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Entrepreneurship Training Program and Task Performance of SMEs in Delta State, Nigeria

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ABSTRACT: This study examined the relationship between entrepreneurship training programs and task performance among Small and Medium Enterprises (SMEs) in Delta State, Nigeria. The study focused specifically on two components of entrepreneurship training programs: business planning programs and financial management programs. Using a quantitative research design, data were collected from 351 SME owners and managers selected through a stratified random sampling technique across the three senatorial zones of Delta State. A structured questionnaire served as the primary instrument for data collection, and its reliability was confirmed with Cronbach's Alpha values ranging from .82 to .89. Linear regression analysis was employed to test the hypotheses. Findings revealed that business planning programs significantly affected task performance among SMEs. The regression results showed that business planning had a strong positive influence on task performance with a coefficient (B) of 0.502, a standardized beta (β) of 0.611, a t-value of 15.39, and a significance level of p = 0.000. This indicates that 37.5 percent of the variations in task performance were explained by business planning programs. Similarly, financial management programs demonstrated a significant positive effect on task performance. The model showed that financial management had an unstandardized coefficient (B) of 0.674, a standardized beta (β) of 0.612, a t-value of 16.402, and a p-value of 0.000, explaining 37.5 percent of the variance in task performance. The study concluded that entrepreneurship training programs in business planning and financial management are critical drivers of improved task performance among SMEs in Delta State. It recommended strengthening structured training programs to enhance SME productivity and sustainability.

Keywords: Entrepreneurship training programs, task performance, SMEs

INTRODUCTION

Entrepreneurship training has evolved globally from simple vocational instruction into structured programs that equip individuals with the knowledge, skills, and competencies needed to improve work outcomes. Historically, entrepreneurship education expanded rapidly in the early twenty-first century as nations recognized its role in strengthening productivity and employment. Recent studies emphasize that entrepreneurship training now focuses on measurable outcomes such as task performance, workplace efficiency, and operational competence (Adewumi, 2020; Mensah & Abor, 2022). Scholars argue that when trainees develop planning, financial,

and managerial skills, their capacity to execute daily business tasks improves significantly, thereby influencing enterprise sustainability (Okoye & Ezenwa, 2023).

In Nigeria, entrepreneurship training has gained prominence following national policy shifts promoting self-employment and skills development as approaches to reducing unemployment. The Federal Government, universities, and development agencies have expanded entrepreneurship programs across various regions. Empirical studies from 2020 to 2024 reveal that entrepreneurship training enhances business performance indicators such as sales growth, managerial efficiency, and overall employee task performance (Adewale & Ogunyemi, 2021; Nwankwo & Ugochukwu, 2022). Nigerian scholars consistently highlight that improved task performance such as accuracy, timeliness, and proper record-keeping is one of the most immediate outcomes of effective entrepreneurial training (Eze & Chukwu, 2023).

Despite the expansion of entrepreneurship programs nationwide, the outcomes differ considerably across regions. Some interventions produce short-term improvements with limited long-term impact, primarily due to curriculum gaps, insufficient practical exposure, and inadequate post-training mentorship.

Studies indicate that training effectiveness improves when the curriculum includes practical modules such as business planning and financial literacy, which directly support workplace tasks (Okafor, 2021; Ibrahim & Yahaya, 2022). The inclusion of mentorship and continuous skill development has also been identified as a strong predictor of the successful transfer of training into improved task performance (Olatunji & Fadare, 2020).

In Delta State, entrepreneurship training has become a vital instrument for youth empowerment, with initiatives such as the Skills Training and Entrepreneurship Program (STEP) and other state-led interventions gaining attention. Reports from 2020 to 2023 indicate that these programs have trained thousands of youths across various business fields (Delta State Ministry of Economic Planning, 2022). However, independent research reveals mixed outcomes regarding the sustainability of the businesses created and the level of task competence demonstrated by trainees (Ovie & Onah, 2023). These variations highlight the need for academic inquiry into how specific components of entrepreneurship training affect task performance in the Delta State context.

Delta State offers a unique environment for such research due to its diverse economic structure encompassing agriculture, trade, services, and oil-related activities. While many individuals undergo skill acquisition programs, evidence suggests persistent challenges in executing basic business tasks such as planning, documentation, and financial management (Edewor & Nwanne, 2021). Understanding how training translates into improved task performance will help identify gaps in curriculum structure and assist program designers in refining training modules. This underscores the importance of investigating which aspects of entrepreneurship training most strongly influence task execution in the state.

