

## THE IMPACT OF GOVERNMENT POLICY PROGRAMME IN THE GROWTH AND DEVELOPMENT OF MSMEs IN DELTA STATE NIGERIA

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**Abstract:** This research assesses the impact of the National Enterprise Development Programme (NEDP) on the development of MSMEs in Delta State, Nigeria. A quantitative survey was conducted on 219 out of 486 MSMEs. The Chi-Square test results ( $p < 0.05$ ) indicate that: (1) technical support reduces the high cost of doing business, (2) collaboration with the Bank of Industry provides access to affordable finance, and (3) business development services lead to enterprise growth. In conclusion, coordinated policy implementation by SMEDAN, the Bank of Industry, and TETFUND significantly contributes to MSME sustainability and economic development.

**Keywords:** MSMEs (Micro, Small and Medium Enterprises), Government Policy Programmes, National Enterprise Development Programme, Enterprise Development, Economic Growth, Nigeria

### Introduction

A government policy programme is the integrated course or programme of action that government has set and the framework or guide it has designed to direct actions and practice in certain problem areas. Thus, government view its role as part of formulating and implementing policies and programs that will address the problems militating against the growth and development of MSMEs and enhance its development in Nigeria.

Cinjel (2022) defines government policy programs as the holistic plan of action that the government has established, along with the framework or guidelines it has created to guide activities and practices in specific problem areas. As a result, the government sees its job as a component of creating and carrying out policies and initiatives that will tackle the issues impeding MSMEs' expansion and development and promote their growth in Nigeria. Micro, Small and Medium Scale Enterprises are sub sectors of the industrial sector which plays a crucial role in industrial development (Onifade & Taiwo, 2022)

Although the state is solely responsible for creating and carrying out policies, effective and comprehensive policies require the participation of other stakeholders. Since MSMEs are recognized as the global engine of economic and equitable development, their significance in industrial development and economic growth, and the necessity of diversifying and easing the difficulties these businesses face, the government has made them a priority item on its policy agenda. Agyapong and Boohene (2020) comment in the African Enterprise that the Nigerian government thinks that the growth of MSMEs will be the greatest way to maximize the expected increases in employment and economic activity in Nigeria.

The revised National Policy on MSMEs defined MSMEs using dual criterion of employment base and asset excluding cost of land and building to include any enterprise employing less than 10 workers and has an asset base of less than N10 million could be viewed as Micro enterprise. Small scale enterprises are enterprises that have employment base of between 10 and 49 workers with asset base of over 10 million but less than 100 million, Medium Scale Enterprises have employment base between 50 to 199 workers and asset base of N100 million but less than N1000 million (SMEDAN, 2024)

The National enterprise development programme as a policy was established to address the challenges facing micro, small and medium enterprise. As a policy interventionist programme it is targeted supporting MSMEs

contribution at economic growth and development through the support of other agencies of government as SMEDAN (small medium enterprise development agency of Nigeria), the bank of industry and tefund for the success of the policy programme in the provision of enabling facilities to enhance and improve their contribution toward economic growth viz-a-viz the gross national product (GNP) as well as the gross domestic product of the economy (GDP)

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The role of MSMEs in the development of the industrial sector and economy at large prompted the establishment of the National Enterprise Development Programme. The National enterprise development programme as a policy was established to address the challenges facing micro, small and medium enterprise. The Nigerian government in establishing the national enterprise development programme acknowledged its value driven indices in promoting economic growth and development for national survival through micro, medium and small scale businesses economic activities in achieving income distribution, full employment and development of local technology which serve as a corner stone to any nation industrial and economic growth with expected impact and potential contribution towards a diversified production base as well as their accelerated effect in achieving micro economic stability and poverty reduction

As a policy interventionist programme it is targeted supporting MSMEs contribution at economic growth and development through the support of other agencies of government as SMEDAN (small medium enterprise development agency of Nigeria), the bank of industry and tefund for the success of the policy programme in the provision of enabling facilities to enhance and improve their contribution toward economic growth viz-a-viz the gross national product (GNP) as well as the gross domestic product of the economy (GDP)

