Communication Strategies for Diffusing Small and Medium Scale Enterprise (SME) Programmes among Businessmen in Port Harcourt, Rivers State

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Abstract

This study examines the communication strategies for diffusing Small and Medium Scale Enterprise (SME) programmes among businessmen in Port Harcourt City, Nigeria. The study used the survey method to generate data by sampling 85 SME businessmen in Port Harcourt City. The findings of the study show that one of the cardinal factors for SME businessmen in Port Harcourt not benefitting from government programmes and policies on SME is ineffective communication strategies for the dissemination of government policies and programmes to the SME operators. Based on this, it is recommended that in addition to mass media channels, policy implementers should embrace workshops, seminars, and interpersonal communication channels as complementary media for diffusing information on SME programmes. When this happens, government's intervention in the development of SMEs in Nigeria through the provision of financial assistance, social infrastructure and favourable taxation policies, will engender the growth of the subsector and grow the Nigerian economy.

Keywords: SME, Communication Strategies, Businessmen, Participation, Port Harcourt City

Introduction

A Small and Medium Enterprise (SME) as defined by the Central

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Bank of Nigeria (CBN), is an enterprise that has an asset base (excluding land) of between five million naira (#5,000,000) and five hundred million naira (#500,000,000) and a labour force of between 11 and 300 (www.cenbank.org). The Ministry of Industry, Trade and Investment is saddled with the task of supervising SMEs in Nigeria.

> The Micro, Small and Medium Enterprises ("MSME") represents one of, if not the most important sector of our economy. It currently represents 96% of the businesses in Nigeria and contributes 75% of the National employment. Of the 17.2 million MSMEs in Nigeria, over 17 million are micro-enterprises. Thus, growth in this sector is directly correlated with growth in the economy as a whole and in the level of employment throughout Nigeria. There is no doubt that a nurtured and well-structured MSMEs sub-sector can contribute significantly to employment generation, wealth creation, poverty reduction and sustainable economic growth and development in Nigeria (www.smedan.gov.ng).

Over the years, such organisations as the World Bank, International Fund of Agricultural Development (IFAD), European Investment Bank (EIB), International Finance Corporation (IFC), etc., have all been known to invest in SMEs the world over. Locally, non-governmental organisations (NGOs) like the Association of Nigerian Development Finance Institutions (ANDFI), Support and Training Entrepreneurship Programme (STEP), etc., have also contributed significantly to the growth of SMEs in the country. Several special measures and policies have been put in place by the government to encourage SME development in Nigeria. These measures include:
1.   Fiscal incentives and protective fiscal policies
2.   Selective reservation of items for exclusive manufacture in the SME subsector

3.   Favourable tariff structure
4.   Establishment of Export Processing Zones
5.   Selective exemption and preferential treatment in excise duties
6.   Specialized financial institutions and funding schemes for SMEs such as:
   A. Small and Medium Scale Enterprises Loan Scheme, 1992
   B. Bank of Industry (BOI) - a merger of Nigerian Industrial Development Bank (NIDB), Nigerian Bank for Commerce and Industry (NBCI), NERFUND, 2010
   C. Nigerian Agricultural Corporation and Rural Development Bank (NACRDB) – a merger of Nigerian Agricultural and Cooperative Bank (NACB), Peoples Bank and FEAP, 2002
   D. Small and Medium Development Agency of Nigeria (SMEDAN), 2004
   E. Microfinance banks
   F. Small and Medium Enterprise Credit Scheme (SMECGS), 2010
   G. Roots and Tubers Expansion Programme (RTEP), 2008

The measures above by the Nigerian government at various times to boost the operations of SMEs appears to be in tandem with the assertion by Ekwem (2011) that the development of the SME sector is a sine quo non for employment generation, solid entrepreneurial base and encouragement of the use of local raw materials and technology. Ekwem also argues that SMEs contribute to the economy through the enhancement of the standard of living of their employees, poverty reduction at low investment cost as well as the development of entrepreneurial capabilities including indigenous technology. To Akabueze (2002), SMEs benefit the economy in terms of "offering of an excellent breeding ground for entrepreneurial and managerial talent, the critical shortage of which is often a great handicap to economic development" (p.76).

