Financial Management Consultancy and Strategic Planning Support as Drivers of SME Growth in Kogi State, Nigeria

Dr. Oloruntomi, James Bamidele[1], Oloruntomi, Grace Oluwatoyin[2], Dr. Aneozeng Awo Egbe, Esq[3], Ogar, Simeon Eje[4], Gwaza, Williams F.[5]

[1]Internal Audit, Federal College of Education, Obudu-Nigeria

[2]Registry Department, Federal College of Education, Obudu-Nigeria.

[3]Department of Business Administration, University of Cross River State, Calabar – Nigeria

[4]Bursary Department, Federal College of Education, Obudu-Nigeria

[5]Internal Audit, Federal College of Education, Obudu-Nigeria

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ABSTRACT

The primary objective of this study was to investigate the effects of financial management consultancy services and strategic planning consultancy services on the growth of Small and Medium Scale Enterprises operating in Kogi State, Nigeria. This study is prompted by problems commonly associated with the operations of SMEs which include poor financial management, ineffective budgeting process, inefficient record keeping practices, lack of credit facilities and inability to plan strategically for growth. In designing this study, the researcher adopted exploratory survey research design. The entire population of study included 725 registered SME owners and managers based in Lokoja metropolis, Kogi State. Taro Yamane formula was used to select a sample size of 258 respondents from the population. Structured questionnaires were used to obtain relevant data. A total of 230 usable copies of questionnaire was retrieved from respondents for further data analyses. The validity and reliability of the instrument were tested for before administration. Cronbach's alpha method was used to measure reliability of the instrument. Alpha value obtained was 0.92. The collected data were analyzed descriptively using simple percentage counts, measures of central tendency and multiple regressions analysis via Statistical Packages for Social Science (SPSS). Results indicated that financial management consultancy services had a significant positive impact on SME growth. Similarly, strategic planning support services significantly influenced SME growth. Therefore, it could be deduced that consultancy services (financial and strategic) have been found to be effective means of boosting SME growth by promoting financial discipline and clarity of direction among other things. It is recommended that SME owners/managers should use professional consultants for tasks like budgeting, financial reporting, credit management, strategic planning and goal setting.

Keywords: Financial Management Consultancy, Strategic Planning Support, SME Growth, Management Consultancy

INTRODUCTION

The issue of financial management consultancy services is becoming increasingly significant as far as the development and sustainability of SMEs are concerned because of the problems that are experienced by SMEs when making funding decisions, managing cash flows, financial planning, and sustaining their business activities. These services should not be considered only as an advisory practice aimed at providing advice for decision-making. Rather, financial management consultancy becomes the means that may help to make more effective managerial decisions, maintain financial discipline and foster the development of a business (Adewale, 2021; Ayam et al., 2022). In turn, through consultancy on financial management, companies are provided with professional knowledge concerning such areas as budgeting, investment planning, costs, accounting, and financial management, the acquisition of which may facilitate the improvement of the business performance and competitive advantage (Bello et al., 2024; Ameyaw et al., 2024). Given the increased complexity of the business environment in Nigeria, it becomes necessary to utilize the support provided through financial consultancy (Alabi et al., 2023; Yahaya, 2023).

Financial management consultancy services may be used to solve several of the weaknesses which prevent many SMEs in Kogi State from growing their businesses. The most common problems among such enterprises include poor accounting, cash flow management, business finances forecasts, and inadequate knowledge about various sources of financing. All of those issues may hinder the development, competitiveness, and survival of many enterprises in difficult market conditions. Therefore, management consultancy services may offer professional advice that is necessary for effective financial management, minimization of wasteful spending, and overall improvement in the performance of the enterprises (Ogar et al., 2019; Ifeanyi et al., 2024). There is empirical evidence that management consultancy services may have a positive impact on SME performance by improving managerial knowledge and skills, business processes and systems, and financial practices (Bruhn et al., 2018; Francis & Chakravarty, 2025). It means that financial management is beneficial for the resolution of existing problems and internal development of an enterprise. Strategic planning support services are also relevant as growth and development do not involve only effective management of an enterprise. Business growth is impossible without clear goals and directions, competitive strategies, and business expansion plans. Strategic planning support services will allow entrepreneurs to identify and assess the factors in their operating environment to formulate realistic strategies and make appropriate decisions (Paul et al., 2024; Raji et al., 2024). The importance of such assistance cannot be underestimated, especially taking into account that competition in the business environment forces many SMEs to plan strategically in order to maintain their positions in the markets.