Micro, small and medium enterprises are sub sectors of the industrial sector which plays a crucial role in industrial development (Onifade & Taiwo, 2022). Their importance in the development of the industrial sector is based on the notion that some large industrial enterprises emerged from small and medium scale enterprises either through merging or acquisition and thus it serves as a training ground for entrepreneurial skills and provides primary products for the industrial sector. Mores, micro, small and medium scale enterprises (MSMEs) are in the fore front of expanding output, generation of employment, redistribution of income, promotion of entrepreneurship and promotion of primary goods to strengthen industrial linkages (SMEDAN, 2024)

Micro, Small and Medium Enterprises (MSMEs) have played and are still playing a pivotal role in the industrial development and economic growth of developed and developing nations. According to Sanusi (2013 cited in MSME Africa, 2020) the role of MSME as a catalyst for economic growth and development has been well documented in economic literature and recognized in most countries. Including newly industrialized nations with over 98 percent of industrial enterprises constituting the bulk of the labour force.

The Central Bank of Nigeria (2019), has defined MSMEs using dual criterion of employment base and asset excluding cost of land and building as enterprises that have employment base of between 10 and 49 workers with asset base of over N5 million but less than N50 million as small scale enterprise while medium scale enterprises have employment base between 50 to 199 workers and asset base of over N50 million but less than N500 million. However, there is more to MSMEs' development than just constructing assets when it comes to achieving sustainable development results. A project's long-term implications, such as the creation of jobs and social and environmental repercussions, as well as its alignment with larger development objectives and the mobilization of sufficient resources, must all be considered when making investment decisions (Adekoya, 2021).

Although it is the sole responsibility of the state to formulate and implement policies, other stake holders are carried along in order to have sound and holistic policies. In view of the importance of MSMEs in advancing industrial development and economic growth and the acknowledgement of MSMEs globally as the engine of

economic and equitable development and the need to diversify and ameliorate the challenges faced by these enterprises it thus becomes a policy agenda of the government.

The Nigerian government believes that any anticipated increase in employment and economic activities will best be maximized through the development of MSMEs. The challenges facing MSMEs is alarming thereby causing loss of jobs, mass unemployment, poverty, low per capital income and GDP including the underdevelopment of the industrial sector. The study assesses the activities of the policy programme in enabling MSMEs to contribute its quota for economic development in Delta State.

### Statement of the Problem

MSMEs play a pivotal role in the industrial development and economic growth of any nation. In Nigeria however, they are challenged by extremely limited availability of reasonably priced financing, limited access to services for business development, inadequate physical and socioeconomic investments in scaling up the low technical supports for their smooth functioning and high operating expenses. Thus, their sectorial goal as an integrated part of national development has become significantly hampered in Delta state of Nigeria by the absence of an operational and regulatory framework. Businesses and investors alike have found it challenging to obtain value for their investments due to flawed access to affordable finance, business development services, high cost of doing business, procurement procedures and socio-physical infrastructural deficiencies.

In Nigeria, development policy programmes face a serious problem in translating its objectives into practice (United Nations. 2021) These challenges facing MSMEs is alarming thereby causing loss of jobs, mass unemployment, poverty, low per capital income and GDP including the underdevelopment of the industrial sector. This research focuses on the impact of the activities of the national enterprise development programme as an agency for the provision of support services for development and economic growth with particular focus on small, micro, and medium enterprise in Delta state of Nigeria while highlighting SMEDAN, the bank of industry and tetfund as facilitating agencies.

### Objectives of the Study

The study's main goal is to assess the impact of government policy programme in the growth and development of MSMEs in Delta State, Nigeria. The specific objectives are to:

- i) find out the impact of national enterprise development programme mandate in ameliorating the high cost of doing businesses through technical support for MSMEs in Delta State, Nigeria
- ii) ascertain the impact of national enterprise development programme mandate in bridging access to affordable finances for MSMEs in Delta State, Nigeria
- iii) examine the impact of national enterprise development programme in mitigating poor access to business development services (BDS) for MSMEs in Delta State, Nigeria

### Research Question

- i) Is there any in impact from the activities of national enterprise development programme mandate in ameliorating the high cost of doing businesses through technical support for MSMEs in Delta State, Nigeria?
- ii) Is the national enterprise development programme through its mandate bridging access to affordable finances for MSMEs in Delta State Nigeria?
- iii) Does the national enterprise development programme mitigate against poor access to business development services (BDS) for MSMEs in Delta State Nigeria?

