

INFLUENCE OF ENTREPRENEURIAL INNOVATION AND GOVERNMENT POLICY INCENTIVES ON SMALL BUSINESS PERFORMANCE IN BORDER COMMUNITIES OF ADAMAWA STATE AND CAMEROON

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ABSTRACT

This study sought to examine how entrepreneurial innovations and government policy incentives influences small business performance in border communities of Nigeria and Cameroon. Emphasis is placed on Adamawa State border with Cameroon. Past studies have demonstrated that Mubi, Sahuda, Kwaja and Belel borders of Adamawa State with northern Cameroon are prominent gate ways for the flow of livestock, cowpea, sesame, grains and manufactured goods to all parts of Nigeria, Cameroon and Chad. However, businesses operating along the corridors remained largely small and have been experiencing certain challenges including border closure, infrastructure, entrepreneurial innovations and limited government policy incentives, among others. It is therefore imperative to examine factors that conditioned the businesses in border communities to remain informal and small. A Survey design was used for the study. The study used stratified probability sampling method to draw 428 samples from 1840 owner/managers of small businesses in border communities of Adamawa State and Cameroon. The result of PLS-SEM shows that limited government policy Incentives (with P- Values of 0.000) and entrepreneurial Innovation (with P- Values of 0.020) have significant Positive relationship with border small business Performance in border communities of Adamawa State and Cameroon. The study recommends government policy intervention to support small businesses through provision of infrastructures (such as roads and electric power supply) and capacity building training on small business among small business operators by regional agencies of the Nigeria and Cameroon (such as SMEDAN and world bank).

Keywords: Entrepreneurial, Innovation, small Business and Performance

1. INTRODUCTION

Globally, small businesses are critical to national economic growth and development. According to Mutiria (2017) and Boushnack, Rageb, and Sakr (2018) SMEs accounted for over 85 percent of firms and contributed 66 percent of employment opportunities and global Gross Domestic Product (GDP). 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). In West Africa for instance, informal enterprises dealing in stable foods represent about 30 percent of the total regional trade (Bouet, Cisse & Traore, 2020). Border small business provide livelihood to about 43 Percent of Sub – Saharan African (SSA) population, including the vulnerable, especially women (African Women

Development Fund (AWDF), 2017). In many developing countries, small businesses are mostly informal, undocumented, and un-registered. In cross border trading, such activities tend to be unregistered, un-accounted and usually conducted through informal routes and they usually avoid payment of taxes (Abdulkarim & Yesmin, 2021; Hanna & Fin, 2022). In Cameroon, small businesses represented over 90 percent of the country's economic sector, while contributing to an estimated 36 percent of the national GDP (World Bank, 2023). In Nigeria, the dominance of informal trading in cross border trade is not well documented (Ahmodu-Tijjani, Ismail, Dosunmu & Kareem, 2020). There are few studies in Africa that are focused on developing informal businesses operating across border. Considering the relevancy of small businesses in border communities and its association with national stability and livelihood, it is paramount to deepen understanding of its dynamics and challenges with a view to finding means of fostering its growth and relevance.

Studies have shown that the relationship between small business Performance and challenges among nations has not well been established (African Women development fund 2017; Muhammad Thomas & Wunnam 2022; Economic Commission for Africa 2023). 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 & Abdulrazak, (2021) reported that the removal of subsidies that led to increase in prices of items in Nigeria have caused devastating effects, making it more difficult for small businesses to survive in the border communities. Despite several programs initiated by Nigeria and Cameroon Government (such as SMEDAN and other Poverty Programs) to improve small business performance, Small Businesses are still faced with challenges associated with Partners trust, poor infrastructure, weak regional policies, poor entrepreneurial innovations and limited access to finance, (Isoh, Joelle, & Esowe 2020; Jaiyeola & Adeyeye, 2021; Napwanya & Chinyamurindi, 2021). Due to limited agencies handling technical and professional services and changing government regulations, businesses are finding difficulties in survival (KPA, 2023) Therefore, this study come handy to investigate factors that induce small businesses in border communities to remain informal and largely. This is with a view to better understand how small business could be utilized in wealth creation, employment and achieving sustainable peace in Nigeria and Cameroon.

