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Intervention Schemes and The Performance of Micro and Small Enterprises in Akwa Ibom State, Nigeria

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Abstract

The aim of this research is to examine the influence of the various intervention schemes on the performance of small, micro and medium scale enterprises in Akwa Ibom state, Nigeria, five programmes initiated by the intervention schemes to improve performance were assessed to include: entrepreneurial skill training, grants, tax incentives, business incubation training and microcredit schemes and their influence on the performance of small and medium scale businesses in Akwa Ibom State, Nigeria. The research design adopted for the study is the quantitative research design, using the descriptive and survey inferential approaches. Five research questions were formulated to guide the study, with five commensurate null hypotheses. The instrument for data collection was the researchers designed structured questionnaire with a modified four-point Likert scale response options. The population of the study comprised of 5274 registered small, micro and medium scale business enterprises in Akwa Ibom state. Using the Taro Yamane sampling size determination formular, a sample of 527 SMEs (10%) were selected for the study. The instrument administration was done by the researchers personally to the respondents, and the instruments were collected on the spot after filling by the respondents. Data analysis was done with the use of simple percentage and the simple regression analysis. The result shows that the five null hypotheses were all significant at .05 significance level and 1, 527 degrees of freedom. The study concluded that the various intervention schemes and the programs carried out significantly influenced the performance of the small, micro and medium scale business enterprises in Akwa Ibom State, Nigeria. It was however recommended among others that both the private sectors, multinational, nongovernmental organizations and the government of Akwa Ibom and Nigeria should facilitate regular trainings on entrepreneurial skills for entrepreneurs in Akwa Ibom State, so as to promote a culture of innovativeness and solution-driven entrepreneurs in the state.

Key words: Intervention schemes, performance of micro and small enterprises, environmental factors

Introduction

Unemployment has worsened in Nigeria recently, particularly in Akwa Ibom State (National Bureau of Statistics (NBS), 2017). Despite being one of the leading oil-producing states, Akwa Ibom is heavily reliant on civil service, resulting in high unemployment rates. Formal jobs are inadequate to provide employment for qualified applicants, making entrepreneurship a potential solution (Oladele et al., 2011; Ombongi & Long, 2018; Ibrahim, 2022). According to the National Bureau of Statistics (NBS, 2017), unemployment and underemployment in Akwa Ibom State were 54.8 percent. This study aims to address the observed problems associated with the performance and survival rate of small businesses in the state and the impact of various intervention schemes.

According to the National Bureau of Statistics (NBS, 2017), unemployment and underemployment in Akwa Ibom State was 54.8 per cent. A breakdown of the figure shows that unemployment was 36.58 per cent, while underemployment was 18.22 percent. In the first quarter of 2020, Akwa Ibom State had the highest unemployment rate of 37.7 per cent in Nigeria (National Bureau of Statistics (NBS), 2020). Also, in the second quarter of 2021, Akwa Ibom State recorded second highest rate of 66. 9 per cent of unemployment and under employment, after Imo State. While underemployment was 21.7 per cent, unemployment was 45.2 per cent (National Bureau of Statistics (NBS), 2020). Though the methodology of these claims is subject to academic debate, it is suggestive that the performance and survival rate of existing small businesses in the state is in a decline, as this sub-sector is incapable of employing most of those qualified for employment, to reduce joblessness. Equally, the Ease of Doing Business in Nigeria (EDB, 2018; Eriksson, 2017), has kept the state in 21st position out of 36 states and Abuja, implying that the state's business regulatory environment is not too friendly for investors to come in and do business, so as to employ the qualified applicants and reduce unemployment rate in the state (Zoellner, Fritsch. & Wyrwich, 2018; Yu, Peng, Shi & Yang, 2022).

Realizing the need to reduce unemployment, and at the same time, promote the performance of micro and small enterprises, the private sector, the multinational Companies, and successive state governments in Akwa lbom State, have variously designed and provided intervention schemes to 1206 entrepreneurs/founders of micro and small enterprises as at 2017, by way of entrepreneurial skills training (EST), grants, tax incentives, business incubation, and micro credit scheme (Ministry of Economic Development (MOED), Akwa lbom State, 2019). The intervention schemes are meant to build the competencies and capabilities of the benefitting entrepreneurs to drive their various small businesses efficiently. However, environmental factors, acting as moderating variable, seem to influence these intervention schemes (entrepreneurial skills training (EST), grants, tax incentives, business incubation and microcredit scheme) from enhancing the performance of micro and small enterprises (Milovanovic & Wittine, 2014; Fred, Omotayo, Maxwell, Adeshola, Augusta, & Stephen,2018) in Akwa lbom State.These environmental factors are political/legal (changes in government policies and regulations, social unrest, bureaucracy, corruption level), business infrastructure (power supply, communication facilities, road infrastructure), and economic factor (inflation, interest rate, entrepreneurial behavior).

Glaub et al. (2009), Jesper and Adam, (2018) however, posited that the various intervention schemes can stimulate entrepreneurs' drive to managing their small businesses efficiently, and equally help them shift from a passive to a more active performance-driven approach that ensures entrepreneurial success within a year, if only they can cultivate an active entrepreneurial behavior. Active entrepreneurial behavior, as explained by Oyefuga, Siyanbola, Afolabi, Dada & Egbetokun, (2018) engaged in a self-starting style of business management, by which entrepreneurs have to set active goals for their firms, actively scan the environment for information, actively plan and execute self-developed plans, and actively monitor and search for feedback. In addition, the entrepreneurs need to be innovative, take calculated risk, be proactive, and persevere in the face of challenges that will be overcome eventually. In being innovative, they have to create a culture of

innovation in their firms, reward innovation to attract the best employees to drive the goals of their firms, and develop new unit selling points (USPs) that are dynamic and sustainable to differentiate their firms ahead of competitors so as to gain competitive advantage (Zucoloto, Nogueira & De Souza, 2019; Nyikos, Béres & Laposa, 2020).

