

SITUATING THE CHALLENGES AND PERFORMANCE OF SMALL BUSINESSES IN BORDER COMMUNITIES OF NIGERIA AND CAMEROON: THE IMPACT OF GOVERNMENT ROLE AND POLICY INCENTIVES

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Abstract

The study investigated the Moderating effect of Government Policy Incentives on the Relationship Between Trade informality and Small Business Performance in Border Communities of Adamawa State and Cameroon. A survey designed was employed and the unit of analysis were the individual owner/managers of small businesses in Nigeria and Cameroon border communities. The study adopted stratified random sampling techniques in data collection with a sample size of 461 drawn from 1840 owner/managers of small businesses in Adamawa State and Cameroon Border communities. Statistical Package for Social Science (SPSS) version, 26 was employed for descriptive data analysis. SEM was used with the help of Smart PLS-SEM version 4.0 was used for data analysis. The findings of this study show that entrepreneurial innovation and mutual trust have direct significant positive relationships with small business performance, while border closure was not found to be a predictor of small business performance in border communities of Nigeria and Cameroon. The results of the moderation test show that government policy incentives were found to moderate the relationship between border closure and small business performance and mutual trust but failed to moderate the relationship between entrepreneurial innovation, Infrastructure and business performance. The study expands the literature in informal small business knowledge by incorporating four variables with government policy as a moderator to explain trade Informality and cross border small business performance. The findings offer practical implication for operators of small businesses and regulators of cross border trade in enhancing small business performances in Adamawa State communities with Cameroon. The study recommends the need for Nigeria and Cameroon governments to simplify procedures for small-scale business formalisation and softening tariffs and custom procedures for clearance of goods which will encourage small scale cross border trades to flourish.

Keywords: Border Closure, Infrastructure, Entrepreneurial Innovation, Mutual Trust and Small Business.

Introduction

Globally, small businesses are critical to national economic growth and development. In Africa, small businesses accounted for about 80 percent of firms and employed over 70 Percent of the population while contributing an estimated 45 Percent of the total GDP (Mutoku & Kpunda, 2017). According to Mutiria (2017), Boushnack, Rageb, and Sakr (2018) Small Businesses in Sub-Saharan Africa accounted for over 85 percent of firms and

contributed 66 percent of employment opportunities and global Gross Domestic Product (GDP). In many countries, the value of informal cross border trade exceeds that of formal trade. In West Africa for instance, informal enterprises dealing in staple foods represent about 30 percent of the total regional trade (Bouet, Cisse & Traore, 2020). Informal businesses are important contributor to job creation and economic growth in several African countries (International Monetary Fund, 2021). Informal small business activities provide livelihood to about 43 Percent of Sub-Saharan African (SSA) population, including the vulnerable, especially women (African Women Development Fund, 2017)

Border closure by Nigerian governments as a means of fighting smuggling and criminal activities has also placed another challenge to cross border trade even though some informal SMEs still flourish due to the porous nature of the borders and the interconnectedness of the border communities (Temitop & Francis, 2021, Olakunle, 2021). In general, the border closure has negatively impacted on business performance with millions of residents losing their means of livelihoods (Oguntoye, 2020). Shava and Chinyamurindi, (2019) reported that cross border trade informality relates to mutual trust and positively impact on small business owner/managers performance in border communities. Promoting small businesses requires efforts to provide enabling environment. Cheng, Wang and Wang (2018) found that efficient port infrastructure tends to increase export. Also, Lorz (2020) reported that trust between trading countries in the development of infrastructure affect cost of logistics, cost of import and export and therefore impact on trade. However, Sagagi and Andrew (2019) reported that besides border closure, poor infrastructures, unofficial payments and security concern were critical challenges limiting the trading activities across Nigeria border communities.

Entrepreneurial innovation is needed to grow and overcome business challenges faced by small businesses. In this light, Muhammad, Thomas & Wunnam (2022) found that innovativeness is a crucial factor for small businesses in identifying market opportunities. This is more so in turbulent situations where innovativeness helps SMEs to develop unique Product, achieve market penetration and sales growth (Alam, Uddin, & Yazdifar, 2019). Also, Anwar (2018) demonstrated that an innovative business strategy is critical to achieving competitive advantage for Small Businesses. However, informal business practices of not documenting transactions due to mutual trust often result to partners failing to meet business obligations (Vanessa, Wilson & Samuel, 2018). The bulk of small businesses in border communities tend to be largely small and informal and this limit their capacity to contribute substantially to employments and economic growth (Akin & Peter, 2020; Hanna & Fin, 2022).

