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Title: An examination of Impact of COVID-19 (Coronavirus) on Small and Medium Enterprises (SMEs) in Nigeria and revitalization recommendations

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Abstract

This paper demonstrates the Implication of Corona Virus (Covid-19) on Small and Medium Enterprises (SMEs) in Nigeria. With the main objectives of showing the impact of Covid-19 on SMEs; laid off workers, halted operations, reduction in production, and reduction in sales and disruption in supply chain and highlight multiple areas of facilitation required for government intervention. Having conducted a questionnaire survey on SMEs in Kano, Nigeria and collected 238 useable responses, the results of our study show that SMEs has reduced sales; 17% to a considerable extent, 27% to a great extent and 36% reduced sales in extreme manner; Similarly, the reduction in production, 29% of SMEs reduced production to a great extent, 35% reduced production in an extreme manner while 40% to a considerable extent; the result of the study revealed disruption in supply chain of SMEs, 17% to a considerable extent disruption, 29% to a great extent disruption and 38% in an extreme manner. In addition, the result of the study also shows laid off workers; 16% of SMEs has moderately laid off workers, 17% to a considerable extent, 21% to a great extent; our findings also show that SMEs halt operations, 17% to a considerable extent, 29% to a great extent and 35% operation has been halted in an extreme manner; while highlighting multiple areas of facilitation required, 61% of enterprises demands financial schemes while 29% solicits special packages. The study recommends adequate SMEs' financing, wages support to retain employees, reduction of rental cost and utility bills and Infrastructure Support among others.

Keywords: Covid-19, SMEs, supply chain, Non-Pharmaceutical Interventions (NPIs)

1. Introduction

The Coronavirus disease 2019 (COVID-19) is defined as illness caused by a novel coronavirus which currently there is no pharmaceutical treatment. The outbreak of this virus started in December 2019 in Wuhan city in China and continue to spread across the globe with millions cases recorded worldwide (Fernandes, 2020). In a strongly connected and integrated world, the impacts of the disease go way beyond mortality, as such; governments around the world have been preparing contingency plans, and aid packages to sustain their economies. The dynamics of the disease are such that, in the absence of Non-Pharmaceutical Interventions (NPIs), it overwhelms the capacity of national health care systems. Hence, governments chose to enact NPIs to contain the spread of the COVID-19 pandemic (Imai, Gaythorpe, Abbott, Bhatia, van Elsland, Prem & Ferguson, 2020).

The direct cost of NPIs could be significant; over 20% of Gross Domestic Products (GDP) over the period in which NPIs are in place (Hevia & Neumeyer, 2020). If NPIs persist in time, these

direct costs are exacerbated by indirect costs; many households and SMEs have to continue to pay fixed costs while their incomes fall. This transitory fall in income, coupled with the uncertainty about how long the income shock will last, has lead to a significant increase in demand. Data released on March 16, 2020 indicated that 5 million people in China lost their jobs in January and February (Consumer News and Business Channel) as many SMEs closedown (Nicola, Alsafi, Sohrabi, Kerwan, Al-Jabir, Iosifidis & Agha , 2020). Worse still, it is likely the figure will grow to more than 9 million (Economics Intelligence Unit, 2019).

Severe lockdowns have caused severe impact on the livelihood of households and business activities resulting to drop in global demand for goods and services, declined consumer confidence, and a slowdown in production to a decrease in consumption, and interruptions to production. The potential impacts of this crisis are larger than any previously seen in history. Overall, the functioning of global supply chains has been disrupted due to irregular supply of raw materials and intermediate goods, revenue loss and shortage of liquidity to continue business and decline in exports affecting SMEs across the globe. SMEs is one of the most affected since they rely on supply chains that are now almost stopped, increases in raw materials and readiness to face changes in the way they do business (Amalia, 2020). The economy witness sluggish growth in services, manufacturing and agriculture sectors, increase in unemployment, decrease in government revenue, Millions of people could lose their jobs over the coming months. In addition, every day we hear worrying news about more companies shutting down operations, revising estimates, or announcing layoffs (Tesso, 2020). Global financial markets have registered sharp falls, and volatility is at levels similar, or above, the financial crisis of 2008/9.