The established importance of SMEs notwithstanding, their development is, according to Ogujiuba, Ohuche and Adenuga (2004), constrained by inadequate funding and poor management. "The unfavourable economic environment has also been identified as one of the major constraints which most times encourages financial institution to be risk-averse in funding small and medium scale businesses" (p.49). SMEs in Nigeria face major challenges that lead to their demise within the first two to five years of existence or to perform below expectation even after surviving the early years. Ogujiuba et al (2004) identify these challenges to include inconsistent monetary, fiscal and industrial policies, multiple taxation and levies, policy reversals, fragile capital and ownership bases, lack of long term loans in the funding schemes and attitude to work. "For example, a recent National Bureau of Statistics (NBS)/SMEDAN survey of MSMEs reported that 73.24% of the topmost priority of assistance needed by MSMEs' operators is finance. In addition, only 4.2% of 17.2 million MSMEs have been able to access loans or overdrafts from financial institutions while new entrants or start-ups find it practically impossible to access funds from banks (www.smedan.gov.ng). These challenges above can be situated within the domain of communication strategies for diffusing the policies and operational guidelines for these SMEs.

The study setting is Port Harcourt City, which is the current capital of Rivers State. According to the 2006 National Population Census figures, Port Harcourt City has a population of 1,382,592. It is Southern Nigeria's second largest city after Lagos. The city consists of the former European quarters now called Old Government Reversed Area (Old GRA) and new layout areas (www.wikipedia.org/wiki/Port_Harcourt).

Statement of the Problem
Over the years, Small and Medium Enterprises (SMEs) in Nigeria have not performed creditably well. This means that SMEs in

Nigeria have not played their expected roles in the economic growth and development of the country. The following problems mark the operations of SMEs:

1. Bureaucratic bottlenecks and inefficiency in passing information to would-be SME entrepreneurs and businessmen.
2. High unemployment rate due to lack of awareness of these programmes and their potentials for creating entrepreneurs.
3. Embezzlement of loan funds earmarked for entrepreneurs and businessmen as seed capital.
4. Untimely death of SMEs as a result of the poor communication strategies employed by policy implementers.

These problems greatly limit the ability of the SMEs in Port Harcourt City, Rivers State, to achieve operational efficiency since the problems are deeply rooted in ineffective communication strategies and poor knowledge base of the entrepreneurs. This creates a situation whereby government policies that are meant to drive SME and thus economic development, don't because of poor communication strategies. This is the major problem leading to this investigation using SME entrepreneurs in Port Harcourt City as a case study.

Objectives of the Study
Generally, this study seeks to analyse the communication strategies for diffusing SME programmes among businessmen in Port Harcourt City, Rivers State. Specifically, the objectives of this study are to:

1. Determine the level of awareness of businessmen in Port Harcourt City, Rivers State of SME programmes and policies of government.
2. Identify the communication strategies employed by

government authorities for the dissemination of SME programmes and policies.

3. Determine the level of effectiveness of the communication strategies adopted by government in the dissemination of SME programmes and policies.
4. Find out the key causes for the success or failure of these communication strategies.

Research Questions

The questions below will form the foundation of this research.

1. How aware are the businessmen in Port Harcourt City, Rivers State of SME programmes and policies of government?
2. What are the communication strategies employed by government authorities in disseminating SME programmes and policies?
3. What is the level of effectiveness of the communication strategies adopted by government in the dissemination of SME programmes and policies?
4. What are the key causes of the success or failure of these communication strategies?

Theoretical Foundations

This paper is hinged on three theories of the mass media: Diffusion of Innovation Theory, Participatory Communication Theory, and Integrated Approach to Communication Innovation.