Moreover, although entrepreneurship development has been widely studied in Nigeria, limited research focuses specifically on Delta State regarding task-level performance outcomes. Task performance provides immediate and observable evidence of training effectiveness and serves as a

foundation for long-term business success. Therefore, examining the relationship between entrepreneurship training and task performance in Delta State is essential for providing evidence-based insights to enhance ongoing state programs and guide future policy interventions (Aigbokhan & Ojor, 2024).

The study adopts three core variables of entrepreneurship training programs. The first is business planning programs, which expose trainees to opportunity identification, market analysis, business model design, and operational planning. The second is financial management programs, which teach budgeting, bookkeeping, financial literacy, and cash-flow management—skills necessary for daily business tasks. The third variable is mentorship and practical skill development, which involve hands-on training, coaching, and post-training support that help participants apply learned skills effectively. These three components form the critical structure through which entrepreneurship training influences task performance (Ogunbiyi & Adeoye, 2020; Okeke, 2023).

Statement of the Problem

Ideally, entrepreneurship training programs are designed to equip individuals with the knowledge, skills, and competencies necessary to perform business tasks efficiently and effectively. In a well-functioning system, participants should emerge from business planning and financial management programs with the capacity to conduct market analysis, maintain accurate financial records, manage resources prudently, and execute daily business operations without difficulty. Such training should lead to improved task performance, enhanced productivity, and sustainable enterprise development among youths and small business operators.

However, the reality in many parts of Nigeria, including Delta State, differs significantly from this ideal. First, despite numerous entrepreneurship programs, many trainees still lack the practical ability to translate theoretical knowledge into task execution. Complaints of poor business planning skills, weak record-keeping habits, and limited financial literacy remain widespread among participants, suggesting that training content is not adequately linked to real-life application. Second, many training beneficiaries continue to exhibit low task performance after program completion, as evidenced by frequent business failures, poor operational decision-making, and an inability to perform basic managerial tasks independently. These gaps indicate that current entrepreneurship interventions may not be delivering the level of competence expected in a practical business environment.

If this study is not conducted, the challenges undermining the effectiveness of entrepreneurship training programs in Delta State will remain unresolved. Without clear evidence on how business planning and financial management training influence task performance, policymakers and program designers will continue to implement initiatives that may not address the actual needs of trainees. As a researcher, I am concerned that the continued mismatch between training content and task performance outcomes will contribute to persistent underperformance among new entrepreneurs, resulting in wasted resources, ineffective empowerment programs, and limited economic growth in the state. Conducting this study is therefore essential to identify the gaps, refine program delivery, and ensure that training effectively enhances task performance among beneficiaries.

Objectives of Study

The general objective of this research was to examine the relationship between entrepreneurship training program and task performance of SMEs in Delta State, Nigeria. However, the specific objectives are to:

i. Examine the relationship between business planning program and task performance of SMEs in Delta State, Nigeria
ii. Assess the relationship between financial management program and task performance of SMEs in Delta State, Nigeria.

Hypotheses

The following null hypotheses were developed to be tested in the course of this research:

iii. There is no significant relationship between business planning programs and task performance of SMEs in Delta State, Nigeria.
iv. There is no significant relationship between financial management programs and task performance of SMEs in Delta State, Nigeria.

LITERATURE REVIEW

Entrepreneurship Training Program

Entrepreneurship training programs have evolved significantly over the years, originating from informal mentorship systems to structured institutional initiatives. Historically, entrepreneurial skills were often passed down within families or learned through apprenticeships. However, with the rise of industrialization and globalization, formalized entrepreneurship training programs emerged to equip individuals with the skills needed to navigate increasingly complex business environments (Liguori & Winkler, 2020). In the 21st century, such programs have gained prominence, especially in developing economies, as they play a pivotal role in fostering innovation, creating employment opportunities, and driving economic growth (Morshed & Rahman, 2021).

Entrepreneurship training programs can be defined as structured educational and skill-building initiatives designed to develop entrepreneurial competencies, such as opportunity identification, resource mobilization, business planning, and financial management (Ratten, 2021). These programs aim to enhance the knowledge, attitudes, and behaviors of participants to improve their entrepreneurial performance and success rates. They are offered by various entities, including universities, government agencies, non-governmental organizations, and private institutions, tailored to meet the diverse needs of aspiring and existing entrepreneurs (Obschonka et al., 2020).