2. LITERATURE REVIEW

Several studies attempted to explain Small Business performance at border communities and exploring some of the determinants of the performance to include: entrepreneurial innovations, , government policy, infrastructure, mutual trust, conflict and border issues, firm size and market orientation (FOA, 2020; Bashir & Deepali, 2022). Yusuf (2023) argued that institutional policy quality in Nigeria has a negative impact on manufacturing sector performance both in the long run and short run and suggested the for implementation of policies aimed at encouraging productive infrastructure that can enhance business performance. However, entrepreneurial innovation, government policy, infrastructure, and mutual trust, were found to be critical to predicting SMEs performance in the context of regional trades in Africa. (Timmis, 2017; Hoffman & Mell, 2018; Vanessa, Willson and Samuel; 2018, Sagagi & Andrew, 2019; Shava & Chinyamurindi, 2019; Temitop, 2021; Adulkarim & Yesmin, 2021; Isa, Bashir & Deepali, 2022, Muhammad, Thomas & Wunnam, 2022 and Economic and Commission for Africa (ECA), 2023). Trade liberation as a policy is the process by which governments reduce barriers to international trade, allowing goods and services from different countries to compete freely in the market (Adegboyega, Lawrence, Abidemi and Hamza, 2024).

Limited academic studies documenting the effects of government incentives on small business performance in border communities has been reported Hackler and Harpel (2021). A number

of studies have been conducted in relation to small business performance but with mixed results. Adeboyega, Lawrence, Abidemi and Hamza (2024) reported a significant influence of trade liberation policies on Nigeria small business performance. Among other studies that showed positive and significant relationship between entrepreneurial innovation, Government Policy Incentives, Trust 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-Tijjani and Dosunmu, (2020), Isa, Christiana and Lotsmart (2021), Olakunle (2021), Eldrede and Djarloubek (2021), Ewah and Osong (2018) and Nkafo Policy, (2022). A study by Keneth, Olalekan and Olusegun (2023) argued that for businesses to attain the requisite level of performance, a renaissance in entrepreneurial endeavour and more extensive economic globalisation is required. However, other studies that could not establish a significant relationship between entrepreneurship innovation and government Policy incentives and small business performance are found in Hoffman and Paul (2018), Abdulkarim and Yesmin (2021), Omodele (2021) and ADB (2021). The above results indicate inconsistent findings indicating a significant gap in understanding whether or not informal cross border trade influences small business performance across borders. Stanley (2024) found that when restaurants prioritise customer centricity, innovativeness, proactiveness, and resilience, businesses can stay competitive, adapt to changing market conditions, and thrive in an increasingly complex and dynamic market. However, Sagagi & Andrew (2019) reported that besides government policy of border closure, poor infrastructures, entrepreneurial orientation and security concern were critical challenges limiting the trading activities across border in Adamawa border communities in Nigeria. Udoh, Inim, Emiesefia & Akyuz (2023) reported that small businesses which lacked government support policies have restricted access to improving performance. Therefore, the development of a sound government 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).

2.1 EMPIRICAL REVIEW

Lina and Amani (2023) conducted a study on sustainable performance based on entrepreneurship, innovation, and Green Human Resource Management (HRM) e-business firms. The study adopted quantitative approach with a survey design. The researcher used a random sample consisting of 350 employees and managers of e-business firms in Jordan. The researcher employed PLS-SEM to analyze the data and the results indicated significant and positive effects of entrepreneurship, innovation and Green Human Resources Management on sustainable performance. Uzoba (2022) studied free trade in English speaking countries of West Africa and result revealed that free trade policies in have not made the expected impact on border business competitiveness and thus suggest more attention be given to regional blocks by investing massively in the real sector. Nor' Aini, Ernawati, Eric and Ahmed (2023) examined the effects of entrepreneurial innovation capability on radical and oriental innovation and business performance relationships. The study adopted a survey design and samples were drawn from Malaysian construction industries. The data were analyzed using the warp PLS version 7.0 software. The findings showed that innovation capability fully mediated the relationship between radical innovation and business performance. Additionally, construction companies with a low innovation capability had a strong effect on incremental innovations and business performance relationships. However, looking at the peculiarities of the construction industries, the findings cannot be generalized on firms from other sectors such as manufacturing, retail and or service industries. The study also selected only Malaysia which is only a country among other Asian countries. There is a need for a study to look at other dimension of innovation, apart from the capability aspect.

