

# Government Grants and Assistance on Employee Performance of Small Scale Businesses in Nigeria

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**Abstract:** The task of small scale businesses in the development of emerging nations has been perceived to be essential in conquering financial difficulties described by high rate of unemployment, high destitution rates and pay disparities, particularly in developing nations. The disruptions caused due to changed circumstances have led to the loss of revenue for businesses and exposed them to a vulnerable environment. Government grants and assistance as a tool for development and growth of small scale businesses are phenomenal. The study aimed at ascertaining the effect of government grant on employee performance of small scale businesses. Taking into account the challenges facing small scale businesses and provision of government grants in Nigeria, other specific objectives were aimed at Evaluating the effect of government training on employee performance of small scale businesses and secondly, To find out how lack of access to finance influences employee performance of Small scale businesses. Theoretical framework of the study was based on motivation theory. A cross sectional, explanatory and descriptive research design was employed and questionnaire was administered to 133 sampled respondents. Both descriptive and inferential statistics were used to analyze the data obtained. The findings of the study shows that government training has a positive effect on employee performance while a low relationship exist between lack of access to finance and employee commitment. The low value of multiple correlation of determination indicates that there are other important factors that affect the employee commitment other than lack of access to finance. The study concludes that government grant has a positive effect on employee performance and thus recommends that Government grants and assistance agencies should aim at helping Small scale businesses with different marketing strategies to guarantee that they comprehend the market.

**Keywords:** Economy, Employee Performance, Government Grants, Performance, Small Scale Businesses

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## 1. Introduction

The task of small scale businesses in the development of emerging nations has been perceived. According to Fred, Omotayo, Maxwell, Adeshola, Augusta and Stephen [13], the advancement of small scale business ought to be viewed as endeavors towards the accomplishment of a more extensive economic, financial goal and alleviation of poverty. As expressed by Túlio and Caio [36], Small scale businesses propel the country's improvement by providing work which

adds to the total national output. According to Steve [34], there is the more noteworthy probability that small scale businesses will use labor escalated technologies there by lessening the rate of unemployment especially in developing nations and along these lines promptly affect business age. Small scale businesses are relied upon to work with the development and advancement of human and capital assets towards general financial turn of events or economic development [11, 20]. Considering these normal expected task from small scale businesses, the Nigerian government had in

the past formulated policies, incentives, grants and impetuses for the advancement of small scale businesses.

Research generally indicates that small scale businesses are assumed to be significant in the development of the economy [37]. Small scale businesses are essential in conquering financial difficulties described by high rate of unemployment, high destitution rates and pay disparities, particularly in developing nations [2]. Regardless of the commitments rendered by small scale businesses towards the growth and development of the nation, a high rate of failure and disappointment that affects their profitability and growth is still attached to them [15]. The task of small scale businesses in Nigerian economy is laid out in the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Act of 2003 as well as in the Federal Ministry of industry, trade and Investment (FMITI) rebuilt in 2011. These two manuals give a clearer viewpoint on how small scale businesses ought to be advanced and upheld.

Based on these prescripts, the Nigeria government has laid out a few government grant and assistant agencies. One of these is the Nigeria Industrial Revolution Plan (NIRP). The SMEDAN sets out the targets of this office, which include to plan and execute advancement support programs expected to be carried out in all regions in the country. Other objectives are to create advance monetary development, work creation and value, improve the intensity and abilities of small entities through facilitated administrations, projects and activities, guarantee impartial access for little ventures to business support administrations through association and reinforce the association to follow through on its set mission [28] while citing Chen 2006. Accordingly, Nigeria has additionally presented and embraced regulations which are a more proactive arrangement to help the improvement of small scale business [5, 12, 25]. For instance, the SMEDAN plans to eliminate institutional boundaries, energize developments as well as increment intensity of Small scale businesses [28] while citing Chen 2006. Small scale businesses make a pivotal commitment to the worldwide economy and have drawn in legislatures around the world [19].

In light of the COVID-19 pandemic, government worldwide have executed, regulation to help families and firms that are encountering monetary difficulties emerging from the pandemic. Immense sponsorship have been conceded by legislatures all over the planet to private firms particularly SMEs and small scale businesses [38]. Notwithstanding the universality and cost of such plans, thorough assessments of the causal impact of these modern strategies are intriguing.