Business Planning Program

Business planning has long been a fundamental aspect of enterprise development, dating back to the early days of organized trade. Historically, business planning emerged as a systematic approach to achieving organizational goals during the industrial revolution when large-scale production and trade demanded structured management. Over time, the concept has evolved to accommodate the dynamics of the global economy, with small and medium-sized enterprises (SMEs) increasingly adopting structured planning as a tool for achieving strategic objectives (Smith & Jones, 2021). In today's competitive business environment, the business planning program has become a critical component of entrepreneurship training, equipping business owners with the skills to design, implement, and evaluate their business goals.

A business planning program refers to a structured set of activities aimed at imparting knowledge and skills required to create and

implement an effective business plan. Brown and Wilson (2022), a business plan serves as a roadmap outlining an organization's goals, strategies, and the steps needed to achieve them. A business planning program typically involves training in strategic goal setting, market analysis, resource allocation, and financial forecasting. This program helps entrepreneurs understand the significance of aligning their operational activities with their long-term vision, which is essential for business sustainability.

Financial Management Program

The concept of financial management has evolved over centuries, aligning with the progression of trade and commerce. Historically, financial management was primarily concerned with the maintenance of accounts and the safeguarding of assets. The modern perspective emerged in the early 20th century with the advent of corporate finance and the establishment of structured financial systems (Pandey, 2020). In recent decades, financial management programs have gained prominence as vital tools for improving organizational efficiency, particularly for small and medium enterprises (SMEs). These programs focus on equipping businesses with the necessary skills and strategies to manage resources, mitigate risks, and achieve long-term sustainability.

Financial management refers to the strategic planning, organizing, directing, and controlling of financial activities such as procurement, allocation, and utilization of funds (Brigham & Houston, 2021). Within the context of SMEs, financial management programs are specialized training initiatives designed to impart knowledge and skills in areas such as budgeting, cash flow management, investment decision-making, and financial reporting. These programs aim to address the unique financial challenges faced by SMEs, including limited access to credit and high vulnerability to economic fluctuations (Olawale et al., 2022).

Task Performance

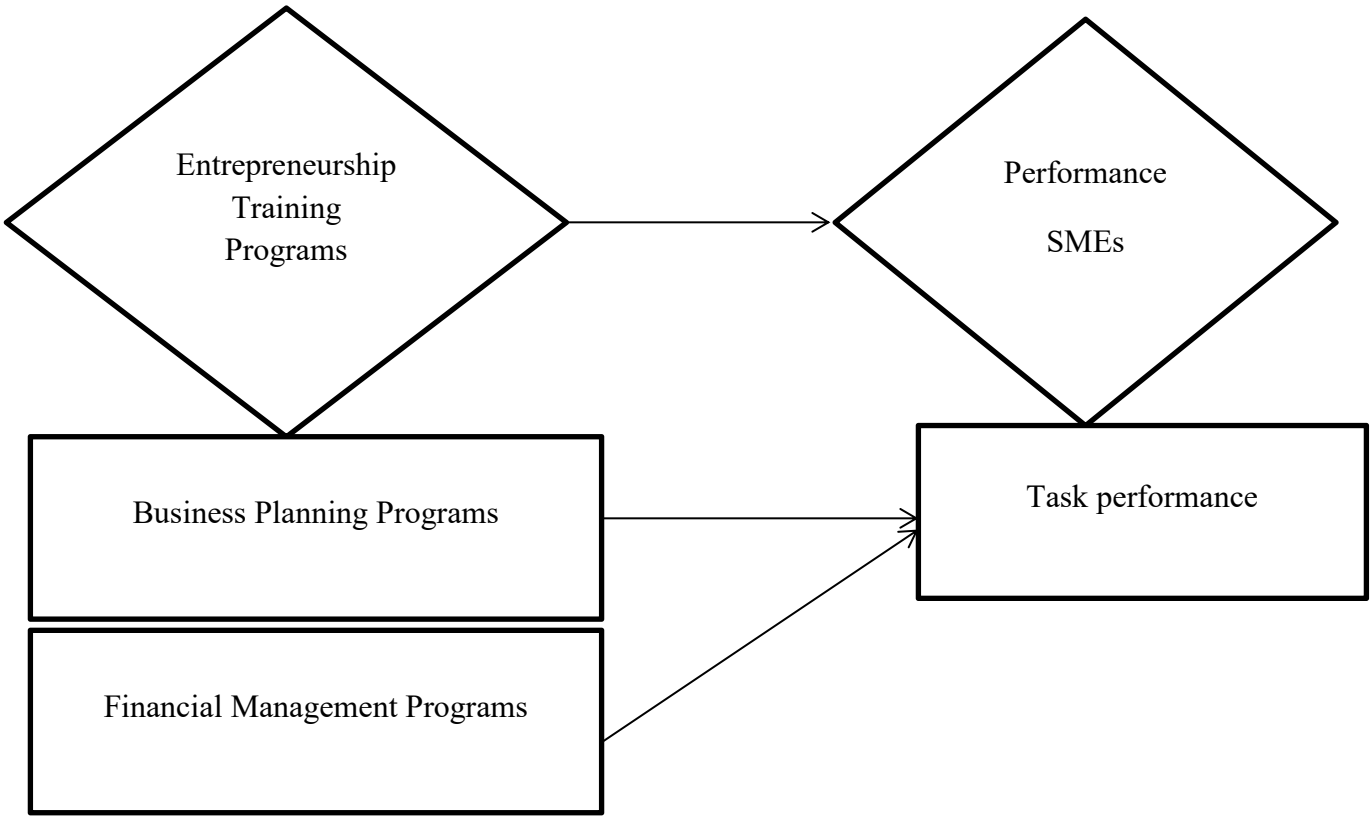
Task performance, as a concept in organizational behavior and psychology, has its roots in the broader study of work and productivity. Early research on work performance emerged in the industrial era, focusing on maximizing worker output through structured processes and clear task delineation (Campbell et al., 1993). Over time, the concept evolved to encompass a broader understanding of individual contributions to organizational goals, recognizing that performance is influenced by factors such as motivation, skills, and work environment (Sonnentag & Frese, 2020). In the context of entrepreneurship, task performance has gained prominence as a critical measure of how well individuals or teams execute their roles within small and medium-scale enterprises (SMEs).

