.651	.809
GOS3	19.70	36.471	.649	.810
GOS4	19.45	34.964	.700	.801
GOS5	19.60	34.855	.686	.803
GOS6	18.87	39.141	.413	.846
GOS7	18.89	39.724	.457	.837

Reliability Statistics

Cronbach's Alpha	N of Items
.788	5

Item Statistics

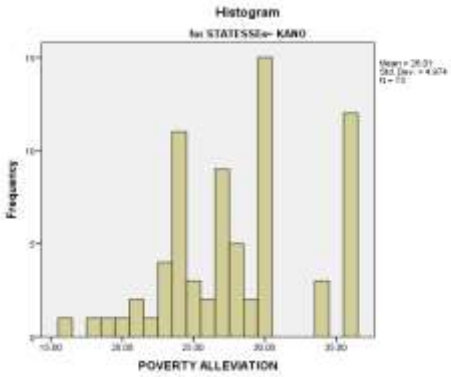
	Mean	Std. Deviation	N
ING1	4.54	1.011	141
ING2	4.74	.805	141
ING3	4.30	1.151	141
ING4	4.62	.946	141
ING5	4.64	.889	141

Item-Total Statistics

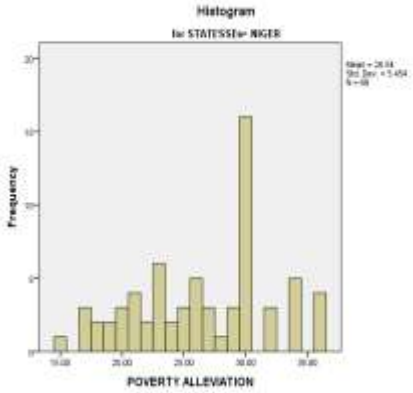
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ING1	18.30	10.868	.114	.885
ING2	18.09	8.413	.768	.694
ING3	18.54	7.807	.547	.760
ING4	18.22	7.701	.772	.678
ING5	18.20	7.846	.807	.672