For emerging economies, commodity prices are falling (25% so far) and sovereign credit spreads are increasing. In Nigeria Data from the National Bureau of Statistics (NBS) reveal that Nigeria's inflation rate increased by 12.20% (year-on-year). This is 0.07% higher than the rate of 12.13% recorded in January 2020 and the highest rise since April 2018. With the virus (COVID 19) scaring off Investors and oil price reducing globally (Selmi, Bouoiyour, & Hammoudeh, 2020), inflation rate is feared to still rise above 12.3%. As noted by Bismarck Rewane in a recent article published by Nairametrics. Emerging economies running current account deficits are likely to experience a sudden stop in capital flows. These shocks are known to cause severe recessions in emerging economies (Hevia & Neumeyer, 2020).

Nigeria is facing the brunt of Coronavirus outbreak as the country is in a partial and total lock down. The length of and scope of the closures vary from state to state, World Health Organization (WHO) categorized Nigeria as one of the 13 high-risk African countries in respect of the spread of COVID-19. Nigeria is also among the vulnerable African nations, given the weak state of the healthcare system (Marbot, 2020). The frightening complexity caused by the Covid-19 pandemic and the threat of an economic crisis that might be greater than the 2008-2009 financial crisis then raises the question, "Can SMEs as the frontline of the economy return to normal after Covid-19?" To gain this, requires cooperation from SMEs to have innovation as a travel center for creative industries in Nigeria, this paper seeks to achieve the following objectives: Showing the impact of Covid-19 on SMEs; laid off of workers, halted operations, reduction in productive activities, total breakdown of operations, disruption in supply chain and highlight multiple area of facilitation required for government intervention. The chapter harmonizes suggested solutions collected from owner/managers of SMEs, draws conclusion and makes recommendation.

2. Literature Review
2.1 Small and Medium Enterprises (SMEs)

Small and Medium Enterprises (SMEs) in every nation contribute meaningfully to economic development; output expansion, employment generation, income redistribution, promotion of indigenous entrepreneurship and production of primary goods to strengthen industrial linkages (Abiodun & Mahmood, 2015). The activities of SMEs give rise to economic growth in developed economies. Countries like Korea, Japan, Taiwan and many more have experienced tremendous development due to the involvement of SMEs. Its percentage contribution to Gross Domestic Product (GDP) or total value added ranges from 60 percent in China, 57 percent in Germany, 55.3 percent in Japan and 50 percent in Korea (Normah, 2006). In Africa Countries; 70 percent in Ghana, 40-50 percent, in Kenya, 60 percent in South Africa, 60 percent in Tanzania and 40 percent in Zimbabwe (Muriithi, 2017).

In Nigeria SMEs is responsible for about 70 percent of the total industrial employment and between 10-15 percent of the total manufacturing output (Ayanda & Labara 2011; Ogunsiji & Ladanu, 2010). It represents about 90% of the manufacturing/ industrial sector in terms of number of enterprises, the total number of persons employed by the SMEs' sector stood at 59,741,211, representing 84.02% of the total labor force and SMEs' contributions to the Nation's Gross Domestic Product in nominal terms stood at 48.47%. SMEs contribution to export stood at 7.27% (SMEDAN, 2013). SMEs are broadly defined by SMEDAN, (2013) as those enterprises whose total assets (excluding land and buildings) are less than Five Million Naira with a workforce not exceeding ten employees. While Small Enterprises are those enterprises whose total assets (excluding land and building) are above Five Million Naira but not exceeding Fifty Million Naira with a total workforce of above ten, but not exceeding forty nine employees and Medium Enterprises are those enterprises with total assets excluding land and building) are above Fifty Million Naira, but not exceeding Five Hundred Million Naira with a total workforce of between 50 and 199 employees.