Sokunbi, Olayinka, Aworinde, Taiwo and Musa (2024) studied fiscal policy and economic growth in Nigeria. The study used Central bank data between 1986-2023 to evaluate the effects of fiscal and monetary policy on economic growth in Nigeria. ARDL co-integration test was used for analysis. Results indicate a brief correlation between Nigeria economic growth and variables related to fiscal and monetary policies. However, the study did not explain specific fiscal and monetary policy variable that impact on specific areas of the economy. In the same vein, Yakubu, Umar and Sule (2021) examined the impact of government policies on growth development of small business in Bauchi. The study used 172 owner/managers of SMES and regression for data analysis. Results indicated a strong and positive relationship between policies and small business development which support the findings of H₅ of this study. Thus, for business to grow. Government needs to initiate and implement policies that can spur business growth.

2.2. THEORETICAL FRAME WORK

Theoretical debates have focused on exploring individual factors and lack of resources and support as the reasons for the declining performance of SMEs in Nigeria Effiom & Edet, (2018) and Iyortsuun & Shakpande, (2022). . KPA (2023) provides that government policy incentives on business anchor on fiscal policy which provides change in taxes, commerce, subsidies, regulation, interest rates, licensing and more. Incentives in this study refers to factors that influences business decision in order to spur the growth of small business (Darren Ellen, 2021). Harkler and Harpel (2021) report that policy is the structure governing an arranged community and usually comprises of scheme and target relating to development purposes As a consequence, businesses found it difficult to pass on all the increased production costs to consumers, leading to a decline in their profit margins Bashir & Deepali, (2022). Theory of regional integration by Vina (1958) has provided shift in trade patterns among nations. The theory sought to explain under which condition the state decide to use its policies to regulate bilateral relation that will impact on incentives for small businesses (such as tax relief, low interest rate, grant and loans). The theory of regional integration provides explanation of the cross-border trade challenges and offer insight in to the effect of border policies on performance of businesses.

3. METHODOLOGY

The study covers Adamawa State and Cameroon border communities to include: Mubi, Sahuda, Belel, Buokula, Giuder and Garou. A Survey design was used for the study. The population for this study is 1,840 Small business Owners/Managers of small businesses operating in border communities of Adamawa State and Cameroon. The study used stratified probability sampling method to draw proportionate sample from 428 owner/managers of small businesses in border communities of Adamawa State and Cameroon. A structured questionnaire was employed to collect primary data. Regression analysis was conducted using PLS-SEM Version 4.0 to the hypothesis.

4. RESULTS AND DISCUSSION OF FINDINGS

For the model fitness, several measures are available in the Smart PLS, like SRMR, Chi-square, NFI, etc., but most of the researcher recommends the SRMR for the model fitness in the PLS-SEM. When applying PLS-SEM, a value <0.08 is generally considered a good fit (Hu & Bentler, 1998). However, the table of model fitness shows that the SRMR value is 0.083 as presented in Table 4.1, which is less than the threshold value of 0.085, which indicates that the model is fit. According to the rule of thumbs for R square acceptance from Cohen (1988), 0.26 (26%), 0.13 (13%) and 0.02 (2%) respectively represent three levels of predictive accuracy: substantial, moderate and weak. Table 4.1 presents the result of the combined effect of factors

influencing cross border small businesses explains 38.5% of the variance in informal small business performance in Adamawa State border communities with Cameroon.

