

Small and Medium Scale Enterprises (SMEs) on Poverty Reduction in Central Zone of Taraba State, Nigeria

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Abstract

All over the world, emphasis has been placed on the growth of the Small and Medium Scale Enterprise (SMEs) sector due to its immense contribution on poverty reduction. To better understand the nexus, the study investigates small and medium scale enterprises (SMES) on poverty reduction in Taraba State central zone. Survey research design was used; the population of the study was 780. Using Yamane's (1967) technique, 264 respondents were selected and served with questionnaires which were all duly completed and retrieved, representing 100%. Data was presented in tables using frequency distributions, percentages, mean scores, and standard deviations to illustrate patterns in the opinions of respondents. It was concluded that SMEs plays a vital role in poverty reduction in Taraba State central zone via stimulating supply chains, inclusive employment, supplementing, household income and reducing urban migration. Thus, the study recommended that government should take steps in setting up enterprise development agencies in every state of the federation to serve as coordinating unit that will help business enterprises as well as reduce unemployment, poverty and its attendant effect on economic growth.

Keywords: Poverty, SMEs, Taraba, Central zone

Introduction

All over the world, emphasis has been placed on the growth of the Small and Medium Scale Enterprise (SMEs) sector due to its immense contribution on poverty reduction. Both developed and developing economies have realized the essence of the SMEs sector and its benefits in line with the reduction of poverty around the globe. SMEs are valuable in the promotion of entrepreneurship, providing job opportunities, alleviation of poverty and fostering economic welfare. The roles of SMEs also include poverty reduction, stimulating economic growth and equity, as well as increasing the living standard of the people, especially through enhancement of

innovation in the economy as a whole. (Maziriri & chivande 2020). In most countries of the world, there is a consensus among state policy makers, development economists as well as international development partners that SMEs are a potent driving force for their industrial growth and indeed, overall economic development. The smallest in this group of SMEs, are also touted as a veritable tool for attaining one of the eight millennium development goals of reducing extreme poverty. Evidence around the world indicate that SMEs provide an effective means of stimulating indigenous entrepreneurship, enhancing greater employment opportunities per unit of capital invested and aiding in development. Through their wide dispersal, they provide an effective means of mitigating rural-urban migration and resource utilization.

The growth of the SMEs is vitally necessary for employment, income generation and poverty reduction in developing economies. In Nigeria, governments at all level (Federal, state and local) through budgetary allocations, policies and pronouncements have signified interest and acknowledged the crucial role of SMEs to social and economic development. Hence made policies for the promotion and development of the SMEs and Taraba state is not an exception. These policies and programs include Entrepreneurship Development Funds (EDF), Community-Based Poverty Reduction Programme (CPRP), Community and Social Development Project (CSDP), Trade Intervention Funds (TIF), and Rescue Teachers Programme which have now been fully implemented at the state and local level. However, there is a progress in the growth of SMEs but this has not been translated into any drastic reduction in poverty in Taraba State central zone.

In light of these considerations, this study seeks to investigate the Contributions of SMEs on poverty reduction in Taraba State central zone. Using survey design method, the study focused exclusively on operators of SMEs in Taraba State central zone.

2.1 Literature Review

2.1.1 Empirical Literature Review

There has been an avalanche of empirics on SMEs on poverty reduction. These studies have come with mixed results. Some of these studies are selected and reviewed as follows:

There exist different views as regarding to impact of SMEs on poverty reduction. Considering techniques of acquiring skills which includes entrepreneurial training exercise, capital incentives, some studies proves that it aid in income generation, which consequently eradicate poverty and extreme hunger While some argues that SMEs does not have any impact in enhancing the lives of youths. For instance, Mohammed et al (2016) asserted that SMEs play a vital role in developing countries like Nigeria for eradicating poverty through growth of the economy, employment generation, mobilization of resources and entrepreneurship skill, better utilization of local resource, equitable distribution of income, rural development and creating regional balance, growth of various development activities and supports the growth of large industries by providing components and semi-finished goods. This is also justified in the work of Ermias et al (2017) their findings revealed that SMEs are very important for reducing unemployment and poverty among vulnerable groups, he recommended that SMEs has a potential to support the Nigerian economy in achieving its development goals, creation of high value-added industries, increase income and domestic saving, promotion of large-scale manufacturing industries, creation of employment opportunities, creation of female-oriented businesses and creation of investments. Likewise the works of Faki (2013) showed that SMEs play a role in poverty alleviation, accelerating the achievement of economic independence and also have the potential to utilize idle labor force and generate income to the incumbents including owners, employees and laborers. The study further added that, the developments of SMEs help to reduce the proportion of foreign capital and skills

by indigenous ones. Moreover, Tefera et al (2013) reviewed that a dynamic and growing sector of SMEs contributed to the realization of a wide range of development objectives such as the attainment of income distribution and poverty reduction, employment generation, mobilization of savings and production of goods and services that satisfy the basic needs of the poor. The study concluded that the importance of SMEs in general is making significant contributions in addressing socio economic problems such as unemployment, poverty, income inequalities, political stability and economic growth among others.