The Diffusion of Innovation was propounded by Everett M. Rogers in 1962, in his seminal work titled "Diffusion of Innovation". Rogers proposed that four main elements influence the spread of a new idea: the innovation itself, communication channels, time and a social system. Asemah (2011) asserts that, "this theory traces the process by which a new idea or practice is communicated through certain channels over time among members of a social system" (p. 162). The focus of the Diffusion

of Innovation Theory is on understanding of the modes and processes of communication among members of the social system and how new ideas and discoveries spread throughout the community. Important characteristics of diffusion include the following assumptions:

1. Diffusion of innovation takes an extended period of time through interpersonal networks
2. People go through stages (knowledge, persuasion, decision implementation and adoption) in the process of adopting innovations.
3. Some people adopt innovations right away and others may wait till later (Ivanov and Blue, 2008, p. 319).

Anaeto, Onabajo and Osifeso (2008) cite Daramola (2003) as saying that "the paradigm holds that the mass media play a critical role in the process of diffusion of innovation because they create awareness among a large number of people at the same time noting that factors such as absence of the mass media, lack of access to the media systems, the code (language) of the mass media can hinder the effectiveness of this role.

The Participatory Communication Theory put forward in 1970 by Paulo Freire, on the other hand, argues for the involvement of people in the decision-making process of development. Although the theory is not directly linked to communication strategies, it has some pivotal points that lend credence to the means of creating and disseminating policies that are of benefit to the people. Asadu (2012) asserts that "this approach involves the use of communication strategies and techniques to mobilize the people toward the realization of their developmental needs." Asadu (2012) citing Bondenave (2006), says that "Participatory communication is that type of communication where all the interlocutors are free and have equal access to the means to express their viewpoints, feelings and experience aimed at promoting their interest, solving their

problems and transforming their society through collective action.

The Integrated Approach to Communicating Innovation on its part favours a media-mix approach in diffusing development information, combining interpersonal and mass media vehicles. The thrust of integrated approach is to feed the interpersonal and mass media networks with information that will generate discussions and in turn lead to understanding of development objectives and aims and each person's role in achieving these objectives. While the mass media channels are effective in creative the initial awareness for policies and programmes, the interpersonal channels are relatively more effective in inducing change and effective development of programmes, policies and positive behaviours.

Overview of Small and Medium Enterprises in Nigeria

In Nigeria, there is no clear-cut definition that distinguishes a purely small-scale enterprise from a medium-scale enterprise. Salami (2003) observes that there is no general agreement on the real definition of small and medium-scale enterprises (SMEs). He argues that the terms, small and medium are relative and differ from industry to industry, country to country and over time within countries. He concludes that what one may define as SME in a developed country can be regarded as a large scale enterprise in a developing country (Salami, 2003).

However, one major characteristic of SMEs in Nigeria, relates to ownership structure which in most cases revolves around a person or family. Hence, most of the SMEs are either sole proprietorships or partnerships. Even where the registration status says 'Limited Liability Company', the true ownership structure is that of a one-man, family or less likely, partnership business (Onugu, 2005).

Apart from the matter of size, Small and Medium-Scale businesses usually have these three distinguishing characteristics according to Olokoyo (1999). These characteristics are:

1. **Management:** The management of a small business unit is generally co-ordinated by the owner. As an owner/manager, he is in a position to make his own decisions as he is both investor and employer, which gives him the total freedom of action.
2. **Capital Requirement:** The required start-up capital is relatively low compared to bigger firms and as such can be supplied by one or at most by a few individuals.
3. **Local Operation:** The area of operation for these businesses is mostly local. The employers and employees often live in the community in which the business is located. This does not mean, however, that all small firms serve only local markets; some go beyond their areas of operation by seeking outlets for their products or services in other parts of the country, or even export.

Other significant traits of small business enterprises include simple organisational structure; lack of specialised managers; owner knows his/her employees (better industrial relationship); high percentage of business failures; few employees; long and short-term capital are difficult to obtain; freedom of action; easy adaptation to local needs, etc.