It should be noted, however, that the potential positive impact of financial management consultancy and strategic planning support services does not come by itself. They are effective depending on the SME owners' openness to accept consultancy recommendations and to develop corresponding changes. Consultancy services are proven to be particularly helpful for those businesses whose owners have enough capacity to incorporate outside knowledge into their organizations (Wojciech & Edward, 2023; Francis & Chakravarty, 2025). Hence, only those who are open to change can benefit from consultancy. At the same time, it should be noted that in some regions of the world, especially in developing countries, SMEs remain informal and make managerial decisions mainly based on experience. Therefore, such an approach to entrepreneurship can limit their further development.

Today, Nigerian SMEs play a major role in creating new jobs, reducing unemployment and contributing to economic development in the country (National Bureau of Statistics, 2021; Agwu & Emeti, 2021). Unfortunately, they continue facing significant difficulties such as limited access to financing, lack of managerial skills, low level of implementation of innovations, and lack of professional consultancy services. These problems also characterize many SMEs in the state of Kogi, which suffer from difficult economic situation and inadequate infrastructure. The introduction of financial management consultancy services can contribute to improving financial control of SMEs, while strategic planning support services can help them outline more accurate business goals and ways to achieve them. Therefore, they can make the survival and successful expansion of SMEs more likely. Thus, the research aimed at exploring the influence of the mentioned types of consultancy services on the development of SMEs in Kogi is justified because it can show how outside assistance can improve the efficiency of these enterprises.

Objectives of the Study

The main objective of this study was to examine the effect of financial management consultancy services and strategic planning support services on the growth of SMEs in Kogi State, Nigeria.

The specific objectives were to:

1. examine the effect of financial management consultancy services on the growth of SMEs in Kogi State, Nigeria;
2. determine the effect of strategic planning support services on the growth of SMEs in Kogi State, Nigeria.

Research Questions

The following research questions guided the study:

1. To what extent do financial management consultancy services affect the growth of SMEs in Kogi State, Nigeria?
2. To what extent do strategic planning support services affect the growth of SMEs in Kogi State, Nigeria?

Hypotheses of the Study

The study was guided by the following null hypotheses:

H_{01}: Financial management consultancy services do not have a significant positive effect on the growth of SMEs in Kogi State, Nigeria.

H_{02}: Strategic planning support services do not have a significant positive effect on the growth of SMEs in Kogi State, Nigeria.

LITERATURE REVIEW

Conceptual Framework

The term 'financial management consultancy services' entails advisory services offered to businesses and organizations to enhance their financial management functions. The services are aimed at helping businesses make better financial decisions about planning, budgeting, investments, cash flows, financial reports, and financial performance. The services are meant to guide businesses on making good financial decisions for effective performance. Financial management consultancy involves advice on allocating resources effectively, minimizing risks, being accountable, and improving the financial structure of businesses according to their goals (Akin, 2021). The main activities under financial management consultancy include budgeting, taxation, auditing services, financial forecasts, investment, financial costs management, working capital management, and risk assessment. Financial management consultancy services are helpful in helping small and medium enterprises to identify weaknesses in their finances so as to come up with ways of improving efficiency and profitability. This will result in more effective operations of organizations. Furthermore, such businesses can be able to comply with financial regulations and practices that attract financial resources from banks and investors (Ameyaw et al., 2024; Scott et al., 2024).

On the other hand, strategic planning support services entail the process of assisting organizations in the development, execution, monitoring, and evaluating strategic plans designed to ensure long-term organizational success. Such consultancy services involve helping organizations assess their strengths, weaknesses, opportunities, and threats while putting down strategic action plans for enhanced competitiveness and effectiveness (Paul et al., 2024). Strategic planning support services entail helping organizations to align themselves to their missions and visions for enhanced effectiveness. Some of the key activities under strategic planning support include environmental scanning, market analysis, goal setting, policies development, performance evaluation, and restructuring organizations. Such activities are aimed at helping businesses to identify opportunities for growth and respond appropriately to change in their environments (Kess-Momoh et al., 2024; Raji et al., 2024). Therefore, through strategic planning, organizations are able to foresee challenges and put in place strategies that minimize risks.

