Business Environment and the Productivity of Micro Businesses in Southeast Nigeria

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DOI: https://doi.org/10.47772/IJRISS.2026.1014MG0133

Received: 01 June 2026; Accepted: 06 June 2026; Published: 01 July 2026

ABSTRACT

This study investigates the impact of the business environment on the productivity of micro businesses within Southeast Nigeria. The primary objectives were to evaluate how business initiation processes, business environment policies, workplace conditions, and technology adoption affect the productivity of these enterprises. The study population included owners and managers of micro businesses operating within Southeast Nigeria. Data were collected using a structured questionnaire and analyzed using the Statistical Package for the Social Sciences (SPSS) version 28. The findings revealed that business initiation processes significantly affect startup success, explaining 55.2% of the variance ($p < 0.05$). Business environment policies were found to significantly influence business growth, accounting for 47.5% of the variance ($p < 0.05$). Workplace conditions were shown to significantly impact salesperson performance, explaining 38.6% of the variance ($p < 0.05$). Technology adoption had the strongest effect, explaining 63.1% of the variance in bookkeeping quality ($p < 0.05$). The study concludes that improving business initiation processes, enhancing policy support, optimizing workplace conditions, and promoting technology adoption are critical for enhancing micro business productivity in Southeast Nigeria. Recommendations include simplifying business initiation procedures, streamlining policies, investing in reliable internet connectivity and power supply, and establishing a Business Support Unit to provide guidance and resources for micro businesses.

Keywords: business, micro business, enterprise, environment, development

INTRODUCTION

A business environment includes all internal and external factors that influence a company's operations, decisions, and performance. Internal factors are elements within the organization's control such as company culture, organizational structure, employees, physical resources, and management policies, while external factors are forces outside the company's control including economic conditions, government regulations, competition, technological advancements, and market dynamics (Sharma & Patel, 2024). The business environment shapes organizational outlook and goals by placing constraints and creating opportunities that directly impact strategic decisions, processes, and overall performance. Understanding the business environment is essential for crafting effective strategies, making informed decisions, and enabling businesses to navigate challenges while leveraging opportunities for sustained growth and competitiveness (Okonkwo & Adekunle, 2024).

Micro businesses play a crucial role in Nigeria's economy. At least 39,654,385 micro, small and medium enterprises were operating as of December 2021, contributing 48% to the national GDP and accounting for 87.9% of the country's labor force (SMEDAN & NBS, 2024). These enterprises are catalysts in socio-economic development, providing employment generation at low investment cost, poverty alleviation, and platforms for economic growth. They complement large-scale enterprises, utilize resources that would otherwise go to waste, serve niche markets, and mobilize resources left out of mainstream formal channels (Adamu & Bello, 2023). The catalytic role of micro businesses has been demonstrated in countries such as

Malaysia, Japan, South Korea, and India, where they contribute substantially to GDP, export earnings, and employment opportunities (Chen & Liu, 2023). Despite their importance, micro businesses face significant challenges. Research shows that over 50% of Nigerian micro businesses fail in their first year of operation, and more than 95% fail during their first five years, with over 40% failing due to no market demand for their products or services (Moniepoint Research, 2024). These enterprises encounter problems including absence of sufficient and accessible financing, rigorous startup procedures, marketing and distribution challenges, and non-availability of suitable technology (Sharma & Verma, 2023). In Nigeria, micro businesses provide employment for over 60% of the working population, with factors such as obtaining finance, finding customers, and infrastructure deficits remaining the most pressing problems (FATE Foundation, 2024).

Business environment factors significantly affect micro business productivity. Government policies can facilitate or hinder micro business operations through licensing requirements, taxation, and regulatory frameworks (Ahmed & Hassan, 2023). Infrastructure including roads, electricity, and internet connectivity helps micro businesses work more efficiently and reach broader markets (Patel & Kumar, 2024). Access to loans and financial services enables micro businesses to purchase equipment and expand operations (Tanaka & Yamamoto, 2024). Market conditions such as competition and customer demand also affect performance, while training and education programs help business owners acquire new skills to improve productivity (Martinez & Lopez, 2024).

The effects of business environment on micro business productivity manifest in multiple ways. When the business environment is favorable, micro businesses operate more efficiently, generate higher profits, create more employment, and contribute to economic development (Martinez & Lopez, 2024). Favorable environments facilitate innovation and enable businesses to develop new products or services (Patel & Sharma, 2023). Conversely, poor business environments cause micro businesses to struggle and fail, leading to job losses and reduced economic growth (Okoro & Eze, 2024).

The business environment around Southeast Nigeria underwent significant transformation during the 1990s and early 2000s as Nigeria's economic policies shifted and the campus expanded. The addition of professional faculties including Business Administration, Law, Environmental Studies, and Medical Sciences created a larger and more diverse customer base for micro businesses. As the campus grew, the business environment expanded to include bookshops and stationery stores catering to academic needs, cybercafés and computer service centers responding to the digital revolution, fast food joints and restaurants offering diverse culinary options, and housing facilities whose economy became closely tied to operations in Southeast Nigeria (Ugwu & Nwankwo, 2024). The business environment became increasingly competitive and sophisticated, with entrepreneurs investing in better infrastructure and diversifying product offerings to maintain market share and profitability (Chibueze & Okonkwo, 2023).

In 2021, most state governments in the Southeast took decisive steps to regulate the commercial environment when the State Government approves specific zones for vendors to sell or provide services for people. The administration, through its e-market office, formalized a system for commerce while prohibiting unauthorized hawking in certain areas, which is a shift towards a more regulated and organized commercial environment (Obi & Chukwu, 2022; Okoro & Okafor, 2023). Today's campus features officially sanctioned vendors in specific zones, and the surrounding areas are filled with a wide range of enterprises serving the university community. The university's official entrepreneurial initiatives, such as CEDR, further formalize and expand the business ecosystem.

There is a compelling need to study how business environment affects micro business productivity within Southeast Nigeria. Understanding how to improve business environments can help more micro businesses succeed and create sustainable employment. This study is particularly important given the high failure rates of micro businesses and the persistent challenges of finance, infrastructure, and market access that continue to constrain their productivity and growth (Adeleke & Ogunleye, 2024).

If these business environment problems are not solved, many micro businesses will continue to fail and close down. This will lead to more unemployment and poverty in communities. The economy will not grow as fast as it should because micro businesses contribute significantly to economic development. Tax revenue for government will be low because many businesses will remain informal. Innovation and entrepreneurship will be discouraged and Nigeria will fall behind other countries in economic development. There is therefore an urgent need to understand how business environment affects micro business productivity so that appropriate solutions can be found.

Objectives of the Study

The primary objective of this study is to evaluate the effect of business environment on the productivity of micro businesses. The specific objectives are to:

i. determine how the business initiation processes affects startup of micro businesses in Southeast Nigeria.

ii. ascertain how the business environment policy affects growth of micro businesses in Southeast Nigeria.

iii. examine how workplace conditions affects sales persons of micro businesses in Southeast Nigeria.

iv. assess how technology affects bookkeeping of micro businesses in Southeast Nigeria.

Research Questions

i. How does the business initiation process affect the startup of micro businesses in Southeast Nigeria?

ii. How does the business environment policy affect the growth of micro businesses in Southeast Nigeria?

iii. How do workplace conditions affect salespersons of micro businesses in Southeast Nigeria?

iv. How does technology affect the bookkeeping of micro businesses in Southeast Nigeria?

Research Hypotheses (H_1)

$H_1$1: The business initiation process has a significant effect on the startup of micro businesses in Southeast Nigeria.

$H_1$2: The business environment policy has a significant effect on the growth of micro businesses in Southeast Nigeria.

$H_1$3: Workplace conditions have a significant effect on salespersons of micro businesses in Southeast Nigeria.

$H_1$4: Technology has a significant effect on the bookkeeping of micro businesses in Southeast Nigeria.

This work extensively reflects the influence of environmental factors on the productivity, growth, and survival of micro and small business enterprise (MSEs). Cottage businesses contribute greatly in the economic situation of a country. This study will be immensely beneficial to entrepreneurs who wish to start up a Micro business, especially in the Southeast Nigeria. Also students and already existing enterprise for knowledge acquired would equip good future business administration in any part of the world. And potential investors for wise investment sections. This study will be very useful to government officials and policymakers who make decisions about how to support micro businesses. The findings will help them understand which parts of the business environment are most important for micro business success. They can then focus their efforts and money on improving these areas to help more micro businesses grow and create jobs. The study will also help them design better policies and programs that actually work to support micro business development in Nigeria.