Ekwem (2011) adds another major feature of many SMEs as their over-dependence on imported raw materials and spare parts. In fact, no industrial sub-unit under the SME category is immune from this structural weakness. According to him, SMEs in Nigeria suffer from very poor inter and intra-sectoral linkages and as a result lose the benefits associated with economies of large-scale production. He also notes that many entrepreneurs who found and manage SMEs lack the appropriate management skills and because of the lack of adequate capital or ignorance of technological advances, these entrepreneurs purchase outdated and inefficient equipment thereby setting the stage for low level of productivity and poor product quality.

Role of Small and Medium Enterprises

Ekwem (2011) says that SMEs in Nigeria are taken to be the symbol for the development of the economy because they form the bulk of business activities in the country. SMEs have been fully recognised by government and development experts as the main engine of economic growth and a major factor in promoting private sector development and partnership. The development of SMEs is an essential element in the growth strategy of most economies and holds particular significance for Nigeria (Udechukwu, 2003). SMEs are recognised as the principal means of achieving equitable and sustainable industrial diversification and dispersal. According to Olorunshola (2003), SMEs also serve as veritable means of mobilisation and utilisation of domestic savings as well as increased efficiency through cost reduction and greater flexibility.

Challenges of Small and Medium Enterprises

Among other factors, Onugu (2005) lists the challenges of SMEs in Nigeria to include:

1. Inadequate, inefficient, and at times, non-functional infrastructural facilities, which tend to escalate cost of operation as SMEs are forced to resort to private provisioning of utilities such as road, water, electricity, transportation, communication, etc.
2. Bureaucratic bottlenecks and inefficiency in the administration of incentives and support facilities provided by the government. These discourage would-be entrepreneurs of SMEs while stifling existing ones.
3. Discrimination from banks, which are averse to the risk of lending to SMEs especially start-ups.
4. High dependence on imported raw materials with the attendant high foreign exchange cost and scarcity at times.
5. Weak demand for products, arising from low and

dwindling consumer purchasing power aggravated by lack of patronage of locally produced goods by the general public as well as those in authority.

6. Widespread corruption and harassment of SMEs by some agencies of government over unauthorised levies and charges.

7. Absence of long-term finance to fund capital assets and equipment under project finance for SMEs.

Government Policies for SME Development in Nigeria

Various governments in Nigeria have initiated various policies to boost the growth of SMEs in the country. Notable among these policies are Small and Medium Enterprise Development Agency of Nigeria (SMEDAN), Bank of Industry (BOI), Small and Medium Industry Equities Investment Scheme (SMIEIS), Small and Medium Scale Enterprises Credit Guarantee Scheme (SMECGS), National Economic and Empowerment Development Strategy (NEEDS), Roots and Tubers Expansion Programme (RTEP) and more.

The Small and Medium Enterprises Development Agency of Nigeria, SMEDAN, was established by the SMEDAN Act of 2003 to promote the development of the micro, small and medium enterprise (MSME) sector of the Nigerian economy. The functions of SMEDAN as contained in the enabling Act include stimulating, monitoring and coordinating the development of the MSMEs sector, initiating and articulating policy ideas for micro, small and medium enterprises' growth and development, promoting and facilitating development programmes, instruments and support services to accelerate the development and modernisation of SME operations, serving as vanguard for rural industrialisation, poverty reduction, job creation and enhanced sustainable livelihoods, linking SMEs to internal and external sources of finance, appropriate technology, and technical skills as well as to large enterprises, promoting information and providing access to

industrial infrastructure such as layouts, incubators, industrial parks, intermediating between MSMEs and the Government, and working in concert with other institutions in both public and private sectors to create a good enabling environment of businesses in general, and MSME activities in particular (www.smedan.gov.ng, retrieved August 12, 2015).

The Bank of Industry, BOI, was set up in 2001 resulting from the merger of the former Nigerian Industrial Development Bank (NIDB), Nigerian Bank for Commerce and Industry (NBCI) and the National Economic Reconstruction Fund (NERFUND). Its principal objective is to provide financial assistance to the establishment of large, medium and small projects as well as expansion, diversification and modernisation of existing enterprises and rehabilitation of ailing ones. In 2014, BOI launched a N5 billion ($30.5 million) Cottage Agro Processing (CAP) Fund aimed to aid operators in the sector as well as assist prospective young Nigerians who want to go into farming to establish mini mills for processing agro products such as cassava and cashew.