The growth of small and medium sized enterprises involves a phenomenon where organizations develop themselves by growing their businesses in terms of increasing their sales, profitability, staffing, and organizational capabilities among others (Penrose, 1959). The measures of growth of SMEs can include increased sales, profits, staffing, clientele, production capacity, asset purchases, and expanding into new markets among other parameters. Growth is considered one of the major indicators of success in an organization since it demonstrates the sustainability of the business under changing circumstances. Growth of SMEs is affected by both internal and external influences on their operations. The internal factors include managerial ability, sound financial management, good strategic planning, innovation and the general organizational framework, while the external influences include government policies, competitiveness in the market, technology changes, and the economic state (Fajarika et al., 2024; Yahaya, 2023). SMEs that have effective managers and strategies are more likely to grow than those whose organizational structures are weak.

Financial Management Consultancy Services and SME Growth

Financial management consultancy services have been gaining significance as determinants of the growth and viability of small and medium-sized enterprises (SMEs). With the increasing competitiveness and economic uncertainties, many SMEs need professional assistance in order to improve their decision-making process, implement internal controls, and ensure viability. In essence, financial management consultancy services help businesses put in place efficient financial systems for budgeting, investing, financial flow, controlling costs, and making forecasts (Akin, 2021). Thus, financial management consultancy services give the knowledge and skills necessary for businesses to be able to operate efficiently and sustainably. There are several ways in which financial management consultancy services can influence SMEs' growth. One of the major impacts financial management services can have on SMEs is related to their role in improving financial planning and resource management. Many SMEs face significant problems in the area of financial management that include inefficient budgeting, lack of record keeping, and inability to manage resources appropriately. All of the above mentioned problems prevent businesses from growing and operating effectively. Consultants specializing in financial management help SMEs develop their financial plans that will facilitate proper distribution and efficient management of financial resources (Ameyaw et al., 2024; Bello et al., 2024). With the ability to manage financial resources effectively, businesses will be able to increase productivity, operate steadily, and grow.

Moreover, financial management consultancy services enhance the quality of business decisions made by SMEs' management teams. Consultancy services are critical in offering business leaders guidance on making informed decisions using objective financial data, market analysis, and internal organizational performance. Most of the time, SMEs tend to base their management decisions on intuitive judgments rather than thorough financial analysis and other objective measures. However, consultancy services play an essential role in helping SMEs improve their decision-making skills. This includes adopting appropriate financial analysis tools and strategies to help in identifying profitable opportunities and making decisions in the best interest of the firm (Adewale, 2021; Ojo & George, 2021). Besides, financial management consultancy services enable SMEs to enhance their financial discipline and accountability. This involves introducing the use of effective accounting processes, proper bookkeeping of financial information, and compliance with financial policies. These aspects play a significant role in improving the credibility of SMEs and boosting the confidence of stakeholders and investors in the firm (Akinsulire et al., 2024; Alabi et al., 2023). Furthermore, such practices improve the availability of external financial resources since most of the financiers prefer SMEs with appropriate financial accountability mechanisms. The adoption of modern financial technologies has played a crucial role in enhancing the impact of consultancy services on SME growth.

Consultants increasingly utilize advanced financial tools and techniques such as digital financial systems and business analytics to improve the performance of organizations. For instance, modern technologies are instrumental in financial monitoring, performance evaluation, and general organizational efficiency (Adesina et al., 2024; Iyelolu & Paul, 2024). As most SMEs move towards technological innovation in their business activities, the provision of consultancy services is helpful in integrating innovative financial approaches. Several studies have demonstrated the importance of financial consultancy in SME growth. For example, a study by Bruhn et al. (2018) revealed that consultation services significantly contributed to improvements in business practices and productivity among SMEs through enhanced managerial and financial abilities. Similarly, Ifeanyi et al. (2024) observed that business consultancy services were instrumental in enhancing the financial performance of micro, small, and medium enterprises through better financial planning and organizational management. Moreover, Francis and Chakravarty (2025) argue that consultation enhances the performance of SMEs by enhancing the absorptive capacity of external knowledge in organizations.