APPENDIX IV

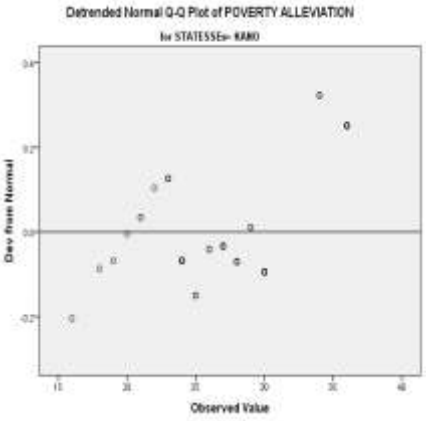
TEST FOR NORMALITY



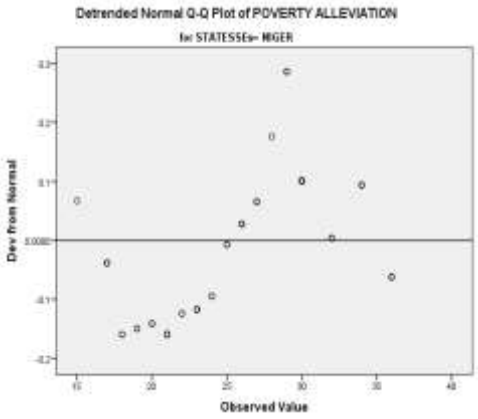
Source: Survey Research, 2021



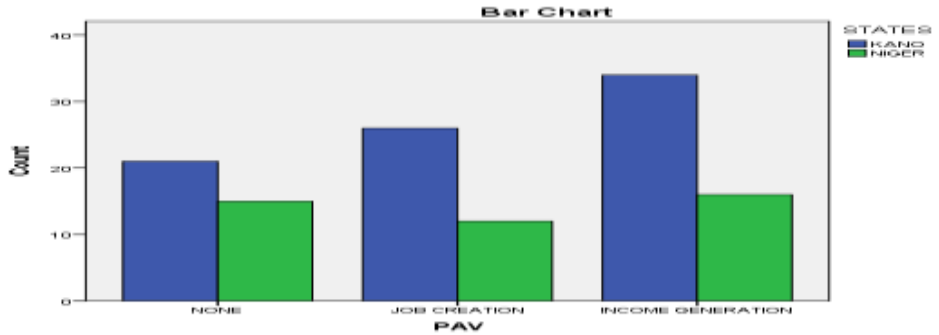
Source: Survey Research, 2021



Source: Survey Research, 2021



Source: Survey Research, 2021



Source: Survey Research, 2021

APPENDIX V
IRON AND PLASTIC PRODUCTION









APPENDIX VI
RECYCLING OF WASTE TO WEALTH









APPENDIX VII
ROADS IN SHARADA PHASE I, II & III








PIPES

APPENDIX VIII
A SECTION OF ICED BLOCK OPERATION







APPENDIX IX
INDUSTRIAL WASTE AND THE CONSTRUCTED DITCH

















APPENDIX X

ROADS SITUATION, TURNING WASTE INTO WEALTH AND WATER SHORTAGE IN BOMPAI AND DAKATA INDUSTRIAL AREAS

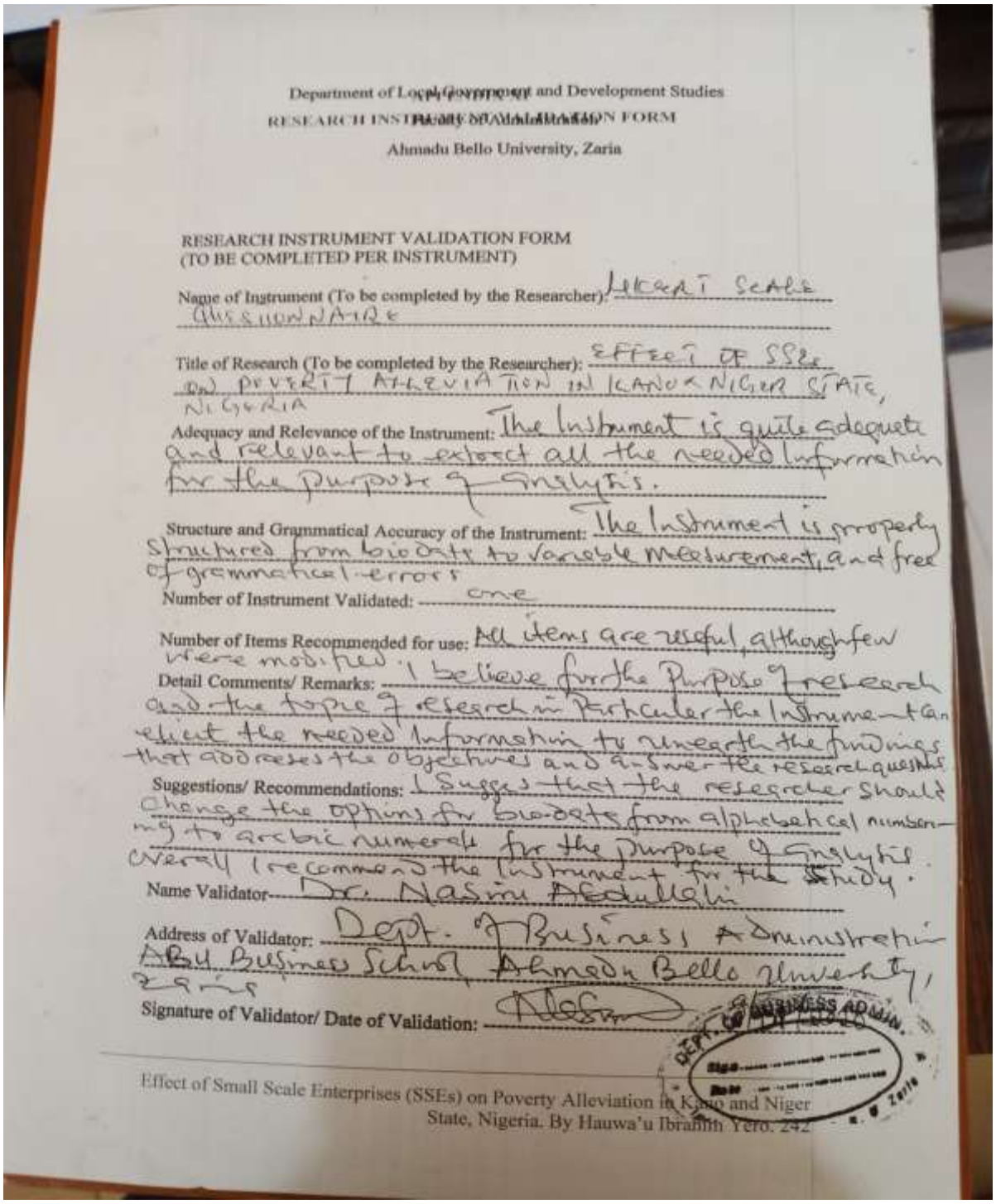








APPENDIX XI: RESEARCH INSTRUMENT VALIDATION FORM



Department of Local Government and Development Studies

RESEARCH INSTRUMENT VALIDATION FORM

Ahmadu Bello University, Zaria

RESEARCH INSTRUMENT VALIDATION FORM
(TO BE COMPLETED PER INSTRUMENT)

Name of Instrument (To be completed by the Researcher): LIKERT SCALE QUESTIONNAIRE