Task performance is commonly defined as the effectiveness with which job incumbents carry out their assigned roles and responsibilities (Borman & Motowidlo, 1993). It primarily refers to activities that are formally recognized as part of an employee's job description and contribute directly to organizational objectives (Koopmans et al., 2014). In SMEs, task performance is essential because of the typically small workforce, where individual contributions have a magnified impact on business outcomes. This makes understanding and improving task performance a priority for both researchers and practitioners.

The concept of task performance is typically divided into two key components: task execution and task accomplishment. Task execution involves the processes and methods used to perform specific duties, such as following established procedures or

employing problem-solving skills to address challenges (Podsakoff et al., 2019). Task accomplishment, on the other hand, relates to achieving set goals, such as meeting production quotas, fulfilling customer orders, or completing projects on schedule. Together, these components provide a comprehensive view of an individual's ability to fulfill their professional responsibilities effectively.

CONCEPTUAL FRAME WORK



(*SOURCE ENTREPRENEURSHIP TRAINING PROGRAMS AND TASK PERFORMANCE OF SME MODEL ANIEMEKE 2024)*

Theoretical Framework

This work was anchored on Resource-Based View (RBV) Theory.

2.2.1 Resource-Based View (RBV)

The Resource-Based View (RBV) theory, initially proposed by Wernerfelt (1984), is one of the primary frameworks used to explain the relationship between entrepreneurship training programs and the performance of SMEs. Barney (1991) further developed the theory, emphasizing the importance of internal resources as the cornerstone of competitive advantage. RBV posits that organizations can achieve superior performance if they possess valuable, rare,

inimitable, and non-substitutable (VRIN) resources.

Entrepreneurship training programs align with RBV as they provide SME owners with knowledge, skills, and innovative capabilities that constitute intangible resources. According to Barney (1991), these resources, when adequately deployed, can enhance SMEs' operational efficiency, market competitiveness, and financial stability. For example, training on financial management equips SMEs with the ability to allocate resources effectively, while marketing skills enhance their capacity to penetrate and sustain a presence in competitive markets.

Further contributions by Grant (1996) extended RBV to include dynamic capabilities, which are the firm's ability to adapt its resources to changing environments. Entrepreneurship training programs, therefore, do not just equip SMEs with static knowledge but enable them to be flexible and responsive to dynamic market conditions. In the context of Delta State, Nigeria, where SMEs face challenges such as fluctuating economic conditions and limited resources, RBV provides a lens to understand how training can enhance resilience and adaptability.