Strategic Planning Support Services and SME Growth

The importance of strategic planning support services is increasing every day because they contribute significantly to enhancing the growth, competitiveness, and sustainability of SMEs. Given the competitive nature of the current business environment where SMEs face fluctuating consumer needs, advancing technology, economic instability, and market competition, there is the need for businesses to be run in a well-organized manner characterized by proper direction and decision-making, as well as the implementation of a sustainable growth strategy. As such, strategic planning support services enable SMEs to set realistic goals, manage resources effectively, and ensure good organizational performance through effective planning and coordination (Paul et al., 2024; Kess-Momoh et al., 2024). The first main effect of strategic planning support services on SME growth relates to improved organizational direction and goal setting. SMEs normally lack clear organizational vision and objectives to guide their operations since most business owners do not come up with business strategies and goals before venturing into business ventures. Strategic planning consultants help business owners come up with clear organizational directions, goals, and business strategies, which are critical in guiding growth and sustainability efforts (Raji et al., 2024).

Consulting services for strategic planning also support decision-making processes in the management of SMEs. By conducting environmental, market analysis, and performance evaluation, consultants give managers relevant information needed to make better strategic decisions. SMEs that implement strategic planning are likely to be in a better position to recognize market opportunities and respond appropriately to changes in their operating environment (Yahaya, 2023; Oko, 2023). This gives firms an edge in terms of being flexible and adaptable. Technology has also contributed to the growing significance of strategic planning support services. The use of IT applications is common in contemporary business organizations and can contribute to effective decision-making and monitoring. In order to help businesses integrate technology in their business strategies, consultants offer support on how firms can benefit from technology. Consulting services enable small firms to integrate technology, and consequently boost their efficiency and growth (Adesina et al., 2024; Iyelolu & Paul, 2024). Combining technology with strategic planning contributes to improved responsiveness to market changes and sustained growth. Several empirical studies indicate that strategic planning impacts SME performance positively. For example, in a study by Kimetto et al. (2019), the implementation of strategic management practices was seen to boost firm performance through effectiveness and business coordination. Also, Francis and Chakravarty (2025) found out that SME performance is enhanced by consultancy support through effective business planning and strategic knowledge absorption. Another study conducted by Bruhn et al. (2021) showed that consulting interventions contributed to business improvement and productivity of SMEs. In developing countries like Nigeria, several growth challenges still remain prevalent in the operations of SMEs. They include poor infrastructure development, ineffective managerial systems, poor market information access, and lack of proper business planning (Agwu & Emeti, 2021; National Bureau of Statistics, 2021). Consequently, consulting for strategic planning is important in assisting business to organize their operations effectively for sustainable growth. SMEs that apply strategic management principles are able to improve their customers' satisfaction levels and profitability.

Theoretical Framework

This study was anchored on the Resource-Based View Theory and the Theory of Constraints because both theories explain how external knowledge and managerial support can improve SME growth.

Resource-Based View Theory

Theory of Resource-Based View Theory was derived from the studies of Penrose (1959) followed by elaborations by Barney (1991). According to the theory, an organization gains competitive advantage through the application of resources that are valuable, rare, inimitable and non-substitutable. The theory assumes that intangible resources such as knowledge, management, expertise, skills and experience play a key role in organizational success. The theory applies in this case since financial management consultancy and strategic planning assistance can be considered as valuable resources of knowledge. Not all small-medium enterprises (SMEs) have these capacities within the company. By utilizing consultancy services, they get access to valuable knowledge related to financial budgets, reporting, credit, strategic plans and proper market positioning.

Theory of Constraints

According to Goldratt (1980), the theory of constraints was developed. This theory presumes that each firm must have some constraints, which may affect its performance. Also, it is stated that the whole performance of a firm depends on its weakest part, which means that any improvements should be started from this point. The importance of the theory of constraints for SMEs operating in Kogi state derives from the fact that they often

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meet problems such as poor financial structures, insufficient planning, poor credit accessibility, and low managerial capacity. In turn, it is crucial to eliminate bottlenecks regarding finance and planning in order to increase profitability and sustainability of a business.

METHODOLOGY

Research Design

This research employed exploratory survey research. This research methodology was chosen since it enabled the researcher to collect primary data first hand from small and medium scale enterprise owners/managers in Kogi state regarding the effects of consultancy service delivery on growth of businesses.

Population of the Study

The study population consisted of 725 SMEs registered in Lokoja Metropolis of Kogi State. These businesses included SMEs that were engaged in manufacturing, trade/retailing, service and agro-processing.

Sample Size Determination

The sample size for the study was determined using the Taro Yamane formula. Based on the population of 725 SMEs, a sample size of 258 SME owners and managers was selected.