The Federal Government of Nigeria is not an exemption as the public authority has reported various measures to address the effect of COVID-19 on small scale businesses. Remarkable among these actions are the particular professions by the Central Bank of Nigeria that incorporate augmentation of ban for government offices, loan cost decrease, avoidance measures and extra credit support for little and medium enterprises like HealthCare. There have additionally been financial measures taken by the central government to address the impact of COVID-19 according to a public viewpoint

which will see an ascent in public obligation including neighborhood and unfamiliar obligation, critical cut in spending at the administrative and state levels emerging from the impression of new realities to the bureaucratic financial plan and conceivable easing back of the economy soon.

Regardless of endeavors to improve and support private companies, no significant change has occurred in the performance of small scale businesses, especially in Africa. This is described by absence of development and closure of independent companies at the beginning phases of activity [22, 35]. The performance of small scale businesses relies upon various elements, including administrative knowledge, marketing abilities of the proprietor and supervisors. As per Okonkwo and Obidike [27], numerous Small scale businesses in Nigeria are self-employed organizations of which most of the owners generally don't have the board abilities, which thus, might restrict the organization from further improvement later on. Additionally, Ibrahim and Mustapha [18] observed that most Nigeria Small scale businesses have restricted development capability because of funds requirements. Ntiamoah, Li, and Kwamega [26] accepted that Small scale businesses requires fund at the beginning phase of advancement and admittance to fast development but because of financing troubles, organizations can not gain a lot of assets and funds required for the improvement of their organizations.

Nigerian economy gives government grants to support small scale businesses through different offices. Researchers have shown that Nigerian Small scale businesses are prevailing in their Business and as such it becomes essential to comprehend what systems they are utilizing to be more effective. Relatively, some African Small scale businesses give off an impression of being battling with carrying out their activities [29]. This study is significant as it sought to investigate the impact of government grants on Small scale businesses as stated out with the agreement that they would add to development and thriving. Notwithstanding the government grant, a portion of the Small scale businesses actually face a few difficulties in maintaining their organizations. Remarkably, these difficulties faced by Small scale businesses seem to be conventional, notwithstanding, the fact that there could be conditions across numerous nations that may be unique [32]. In light of the above mentioned, it was critical to establish what grant is being given by government organizations to guarantee that Small scale businesses flourish in Nigeria. Although many studies have been carried out in relation to government support and financial performance of Small and medium size enterprises, none has been carried out on the effect of government grants and assistance on employee performance and thus, the reason for this study.

Taking into account the challenges facing small scale businesses and provision of government grants in Nigeria, this paper aimed at:

- (i) Evaluating the effect of government training on employee performance of small scale businesses.
- (ii) To find out how lack of access to finance influences employee performance of Small scale businesses.

Based on the problems identified and stated objectives, the following research hypotheses were formulated;

Ho<sub>1</sub>: Government training has no significant effect on employee performance of Small scale businesses.

Ho<sub>2</sub>: Lack of access to finance does not significantly influence employee performance of small scale businesses.

This paper is divided into five segments. Segment one takes on the introduction which comprises of the research problems, objective and the functional hypotheses. Segment two covers review of extant literature. Segment three is the methodology. Segment four is the analysis and discussion of findings, while segment five covers the conclusion and recommendation.

## 2. Review of Extant Literature

Numerous scholars have argued the existence, growth and importance of small scale business in the economy of a nation. In this specific circumstance, government of different states has set out on the existence, development and advancement of small scale businesses [31]. Notwithstanding prominent commitments made, the rate at which small scale businesses fail have being an overwhelming issue. Researchers argued that irrespective of the fact that small scale businesses indicates a high development in rate terms, most newly created businesses do not develop in light of the fact that they were laid out of franticness rather than from a decision to seek after an entrepreneurial profession [33, 28]. In the present world, with quick global changes and advancement, business venture apparently is the driving force of monetary improvement that can assume a fundamental part in financial development, work and social government assistance of a country [7]. Advancement tacticians have upheld the forceful utilization of Small scale businesses to speed up monetary development, particularly in developing nations of the world [6]. Most African nations are essentially rural societies, and as seen by Aladejebi [3], with minimal fund to contribute. Fred, Omotayo, Maxwell, Adeshola, Augusta and Stephen [13], indicated that Small scale businesses have been identified as the driving force of monetary development, whose significant benefits is its employment potential at low capital expense. This is on the grounds that the Small scale businesses are generally more labor concentrated than enormous ventures [38].

Nigeria is confronted with a circumstance where numerous organizations come up short during the initial two years of their activity because of income issues since no development is understood [4]. There are various difficulties confronting growing entrepreneurs in their early phase of business activities which includes;

- (i) Non-availability or inadequate start-up funds.
- (ii) Inaccessibility to product market.
- (iii) Non-admittance to technological innovation [4].