Government policy is a contributor to hostile business environment. Evidence shows that indiscriminate tax levies, low accessibility to loans from financial institutions and inability to keep proper financial records are challenges hampering the growth of small business in Nigeria (Yakubu, Umar & Sule (2021). Limited agencies handling technical and professional services and changing government regulations, can make small businesses unsustainable (KPA, 2023). Small businesses which lack government support policies have restricted access to improving performance (Udoh, Inim, Emiesefia & Akyuz (2023). The development of a sound government policy for SMEs growth is an indispensable component of strategy of most economies and holds significance to the growth, development and performance of small businesses (Ifekwem, 2019).

As observed earlier, there is a noticeable reduction in the activities of cross border small businesses in border communities of Nigeria and Cameroon (Omodele, 2021). The

Central Bank of Nigeria (2019) reported that Small Businesses are on the decline mainly, due to the regional and domestic policy uncertainties. In 2020, the contribution of trading to GDP was valued at 2.5 Percent to total trade (CBN, 2020). In particular, the same CBN report indicated that cross border trade in Nigeria was fluctuating at 4.5 Percent 0.2 Percent, 1.1 Percent, 0.6 Percent and 0.4 percent for 2016, 2017, 2018, 2019 and 2020 respectively. It is important to recognize that since independence, Nigeria and Cameroon have been engaging in bilateral agreements to promote business and cooperation, yet little has been achieved in terms of increase in cross border business activities. (Bonchuk, 2014, Denis & Lenora foundation, 2022). Economic activities in Cameroon, including services, manufacturing and agro-industrial sectors and trade have experienced a sharp slow-down due to the persistence of the regional and socio-political crises the country is experiencing (African Development Bank (ADB), 2021). Also, it has been reported that Small and Medium Enterprises in Nigeria and Cameroon are under significant stress due to economic and policy issues of governments (CBN, 2020; Kehinde & Mathew, 2021, ADB, 2021).

The National Bureau of Statistics consumer price index (CPI) report November 21, 2019 shows that the year-on-year food inflation rate increased from 13.2 Percent in August 2019 to 13.51 Percent in September 2019, followed by 13.51 Percent in September 2019 to 14.09 Percent in October 2019 which had adverse effect on small businesses performance. The National Bureau of Statistics (2023) report that in real terms, trades in Nigeria year on Year growth rate drops from 4.54 Percent to 3.15 Percent in 2023. Busari, Kayode, Olawade and Geoge (2024) and Abdullahi and Abdulrazak, (2021) reported that the increase in food prices had caused devastating effects on small business performance. This calls for the need to deeply investigate factors made businesses in border communities to remain informal and largely small, with a view to findings ways of enhancing their performance.

Problem Statement

The relationship between small business performance and livelihood among nations has been an issue of concern (African Women development fund 2017; Muhammad, Thomas & Wunnam 2022; Economic Commission for Africa 2023). In Nigeria, the high rate of unemployment is associated with Poor business Performance, youth restiveness and myriads of socio-economic crises being experienced by the country (African Development Bank, 2021). The slow pace in growth among small businesses in the border communities of Nigeria and Cameroon may be attributed to fragile border governance, infrastructural deficit, and mistrust among business partners when making business agreement (FOA 2020 and Udoh, Inim, Emiesefia & Akyuz 2023). Adamawa and borders with Cameroon has been a gate way for the flow of livestock, cowpea, cotton, and Sesame and others to most parts of Nigeria. However, the flow of trade has been largely impacted by trade informality (Kehinde & Mathew, 2021). Kehinde and Mathew (2021) and Temitope (2021) reported that border closure led to economic hardship, especially for people in border communities. Border closure could potentially induce trade informality such as bypassing the official trade routes and traders not minding to document transactions (Bashir & Deepali, 2022). Overtime, small businesses in border communities are grappled with harsh business environment caused by inadequate infrastructure, finance and unofficial charges (Sagagi & Andrew 2019); Isa, Christiana and Lotsmart, (2021); and Olakunle (2021). Studies have found that those businesses that are entrepreneurial and innovative is positively navigating the cross-border business to perform better (Covin & Miller, 2014, Aliyu, and Mahmood, 2014, Aliyu, Rogo and Mahmood, 2015; Mwaura, 2018; Khan and Lew 2018; Michael Zaheer and Garry, 2020;

Herring and Willie, 2022). However, Shava, (2018) Alrawadieh and Alrawadieh (2018), Shava and Chiyamurdi (2019), Jaiyeola and Adeyeye (2021), and Napwanya, & Chinyamurdi (2021) found negative relationship between the entrepreneurial orientation and SMEs performance. The negative relationship found by these studies did not however explain the peculiar dynamics of small businesses in border communities in Nigeria and Cameroon.