Observably, the intervention schemes so far implemented in the state, appear not to have a sustainable impact on entrepreneurs, let alone stimulating the expected performance of micro and small businesses. Micro and small business firms that are supposed to be engaged in serious entrepreneurial activities, in order to drive employment and also meet other traditional goals, seem to be facing challenges peculiar to small businesses, such as insufficient tax incentives, poor infrastructural services, scarce access to finance and inadequate business development supports. That apart, most of the small enterprises in the state, appear to have limited entrepreneurial direction as they are reluctant risk takers, lack innovativeness, pro-activeness, competitive aggressiveness and autonomy, yet these are parameters that seem to predict performance of small business enterprises (Sigalas, 2015; Riwayati, Salim, Maskie & Indrawati, 2020). Equally, several policy interventions by government, aimed at animating entrepreneurship development through micro and small enterprises promotion, seem to have also failed to achieve the desired goals, as some indigenous entrepreneurs, have resorted to becoming distribution agents of imported products, and emergency' politicians, as against building and managing their own entrepreneurial firms.

The questions that arise from this kind of situation are: why have all the intervention schemes and efforts injected to stimulate entrepreneurship through micro and small enterprises promotion in Akwa Ibom State, failed to yield the desired results? Could it be that the approach used is faulty? Can the intervention schemes provided by the intervention bodies stir up performance of micro and small enterprises, so as to generate jobs and reduce the rate of unemployment in Akwa Ibom State? These are the observed problems this study attempted to address.

The sustained rate of unemployment in Akwa lbom State, has been a serious concern, because it has impacted negatively on the economic growth of the state, and increased the rate of youth restiveness and crime. In an attempt to reduce the effect of unemployment, some private sector organizations, the multinational companies, and the successive state governments in Akwa Ibom State, have variously designed and provided intervention schemes to 1206 entrepreneurs/founders of micro and small enterprises between the years 2020 and 2017.

A breakdown of the figure shows that the state government, through its empowerment Ministries of Agriculture and Women Affairs, Trade and Investment, and Life Enhancement Agency, have trained and supported a total of 1006 entrepreneurs on various entrepreneurial skills training, integrated farmers' skills training and equally empowered them with micro credits, grants, and tax incentives. In the same vein, Tony Elumelu Foundation and Dangote Group, have provided entrepreneurial skills training to 72 and 43 entrepreneurs, respectively, and also empowered them with grants. ExxonMobil, on its part, have facilitated entrepreneurial skills training to 85 entrepreneurs, and equally supported them with grants (MOED, Akwa Ibom State, 2019).

These intervention schemes, are meant to improve the effectiveness of the benefiting entrepreneurs, and enhance the performance, and survival of small businesses, (though in accordance with the influence of environmental factors that act as moderating variable), so that they can contribute to job creation, and reduce the unemployment rate in the state. However, despite the injection of the various intervention schemes by some private sector organizations and the state government, unemployment rate in the state, seems to remain high over the years (NBS, 2017; NBS, 2019; NBS, 2020), while performance, and survival rate of most of the micro and small enterprises, appear to be dwindling, and not survive beyond three years (Udoidem et al., 2016). The overall situation, therefore, calls for question as to whether the various intervention schemes and efforts injected into entrepreneurs and micro and small enterprises sub-sector of the economy, have any significant effect on the performance of micro and small businesses, with regard to reducing the alarming rate of unemployment in Akwa Ibom State, since the rate of

unemployment seems to soar over the years (Pellegrini & Muccigrosso, 2017; Ridwan, Yayuk & Kusumawardhani, 2020).

There is no universally acceptable definition of the concept of micro and small enterprises. The definition varies a great deal across countries, institutions and even individuals, depending on their agenda, purpose, level of industrialization, advancement in technology, trends and times. Consequently, what may be viewed as a small business in economically advanced countries such as USA, Germany, Japan and UK, may be considered a large business in a developing economy like Nigeria (Etuk et al., 2014). Quartey (2001), posits that the Bolton committee in 1971, made the first attempt to overcome the ambiguity surrounding the definition as it based its definition on economic and statistical parameters. The committee defined a small firm as one that has a small share of the market place, managed by owners in personalized ways, and is independent in the sense of not forming part of a large enterprise. At the same time, the International Labor Organization (ILO, 1999 Nguyen, Vu & Bartolacci, 2017; European Commission, 2020). defines micro enterprises as those having 1-10 employees, and small-scale enterprises as those having 11-50 employees, but made no mention of the market spread and capital base.

The European Commission (2020), in an attempt to overcome the conceptual difference between small, medium and large enterprises, was able to coin the term "small and medium scale". The EC (2005), defined enterprises as: Micro enterprises (firms with one to nine employees), small enterprises (firms with 10-99 employees), and medium enterprises (firms with 100- 499 employees). Since the EC (2020)'s definition was based on employment capacity alone, it was considered inadequate. However, it provided guidance to researchers, businessmen, stakeholders and government agencies in defining their own concept of micro and small enterprises, for the purpose of intervention programmes (Radas, Anić, Tafro & Wagner, 2015; Rungani & Potgieter, 2018; Lalinsky. & Pál, 2022)..