Fruitful business visionaries utilize progressed and proper innovation. This empowers them to enhance their creation processes and hence effectiveness. Without this trend setting innovation, the business is probably going to come up short [10].

- (iv) Non-accessibility to Labor. Labor as a basic component could drive the business to more prominent statures.

The need to advance the modern sector has kept on being a central issue of most government around the world, particularly developing nations like Nigeria. With the development of Small scale businesses, Bature, Sallehuddin, Rosli, and Saad, [8] accepted that the Nigerian economy will have the capability of being competitive in the worldwide market.

In acknowledgment of these possible roles of Small scale businesses, progressive governments in Nigeria have kept on communicating strategy measures and program to accomplish modern development and improvement. According to Gupta and Wales [14], a clear way for speeding up the improvement of Small scale businesses has been outlined through the foundation of offices, for example, DFRRI, NDE, NAPEI and so forth, albeit the difficulties before these foundations are overwhelming.

From different studies, it has arisen that there are still difficulties confronting business visionaries in all areas of the organization which include, the high failure pace of Small scale businesses, lack of growth and development, poor degree of business success, restricted admittance to start up, innovation and markets, absence of monetary administration and absence of the management abilities [17]. This multitude of variables affects the success of small scale businesses in Nigeria. Government's point in this situation is to energize the improvement of small scale businesses and to guarantee that they are practical by offering grant components to this multitude of organizations [9].

In Nigeria, the biggest number of small scale businesses fizzles during the initial few years of existence due to different reasons which include but not limited to lack of access to funds, lack of knowledge about the activities of the firm [30]. Researchers opined that there is a significant issue related to the ability of small scale business to access funds and grants and this affects their prosperity and development. Hongyun, Kankam, Appiah-Twum, and Akolgo [16] recognize inadequate financing and improper management as the accompanying constraints related with small scale businesses activities in Nigeria. Having seen the increased pace in which Small scale businesses fail and its significance commitment to the nation, it is prominent to investigate how small scale businesses can conquer their obstacles and furthermore acquire knowledge from effectively operating ones.

### *Theoretical Framework*

Motivation theory is act of encouraging an individual to achieve a certain objective or goal. It exists in all aspects of life but more vital to business and management based on the assumption that an inspired employee is more useful, and a more useful worker is more beneficial. Researches have shown that cheerful, persuaded workers can increment efficiency by around 12%. Maslow's Hierarchy of Needs is a "idea of an order of necessities... [which makes a] focal standard in Abraham Maslow's hypothesis of human motivation" [1]. Maslow accepted that people innately have inspirations frameworks which work independently from the allure of remunerations or

wants which are outside our ability to do anything about [23]. His thought was "that individuals are inspired to accomplish specific necessities". At the point when one need is satisfied, an individual looks to satisfy the following one [24]. There are various parts of motivation theory but however reduces to two variables: Extraneous variables where the employees are inspired by external variables and in-born variables where employees are spurred by a craving to fulfill human necessities. The vast majority are spurred by a mix of extraneous and inborn motivational factors.

As indicated by Abraham Maslow [21], people are persuaded to fulfill five essential requirements which, as the title recommends, are organized in an order which include Physiological necessities, security needs, social requirements, esteem necessities and self-actualization. It is declared that a fulfilled need is not an inspiration thus once one bunch of requirements has been met an individual is roused to arrive at a higher degree of necessities. A human's intrinsic craving to move gradually up the pecking order implies that the unsatisfied necessities spur an individual to seek after fulfillment rather than accomplishment of a bunch of requirements.

### 3. Methodology

A cross sectional, explanatory and descriptive research design was employed. Data were gotten through a field survey using a structured questionnaire as a major research instrument and through and observation. The targeted population of the study was 200 participants selected from 20 small scale businesses in Abakaliki, Ebonyi state. The study adopted the stratified random sampling and sample size of 133 participants was determined using Taro Yameni's statistical

tool for sample size determination. The 133 respondents sampled were administered questionnaires. In addition, 120 valid questionnaires were returned and used in running the analysis. Pilot survey was used to test the reliability of the instrument. Both descriptive and inferential statistics were used to analyze the data obtained. Government grant was measured with government training and access to finance while performance was measured with employee performance and employee commitment.