### Research Hypothesis

Ho: There is no significant impact in the activities of national enterprise development programme mandate in ameliorating the high cost of doing businesses through technical support for MSMEs in Delta State, Nigeria

- Ho: There is no significant impact from the enterprise development programme through its mandate in bridging access to affordable finances for MSMEs in Delta State Nigeria
- Ho: There is no significant impact from national enterprise development programme in mitigating against poor access to business development services (BDS) for MSMEs in Delta State Nigeria

### Scope of the Study

This research is focused on the impact of government policy programme in the growth and development of MSMEs in Delta State, Nigeria. Notable area of investigation is within the five (5) subsectors in the manufacturing industry subsector which are plastic and rubber production, paint production, transportation equipment production, welding and fabrication, leather and footwear production classified as micro, small and medium sized enterprises. These sectors come under the mandate of the national enterprise development programme directly targeted at supporting micro, small and medium-sized businesses in order to enhance domestic production and improving the gross domestic production (GDP) base of the economy under the facilitating agencies of Tetfund, the Bank of Industry, and the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN, 2020).

### Operational Definition of Terms

*Development:* An improvement in the content and qualities of individuals and groups within an organization's structure made possible by policy initiatives which in turn lead to greater transformation and progress that are desirable in overcoming obstacles in the physical and organizational environments (Howlett & Tosun 2018)

*Enterprise:* An enterprise in this context is seen as a project or plan which is undertaken to promote, facilitate, to create and develop program for businesses to grow, remain sustainable and create new jobs within the economic sphere aimed at improving the business environment and developing entrepreneurial skills (Ogbu & Ugwu, 2023).

*Infrastructure:* This refers to assets, facilities and services that are crucial to MSMEs growth and development. Seen as critical infrastructure, these facilities, services, and installations are fundamental to the economy and social welfare (Yusuf & Joseph, 2022).

*Policy:* A government program of action consists of two main parts: what the government intends to accomplish and how it plans to accomplish it. It represents different levels of goal articulation and normative rules of government actions to regulate conduct, structure bureaucracies, distribute benefits, and extract revenue (Hill & Hupe, 2020).

### Literature Review

The term Small and Medium Scale Enterprises (MSMEs) is better conceptualized than defined; the reason is not farfetched, just as every other term in Social Sciences. There is no universally accepted definition for the term. Several scholars, countries and agencies have defined it from their own point of view, based on the level of development. According to OECD (2020) the definition of MSME are usually derived from each country, based on the role of the SME in the country's policies and programmes designed by agency or institution empowered to develop MSME. Organization for Economic Cooperation and Development (OECD, 2021) define MSMEs as non-subsidiary, independent firms which employs less than a given number of employees, the numbers varies across countries. Nakku, Agbola, Miles and Mahmood, (2020) agree that in a global context a general definition using size and scale of operation is not easy, but within the fixed coordination of national boundaries.

Central Bank of Nigeria (2019), defines SME using dual criteria of employment base and asset, excluding cost of land and building. Small Scale Enterprises are enterprises that have employment base between 10 and 49 workers with asset base of over N5 million but less than N50 million excluding cost of land and building. Medium Scale Enterprises have employment base between 50 and 199 workers and asset base of over N50 million but less than N500 million excluding cost of land and building.

According to SMEDAN (2024), the revised National Policy on MSME defined MSMEs using dual criterion of employment base and asset excluding cost of land and building. Any enterprise employing less than 10 workers and has an asset base of less than N10 million could be viewed as Micro enterprise. Small Scale enterprises are enterprises that have employment base of between 10 and 49 workers with asset base of over 10 million but less

than 100 million, Medium Scale Enterprises have employment base between 50 to 199 workers and asset base of over N100 million but less than N1000 million.