2.2 Important Roles of SMEs

SMEs perform significant roles in the nation's building (Hashim & Ahmad, 2005). First, SMEs are expected to mobilize saving into the real sector of the economy, for instance, in USA SMEs contribute up to 38% of their national income (CBN, 2004; Eniola, 2014). Second, SMEs are projected to culminate to the birth and growth of indigenous entrepreneurs promoting individual initiatives and entrepreneurship among the populace (Razak, 2011; Adelekan & Tijani, 2017). Third, MSMEs are anticipated to accelerate the pace of industrialization and contribute to industrial employment and reduce crime rate. Fourth, MSMEs are expected to contribute to industrial production i.e. GDP and increase per capital income, for instance SMEs are the major growing force behind the fastest growing economy of China, in terms of contribution to the national GDP (accounting for 40%), Fifth, MSMEs are supposed to alleviate poverty and improve standard of living (Cook and Nixson, 2000; Mbuyisa & Leonard, 2015). Sixth, developing and increasing export trade, SMEs produce about 25% of OECD and 35% of Asia's exports respectively (OECD, 1997). Seventh, complementing large scale industries. Eight, creating employment for rural and urban growing labor force and increasing the welfare of the society (Indris & Primiana, 2015; Horn, 1995; Pang, 2008;Barakat, 2001).

Creating almost half of new jobs in the economy (Edmiston, 2007), and are more labour intensive than larger firms and they have lower capital costs associated with job creation. They play critical roles to ensure income stability, employment and economic growth (Abor, &

Quartey 2010; Nkwe, 2012; Liedholm & Mead, 1987; Humphrey & Schmitz 1995). Ninth, providing desirable sustainability and innovation in the economy as a whole, being "small but smart" in successful introducing continuous new/improved varieties of products (Mathur, Mittal & Dangayach, 2012; Fida, 2008). SMEs produce about 25% of OECD and 35% of Asia's exports respectively (OECD, 1997), Tenth, providing linkages for the attraction of foreign investment, Investing transnational corporations looking for sound domestic suppliers for their supply chains (Kumar, & Singh, 2017; Fida, 2008).

The importance of SMEs can be summarized as ensuring rapid development, increased utilization of local resources and provision of a training ground for indigenous managers and semi-skilled workers, reduction of the rural-urban drift, development of indigenous technology and raising the living standard of rural dwellers. In fact, SMEs accounts for the economic development in most developed economies of the World today. It has helped in the balance of payment position of countries; it reduces over dependence on inputs relative to their capital investment (Kongolo , 2010**;** Taiwo, Ayodeji & Yusuf, 2012; Levy, 1993; Kumar, & Singh, 2017**).**

2.4 The Socio-Economic Problems Faced by SMEs in Emerging Economies

The Covid-19 pandemic is one of the most serious challenges the world has faced in recent times. The total cost in terms of human lives is yet to unfold. Alongside the cost of lives and deep health crisis, the world is witnessing an economic downturn that will severely impact the wellbeing of large parts of the population in the years to come. Some of the measures that are currently being used to counteract the pandemic may impact our future lives in non-trivial ways. Thus far, the impossibility of targeted isolation of infected individuals and groups has led to policies of social distancing that impose a disproportionately high economic and social cost around the world. The combination of policies such as social distancing, lockdowns, and quarantines, imply a slowdown or even a complete stop in production and consumption activities for an uncertain period of time, crashing markets and potentially leading to the closure of businesses, sending millions of workers home. Labor, a key factor of production, has been quarantined in most sectors in the economy, borders have been closed and global value chains have been disrupted. Most estimates show a contraction of the level of output globally.

According to ECLAC, more than 30 million people could fall into poverty in the absence of active policies to protect or substitute income flows to vulnerable groups. We face a crisis that requires unconventional responses. We are concerned about the level-effect: the impact of the crisis on the size of the economies and their capacity to recover growth after the shock. But we are equally concerned about the distributional impact of the shock. The crisis interacts with pre-existing heterogeneity in asset holdings, income-generation capacity, labor conditions, access to public services, and many other aspects that make some individuals and households particularly vulnerable to an economic freeze of this kind. People in the informal markets, small and micro entrepreneurs, women in precarious employment conditions, historically excluded groups, such as indigenous and afro-descendants, must be at the center of the policy response

The coronavirus disease 2019 is produced by a new virus for which currently there is no pharmaceutical treatment. The dynamics of the disease are such that, in the absence of non-pharmaceutical interventions (NPIs), it overwhelms the capacity of national health care systems. Hence, governments choose to enact NPIs to contain the spread of the COVID-19 pandemic. Even though there is a lot of uncertainty about the parameters of the mathematical models that describe the epidemiological dynamics of COVID-19, a recent study indicates that these policies

may be necessary for a period of at least several months.1 South Korea and China have contained the epidemic and are relaxing NPIs. These cases are encouraging but the jury is still out on whether there can be a second epidemic outbreak in those countries after social distancing policies are relaxed.2 The NPIs designed to contain the COVID-19 pandemic, like restrictions on the movement of people and social distancing measures, are expected to have a large impact on economic activity all over the world. This global shock has general equilibrium effects on prices that are known to have a large impact on MSMEs in emerging economies.