In the contrary, Jegede, Irewole, and Dada (2019) observed that SMEs have not yield significant impact in alleviating poverty, since unemployment rate are still very high. They posited that corruption in government circle as well as weak leadership, non-involvement of the youths in policy making process, refusal of older politicians to resign and give way for younger politicians with fresh innovative ideas to join the Federal Executive Council, social conflicts and environmental factors to be major challenges undermining achievement of policy goals. Likewise, Matthew & Victor (2018) evaluated the impact of entrepreneurship program in Ondo state, observed insignificant effect of program in reducing unemployment. However, they note that inadequate entrepreneurial skills among the people of Ondo State is the major undermining factor affecting the efficient program goal (reduction in unemployment) hence reducing poverty in the state.

3.1 Methodology

3.2 Research Design

A survey research design was used in this study because the population is relatively large; a portion was sampled and data was obtained through questionnaires.

3.3 Study Area

The study covers the five local government areas in Taraba central senatorial zone. This includes Bali, Gashaka, Gassol, kurmi and Sardauna local government areas.

3.4 Population of the Study

The population of the study comprises of all SMEs operators in Taraba State central senatorial zone. Using the SMEs category's register from the department of commerce and industries, the total population of the study is 780.

3.5 Sample Size

With the desire to manipulate the enormous population and to avoid errors when calculating large numbers, Yamane (1967) was adopted to ensure that the sample size adequately represents a large number of strata being studied. Yamane's formula was concerned with the application of normal approximation with a 95% confidence level and 0.05% allowed error. The sample size is mathematically represented as follows:

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

Where;

n = Sample Size

N = Population of the Study

e = Level of "error" which is assumed to be 5% or 0.05

1 = Constant factor

Solution:

With a total population of 780 for both teachers and students in senior secondary schools in Taraba State, the sample size (n) is 264. Equally the larger the sample size the more information will be gleaned to reduce uncertainty (Marley, 2017). Therefore, the total sample size “n” that is, the total targeted respondents was 264.

3.6 Sampling Technique

Since the researcher cannot reach the entire population in order to obtain response in relation to the research objectives, Taraba State central senatorial zone will be divided into the five local government areas that made up the zone; therefore, out of the several methods of sampling available, stratification sampling technique was adopted because it is a method of sampling wherein the population to be inferred from, is divided into strata (Gauru, 2005). This method was employed in order to have representation of each of the five local government areas. This is because the population does not constitute a homogenous group. Thereafter, 52 SMEs owners were selected from each of the five local government areas totaling 264 SMEs operators. They were purposively selected based on their accessibility to the researcher.

3.7 Instrument for Data Collection

A questionnaire was used as an instrument for data collection. This is because considering the nature of the research it is the most feasible way of collecting data compared to other instruments like interviews among others. Therefore, a self-designed questionnaire was used. The questionnaire adopted five steps Likert-Scales which consists of Strongly Agree (SA), Agree (A), Neither Agree nor Disagree (NAD), Disagree (D), and Strongly Disagree (SD) options. Likert Scale which according to Likert (1932) is used to gauge attitudes, values, and opinions is consistent with the survey research design that this study will adopt. Besides that, is appropriate to solicit information from the respondents in a cross-sectional study (Gauru, 2005).

3.8 Validation of the Research Instrument

Validation of the measurement tool (research instrument) for this study, involved a pilot test. Porta & Keating (2008) see a pilot test as a small-scale test of the methods and procedures to be used on a larger scale. To do this, about 10% of the sample size was administered questionnaires. This was done in the two local government areas in the zone. Schattner, Hassan, and Mazza (2006) believe that a pilot study is necessary and useful in providing the groundwork for a research project. They maintained that it helps determine the feasibility of the study protocol and test the measurement instrument to ensure that the questionnaire items accurately address the research questions. It also determines whether the questionnaire is comprehensible and clearly understood.

3.9 Method of Data Collection

To simplify the process of data collection, the researchers recruited two research assistants from each of the local government areas under study; they were trained and closely supervised by the researchers who also monitored the data collection. The instrument was personally distributed to the selected respondents. This is because personal distribution is the most feasible way of collecting data compared to other methods like telephoning among others.