**Table 1: MSMEs Classification**

S/N	Size Category	Employment	Asset (in N Millions) (excl. land and building)
1	Micro Enterprises	Less than 10	Less than 10
2	Small Enterprises	10 – 49	10 - less than 50
3	Medium Enterprises	50 – 199	100 – less than 1000

Source: SMEDAN, 2024

In general practice, the number of employment and size of the enterprises is the major factor used in the classification of MSMEs into sectors worldwide and if there exist a conflict between employment and asset criteria, the employment criteria will take precedence. (SMEDAN, 2024)

**The Role of Micro, Small and Medium Scale Enterprises (MSMEs) in Industrial Development and Economic Growth**

MSMEs have been regarded globally as the engine of industrial development and economic growth in developing and developed nations. According to Onyeye, Court, and Agbaeze (2020) MSMEs are critical to the development of any economy as they create great potentials for employment generation, improvement of local technology, output diversification, development of individual entrepreneurship and forward integration with large scale industries.

MSMEs have attracted considerable attention of both public and private sectors in more than two decades ago chiefly in most of the less developed nations. In a considerable number of such countries, government makes provisions for policies that are deemed to promote their development plans, policies and programmes because of their perceived benefit to economic development. For instance, these perceived ideal benefits include: employment generation especially for people in rural areas, transformation of traditional to modern technology, stimulation of indigenous entrepreneurship, reversal of urban-rural migration, greater utilization of raw materials, promotion of local technology, mobilization of local savings, linkage balance by spreading investment more evenly, ability to operate profitably in very narrow markets with low purchasing power, among others (Adeosun & Shittu 2021).

Other roles advanced by the advocates of micro, small and medium enterprises development in the country include:

- i. The low level of capital required in the establishment of the enterprises.
- ii. The large number of the establishment and their labour-intensive modes of operation guarantees employment for a large number of persons
- iii. Inventions, adaptations and general technological development are common in these enterprises.
- iv. A more equitable distribution of income is usually achieved in this sector.
- v. Industrial diversification and a relatively more balanced regional development is assured.
- vi. The evolution of indigenous enterprise is common among these establishments.
- vii. General enhancement of the tempo of industrial development is visible among these enterprises.

- viii. Tendency among these enterprises to become feeders of large scale enterprises and service products made by the latter.

### **Assessment of Some Government Policies on MSMEs in Nigeria**

Since the beginning, the Federal Government has implemented a number of programs to support the growth of SMEs. Nigeria embraced the import substitution industrial strategy upon gaining independence in order to promote industrial growth by manufacturing goods in which the nation enjoys a competitive edge. To this end, the Nigerian Industrial Development Bank (NIDB) was established, having as its main objective the provision of medium- and long-term loans for investments in the industrial sector. This was done in 1962 (Awoyeni, & Aderonke, 2020). Despite this goal, the NIDB had a special unit that was dedicated to the financing needs of SMEs with the implementation of the Indigenization program in 1972, the federal government made an effort to give Nigerians more control over the financial and managerial aspects of various businesses on different schedules, which marked a significant breakthrough for SMEs.

In order to offer financial services to the local business community, the federal government founded the Nigerian Bank of Commerce and Industry (NBCI) in 1973. According to Awoyeni and Aderonke (2020), the Small Scale Industrial Scheme provided SMEs with flexible financing terms when it was first implemented under the third national plan (1975–1980). The government created the National Economic Reconstruction Fund (NERFUND) in 1989 to mitigate the impact of the structural adjustment program's (SAP) strategic management option.

By merging NIDB and NBCI, the Economic Advancement Program, and the Small and Medium Enterprises Equity Investment Scheme (SMEEIS), a concept proposed by the Banker's Committee, the government created the Bank of Industry in response to the financial issues. This agency was established under the Small and Medium Enterprises Development Agencies Act of 2003 (SMIDA).