The various criteria used in defining micro and small enterprises usually include some or all of the following: asset base, annual turnover, capital, number of employees and market share. Ebitu et al. (2016), admit that small businesses are often linked with little capital outlay, minimal

fixed asset, highly localized in the area of operation usually with sophisticated management structure. At the same time, their exit and failure rates are always high (Aluko, Bayai, & Enwereji, 2023). Nonetheless, with the introduction of the National Policy on Micro, Small and Medium Enterprises (MSME) in 2005, the ambiguity about what constitutes micro, small and medium scale enterprises in Nigeria was further addressed. The definition adopts a classification based on dual criteria, employment and assets excluding land and buildings (Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2013; Aluko, et al., 2023).

Thus, micro enterprises: Are those enterprises whose total assets (excluding land and buildings) are less than five million naira, with a workforce not exceeding ten employees.

Small enterprises: Are those enterprises whose total assets (excluding land and buildings) are above five million naira but not exceeding fifty million Naira, with a total workforce of above ten, but not exceeding Forty-nine employees. Medium enterprises: Are those enterprises with total assets (excluding land and buildings) are above fifty million naira, but not exceeding five hundred million naira, with a total workforce of between 50 and 199 employees. Where there exists a conflict on classification between employment and assets criteria, or if one single firm meets both criteria, the employment-based classification will take precedence (SMEDAN, 2013; Srhoj, Škrinjarić. & Radas, 2021; Aluko, et al., 2023). For this study, the definition of micro and small enterprises as given by SMEDAN (2013) was adopted.

Historical perspective of government strategic development of entrepreneurship in Akwa Ibom State.

Recent challenges in the global economy, have encouraged the development of new and innovative strategies to help catalyze and sustain growth in national economies. Entrepreneurship is one model that has been considered critical to the facilitation and implementation of these strategies. It is seen as an important aspect of the market economy as it permeates all its institutions (Tended, 2014, Aluko, et al., 2023). The entrepreneurship model has its own history in Akwa lbom State, Nigeria. It started when the people produced more goods than they needed.

They had to do something with the surplus. These producers exchanged the surplus products profitably for something else they needed, but had not. This concept of exchange of goods is known as trade by barter. Thus, the early history of entrepreneurship is characterized by production or manufacturing, and this was the starting point of the entrepreneurship development in Akwa Ibom State.

According to Allis (2013); Ebo (2013); Aluko, et al., (2023), the new age entrepreneurship commenced when the colonial masters arrived Nigeria with their products and made our people their middlemen. This was seen as the beginning of modern-day entrepreneurship in our environment. The benefits of entrepreneurial activity to an economy, encouraged successive governments in Nigeria to embrace entrepreneurship development as a scheme of activity to enhance the knowledge, skills, behavior, and attitudes of individuals and groups to assume the role of entrepreneurs. The role of government in entrepreneurship development in Akwa Ibom State became significant, only after the Nigeria Civil War in 1970 (Ebo, 2013; Maffioli, De Negri, Rodriguez & Vazquez-Bare, 2017; Liu, Xu. & Wang, 2021).

At the end of the war, the second National Development Plan focused on the development of the 3Rs objectives of Reconstruction, Re-development and Reconciliation. Since the mid-1980s, there has been a growing commitment by Akwa Ibom State government toward entrepreneurship development, particularly, after the Structural Adjustment Scheme (SAP) in 1986. Individuals are encouraged to form new businesses, and are also provided with supports such as entrepreneurial skills training, grants, tax incentives, incubation center, and micro credits to facilitate the creation process, by some private organizations, multinational companies and successive government in Akwa lbom State.

In addition, several state and federal government policy interventions aimed at stimulating entrepreneurship development via micro and small enterprises promotion, were initiated. They include Micro Credit Scheme for entrepreneurs/owners of micro and small enterprises, National Directorate of Employment (NDE), National Open Apprenticeship Scheme (NOAS), the Small and

Medium Enterprises Development Association of Nigeria (SMEDAN), Youth Enterprise with Innovation in Nigeria (You- Win) Scheme, Train to Work (TRATOW) Initiative, NYSC Skills Acquisition and Entrepreneurship Development (SAED), and Presidential Youth Empowerment Scheme (P-Yes) (Aluko, et al., 2023).

Federal government also established and funded various research institutes that have succeeded in developing simple technologies, technical tools and materials for use by the micro and small enterprises to facilitate the production of their goods and services. These industrial development Centre's (IDCs), which were initiated to provide grass root support to the development of micro and small entrepreneurs, are located in each state of the federation, including Akwa Ibom State, with zonal center's in Owerri, Oshogbo, Zaria and Bauchi. The four zonal Centre's are fitted with workshops that provide services for potential and actual entrepreneurs in metal and wood works, leather, textile, automobile, ceramics, and electrical/electronic activities (Aremu & Adeyemi, 2011). In addition, Nigerian Universities Commission (NUC) had directed the tertiary educational institutions like the polytechnics and universities, to provide courses on small business management and entrepreneurship development, with a view to equipping the students with technical and managerial skills that will be useful to them after graduation (Garba, 2010).

Furthermore, National Youth Service Corp (NYSC) skills acquisition and entrepreneurship development (SAED) programme has helped to empower and add value to Corp members by providing them with a skill set or honing their existing ones for self-reliance. These initiatives have collectively promoted entrepreneurship development in Akwa Ibom State. The development of entrepreneurial activities in Akwa Ibom State has, therefore, manifested in virtually all aspects of the economy, including agriculture/agro-allied activities, germ stone cutting/polishing, film and home video production, machines and tools fabrication, manufacturing and repairs of GSM accessories. For instance, since 2000, the exponential growth in global information technology has enhanced the emergence of service enterprises in global system for mobile communication (GSM)

accessory manufacturing, GSM recharge card sales, cybercafé/internet business, and communication and computer systems, among others.