2.5 Transmitting Channel of Covid-19 to SMEs in Emerging Economies

1. Direct effect of NPIs on economic activity due to:

A. restrictions on the output of many industries such as travel and entertainment; in Nigeria the increased cancellations of hotels and travel bookings resulted in billions of dollars in revenue loss and hundreds of thousands of job loss in the country (Oruonye & Ahmed, 2020).

B. restrictions on social contact force some people to work from home or to not work at all, also lowering output. Nigerian SMEs relying on physical space and shops, such as supermarkets, traditional food markets, restaurants, car dealers, movie theaters, gyms, and bars, suffered losses. Revenue is also lost in both retail and food services. Economic agents could not freely engage in economic activities for fear of contracting the Covid-19 disease that was spreading very fast at the time (Ozili. 2020)

2. Terms of trade: many commodities exporting SMEs are experiencing a sharp fall in the prices of the commodities they export, affecting a sizable fraction of GDP and government revenues. In Nigeria, due to the decline in the price of crude oil in first quarter (Q1) 2020, aggregate export earnings declined by 14.9% and 12% to $13.39billion, compared with $15.74billion and $15.22billion in Q4 2019 and 2019 Q1 respectively

3. Global financial shock. There is a global liquidity shock that entails massive portfolio shifts from riskier assets to safer liquid assets. For emerging economies, this implies capital outflows, an increase in their costs of funding, and a drop in the value of their currencies. In Nigeria, the reduction in goods flowing through the global supply chain, and substantial reliance on China for imported goods, led to shortages of supplies to Nigeria as China shut down many of its export factories. This led to increases in the price of the remaining stock of imported supplies, which also triggered inflationary pressures on the price of basic commodities despite the general low demand for imports due to the coronavirus pandemic (Ozili & Arun, 2020).

2.6 Direct impact of Non-Pharmaceutical Interventions (NPIs)

It is too early to accurately estimate how much the direct cost of NPIs will be. The pandemic is still ongoing; a spike reduction in operations and sales of SMEs will metamorphose into cash-trap. This would increase the vulnerability of SMEs in Nigeria to other external shocks. We can only speculate. Preliminary data and back-of-the-envelope calculations indicate that they could be substantial. In China, the drop in industrial production between December 2019 and February 2020 was close to 25%. Investment in fixed assets, a gauge of construction activity, slid 24.5% during the same period, reversing growth of 5.4% in 2019. Retail sales tumbled 20.5% in the first two months of the year –typically a boom season for consumption– compared with growth of 8.0% in December 2019. A more precise estimation of the impact of COVID-19 on GDP would be to estimate its direct effect on each particular sector and then to use input-output matrices to trace the response to the shocks on other sectors in the economy. (c) With a labor share in output

of about ⅔, if effective labor hours worked fall by 30%, output will fall about 20%. These numbers are daunting. Extended periods of wide social distancing measures could be extremely costly.

2.7 Indirect impact of NPIs

The direct impact of NPIs in the previous section does not take into account possible second round effects of this shock. There will likely be a series of hard-to-quantify indirect effects further decreasing economic activity. In a social distancing environment, many firms experience negative value added as the cost of inputs exceeds gross production. Firms are unable to sell their goods and services but they still have to pay the wage-bill, service their debts, pay rents and taxes. Extended periods of NPIs will have several further deleterious effects on the economy.

1. Many firms go out of business. This is especially true of firms in intensive social contact industries (travel and entertainment) and in small and medium enterprises (SMEs) with little working capital and limited credit lines. Restarting these businesses may be a long and costly process. In Nigeria Aladejebi (2020) examined how firms go out of business in six commercial areas, namely Aspanda/Alaba, Surulere, Lagos Island, Ikeja, Ikoyi/Victoria Island and Yaba. 342 of the 360 questionnaires were viable. The respondents observed that the COVID-19 Pandemic's impact includes a reduction in revenue, reduced staff salaries, and significant problems faced by SMEs are the inability to repay loans, rent, and salaries (Aladejebi, 2020).