Critics of RBV, such as Priem and Butler (2001), argue that the theory lacks specificity in linking resources to firm performance. However, its applicability in understanding the role of entrepreneurship training is evident. By focusing on skill acquisition and innovation, training programs enable SMEs to transform their potential into realized performance outcomes, underscoring the significance of human capital as a critical resource.

RBV is particularly relevant to SMEs in Delta State because it underscores the importance of investing in capabilities that are difficult for competitors to replicate. Entrepreneurship training programs, tailored to the unique challenges and opportunities in Delta State, provide SME owners and managers with the strategic tools required to leverage their internal resources for sustained growth and success.

Business Planning Programs and Task Performance

Business planning programs play a pivotal role in shaping the task performance of Small and Medium Enterprises (SMEs) by equipping entrepreneurs with essential skills to strategize, set goals, and allocate resources effectively. Business planning encompasses identifying objectives, assessing risks, forecasting financials, and mapping out operational activities, which are critical for SMEs to thrive in a competitive business environment. According to Ugochukwu et al. (2021), SMEs with structured business plans are more likely to achieve their performance targets as these plans provide a clear roadmap for daily operations and long-term success. The systematic approach introduced in business planning programs minimizes operational inefficiencies and aligns the efforts of SME owners and employees with organizational goals.

Effective business planning enhances decision-making and risk management capabilities, which significantly impacts task performance. Entrepreneurs trained in business planning are better equipped to anticipate potential challenges and devise proactive solutions. For instance, Adesola and Eze (2022) observed that SMEs in Nigeria that participated in structured business planning programs experienced improved productivity and task completion rates. By providing tools such as SWOT analysis and contingency planning, these programs enable SMEs to remain agile and responsive in dynamic market conditions, thereby

enhancing their operational efficiency and overall performance.

Moreover, business planning programs promote better financial management, a critical component of task performance. Entrepreneurs are trained to prepare budgets, analyze cash flows, and allocate resources strategically, reducing wastage and optimizing returns. Nwankwo et al. (2020) assert that SMEs with sound financial planning frameworks tend to have higher success rates in project execution and task management. This capability ensures that SMEs maintain financial stability, which is fundamental for meeting operational demands and sustaining growth.

Financial Management Program and Task Performance

Financial management programs are essential for improving the task performance of Small and Medium Enterprises (SMEs), as they provide business owners and managers with the skills and tools needed to manage financial resources effectively. According to Adeyemi and Adebayo (2021), financial management programs focus on budgeting, cash flow management, financial planning, and risk management, which are crucial for maintaining operational efficiency and ensuring business sustainability. These programs enable SMEs to allocate resources optimally, reduce waste, and achieve better financial control, ultimately enhancing their ability to meet organizational goals.

Effective financial management directly influences task performance by improving decision-making capabilities within SMEs. Eze and Nwankwo (2022) emphasize that entrepreneurs equipped with financial literacy through training programs are better positioned to analyze financial statements, assess profitability, and make informed investment decisions. This enhanced capacity leads to improved operational processes, timely execution of tasks, and overall efficiency in managing business operations. As a result, financial management programs serve as a catalyst for fostering financial discipline and strategic planning among SMEs.

Additionally, financial management programs contribute to task performance by addressing the common challenge of accessing finance. Ogunleye and Adeoye (2022) argue that many SMEs struggle to secure funding due to inadequate financial records and a lack of creditworthiness. By equipping entrepreneurs with the skills to maintain accurate financial records and develop solid business plans, these programs enhance their ability to secure loans and grants from financial institutions. This access to finance enables SMEs to invest in modern equipment, hire skilled labor, and expand their operations, thereby improving task performance.

Empirical Reviews

Olaniyi and Adeoye (2021) investigated the impact of access to finance on the performance of small and medium-sized enterprises (SMEs) in Oyo State, Nigeria. The study employed a survey research design and involved 200 SMEs. Descriptive statistics and multiple regression analysis were used to analyze the data. The findings indicated that access to finance significantly improved the performance of SMEs in terms of profitability and growth. The study recommended that government policies should focus on improving access to credit facilities for SMEs to enhance their contribution to economic development.