Sampling Technique

A stratified sampling method was employed to ensure representation of SMEs from diverse categories in the research. The respondents comprised small-scale and medium-scale enterprises within Lokoja metropolis.

Instrument of Data Collection

Questionnaire was the main tool that was utilized in collecting the research data. Questions that were incorporated in the questionnaire were close-ended and they were rated using the five-point Likert scale. The questionnaire included demographic characteristics, financial management consulting services, strategic planning consulting services and SME growth.

Validity and Reliability of Instrument

Face and content validity were established through expert review. To evaluate reliability, Cronbach’s alpha was used through the application of SPSS version 27.0. The coefficient of reliability was determined to be 0.92, thus showing high reliability.

Method of Data Analysis

Descriptive and inferential statistics were used to analyze the data. Descriptive statistics were used to describe respondents’ features, while inferential statistics were used to test the hypotheses. The regression model for this paper is stated as:

$$\mathbf{SMEG = \alpha + \beta_1 FMC + \beta_2 SPS + \varepsilon}$$

Where:

SMEG = SME Growth

FMC = Financial Management Consultancy Services

SPS = Strategic Planning Support Services

α = Regression constant

β_1 and β_2 = Regression coefficients

ε = Error term

DATA ANALYSIS AND RESULTS

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	.932[a]	.869	.867	.462	1.742
a. Predictors: (Constant), Financial management consultancy services, Strategic planning support services b. Dependent variable: SMEs growth					

Source: Researcher's Computation, 2025

According to the model summary, there is a high correlation between consultancy services and SME growth. With an R square of .869, it implies that the consultancy services explain 86.9% of the variance in SME growth.

Table 2: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	318.242	2	159.121	372.794	.000[b]
	Residual	48.019	227	.213		
	Total	366.261	229			
a. Dependent Variable: SMEs growth						
b. Predictors: (Constant), Financial management consultancy services, Strategic planning support services						

Source: Researcher's Computation, 2025

From the ANOVA results, the regression model is statistically significant, $F = 372.794$, $p < .05$. The implication is that consultancy services together predicted SME growth.

Table 3: Regression Coefficients

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.188	.107		1.753	.001
	Financial management consultancy services	.621	.049	.235	4.555	.000
	Strategic planning support services	.719	.053	.224	3.974	.000
a. Dependent Variable: SMEs growth						

Source: Researcher's Computation, 2025

Test of Hypotheses

Hypothesis One

H_{01}: Financial management consultancy services do not have a significant positive effect on SME growth.

Results from the regression analysis revealed that financial management consultancy has a positive and significant impact on the growth of SMEs with $B = .621$, $\beta = .235$, $t = 4.555$, and $p = .000$. The rejection of the null hypothesis was based on the fact that the value of p is below .005.

Hypothesis Two

H_{02}: Strategic planning support services do not have a significant positive effect on SME growth.

From the regression analysis results, it was established that strategic planning support services positively and significantly influenced SME growth, with a beta coefficient (B) of .719, t-statistic of 3.974, and p-value of .000. The null hypothesis was rejected since the p-value is lower than the set threshold of .005, indicating that strategic planning support services enhance SME growth.

