EFFECT OF GOVERNMENT INTERVENTION ON THE PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN KANO STATE

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The study focus on the assessment of the effect of government intervention on the performanceof small and medium enterprises in Kano state was based on specific objectives, which were todetermine the effect of tax subsidies on the performance of SMEs in Kano state, to investigate theeffect of training on the performance of SMEs in Kano state, and establish the effect of financingon the performance of SMEs in Kano state. The study employed a cross-sectional research design.The population of the study comprised two thousand eight hundred twenty-five (2,825) registeredSMEs in Kano state, and the study utilized Taro Yamani's formula for sample size determinationto arrive at a sample of 350. At the same time, a convenience sampling technique was employedfor sample size selection. Primary data was collected using a structured five-point Likert scalequestionnaire. The results of the analysis revealed that tax subsidies, training, and financing eachhave a positive and significant effect on the performance of SMEs in Kano. The study furtherrecommended that the SMEs owners in Kano state, SME owners should actively seek and take fulladvantage of tax relief programs or subsidies offered by the government, invest in consistenttraining programs for employees, and actively explore multiple financing sources beyondtraditional bank loans, such as government grants, microfinance, and venture capital.

Keywords: *Government Intervention, Performance of SMEs, Tax Subsidies, Training, Financing*

1.0 Introduction

Small and medium enterprises (SMEs) appear to have been as the essential impetus to economic growth and development in every economy around the world. Organization for Economic Co-operation and Development (OECD) (2017) highlights that SMEs can provide substantial contributions to the United Nations Sustainable Development Goals through employment generation, sustainable industrialization, innovation nurturing, and income disparity reduction, and crucial to such aspirations and endeavors are the financial performance and sustainability of SMEs (Bartolacci et al., 2020). Especially in developing countries like Nigeria, as they are seen to represent an engine of growth and catalyst of socio-economic development of any state. The experience of developed economies in relation to the roles played by small and medium enterprises emphasizes that the importance of entrepreneurship cannot be over deliberated especially among the developing countries. In order to highlight its importance in relation to the growth and development of a given economy, SMEs has been referred to as a source of wealth and employment generation". SMEs are one of the main essentials of economic growth. SMEs arerecognized as the dynamic force of high speed of occupation, engagement enhanced standard of living, production of value-added product, services and largely the originator of strong economies (Naradda et al., 2021). Since independence, every regime recognizes the importance of promoting small and medium enterprise as the basis of economic growth and development.

In this context of organizational performance, it is a measure of the change of financial state ofanorganizationorthefinancialoutcomesthatresultfrommanagementdecisionsandthe execution of those decisions by members of the organization. Due to contextual perceptions of outcomes, the performance measures are selected in light of the context of the organization(s) being observed. (Bosire&Muturi, 2020). The measures selected represent the outcomes achieved, either good or bad. Bosire and Muturi (2020) indicated that, numerous approaches of measuring business performance include changes in turnover, productivity, employment, sales, profit, and total assets.

When compared to sales, employment is believed to be more reliable and volatile. Goel andRishi (2019) used multiple performance criteria to undertake 50 case studies on small business unitsinAsia,Africa,Europeand America.Thesurveydiscoveredthatemployment growth,sales growth, profitability growth, income growth, and asset expansion were the most common performance measures. Cheung (2018) investigated how to assess the performance of micro and

small businesses. The findings showed that owners managers employ a hybrid approach to evaluate performance against defined goals and time frames, including non-monetary and monetary indicators. Due to their worries about meeting non- financial and financial returns, shareholders of these SMEs employ different method to evaluate success. Government intervention plays a pivotal role on the performance of small and medium enterprise (SMEs). Olayemi (2022) and Yonis (2018) both found that government support programs can promote growth and innovation in SMEs, as well as improve their human capital development and employment opportunities.

Subsequently, in Nigeria, the most worrisome of the monumental challenges that SMEs face is funding, small and medium businesses lack easy access to credit facilities despite the various government support and various programs through government ministries, micro finances institutions, Nigeria Industrial estates, banks, venture capitalists, and other informal /personal sources. The various ways that SMEs can acquire funds are through savings mobilization, table banking, soft loans, asset financing, local purchase order financing, and forming merry-go-rounds (National Industrialization Policy, 2022). Kithae et al., (2018) revealed that for SMEs to put in practice the new entrepreneurial skills learned, adequate finance should be available forthe implementation.

