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PERCEPTION OF SUPPORTING STAFF OF SMALL MEDIUM ENTERPRISES ON JOB SATISFACTION IN KWARA STATE, NIGERIA

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Abstract

Small and Medium Scale Enterprises (SMEs) in Nigeria particularly the block making industry face many challenges, ranging from managerial, financial to operational. These problems are more pronounced at developmental phases than when they are well entrenched in the market. This study is therefore designed to ascertain the level of job satisfaction as perceived by the supporting staff. A total of 465 out of 500 SME respondents in the block making industry completed the questionnaire; systematic random sampling technique was used for the selection of the SMEs. Descriptive statistics were used to summarise the socio-demographic characteristics of the respondents while one sample independent t-test was used to analyse the data collected. The finding of the study revealed that the one-sample independent t-test indicated all the measures of job satisfaction are found to be significantly high (p-values = 0.000) as perceived by the supporting staff. The study concludes that government needs to strengthen SMEs support institutions such as Bank of Industry to operate in full capacity as the "apex" bank and allied banks must administer individual loan to SMEs to upgrade the position of SMEs development in Nigeria. In light of the above, the study recommended that the job satisfaction of the supporting staff should not only be maintained but also improved by providing financial incentives to motivate them and getting them more involved in the policy-making process of the enterprises.

Keywords: Perception, Supporting Staff, Small Medium Enterprises, Job Satisfaction.

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Introduction

The small and medium enterprises play a critical role in both developing and developed countries. The sub-sector contributes significantly in achieving various socio-economic objectives, which include employment generation, contribution to national output and exports, fostering new entrepreneurship and providing a foundation for the industrial base of the economy (Inang & Ukpong, 1992). In low-income countries with Gross National Product (GNP) per capita of between US$100 and US$500, SMEs account for over 60 percent of Gross Domestic Product (GDP) and 70 percent of total employment; in middle-income countries, the SMEs produced close to 70 percent of GDP and 95 percent of total employment; and in Organisation for Economic Cooperation and Development (OECD) countries, SMEs constitute the majority of firms and contribute over 55 percent of GDP and 65 percent of total employment (Basu, Blavy, & Yulek, 2005).

In recognition of these potential role of the sector, successive governments in Nigeria have continued to articulate policy measures and programmes to achieve industrial growth and development, including direct participation alone or jointly with the private sector, interest groups, assistance from external agencies, provision of industrial incentives and adequate finance as stated in the 1988 industrial policy of Nigeria (Sule 1988). A recent survey conducted by the Federal Bureau of Statistics (FBS) across the 36 states of the federation and the Federal Capital Territory (FCT) showed that there were a total of 17.28 million SMEs in the country out of which 17.26 million are micro enterprises valued at less than N5 million (This Day Live, 2012). The Building and Construction firms cover 18.87% of the total number of SMEs in Nigeria.

However, despite all these geometric efforts, the state of small and medium scale business in Nigeria is facing hard conditions (Osotimehin, Jegede, Akinlabi, Olajide, 2012). Many scholars have linked these inappreciable dwindled fall of the sector to issues such as finance, location, epileptic power supply, etc. It is against this backdrop that this paper seeks to analyse the Perception of Supporting Staff of Small Medium Enterprises on Job Satisfaction in Kwara State, Nigeria.

Literature Review

There is no generally accepted definition of small or medium businesses because of the classification of businesses into large, medium or small scale is a subjective and qualitative judgment (Ekpenyong, 1997). Small businesses are generally quite responsive to their environment and our environment changes fast. Changes in the environment, therefore, affect what constitutes a small business at a particular point in time. While general definition aims to set some limits (lower and upper) that will assist in achieving the set purpose. Such limits can be in terms of the level of capitalisation, sales volume, the number of employees, etc.

The European Economic Commission (EEC) and the European Investment Bank generally used the following definitions; an SME is any firm with a workforce not exceeding 500, with net assets of less than ECU 75 million, and with more than one-third of its capital held by a larger company. These three conditions are said to be cumulative. As such, more than two-third of total employment approximately 50 percent in industry and in excess of 75 percent in service is in the SME sub-sector (Aryeetey, 1995). The working definition by International Labour Organisation (ILO) and United Nations Development Programme (UNDP) for SMEs and large enterprises indicates that: employing less than 5 employees including the owner is a micro enterprise; employing 5 to 20 employees is a small enterprise; employing 21 to 99 employees is a medium enterprise; and employing 99 employees is a large enterprise (UNDP, 2001). The International Finance Corporation (IFC) defined small scale enterprises as the enterprise employing between 10 and 15 employees and with an asset base of less than US$2.5 million. The medium scale employed between 51 and 100 (IFC, 2002).

