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LOCAL GOVERNMENT POLICIES AND SMALL MEDIUM ENTREPRISES (SMEs) DEVELOPMET IN NIGERIA: AN INSTITUTIONAL ANALYSIS OF URBAN-RURAL DISPARITIES IN ABIA STATE

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Abstract

This study examined the influence of local government policies on the development of small and medium enterprises (SMEs) in Abia State, Nigeria, with a comparative focus on urban (Umuahia North) and rural (Ikwuano) areas. With institutional theory, the study explored how formal regulations and informal structures shape SME performance and policy outcomes. A quantitative research design was adopted, and primary data were collected from 70 respondents, including SME operators and local government officials, using structured questionnaires. Data were analyzed using descriptive statistics and comparative analysis. The findings showed that the implementation of SME-related policies is moderate, with greater emphasis on training programmes than on structural reforms such as licensing and industrial support systems. The perceived impact of policies was also moderate, with improvements observed in the basic business conditions with limited effects on innovation, reinvestment, and long-term growth. The study further found major challenges to policy compliance; these include multiple taxation, unclear regulations, corruption, and limited access to information. A significant urban-rural disparity was observed, with urban areas demonstrating better policy communication, service accessibility, and resource allocation compared to rural areas. The study concludes that the effectiveness of local government policies is constrained not by their absence but by weak institutional frameworks, poor implementation, and uneven distribution of support systems. It recommends strengthening institutional capacity, improving policy communication, and addressing structural inefficiencies to enhance SME development across both urban and rural contexts.

Keywords: Governance, Local Government Policies, Policy Implementation, Small Medium Enterprises, Urban-Rural Disparities.

Introduction

Small and Medium Enterprises (SMEs) are widely recognized as crucial pillars of economic growth, innovation, and employment creation in both developed and developing economies. Their adaptability to dynamic market conditions and their central role in job creation have positioned them as key drivers of sustainable development. Globally, SMEs account for more

than 90% of businesses and approximately 70% of employment in developing economies, making them a major force in promoting innovation, poverty reduction, and social inclusion (World Bank, 2020; 2022; International Labour Organization, 2021). In sub-Saharan Africa, SMEs are particularly instrumental in driving structural transformation, bridging the gap between large corporations and micro-enterprises, and advancing both local economic development and technological innovation (African Development Bank, 2023).

In Nigeria, SMEs form the backbone of the economy and play a vital role in tackling unemployment, poverty, and regional inequalities. With a population of over 200 million people (World Bank, 2021), Nigeria possesses vast entrepreneurial potential and abundant resources that can be harnessed through SMEs to stimulate national growth. These enterprises dominate the private sector, representing about 96% of registered businesses, contributing approximately 48% to the national Gross Domestic Product (GDP), and employing nearly 84% of the workforce (National Bureau of Statistics, 2023). SMEs operate across diverse sectors, including agriculture (38%), trade (32%), manufacturing (18%), services (8%), and information technology (4%) (SMEDAN, 2023). Their contribution is particularly significant at the sub-national level, where Local Government Areas (LGAs) play a direct role in shaping their growth and sustainability.

Small and Medium Enterprises (SMEs) are pivotal to Nigeria's economic growth, contributing significantly to employment generation, poverty reduction, and private-sector development (National Bureau of Statistics [NBS], 2023). In Abia State, entrepreneurial activity is vibrant, with SMEs operating across all 17 Local Government Areas (LGAs). However, despite their importance, SMEs face systemic challenges that hinder their establishment, growth, and sustainability. These challenges stem largely from inconsistencies and inefficiencies in local government policies, including excessive taxation, inadequate infrastructure, limited access to financing, and weak institutional support systems (Small and Medium Enterprises Development Agency of Nigeria [SMEDAN], 2023; Partnership Initiatives in the Niger Delta [PIND], 2023).