Most prominent government policy incentive for small business that affect performance are tax relief, low interest rate, grant and loans, business advisory training, technical assistance and professional services (Yakubu, Umar & Sule (2021). State and local financial, fiscal and service incentives are needed to fill small business funding gaps and address regional disparity in private equity investments which impact on performance (Darren & Ellen, 2021). Concerted effort was being made by countries of the world to promote SMEs growth by heavily investing in the sub-sector in order to witness more development mostly in the areas of job creation and economic development yet yielded little result. (Olateju & Ibikunle, 2023). Over decades, Nigerian government have spent large resources on business development programs such as capital, training Kits and workshops. However, those resources were not properly tailored to small businesses especially at the border communities which makes the businesses to remain informal and largely small in terms of volume of trading (Udoh, Inim, Emiesefia & Akyuz, 2023). In Nigeria, programs such as Bank of Industry (BOI) and Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) were established to promote small business development with a view to achieve increase in business performance, jobs creation and sustainable peace among citizens, yet little has been achieved in terms of innovations, market and sales growth among small businesses (Ibitomi and Micah, 2021). However, the extent to which governments have been able to overcome challenges of small business is characterized by a lot of controversies as empirical study's findings yet to find a tentative way of promoting small business development particularly in Sub Saharan Africa (Adaga, Egieya, Ewuga, Abdul & Abrahams, 2024). In addition, Ugwu, Njeze and Oluka (2023) reported that majority of firms in Nigeria fails to survive their first two years despite quantum of efforts by successive government and other stake holders.

Hackler and Harpel (2021) reported that there are limited studies documenting the effects of government policy incentives such as fiscal and financial incentives on small business performance in border communities. A number of studies have been conducted in relation to trade informality with variables such as border closure, trust, infrastructure and government policy and small business performance but with mixed results. Among the studies that showed positive and significant relationship between trade informality and small business performance includes: Akin and Peter (2002), Jean-Guy and Gerald (2012), Muhammad, Bukar and Babajidda (2016), Timmis (2017), Tayo and Emmanuel (2017), Ahmodu and Dosunmu, (2020), Isa, Christiana and Lotsmart (2021), Olakunle (2021), Eldrede and Djarloubek (2021), Ewah and Osong (2018) and Nkafo Policy, (2022). However, other studies that could not establish a significant relationship between trade informality and small business performance are found in Bonchuk (2014), Hoffman and Paul (2018), Abdukarim and Yesmin (2021), Omodele (2021) and ADB (2021). The above results indicate inconsistent findings indicating a significant gap in understanding whether or not Trade informality influences small business performance across border communities. Therefore, this study is designed to investigate factors that inhibits small businesses in border communities to remain informal and largely small and using government policy as a basis to

turning the tide around. This is with a view to better understand how small business could be utilized in employment, wealth creation, and sustainable peace in Nigeria and Cameroon.

Material and Methods

The study used cross sectional design, because it is costs effective and saves a lot of time (Sekaran, 2003; Wilson, 2010). The study focused on describing the characteristics of the population that is the small businesses in Adamawa State border areas with Cameroon. The population for this study is 1840 Small business owners/Managers of small businesses operating in border communities of Adamawa State and Cameroon. Specifically, 360 owners/Managers in Mubi, 250 owners/Managers in Sahuda, 250 owners /Managers in Belel, 210 owners/Managers in Garuo, 210 owners/Managers in Buokula, 260 owners/Managers from Guider and 240 from pulka in Borno state. Using stratified sampling method, the study draws 329 samples from the 1,840 Population. For the purpose of this study, a well-structured questionnaire with close ended questions was used to collect data. Partial Least Square (PLS) Structural Equation Modeling (SEM) was used to analyze the data from the questionnaires.

Results and Discussion

Data were collected using questionnaire and analysed by employing SPSS and Smart PLS4. At start, data screening and preliminary analysis was conducted to check the normalcy of the data. This followed by report on result of Measurement model which looked at internal consistency reliability, individual item reliability, convergent reliability. Structural model. Additionally, there follows regression analysis for hypothesis testing to determine the level of significant effects of the study variables.