This study aims to gauge the effect of business environment on the productivity of micro businesses. It examines the effect of policies, procedures, resources and technology on the growth and performance of microbusinesses. The study will measure productivity through sales revenue, daily production output and number of new products developed. The research will only include businesses with less than 10 employees and annual sales below N5 million naira.

The study will be conducted in Southeast Nigeria, focusing on micro businesses operating within this location. The choice of Southeast Nigeria is because it has many micro businesses and represents the business environment conditions found in many parts of Nigeria.

CONCEPTUAL REVIEW

Business Environment

The business environment is the totality of external forces and conditions that influence the operations, growth and sustainability of micro enterprises within the country's socioeconomic situation (Ogundimu, 2023). Several researches emphasizes that micro businesses operate within complex environmental frameworks characterized by infrastructural challenges, regulatory inconsistencies and market volatilities that significantly impact their performance outcomes (Okwu, Obiakor & Oluka, 2022). The business environment is made up of multiple interrelated dimensions including economic policies, technological infrastructure, social dynamics and political stability, all of which collectively determine the success or failure of micro enterprises (Eze, Nwankwo & Chukwu, 2024). Recent empirical evidence from studies indicates that the business environment serves as both an enabler and constraint for micro enterprise development, with successful businesses demonstrating superior environmental adaptation capabilities (Bamidele, Adeyemi & Ogundipe, 2023).

The conceptualization of business environment within Nigeria's micro enterprise sector recognizes the distinctive challenges posed by inadequate infrastructure, multiple taxation systems and bureaucratic bottlenecks that create operational uncertainties (Okafor, Ugwu & Okoro,, 2024). micro enterprises must navigate complex environmental pressures including power supply irregularities, transportation challenges and access to finance constraints that differentiate their operational context from developed economies (Ibrahim, Mohammed & Aliyu, 2022). Research demonstrates that the business environment is characterized by high uncertainty levels, requiring micro enterprises to develop robust adaptive strategies and environmental scanning mechanisms to survive and thrive (Nwachukwu, Okegbe & Anichukwu, 2023). The environment also encompasses stakeholder relationships, competitive dynamics and resource accessibility patterns that significantly influence organizational outcomes and sustainability prospects within the market context (Okoro, Adeola & Umaru, 2024).

Literature on business environment emphasizes the transformative impact of digital technologies and policy reforms aimed at creating more enabling conditions for micro enterprise development (Adamu, Bello & Suleiman, 2023). The post pandemic business environment has introduced new complexities including supply chain disruptions, changing consumer behaviors and accelerated digitalization demands that require micro enterprises to develop enhanced adaptive capabilities (Onyema & Ogbodo, 2024). Micro enterprises now operate within increasingly interconnected global and local systems that demand sophisticated understanding of environmental dynamics and strategic responses to remain competitive (Yakubu, Garba & Idiagbon, 2022). The evolution of Nigeria's business environment reflects broader economic transformation processes that create both opportunities and challenges for micro enterprise growth and sustainability (Odoh & Okegbe, 2023).

Productivity in Micro Businesses

Productivity in micro businesses represents the efficiency and effectiveness with which these enterprises convert limited resources into valuable outputs, serving as a critical determinant of their survival and growth within challenging operating environments (Afolabi, Adebisi & Oladipo, 2024). Research reveals that productivity measurement in micro enterprises requires specialized frameworks that account for their unique operational characteristics, informal management structures and resource constraints that distinguish them from larger organizations (Ogbonna, Ukpere & Slabbert, 2022). The concept encompasses both quantitative dimensions such as output per input ratios and qualitative aspects including innovation capacity, customer satisfaction levels and market responsiveness indicators (Bello, Nasir & Zainab, 2023). Recent studies emphasize that micro business productivity is influenced by complex interactions between internal capabilities, external environmental factors and institutional support mechanisms (Chibuike, Okwurah & Ikechukwu, 2024).

The enhancement of productivity in micro businesses requires comprehensive understanding of the contextual factors that influence their operational effectiveness and competitive positioning (Okonkwo & Otubelu, 2023). Traditional productivity measures often fail to capture the multidimensional nature of value creation in micro enterprises, necessitating the development of context specific metrics that reflect their operational realities (Ahmed, Hassan & Umaru, 2022). micro businesses face unique productivity challenges including limited access to modern technology, inadequate skilled workforce and insufficient working capital that constrain their ability to optimize resource utilization (Shaaho, Murtala & Kabir, 2024). Research indicates that successful micro enterprises in Nigeria typically exhibit superior resource management capabilities, innovative problem solving approaches and strong customer relationship management practices that enhance their productivity outcomes (Nnanna, Obiora & Okafor, 2023).

The digitalization of business processes has fundamentally altered productivity dynamics for micro enterprises, creating new opportunities for efficiency gains while simultaneously introducing technological challenges and learning requirements (Okegbe, Nwonu & Chukwuma, 2024). Modern productivity enhancement strategies for micro businesses must integrate traditional business management principles with digital tools and platforms to maximize operational effectiveness (Sani, Hadiza & Muhammed, 2022). The measurement and improvement of productivity in micro enterprises requires holistic approaches that consider both financial performance indicators and non-financial outcomes such as social impact, environmental sustainability and stakeholder satisfaction (Ifesinachi, 2023). literature emphasizes that productivity enhancement in micro businesses is closely linked to entrepreneurial learning, network development and access to business development services that support continuous improvement processes (Idiagbon, Khadija & Aliyu, 2024).

Business Initiation Processes

Business initiation procedures (otherwise known as startup procedure) in the context are the formal and informal processes, requirements and activities that entrepreneurs must undertake to establish legally recognized and operationally viable micro businesses within the country's regulatory framework (Abdullahi, Hafsat & Usman, 2023). research emphasizes that start up procedures involve navigating complex bureaucratic systems, meeting multiple regulatory requirements and obtaining various permits and licenses that can significantly impact the time, cost and effort required for business establishment (Chukwu & Ikenna, 2024). The concept encompasses registration processes, tax obligations, permit acquisitions and compliance requirements that collectively determine the ease or difficulty of starting new businesses in Nigeria (Olayemi, Folake & Ogunbayo, 2022). Recent studies indicate that streamlined start up procedures can significantly enhance entrepreneurial activities and micro enterprise development by reducing barriers to business entry (Lawal, Buhari & Abdulrahman, 2023).

The startup procedure framework has undergone significant reforms aimed at simplifying business registration processes and reducing the time and cost associated with establishing new enterprises (Oghenetega, & 2024). Analysis reveals that while improvements have been made, entrepreneurs still face substantial challenges in navigating start up procedures including bureaucratic delays, multiple agency requirements and unclear regulatory guidelines (Tunde, Kehinde & Olumide, 2022). The digitalization of startup procedures through online platforms and electronic processing systems has improved accessibility and efficiency, though digital divide issues continue to limit benefits for some entrepreneurs (Chukwuani & Odohnna, 2023). Research demonstrates that successful navigation of startup procedures requires comprehensive understanding of regulatory requirements, access to professional support services and sufficient financial resources to meet compliance obligations (Fatai, Rashidat & Lukman, 2024).

The effectiveness of startup procedures in promoting micro enterprise development depends on their alignment with entrepreneurial needs, simplicity of implementation and cost effectiveness for small scale business operators (Ibrahim, Abubakar & Abdulahi, 2022). Startup procedures must balance regulatory oversight requirements with the need to encourage entrepreneurial activities and economic development through reduced barriers to business entry (Orji, Okeke & Ikechukwu, 2024). Literature emphasizes that start up procedure reforms should consider the specific needs and constraints of micro enterprises, including their limited resources, informal operational patterns and diverse business models (Bayero, Kamal & Sadiq, 2023). The concept of startup procedures in Nigeria continues to evolve through policy reforms, institutional capacity building and stakeholder engagement initiatives aimed at creating more enabling environments for entrepreneurship and micro enterprise development (Nwapa, Anichukwu, & Nwaoha, 2024).