This study, therefore, this study focuses on two LGAs: Ikwuano (rural) and Umuahia North (urban) to examine how local government policies on taxation, infrastructure, regulation, and access to finance influence SME performance. Ikwuano was selected for its agricultural base, rural characteristics, and infrastructural constraints, which represent challenges faced by many rural LGAs in Abia State. In contrast, Umuahia North, the state capital, offers urban advantages such as better infrastructure, improved administrative access, and higher market integration. This comparative analysis will provide insights into the disparities in policy implementation across rural and urban LGAs and their implications for SME growth, addressing a gap in literature on LGA-level economic development strategies.

Conceptual Discourse

Local government represents a tier of government in Nigeria's federal structure, constituting decentralized administrative units established to manage public affairs at the grassroots level within defined geographical boundaries such as municipalities, cities, and rural districts, as noted by Ola and Tonwe (2022). These entities operate within the broader framework of national and state governance systems, designed to bring government services closer to the people by addressing localized needs and facilitating participatory democratic processes. The

1999 Constitution of Nigeria formally recognizes local government as a distinct tier, establishing 774 Local Government Areas (LGAs) with constitutionally defined functions including delivery of basic public services, community development facilitation, primary education and healthcare management, environmental sanitation oversight, and rural infrastructure provision, according to Adetunji (2024).

Local government policies are strategic frameworks, regulations, and actions developed by local authorities to address community-specific needs, deliver public services, and promote grassroots development. Rooted in decentralization theory, these policies emphasize devolving power to local entities to enhance governance efficiency and responsiveness to local priorities such as infrastructure, education, and economic empowerment. Okeke (2021) defines local government policies as formalized strategies that enable local authorities to manage resources and foster participatory governance through community-focused initiatives.

In Nigeria, local government policies are enshrined in the 1999 Constitution (as amended), which establishes 774 Local Government Areas (LGAs) as the third tier of government tasked with key responsibilities such as primary education, healthcare delivery, agricultural development, and local economic planning. These policies are central to grassroots development, particularly in supporting Small and Medium Enterprises (SMEs), which play a vital role in economic stability and growth. Ezeani (2023) defines local government policies as constitutional mandates empowering LGAs to implement targeted initiatives, such as SME support programs, that drive local economic advancement. Ugochukwu and Nnaji (2020) further highlight their significance in promoting grassroots development through essential amenities, infrastructure, and healthcare, directly enhancing SME productivity. Complementing this, Ekeukwu and Umah (2021) assert that such policies are indispensable for achieving national growth because they are tailored to local needs, while Nwoye (2022) reinforces their democratic-participatory nature, emphasizing the necessity of involving communities in policy design, such as through SME- focused training initiatives.

Nexus Between Local Government Policies and Small and Medium Enterprises (SME) Development

The nexus between local government policies and Small and Medium Enterprises (SME) development is rooted in the capacity of localized governance to create an enabling environment that addresses specific challenges faced by SMEs, such as limited access to capital, regulatory complexities, infrastructural deficits, and skill shortages. Grounded in decentralization theory, which posits that devolving authority to local governments enhances policy responsiveness to community needs, this nexus highlights how local policies foster SME growth, job creation, and economic resilience in Nigeria by tailoring interventions to regional economic contexts. Unlike national policies, which often adopt a uniform approach, local government policies offer flexibility to mitigate barriers and enhance opportunities for SMEs. This conceptual linkage is explored through key policy dimensions such as economic policies, regulatory frameworks, infrastructure development, and business support services each shaping SME performance by addressing critical constraints. Drawing on scholarly perspectives , this review elucidates how local government policies drive SME development in Nigeria, with examples illustrating their practical impact across diverse settings.

Economic policies, particularly taxation and financial incentives, are central to fostering SME development by reducing financial burdens and improving resource access. Ezeani (2023) argues that local tax policies, when streamlined, promote SME formalization by lowering compliance costs, aligning with decentralization's emphasis on local responsiveness. A study by Ogbonna (2024) found that centralized tax systems in Nigerian local governments reduced SME compliance costs by 7.5%, enabling reinvestment in operations. Ugochukwu (2023) highlights that local government-led microcredit schemes, such as those offering loans at 8% interest rates, increased SME access to finance by 15% in areas with robust implementation. These policies enhance SME growth by addressing capital constraints, though disparities in administrative capacity can limit their effectiveness in less-resourced areas, underscoring the need for equitable financial frameworks.