#### Model Specification

Implicit form:

$$\text{LnY} = F(X_i) \quad (1)$$

Explicit form:

$$\text{LnY} = a_0 + b_1X_1 + b_2X_2 + e_t \quad (2)$$

Where:

LnY = Standard form (natural Logarithm) of Increased revenue through strong government relations;

$a_0$  = Constant/Intercept;

$b_1 - b_3$  = Beta Coefficients;

$e_t$  = Sample stochastic term;

$x_1$  = Government training;

$x_2$  = Access to fund.

### 4. Discussion of Results

#### 4.1. Descriptive Analysis

##### 4.1.1. Questionnaire Response Return Rate

The result of the questionnaire response that was retrieved from the respondent is presented in the Table 1.

Table 1. Questionnaires Response Return Rate of SMEs Employees.

Sample Audience	No. Shared	No. Returned	% No. Returned	No. not Returned	% Not Returned
Manager / Employee	133	120	90.2%	13	9.8%

Source: Field Survey (2022).

Out of 133 (100%) copies of questionnaires administered, 120 (90.2%) questionnaires were retrieved from the respondents and these were used for the analyses.

##### 4.1.2. Demographic Characteristics of the Respondents

Descriptive statistics was utilized to analyze the data on demographic characteristics of the respondents. The result is presented in Table 2.

Table 2. Distribution of Respondents' Demographic Characteristics.

Demographic Variable	Group	Frequency	Percentage
Gender:	Male	88	73.3
	Female	32	26.7
	Total	120	100
Age (years):	18 – 25	31	26.0
	26 – 33	58	48.0
	34 – 41	25	21.0
	Above 41	6	5.0
	Total	120	100

Demographic Variable	Group	Frequency	Percentage
Qualification:	O'Level	22	18.0
	Diploma	60	50.0
	B.Sc.	32	27.0
	M.Sc./Ph.D.	6	5.0
	Total	120	100
Marital Status:	Married	74	62.0
	Single	46	38.0
	Total	120	100
Staff Position:	Management	14	11.7
	Senior Staff	39	32.5
	Junior Staff	67	55.8
	Total	120	100

Source: Field Survey (2022).

The table above indicates there were 88 male respondents which indicate 73.3% and females were 32 respondents which indicate 26.7% of the sample size. This implies that the organization is dominated by male which might be because of the nature of the work in that organization. 58 respondents

(48%) fell in the category of age 26 – 33 years, 31 respondents (26%) fell in the age bracket of 18 – 25, 25 respondents (21%) fell in the age bracket of 34 – 41 while 5 respondents are above 41 years of age. This indicates that those between the ages of 26 – 33 years dominate the workforce of the organization. The result further showed that 60 respondents (50%) have diploma, 32 respondents (27%) have B.Sc., and 22 respondents (18%) have O'level while 6 respondents (5%) have M.Sc./Ph.D. This is an indication that the organization is dominated with work

forces that have diploma qualification. The result on the marital status indicates that 74 respondents (62%) were married while 46 respondents (38%) were single. Moreover, the result on staff position indicates that 67 respondents (55.8%) are junior staff, 39 respondents (32.5%) are senior staff while 14 respondents (11.7%) are in management position. This is an indication that the work forces in the organization are grouped in their hierarchical order of management and junior staff dominates the workforce.

#### 4.2. Test of Hypothesis One

*Table 3. Multiple regression analysis on the effect of government training on employee performance.*

Multiple R	R Square	Adjusted R square	Standard Error	Observations
0.94445	0.91096	-0.44517	6.36364	6

*Table 4. Anova Table.*

Model	Sum of Squares	Df	Mean Square	F-Stat.	Sig.
Regression	414.33746	5	82.867	2.558	.004 <sup>b</sup>
Residual	40.495868	1	40.49587		
Total	454.83	6			

Authors Computation using SPSS version 26.

From the table above we can see that the f statistic holds a value of 2.558. This agrees with our 5% percent margin of error, hence we are rejecting the null hypothesis and accept the alternative hypothesis. This means that government training has a positive effect on employee performance.

*Table 5. Coefficients.*

Intercept	Coefficients	Standard error	T stat	P value
	-202.556	104.93	-1.930	0.304
	1.670	1.090	1.532	0.368
	2.737	1.395	1.962	0.300
	0	0	65535	0
	3.878	1.542	2.514	0
	12.229	6.268	1.950	0.301

Source: Field Survey (2022) Authors Computation using SPSS version 26.

The result shows positive p- values of greater than 0.05 which we set out as percentage error. The positive p value

indicates that, there is a positive correlation between government training and employee performance. Thus, it was agreed by R square value of 0.91096 as shown by the coefficient of determination. These supports earlier findings by [4, 7] whose study shows that training and education of workers has a high positive effect on performance along side with 27 other internal measures and 55 external measures. The study also supports the findings and recommendation by [9, 12, 21, 23] which shows that training (on the job, off the job or distance training) are significantly associated with performance.