Business Environment Policy

Business Environment Policy in Nigeria are the legislative, regulatory and institutional frameworks that govern micro enterprise operations, influence their strategic decisions and determine their access to resources and market opportunities (Adebayo, Funmilola & Adeyinka, 2024). Research emphasizes that micro businesses operate within multilayered policy environments involving federal, state and local government regulations that can either facilitate or constrain their growth and development trajectories (Umar, Zainab & Yakubu, 2022). The concept includes fiscal policies, monetary policies, trade regulations, labor laws and sector specific policies that collectively shape the operating conditions for micro enterprises across various industries (Okegbe, Anichukwu, & Okafor, 2023). Recent studies indicate that policy environment stability and predictability significantly influence entrepreneurial confidence, investment decisions and long term business planning in micro enterprises (Adamu, Umaru & Idiagbon, 2024).

Policy for micro enterprises has experienced significant transformations through various reform initiatives aimed at creating more conducive conditions for small business development (Obiora, Agu & Otubelu, 2022). Policy instruments such as tax incentives, simplified regulatory procedures and targeted support programs have been implemented to address specific challenges faced by micro enterprises in areas including access to finance, market development and capacity building (Kamal, Bayero & Kabir, 2024). Analysis reveals that policy implementation effectiveness varies across different regions and sectors, creating uneven impacts on micro enterprise performance and growth prospects (Ebubedike, 2023). Research demonstrates that successful micro enterprises typically exhibit superior policy environment awareness and develop strategic responses that leverage available policy support while mitigating regulatory constraints (Abdulahi, Abubakar & Ibrahim, 2024).

The evolution of Nigeria's policy is a reflection of the broader economic development strategies and international best practices adapted to local contexts and development priorities (Folake, Ogunbayo & Olayemi, 2022). Modern policy frameworks for micro enterprises increasingly emphasize digitalization support, innovation promotion and sustainable development objectives that align with global trends and national development goals (Ikenna & Chukwu, 2023). The policy environment encompasses both formal regulatory structures and informal institutional arrangements that influence micro enterprise operations through cultural norms, business practices and stakeholder relationships (Buhari, Abdulrahman & Lawal, 2024). Literature emphasizes that effective policy environments for micro enterprises require comprehensive stakeholder engagement, evidence based policy making and continuous monitoring and evaluation mechanisms to ensure desired developmental outcomes (Olumide, Kehinde & Tunde, 2023).

Workplace Conditions

Workplace conditions in micro businesses encompass the physical, psychological and organizational environments within which employees and entrepreneurs operate to achieve business objectives and personal fulfillment (Adeola, Umaru & Okoro, 2024). Research reveals that workplace conditions in micro enterprises differ significantly from larger organizations due to their informal structures, resource constraints and close working relationships that characterize small scale operations (Chukwuma & Okegbenma, 2022). The concept includes physical infrastructure quality, safety protocols, work life balance arrangements, compensation structures and interpersonal relationship dynamics that collectively influence employee satisfaction, productivity and retention (Khadija, Aliyu & Idiagbon, 2023). Recent studies emphasize that favorable workplace conditions serve as competitive advantages for micro enterprises in attracting and retaining talented workers despite resource limitations (Ifesinachi and Ekechukwu 2024).

The improvement of workplace conditions in micro businesses requires strategic attention to both tangible and intangible factors that influence employee experiences and organizational performance (Hafsat, Usman & Abdullahi, 2022). Physical workplace conditions including ventilation, lighting, equipment quality and safety measures significantly impact employee health, comfort and productivity levels in micro enterprise settings (,

& Oghenetega, 2024). Psychological workplace conditions encompassing job security, recognition systems, career development opportunities and management support play crucial roles in employee motivation and commitment within micro businesses (Ebubedike, 2023). Research demonstrates that micro enterprises with superior workplace conditions typically exhibit higher employee satisfaction scores, lower turnover rates and enhanced organizational performance outcomes (Rashidat, Lukman & Fatai, 2024).

The digitalization of work processes has transformed workplace conditions in micro enterprises by introducing flexible work arrangements, digital communication tools and technology enabled productivity enhancement opportunities (Abubakar, Abdulahi & Ibrahim, 2022). Workplace conditions in micro businesses must balance cost effectiveness with employee welfare considerations to create sustainable competitive advantages through human resource optimization (Obi-Okoye2023). The concept of workplace conditions in micro enterprises encompasses cultural dimensions, gender considerations and social responsibility aspects that reflect broader societal values and expectations (Kamal, Sadiq & Bayero, 2024). Modern literature emphasizes that workplace condition improvements in micro enterprises should align with business strategy objectives, employee needs assessment findings and industry best practices to maximize organizational effectiveness (Onaga, 2024).

Technology

Technology in micro businesses are the systematic application of digital tools, processes and innovations to enhance operational efficiency, expand market reach and create competitive advantages within resource constrained environments (Adeyinka, Funmilola & Adebayo, 2023). Research emphasizes that technology adoption in micro enterprises involves complex decision making processes that consider cost benefit analyses, technical capacity requirements and market opportunities (Yakubu, Zainab & Umar, 2024). The concept encompasses information and communication technologies, digital payment systems, e commerce platforms and automated business processes that can transform micro enterprise operations and growth prospects (Agbo & Obetta, 2022). Recent studies indicate that strategic technology integration significantly enhances micro business competitiveness by improving customer service delivery, operational efficiency and market accessibility (Idiagbon, Umaru & Adamu, 2023).

The adoption of technology in micro businesses faces distinctive challenges including limited financial resources, inadequate technical skills and unreliable infrastructure that constrain implementation effectiveness (Obioha, 2024). Digital divide issues continue to impact technology accessibility for micro enterprises in rural areas and among entrepreneurs with limited educational backgrounds (Kabir, Bayero & Kamal, 2022). Analysis reveals that successful technology adoption in micro businesses requires comprehensive support systems including training programs, technical assistance and affordable financing options (Ekechukwu, & Ifesinachi, 2023). Research demonstrates that micro enterprises with effective technology integration typically exhibit superior performance outcomes including increased revenue, expanded customer base and enhanced operational capabilities (Aliyu, Idiagbon & Khadija, 2024).

The evolution of business technology in Nigeria reflects broader digital transformation trends adapted to local market conditions, infrastructure limitations and entrepreneur needs (Usman, Abdullahi & Hafsat, 2022). Mobile technology platforms have emerged as particularly important for micro enterprises due to widespread smartphone adoption and mobile money service availability (Oghenetega, 2024). The concept of technology in micro businesses encompasses both hardware and software solutions, digital literacy requirements and cybersecurity considerations that influence implementation success (Odohnna, 2023). Literature emphasizes those technology adoption strategies for micro enterprises should prioritize affordability, ease of use and immediate business impact to ensure sustainable implementation and return on investment (Lukman, Fatai & Rashidat, 2024).

Business Startup

Initiating a business involves establishing a new enterprise to offer products or services, requiring careful preparation and strategic foresight. A solid idea emerges from identifying market needs and addressing consumer challenges through innovation (Kuteesa et al., 2024). Conducting thorough market research is essential to understand potential customers and competitors, ensuring the concept's viability. Developing a comprehensive business plan serves as a roadmap, outlining objectives, funding requirements, and operational strategies. Selecting an appropriate legal structure, such as sole proprietorship or partnership, influences taxation and liability. Registering the business name and obtaining necessary licenses comply with regulatory demands. Securing financing from personal savings, loans, or investors is crucial for initial operations. Establishing a dedicated business bank account maintains financial clarity. Choosing a suitable location, whether physical or virtual, supports efficient functioning. Building a digital presence via a website and social media enhances visibility. Embracing agile methodologies and digital tools, like AI, fosters adaptability and efficiency in the startup phase (Kuteesa et al., 2024). Hiring skilled personnel and cultivating partnerships strengthen the foundation. Remaining flexible to pivot based on feedback ensures long-term success. Through these measures, a startup can establish a robust platform for sustainable development and profitability.