As a result, several specialized financial institutions in charge of micro-credit and policy instruments were established to enhance the development of SMEs. They include Nigeria Bank for Commerce and Industry (NBCI) National Economic Reconstruction Fund (NERFUND), Bank of Industry (BOI) among others. They were established to provide monetary and fiscal support for small and medium enterprises. The establishment of the Social Intervention Programme (SIP) by the past president BuhariMuhammodu led administration in year 2016 includes Government Enterprises Development Agency of Nigeria (SMEDAN),Entrepreneurship Development Policy (EDP), Industrial Development Centers (IDC), Small and Medium Enterprises EquityInvestment Scheme (SMEEIS), amongothers. Theywereintroduced tooffertechnicalandfinancialassistancetoSMEs.

The role of government interventions on small and medium enterprises performance cannot be over emphasized. When we look at Nigerian economy it shows that greater consideration and encouragement should be given to small and medium enterprises. Despite various government interventions aimed at supporting small and medium enterprises (SMEs) in Kano, Nigeria, the

impact of these interventions on the performance and sustainability of SMEs remains unclear. SMEs play a crucial role in driving economic growth, job creation, and poverty reduction in Kano State. However, they face numerous challenges, including limited access to finance, inadequate infrastructure, and unfavorable regulatory environments. Government interventions, such as financial support schemes, capacity-building programs, and regulatory reforms, are implemented to address these challenges and promote the growth of SMEs.

However, the effectiveness of these interventions in improving the performance and competitiveness of SMEs in Kano has not been adequately assessed. In the same vein, prior studies have investigated government intervention and SMEs performance. For instance, Ayozie (2020) analyzes the influence that government involvement has on the relationships between entrepreneurial networks and firm performance. The study found that when creating and implementing any entrepreneurship program, government involvement should consider entrepreneurial networking. Aliyu (2021) examined the impact of government involvement on the growth of small and medium-sized businesses. Findings show thatthedevelopmentofsmall-scaleenterprisesisbeinginhibiteddespiteseveralspecializedinstitutions providing micro credit and policy instruments designed to promote it due to the gap between the effective implementation of policyand the achievement of sustainable development.

Ezeilo and Ike (2024) investigated government intervention policies and their effects on the performance of Small and Medium Scale Enterprises (SMEs) in Nigeria, with a particular focus onSMEsoperatinginAsaba,DeltaState.Theirstudyfoundthatgovernmenttaxationpolicyand volatile foreign exchange rates have a significant and positive influence on the performance of SMEs, while government infrastructural provisions have no significant influence on SMEs' performance. Yunusa et al, (2023) appraised the impact of government intervention on small scale enterprises in Dekina Local Government Area of Kogi State. The findings of their study revealed that there is a positive relationship between government intervention and the growth of small-scale business enterprise in Dekina Local Government Area, Kogi State.Aregawi and Patnaik (2023) evaluated the impact of government intervention on the small manufacturing Enterprises innovation level in Tigray, Ethiopia. The result of the analysis found that the intervention of the program has a positive effect on innovation process dimension.

However, to the best of researcher's knowledge, none of these prior studies have specifically used the combined effect of subsidies, financing and training to investigate the effect of government intervention on performance of SME in Kano state.

Therefore, there is a need to understand how different government interventions impact the performance of SMEs in Kano, including their effects on business growth, innovation, job creation, and overall sustainability. By identifying the strengths and weaknesses of current interventions, policymakers can develop more targeted and effective strategies to support SMEs andpromoteeconomicdevelopmentinKanoState.Theeffectivenessofgovernmentinterventionsinenhancingthe performanceof SMEsinKanoisnotwellunderstood,leadingtoa gap in knowledge regarding the most appropriate strategies for supporting SMEs in the region.

Despite the implementation of various government policies and programs to support small and medium enterprises (SMEs), many SMEs still face challenges that hinder their growth and development, highlighting the need for more effective approach to government intervention.

Therefore, this study aims to investigate the effect of government intervention on the performanceofsmallandmediumenterprisesin Kanostate,with afocus onidentifyingthe most effective strategies for supporting SMEs in the region. However, thespecific objectivesare;

    i.   Todeterminethe effectof taxsubsidiesontheperformanceofSMEsinKano state.

    ii.   Toinvestigatetheeffectof trainingontheperformanceofSMEsinKanostate

    iii.   Toestablishtheeffectof financingontheperformanceofSMEsinKano state.

1.0 Literature

Concept of PerformanceofSmallandMediumEnterprises.