Nguyen and Tran (2020) examined the role of government policies in supporting SME growth in Ho Chi Minh City, Vietnam. Using

a sample of 150 SME owners, the study adopted a mixed-method approach involving both qualitative and quantitative data analysis. The results revealed that tax incentives, subsidies, and reduced bureaucratic procedures had a positive impact on the growth of SMEs. The authors suggested that further reduction of regulatory barriers and enhancement of financial support would promote SME development and economic growth in the region.

Kanu and Nwafor (2022) analyzed the effect of entrepreneurship education on SME performance in Abia State, Nigeria. The study used a sample of 250 SME owners and employed a survey research design. Regression analysis was used to test the hypotheses. The findings showed that entrepreneurship education had a significant positive influence on SME performance, particularly in areas of innovation and business management. The study recommended the incorporation of entrepreneurship education into the educational curriculum to foster SME growth.

Mukherjee and Sharma (2021) investigated the impact of digitalization on the competitiveness of SMEs in Mumbai, India. The study employed a sample of 120 SMEs and utilized structural equation modeling (SEM) for data analysis. The results indicated that digital tools, such as e-commerce platforms and digital marketing, significantly enhanced the competitiveness and market reach of SMEs. The authors concluded that SMEs should embrace digital transformation to remain competitive in the global market.

Adewale and Falola (2020) studied the influence of business development services on the growth of SMEs in Lagos State, Nigeria. A total of 180 SMEs participated in the study, and data were analyzed using descriptive statistics and regression analysis. The findings revealed that access to business development services, such as training, mentoring, and consultancy, had a positive impact on SME growth. The study recommended that government agencies should collaborate with business support organizations to provide affordable and accessible business development services to SMEs.

Gonzalez and Martinez (2019) examined the impact of innovation on the performance of SMEs in Madrid, Spain. The study utilized a sample of 100 SMEs and employed a quantitative research design. The data were analyzed using multiple regression analysis. The findings indicated that innovation, particularly in product development and business processes, significantly improved the performance of SMEs. The authors suggested that SMEs should invest in research and development (R&D) to enhance their competitiveness and contribution to the economy.

Onwuka and Okafor (2022) assessed the effect of government support programs on the sustainability of SMEs in Enugu State, Nigeria. The study sampled 300 SMEs and used both descriptive and inferential statistics for data analysis. The results showed that government support in the form of grants, loans, and training significantly contributed to the sustainability of SMEs. The study recommended that the government should increase the scope of support programs to ensure the long-term success of SMEs.

Smith and Johnson (2021) studied the role of technological innovation in promoting SME growth in Birmingham, United Kingdom. A total of 200 SME owners were surveyed, and the data were analyzed using structural equation modeling. The findings indicated that technological innovation, including automation and online services, had a significant positive impact on the growth of

SMEs. The study concluded that SMEs should invest in technology to enhance operational efficiency and market expansion.

Eze and Chukwu (2023) investigated the challenges of SME financing in Anambra State, Nigeria. The study involved 220 SME owners, and the data were analyzed using descriptive statistics and regression analysis. The findings revealed that lack of collateral, high interest rates, and limited access to credit were major challenges faced by SMEs. The study recommended the establishment of specialized financial institutions that cater specifically to the financing needs of SMEs to promote economic development.

Li and Zhang (2020) explored the impact of export-oriented strategies on the growth of SMEs in Shanghai, China. The study used a sample of 180 SMEs engaged in export activities and employed a survey research design. The results of the regression analysis indicated that adopting export-oriented strategies significantly enhanced the growth and profitability of SMEs. The authors recommended that SMEs should focus on expanding their export activities to tap into international markets and boost economic development.

Adams and Yusuf (2021) explored the relationship between access to infrastructure and the performance of SMEs in Kano State, Nigeria. The study surveyed 210 SME owners and employed descriptive statistics and regression analysis for data interpretation. Results revealed that access to good roads, electricity, and internet connectivity significantly improved SME productivity and profitability. The study suggested that governments invest more in infrastructural development to support SME growth and enhance their contribution to economic development.

METHODOLOGY

This study adopted a quantitative research design to examine the relationship between entrepreneurship training programs and the performance of SMEs in Delta State, Nigeria. The quantitative approach enabled the collection of standardized numerical data using structured questionnaires, ensuring reliability and facilitating statistical analysis. The study was carried out in Delta State, a socio-economically diverse region in the South-South zone of Nigeria, known for its economic activities in agriculture, oil exploration, trade, and services. The population for the study consisted of all 3,976 SMEs registered with the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) as of June 2024. Using Borg and Gall's (1973) sample size determination formula, a sample of 351 SME owners and managers was derived to ensure adequate representation of the diverse SME landscape in the state.