3.10 Method of Data Analysis

The questionnaire administered was retrieved. Data screening was carried out to avoid the problem of outliers¹. Outliers distort parameters which will bring about errors. Results were determined using descriptive statistical tools like frequency distributions, percentages, mean scores, and standard deviation with the aid of STATA statistical software. These tools were used because they are the most appropriate for analyzing Likert scale data; this position is corroborated by Gail & Anthony (2013). Equally, using three different tools will minimize the possibility of error and reinforce the reliability of the results.

4.1 Result and Discussions

4.2 Decision Rule

To capture the objectives for which the study was poised to achieve, descriptive statistical tools were employed in analyzing the data collected during the study; this involved the use of tools like frequency distribution tables, percentages, mean scores, and standard deviations. Descriptive statistics are best placed to give accurate summaries of the distribution of data. It's also a term normally given to the analysis of data that helps show, describe, and summarize data in a meaningful way such that patterns might emerge from the data (Lee and Lee, 2000). For the mean score (\bar{X}), the decision rule that served as the basis for acceptance or rejection was determined based on the decision rule of a 4-point rating scale $(4+3+2+1)/4 = 2.5$; therefore responses with mean score (\bar{X}) up to the above 2.5 were regarded as good while those mean scores (\bar{X}) below 1.9 were regarded as not so strong or good. For the standard deviation (*) which measures the amount of variation of values from its mean score, the decision rule is that the deviation of actual data from their mean values should be very small (Agung 2004 in Bubari & Salisu, 2019).

4.3 Response Rate and Outlier

A total of 264 copies of questionnaires have been distributed, filled out, and returned. Specifically, after the data collection, there were no outliers to be excluded. Therefore, all copies of questionnaires have represented the sample. Outliers are those scores that are significantly dissimilar from all others in a given set of data (Bryne, 2010; Hair, Black, and Babin 2010).

Out of 264 questionnaires as envisaged, all copies of the questionnaires were considered and finally retained for further analysis. Therefore, a total of 264 respondents constitute the sample for this study, this shows a good response rate of 100% that covers a wide range of responses. This rate is considered sufficient and is within the guidelines of Sekran (2003), Saunders, Lewis, and Thornhill (2003) which state that a response rate of at least 50% in survey research is practical to meet research analysis and thus acceptable. This response rate indicates that the researcher collected adequate data to proceed to analysis.

4.4 Contributions of small and medium scale enterprises (SMEs) on employment generation as a means of poverty reduction in Taraba State central zone.

The information in Table 4.1 gives insight into the responses given by the selected SMEs operators to the first research objective which sought to examine the contributions of SMEs on employment

¹ Outliers are those scores that are significantly dissimilar from all others in a given set of data (Bryne, 2010; Hair, Black, and Babin 2010).

generation as a means of poverty reduction in Taraba State central zone with twelve inquiries addressed and is summarized below;

Positive Findings:

1. **Inclusive employment:** all respondents have strongly agreed that SMEs often employ marginalized groups, such as women, youth, rural populations, and those with lower levels of education or skills. The result is evidenced by the mean scores of 2.162. The implication is that, this inclusivity helps reduce poverty, particularly in underserved areas.
2. **Supplementing Household Income:** Respondents indicated that SMEs are providing an essential source of income to local households. This can be crucial in improving living standards and breaking the poverty cycle. The mean score for this aspect was 1.916, indicating a significant positive impact on poverty reduction.
3. **Reducing Urban Migration:** A considerable percentage (42.0%) of respondents strongly agreed that SMEs provide local job opportunities, which help reduce the migration of people to urban centers in search of work. This can ease the burden on overcrowded cities and prevent the impoverishment of rural populations. The mean score for this aspect was 1.969, showing that SMEs played a role in migration of people to urban centers.
4. **Skill Development:** Most respondents strongly agreed that SMEs contribute to skill-building and capacity development. Workers in SMEs may acquire technical, entrepreneurial, and managerial skills that improve their employability and long-term earning potential. The mean score for this aspect was 2.049, indicating a positive perception of respondents.
5. **Stimulating Supply Chains:** respondents have disclosed that SMEs are often involved in various stages of supply chains, from raw materials to finished goods. Their involvement in regional and international markets can help stimulate growth and attract investment, creating opportunities for poverty reduction. The mean scores was 2.219, indicating that SMEs' efforts in supply chains were recognized.