The Small and Medium Industry Equities Investment Scheme (SMIEIS) was started in 2001. Acemoglu (2003) posits that the scheme had 'the initiative to facilitate the flow of funds for the establishment of new SMI projects, reactivation, expansion and modernization or restructuring of on-going projects" (p.26). Specifically in Rivers State, there is also the Roots and Tubers Expansion Programme, RTEP, which came on stream in 2008 and aims to give grants to farmers in the state for the achievement of sustainable increase in the production of root crops such as cassava, yam, etc, with the primary focus being on the production and processing of cassava. Funding is by the International Fund for Agricultural Development, IFAD, the Federal Government of Nigeria and Rivers State Government (Semenitari, 2015).

Communicating Business Information for SME

According to Chiware and Dick (2008), "strategic communication is an orchestrated use of channels of communication to move and influence public policy or to promote an agenda." To be effective, communication strategies must have a combination of various channels. According to Boeh-Ocansey (1997), poor information quality can create chaos. According to Ladzani (2001), the priority ranking of the SMEs needs, clearly puts information provision at the top of the list of services to be provided. The SMEs development is hampered by an "information-poor" environment. In most developing countries, market signals on business opportunities, customer trends, methods of organisation, etc., are not communicated, effectively, to the SMEs (Ladzani, 2001; Okello-Obura, et al 2008). The SMEs perform better in information-rich environments (World Bank, 2004; Ladzani, 2001). In looking at the challenges, we need to consider them from the three core components i.e. information players, challenges faced and strategies (interventions) so as to achieve quality information (Okello-Obura and Matovu, 2011).

SMEs need to have access to adequate information to enhance productivity and to facilitate market access. The establishment of an active SMEs sector - and the effective utilisation of quality business information - has been identified as crucial in attaining long-term and sustainable economic growth for developed and developing countries alike (Corps, 2005). However, in most developing countries, the SMEs sector suffers from inadequacies in the provision of business information - which is only available from stand-alone institutions; is often slow and cumbersome to access; is limited in scope; and is not provided in an integrated manner (UNIDO, 2005).

A study conducted in northern Uganda by Okello-Obura et al (2008) shows "that the SMEs depend, mostly, on informal institutions as they lack an awareness of important business information provision agencies or institutions. Access to

information is insufficient. …The SMEs need tailor-made information solutions - i.e., business information services that assess, verify and apply information to a specific business problem" (Okello-Obura; Matovu, 2011).

In sum, business information service provision for SMEs must include the following:
1.   Provision of information on business trends and markets
2.   Provision of information on business organisations
3.   Provision of advisory services - provided one-on-one - on inter alia: legal and regulatory aspects, business management, customer service, business expansion and diversification, technology, etc.
4.   Identification and communication of business opportunities
5.   Provision of access to linkages, finance and markets. For example, trade fairs
6.   Facilitation of business partnerships and referrals (Ladzani, 2001; Okello-Obura et al, 2008).

Review of Empirical Literature

Agwu and Emeti (2014) in their study on, "Issues, Challenges and Prospects of Small and Medium Scale Enterprises (SMEs) in Port-Harcourt City, Nigeria", found that, poor financing, inadequate social infrastructures, lack of managerial skills, and multiple taxation were major challenges confronting SMEs in Port-Harcourt City. Their findings reveal that SME businessmen in Port-Harcourt City have not benefited from government policies and programmes in the sector for various reasons. Ekwem (2011) in her work on, Small and Medium Scale Enterprises Development in Nigeria: Constraints and Policy Options, asserts that:

Most of the SMEs complain of financing being a

> major setback to the growth of their businesses….as they are yet to feel the significant impact of government policies towards promoting the development and growth of small businesses. Government policies are merely theoretical as they are usually not enforced and monitored" (p.22).