Development Agency for Small and Medium-Sized Businesses (SMEDAN) bill was passed by the National Assembly in 2004. The National strategy on Micro, Small, and Medium Scale Enterprises (MSMEs) was created by the federal government in 2007 in an effort to create a coherent strategy on SMEs. The federal government approved the updated version in 2015 and included a four-year renewal clause. According to Pwc, (2020) the overall implementation of the National Policy on MSME which was established to have a unified guideline for the development of MSMEs. was affected by several challenges which include:

- i. Weak stake holder buy-in (public and private sector institutions)
- ii. Lack of strong commitment to MSME development by all tiers of government
- iii. Weak institutional synergy
- iv. Ineffective funding of MSME development process and
- v. Weak capacity among MSMEs

These had led to a reversal of the policy in 2015 in order to address the challenges that affected the overall implementation of MSMEs,

### **Evolving Threat to Infrastructural Development for MSME Growth in Delta State**

Infrastructure is necessary in maintaining both national and international security, infrastructures being a collection of systems, networks, and assets are vital to ongoing operations necessary to safeguard a nation's economy, public health, and safety, all of which are important for the expansion, advancement and maximum operation of micro, small and medium enterprises.

With a growing risks and security threats that threatens critical infrastructures becoming more and more complex and uncertain, the consequences of which is a catastrophic failure of these asserts, the impact of infrastructures on day-to-day operations is becoming more and more vulnerable to the growth and development of micro, small and medium enterprises hence the need for a resilient critical infrastructure becomes all the more important to any such disruptions from challenges such an outbreak of pandemic, technical Failure as well as terrorism (Amana, Aigbedion & Zubair, 2020).

The information and communication technology infrastructure's platforms and solutions are the most susceptible thus making governmental activities, defence telecommunication, banking and energy becomes vulnerable to hacking. Cyber threat undermines critical infrastructure which cause a sabotage in service delivery that create political and economic pressure capable of undermining operationability since everything connected to networking and information is sabotage in the event of the information network been disabled (Nathaniel, 2021). The impact of poor and inadequate governance, breeds lack of transparency, and accountability. Actors participating in the building of infrastructure are particularly vulnerable to corruption risks (Chinedu, *et al.*, 2020). Additionally, corruption results in poor quality work, more public spending, weaker competition and fewer funds for maintaining the much needed current infrastructure investments thus reducing institutional efficacy and capacity which erodes public confidence in government making it more difficult for governments to collect taxes and for taxpayers to pay them.

### Theoretical Framework

This research thesis is premised on both the Institutional Theory and the Economic Liberalism Theory.

#### Institutional Theory:

Institutional theory is a broader theory which encompasses other theories. Like the system theory, it holds that a system is an arrangement of related interdependent pieces that results in a cohesive whole (Remi & Beatrice, 2023). As a management practice, it is an approach to understanding the reliance of social infrastructures that are critical to the provision of stability and emphasises the importance of context and situational factors in shaping organizational behaviour and performance. The theory becomes relevant to the study as it provides a framework in understanding the factors and actors that act and are acted upon to shape institutions and their performances

#### Economic Liberalism Theory:

The economic Liberalism theory as an economic based theory is centered on the need to deregulate economic activities as well as lower taxes to allow for more participation in the economic sphere of a given country. Proponents of the theory Friedman (1974) and Buchanan (1975) emphasises on privatisation and decentralisation as a means of taking the bulk of the activities of enterprise engagement away from government control and into private participation to engender liberalisation as well as dismantle monopolistic tendencies. (Manfred & Ravi, 2021). It emphasises the use of the *laissez faire* approach to economic growth for economic development through more private involvement in the control of the economy thereby advocating for lesser government control.

This theory was made popular during the regime of Margaret Thatcher and Ronald Regan of the United States. The incorporated *laissez faire* philosophy of economics is based on the idea that it will spur effort towards innovation, technological growth and foster the economics of free market.

According to Yasuo, Yago and Patrick (2023), economic liberalism theory is concerned with advocating a strong market economy through private property ownership and partnership in the means of production which involves a form of complex interdependence that enhances mutual benefit.

### Summary of Gap in Literature

This research understudies the underlining challenges to MSNEs as proxies where operational gaps exists. It is not always clear if these gaps are due to subpar capacity investment, differences between promised and delivered quantity and/or quality, or gaps between installed and operational capacity. It would be helpful to designate any of these shortcomings as gaps. These gaps could be filled by attempting to give enabling critical infrastructures greater attention than is obtainable in the creation of policies pertaining to it.