Negative Findings:

1. **Fostering Innovation:** The majority of respondents strongly disagreed that SMEs are often hubs for innovation and creativity, providing new products and services to meet local needs. The mean score was 2.814, indicating a lack of fostering innovation in SMEs.
2. **Improving Access to Goods and Services:** Respondents strongly disagreed that SMEs often provide affordable goods and services to low-income communities, such as food, clothing, and healthcare. Mean score was 2.640.
3. **Building Social Capital and Community Resilience:** Respondents strongly disagreed that SMEs often promote social capital by creating networks of businesses, consumers, and workers who contribute to a shared local economy. The Mean score was 2.276, indicating a deficiency in building social capital.
4. **Improving Government Revenue:** Respondents strongly disagreed that SMEs contribute to national revenue through taxes, which can then be used by governments to fund social welfare programs, infrastructure development, and poverty alleviation initiatives. Mean score of 2.215, implying tax evasion of SMEs in the study area.

In a general note, the estimated result has shown that SMEs plays a vital role on poverty reduction in Taraba State central zone. The findings further reveal factors necessary for poverty reduction such as stimulating supply chains, inclusive employment, supplementing, household income and reducing urban migration. These findings corroborates previous studies such as Syombua (2022); Chang (2020); Manda & Wooding (2022); Adomeh (2020); Dang, Nguyen, Pham, and Ho (2022)

who investigated the impact of SMEs on poverty reduction. Their results established that SMEs play a significant role in employment generation.

Table 4.1 Contributions of SMEs on poverty reduction in Taraba State central zone

S/N	Item Statement	SA	A	NAD	D	SD	\bar{X}	*
1	Inclusive Employment	119 (45.1)	76 (28.8)	35 (13.3)	29 (10.9)	5 (1.9)	2.162*	1.403
2	Boosting Local Economies	143 (54.2)	97 (36.8)	3 (1.1)	12 (4.5)	9 (3.4)	1.662	0.965
3	Fostering Innovation	25 (9.5)	33 (12.5)	49 (18.7)	70 (26.1)	87 (32.9)	2.814*	1.345
4	Improving Access to Goods and Services	27 (10.2)	37 (14.0)	68 (25.8)	61 (23.1)	71 (26.9)	2.640*	1.360
5	Promoting Financial Inclusion	19 (7.1)	23 (8.7)	32 (12.1)	78 (29.5)	112 (42.4)	2.215*	1.171
6	Building Social Capital and Community Resilience	17 (6.4)	21 (7.9)	75 (28.4)	34 (12.9)	117 (44.3)	2.276*	1.228
7	Improving Government Revenue	12 (4.6)	21 (7.9)	27 (10.2)	100 (37.9)	104 (39.4)	2.003*	1.108
8	Supplementing Household Income	123 (46.6)	86 (32.6)	24 (9.1)	16 (6.1)	15 (5.7)	1.916*	1.143
9	Reducing Urban Migration	111 (42.0)	95 (35.9)	23 (8.7)	25 (9.4)	10 (3.8)	1.969*	1.109
10	Skill Development	103 (39.0)	98 (37.1)	23 (8.7)	27 (10.2)	13 (4.9)	2.049*	1.154
11	Stimulating Supply Chains	89 (33.7)	92 (34.8)	29 (10.9)	44 (16.7)	10 (3.8)	2.219*	1.188
12	Promoting Informal Financial Systems	141 (53.4)	83 (31.4)	20 (7.6)	13 (4.9)	8 (3.0)	1.731	1.005

Source: Computed by the Researchers using STATA 15 (2025)

Note: *, denotes means score acceptance

Figures in () are percentages

N=264

5.1 Summary, Conclusion and Recommendations

The study set out to investigate small and medium scale enterprises (SMES) on poverty reduction in Taraba State central zone. The survey design research was used, and the population of the study was 780. Using Yamane's (1967) sample size technique, 264 respondents were selected and served with questionnaires which were all duly completed and retrieved, representing 100%. Data was presented in tables using frequency distributions, percentages, mean scores, and standard

deviations to illustrate the opinions of respondents. It was concluded that SMEs plays a vital role in poverty reduction in Taraba State central zone.

In line with the research findings as embedded in section four, it becomes expedient that deductions from the findings be made to advice policymakers and implementers on the best way to handle policy issues and programs regarding SMEs on poverty reduction in Taraba State central zone. In light of this, the following policy recommendations are necessary to ensure the appropriate progress of SMEs in Taraba State central zone:

- i. Government should take steps in setting up enterprise development agencies in every state of the federation to serve as coordinating unit that will help business enterprises as well as reduce unemployment, poverty and its attendant effect on economic growth.
- ii. Government should give more opportunities for micro finance banks to operate so that they can give loans to SMEs
- iii. Vocational training centres should be developed in the rural areas. This will improve the success of SMEs in the study area.

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