Contrary to the general assumption that SMEs die prematurely because of poor financing, Onugu (2005) found in his study of "Small and Medium Enterprises (SMEs) in Nigeria: Problems and Prospects" that the lack-lustre approach to policy enunciation and poor implementation are the causative factors, noting that the solution lies in the government taking the lead by undertaking reforms in the educational and industrial sectors especially as regards policy formulation and implementation in the SME sector.

Methodology

This study surveyed the communication strategies for diffusing small and medium scale enterprise (SME) programmes among businessmen in Port Harcourt City, Rivers State, with the population comprising all SME businesses in Port Harcourt City, Rivers State as contained in the Rivers State Yellow Pages Directory, 2013/2014. Using purposive sampling, a sample size of eighty five (85) SMEs was chosen. The research instruments were a structured questionnaire and in-depth interview guide. The questionnaire items were structured using a five-point Likert's' rating scale consisting of Strongly Agree (SA) – five (5) points, Agree (A) – four (4) points, Neutral or Undecided (N or U) – three (3) points, Disagree (D) – two points (2) and Strongly Disagree (SD) – one (1) point. The reliability of the instrument was determined through the test re-test method. Fifteen copies of the questionnaire were administered first on some respondents who were not part of the sample of the study. After an interval of two weeks, the questionnaire were administered on the same group of

persons. The two scores obtained from the two different administrations were then correlated using Pearson Product Moment Correlation Coefficient(r) formula. The reliability coefficient index of 0.80 was achieved ensuring a good success in the usage of the instrument. Data were analysed using the mean score and criterion mean. The reliability coefficient index is 0.80. Any mean below the criterion mean was rejected, while mean from 3 and above was accepted. The mean score is calculated using the formula: $x = \dfrac{\sum fx}{\sum f}$. The criterion mean is calculated thus, criterion mean $=5+4+3+2+1 = 15/5 =3$

Data Presentation and Analysis

The data analysis will be based on the Research Questions, which will serve as guide to how the data discussion will flow. Data generated showed that 31.5 percent of SME businesses in Port Harcourt are owned and operated by SSCE holders, 41.1 per cent by entrepreneurs who had at least a bachelor's degree. 9.6 per cent of the business owners are not educated at all.

Research Question one: How aware are the businessmen in Port Harcourt City of SME programmes and policies of Government?

Table 1: mean (X) analysis on the level of awareness of SME businessmen to SME programmes and policies

S/N	Items	SA 5	A 4	N/U 3	D 2	SD 1	Total (Σ)	(X)	Remark
1	You are aware of government policies concerning SMEs	11 55	29 116	20 60	9 18	4 4	73 253	3.5	**Agree**
2	Your awareness of these policies can be classified as high.	10 50	26 104	20 60	11 22	6 6	73 242	3.3	**Agree**
3	You have benefitted from SME policies b/c of the high level of awareness on them	3 15	8 32	19 57	31 62	12 12	73 178	2.4	**Disagree**
4	Policies on SMEs are supposed to help businesses like yours grow.	18 90	31 124	2 6	13 26	9 9	73 255	3.5	**Agree**

Source: *Field Research (August 2016)*

From the results in Table 1 above, items 1, 2 and 4 show an accepted mean of 3.5, 3.3 and 3.5 respectively indicating that SME businessmen in Port Harcourt are fairly aware of government policies that relate to their businesses.

Research Question Two: What are the communication strategies employed in disseminating SME programmes and policies?

Table 2: mean $(\bar{x})$ analysis on communication strategies employed in disseminating SME programmes and policies

S/N	Items	SA 5	A 4	N/U 3	D 2	SD 1	Total $(\sum)$	$(\bar{x})$	Remark
1	Sometimes I hear of SME policies through the mass media only	12 60	35 140	18 54	6 12	2 2	73 268	3.6	**Agree**
2	Most times I get to know of the messages through interaction with family and friends.	21 105	29 116	13 39	10 20	0 0	73 280	3.8	**Agree**
3.	I got information through seminars and workshops	4 20	7 28	0 0	36 72	26 26	73 146	2.0	**Disagree**
4.	I got information from government websites	12 60	10 40	0 0	24 48	27 27	73 175	2.3	**Disagree**

Source: *Field Research (November 2015)*

Table 2 above reveals that most SME businessmen in Port Harcourt get information on government policies and programmes for the subsector from sources other than the ones policy implementers will utilize to publicise the policies and programmes.