### Research Methodology

The study will adopt descriptive survey research methodology with data generated from both primary and secondary sources. Conclusively, the research will seek to identify areas of intervention through the policy programme for MSMEs growth and make recommendations were appropriate

The study will adopt a mixed-method survey research strategy to investigate the possible causal connection between two variables. Survey data for the research will come from a diverse population of the study will comprise of 486 selected MSMEs within the manufacturing industry subsectors of building materials, plastic and rubber production, transportation equipment, welding and fabrication, leather and footwear to find out the impact of government policy programme for the growth and development of MSSMEs within the area of coverage to include Agbor (Delta North), Sapele (Delta Central) and Burutu (Delta South) representing the three senatorial districts of Delta State

Data for the study will be collected through primary sources to include questionnaire to be administered to respondents and by way of in-debt interview. Secondary sources of data will be sourced from encyclopaedias, handbooks, periodicals, newspapers, the internet, and findings from previous surveys. Other sources will include government reports, annual research reports, stakeholder complaints and comments, and government policy bulletins which will be used to draw valuable inferences to aid the researchers in decision-making and lend validity to the investigations and final results and/or conclusions.

Cluster sampling technique is used as it increases the feasibility of sampling by grouping. A sample size of 219 respondents using Taro Yamane (1967) formula is be used to allot and analyse quantitative data disproportionately using the Chi-Square Test

**DATA ANALYSIS**

The sample size was calculated based on Yamane’s formula (Yamane, T: 1967)

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

Where:

N = Population size

n = Sample size

I = Constant

e = Error margin estimated at 5%

$$n = \frac{486}{1+486(0.05)^2}$$

$$n = \frac{486}{1+486(0.0025)^2}$$

$$n = \frac{486}{2.22}$$

$$n = 219$$

The research population for this study comprising MSMEs from the three senatorial districts of Delta State is estimated at 486. Using the sample size as benchmark, the researcher distributed two hundred and twenty-two questionnaires (222) to give room for non-respondents and badly completed copies

Readings:

Formulas and applications for contingency table reading;

Formula:  $\frac{\sum (O - e)^2}{e}$

Where:

O is observed frequency

e is expected frequency

$$e = \frac{\text{Row total} \times \text{Column total}}{\text{Overall total}}$$

Deviation of the expected from the observed =

$$\frac{\text{Observed frequency} - \text{Expected frequency}}{\text{Expected frequency}}$$

DF = (row – 1) x (column – 1)

P-Value 0.05 level of significance where the p-value critical is at 0.05 (5%) i.e. the level of significance which is the tolerable error in estimation is greater than the calculated level of significance ( $0.000 < 0.05$ ), the null hypothesis is rejected while the alternate is accepted

**Table 1: Contingency Table of the activities of National Enterprise Development Programme and high cost of doing business through technical support for MSME’S in Delta State.**

Extrapolation of Quantitative Data

- 1) Does the activity of the National Enterprise Development programme assist in ameliorating the high cost of doing business through technical support?
- 2) Is there a corresponding relationship between the National Enterprise Development programme and high cost of doing business through technical support?
- 3) Is the challenge of doing business through technical support ameliorated by the activities of National Enterprise Development for MSME’s?
- 4) Are there significant gains among MSME’s in lowering the high cost of doing business through technical support?

QUS	SA	A	U	D	SD	ROW TOTAL
QUS 1	6 (9.75)	16 (16.50)	14 (14.50)	73 (66.75)	91 (92.50)	200
QUS 2	18 (9.75)	22 (16.50)	28 (14.50)	58 (66.75)	74 (92.50)	200
QUS 3	5 (9.75)	6 (16.50)	10 (14.50)	70 (66.75)	109 (92.50)	200
QUS 4	10 (9.75)	22 (16.50)	6 (14.50)	66 (66.75)	96 (92.50)	200
Total	39	66	58	267	370	800

Deviation of the expected from the observed:

1.442 + 0.015 + 0.017 + 0.585 + 0.024 +  
 6.981 + 1.833 + 12.569 + 1.147 + 3.700 +  
 2.314 + 6.682 + 1.397 + 0.158 + 2.943 +  
 0.006 + 1.833 + 4.983 + 0.008 + 0.132  
 Chi. Sq. = 48.772, DF = 12, P-value = 0.000