Discussion of Findings

From the regression analysis, the result of the study indicated that financial management consultancy services had a positive and significant influence on SME growth (B = .621; β = .235; t = 4.555; p = .000). It means that financial management consultancy services have a positive contribution towards the growth of SMEs within Kogi State. In other words, the positive beta coefficient suggests that there is a direct relationship between the use of financial management consultancy services by SMEs and their level of growth. Furthermore, the significant influence is evident from the significance level of p = .000. Thus, one can suggest that financial consultancy services (budgeting, financing, investment, cash flow and risk management) have a crucial role in enhancing the growth and development of SMEs. For instance, firms that seek professional guidance from financial consultants are likely to take important decisions, allocate resources efficiently and ensure proper financial management. There are many factors why some SMEs fail. Poor financial management is among such reasons which includes ineffective budgeting, absence of good financial record keeping skills, as well as failure in managing cash flow. As a result, consultancy services in the field of finances assist SME owners in structuring finances and enhancing the operation process. The results of this investigation are consistent with those of Bruhn et al. (2018) and Bruhn et al. (2021) who found that consulting services had a positive impact on the managerial practice and productivity of SMEs. Both authors found that companies benefiting from consultancy services showed better financial performance and organizational growth than those not assisted by consultancy. This finding is consistent with Ifeanyi et al. (2024) who found that the provision of business consultancy services increased the financial performance of micro, small, and medium enterprises through improved financial planning and managerial skills. At the same time, Ogar et al. (2019) found out that consultancy services can act as a way to survive for SMEs because they enhance managerial skills and increase the level of their effectiveness. Similar views were expressed by Francis and Chakravarty (2025) who claimed that consultancy services contribute to the success of SMEs through improved absorptive capacity and effective use of business knowledge gained externally. Following the same line of thought, Egbe et al. (2023) found out a positive connection between management consultancy and organizational performance suggesting that consultancy improves organizational effectiveness and productivity. At the same time, the results contradict the view of Sturdy et al. (2020) who stated that growing reliance on management consultancy might provide limited benefits for organizations in the long run since they would over-rely on external knowledge and cause an increase in demand for consulting services. At the same time, Lachmi et al. (2025) emphasized that the relations between consultants and clients might undermine the level of managerial self-efficacy creating additional stress within organizations thus reducing their effectiveness. This idea is consistent with the view of Pellegrini (2022) who noted that some consultations interventions might generate conflicts between consultants and business owners.

The findings from regression analysis indicated that strategic planning support services had a positive and significant effect on SME growth, with B = .719, β = .224, t = 3.974, and p = .000. This finding suggests that strategic planning support services play an important role in facilitating the growth of SMEs. With a positive coefficient, the finding shows that improvements in strategic planning support services have positive correlations with SME growth. Additionally, with a significance level of p = .000, the finding confirms that the correlation between strategic planning support services and SME growth is statistically significant. As a result, it can be stated that the strategic activities of goal-setting, market analysis, business forecasting, operational coordination, and future planning have an impact on SME performance and growth. From the perspective of SME management, strategic planning activities enable the firm to effectively identify business opportunities and react to changing environments. Strategic planning support services enable SMEs to determine clear directions and coordinate business activities toward the achievement of strategic objectives. However, in most cases, SMEs do not practice strategic planning because of their lack of planning systems, resulting in coordination problems within business operations. Thus, strategic planning consultancy plays a critical role in enhancing SME performance by improving organizational focus and coordination processes. This result is similar to what was identified by Kimetto et al. (2019) who concluded that strategic management practices played a significant role in enhancing organizational performance through improving operational efficiencies and business coordination. This conclusion is further supported by findings of Chinedu et al. (2024) whose study indicated that management consultancy services enhanced effectiveness of corporations through strategic decision-making processes and organizational management skills. According to Francis and Chakravarty (2025), consultation services play a significant role in contributing to the growth of SMEs through enhancing their strategic learning and management capacities. In addition, Wojciech and Edward (2023) established that consultancy services enhance innovativeness and performance of SMEs through improving their knowledge absorptive capacity. Furthermore, the results obtained in the current research coincide with the perspective put forward by Adewale (2021) regarding management consultancy as a key factor in entrepreneurial learning and business knowledge acquisition leading to organizational performance improvement. Contrary to these studies, the conclusion made here contradicts the perspective provided by Sturdy (1997), suggesting that consultancy process tends to be uncertain and insecure in many situations. In addition, Nylund and Zerat (2019) pointed out that some of the clients consider consultancy services to be costly and sometimes irrelevant to the business practices of small enterprises. In addition, Lachmi et al. (2025) stated that consultancy relationship could create managerial pressure through excessive influence by consultants on organizational decisions.

CONCLUSION AND RECOMMENDATIONS

From the analysis above, the researcher concludes that financial management consultancy and strategic planning services contribute significantly to the growth of small-medium scale enterprises in Kogi State. Small Medium Enterprise organizations that take advantage of consultancy support have a greater probability of making good decisions regarding finances, allocating resources effectively, planning strategically, and solving problems in their businesses. It is therefore concluded that the growth of SMEs is dependent not only on availability of funding, but also on effective financial advice and strategic thinking for business owners. It is therefore recommended that:

1. SMEs should employ the services of financial management consultants in helping them develop budgets, manage cash flows, accounting records, invest and control costs.
2. There should be a strategy planning practice among SMEs, where they identify business goals, market opportunities, develop growth plans and conduct performance evaluations.

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