Research Question Three: What is the level of effectiveness of the communication strategies adopted by government in the dissemination of SME programmes and policies?

Table 3: mean $(\bar{x})$ analysis on level of effectiveness of the communication strategies employed

S/N	Items	SA 5	A 4	N/U 3	D 2	SD 1	Total ($\sum$)	$(\bar{x})$	Remark
1	The communication strategies used only created initial awareness for SME policies	6 30	26 104	19 57	13 26	9 9	73 226	3.1	**Agree**
2	The messages contain enough details on these policies	7 45	16 64	12 36	18 36	20 20	73 201	2.7	**Disagree**
3	The messages are within the r each and understanding of all levels of SME operators	5 25	17 68	12 36	26 52	13 13	73 193	2.6	**Disagree**
4.	The messages specify the mo dalities for benefitting from the financial policies	4 20	4 16	3 9	39 78	23 23	73 146	2.0	**Disagree**
5.	You have disregarded SME p olicies because the informatio n on them was not clear	28 140	19 76	0 0	11 22	15 15	73 253	3.5	**Agree**
6.	Generally, detailed informatio n on SME policies is lacking	47 235	15 60	1 3	6 12	4 4	76 314	4.3	**Agree**

Source: Field Research (November 2015)

The information in the table above underscores in strong terms the inadequacies, in terms of content, of the communication strategies employed by policy implementers to diffuse SME policies among businessmen in Port Harcourt. It also projects clearly the negative perception of the strategies by the businessmen.

Research Question Four: What factors are responsible for the success or failure of these communication strategies?

Tables 3 shows that the communication strategies employed the government are not totally effective in communicating SME programmes and policies to the entrepreneurs. Most respondents attributed their awareness of SME programmes and policies to 'friends and family', a source

that is not utilized by policy implementers. In the course of the interview, a respondent attributed this position to the government's unwillingness to cater for the needs of SMEs by deliberately ensuring that the objectives of these policies fail. This they do by stifling enlightenment on the policies.

Discussion

The results from research question one prove that SME businessmen are aware of government policies and programmes for the sub-sector. However, this awareness is bereft of the knowledge of the requirements to access or benefit from these policies and programmes. Research question two shows that the sources of information on SME policies and programmes for businessmen in Port Harcourt are mainly interpersonal communication-based, with the mass media providing only the initial awareness. In addition, the information disseminated are at best peripheral and do not offer explanation, direction and details on how to access these facilities.

The findings from research question three reveal that the communication strategies employed to publicise SME policies and programmes were not effective. In most cases, there was an over reliance on mass media channels without recourse to direct contact methods such as workshops and seminars which offer platforms for detailed explanations and clarifications for the businessmen. The implication of this was that some respondents never bothered to access the facilities offered by the policies and programmes though they were aware of them. Research question four echoes the findings of research question three, thus, that one of the causes of the failure or sluggishness of SME policies and programmes in Port Harcourt is the use of ineffective communication strategies.

Conclusion

From the study findings and analysis, we can conclude that one of

the cardinal factors for SME businessmen in Port Harcourt not benefitting from or having access to government programmes and policies for the SME subsector is inappropriate communication strategies for making the policies and programmes public. There are no platforms for direct contact with those to benefit.

Recommendations
Based on these findings, we recommend that in addition to mass media channels, policy implementers should embrace workshops, seminars and interpersonal channels as complementary media for diffusing information on SME programmes. This will ensure that businessmen will move from the stage of awareness to participation through clear understanding of the various sources of funds for SME development, the incentives available for them, the legal and regulatory requirements, how to source funds from banks or even the basic procedure for promoting an enterprise. When this happens, government's intervention in the development of SMEs in Nigeria through the provision of financial assistance, social infrastructure and favourable taxation policies, will engender the growth of the SME subsector, grow the economy and create jobs for many jobless Nigerians.

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