2. Firms depleting their capital would layoff workers; we know from previous recessions that after spikes in unemployment, matching workers and vacancies in the recovery is a slow process.
3. Layoffs reduce aggregate demand; in a study carried out by Aderemi, (2020) in Ogun state, Nigeria the SMEs in the sample experienced a spike in reduction of contracts and deliveries due to coronavirus pandemic
4. Households and firms facing increased uncertainty save more in the safest assets and ditch risky ones
5. The large portfolio shifts towards liquid assets and the uncertain fall in the value of firms will also have an important impact on credit markets:
a. Exposure to firms that go out of business reduces bank capital. Banks typically lend to riskier firms that cannot raise funds in capital markets.
b. The high demand for cash may dry up short term credit markets. In the US, the commercial paper market lost liquidity. The Federal Reserve is the only buyer

6. Restrictions on economic activity and the limits on the movement of people reshape supply chains and production networks with a loss of efficiency.
7. New forms of working (telecommuting) may also reduce efficiency.

In the context of emerging economies two other shocks need to be considered
Commodity prices: Commodity prices tend to drive the business cycles in emerging economies (Schmitt-Grohe and Uribe, 2018). The fall in commodity prices between has been around 25%. For commodity exporters, this shock alone would typically be followed by sharp currency depreciation and a recession. For countries where commodity exports are an important source of government revenue like, for example, Argentina, Bolivia, Chile, Colombia, Ecuador, and Mexico, this shock to the terms of trade will also strain public finances

2.8 Supply Chains Disruption

A supply chain network is another channel through which the COVID-19 negatively impacts the SMEs. As evidence from different markets confirms, the functioning of global supply chains has

been disrupted by the current crisis. And this is generating spillover effects throughout different levels of supplier networks. Covid-19 outbreak resulted to a shortage in the global supply chains, thereby leading to a disruption in the world economy and Nigeria economy is not left aside. Car companies are shutting operations for lack of parts. This is happening in most industrial sectors. Even in luxury goods, like Swiss watches, manufacturers are facing disrupted supplies of components. The disruption to supply chains will increase the cost of business for manufacturing companies. Companies—like toy manufacturer Hasbro, which source almost 70% of its products from China—are suffering. As factories shut down in China and transportation routes collapse, it has been increasingly difficult for a company like Hasbro to get its products to market. In Nigeria many manufacturers and service providers in the country are already experiencing severe shortage of essential and non-essential raw materials including medical and pharmaceuticals products, in addition to intermediate inputs. This has implications for capacity utilization, employment generation and retention of SMEs.

According to the U.S. Institute for Supply Management, 75% of companies report disruptions in their supply chains. Also according to this survey, lead times have doubled for many U.S. companies. In addition, there have been shortages of raw materials and final products. This is all exacerbated by the shortage of air and ocean freight options to move products around the world. The damage is real. Of course, this is questioning the just-in-time strategy of many companies, who try to minimize inventories at all costs. The trade-off between efficiency and resilience has been clear now to many managers. Understandably, some companies prefer to have facilities (or suppliers) in various countries as a risk minimization strategy, even if this means a slightly higher-than-average cost (Fernandes, 2020).

All these have negative impacts on SMEs, a global recession now seems inevitable but how deep and long the downturn will be depends on the success of measures taken to prevent the spread of COVID-19, the effects of government policies to alleviate liquidity problems in SMEs, to support families under financial distress, and to secure jobs. It also depends upon how companies react and how long the current lockdowns will last. Supply chains are really critical.

3. Methodology
This study employed a questionnaire survey design and data were collected from primary source using questionnaire.

3.1 Data Collection Process
In this study, Manufacturing Association of Nigeria (MAN) is used as sampling frame. The registered SMEs that could be found in the sampling frame of Manufacturing Association of Nigeria (MAN) are 2200. To select a sample size for the population of 2200, Krejcie and Morgan (1970) sample sizes determination's table was used to ensure good decision model (Sekaran & Bougie, 2003). Based on the formula: $S = X^2 NP (1 – P) + d^2 (N – 1) + X^2 P (1 – P)$

S=required sample size.

X^2 = the table value of chi-square for I degree of freedom at the desired confidence level (3.841)

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum sample size)

d= the degree of accuracy expressed as a proportion (.05).