Infrastructure development, including roads and electricity, is a critical enabler of SME success by reducing operational costs and improving market access. Okeke (2021) argues that local infrastructure policies, rooted in decentralized authority, enhance SME productivity through improved connectivity. Investments in road networks and reliable electricity (averaging 8 hours daily) reduced logistics costs for Nigerian SMEs by 9%, according to Ugochukwu (2023). Conversely, areas with poor infrastructure face 18% higher transportation costs, limiting SME scalability, as noted by Ataide, Udofia, Bassey, and Udofia (2025). This dimension underscores the role of local policies in addressing infrastructural barriers to SME development.

Theoretical framework

Institutional theory provides a comprehensive framework for analyzing how local government policies influence the development of small and medium enterprises (SMEs) in Abia State, Nigeria. Rooted in the work of Douglass North (1990), the theory emphasizes the role of both formal institutions—such as laws, regulations, and administrative procedures—and informal institutions, including norms, trust, and social networks, in shaping economic outcomes. This makes it particularly suitable for understanding the dynamics of SME development across Abia's urban and rural contexts. Unlike Keynesian theory, which focuses on demand-side interventions, or developmental state theory, which assumes strong bureaucratic capacity, institutional theory better captures the governance realities of Nigeria's decentralized local governments, where inefficiencies and weak administrative systems are common.

In urban areas like Aba, SMEs operate in competitive sectors such as trade and manufacturing, where policies like simplified licensing systems, one-stop business registration centers, and transparent taxation can significantly reduce bureaucratic bottlenecks and corruption. These measures enhance business efficiency and encourage investment. In contrast, rural SMEs, which are largely agricultural, depend more heavily on informal institutions such as cooperative societies and community trust systems. Strengthening land tenure systems and supporting cooperative credit schemes can improve access to finance and boost productivity in sectors like cassava and palm oil processing.

Result/findings

Extent of Policy Implementation of Local Government

The extent of implementation of local government policies reflects a moderate performance overall, with mean scores ranging between 2.84 and 3.23 (Table 2). Training programmes and workshops recorded the highest level of implementation, suggesting that local governments prioritize capacity-building initiatives. However, more structural and capital-intensive policies, such as industrial clusters and licensing reforms, scored lower, indicating weak institutional commitment to transformative interventions. Institutional theory helps explain this imbalance: formal rules may exist, but their enforcement and operationalization remain inconsistent. This reflects what Douglass North describes as weak institutional enforcement mechanisms, where policy frameworks do not translate effectively into practice.

Table 2: Extent of Implementation of Local Government Policies

Assertion	SD (%)	D (%)	N (%)	A (%)	SA (%)	$\bar{x}$
Microfinance schemes and loans enhance SME expansion	14.3	20.0	22.9	28.6	14.3	3.09
Reduced licensing/registration fees support SME growth 171	17.1	22.9	25.7	24.3	10.0	2.87
Simplified/digitized registration processes aid sustainability 12.9	12.9	21.4	27.1	25.0	12.9	3.04
Industrial clusters/shared workspaces promote SME development18.6	18.6	24.3	22.9	22.9	11.4	2.84
Road maintenance/public transport improves market access 15.7	15.7	24.3	20.0	25.7	14.3	2.99
Training programs/workshops enhance SME skills and sustainability	11.4	18.6	24.3	27.1	18.6	3.23

Promotion of local goods/services boosts SME markets	14.3	22.9	24.3	24.3	14.3	3.01
Environmentally/socially responsible practices support long-term SME viability	12.9	20.0	25.7	25.7	15.7	3.1

Source: Authors' Computation, 2026

Impact of Local Government Policies on SMEs Development

The perceived impact of local government policies on SME development is also moderate, with mean scores clustering around 3.0. While policies appear to improve basic operational conditions such as enhancing customer trust through sanitation regulations and strengthening supply chain linkages they fall short in driving innovation, reinvestment, and long-term competitiveness. This suggests that existing institutions support incremental improvements rather than transformational growth. Institutional theory explains this as a limitation of weak institutional environments, where policies lack the depth and consistency required to significantly alter economic behavior.