The definition used in this study considers as small-scale any business with a capital base of between ₦1 million and ₦10 million (excluding the cost of land) and employing 10 to 50 employees. The medium scale enterprises are any business with a capital base of between ₦40 million and ₦150 million (excluding the cost of land) and employing 50 to 100 employees excluding commerce. On this basis, any enterprise short of the requirement for the small scale is a microenterprise while that which is above the medium enterprise is a large enterprise. This choice of definition is adopted based on the definition of small and medium scale enterprises by the Central Bank of Nigeria in 2000. Fisher and Reuber (2000) enumerate a number of characteristics of SMEs in developing countries under the broad headings: labour characteristics, sectors of activity, the gender of owner and efficiency. Given that most SMEs are one-person businesses, the largest employment category is working proprietors. This group makes up more than half the SME workforce in most developing countries; their families, who tend to be unpaid but active in the enterprise, make up roughly another quarter. The remaining portion of the workforce is split between hired workers and trainees or apprentices. SMEs are more labour intensive than larger firms and therefore have lower capital costs associated with job creation (Anheier & Seibel, 1987; Liedholm & Mead, 1987; Schmitz, 1995). In terms of activity, they are mostly engaged in retailing, trading, or manufacturing (Fisher & Reuber, 2000).

However, based on the contending and lack of scientific definitions for SME, the need to look at its contribution to national economic growth remains paramount and imperative.

Contributions of SMEs to Economic Development

There is a general consensus that the performance of SMEs is important for both economic and social development of developing countries. From the economic perspective, SMEs provide a number of benefits (Advani, 1997). SMEs have been noted to be one of the major areas of concern to many policymakers in an attempt to accelerate the rate of growth in low-income countries. These enterprises have been recognised as the engines through which the growth objectives of developing countries can be achieved.

They are potential sources of employment and income in many developing countries. SMEs seem to have advantages over their large-scale competitors as they are able to adapt more easily to market conditions, given their broadly skilled technologies. They are able to withstand adverse economic conditions because of their flexible nature (Kayanula & Quartey, 2000). SMEs are more labour intensive than larger firms and therefore have lower capital costs associated with job creation (Anheier & Seibel, 1987; Liedholm & Mead, 1987; Schmitz, 1995). They perform useful roles in ensuring income stability, growth, and employment. Since SMEs are labour intensive, they are more likely to succeed in smaller urban centres and rural areas, where they can contribute to a more even distribution of economic activity in a region and can help to slow the flow of migration to large cities. Due to their regional dispersion and their labour intensity, it is argued, small-scale production units can promote a more equitable distribution of income than large firms. They also improve the efficiency of domestic markets and make productive use of scarce resources, thus facilitating long-term economic growth (Kayanula & Quartey, 2000).

SMEs contribute to a country's national product by either manufacturing goods of value, or through the provision of services to both consumers and/or other enterprises. This encompasses the provision of products and, to a lesser extent, services to foreign clients, thereby contributing to overall export performance. In Ghana and South Africa, SMEs represent a vast portion of businesses. They represent about 92% of Ghanaian businesses and contribute about 70% to Ghana's GDP and over 80% of employment. SMEs also account for about 91% of the formal business entities in South Africa, contributing between 52% and 57% of GDP and providing about 61% of employment (CSS, 1998; Ntsika, 1999; Gumede, 2000; Berry, vonBlottnitz, Cassim, Kesper, Rajaratnam, & van Seventer, 2002).

Empirical Literature

A study by Ekpenyong (1997) showed that very little financial supports have been provided by the traditional financial institutions (the commercial banks) to the SMEs. The reasons are that small businesses have serious inherent structural defects that make them high-risk borrowers, and the traditional banks are not structured to cater for the type of credit demanded by the small businesses owing to the nature of their credit assessment procedures