 N=2200

Krejcie and Morgan (1970) sample sizes determination's table showed that 331 sample sizes would be required for the population of 2200. An additional 40% adjusted for the non-response rate of 331 was added making 457 sample sizes.

Systematic sampling was used for the selection of elements from sampling frame (Sekaran & Bougie, 2013). The sampling starts by selecting an element from the list at random and then every 4.81 element in the frame is selected,

$$k = \frac{N}{n}$$

Where n is the sample size, and N is the population size. n= 457 (sample size plus the adjustment made for non response rate), N= 2200. Hence, sampling interval =2200÷457 =4.81. In this approach, progression through the list of Manufacturing Association of Nigeria (MAN), Table 1 shows the percentage of each sectors in the sample; (32.82%) of the respondents are engaged in food followed by wholesale and retail 21.9, agriculture and livestock 13.13%, beverages 10.51%, ICT and commerce (4.38%), leather/shoes (6.56%), paper and printing (4.38%), plastic 3.28, and chemical 3.06%) respectively.

3.2 Classification of Respondents by Sector/Business
Table 1: Sectors of the Respondents in the Sample

Products	Frequency	Percentage	Cumulative%
Food	150	32.82%	32.82
Wholesale and Retail	100	21.9%	54.72
Agriculture and Lives Stock	60	13.13%	67.85
Beverages	48	10.51%	78.36
Leather/shoes	30	6.56%	84.92
ICT and Commerce	20	4.38%	89.3
Paper and Printing	20	4.38%	93.68
Plastic	**15**	3.28%	96.96
Chemical	14	3.06%	100
Total	457	100%	

Source: Field Work (2020)

Food business constitutes the largest firm (32.82%) in the sample because the SMEs in food business were allowed to continue with their business. Followed by firm in wholesale and retail business (21.9%) dealing in convenience product and agriculture and livestock 13.13%. They are large in the sample because they are considered as necessities during the lockdown.

The separation of businesses by sector would ensure that representatives of businesses from each industry are included. Retail businesses are particularly vulnerable to COVID-19 disruptions that could lead our sample to overstate the aggregate dislocation created by the crisis. However, as we discuss later, our data on industry mix suggests that the sample does represent a wide swath of Nigeria's smaller businesses. Overall, while the sample captured by the survey has limitations and may not be an imperfect snapshot for certain pockets of Nigeria's small businesses, the sample allows for important insight into the overall small business ecosystem.

All the firms that agreed to participate in the study and met the basic pre-requisite used as criteria for the research sample were emailed to inform them about the survey. Having received respondents' agreement to participate, questionnaires were sent via email. In the introduction of the questionnaire, respondents were asked to mark their selected answers with simple 'x' notations and later select the reply buttons to return their completed questionnaire to the researcher (Bryman & Bell, 2011). A total of 457 questionnaires were distributed to the respondents, the questionnaires were completed by owners/managers of SMEs. About 246 returned their questionnaires. However, only 238 responses were considered useable for the purpose of data analysis. The remaining 8 sets of questionnaires were excluded from data analysis because they were incomplete or totally blank.

The survey included a total of 15 questions, with basic information about firm characteristics (including firm-size and industry), questions about the current response to the COVID-19 crisis, and beliefs about the future course of the crisis. Most participants responded to fewer questions. The survey also includes an experimental module that randomized between respondents to understand how different federal policies might impact these firms' behavior and survival as the crisis unfolds.

4. Analysis and Presentation of Data
4.1. Section A: Background Information about the Surveyed SMEs

Percentage analysis as one of the basic statistical tools which is widely used in analysis and interpretation of primary data is employed in this study. The number of respondents response to a particular question is percentage arrived from the total population selected for the study. Table 2 shows the ownership structure of the respondents and their percentage in the sample.

Table 2: Ownership structure of respondents

S/N	Status of the Enterprise	Frequency	Percentage	Cumulative%
1	Sole proprietorships	195	82%	82
2	Partnership	24	10%	92
3	Private Limited Company	12	5%	97
4	Public Limited Company	7	3%	100
	Total	238	100%	

Source: Field Work (2020)

Table 2 depicts the status of the respondents in our sample in terms of ownership structure; 82% in our sample are sole proprietorships, 10 % Partnership, 5% Private Limited Company, and 3% Public Limited Company. Sole proprietorship has the largest percentage. For the reason that one man business dominates SMEs sector.