SMEs' performance refers to the outcomes of firms' business activities (Kotane&Kuzimina-Merlino, 2017). Thesuccess of theorganization can bedefined as firm performance. It measured in fulfilling the goals and objectives of the organization to achieve the desired outcome. Firm performance can be defined as the combination of two distinct domains: financial and non-financial performance (Ukko et al., 2019). Indicators of owner/manager happiness, customer satisfaction, reputation, and market share are all considered non-financial performance (Kiani et al., 2012). Financial indicators include profit and growth (Panigyrakis et al., 2007, as cited in Esuh, 2012). The measures on profitability are return on assets, return on investment andearnings per share; the measure on growth aresales, employment and business revenue (Monday et al., 2014).

Performance is the key interest of each business owners/managers. However, performance is measured as the outcome that is generated by the firm input. Business performance defines the extent to which the target task of the business was accomplished in comparison to the finaloutput at the end of a business period (Yildiz et al., 2014). Business performance can be described depending on the success level of the firms in fulfilling their objectives. Mark and Nwaiwu (2021) added that business performance entails how well the business enterprise is managed in terms of the value perceived by customers in relation to the organization's delivery and other stakeholder should be acknowledge when defining performance. The SMEs firm performanceisregulatedalongtheluckyoutcomeoffirmsinthemarket,eachdomestically,and globally.

GovernmentIntervention

Government plays a critical role in shaping the success of SMEs. The government is already helping SMEs by providing financing, promotion, developing capacity, marketing, and through many other aid programmes under various Ministries and agencies. Government interventions refers to actions taken by the state to influence economic activities, social welfare, or public policy outcomes. According to Akwu (2023), this refers to several efforts made by the government in diverse ways in order to encourage the growth, survival and full participation of SMEs in the socio-economic development. These interventions can take various forms, including regulatory measures, fiscal and monetary policies, subsidies, public investments, and social programs. Acemoglu&Robbinson (2012) posits it to policies implemented by the state to

influence economic activities, such as regulations, taxes, subsidies, and public spending. These interventions are aimed at promoting economic development, social welfare, and stability withina society. Scholars of the facilitation school believe that government intervention, as a positive signal, motivates enterprises to carry out R&D activities (Guo et al., 2018). Government intervention in enterprises' R&D activities is mainly supported by formulating various fiscal and financial policies and adopting policy tools such as government subsidies and tax incentives (Yang et al., 2019).

Tax Subsidies

Slemrod (2018) views tax subsidies as government interventions that use the tax code to achieve specific policy objectives, such as promoting economic growth, investment, or social welfare. Taxsubsidiescanhaveimplicationsforincomedistribution,economicefficiency,andoveralltax policy design. Gale (2022) describes tax subsidies as implicit or explicit tax preferences that result in lower liabilities for certain tax payers compared to a neutral tax system. These subsidies can distort economic decision-making, favoring certain activities over others and leading to inefficiencies in the allocation of resources. Tax subsidies are provisions in the tax code that result in reductions in tax liabilities for certain individuals, businesses or activities (Batchelder, 2017).

Training

Business training program is created to provide an alternate route to gainful employment for economicallydisadvantage individuals through the establishment of their businesses. Despite the importance and prevalence of small and medium-sized firms in economies around the world, there is very little research on how such firms train and develop their employees, despiterepeated calls overmany years(Cardon&Stevens, 2004). Thereis an assumption that trainingis a good thing for firms and will enhance individual and organizational performance. In most developing countries and Nigeria in particular, successive governments have initiated various development programmes aimed at improving the business models of SMEs by way of training business owners on how to take business risks, develop business skills, undergo mentorship, and acquired good business communication skills and develop business tolerance. All these characteristics are acquired through entrepreneurial training (Sial, Rathore& Khan, 2020).

Financing

According to Gitman and Zutter (2020) financing is the acquisition and use of funds from

investorsandcreditorsthatenableafirmtoachieveitsobjectives.Financingintermsofgrantis a fundamental aspect of corporate finance and plays a crucial role in sustaining and growing organizations. Ross, Westerfield, and Jordan (2016) sees financing as the process of obtaining funds or capital to support the activities of an individual or organization. This highlights the importance of obtaining and managing funds to support the operations, growth, and strategic objectives of a business. Financing decisions play a critical role in determining the capital structure, cost of capital, and overall financial performance of an organization.