Equally, information technology and globalization has encouraged the growth of film production business in Akwa Ibom State. Home videos and comedy tapes in various forms, are being produced now in the state by entrepreneurs (Ayozie, 2013; Testa, Szkuta & Cunningham, 2019). These entrepreneurial efforts have contributed to the attainment of some of the state's development goals, including employment generation for the growing rural and urban labour forces, production of intermediate goods that help to strengthen inter and intra industrial linkages, contribution to government revenue base through taxes, duties and tariffs and contribution to gross domestic product (Abiola, 2014; Wang, Ahmad, Li, Abid, Chandio & Rehman, 2022).

Most studies on intervention schemes and performance of small businesses, identify entrepreneurial skills training as key to enhancing entrepreneur's competitive ability, efficiency and performance (Alhnity et al., 2016; World Bank, 2022). The entrepreneurial skills training as one of the intervention schemes in Akwa Ibom State, focuses more on entrepreneurial innovativeness, entrepreneurial risk-taking, and entrepreneurial reactiveness skills, because this entrepreneurial way of thinking, in most cases, have been found to have positive results on performance relationship, by promoting innovativeness, productivity, and profitability (Eze, 2018; Xia & Gan, 2020). Others studies, at the same time, have found negative relationship between one or two entrepreneurial orientations and performance (Okangi, 2019; Duru et al., 2018; Xia & Gan, 2020). Arguments abound as to whether there is a direct effect of entrepreneurial orientation on performance. On this, Fatoki (2014), who conducted a study on the effect of entrepreneurial orientations of innovativeness, risk-taking, and reactiveness on performance of small and medium enterprises in South Africa, argued that though entrepreneurial orientation had a positive effect on performance, the effect was not direct as it depended on other conditions.

Contradictions on the direct link between entrepreneurial orientation and performance, are attributed to how entrepreneurial orientation is constructed and measured (Xiang, Zhao & Zhang, 2021). However, posits that the three dimensions of (Innovativeness, risk-taking and

proactiveness), need to co-exist to show the presence. This implies that, if a firm invests in risky assets, but fails to innovate, or become proactive, such a firm should not be seen as entrepreneurial. Furthermore, other empirical studies on entrepreneurial skills training include those of Longendran (2016); Longendran (2016); Astuti et al. (2019) and Xiang, Zhao and Zhang, (2021) in their respective studies investigated the impact of entrepreneurship training on performance of small enterprises in Jaffna district of Sri Lanka. The purpose of this study was to determine the influence of entrepreneurial training on performance of small enterprises. However, training was carried out on customer care, quality maintenance, market and financial management. The conceptual framework was in the form of a structural equation model where entrepreneurial behavior was seen as a product of the training programme. Sample for the study was selected using purposive sampling method. The internal consistency of scale was done with the aid of Cronbach Alpha reliability coefficient method.

Data for the study were collected from 60 employees working in small enterprises in Jaffna district. Both correlation and regression statistics were adopted to analyze the data. It was found that entrepreneurship training positively impacted performance of small enterprises in Jaffna district. These studies were quite relevant to the present study, because it agrees with the first independent variable, which is entrepreneurial skills training (EST). On the other hand, Astuti et al. (2019), investigated the impact of entrepreneurial skills on business performance of small and medium enterprises in Malang city. The purpose of the study was to determine the effect of entrepreneurial skills or business performance of SME's involved in food and beverage sub-sector in a community in Malang city. The study adopted qualitative design. The population of the study consisted of 300 SME's who were engaged in food and beverage on chips in Malang city.

A sample size of 181 SMEs entrepreneurs engaged in chips business was determined with the aid of Taro Yamane (1967) sample size determination formula. The study used simple random sampling technique to select the elements through the ballot process so as to ensure that all the elements had an equal chance of being selected. Data collected were analyzed, using descriptive

statistics with the aid of SPSS. It was found that the effect of entrepreneurial skills on business performance of SMEs engaged in chips business in Malang city, was small and not significant. This study is relevant to the present study as it is in tandem with one of the independent variables of the present study. Aside from entrepreneurial skills training (EST), other intervention schemes included in this study, are grants, tax incentives, business incubation and micro credit scheme. These predictor variables are all assumed to predict firms' performance independently and collectively.

To effectively address the topic under discourse and to guide the research, five research questions and five commensurate null hypotheses were formulated to guide the study thus;

Q1: How has the entrepreneurial skill trainings of the intervention scheme influence customer's satisfaction by micro, small and medium scale enterprises in Akwa Ibom State?

Q2: To what extent has the grants offered by the intervention scheme influenced products/service qualities by micro, small and medium scale enterprises in Akwa Ibom State?

Q3: How has the tax incentives provided by the intervention scheme improved the market shares of micro, small and medium scale enterprises in Akwa Ibom State?

Q4: To what extent has the business incubation intervention scheme of the Akwa Ibom state government influenced job creation by micro, small and medium scale entrepreneurs?

Q5: How has the micro credit scheme provided for micro, small, and medium scale enterprises by the Akwa Ibom State government improve the introduction of new products?