Discussion

P-value less than 0.05 rejects  $H_0$  and accepts  $H_1$  and concludes that the activities of the national enterprise development programme in ameliorating the challenge of high cost of doing business through technical support showed an overwhelming positive correlation implying that there is a significant positive association between the variables on MSMEs growth in Delta State

**Table 2: Contingency Table of impact of National Enterprise Development Programme and access to affordable finance for MSME’S in Delta State.**

Extrapolation of Quantitative Data

- 1) Is there a significant impact from National Enterprise Development mandate in the challenge of affordable finance for MSME’s?
- 2) Does the activities of National Enterprise programme caveats channel for access to affordable finance for MSME’s?
- 3) Is the Bank of Industry supportive working in collaboration with National Enterprise Development programme for MSME’s?
- 4) Is the challenge for loans and grants for capacity utilization bags facilitated by National Enterprise programme for MSME’s?

QUS	SA	A	U	D	SD	ROW TOTAL
QUS 1	18 (41.75)	22 (46.50)	12 (13.50)	60 (45)	88 (53.25)	200
QUS 2	82 (41.75)	74 (46.50)	18 (13.50)	16 (45)	10 (53.25)	200
QUS 3	5 (41.75)	20 (46.50)	9 (13.50)	64 (45)	102 (53.25)	200
QUS 4	10(9.75)	70 (46.50)	15 (13.50)	40 (45)	13 (53.25)	200
Total	167	186	54	180	213	800

Deviation of the expected from the observed:

$$13.510 + 12.909 + 0.167 + 5.000 + 22.677 + 38.804 + 16.263 + 1.500 + 18.689 + 35.128 + 32.349 + 15.102 + 1.500 + 8.022 + 44.630 + 9.822 + 11.876 + 0.167 + 0.556 + 30.424$$

Chi. Sq. = 319.095, DF = 12, P-value = 0.000

Discussion

P-value less than 0.05 rejects H<sub>0</sub> and accepts H<sub>1</sub> and concludes that the activities of the national enterprise development programme in providing access to affordable finance showed an overwhelming positive correlation exhibiting a significant effect on MSMEs growth in Delta State

**Table 3: Contingency Table of National Enterprise Programme and access to business development services for MSME’S in Delta State.**

Extrapolation of Quantitative Data

- 1) Are the infrastructure challenges of access to business development services begin to address National Enterprise Development Programme?

- 2) Is business development services a critical index in addressing infrastructural challenge for MSME's growth
- 3) Is there a commensurate impact in the provision of business development services for MSME's growth?
- 4) Is there a corresponding resultant output growth through access to business development services?

QUS	SA	A	U	D	SD	ROW TOTAL
QUS 1	130 (91.50)	45 (47.75)	5 (7.25)	14 (19.50)	6 (34)	200
QUS 2	12 (91.50)	20 (47.75)	8 (7.25)	50 (19.50)	11 (34)	200
QUS 3	110 (91.50)	70 (47.75)	6 (7.25)	6 (19.50)	8 (34)	200
QUS4	114 (91.50)	56 (47.75)	10 (7.25)	8 (19.50)	12 (34)	200
Total	366	191	29	78	163	800

Deviation of the expected from the observed:

$$16.199 + 0.158 + 0.698 + 1.551 + 23.059 + 69.074 + 16.127 + 0.078 + 47.705 + 169.882 + 3.740 + 10.368 + 0.216 + 9.346 + 19.882 + 5.533 + 1.425 + 1.043 + 6.782 + 14.235$$

Chi. Sq. = 417.103, DF = 12, P-value = 0.000

Discussion

P-value less than 0.05 rejects H<sub>0</sub> and accepts H<sub>1</sub> and concludes that the activities of the national enterprise development programme in providing access to business development services have a significant impact on MSMEs growth in Delta State