A stratified random sampling technique was employed to distribute the sample across the three senatorial zones of Delta State: Delta North, Delta Central, and Delta South. Each zone received 117 questionnaires for fairness, of which 113 were valid in Delta North, 113 in Delta Central, and 114 in Delta South. Data were collected using a structured questionnaire that contained both closed-ended and open-ended items designed to measure entrepreneurship training program components and SME performance. Before full administration, the questionnaire was validated through expert review by professionals in entrepreneurship and management, as well as a pilot test among selected SME owners to ensure clarity and content accuracy. Reliability was further confirmed using the test-retest method, where thirty respondents completed the instrument

twice between May and July 2025. The resulting Cronbach's Alpha values ranged from .82 to .89, indicating strong reliability and internal consistency of the research instrument.

Data collection was conducted through the personal administration of questionnaires to improve response rates and ensure accurate retrieval of information from respondents. The completed questionnaires provided the dataset for statistical analysis. Linear regression analysis was used to test the study's hypotheses, given its ability to determine the influence of multiple independent variables such as business planning and financial management programs on the dependent variable, SME performance. Statistical software facilitated the computation of results, identification of significant predictors, and interpretation of the strength of relationships between the entrepreneurship training program components and SME performance in Delta State.

DATA PRESENTATION AND ANALYSIS

Test of Hypotheses

Hypothesis 1

Ho_1: There is no significant relationship between business planning programs and task performance of SMEs in Delta State, Nigeria.

Table 4.3.1: Model Summary Table

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.612	0.375	0.373	0.2952

Source: *SPSS version 23, (2025)*

The model summary in Table 4.3.1 shows an R Square value of 0.375**,** indicating that 37.5% of the variation in task performance can be explained by business planning programs. This demonstrates a moderate explanatory power of the independent variable and implies a meaningful relationship exists between business planning programs and task performance.

Table 4.3.2: ANOVA Table

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	20.62	1	20.62	236.83	0.000

Source	Sum of Squares	Df	Mean Square	F	Sig.
Residual	58.78	338	0.174		
Total	79.40	339			

Source: *SPSS version 23, (2025)*

The ANOVA table shows that the regression model is statistically significant, with $F(1, 338) = 236.83$ and $p < 0.001$. This confirms that business planning programs significantly predict task performance among SMEs in Delta State.

Table 4.3.3: Coefficients

Variable	Unstandardized Coefficient B	Std. Error	t	Sig.	95% Confidence Interval
Constant	0.084	0.119	0.706	0.481	[-0.150, 0.318]
Business Planning Program	0.502	0.033	15.39	0.000	[0.437, 0.567]

Source: *SPSS version 23, (2025)*

The coefficients table indicates that business planning programs have a positive and statistically significant effect on task performance **(**B = 0.502, p < 0.001**).** Therefore, the null hypothesis **(**Ho_1**)** is rejected**.** This result implies that effective business planning programs are associated with higher task performance among SMEs in Delta State, Nigeria. The strength and significance of the relationship suggest that structured planning practices can enhance the productivity and goal attainment of employees in small business settings.

4.3 Test of Hypothesis 2

Ho_2: There is no significant relationship between financial management programs and task performance of SMEs in Delta State, Nigeria.

Table 4.3.2: Model Summary Table

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.612	0.375	0.373	0.3971

Source: *SPSS version 23, (2025)*

The R Square value of 0.375 implies that 37.5% of the variation in task performance of SMEs in Delta State can be explained by their financial management programs. This indicates a moderate to strong relationship between the two variables.

Table 4.3.3: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	42.375	1	42.375	268.96	0.000
Residual	70.652	338	0.209		
Total	**113.027**	**339**			

Source: *SPSS version 23, (2025)*

The ANOVA table shows that the regression model is statistically significant, with an F-value of 268.96 and a significance level (p-value) of 0.000. Since $p < 0.05$**,** we reject the null hypothesis (Ho_2) and conclude that there is a significant relationship between financial management programs and task performance of SMEs.

Table 4.3.4: Coefficients Table

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	1.082	0.098	—	11.041	0.000
Financial Management	0.674	0.041	0.612	16.402	0.000

Source: *SPSS version 23, (2025)*

The coefficient table shows that the unstandardized coefficient (B) for financial management programs **is** 0.674**,** with a t-value of 16.402 and a p-value of 0.000**.** This confirms that financial management has a positive and significant effect on task performance of SMEs. The standardized beta coefficient **(**0.612**)** indicates a strong positive relationship.