Title of Research (To be completed by the Researcher): EFFECT OF SSEs ON POVERTY ALLEVIATION IN KANO & NIGER STATE, NIGERIA

Adequacy and Relevance of the Instrument: The Instrument is quite adequate and relevant to extract all the needed information for the purpose of analysis.

Structure and Grammatical Accuracy of the Instrument: The Instrument is properly structured from bio data to variable measurement, and free of grammatical errors

Number of Instrument Validated: one

Number of Items Recommended for use: All items are useful, although few where modified. I believe for the purpose of research and the topic of research in particular the instrument can elicit the needed information to unearth the findings that addresses the objectives and answer the research questions

Detail Comments/ Remarks:

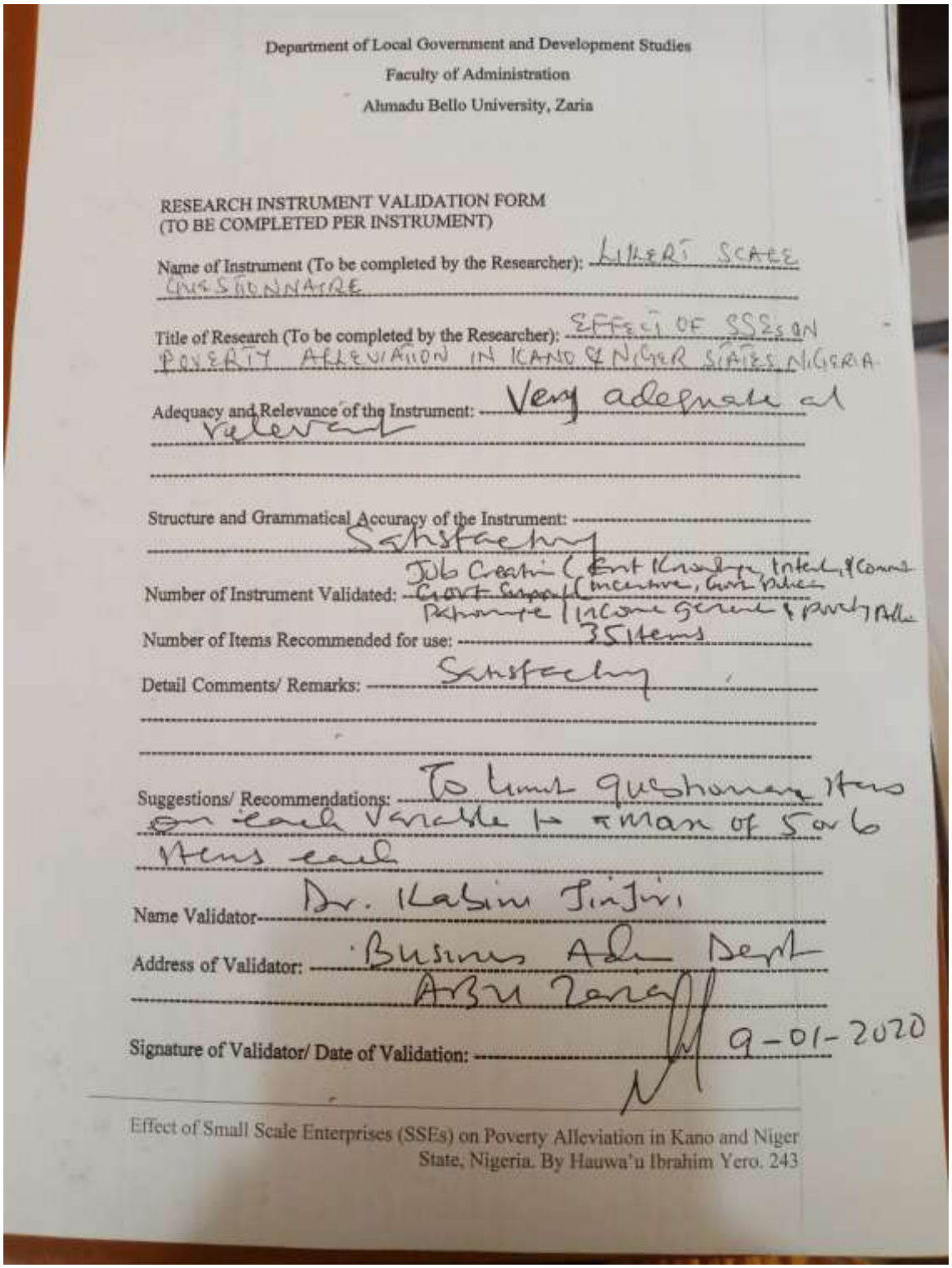
Suggestions/ Recommendations: I suggest that the researcher should change the options for bio-data from alphabetical numbering to arabic numerals for the purpose of analysis. Overall I recommend the instrument for the study.