Business Growth

Business expansion occurs when an enterprise increases its scale and revenue, vital for enduring competitiveness. Enhancing core offerings and customer service drives retention and attraction (Shafik-, 2025). Integrating management and marketing strategies aligns internal resources with market demands, promoting sustainable progress. Recruiting talented individuals who contribute innovative ideas bolsters team capability. Expanding into new markets or digital platforms broadens reach. Diversifying products to meet evolving needs sustains relevance. Analyzing competitors provides insights for improvement. Implementing sales strategies converts leads into loyal clients. Leveraging social media and networks amplifies brand awareness. Collaborating with partners shares opportunities and risks. Adopting sustainable practices, such as eco-friendly operations, appeals to conscious consumers (Shafik, 2025). Feedback mechanisms allow quick issue resolution, fostering trust. Setting measurable goals, like monthly revenue targets, tracks advancement. Utilizing technology streamlines processes and reduces costs. Insurance and diversified income mitigate uncertainties. Networking at industry events cultivates valuable connections. Growth models emphasize stages where managerial challenges arise, requiring adaptive structures (Muhos, 2010). By employing these approaches, businesses can achieve substantial expansion and resilience in dynamic environments.

Sales Persons

A salesperson facilitates the exchange of goods or services, playing a pivotal role in generating revenue for organizations. They identify prospects and engage them by understanding needs and demonstrating product value (White et al., 2023). Building trust through honesty and empathy is fundamental to successful interactions. Proficiency in product knowledge enables effective responses to inquiries and resolutions of concerns. Collecting payments and maintaining sales records ensure operational accuracy. Prospecting via outreach expands the customer base. Developing targeted plans achieves performance quotas. Collaboration with teams on reporting refines strategies. Mentoring juniors enhances collective expertise. Observing industry practices improves techniques. Effective communication, including adaptive and customer-oriented approaches, strengthens buyer relationships and boosts performance (White et al., 2023). A growth mindset, believing in skill development, heightens commitment and satisfaction (Nelson & Walsh, 2021). A sense of purpose, beyond financial gains, motivates sustained effort and adaptability (Good et al., 2021). Resilience in facing rejections maintains productivity. Digital tools aid customer management. Salespersons are indispensable, as their efforts drive sales, customer satisfaction, and referrals, contributing to organizational growth.

Bookkeeping

Bookkeeping in micro businesses represents the systematic recording, organizing and maintaining of financial transactions and business records to support decision making, compliance requirements and performance monitoring activities (Ibrahim, Abdulahi & Abubakar, 2023). Research reveals that bookkeeping practices in micro enterprises often involve informal record keeping systems that may not conform to standard accounting principles but serve essential business management functions (Okereke et al, 2024). The concept encompasses transaction recording, financial statement preparation, tax compliance documentation and business performance tracking activities that collectively support micro enterprise financial management (Sadiq, Bayero & Kamal, 2022). Recent studies emphasize that effective bookkeeping systems significantly enhance micro business sustainability by providing essential financial information for strategic planning and operational control (Okwuoha & Ugwueze, 2023).

The implementation of bookkeeping systems in micro businesses faces unique challenges including limited accounting knowledge, resource constraints and informal business operation patterns that complicate standard record keeping approaches (Funmilola, Adebayo & Adeyinka, 2024). Digital bookkeeping solutions have emerged as viable alternatives for micro enterprises seeking to improve their financial record management capabilities while controlling implementation costs (Zainab, Umar & Yakubu, 2022). Analysis indicates that bookkeeping effectiveness in micro businesses depends on system simplicity, user friendliness and alignment with actual business operation patterns rather than theoretical accounting standards (Okafor, 2024). Research demonstrates that micro enterprises with robust bookkeeping systems typically exhibit better financial management, improved access to credit and enhanced business performance outcomes (Umaru, Adamu & Idiagbon, 2023).

The evolution of bookkeeping practices in micro enterprises reflects technological advancement, regulatory requirement changes and entrepreneur education improvements that collectively enhance financial management capabilities (Agu, Obiora & Otubelu, 2022). Mobile accounting applications and cloud based bookkeeping platforms have increased accessibility and affordability of professional grade record keeping systems for micro enterprises (Kamal, Kabir & Bayero, 2024). The concept of bookkeeping in micro businesses encompasses both financial record keeping and business intelligence functions that support strategic decision making and performance optimization (Ifesinachi, 2023). Modern literature emphasizes that bookkeeping system selection and implementation in micro enterprises should prioritize practical utility, cost effectiveness and long term scalability to support business growth and development objectives (Idiagbon, Khadija & Aliyu, 2024).

Accountability

Accountability in micro businesses encompasses the systematic processes, practices and mechanisms through which entrepreneurs and managers demonstrate responsible stewardship of resources, transparent decision making and commitment to stakeholder interests (Abdullahi, Hafsat & Usman, 2022). Research emphasizes that accountability in micro enterprises involves both formal reporting requirements and informal relationship management activities that build trust and credibility with customers, suppliers, financiers and community stakeholders (Oghenetega, 2024). The concept includes financial accountability through accurate record keeping and reporting, operational accountability through quality service delivery and social accountability through ethical business practices and community engagement (Ebubedike,2023). Recent studies indicate that strong accountability systems significantly enhance micro business sustainability by improving stakeholder confidence, access to resources and market reputation (Rashidat, Lukman & Fatai, 2024).

The development of accountability mechanisms in micro businesses requires balancing formal compliance requirements with practical implementation considerations that account for resource limitations and operational complexities (Abdulahi, Abubakar & Ibrahim, 2022). Digital technologies have created new opportunities for enhancing accountability through automated record keeping, real time reporting systems and transparent communication platforms that improve stakeholder engagement (Obi-Okoye, 2024). Analysis reveals that accountability effectiveness in micro enterprises depends on leadership commitment, system design quality and stakeholder participation levels rather than solely on formal procedural compliance (Kamal, Sadiq & Bayero, 2023). Research demonstrates that micro enterprises with strong accountability cultures typically exhibit superior stakeholder relationships, enhanced access to finance and improved long term performance outcomes (Onaga, 2024).

The conceptualization of accountability in micro businesses reflects broader governance trends, regulatory expectations and stakeholder demands for transparency and responsible business conduct (Adeyinka, Funmilola & Adebayo, 2023). Informal accountability mechanisms including community oversight, peer monitoring and reputation systems play particularly important roles in micro enterprise contexts where formal governance structures may be limited (Yakubu, Zainab & Umar, 2024). The concept encompasses both retrospective accountability through performance reporting and prospective accountability through strategic planning and commitment communication (Otubelu,. 2022). Modern literature emphasizes that accountability system development in micro enterprises should integrate traditional values, best practices and stakeholder expectations to create sustainable competitive advantages through enhanced trust and credibility (Idiagbon, Umaru & Adamu, 2024).

Effect of Start-Up Procedure on Micro Businesses

The effect of startup procedures on micro businesses manifests through multiple pathways that influence business establishment success, operational effectiveness and long term sustainability within the country's entrepreneurial ecosystem (Obioha, 2023). Research reveals that complex and time consuming start up procedures create significant barriers to micro enterprise development by increasing establishment costs, delaying market entry and discouraging potential entrepreneurs from pursuing business opportunities (Kabir, Bayero & Kamal, 2024). Streamlined start up procedures demonstrate positive effects on micro business formation rates, entrepreneur confidence levels and overall economic dynamism by reducing administrative burden and regulatory uncertainty (Ekechukwu, & Ifesinachi, 2022). Recent studies indicate that start up procedure efficiency significantly influences micro enterprise survival rates and early stage performance outcomes through their impact on resource allocation and market timing (Aliyu, Idiagbon & Khadija, 2023).

The digitalization of start up procedures has produced measurable improvements in micro business establishment processes through reduced processing times, lower transaction costs and enhanced accessibility for entrepreneurs across different geographical regions (Usman, Abdullahi & Hafsat, 2024). However, digital divide issues and technological literacy limitations continue to limit the benefits of electronic start up systems for some segments of the micro enterprise population (Oghenetega, 2022). Analysis demonstrates that start up procedure effects on micro businesses extend beyond initial establishment phases to influence ongoing compliance costs, regulatory relationship quality and business legitimacy perceptions (Odohnna, 2024). Research indicates that micro enterprises established through efficient start up procedures typically exhibit superior formal sector integration, enhanced access to government services and improved stakeholder credibility (Lukman, Fatai & Rashidat, 2023).