Discussion of Findings

Hypothesis 1:
Ho_1: There is no significant relationship between business planning programs and task performance of SMEs in Delta State, Nigeria.

The findings from the regression analysis indicate that business planning programs had a significant positive effect on the task performance of SMEs**.** The R-value of 0.612 indicates a moderate correlation, while the R^2 value of 0.375 shows that 37.5% of the variance in task performance can be explained by business planning programs. The ANOVA test further confirms the model's statistical significance (F = 236.83, p = 0.000). The coefficient (B = 0.502) and p-value (0.000) suggest that business planning programs significantly influences task performance. This leads to the rejection of the null hypothesis and supports the claim that sound business planning enhances task execution in SMEs**.**

This result is consistent with the findings of Adewuyi and Olowookere (2021), who observed that structured business plans improved employee direction and task alignment, leading to enhanced performance outcomes. According to their study, business planning gives clarity to business operations, ensuring that employees understand their tasks and align their efforts with organizational goals. Similarly, Eze and Nwankwo (2020) emphasized the importance of strategic business planning in improving employee accountability and job execution. Their study among SMEs in southeastern Nigeria found that owners who engaged in regular planning sessions saw improved task performance among their workers, due to clear role definitions and expectations. Ogunleye and Adeoye (2022) also support this view, noting that planning allows SME owners to allocate resources more efficiently, prioritize tasks, and set performance benchmarks. These structured approaches create an environment that fosters responsibility and goal-driven performance.

Hypothesis Two:
Ho_2: There is no significant relationship between financial management programs and task performance of SMEs in Delta State, Nigeria.

The result of the regression analysis revealed that financial management programs significantly influenced task performance. The model summary table showed an R Square value of 0.375, indicating that 37.5% of the variation in task performance can be explained by financial management programs. This reflects a moderate to strong explanatory power of the independent variable on the dependent variable. The ANOVA table further confirmed the statistical significance of the model, with an F-value of 268.96 and a significance level of 0.000. Since the p-value is less than 0.05, the null hypothesis is rejected, implying that financial management programs have a significant relationship with task performance of SMEs. Moreover, the coefficients table showed that the unstandardized coefficient (B) for financial management was 0.674, with a t-value of 16.402 and a p-value of 0.000. The standardized beta coefficient was 0.612, indicating a strong positive relationship between financial management programs and task performance.

This finding is in line with the empirical evidence presented by Akinola and Akinyele (2023)**,** who emphasized that SMEs with structured financial practices tend to exhibit higher levels of task performance and operational discipline. Adams and Yusuf (2021) also found a significant link between financial control mechanisms and improved

performance outcomes among small businesses. Similarly, Eze and Chukwu (2023) noted that financial planning enhances SMEs' ability to meet short-term obligations and accomplish operational tasks more effectively. Ogunbiyi and Fadare (2021) corroborated these findings by showing that firms that invest in financial management training and systems record better task coordination and execution. Therefore, the outcome of this hypothesis supports the assertion that effective financial management is a key driver of improved task performance in SMEs.

Summary of Findings

This study investigated the relationship between employee entrepreneurship training programs and task performance among Small and Medium Enterprises (SMEs) in Delta State, Nigeria. The key findings are as follows:

i. The study revealed a significant positive effect of business planning programs on task performance of SMEs. The regression result showed a beta (β) coefficient of 0.611**,** a **t-**value of 13.994**,** and a p-value of 0.000, indicating strong significance. The R^2 value was 0.373, meaning that 37.3% of the variation in task performance was explained by business planning training.

ii. The analysis found a positive significant effect of financial management training on task performance. The standardized beta (β) was 0.612**,** t-value was 16.402**,** and p-value was 0.000**,** with an R^2 of 0.375**.**

CONCLUSION

The study concludes that entrepreneurship training programs in business planning and financial management affect task performance in SMEs across Delta State. These findings emphasize the necessity of strategic training initiatives as a tool for enhancing task performances within small business environments.

Recommendations

Based on the findings and implications, the following recommendations are made:

SME operators should institutionalize periodic training programs in business planning, finance, and marketing to sustain productivity and operational efficiency.

Government agencies and financial institutions should provide support through grants or low-interest loans specifically for staff training and capacity development among SMEs.

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