TheoreticalFramework

ResourceDependencyTheory

Thispresentresearchwasanchoredbytheresourcedependencytheory.ResourceDependency Theory(RDT)providesacompellinglenstoanalyzehowgovernmentinterventionimpactsthe performanceofsmallandmediumenterprises(SMEs)inKanoState.Thetheorypositsthatorganizations, including SMEs, depend on external resources for survival and growth. In the context of Kano State,these resources often include financial support, infrastructure, capacity-building programs, and favorable policies provided by the government. The reciprocal relationship highlighted by RDT underscores how SMEs rely on government interventions to gain access to vital resources, while the government, in turn, depends on the economic contributions of SMEs to drive development and foster job creation.Government interventions, such as grants, tax incentives, and infrastructure investments, can significantlyreducetheenvironmental uncertaintyfaced bySMEs. Bysecuringcritical resources through these programs, SMEs are empowered to enhance their productivity, innovate, and expand their operations.

EmpiricalReview

Ezeilo and Ike (2024) investigated government intervention policies and their effects on the performance of Small and Medium Scale Enterprises (SMEs) in Nigeria, with a particular focus on SMEs operating in Asaba, Delta State. The study was anchored on institutional theory, and a descriptive survey design was adopted.Thepopulationsizeconsistedof1200SMEoperatorsinAsaba,DeltaStateanda sample size of 300 SMEs was employed using Taro Yamane's formula. The questionnaires were the major instrument used for data collection in the study. Ordinal Logistic Regression was used to analyze the formulated hypotheses. The study found that government taxation policy and volatile foreign exchange rates have a significant and positive influence on the performance of SMEs, while

government infrastructural provisions have no significant influence on SMEs' performance. The findings indicate that SMEs' performance will increasingly be affected with everyunitincreaseinthesevariables,asitshowedapredictedincreaseof0.379,0.475,and 0.341 for taxation, exchange rate, and infrastructural provisions, respectively. The study recommends, among other things, that the government should encourage businesses (both large and small) to engage more in exportation so that the country will have a good competitive advantage over other nations.

Yunusa et al, (2023) appraised the impact of government intervention on small scale enterprises in Dekina Local Government Area of Kogi State. Using dependency theoretical frame-work, the study adopted cross sectional survey research design. The population of the study was about 2000 while the sample size of 322 was determined using krejcie and morgan statistical table. Multi-stage and purposive sampling techniques were utilized to study the entire sampleofrespondents.TwohypothesesformulatedweretestedusingChi-squareandMultiple Linear Regression. The findings of the study revealed that there is a positive relationshipbetween government intervention and the growth of small-scale business enterprise in Dekina LocalGovernmentArea, KogiState. Arising from findings, it was recommended among others that there should be sensitization on the existence of the interventions and criteria for accessing the interventions be made easily accessible and available to all categories of small-scale enterprise operators irrespective of their socio-cultural backgrounds and political affiliations as the case may be. Meanwhile, the findings of this study are limited to only the state because there is different intervention which the government of every state implement or utilized.

Idolor et al, (2022) explored the influence of government intervention and support on enterprise performance and growth in five business sectors- Hospitality, Education, Health care, Bottled Water Production and Transport and Logistics organizations. The research paper had a descriptive research design with a randomly selected sample size of one hundred and ninety- seven respondents. The research hypotheses were tested using (Factor Analysis and Ordinal Regression Analysis) with statistical packages for social science (SPSS) version 25. The results of the study reveal that government intervention policies and intervention programmes when instituted will promote the growth of business firms in Nigeria. Also identified are relevant recommendation that serves as motivation for policy administrators, entrepreneurs and business managers to ensure that relevant intervention programmes are adopted to boost performance and

growth of the SME sector in Nigeria. Meanwhile, this research was only conducted to only five sectors of SMEs and the sample size was little to give the conclusions that relevant recommendations that serves as motivation for policy administrations.

1.0 Methodology

This section of the research study will describe and outline the methodology that will be adopted and used in the study in order to meet the main study objective. The researcher will use a cross sectional research design, which will be a method of inquiry aimed at gathering an in-depth understanding of a given topic. Therefore, the population of the study consists of two thousand, eight hundred and twenty-five (2,825) registered SME in Kano state (SMEDAN, 2017), and 6.4% of SME in Nigeria(PWC'S SMES survey report 2024). Therefore, Taro Yamani's formula for sample size determination will be used to arrive at a sample of 350 while a convenience sampling technique will be employed for sample size selection. In this research, the questionnaire will serve as the primary tool for gathering data. These questionnaires will consist of structured inquiries designed to extract information from respondents. The questionnaire that will be used in this research will be self-administered, meaning it will be directly handed to the respondents, allowing them to independently complete it without the researcher's direct involvement during the process. In this study, the use of self-administered questionnaires is expected to ensure that SME owners provide their insights on government intervention and their performance with minimal external influence, contributing to the reliability and objectivity of the data collected.