Table 4: Impact of Policies on SMEs

Assertion	**SD (%)**	**D (%)**	**N (%)**	**A (%)**	**SA (%)**	$\bar{x}$ **Score**
Sanitation/hygiene rules improve SME customer trust	12.9	22.9	24.3	25.7	14.3	3.06
Grants/low-interest loans increase SME revenue	15.7	20.0	22.9	27.1	14.3	3.04
Policies promote job creation for youth/women	14.3	24.3	25.7	22.9	12.9	2.96
Tax savings enable SME reinvestment	17.1	22.9	24.3	24.3	11.4	2.90
Policies increase IGR/supply chain linkages	12.9	20.0	27.1	25.7	14.3	3.09
Policies encourage innovation/market access	15.7	24.3	22.9	24.3	12.9	2.94

Source: Authors' Computation, 2026

The Challenges Associated With Policy Compliance

This provide the most critical insights. High mean scores for issues such as multiple taxation (3.34), unclear policies (3.21), corruption and informal payments (3.10), and lack of knowledge (3.26) indicate that SMEs operate within a burdensome and uncertain institutional environment. These challenges reflect both formal institutional failures (e.g., complex tax systems, inconsistent policies) and informal institutional distortions (e.g., bribery and corruption). According to institutional theory, such an environment increases transaction costs and discourages compliance, thereby hindering business growth.

Table 5: Challenges Associated With Policy Compliance

Assertion	SD (%)	D (%)	A (%)	A (%)	SA (%)	$\bar{x}$
Multiple taxes/levies hinder SME compliance	10.0	15.7	24.3	30.0	20.0	3.34
Multiple taxes/levies hinder SME compliance	10.0	15.7	24.3	30.0	20.0	3.34
Unclear policies/procedures complicate compliance	12.9	17.1	24.3	27.1	18.6	3.21
Bribes/informal payments burden SMEs	15.7	18.6	22.9	25.7	17.1	3.10
Unpredictable policy changes affect compliance	12.9	20.0	25.7	25.7	15.7	3.11
High collateral requirements limit loan access	15.7	20.0	22.9	24.3	17.1	3.07
Lack of information access hinders compliance	12.9	17.1	27.1	25.7	17.1	3.17
Lack of specialized knowledge affects policy adherence	10.0	18.6	25.7	27.1	18.6	3.26

Source: Authors' Computation, 2026

Comparative Analysis

The comparative analysis between urban (Umuahia North) and rural (Ikwuano) areas further highlights significant institutional disparities. Urban areas demonstrate higher scores in policy communication, service accessibility, program reach, and resource allocation, while rural areas lag considerably. This reveals a clear institutional asymmetry, where formal institutions are more functional and accessible in urban centers but weak and underdeveloped in rural settings. Institutional theory interprets this as uneven institutional development, where the effectiveness of rules and norms varies across locations, leading to unequal economic outcomes.

Table 6: Comparism

Implementation Aspect	Ikwuano Score	Umuahia North Score	Gap
Policy Communication	2.1	3.8	1.7
Service Accessibility	1.9	4.0	2.1
Program Reach	2.3	3.6	1.3
Implementation Speed	2.0	3.4	1.4
Resource Allocation	2.2	3.7	1.5

Source: Authors' Computation, 2026

Relationship Between Policy Implementation and SME Development

This section tests the relationship between policy implementation and SME development using an independent samples t-test to compare policy impact between Ikwuano and Umuahia North. The t-test ($t = -8.42$, $p = 0.001$) rejected the null hypothesis (H_0), confirming a significant

difference in policy impact, with Umuahia North's mean score (3.46) surpassing Ikwuano's (2.24), reflecting urban advantages in policy effectiveness

Table 4.7: Independent Samples T-Test for Policy Impact

LGA	N	Mean	Std. Deviation	t-value	p-value
Ikwuano	30	2.24	0.45	-8.42	0.001
Umuahia North	30	3.46	0.42		

Source: Authors' Computation, 2026

Discussion

This section discusses the findings from the primary data, comparing them with secondary data from Nigerian scholars who have studied the influence of local government policies on SME development. The study reveals that policies in Ikwuano and Umuahia North drive SME growth through training, microfinance, and market upgrades, but rural SMEs face significant barriers, including high compliance costs, poor infrastructure, and communication gaps. These findings are contextualized against scholarly works to highlight convergences, divergences, and implications for SME development in Nigeria.