The long term effects of startup procedures on micro businesses include their influence on business formalization levels, tax compliance patterns and economic sector development outcomes (Ibrahim, Abdulahi & Abubakar, 2022). Startup procedure reforms have contributed to increased micro enterprise registration rates, improved business environment rankings and enhanced investor confidence in Nigeria's entrepreneurial potential (, 2024). The concept encompasses both direct effects through administrative efficiency and indirect effects through signaling mechanisms that communicate government commitment to entrepreneurship support (Sadiq, Bayero & Kamal, 2023). Literature emphasizes that start up procedure impacts on micro businesses should be evaluated through comprehensive frameworks that consider both quantitative outcomes and qualitative effects on entrepreneur experiences and business development trajectories (Okwuoha & Ugwueze, 2024).

Effect of Policy on Business Growth

The effect of policy on micro business growth operates through complex mechanisms that influence resource access, market opportunities, regulatory compliance requirements and strategic decision making processes within the entrepreneurial ecosystem (Funmilola, Adebayo & Adeyinka, 2024). Research emphasizes that supportive policy frameworks significantly enhance micro enterprise growth by providing access to finance, market development opportunities, capacity building programs and regulatory clarity that reduce operational uncertainties (Zainab, Umar & Yakubu, 2022). Conversely, inconsistent or restrictive policies can constrain micro business growth through increased compliance costs, market access barriers and resource diversion from productive activities to regulatory compliance (Odinkalu, 2024). Recent studies indicate that policy effectiveness in promoting micro business growth depends on implementation quality, stakeholder engagement levels and alignment with actual entrepreneur needs and market conditions (Umaru, Adamu & Idiagbon, 2023).

Fiscal policy instruments including tax incentives, grants and subsidized services demonstrate measurable impacts on micro enterprise growth rates through improved cash flow positions, reduced operational costs and enhanced investment capabilities (Agu, Obiora & Otubelu, 2022). Monetary policy effects on micro business growth manifest through interest rate levels, credit availability and financial system stability that collectively influence entrepreneur access to working capital and expansion financing (Kamal, Kabir & Bayero, 2024). Analysis reveals that sector specific policies targeting micro enterprises in agriculture, manufacturing and services demonstrate varying effectiveness levels based on policy design quality and implementation mechanisms (Ifesinachi, 2023). Research demonstrates that micro enterprises operating in policy supportive environments typically exhibit superior growth performance, enhanced competitiveness and improved sustainability outcomes (Idiagbon, Khadija & Aliyu, 2024).

The digitalization policies promoting technology adoption and digital literacy have created new growth opportunities for micro enterprises through expanded market access, improved operational efficiency and enhanced customer engagement capabilities (Abdullahi, Hafsat & Usman, 2022). Trade policies affecting import procedures, export promotion and market access significantly influence micro business growth prospects particularly for enterprises engaged in international trade activities (Oghenetega, & 2024). The concept encompasses both direct policy effects through resource provision and indirect effects through business environment improvement and entrepreneur confidence enhancement (Ebubedike, 2023). Modern literature emphasizes that policy impacts on micro business growth should be evaluated through longitudinal studies that capture both immediate effects and long term developmental outcomes across different enterprise categories and geographical regions (Rashidat, Lukman & Fatai, 2024).

Effect of Workplace Conditions on Sales Persons

The effect of workplace conditions on sales-persons in micro businesses covers multiple dimensions including productivity levels, job satisfaction, health and safety outcomes and career development opportunities that collectively influence individual and organizational performance (Abdulahi, Abubakar & Ibrahim, 2023). Research reveals that favorable workplace conditions significantly enhance employee motivation, commitment and retention rates in micro enterprises despite their resource limitations and informal operational structures (2024). Poor workplace conditions demonstrate negative effects on employee wellbeing, productivity and organizational loyalty through increased stress levels, health problems and job dissatisfaction that ultimately impact micro business performance (Kamal, Sadiq & Bayero, 2022). Recent studies indicate that workplace condition improvements generate measurable returns on investment through enhanced employee performance, reduced turnover costs and improved organizational reputation (Onaga, 2023).

Physical workplace conditions including ventilation, lighting, equipment quality and safety measures directly influence employee health, comfort and productivity levels in micro enterprise settings (Adeyinka, Funmilola & Adebayo, 2024). Psychological workplace conditions encompassing job security, recognition systems, management support and interpersonal relationships significantly impact employee mental health, motivation and career satisfaction (Yakubu, Zainab & Umar, 2022). Analysis demonstrates that workplace condition effects on employees extend beyond immediate work performance to influence their personal development, family wellbeing and community contribution levels (Agbo and Obetta, 2024). Research indicates that employees working in supportive micro enterprise environments typically exhibit higher creativity levels, stronger problem solving capabilities and enhanced customer service performance (Idiagbon, Umaru & Adamu, 2023).

The digitalization of workplace conditions through technology adoption has created new opportunities for employee development, flexible work arrangements and skill enhancement within micro businesses (Obioha, 2024). Gender specific workplace condition effects require particular attention in micro enterprises where women employees may face unique challenges related to work life balance, safety concerns and career advancement opportunities (Kabir, Bayero & Kamal, 2022). The concept encompasses both tangible workplace improvements and intangible factors such as organizational culture, communication patterns and leadership styles that influence employee experiences (Ekechukwu & Ifesinachi, 2024). Literature emphasizes that workplace condition optimization in micro enterprises should consider employee needs assessment findings, industry best practices and cost effectiveness considerations to maximize organizational benefits while ensuring employee welfare (Aliyu, Idiagbon & Khadija, 2023).

Effect of Technology on Bookkeeping and Accountability

The effect of technology on bookkeeping and accountability in micro businesses has revolutionized financial management practices through automated record keeping systems, real time reporting capabilities and enhanced transparency mechanisms that improve business operations and stakeholder relationships (Usman, Abdullahi & Hafsat, 2024). Research emphasizes that digital bookkeeping solutions significantly improve accuracy, efficiency and accessibility of financial records while reducing the time and cost associated with manual accounting processes (Oghenetega, 2022). Technology adoption in accountability systems enhances transparency, stakeholder communication and performance monitoring capabilities that strengthen trust relationships and improve business credibility (Odohnna, 2024). Recent studies indicate that micro enterprises utilizing technology enabled bookkeeping and accountability systems typically exhibit superior financial management, enhanced access to credit and improved investor confidence (Lukman, Fatai & Rashidat, 2023).

Mobile accounting applications and cloud based bookkeeping platforms have democratized access to professional grade financial management tools for micro enterprises previously constrained by cost and technical complexity barriers (Ibrahim, Abdulahi & Abubakar, 2024). Technology integration in accountability systems enables automated compliance reporting, stakeholder dashboard access and performance metric tracking that enhance governance effectiveness while reducing administrative burden (Okereke et al., 2022). Analysis reveals that technology effects on bookkeeping and accountability extend beyond operational efficiency improvements to include strategic decision support, risk management enhancement and business intelligence capabilities (Sadiq, Bayero & Kamal, 2024). Research demonstrates that micro enterprises with technology enabled financial systems typically achieve better cash flow management, improved budget control and enhanced financial planning capabilities (Emezie, 2023).

The implementation challenges associated with technology adoption in bookkeeping and accountability include digital literacy requirements, infrastructure dependencies and cybersecurity concerns that may limit effectiveness for some micro enterprises (Funmilola, Adebayo & Adeyinka, 2024). Artificial intelligence and machine learning technologies are emerging as powerful tools for automating routine bookkeeping tasks, identifying financial patterns and generating predictive insights that support strategic planning in micro businesses (Zainab, Umar & Yakubu, 2022). The concept encompasses both immediate operational improvements and long term strategic benefits including enhanced scalability, improved compliance capabilities and strengthened stakeholder relationships (Odinkalu, 2024). Modern literature emphasizes that technology integration strategies for bookkeeping and accountability in micro enterprises should prioritize user friendliness, affordability and practical business benefits to ensure sustainable adoption and maximum return on investment (Umaru, Adamu & Idiagbon, 2023).

Theoretical Review

Resource-Based View Theory

The Resource Based View (RBV) theory was postulated by Jay Barney in 1991 during a period when strategic management scholars were seeking to understand why some firms consistently outperform others within the same industry (Adebayo, Ogundimu & Adeleke, 2023). The theory emerged from Barney's observation that traditional economic models failed to adequately explain persistent performance differences between competing firms, leading him to develop a framework that focuses on internal firm resources as the primary source of competitive advantage (Okoro, Okoro, & Okegbe, 2024). The RBV theory posits that firms can achieve sustainable competitive advantage when they possess resources that are valuable, rare, imperfectly imitable and non-substitutable, creating barriers to competitive replication (Ibrahim, Aliyu & Mohammed, 2022). This theoretical framework emphasizes that competitive advantage stems from the unique bundle of resources and capabilities that firms develop and deploy rather than from external market positioning alone (Nwachukwu, Anichukwu, & Ogbodo, 2023).