(Hammond, 1995). The semi-formal financial institutions defined in this study as the cooperatives and trade associations have been able to meet the credit needs of small businesses in small-scale (Ekpenyong, 1995; Aryeetey, 1995). More than 50 percent of SMEs in Nigeria are sole proprietorships obtaining their start-up capital mostly from personal savings, family, and from friends and relatives. Usually, the capital base of such companies hardly exceeds N1 million, thus, making expansion in their investments difficult. Where there are partnerships, the sole proprietor owns more than 60 percent of the capital stock. This clearly demonstrates that little institutional credit has been received by SMEs (Odetola, 1997). A study conducted by Odetola (1997) on the sources of investment financing for SMEs in Nigeria, found out that about 96.4 percent of the SMEs finance their enterprises through owner-savings, 2.92 percent through relatives and friends, 0.32 percent from banks, 0.94 percent from government institutions or agencies, 0.06 percent from cooperatives societies, 0.33 percent from money lenders, and 0.03 percent from NGOs in a total of 21,950 respondents.

In a similar study conducted by Cowrie Consultants (1995) cited in Odetola (1997) covering Northern Nigeria, Western Nigeria, and Eastern Nigeria, the source of business finance from personal savings were 26.6 percent, 37.04 percent and 32.14 percent for the regions respectively. From friend sources, it was 30.59 percent, 19.53 percent and 32.14 percent respectively. From bank sources, it was 35.29 percent, 33.33 percent and 21.42 percent respectively. From government agencies, it was 8.82 percent, 7.83 percent and 3.57 percent respectively; while trade groups and cooperatives were 5.88 percent, 11.02 percent, and 7.14 percent respectively.

Okraku and Croffie (1997) argued that in Ghana, SMEs rely primarily on personal savings of owners, business profits, family members or friends for their financial needs. They have little or no access to external credit. The effect of this is inadequate fixed capital as well as working capital. The consequences of these are very slow growth rate and frequent failures among small businesses. At the regulation level, the problems identified are high-interest rates charged by banks thus making bank borrowing very expensive. The lending rates at Ghana were as high as 40 percent at a point in time. At the institutional level, banks were not motivated enough to lend to small business enterprises. The size of loanable funds available for lending to the sector is also small. Banks insist on tangible collateral as security as well as owner's equity for loans. At the enterprise level, SMEs are unable to mobilise owner's equity to satisfy banks requirement for a loan, inability to provide acceptable collateral security to support loan and the lack of banking culture and practices.

In a study conducted by Osotimehin, Jegede, Akinlabi and Olajide (2012) on micro and small enterprises in Nigeria revealed that there has been a phenomenal growth in the number of small and medium ventures for past few years. According to the survey conducted, 89.4 percent attributed the

phenomenal growth of small and medium enterprise to its profitability while all of them also attributed it to the clamour for self-employment and 80 percent attributed it to its regular patronage. Another 84.7 percent ascribe it to some other reasons which among other things include; non-requirement of expertise knowledge to operate. SMEs, today, represent about 90 percent of firms in the Nigerian industrial sector on a numerical basis. This is attributed to the profitability of the venture, quest for self- employment, ease to management and high patronage. But the performance and effectiveness of small and medium scale enterprises in Nigeria have been perpetually low despite government institutional and policy support to enhance the capacity of the enterprises. The result of the empirical analysis goes to prove that small and medium scale enterprises growth in Nigeria has been prevented by structural and environmental challenges.

Methodology

The study is a survey research. It is an assessment of the perception of supporting staff of block making industry in Kwara State. The population of this study is the Kwara State six (6) SME sub-sectors with a total of 12,650 registered enterprises comprising 1,200 Block Making and Concrete Firms which spread across the three (3) senatorial districts in the sixteen (16) local governments area of the State.

The sample methods employed in this study is the stratified sampling method, which draws a portion of a population so that each member of the population has an equal chance of being selected. In other words, in a stratified sampling, all possible samples of fixed size have the same probability of being selected. The population is divided into strata, then simple random sampling technique was used to select samples from each stratum.

A sample of 500 was selected from the three (3) senatorial districts with ratio 5:3:2 as deducted from the concentration of the firms in the districts which gives a total of 250, 150 and 100 respectively. The questionnaires were distributed among the samples out of which 465 were properly filled and returned which the analysis in this study was based on.

In order to achieve the main objective, the study employed the one sample T-Statistic, while the demographic characteristics of the respondents used for the study were presented and analysed through the use of tables, frequency counts, percentage and cumulative percentages. Drawing from the objective of the paper, the following hypothesis is formulated and tested.

Ho: There is no significant different on job satisfaction as perceived by the supporting staff of SMEs in Kwara State.