Summary of Findings

This study assessed the impact of government policy programme in the growth and development of MSMEs in Delta State Nigeria. The enterprise programme as a development agency is by mandate to support micro, small, medium scale enterprises with an aim of promoting the enabling environment for the sustainability of these enterprises, wealth creation and opportunity generation. Findings on the activities of the national enterprise development programme in ameliorating the high cost of doing business through technical support for MSMEs exhibited a positive relationship with enterprise growth and development. This guarantees and enabled MSMEs to engage in ground breaking new ventures in an attempt to enhance operational success

Findings from the study using inferential statistical approach to test hypotheses showed that mitigating poor access to affordable finances have significant positive effect on MSMEs growth and development as accounted for by changes in access to affordable finance. Implying that access to affordable finance is a driver of employment opportunities, technological transfer, productivity, and economic growth

The study also showed that there is a significant positive relationship between poor access to business development services and enterprise growth for MSMEs in Delta State. This is indicative of the analysis result for poor access to business development services which exhibited a positive relationship with business performance accounting for changes in the poor access to business development services.

### Conclusion

Government policy programmes for enterprise development in the 21<sup>st</sup> century is about creating value to the for both citizens and business customer through identified paths as need identification and satisfaction, utility utilization and value perception in generating income for the organization. The monumental task in achieving the goals of the national enterprise programme goal agenda has triggered a call to realign and revive socio-economic asserts through its interventionist mandate in providing the transformative process that delivers services across all fields in finding smarter and more efficient ways to achieving its mandate.

The national enterprise development programme working in collaboration with the small medium enterprise development agency (SMEDAN) over time has been supportive in facilitating loans and grants among MSMEs from the Bank of Industry thereby being supportive in addressing the challenge of poor access to loan facilities been faced by MSMEs. Similarly, also in addressing the high cost of doing business through the scaling up of technical support among MSMEs thus receiving the needed attention in collaboration with other agencies.

Consequently, the activities of the national enterprise development programme has contributed in addressing the challenge of poor access to business development services (BDS) among MSMEs noting that business development services are a critical index in the impact of which supports the provision of business development services in the area of idea generation, research and development particularly of new ventures that is of immense value to micro, small and medium enterprises.

### Contribution to knowledge

The nature and scope of the Nigerian business terrain faces the challenge of political interference, red-tapism poor work ethics, bureaucratic corruption all of which are a major drawback in the implementation of the national enterprise development programme goal agenda as well as that of MSMEs development thus leading to poor institutional service delivery. Despite the acknowledge role of MSMEs for economic growth, there still exists the need in the delivery of public needs and expectations by simplifying interactions between asserts operations by facilitating speedy, accountable and transparent interactions in the transformation of government operations through effective processes.

### Recommendation

The following recommendations are made:

- i) The government should as a matter of priority embark on a mass public education of government policy measures that supports the expansion of micro, small, and medium-sized businesses (MSMEs).
- ii) Policy programmes on micro, small, and medium enterprises (MSMEs) development should drive the implementation corresponding component structures that serves to interlink the interdependence of enabling facilities provided for MSMEs that were independently created for effective functionality and operability.
- iii) Gaps in policy implementation should be captured in policy drafts from initial conceptualization to final service delivery in order to hasten economic expansion
- iv) Budgetary allocations for policy development programmes should be prioritised from steps to be taken towards reducing the infrastructure development deficit among MSMEs
- v) An integrated approach towards MSMEs growth should follow along two dimensions namely, jurisdictions and challenge types to advance the integration of MSMEs in keying into the facilities needed for their development.
- vi) Regulatory commissions should ensure that due process and the ease of doing business is facilitated to ensure compliance with both standard and operability

### Suggestions for Further Studies

The literature of integrated development approach in the pursuit of MSMEs contribution to development is limited and thus suggested for further studies. Also, the contribution of the national enterprise development programme among MSMEs in enhancing access to loans and credit facilities, improved business development services and easing the cost of doing business should be independently and operationally researched in terms of each index contributive value for increased assessment impact as this will yield ample insight that can be used to further the agenda of the national enterprise programme towards MSMEs growth.

Government policymakers will find this to be a helpful reference when they are creating policies that will support the growth of micro, small, and medium-sized businesses (MSMEs) in the manufacturing subsector.

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