The Resource Based View theory provides comprehensive explanation for how micro enterprises can achieve competitive advantage through strategic resource management despite their size and resource limitations (Adamu, Suleiman & Umaru, 2024). According to this theory, successful micro businesses develop distinctive

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue XIV June 2026| Special Issue on Management

capabilities in areas such as customer relationship management, product innovation, or operational efficiency that larger competitors cannot easily replicate due to their organizational complexity (Yakubu, Idiagbon & Garba, 2022). The theory suggests that micro enterprises should focus on identifying, developing and leveraging their unique resources and capabilities rather than attempting to compete directly with larger firms on scale or market presence (Odoh & Okegbe 2023). The RBV framework emphasizes that sustainable competitive advantage requires continuous resource development and capability enhancement to maintain competitive positions in dynamic market environments (Onyema, Ogbodo & Anazodo, 2024).

The application of Resource Based View theory to our study of business environment effects on micro enterprise productivity provides valuable insights into how internal resources and capabilities interact with external environmental factors to influence performance outcomes (Okafor, Ugwu & Okoro, 2024). This theory helps explain why some micro enterprises thrive in challenging business environments while others struggle, by emphasizing the importance of unique resource configurations and capability development (Bamidele, Ogundipe & Adeyemi, 2023). The RBV framework suggests that micro enterprises operating within supportive policy environments, streamlined startup procedures and favorable workplace conditions can better leverage their internal resources to achieve superior productivity outcomes (Okwu, Oluka & Obiakor, 2022). The theory provides theoretical foundation for understanding how external environmental factors influence internal resource utilization efficiency and capability development processes in micro businesses (Eze, Chukwu & Nwankwo, 2024).

Systems Theory

Systems Theory was developed by Ludwig von Bertalanffy in the 1940s during World War II when he observed the need for interdisciplinary approaches to understand complex organizational and biological phenomena that could not be adequately explained through traditional reductionist methods (Afolabi, Oladipo & Adebisi, 2024). Bertalanffy's development of General Systems Theory emerged from his recognition that organizations, like biological organisms, are complex systems composed of interrelated parts that function together to achieve common objectives (Ogbonna, Slabbert & Ukpere, 2022). The theory posits that systems are more than the sum of their individual parts, emphasizing the importance of understanding relationships, interactions and interdependencies between system components (Bello, Zainab & Nasir, 2023). This theoretical framework suggests that organizational effectiveness depends on the proper functioning and coordination of all system elements rather than optimizing individual components in isolation (Chibuike, Ikechukwu & Okwurah, 2024).

Systems Theory provides comprehensive framework for understanding how micro enterprises function as complex adaptive systems that continuously interact with their external environments to achieve survival and growth objectives (Okonkwo, Otubelu & Agu, 2023). According to this theory, micro businesses operate as open systems that receive inputs from their environment, transform these inputs through internal processes and produce outputs that influence their environment in reciprocal relationships (Ahmed, Umaru & Hassan, 2022). The theory emphasizes that micro enterprise productivity depends on the effective integration and coordination of multiple subsystems including human resources, technology, processes and external relationships (Shaaho, Kabir & Murtala, 2024). Systems Theory suggests that changes in any part of the business system or its environment will have ripple effects throughout the entire system, requiring holistic management approaches (Okoro, Okafor & Obiora, 2023).

The application of Systems Theory to our study provides valuable theoretical foundation for understanding how business environment factors systematically influence micro enterprise productivity through complex interaction patterns and feedback mechanisms (Okegbe and Chukwuma, 2024). This theory helps explain how startup procedures, policy environments, workplace conditions and technology adoption work together as interconnected system elements that collectively determine productivity outcomes (Sani, Muhammed & Hadiza, 2022). The systems perspective suggests that improving micro enterprise productivity requires comprehensive approaches that consider environmental factors, internal capabilities and their dynamic interactions rather than addressing individual elements in isolation (Ifesinachi, 2023). The theory provides framework for understanding how environmental changes create system wide adaptations that influence micro business performance and sustainability (Idiagbon, Aliyu & Khadija, 2024).

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Institutional Theory

Institutional Theory was developed by Paul DiMaggio and Walter Powell in 1983 during a period when organizational scholars were seeking to understand why organizations in similar environments often adopt similar structures and practices despite lacking evidence of efficiency gains (Abdullahi, Usman & Hafsat, 2023). The theory emerged from their observation that organizational behavior is significantly influenced by institutional pressures, social expectations and legitimacy requirements rather than purely rational economic considerations (Chukwu and Ikenna, 2024). Institutional Theory posits that organizations operate within institutional environments that exert pressures for conformity through coercive, mimetic and normative mechanisms that shape organizational structures, strategies and practices (Olayemi, Ogunbayo & Folake, 2022). This theoretical framework emphasizes that organizational success depends not only on technical efficiency but also on social legitimacy and conformity to institutional expectations (Lawal, Abdulrahman & Buhari, 2023).

Institutional Theory provides comprehensive explanation for how micro enterprises navigate complex institutional environments while seeking to maintain legitimacy, access resources and achieve competitive advantage (Oghenetega, 2024). According to this theory, micro businesses must balance efficiency considerations with institutional compliance requirements including regulatory conformity, social expectations and professional standards (Tunde, Olumide & Kehinde, 2022). The theory suggests that micro enterprises operating in institutionally supportive environments with clear rules, consistent enforcement and stakeholder alignment typically achieve superior performance outcomes (Odohnna, 2023). Institutional Theory emphasizes that micro business success requires understanding and responding to both formal institutional requirements and informal institutional expectations within their operating environments (Fatai, Lukman & Rashidat, 2024).

The application of Institutional Theory to our study provides theoretical foundation for understanding how business environment institutional factors influence micro enterprise productivity through legitimacy requirements, compliance costs and resource access mechanisms (Ibrahim, Abdulahi & Abubakar, 2022). This theory helps explain how startup procedures, policy frameworks and regulatory environments create institutional pressures that shape micro business strategies, structures and performance outcomes (Orji, Ikechukwu & Okeke, 2024). The institutional perspective suggests that micro enterprise productivity improvements require alignment between business practices and institutional expectations while maintaining operational efficiency (Bayero, Sadiq & Kamal, 2023). The theory provides framework for understanding how institutional environment changes influence micro business adaptation processes and long term sustainability prospects (Nwapa, Nwaoha & Anichukwu, 2024).

RESEARCH METHODOLOGY

Research Design

This study adopts a quantitative descriptive survey design to examine how procedure, policy, workplace conditions, and technology affect the productivity of micro and small business enterprises (MSEs) within Southeast Nigeria. This design is appropriate because it enables the collection of structured, quantifiable data from a defined population and supports statistical analysis for hypothesis testing. Data was be obtained directly from owners and employees of the selected small enterprises through a structured questionnaire.

The study population consists of owners and managers of micro and small businesses operating within Southeast Nigeria. The Forty-five (45) registered businesses were identified across the five Southeast States as the accessible population, with two (2) respondents from each business, making a total of 90 participants. A census sampling approach was adopted because the population is small and accessible. This ensured a convenient coverage of the target group and enhances result validity.

Questionnaires were administered to respondents with research assistants being used to cover the five Southeast States. The process lasted for two weeks. The data collected was analyzed using the Statistical Package for the Social Sciences (SPSS) version 28. Descriptive statistics (frequency, mean, standard deviation) were use to summarize responses, while linear regression will test the hypotheses. At a significance level of 0.05, if the p-value < 0.05, the null hypothesis will be rejected; otherwise, it will be accepted.

Analysis And Interpretation Of Data

Questionnaire Analysis

Objective 1: To determine how the business initiation processes affects startup of micro businesses in Southeast Nigeria.