The study found that Umuahia North's superior infrastructure (e.g., market upgrades in Umuahia Urban) enhances SME performance, with a grocery store owner reporting a 15% customer increase, while Ikwuano's poor roads and erratic power increase costs (₦35,000 annually in transport), as noted by a cassava farmer: "Customer access is poor because of bad roads to Ariam market." Nwokocha et al. (2020) corroborate this, finding that inadequate infrastructure, particularly unreliable electricity, raises SME production costs by 15–20% in Nigeria, with rural areas most affected due to limited connectivity. Similarly, Onwukwe and Ifeanacho (2011) argue that rural SMEs in Nigeria face higher logistics costs, reducing competitiveness, aligning with Ikwuano's 2.1-point gap in service accessibility (Table 6). However, while urban SMEs benefit from infrastructure, Akingunola (2011) notes that even urban areas face power supply challenges when scaling, suggesting that Umuahia North's advantages are relative but not absolute, supporting the recommendation for rural road rehabilitation. Microfinance loans (mean = 3.09) support SME expansion, but bureaucratic delays limit access, particularly in Ikwuano, where a yam processor noted, "The 2023 loan helped me buy a grinding machine, increasing output by 10%," but faced complex processes. Umuahia North SMEs reported partial benefits, with a restaurant owner citing a 10% customer increase from women's loans. Akingunola (2011) finds that bureaucratic bottlenecks in Nigeria's SMEEIS restrict rural SME access to credit, mirroring Ikwuano's challenges. In contrast, Eniola and Ektebang (2014) highlight that effective loan schemes can boost SME revenue by up to 25% when accessible, suggesting that implementation gaps in Abia State reduce potential impacts. The urban advantage in Umuahia North, with WhatsApp updates aiding awareness, aligns with Eze and Chinedu-Eze (2018), who advocate digital platforms for policy dissemination, unlike Ikwuano's reliance on market visits. These findings support recommendations for streamlined loan processes and SMS alerts to enhance rural access. Multiple taxation ($\bar{x}$ = 3.34, 50% agreement) and unclear policies ($\bar{x}$ = 3.21, 45.7% agreement) are major barriers, with Ikwuano SMEs incurring 43% higher compliance costs (₦206,000 vs.₦144,000). An Ikwuano tailoring shop owner reported, "Stall and sanitation levies take 20%

of profits." Nwokoye et al. (2021) confirm that Nigeria's complex tax systems increase SME compliance costs, discouraging formalization, particularly in rural areas. Abdullahi et al. (2015) argue that multiple levies reduce SME profitability by 15–20%, supporting the call for a unified levy system. However, while respondents suggested tax reliefs, Nwokoye et al. (2021) caution that tax reforms alone may not suffice without improved credit access, highlighting the need for integrated policies. The urban-rural disparity in compliance costs aligns with Oji (2006), who notes that rural SMEs face greater regulatory burdens due to limited administrative access, reinforcing the recommendation for digitized licensing.

Training programs ($\bar{x}$ = 3.23) enhance skills, with a Umuahia North electronics repair owner noting, "Training on modern electronics repair helped me fix newer devices, attracting 10% more customers." Ikwuano's irregular sessions limit impact, as a tailoring owner stated, "The training helps competitiveness, but no support for digital tools limits innovation." Abdullahi et al. (2015) find that consistent training improves SME performance by 20%, but rural outreach is weak, aligning with Ikwuano's challenges. Eniola and Ektebang (2014) emphasize that SMEDAN's training programs are critical for competitiveness but often inaccessible rurally, supporting the recommendation for monthly rural training sessions. The urban-rural gap (50% vs. 40% agreement for microfinance) aligns with Olekamma and Tang (2016), who highlight communication barriers limiting rural training benefits.