Hypothesis one: Hypothesis one; there is significant influence of the entrepreneurial skill training (EST) on customers satisfaction of SME in AKS

Hypothesis two: There is no significant influence of the grants offered by the intervention scheme on products/service quality of micro, small and medium scale enterprises in Akwa Ibom State

Hypothesis three: There is no significant influence of tax incentives on the market share of micro and small enterprises in Akwa Ibom State.

Hypothesis four: the business incubation provided by the Akwa Ibom State government for small and medium scale enterprises does not significantly influence job creation

Hypothesis 5: Micro credit given by Akwa Ibom State government does not have any significant influence on the introduction of new products by micro and small enterprises

Research design and methods

This study adopted cross-sectional correlation and quantitative design. Simple random sampling techniques was used to select the different micro and small enterprises in Akwa Ibom State. The population of registered micro, small and medium scale enterprises in Akwa Ibom state was 5274, , while the sample selected for the study was 527 SMEs (10%) were selected for the study, using Taro Yamane (I967) sampling size determination formula. Data were collected from both primary and secondary sources. Primary data was sourced through the use of structured questionnaire and oral interview, to assess the performance of the SMEs, the questionnaire was designed based on the modified four-point Likert scale response options of highly positive performance, moderately positive performance, undecided performance and negative performance. The analysis was carried out using descriptive statistics with the aid of SPSS. While the qualitative data was gotten from the Department of Trade and Investment in the Ministry of Commerce, Trade and Investment, and also from the registrar of micro, small and medium scale enterprises in the same ministry. To further assess the performance of SMEs in Akwa Ibom State, the probit logic regression was used to analyse data generated from the field. The instrument was administered by the researchers and same collected on the spot. There was 100% return of the instrument by the respondents.

Results and discussion

Results on table 1 shows respondent's opinion on the performance of micro, small and medium scale enterprises as a result of the intervention schemes in Akwa Ibom State.

From the simple percentage result shown on table 1, out of the 527 respondents selected for the study from among the micro, small and medium scale enterprises in Akwa Ibom state, 340 respondents representing 64.48% ticked that the intervention scheme introduced at different times have positively improve their business performance. 103 respondents, also representing 19.6%

ticked that the intervention scheme introduced have moderately positive impacts on their business performance. 64 respondents showing 12.15% ticked that the interventions introduced had negative impacts on their business performances, while 20 respondents representing 3.74% were undecided whether the intervention has any impacts on their business performance.

Table 1: performance of micro, small and Medium Scale enterprises from the intervention schemes

S/N	Enterprises	Nos	Performance			
			Highly Positive	Moderately positive	Negative	Undecided
1	Micro Enterprises	162	92	20	19	0
2	Small Enterprises	176	102	38	21	4
3	Medium Enterprises	189	146	45	24	16
	Total	527	340	103	64	20
		100%	64.48	19.63	12.15	3.74
			443	84.06	84	15.94

In doing another computation of this data, the result on table 1 further shows that 443 respondents from the selected samples, representing 84.06% ticked that the intervention schemes introduced at different time to help micro, small and medium scale enterprises in Akwa Ibo state has highly positive impacts on the performance of this sectors, while 80 respondents, representing 15.94% averred that the intervention schemes introduced at different times did not make any positive impacts on their business performance in Akwa Ibom State. Deducing from this result, the number of those who observed that the intervention schemes made highly positive impacts on their business performances (443; 84.06%) are far higher than the numbers who said they did not have any positive improvements in their businesses (80; 15.94%), so it is posited that the intervention schemes as introduced at various times have very highly positive impacts on the performance of the business enterprises under study.

Tests of Hypotheses

Hypothesis one; there is significant influence of the entrepreneurial skill training (EST) on customers satisfaction of SME in AKS. The result of the simple regression analysis is shown on table 2.

Table 2: Simple regression analysis of the influence of Entrepreneurial skills training (EST) on the customer satisfaction of micro and small enterprises in Akwa Ibom State

Model	R	R^2	Adj R^2.	Std error	
1	.372(a)	.138	.137	1.71191	
Model	SS	df.	MS	F	p-value
Regression	262.639	1	262.639	89.618*	.000
Residual	1635.297	525	2.931		
Total	1897.936	526			

* Significant at .05 level.

The result on table 2 shows the simple regression analysis of the influence of Entrepreneurial Skill Training (EST) on customer's satisfaction of micro, small and medium scale enterprises in Akwa Ibom state produced an adj. R^2 value of .137. This indicates that EST account for 13.7% of the determinant of customer's satisfaction as a result of the intervention scheme. This shows that the influence of entrepreneurial skill training as provided by the intervention scheme is relatively high. The Calculated F-value (ANOVA) obtained F = 89.618 is significant since p-value of .000 is less than .05 at 1 and 525 degrees of freedom. This result implies that there is a significant influence of entrepreneurial skill training on customer's satisfaction on micro, small and medium scale enterprises in Akwa Ibom state.

Hypothesis two: there is no significant influence of grants offered by the intervention bodies on products/service quality of micro, small and medium scale enterprises in Akwa Ibom State. Table 3 shows the result of the analysis

Table 3 shows the simple regression analysis of hypothesis two on the influence of grants provided on the products/service quality of SMEs in Akwa Ibom state produced an adj. R^2 value of .152.

Table 3: Simple regression analysis of the influence of grants offered on the products/service quality of micro, small and medium scale enterprises in Akwa Ibom State

Model	R	R^2	Adj R^2.	Std error	
1	.393	.154	.152	1.12030	
Model	SS	df	MS	F	p-value
Regression	1197.609	1	197.609	31.221	.000
Residual	700.326	525	1.255		
Total	1897.936	526			

* Significant at .05 level.