Name Validator: Dr. Nasiru Abdullahi

Address of Validator: Dept. of Business Administration ABU Business School, Ahmadu Bello University, Zaria

Signature of Validator/ Date of Validation:

DEPT. OF BUSINESS ADMIN. Sign Date 2016



Department of Local Government and Development Studies

Faculty of Administration

Ahmadu Bello University, Zaria

RESEARCH INSTRUMENT VALIDATION FORM
(TO BE COMPLETED PER INSTRUMENT)

Name of Instrument (To be completed by the Researcher): LIKERT SCALE QUESTIONNAIRE

Title of Research (To be completed by the Researcher): EFFECT OF SSEs ON POVERTY ALLEVIATION IN KANO & NIGER STATES NIGERIA

Adequacy and Relevance of the Instrument: Very adequate at relevant

Structure and Grammatical Accuracy of the Instrument: Satisfactory

Number of Instrument Validated: Job Creation (Ent Knowledge, Intel, & Comm Govt Support (Incentive, Govt Policies Patronage) Income Generation & Poverty Alle

Number of Items Recommended for use: 35 Items

Detail Comments/ Remarks: Satisfactory

Suggestions/ Recommendations: To limit questionnaire items on each variable to a max of 5 or 6 items each

Name Validator: Dr. Kabiru Tinjiri

Address of Validator: Business Adm Dept ABU Zaria

Signature of Validator/ Date of Validation: 9-01-2020

Effect of Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger State, Nigeria. By Hauwa'u Ibrahim Yero. 243

Department of Local Government and Development Studies

Faculty of Administration

Ahmadu Bello University, Zaria

RESEARCH INSTRUMENT VALIDATION FORM
(TO BE COMPLETED PER INSTRUMENT)

Name of Instrument (To be completed by the Researcher): LIKERT SCALE QUESTIONNAIRE

Title of Research (To be completed by the Researcher): EFFECT OF SSEs ON POVERT ALLEVIATION IN KANO AND NIGER STATES, NIGERIA.

Adequacy and Relevance of the Instrument: The number of questions are much, reduce to five questions for each variable, avoid negative and double barrel questions.

Structure and Grammatical Accuracy of the Instrument: further edit the grammar.

Number of Instrument Validated: 38

Number of Items Recommended for use: 25

Detail Comments/ Remarks: The questions are ok and relevant but try and make the short.

Suggestions/ Recommendations: Reduce the number of questions to 5 for each variable and extend interview questions to 12 for each informant & avoid yes or no questions.

Name Validator: Dr. Danjuma Abdullahi

Address of Validator: Dept. of Local Govt & Dev Studies, ABU Zaria

Signature of Validator/ Date of Validation: [signature] 12/12/2019

Effect of Small Scale Enterprises (SSEs) on Poverty Alleviation in Kano and Niger State, Nigeria. By Hauwa'u Ibrahim Yero. 244