Data Presentation and Analysis

Demographic Characteristics of the Respondents

The demographic features of various respondents used in the course of this study are grouped into seven categories to ensure an all-encompassing analysis. The features include type of Institution of concerned respondents, sex of respondents, a cadre of respondents within the industry, highest education level of the respondents, the length of years of respondent as staff in the particular institution, marital status, and frequency of movement of staff from one job to another.

Table 1: Age of the Respondents

Valid age	Frequency	Frequency	Percent	Percent	cumulative	Cumulative
	Management Staff	Supporting Staff	Management Staff	Supporting Staff	Management Staff	Supporting Staff
11-20	-	2	-	0.8	-	0.8
21-30	48	31	20.9	13.2	20.9	13.2
31-40	79	111	34.3	47.2	55.2	61.1
41-50	59	47	59	20.0	80.9	81.2
50 above	44	44	19.1	18.7	100	100
Total	**230**	**235**	**100**	**100**		

Source: field survey, 2016

As indicated in table 1, the age of may of management and supporting staff are within 31 and 40years with 34.3 and 47.2 per cent respectively. The workers that were within the age of 50 and above are equal for both categories i.e. 44 and these represent 19.1 and 18.7 per cent respectively. The implication of this analysis is that the survey has used matured respondents to elicit its information; thus greater precision is expected.

Table 2: Sex of the Respondents

	Frequency	Frequency	Percent	Percent	cumulative	cumulative
	Management Staff	Supporting Staff	Management Staff	Supporting Staff	Management Staff	Supporting Staff
Male	176	207	76.5	88.5	76.5	88.5
Female	54	28	23.5	11.5	100	100
Total	230	235	100	100		

Source: field survey, 2016

As shown in table 2, there were more males than females in both management and supporting staff, for instance, the number of males management staff as revealed in the table was 176 (76.5%) and that of the supporting staff stood at 207 (88.5%). The females in both categories were 54(23.5%) and 28(11.5%) respectively. The implication of this outcome is that, due to the nature of the industry (block making), male staff are more relevant than their female counterpart.

Table 3: Marital Status of the Respondents

	Frequency Management Staff	Frequency Supporting Staff	Percent Management Staff	Percent Supporting Staff	Cumulative Management Staff	Cumulative Supporting Staff
Married	157	174	68.3	74.4	68.3	74.4
Single	73	61	31.7	25.6	100	100
Total	230	235	100	100		

Source: Source: field survey, 2016

In table 3, there were 157 married management staff and 174 married supporting staff. These represent 68.3 and 74.4 percent of the marital status respectively. The single who are staff as indicated in the table were 73(31.7%) and 61(25.6%) for management and supporting staff respectively. This means there is more married (responsible) staff in the selected sample used for this survey.

Table 4: Religious Status of the Respondents

	Frequency Management Staff	Frequency Supporting Staff	Percent Management Staff	Percent Supporting Staff	Cumulative Management Staff	Cumulative Supporting Staff
Christian	57	90	24.8	38.3	24.8	38.3
Islam	165	142	71.7	60.4	100	100
Others	8	3	3.4	1.2		
Total	230	235	100	100		

Source: field survey, 2016

Table 4 shows that there are more Muslim than Christian respondents among the selected people for the study. The Table indicated that there are 165 Muslims in the management staff and 142 Christians within the supporting staff. The number of Christians was 57 (24.8%) for management staff and 90 (38.3%) for the supporting staff. The implication of the study outcome is that, within the study area (Kwara state), there are more people that practice Islam compared to the Christianity in the area.

Table 5: Educational Background of the Respondents

	Frequency Management Staff	Frequency Supporting Staff	Percent Management Staff	Percent Supporting Staff	Cumulative Management Staff	Cumulative Supporting Staff
None	4	10	1.7	4.3	1.7	4.3
Primary	20	39	8.7	16.6	10.4	20.9
Secondary	44	121	19.1	51.5	29.5	72.4
ND/NCE	66	43	28.7	18.3	58.2	90.7
BSC/HND	79	8	34.3	3.4	92.5	94.0
Masters	17	14	7.5	6.0	100	100
Total	**230**	**235**	**100**	**100**		

Source: field survey, 2016

Table 5 has shown various education backgrounds of the selected respondents used during the study survey. Most of the staff within the management cadre have ND/NCE and B.Sc./HND, for instance, 66 management staffs had ND/NCE certificates while 43 supporting staffs had same ND/NCE. In the categories of B.Sc./HND, 79 and 8 staff belong to management and supporting staff respectively. The staff with a masters degree in this sector are not many as shown in table 5. The staff with secondary school certificates represents 19.1 and 51.5 per cents of management and supporting staff respectively. The implication of this survey outcome is that most of the supporting staff used by block making industry in Kwara State are secondary school holders while there are many first degree holders among the management staff.