Factor Loadings

Cronbach's alpha, Composite Reliability and Average Variance Extracted

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Border Closure	0.842	0.852	0.880	0.513
Cross Border Small Business	0.713	0.721	0.819	0.531
Entrepreneurial Innovation	0.738	0.753	0.832	0.555
Government Policy	0.838	0.852	0.876	0.503
Infrastructure	0.712	0.728	0.821	0.535
Mutual Trust	0.726	0.766	0.824	0.541

Source: SmartPLS Output, 2024

However, Bagozzi and Yi (1988) as well as Hair et al (2011), provided rule of thumb for internal consistency reliability using composite reliability coefficient suggesting that the composite reliability coefficient should be at least .70 or more. Giving table 4.8 above the least composite reliability coefficients value for this study is 0.874, demonstrating adequate internal consistency reliability. Similarly, Chin (1998) recommends that the AVE of each latent construct should be .50 or more. Following Chin (1998), the AVE values (see Table 4.8) exhibited high loadings ($\geq .50$) on their respective constructs, indicating adequate convergent validity. Loadings values equal to and greater than 0.4, 0.5 and 0.6 are

acceptable, if the summation of loadings results in high loadings scores, contributing to average variance extracted scores (Hulland, 1999; Byrne, 2016).

Testing Moderating Effect

This study adopted the use of a product indicator approach using Partial Least Squares Structural Equation Modeling to detect and estimate the strength of the moderating effect of government policy incentives on the relationships between trade informality and cross border small businesses in border communities of Nigeria and Cameroon.

Result of the Moderation Test

Hyp	Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Remark
Hyp 1	PI x BDC -> CBSB	0.189	0.184	0.059	3.188	0.001	Rejected
Hyp 2	GPI x EOI -> CBSB	-0.067	-0.077	0.053	1.275	0.202	Accepted
Hyp 3	GPI x INF -> CBSB	0.013	0.011	0.055	0.236	0.813	Accepted
Hyp 4	GPI x MT -> CBSB	-0.180	-0.171	0.073	2.454	0.014	Rejected

Source: Smart PLS Output, 2024

Regarding the moderating role of government policy incentives in the relationship between trade informality and cross border small business in border communities of Nigeria and Cameroon, result (see Table 4.16 below) indicated that government policy incentives had a significant positive moderating relationship with border closure and cross border small business at ($\beta = 0.189$, $t = 3.188$, $p = 0.001$). Hence, Hypothesis 6 was not supported. The possible reason for the non-support to the moderating variable for the hypothesized relationships might be because most of the respondents reported that they used alternative routes to transports their goods across the border during border closure periods.

In addition, government policy incentives had an insignificant negative moderating relationship with entrepreneurial innovation and cross border small business at ($\beta = -0.067$, $t = 1.275$, $p = 0.202$). Hence, Hypothesis 7 was supported. This implies that government policy incentives do not support entrepreneurial innovation that can encourage performance of small businesses in the border communities as reported by the respondents. Furthermore, the result of hypotheses 8 revealed government policy incentives insignificant moderating relationship between infrastructure and Business Performance of cross border small businesses with value ($\beta = 0.013$, $t = 2.236$, $p = 0.813$). The result was supported. This is because small businesses are poorly performing due to inability of government policy to provide adequate infrastructure that can propel business development especially in the border communities of Adamawa State. Lastly, hypothesis 9 which read government policy incentives does not significantly moderate the relationship between mutual trust and Business Performance of cross border small businesses with value ($\beta = -0.180$, $t = 2.454$, $p = 0.014$). This shows that the result of hypothesis 9 was not supported. This is because of loose government policies of not regulating and encouraging small business across the borders is affecting the performances of small business negatively.

Conclusion

Managers of SMEs need to understand that building entrepreneurial trust between national boundaries is a complex process as each nation has its own economic and trade policies. Informal trade between Nigeria and Cameroon has provided livelihoods for thousands of citizens who would have no jobs. Small business gives opportunities wider range of businessmen and women to provide basic goods and commodities, thus generating income. Most traders would prefer to trade informal and enjoy the peace of mind that comes from partial border law enforcement by concern authorities and poor road network in the border communities. The lesson for business policymakers is that informal trading is a complex issue and involves environmental forces that is beyond simple entrepreneurial evasion of law enforcement. Until these are understood better, the eradication of informal trade will be a hopeless task.