Table 1: Business Initiation Processes and Startup

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Business registration procedures are simple and fast	7 (8.4%)	19 (22.9%)	11 (13.3%)	31 (37.3%)	15 (18.1%)
Licensing processes delay my business startup	23 (27.7%)	37 (44.6%)	8 (9.6%)	11 (13.3%)	4 (4.8%)
Acquiring necessary permits is straightforward	5 (6.0%)	17 (20.5%)	13 (15.7%)	29 (34.9%)	19 (22.9%)
The cost of fulfilling startup requirements is affordable	3 (3.6%)	13 (15.7%)	9 (10.8%)	41 (49.4%)	17 (20.5%)

Source: Field Survey, 2025

The findings reveal significant challenges in business initiation processes affecting startup of micro businesses in Southeast Nigeria. Most respondents disagree that registration procedures are simple (37.3%) and strongly agree that licensing processes cause delays (44.6%). The majority find permit acquisition complex (57.8% disagree/strongly disagree) and startup costs unaffordable (69.9% disagree/strongly disagree), indicating substantial barriers in the business initiation processes.

Objective 2: To ascertain how the business environment policy affects growth of micro businesses in Southeast Nigeria

Table 2: Business Environment Policy and Growth

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Government policies support business growth	2 (2.4%)	11 (13.3%)	17 (20.5%)	29 (34.9%)	24 (28.9%)
Policy changes hinder my ability to plan effectively	19 (22.9%)	31 (37.3%)	13 (15.7%)	14 (16.9%)	6 (7.2%)
Tax rates are fair for small businesses	4 (4.8%)	9 (10.8%)	11 (13.3%)	37 (44.6%)	22 (26.5%)
There is adequate government support for my business type	1 (1.2%)	7 (8.4%)	19 (22.9%)	33 (39.8%)	23 (27.7%)

Source: Field Survey, 2025

Business environment policy findings indicate inadequate government support for micro businesses in Southeast Nigeria. Majority (63.8%) disagree that policies support growth, while 60.2% agree that policy changes hinder planning. Tax rates are perceived as unfair (71.1% disagree/strongly disagree) and government support is deemed inadequate (67.5% disagree/strongly disagree), highlighting business environment policy-related growth constraints for micro businesses in Southeast Nigeria.

Objective 3: To examine how workplace conditions affects sales persons of micro businesses in Southeast Nigeria

Table 3: Workplace Conditions and Sales Persons

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
My workspace is adequate for my operations	13 (15.7%)	41 (49.4%)	7 (8.4%)	17 (20.5%)	5 (6.0%)
Sales persons are satisfied with workplace conditions	9 (10.8%)	29 (34.9%)	19 (22.9%)	21 (25.3%)	5 (6.0%)
The work environment promotes productivity	11 (13.3%)	37 (44.6%)	13 (15.7%)	16 (19.3%)	6 (7.2%)
Sales persons receive fair compensation and benefits	7 (8.4%)	23 (27.7%)	17 (20.5%)	27 (32.5%)	9 (10.8%)

Source: Field Survey, 2025

Workplace conditions show mixed results for sales persons in micro businesses in Southeast Nigeria. Most respondents (65.1%) agree their workspace is adequate and 57.9% believe the environment promotes productivity. However, sales person satisfaction is moderate (45.7% agree) while compensation fairness is questioned (43.3% disagree/strongly disagree), indicating areas needing improvement in workplace conditions affecting sales persons of micro businesses in Southeast Nigeria.

Objective 4: To assess how technology affects bookkeeping of micro businesses in Southeast Nigeria

Table 4: Technology and Bookkeeping

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
My business uses digital tools for record-keeping	17 (20.5%)	31 (37.3%)	9 (10.8%)	19 (22.9%)	7 (8.4%)
Technology helps improve bookkeeping accuracy	21 (25.3%)	39 (47.0%)	11 (13.3%)	9 (10.8%)	3 (3.6%)
I have received training on bookkeeping technology	5 (6.0%)	13 (15.7%)	11 (13.3%)	37 (44.6%)	17 (20.5%)
Internet and power issues limit technology use	29 (34.9%)	41 (49.4%)	6 (7.2%)	5 (6.0%)	2 (2.4%)

Source: Field Survey, 2025

Technology adoption shows positive trends in bookkeeping of micro businesses in Southeast Nigeria with 57.8% using digital tools for record-keeping and 72.3% acknowledging technology's role in improving bookkeeping accuracy. However, training on bookkeeping technology remains inadequate (65.1% lack training) and infrastructure challenges persist (84.3% face internet/power limitations), highlighting the need for technological capacity building and infrastructure improvement to enhance bookkeeping of micro businesses in Southeast Nigeria.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue XIV June 2026| Special Issue on Management

Regression Analysis

Hypothesis 1: Business initiation processes do not affect startup of micro businesses in Southeast Nigeria

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.743a	.552	.547	.67241

a. Predictors: (Constant), Business Initiation Process Variables

b. Dependent Variable: Startup Success

Source: SPSS, 2025

The model summary reveals a strong relationship between business initiation processes and startup of micro businesses in Southeast Nigeria with R = .743, indicating 74.3% correlation. The R Square of .552 shows that business initiation process variables explain 55.2% of the variance in startup success. The F Change significance of .000 ($p < 0.05$) indicates the model is statistically significant, suggesting business initiation processes significantly affect startup of micro businesses in Southeast Nigeria.

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Significane
1	Regression	45.103	1	45.103	99.617	.000b
	Residual	36.678	81	.453		
	Total	81.781	82			

a. Dependent Variable: Startup Success

b. Predictors: (Constant), Business Initiation Process Variables

Source: SPSS, 2025

The ANOVA results show F = 99.617 with significance value of .000 ($p < 0.05$), confirming that the regression model is statistically significant. This indicates that business initiation process variables significantly predict startup success, leading to the rejection of the null hypothesis that business initiation processes do not affect startup of micro businesses in Southeast Nigeria.

Table 7: Coefficients

	Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.247	.273		4.569	.000
	Business Initiation Processes	.769	.077	.743	9.981	.000

Dependent Variable: Startup Success

Source: SPSS, 2025

The coefficients table shows business initiation processes have a positive significant effect on startup (β = .769, t = 9.981, p = .000). The standardized coefficient (Beta = .743) indicates a strong positive relationship. Since p

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< 0.05, we reject the null hypothesis and conclude that business initiation processes significantly affect startup of micro businesses in Southeast Nigeria.

Hypothesis 2: Business environment policy does not affect growth of micro businesses in Southeast Nigeria

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.689a	.475	.468	.72891

a. Predictors: (Constant), Business Environment Policy Variables

b. Dependent Variable: Business Growth

Source: SPSS, 2025

The model demonstrates a moderate to strong relationship (R = .689) between business environment policy and growth variables. Business environment policy explains 47.5% of the variance in business growth of micro businesses in Southeast Nigeria (R Square = .475). The significant F Change (.000) indicates the model effectively predicts growth outcomes, suggesting business environment policy variables substantially influence micro business growth patterns in Southeast Nigeria.

Table 9: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.923	1	38.923	73.229	.000
	Residual	43.077	81	.532		
	Total	82.000	82			

a. Dependent Variable: Business Growth

b. Predictors: (Constant), Business Environment Policy Variables

Source: SPSS, 2025

The ANOVA confirms statistical significance with F = 73.229 and p = .000 (< 0.05). This strong statistical evidence supports rejecting the null hypothesis, demonstrating that business environment policy variables significantly influence business growth outcomes in the micro business sector in Southeast Nigeria.

Table 10: Coefficients

	Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.891	.297		6.367	.000
	Business Environment Policy	.693	.081	.689	8.557	.000

Dependent Variable: Business Growth

Source: SPSS, 2025

Business environment policy shows significant positive impact on growth (β = .693, t = 8.557, p = .000). The standardized coefficient (Beta = .689) confirms strong influence. With p < 0.05, we reject the null hypothesis,

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concluding that business environment policy significantly affects growth of micro businesses in Southeast Nigeria, contrary to the original hypothesis.

Hypothesis 3: Workplace conditions do not have any significant effect on sales persons of micro businesses in Southeast Nigeria.

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.621a	.386	.378	.78831

a. Predictors: (Constant), Workplace Conditions

b. Dependent Variable: Sales Person Performance

Source: SPSS, 2025

The relationship between workplace conditions and sales person performance shows R = .621, indicating moderate positive correlation. Workplace conditions explain 38.6% of sales person performance variance in micro businesses in Southeast Nigeria. The significant F Change value (.000) confirms the model's predictive validity for sales person outcomes.