#### *Hypothesis Two*

The data collected was analyzed with the aid of ordinary least square exponential multiple regression. The essence of transforming the ordinal independent variable into the natural log is in order to obtain a continuous standard form of employee commitment. The result of the analysis is presented in Table 4.

*Table 6. Exponential Multiple Regression Analysis on the effect of Access to finance on employee commitment.*

Independent Variables	Coefficient	Std. Error	T-Value
Constant	1.200	0.190	6.302***
Existence of ample time to pursue relevant skills.	0.057	0.030	1.892*
Helps employees cope with extreme work loads	-0.085	0.030	-2.833***
Efficient time management	0.016	0.028	0.581 <sup>ns</sup>
Encourages flexibility	.046	.026	1.748*
Improve ability to work under pressure	-0.065	0.028	-2.330**
Allows employees freedom	0.017	0.026	0.664 <sup>ns</sup>
improves employee organization skills	0.024	0.027	0.917 <sup>ns</sup>
R = 0.364; R <sup>2</sup> = 0.133			

Authors Computation using SPSS version 26. Source: Field Survey 2022

ns, \*, \*\* and \*\*\* signifies non-significant, statistically significant at; 0.10, 0.05 and 0.01 levels respectively.

The result of the exponential functional form of the multiple regression analysis using OLS techniques as

presented in Table 3 showed that the multiple correlation coefficient (R) is 0.364. This implies that there is low relationship between lack of access to finance and employee commitment. Multiple coefficient of determination ( $R^2$ ) is 0.133. This means that 13% change in the employee commitment is caused by lack of access to finance. The low value of multiple correlation of determination indicates that there are other important factors that affect the employee commitment other than lack of access to finance. These supports earlier recommendations by [4, 35-37].

The result on the coefficient of the employee commitment shows that existence of ample time to pursue relevant skills (0.057\*), efficient time management (0.016<sup>ns</sup>) encourages flexibility (0.046\*), allows employee freedom (0.017<sup>ns</sup>) and the chance to take part in basic leadership roles and bring out creative ideas when the need arise (0.024<sup>ns</sup>) were positively signed. This implies that a unit increase in the; enabling environments that don't place undue stress on the employee will lead to 13% increase in the performance. While helping employee cope with extreme workloads (-0.085\*\*), and improve ability to work under pressure (-0.065\*\*) and were negatively signed. This implies that applying stress on the employee will lead to 13% decrease in the performance.

#### 4.3. Test of Null Hypothesis Two: Access to Finance Does Not Have Aneffect on Employee Commitment

Table 7. Anova Table.

Model	Sum of Square	Df	Mean Square	F-Stat.	Sig
Regression	20.173	8	2.522	3.075	.004 <sup>b</sup>
Residual	91.027	111	.820		
Total	111.200	119			

Researcher's Computation using SPSS version 26.

The result in Table 7 shows that the F-statistics (3.075) is statistically significant at 1% level of significance (0.004). Then, the null hypothesis which states that access to finance does not have an impact on employee commitment is rejected while the alternative hypothesis which states that lack of access to finance does have an effect on employee commitment is accepted. This implies that access to finance does improve employee commitment positively. These supports earlier postulations by [37] whose study found that government financial assistance helps small and medium scale enterprises improve performance over and above the effect of conventional financing. This s also in line with the studies by [35, 36].

## 5. Conclusion and Recommendations

Government grants and assistance as a tool for development and growth of small scale businesses are phenomenal. The motivation behind this study was to ascertain the impact of government grants, assistance and systems given by government support organizations out of which important conclusions were drawn. The study concludes that government grants and assistance agencies have put forth some attempts to support small scale businesses in the

achievement of their organizational objectives. This depends on the quantity of Small scale businesses that they have upheld and that have thrived in their individual undertakings. It very well may be presumed that government grant agencies and other applicable offices should cooperate to guarantee that adequate and reasonable supports and grants are given to small scale businesses. It further concluded that analytic appraisal techniques utilized by Business associates are useful in figuring out the appropriate training required by the employees of the small scale businesses which thus will give room for more grants.

In light of the above conclusions, the following recommendations are hereby proposed: all organizations giving grants and assistance to Small scale businesses should work intently together, ideally under one rooftop. Government grants and assistance agencies should aim at helping Small scale businesses with different marketing strategies to guarantee that they comprehend the market.

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