This result indicated that the influence of grants provided by the intervention scheme account for 15.2% of the determinant of products/ service quality of SMEs in Akwa Ibom State. It further indicated that the influence of the intervention scheme in terms of grants provided for service quality is relatively high. The result further shows that the calculated F-value (ANOVA) obtained is 31.221, this result is significant, since the p-value of .000 is less than .05 at 1 and 525 degrees of freedom. This result implies that there is a significant influence of the grants provided by these intervention schemes on product/service quality by the MSEs in Akwa Ibom State.

Hypothesis three

There is no significant influence of tax incentives on the market share of micro and small enterprises in Akwa Ibom State. See result of analysis on table 4.

The simple regression analysis on table 4 on the influence of tax incentives on the market shares of SMEs in Akwa Ibom State produced an adj. R^2 value of .331, meaning that the influence of tax incentives on market shares of SMEs account for 33.1% of the determinant of market shares of SMEs in Akwa Ibom State. It equally showed that the influence of tax incentives on SMEs market shares is relatively high. The Calculated F-value (ANOVA) obtained F = 227.546 is significant since the p-value of .000 is less than .05 at 1 and 525 degrees of freedom. This result

implies that there is a significant influence of tax incentives on market shares of micro, small and medium enterprises in Akwa Ibom State.

Table 4; Simple regression analysis of the influence of tax incentives on the market shares of SMEs in Akwa Ibom State

Model	R	R^2	Adj R^2.	Std error	
1	.576(a)	.332	.331	1.50715	
Model	SS	Df	MS	F	Sign
Regression	630.443	1	630.443	277.546*	.000(a)
Residual	1267.492	525	2.271		
Total	1897.936	5526			

* Significant at .05 level.

Hypothesis four

Business incubation provided by Akwa Ibom State government does not significantly influence job creation of micro and small enterprises. The result is shown on table 5.

The result on table 5 shows the simple regression analysis on the influence of business incubation intervention scheme on job creation by micro and small-scale enterprises produced an adj. R^2 of .023, implying that the influence of business incubation intervention scheme account for 2.30% of the determinant of job creation by SMEs in Akwa Ibom State. It equally showed that the influence of business incubation intervention scheme on job creation by small and medium scale enterprises were fairly high. The Calculated F-value (ANOVA) obtained F =14.071 is significant since p-value of .003 is less than .05 at 1 and 525 degrees of freedom. This result implies that there is a significant influence of business incubation as part of the intervention scheme on job creation by micro, small and medium scale enterprises in Awa Ibom State.

Table 5: Simple regression analysis of the influence of business incubation intervention scheme on job creation by micro, small and medium scale enterprises in Akwa Ibom State

Model	R	R^2	Adj. R^2	Std error	
1	.157(a)	.025	.023	1.82144	
Model	**SS**	**df**	**MS**	**F**	**p-value**
Regression	46.683	1	46.683	14.071*	.003
Residual	1851.253	525	3.318		
Total	1897.936	5526			

* Significant at .05 level.

Hypothesis five

Micro credit given by Akwa Ibom State government does not have any significant influence on the introduction of new products by micro and small enterprises. The result of simple regression analysis is shown on table 6. The result of the simple regression analysis shown on table 6 on the influence of micro credit facilities on the introduction of new products by micro, small and medium scale enterprise produced an adj. R^2 of .083. It therefore showed that the influence of micro credit facilities accounts for 8.30% of the determinant of the introduction of new products by SMEs in Akwa Ibom state.

Table 6: Simple regression analysis of the influence of micro credits facilities on new products by micro, small and medium enterprise in Akwa Ibom state.

Model	R	R^2	Adj. R^2	Std error	
1	.291(a)	.085	.083	1.76429	
Model	**SS**	**df**	**MS**	**F**	**p-value**
Regression	161.035	1	161.035	51.734*	.000(a)
Residual	1736.901	525	3.113		
Total	1897.936	526			

* Significant at .05 level.

It equally showed that the influence of micro credit facilities is relatively fairly high. The Calculated F-value (ANOVA) obtained F =51.734 is significant since p-value of .003 is less than .05 at 1 and 525 degrees of freedom, the implication is that micro credit facilities introduced by the intervention scheme has a significant influence on the introduction of new products by micro, small and medium scale enterprises in Akwa Ibom State.

Discussion of findings

It was revealed from the simple percentage analysis result on table 1 that out of 527 respondents used for the study, 340 respondents representing 64.48% affirmed that the various intervention schemes provided by Akwa Ibom State government had positively improve their business performances in terms of entrepreneurial skill training, improved market shares, job creation, introduction of new products and the improvement of products/service quality delivery and customer's satisfactions. 103 respondents representing another 19.63% said the various intervention schemes, moderately improved their enterprises positively, 64 respondents (12.15%) said the various intervention schemes did negatively affect their enterprises, while 20 respondents (3.74%) were undecided as to whether the various intervention schemes positively or negatively improved their enterprises. A further summation revealed that 443 respondents out of the 527 respondents said the various intervention schemes improved their enterprises positively, while 84 respondents (15.94%) said the schemes negatively affected their businesses.

Result of the simple regression analysis on table 2 also revealed that the influence of the intervention scheme through the entrepreneurial training skill on customer's satisfaction was significant, the result produced an adjusted R^2-value of 0.137, indicating a 13.7% contribution to customer's satisfaction of the services and products of micro, small and medium enterprises in Akwa Ibom State. The result on table 2 further revealed that the ANOVA produced a calculated f-value of 89.618, which is significant at 0.000, which is less than 0.05 at 1 and 525 degrees of freedom.