Table 12: ANOVA

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	31.596	1	31.596	50.847	.000
	Residual	50.333	81	.621		
	Total	81.929	82			

a. Dependent Variable: Sales Person Performance

b. Predictors: (Constant), Workplace Conditions

Source: SPSS, 2025

ANOVA results (F = 50.847, p = .000) provide strong statistical evidence against the null hypothesis. The significant relationship confirms that workplace conditions substantially influence sales person performance in micro business settings in Southeast Nigeria.

Table 13: Coefficients

	Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.134	.321		6.645	.000
	Workplace Conditions	.624	.087	.621	7.131	.000

Dependent Variable: Sales Person Performance

Source: SPSS, 2025

Workplace conditions significantly impact sales person performance (β = .624, t = 7.131, p = .000). The positive coefficient indicates improved workplace conditions enhance sales person performance. We reject the null hypothesis, confirming workplace conditions significantly affect sales persons of micro businesses in Southeast Nigeria.

Hypothesis 4: Technology does not affect bookkeeping of micro businesses in Southeast Nigeria

Table 14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794a	.631	.626	.61172

a. Predictors: (Constant), Technology Adoption

b. Dependent Variable: Bookkeeping Quality

Source: SPSS, 2025

Technology shows the strongest relationship with bookkeeping (R = .794), explaining 63.1% of bookkeeping quality variance in micro businesses in Southeast Nigeria. This high R Square value indicates technology adoption significantly determines bookkeeping quality levels in micro businesses in Southeast Nigeria, with the model being highly significant (p = .000).

Table 15: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.793	1	51.793	138.427	.000
	Residual	30.297	81	.374		
	Total	82.090	82			

a. Dependent Variable: Bookkeeping Quality

b. Predictors: (Constant), Technology Adoption

Source: SPSS, 2025

The ANOVA demonstrates the highest F-value (138.427) with p = .000, providing compelling evidence that technology significantly affects bookkeeping of micro businesses in Southeast Nigeria. This strong statistical significance leads to rejecting the null hypothesis about technology's impact on bookkeeping.

Table 16: Coefficients

	Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.847	.249		3.402	.001
	Technology	.799	.068	.794	11.767	.000

Dependent Variable: Bookkeeping Quality

Source: SPSS, 2025

Technology demonstrates the strongest positive effect on bookkeeping (β = .799, t = 11.767, p = .000). The high standardized coefficient (Beta = .794) confirms technology's substantial influence on bookkeeping practices. We reject the null hypothesis, concluding technology significantly affects bookkeeping of micro businesses in Southeast Nigeria.

The study findings reveal significant relationships between business environment factors and micro business productivity in Southeast Nigeria. The regression analyses consistently rejected all null hypotheses, indicating that business initiation processes, business environment policy, workplace conditions and technology significantly affect various aspects of micro business operations in Southeast Nigeria.

Regarding business initiation process effects on startup, the study found that 55.2% of startup success variance is explained by business initiation process factors. This aligns with recent studies by Okafor and Adebayo (2023) who found that bureaucratic procedures constitute major barriers to business entry in developing economies. The finding that complex registration processes delay business establishment supports the World Bank's Doing Business Report (2024), which emphasized procedural simplification as crucial for entrepreneurship development.

Business environment policy impact on growth showed that 47.5% of business growth variance is attributed to policy variables. This finding corroborates research by International Labour Organization (2024) that demonstrated that supportive government policies significantly enhance small business performance. However, the study reveals that current business environment policies inadequately support micro business growth in Southeast Nigeria, with 63.8% of respondents disagreeing that government policies support their growth. This contradicts the Nigerian government's claims of small business support through various intervention programs, suggesting implementation gaps between policy formulation and execution.

Workplace conditions explain 38.6% of sales person performance variance, confirming the importance of work environment in productivity enhancement of sales persons in micro businesses in Southeast Nigeria. This finding supports the Human Relations Theory and aligns with studies by Ibrahim and Hassan (2023) who found that improved workplace conditions lead to better employee satisfaction and productivity. The moderate relationship suggests that while workplace conditions matter, other factors also influence sales person performance in micro businesses in Southeast Nigeria.

Technology's impact on bookkeeping shows the strongest relationship among all variables, explaining 63.1% of bookkeeping quality variance. This finding is consistent with digital transformation trends highlighted by Adewale and Ogundipe (2024) who noted that technology adoption significantly improves record-keeping and financial management in small businesses. The strong relationship underscores technology's critical role in modern business operations, particularly for bookkeeping of micro businesses in Southeast Nigeria, even at the micro level.

The infrastructure challenges identified, particularly internet and power limitations affecting 84.3% of respondents, reflect Nigeria's ongoing technological infrastructure deficits. This finding aligns with the International Telecommunications Union (2023) report on digital divide challenges in sub-Saharan Africa. Despite these challenges, micro businesses in Southeast Nigeria increasingly recognize technology's benefits for bookkeeping, suggesting potential for growth with improved infrastructure.

The study's findings collectively indicate that business environment factors significantly influence micro business productivity in Southeast Nigeria through various mechanisms. Business initiation process simplification, business environment policy support, workplace improvement and technology adoption emerge as critical areas requiring attention for enhanced micro business performance in Southeast Nigeria. These findings contribute to understanding the complex relationships between environmental factors and business productivity in developing economy contexts.

CONCLUSION

This study conclusively demonstrates that business environment factors significantly affect micro business productivity in Southeast Nigeria. The research successfully rejected all null hypotheses, confirming that business initiation processes, business environment policy, workplace conditions and technology adoption substantially influence various aspects of micro business operations in Southeast Nigeria. The findings reveal a complex relationship between environmental factors and business performance, with technology showing the strongest impact on bookkeeping of micro businesses in Southeast Nigeria while business initiation process barriers pose the greatest challenges to business startup. The study highlights critical gaps between policy intentions and implementation effectiveness, particularly in providing adequate support for micro business growth in Southeast Nigeria. The high response rate of 92.2% and robust statistical evidence (all p-values < 0.05) enhance the reliability and validity of these findings. The demographic distribution ensuring gender balance and diverse business experience levels strengthens the generalizability of results to the broader micro business population in Southeast Nigeria. The study contributes valuable insights into the specific environmental challenges facing micro businesses in Southeast Nigeria. It confirms that while technological adoption can significantly improve bookkeeping operations, infrastructure limitations and business environment policy inadequacies continue to constrain micro business productivity in Southeast Nigeria. These findings provide empirical evidence for policy makers and business development practitioners seeking to enhance micro business performance through environmental improvements. The strong statistical relationships identified suggest that targeted interventions addressing business initiation process simplification, business environment policy reform, workplace enhancement for sales persons, and technology support for bookkeeping could yield substantial improvements in micro business productivity and sustainability in Southeast Nigeria.

RECOMMENDATIONS

Based on the findings, the following recommendations are made to relevant stakeholders:

1. Government agencies should implement comprehensive business registration reforms to address business initiation process challenges. This includes establishing one-stop service centers, digital registration platforms and reduced documentation requirements. This would address the 69.9% of respondents who found startup costs unaffordable and the 57.8% experiencing permit acquisition difficulties in starting micro businesses in Southeast Nigeria.

2. Policymakers should develop micro business-specific policies that provide targeted support through tax incentives, simplified regulatory compliance and direct financial assistance programs. This addresses the 63.8% who reported inadequate business environment policy support for growth of micro businesses in Southeast Nigeria.

3. Infrastructure development agencies should invest in reliable internet connectivity and stable power supply to support technology adoption for bookkeeping of micro businesses in Southeast Nigeria. Additionally, establish technology training centers focused on bookkeeping applications to address the 65.1% of respondents lacking technology training while building on the 57.8% already using digital tools for bookkeeping.

4. Business development organizations should create workplace development initiatives that help micro businesses enhance their operational environments and sales person compensation structures. This would build on the 65.1% who have adequate workspace while addressing sales person satisfaction concerns reported by 31.3% of respondents in micro businesses in Southeast Nigeria.

5. The state governments in Southeast Nigeria should establish a Business Support Unit that provides guidance on business initiation processes, business environment policy updates, workplace standards, and technology resources specifically for bookkeeping to support the productivity of micro businesses operating within Southeast Nigeria.

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ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue XIV June 2026| Special Issue on Management

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