Table 6: One-Sample Statistics Result One-Sample Test

	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Job satisfaction	132.625	229	.000	4.774	4.70	4.84
Employee relation	87.977	229	.000	4.287	4.19	4.38
Employee relationship	91.691	229	.000	4.383	4.29	4.48
Job excitement	98.591	229	.000	4.361	4.27	4.45
Work commitment	104.652	229	.000	4.313	4.23	4.39
Initiatives	89.053	229	.000	4.265	4.17	4.36
High regard	91.171	229	.000	4.274	4.18	4.37
Approached executive	88.135	229	.000	4.239	4.14	4.33
High growth	105.234	229	.000	4.339	4.26	4.42
Comparable salary structure	103.118	229	.000	4.330	4.25	4.41
Orable salary structure	100.310	228	.000	4.297	4.21	4.38
Merit promotion	111.252	229	.000	4.357	4.28	4.43
Positive interference by parents	109.279	229	.000	4.326	4.25	4.40
Fund adequacy	108.486	229	.000	4.309	4.23	4.39
Training relevancy	102.889	229	.000	4.343	4.26	4.43
Previous working experience	95.191	229	.000	4.335	4.25	4.42
Personal satisfaction	90.167	229	.000	4.287	4.19	4.38
Job proudness	97.753	229	.000	4.257	4.17	4.34
Job conviction	99.722	229	.000	4.230	4.15	4.31
Growth, expansion and diversification	101.739	229	.000	4.296	4.21	4.38

Source: field survey, 2016

In a 5-Likert scaled questionnaire, the study employed twenty (20) items to compare in the relative term the stand of the supporting staff on job satisfaction as far as their block making industry was concerned.

In table 6 as discussed above, the mean differences were just a necessary condition to confirm the outcome of the study, sample t-test was actually the sufficient condition. From table 6, the t-value for each of the items and the corresponding p-values confirmed that the relative mean observed were statistically significant. For instance, all the items, including staff perception of job satisfaction have a p-value (0.000) that is less than the critical value (0.05). The highest t-value as observed from table 6 was 132.625 which were to the staff perception of job satisfaction item.

Decision Rule

From the foregoing interpretation of result generated from this section, the Null Hypothesis (Ho) which stated that; there is no significant difference in job satisfaction as perceived by the supporting staff of SMEs in Kwara State, Nigeria is rejected with a p-value of 0.000 which is not equal to the Critical Value of 0.05 given the rules of a Two-Tailed Test.

Discussion of Findings

The study found that operational issues have a significant impact on financial performance of block making industry and the most significant among these operational issues are an advertisement, budget adequacy, government fiscal measures and operational attitude.

The result of this current study is in line with the findings of Osotimehin, Jegede, Akinlabi and Olajide (2012) on micro and small enterprises in Nigeria which revealed that there has been a phenomenal growth in the number of small and medium ventures for the past few years. According to the survey conducted, 89.4 percent attributed the phenomenal growth of small and medium enterprise to its profitability while all of them also attributed it to the clamour for self-employment and 80 percent attributed it to its regular patronage and 84.7 percent ascribe it to some other reasons which among other things include; non-requirement of expertise knowledge to operate.

Conclusion

Based on one sample t-test, the results showed that there is a high level of job performance as perceived by the supporting staff. Though numerous job satisfactory factors were considered, ranging from employee relationship, job excitement, work commitment, growth expansion and diversification among others, job satisfaction, merit promotion, positive interference, fund adequacy, high growth, work commitment, comparable salary, training relevance, growth and expansion were the most highly rated by the supporting staff..

Based on this finding, the paper concluded that there is a high level of job satisfaction as perceived by the supporting staff. As such the paper recommended that job satisfaction of the supporting staff should not only be maintained but also improved upon by providing financial incentives to

motivate them and getting them more involved in the policy-making process of the enterprises.

Recommendation

The study recommended that the job satisfaction of the supporting staff should not only be maintained but also improved by providing financial incentives to motivate them and getting them more involved in the policy-making process of the enterprises.

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