This result is in line with the findings of Abiola, (2014); Adelekan and Dansu, (2016); Adeyoriju and Agbadudu, (2018) whose respective studies found that most business enterprises fail to produce the required result in terms of growth and development because the proprietors or entrepreneurs do not have the basic knowledge of the workings of the business environment. These authors advocated for serious mentorship training through skill development and acquisitions. The authors further posited that there is nothing wrong in subscribing to some short -term courses to better equip prospective entrepreneurs with the basic skills, of book keeping, choices of business to venture into, the medium or mode of advertisement for their products, goods and services, and the right market for their products or services.

This result is a further confirmation of the earlier findings of Alhnaity, et al., (2016); Alhnaity, et al., (2018); Astuti, et al., (2019) who found that for entrepreneurs to succeed in their various business endeavours, they should regularly attain entrepreneurial skill development trainings to update them with modern and current innovations in the business world. The result is of great importance to young entrepreneurs, especially as most of them take up business ventures to close the gap of unemployment. Knowledge is power, in every endevour, the knowledge of the business enviromment, our competitors, the opportunities and the market including the products must be the target of the entrepreneur, to enable him or her acquaint themselves of the opportunities that abound. It is completely wrong not to understand the nature f the business environment and then jump into the business without the basic or prerequisite knowledge of the market.

On the other hand, grants given to micro, small and medium scale enterprises are a sort of booster to help improve the quality and quantity of goods and services provided by these small and medium scale enterprises. Grants are like bonuses or ward give out as hand out to business which are not really doing so well to help them improve their performance. They are non-repayable loans. Grants could be given to micro, small and medium scale enterprises by government, professional bodies, companies, nongovernmental organisations or any other body to help alleviate the sufferings of small and medium scale business owners or to help prospective business owners

begin a new business. The hypothesis found appositive significant relationship between grants awarded to micro and small enterprises and their performances. Granta according to Rungani and Potgieter, (2018) are financial support to small, medium and micro enterprises to help them succeed in their businesses.

The finding of this result is in line with the earlier finding of Rungani and Potgieter, (2018) whose work on the impact of financial support on the success of small, medium and micro enterprises in the Eastern Cape province observed that most persons who got grants improved their performance positively, while some did not do well. To these authors, those who did not do well, saw the grant as a windfall from government and nongovernmental organizations, who got monies from government and distributed to them. Some squandered the grant seed, others married new wives, while others bought cars for themselves from the grant money. The result further found that about 75% of those who got the grant money invested the seed and made reasonable positive progress in their business. This same position was found by the current study. Some who got the grant money in Akwa Ibom state, invested the seed money and made tremendous progress in their business, while some did not invest their grant money but spent them on items not captured by the grant donors.

While authors like Lalinsky & Pál, (2022) in their own study on distribution of COVID-19 government support and its consequences for firm liquidity and solvency found mixed results, most who received the COVID-19 support fund spent the money on their immediate needs, while some invested the support fund in their businesses, others used the support for different purpose, hence, most businesses went bankrupt, including their proprietors becoming insolvent. This finding has also buttressed the fact that business who are supported with grants, if they actually invest the grant funds, they can improve their business performances and improve their goods and services to customers and the public (Yu, et al., 2022).

The result of the simple regression analysis on table 4 showing the influence of tax incentives on the market shares of small, micro and medium scale enterprises in Akwa Ibom State

produced an adj. R^2 value of .331, accounting for 33.1% of the determinant of market shares of SMEs in Akwa Ibom State. The result also showed that the influence of tax incentives on SMEs market shares is relatively high. The Calculated F-value (ANOVA) obtained F = 227.546 is significant since the p-value of .000 is less than .05 at 1 and 525 degrees of freedom. This result implies that there is a significant influence of tax incentives on market shares of micro, small and medium enterprises in Akwa Ibom State. Authors like Zucoloto, et al., (2019) on financing innovation in Brazil: The role of the Brazilian Development Bank on tax incentive found a striking influence of tax incentives on the growth of small and medium scale businesses in Brazil.

The authors posited that tax incentives also known as taz rebate are exemption os small but thriving businesses from government income tax or business tax to enable them use the little capital they have acquired to develop their business, then in later years, when their share capital reached a certain threshold, they can now be given their tax to be paid by the blossomed companies. This is an important incentive, businesses facing crisis are encouraged through deliberate government policies to grow helping them to stay afloat and not becoming bankrupt or liquidated. Companies who enjoy some tax incentives or rebates grow through the thick and thins, with government encouragements. This is another economic boaster provided by government to young businesses to grow. In the end, the economy of the society is improved, people have jobs by becoming young entrepreneurs with some employee in their services.

This result is in line with the works of authors like Zoellner, et al., (2018); Ridwan et al., (2020) who averred that their studies found a passionate performance by small, micro and medium scale enterprises when they were given tax rebate to grow their business. These authors posited that companies given tax rebate at their earlier stage do better, because it is expected that at that time, every profit made, should be ploughed back into the business until when it begins to generate certain amount of profit, which can make the company or business successful before tax can then be introduced to support the system back.