Table 4.1 Model Fit Summary and Coefficient of Determination (R Square)

Variables	Saturated Model	Estimated Model
SRMR	0.083	0.083
d_ ULS	2.805	2.805
d_ G	0.703	0.703
Chi-Square	1652.577	1652.577
	R Square	R Square Adjusted
CBSB	0.385	0.378

Source: Field Survey, 2024

4.1 TEST OF HYPOTHESES

Based on the result on Table 4.2, Hypothesis H1 (EOI) and H1I (GPI) has $\beta = 0.143$, $t = 2.330$, $P = 0.020$ and $\beta = 0.281$, $t = 5.268$, $P = 0.000$ respectively at 0.005 significant levels. Both the results indicated that both entrepreneurial innovation and limited Government policy incentives all have significant effects on informal cross border trade among small businesses in Adamawa State border communities with Cameroon.

TABLE 4.2 TEST OF HYPOTHESIS TOTAL EFFECTS:

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
EOI -> CBSB	0.143	0.146	0.062	2.330	0.020
GPI -> CBSB	0.281	0.282	0.053	5.268	0.000

Source: Field Survey, 2024

4.2 Discussion of Results

The result demonstrated that the relationship between entrepreneurial Innovation and informal cross border small business performance is significant at ($\beta = 0.143$, $t = 2.330$, $P = 0.020$). Hence H_1 was not supported. This result was also consistent with some previous studies (Ortí-Villajos, 2014; Adebisi and Amole, 2017; Chege, Wang and Wang, 2020; Abubakar and Husaina, 2020). Findings of this study of the relationship between entrepreneurial innovation small business performance was in line with the findings of Umar, Sitiad and Noor (2020) who found a significant positive relationship between innovative/entrepreneurial and small business performance. Similarly, the study of Lina and Amani (2023) which employed sample of 350 employees and managers of E-Business in Jordan reported a significant and positive relationship between innovative/entrepreneurial and sustainable business performance. The study of Muhammed Thomas and Wunnam (2021) which examined entrepreneurial orientation and new venture performance in emerging market, using a sample of 316 owner/managers of SME in Pakistan reported significant relationship with business performance. This finding is consistent with findings of this study.

Hypothesis (two) of this study state that limited government policy incentive does not significantly encourages informal cross border trade among small business in Adamawa state border communities with Cameroon. Empirical result from this study did not provide support the hypothesis at ($\beta = 0.281$, $t = 5.268$, $P = 0.000$). This finding demonstrated strong and positive

relationship between limited government policy incentive and small business performance in Adamawa state border communities with Cameroon. Studies which supported the findings of this study by indicating positive relationship include: (Ajibade, Ayodele, Joseph and Adeniyi, 2020; and Harkler and Harpel, 2021).

5. CONCLUSION AND POLICY RECOMMENDATIONS

Small businesses are vital means for sustainable peace and development. Therefore, governments and International Economic Institution should ensure that basic infrastructure becomes available and reliable for all business especially around the borders otherwise, the dream of a thriving entrepreneurial culture that will serve as the engine for sustainable business and social growth will remain just a dream among African countries

The study found a significant relationship between entrepreneurial innovation and small business performance. Therefore, the study recommends the need for Nigeria and Cameroon government to organise training through workshops and seminars (using e.g SMEDAN and World Bank etc.) for the owner/managers of small businesses in border communities for enhance business performance.

The study also found significant and positive effects of government policy incentives on the performance of small businesses in Adamawa and Cameroon border communities. The study recommends the use of policies and regional bodies (such as ECOWAS, OAU, and ADB etc) to encourage entrepreneurial innovations and performance.

There is the need for Nigeria and Cameroon government to simplify regulation for small business registration and softening tariffs and custom procedures for clearance of goods which will encourage small scale businesses to flourish.

As reported in studies reviewed, government policy incentives of Nigeria and Cameroon should target the deficiency in infrastructure through the provision of (Roads, Electricity, and Communication networks) to help boost small business performance along Adamawa State and Cameroon borders.

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