Recommendations

Based on the findings of the research and literature reviewed, the following recommendations are made:

1. Simplified trade regulations and administrative processes will make it easier for small businesses to engage in international trade and comply with standards.
2. There is the need for the two governments to address the border challenges by making policies to cover: training and capacity building for custom officers and other border regulation officers. This will foster understanding between the traders and regulatory bodies.
3. There is need for capacity building and training of small-scale business operators by agencies for small business development. Training and workshops on international trade, export procedures, and quality standards will empower small businesses with the knowledge and skills to compete globally.
4. Given the deficiency level of infrastructure and its implications on informal small business development, there's the need for policy interventions aiming to support informal cross border traders through the formation of organizations that can address the infrastructural deficiencies.
5. The study also recommends a regional conference that will promote rebuilding the regional infrastructure, agricultural productivity and border regulations among African State so as to have sustainable peace and development.
6. There is need for Nigeria and Cameroon to simplify procedure for small-scale business registration and softening tariffs and custom procedures for clearance of goods which will encourage small scale cross border trades to flourish.
7. There is need for economic community of west Africa (ECOWAS) and African Union (AU) to enforce protocol of free trade movement to increase cross border trade in the African regions. This will foster the activities of SMEs and improved livelihood among the people.

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COPING STRATEGIES QUESTIONNAIRE (CSQ)

Instruction: Please, indicate your level of agreement or disagreement with each of the items by ticking (✓) against any of the response options below.

- SA = Strongly Agree
A = Agree
D = Disagree
SD = Strongly Disagree

S/N	Problem Focused Coping	SA	A	D	SD
1.	I focus on solving the problem when faced with an academic challenge.				
2.	I make detailed plans to deal with my academic problems.				
3.	When confronted with academic stress, I try to find practical solutions.				
4.	I break my tasks into smaller, manageable steps to reduce stress.				
5.	I set specific goals to address academic difficulties.				
6.	I try to solve problems directly as they come up.				
7.	I look for ways to improve my academic skills when faced with challenges.				
8.	I adjust my study strategies to fit the requirements of my coursework.				
	Emotion Focused Coping				
9.	I try to relax when I feel overwhelmed by academic stress.				
10.	I take breaks to help clear my mind during stressful academic situations.				
11.	I focus on positive thoughts to calm myself during stressful academic moments.				
12.	I engage in activities that make me feel better when I am stressed about academics.				
13.	I try to distract myself with hobbies when I feel emotionally drained by my coursework.				
14.	I ignore my academic problems temporarily to avoid stress.				
15.	I try to avoid thinking about my academic difficulties when they stress me out.				

16.	I use relaxation techniques to cope with the emotional side of academic stress.				
	Social Support-Seeking Coping				
17.	I talk to friends or family about my academic problems when I am stressed.				
18.	I seek advice from others when I feel overwhelmed by academic tasks.				
19.	I reach out to my lecturers for guidance when I am struggling.				
20.	share my academic worries with people I trust to gain perspective.				
21.	I turn to my peers for emotional support when dealing with academic stress.				
22.	I rely on friends or colleagues to help me solve academic problems.				
23.	I consult with academic advisors or counselors when I feel lost in my studies.				
24.	I seek out group study sessions to help me manage academic stress.				

ACADEMIC STRESS QUESTIONNAIRE FOR UNDERGRADUATE STUDENTS (ASQUS)

S/N	Items	SA	A	D	SD
1.	I often feel overwhelmed by the amount of work I have in my courses.				
2.	I feel anxious about upcoming exams and assignments.				
3.	The pressure to perform well academically often causes me stress.				
4.	I worry about meeting academic deadlines.				
5.	I struggle to balance academic responsibilities with personal life.				
6.	The demands of my academic program often leave me feeling drained.				
7.	I feel that my academic workload is too heavy to manage at times.				
8.	I often feel nervous about my ability to succeed in my studies.				
9.	I feel stressed when I think about the long-term impact of my academic performance.				
10.	I often feel like I am not doing enough in my studies.				
11.	The amount of reading required for my classes makes me feel stressed.				
12.	I feel overwhelmed by the pressure to get good grades.				
13.	I get anxious when I receive challenging assignments.				
14.	I am frequently worried about my academic future.				
15.	The thought of failing a course stresses me out.				
16.	I often feel emotionally exhausted due to academic demands.				
17.	I feel inadequate when comparing my academic performance to others.				
18.	I find it hard to relax because of my academic worries.				
19.	I have difficulty concentrating on my studies due to stress.				
20.	I often feel overwhelmed by the academic expectations of my program.				