Furthermore, the simple regression analysis on the influence of business incubation intervention scheme on job creation by micro and small-scale enterprises on table 5 produced an

adj. R^2 of .023, implying that the influence of business incubation intervention scheme account for 2.30% of the determinant of job creation by SMEs in Akwa Ibom State. It also produced a calculated F-value (ANOVA) of =14.071, which is significant, since the p-value of .003 is less than .05 at 1 and 525 degrees of freedom. The result implies that the influence of business incubation intervention scheme on job creation by small and medium scale enterprises were fairly high. Results similar to this was produced by authors like Radas, et al., (2015); Nyikos, et al., (2020); Liu, et al., (2021), these authors found that business incubation are period when micro, small and medium scale enterprises thinker with ideas on what business to engage in, what are the risks, the prospects, prospective customers, who to reach the customers and the period through which the business is developed. This type of incubation can be undertaken by professional business owners or through government intervention to enable the prospective entrepreneur gets the right business decisions, and training to enable them take up businesses that would stand the test of time in terms of productivity, performance and sustainability. These are all periods of brooding, where business undergo some proper orientation, nurturing and incubation to blossom to a greater height in terms of service quality provision, products and markets with sustainable interest and profit to grow the business in leaps and bounds.

The result of the simple regression analysis shown on table 6 on the influence of micro credit facilities on the introduction of new products by micro, small and medium scale enterprise produced an adj. R^2 of .083. It therefore showed that the influence of micro credit facilities accounts for 8.30% of the determinant of the introduction of new products/services by SMEs in Akwa Ibom state. It equally showed that the influence of micro credit facilities is relatively fairly high. The Calculated F-value (ANOVA) obtained F =51.734 is significant since p-value of .003 is less than .05 at 1 and 525 degrees of freedom, the implication of this result is that micro credit facilities introduced by the intervention scheme has a significant influence on the introduction of new products and services by micro, small and medium scale enterprises in Akwa Ibom State. This result is similar to the earlier result gotten from the studies of Pellegrini and Muccigrosso,

(2017) who found that one major booster of business development is through the use of credit facilities by business owners (Maffioli, 2017; Nyikos, et al., 2020). To these authors, most often than not, people have lofty and very lucrative business ideas to develop, but the capital to begin such lofty ideas are not always there, so most of these ideas die natural death within the prospective entrepreneur. For businesses to begin, more than 75% of the business owners do not have their own personal capital to start, so the best option is through micro credit facilities. Nyikos, et al., (2020) of the view that micro credit facilities are always best to start up a business when periods of moratorium are adequately spelt out for such credit facilities to be repaid. The moratorium period gives the prospective business man the ample time to sow his seed and begin to harvest bit by bit to pay back to the source of the micro credit facilities. The microcredit facilities given out by the various intervention scheme in Akwa Ibom state government significantly improved the performance of the small, micro and medium scale business enterprises in Akwa Ibom state through the various intervention programs like entrepreneurial skill training, tax incentives, business incubation, micro credit, market share improvement among others.

From the results of simple percentage and simple regression analyses on tables 1,2,3,4,5 and 6, it was found that micro credit significantly impacted performance of small and medium enterprises in in Akwa Ibom State positively. The study sought to establish the effect of the various intervention schemes on the performance of micro and small enterprises in Akwa Ibom State, Nigeria. It specifically examined the effects of entrepreneurial skills training, grants, tax incentives, business incubation, and micro credit scheme on performance of micro and small enterprises in Akwa lbom State, Nigeria. Result from the simple regression analysis shows that;

1. Entrepreneurial skills training provided by the various intervention schemes, had a significant positive effect on the performance of micro and small enterprises.
2. Grants offered by the intervention bodies, had a significant positive influence on the performance of micro and small enterprises in Akwa Ibom State, Nigeria.
3. Tax incentives given by Akwa Ibom State government, had a positive relationship with the performance of micro and small enterprises in Akwa Ibom State, Nigeria.

4. Business incubation provided by Akwa Ibom State government, had a significant positive influence on the performance of micro and small enterprises in Akwa Ibom State, Nigeria.
5. Micro Credit scheme provided by Akwa Ibom State government, had a significant positive influence on the performance of micro and small enterprises in Akwa lbom State, Nigeria,

Conclusion

This research was carried out to examined the influence of the various intervention schemes on the performance of micro and small enterprises in Akwa Ibom State, Nigeria. From the findings, it was concluded that these various intervention schemes have very significant positive influence on the performance of small, micro and medium scale business enterprises in Akwa Ibom State, Nigeria. In fact, of all the five intervention schemes studied, had very positive significant influence on the performance if small, micro and medium scale business enterprises in terms of the introduction of new products and services, job creation and resources to boost the performance of this sector in the economy of Akwa Ibom State, Nigeria.

Recommendations for policy directions

Arising from the findings of the study, there following recommendations were made to guide policy directions:

a. The private sectors, the multinational companies, nongovernmental organizations, professional bodies and the government should facilitate regular trainings on entrepreneurial skills for entrepreneurs in Akwa Ibom State, so as to promote a culture of innovativeness and solution-driven entrepreneurs in the state.
b. There should be the continuation of the provision of grants and supports mechanism as an intervention scheme by the government to encourage entrepreneurs to develop their innovative ideas, but such gestures should be laced with strict utilization and monitoring guidelines to ensure compliance, in order to forestall frivolous application of the grants.
c. Existing tax laws in the state should be reformed by the government, with a view to providing adequate tax incentives to encourages entrepreneurs save money and expand

their business, enhance their competitiveness and create new job to reduce unemployment in the state.

d. New small enterprises with growth potentials of success, should be encouraged by the government to utilize the resources and facilities at the incubation center to acquire new skills set, drive competitive and sustainable businesses, and survive competition in an ever-dynamic business environment.

e. Government should make micro credit accessible to more entrepreneurs to expand their businesses and create new jobs to reduce unemployment in the state.

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