Umuahia North's higher effectiveness scores (e.g., 3.8 for policy communication vs. 2.1 in Ikwuano) reflect better infrastructure and digital channels. Ikwuano's 40% procurement uncertainty and reliance on enforcement visits, as noted by an owner ("We only hear about loans when officials visit"), highlight communication gaps. Oji (2006) argues that Nigeria's SME policy framework suffers from poor coordination, particularly in rural areas, mirroring Ikwuano's challenges. Eze and Chinedu-Eze (2018) advocate digital platforms, as seen in Umuahia North, while Nwokocha et al. (2020) note that logistical barriers limit rural policy reach, supporting the recommendation for SMS alerts and community meetings. Corruption and resource constraints, as noted by an Ikwuano official, align with Fatoki (2021), who identifies inadequate government support as a key SME constraint.

The t-test ($t = -8.42$, $p = 0.001$) confirms a significant urban-rural disparity, with Umuahia North's mean impact score (3.46) surpassing Ikwuano's (2.24). Aremu and Adeyemi (2011) find that urban SMEs benefit more from policies due to better infrastructure, aligning with Umuahia North's advantages. The study's quantification of compliance costs and rural barriers (e.g., $\bar{x}$ = 4.5 for distance to services) extends Nwokoye et al. (2021), who highlight rural regulatory challenges. These findings support recommendations for rural-specific interventions like irrigation pilots and shared workspaces to address the urban-rural gap.

Based on the foregoing it can thus be said that local government policies drive SME growth through training and loans, but rural SMEs in Ikwuano face higher compliance costs, poor infrastructure, and communication gaps compared to Umuahia North. Scholars like Nwokocha et al. (2020), Akingunola (2011), and Abdullahi et al. (2015) confirm these challenges, while Eze and Chinedu-Eze (2018) suggest digital solutions. This study's findings underscore the need for streamlined taxation, enhanced communication, and rural infrastructure investments to promote equitable SME development in Nigeria.

Conclusion

Based on the findings, the study concludes that local government policies in Ikwuano and Umuahia North LGAs facilitate SME development through training, microfinance, and market upgrades, but their impact is significantly stronger in Umuahia North due to better infrastructure, digital communication, and resource allocation. Rural SMEs in Ikwuano face higher compliance costs, limited policy awareness, and logistical barriers, resulting in a significant urban-rural disparity ($p = 0.001$). While policies enhance revenue, employment, and customer trust, implementation gaps, multiple taxation, and information asymmetry hinder rural SME growth. Institutional Theory underscores that formal (regulations) and informal (community trust) institutions shape these outcomes, with urban areas benefiting from stronger institutional frameworks. Thus, the study affirms that local government policies drive SME development, but equitable impact requires addressing rural-specific challenges.

Recommendations

The following recommendations are proposed to enhance the influence of local government policies on SME development in Abia State:

i. Local governments should implement a unified levy system to eliminate multiple taxation, reducing compliance costs. This can be achieved through collaboration with SME associations like NASME to design transparent tax policies.
ii. Ikwuano LGA should prioritize road rehabilitation and electricity provision to reduce transport costs, and improve market access to aligning with urban standards in Umuahia North..
iii. Both LGAs should adopt digital platforms (e.g., SMS alerts, WhatsApp groups) for policy dissemination, particularly in Ikwuano, to reduce information asymmetry and monthly community meetings with SME owners can further enhance awareness.
iv. Skill acquisition workshops should be established in Ikwuano, targeting digital tools and modern business practices, to bridge the urban-rural gap in innovation.
v. Local governments should streamline microfinance loan processes, reducing collateral requirements and bureaucratic delays, to increase rural SME access by partnering with SMEDAN.
vi. Develop Rural Industrial Clusters: Ikwuano LGA should establish shared workspaces and irrigation pilots by September 2027 to support rural SMEs, addressing the low policy effectiveness score.
vii. LGAs should implement bi-annual audits to monitor policy implementation, ensuring alignment with SME needs and reducing urban bias.

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