The data collected will be subjected to thorough examination using SPSS version 22.

This software is chosen for its comprehensive suite of statistical tools and its capacity to handle complex datasets efficiently. SPSS version 22 will facilitate various statistical procedures, including descriptive statistics, inferential statistics, and regression analysis, enabling the researcher to derive meaningful insights and draw valid conclusions.

1.0 Findings and Discussion

The primary objective of this study was to investigate the effect of government intervention on the performance of small and medium enterprises in the Kano state. Three hypotheses were formulated based on the literature review, tested, and validated through correlation and regression analyses. The results demonstrated strong quantitative support for the hypotheses as outlined below:

Firstly, the regression analysis confirmed the alternative hypothesis that tax subsidies significantly influence the performance of SMEs in Kano. The findings indicate that effective tax subsidies positively contribute to the operational and financial performance of SMEs. By reducing the financial obligations of businesses, tax subsidies free up resources that can be reinvested in various aspects of the business, such as expansion, innovation, and improving service delivery. This reduction in tax burden lowers operating costs, enabling SMEs to allocate more capital toward growth-enhancing activities. As a result, the businesses can experience increased profitability, operational efficiency, and overall competitiveness, underscoring the critical role tax relief plays in supporting the sustainability of SMEs in Kano.

Secondly, the regression analysis validated the alternative hypothesis that training significantly affects the performance of SMEs in Kano. The results reveal that training programs have a positive and substantial impact on business outcomes. By equipping employees with relevant skills and knowledge, training boosts productivity, enhances service quality, and improves managerial practices. Well-trained employees are better positioned to meet customer demands, adapt to market changes, and contribute to innovation within the organization. This, in turn, leads to improved business efficiency, customer satisfaction, and competitive advantage, demonstrating that investment in employee training is a key driver of SME performance in Kano.

Lastly, the regression analysis also confirmed the hypothesis that financing significantly affects the performance of SMEs in Kano. The findings demonstrated that access to financing positively influences the growth and sustainability of SMEs. Adequate financing enables businesses to invest in infrastructure, technology, and new product

development, which are essential forscaling operations and remaining competitive in the market. Furthermore, access to credit or investment capital improves cash flow management and allows SMEs to overcome financial constraints that could hinder expansion. This enhanced financial capacity enables SMEs to seize new business opportunities, navigate economic challenges, and improve their overall market presence, reinforcing the importance of accessible financing in driving the success of SMEs in Kano.

1.0 Conclusion, Recommendation and Reference

2.0 Conclusion

The primary aim of this study was to evaluate the impact of government intervention on the performance of small and medium-sized enterprises (SMEs) in Kano. By analyzing key aspects of government support namely; tax subsidies, training, and financing. The research sought to determine how these interventions shape the growth and sustainability of SMEs in the region. The findings revealed a noteworthy influence, highlighting that government intervention plays a crucialroleinenhancingtheperformanceofSMEs.Specifically,taxsubsidieswerefoundto ease financial burdens, allowing businesses to reinvest savings into operations and expansion. Additionally, training programs were shown to significantly improve employee skills and productivity, leading to better service deliveryand operational efficiency. Furthermore, access to financing enabled SMEs to expand their operations, maintain liquidity, and navigate market challenges more effectively. In conclusion, the study demonstrated that tax subsidies, training, and financing all have a substantial and positive effect on the performance of SMEs in Kano, emphasizing the importance of continued government support to foster sustainable business growth.

Recommendations

Based on the positive and significant effect of tax subsidies, training, and financing onthe performance of SMEs in Kano, the following three recommendations are proposedfor SME owners:

Leverage Available Tax Subsidies: SME owners should actively seek and take full advantage of tax relief programs or subsidies offered by the government. This can improve cash flow and provide more resources for

i. reinvestment. Collaborating with tax professionals to navigate available incentives can lead to substantial cost savings and business expansion.

ii. Invest in Continuous Employee Training: To enhance productivity and competitiveness, SME owners should invest in consistent training programs for employees. This will improve skillsets, leading to better product quality, customer service, and operational efficiency. By partnering with local institutions or government programs offering subsidized training, SMEs can achieve higher performance with minimal costs.

iii. Seek DiverseFinancing Options: SME ownersshould activelyexploremultiplefinancing sources beyond traditional bank loans, such as government grants, microfinance, and venture capital. Proper financial planning and investment in business operations will ensure steady growth, helping SMEs scale and improve profitability. Building relationships with financial institutions or participating in government-backed financing programs can also enhance access to affordable credit.

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