Table 3: Percentage of Enterprises (by Annual Sales Turnover)

S/N	Firm	Annual Sales Turnover	Frequency	Percentage	Cumulative %
1	Micro sized	Less than 5 Million	169	71%	71
2	Small Size	Less than 50 million	52	22%	93
3	Medium	Less than 500 Million	17	7%	100
	Total		238	100%	

Source: Field Work (2020)

In Table 3, the analysis of the respondents' responses to the question on their Annual Sales Turnover indicates that majority (71%) of the respondents were from micro sized businesses with less than 5 million annual sales turnovers. 22% of respondents in the sample that are Small sized enterprise indicated to have less than 50 million annual sales turnover while 7% that are Medium enterprises indicated less than 5 hundred Million naira as their annual sales turnover. This means the vast majority of the respondents are micro sized enterprises. Table 4 shows percentage of employment size.

Table 4: Percentage of Enterprise by Employment Size

S/N	Employment size	Frequency	percentage	Cumulative %
1	Less than 10 Employees	169	71%	71
2	Between 10 and 49 Employees	52	22/%	93
3	Between 50 and 199 employees	17	7%	100
	Total	238	100%	

Source: Field Work (2020)

Table 4 depicts the responses to the questions on percentage employment size of the respondents. It indicates that 71% of enterprises have a workforce not exceeding ten employees, 22% of enterprises total workforce are above ten, but not exceeding forty nine employees, while 7% of enterprises have a total workforce of between 50 and 199 employees. The statistics from this Table implies that micro firms are the majority in the sample and they constitute the largest percentage. Table 5 shows where enterprise sell their products.

Table 5: Where Enterprises sell their Products

S/N	Location	Frequency	% of sales	Percentage in the sample	Cumulative %
1	Local (Kano)	152	100%	64%	64
	National (from one city to the other)	71	100%	30%	94
	International (Export)	15	100%	6%	100
	Total	238		100%	

Source: Field Work (2020)

In Table 5, the responses to where enterprises sell their products show that 64% of enterprises report that their entire market (up to 100%) to be local i.e. within city (Kano). The entire market (up to 100%) of only 30% of respondent's sell their product/service nationally, while 6% of the enterprises report that they export up to 100% of their product/service. The implication of this

Table 5 in this study is that since the pandemic Coronavirus necessitated total restriction of movement. These enterprises that sell their products internationally (export), and those that go from one city are unable to do any business during the period of lockdown and are severely affected.

Section B: Impact of COVID-19 Pandemic on SMEs

Table 6. Operations Affected due to COVID-19 and Lock down (sales)

Reduction in sales	Frequency	Percentage %	Cumulative %
Not at all	6	2.5	2.5
To a light extent	10	4	6.5
To a moderate extent	32	13.5	20
considerable extent	40	17	37
To a great extent	65	27	64
To an extreme extent	85	36	100
Total	238	100	

Source: Field Work (2020)

From Table 6, it could be inferred that 2.5% reported that the lockdown due to COVID-19 pandemic has not reduced their sales, 4% claimed that it has reduced it slightly, 13.5% asserted that it has reduced it to a moderate extent, 17% to a considerable extent, 27% to a great extent and 36% retorted that it has reduced sales extremely. This implies that majority of the SMEs experienced considerable extent, great extent and worst of all extreme extent in sales due to the Covid -19 Pandemic.

Table 7: Operations Affected due to COVID-19 and Lock down (Production)

Reduction in Production	Frequency	%	Cumulative %
Not at all	8	3	3
To a light extent	10	4	7
To a moderate extent	30	12	19
To a considerable extent	40	17	36
To a great extent	70	29	65
To an extreme extent	83	35	100
Total	238	100	

Source: Field Work (2020)

Table 7 shows that 3% of the respondents do not experience reduction in production at all, 4% claimed that it has reduced it slightly, 12% asserted that it has reduced it moderately, 17% to a considerable extent, 29% to a great extent and 35% retorted that it has reduced the production in an extreme manner. 40 Considerable extent, 70 great extent and 83 extreme extent reports from respondents implies that the vast majority of SMEs' production have been seriously reduced by the effect of Covid -19. The only 8% that their productions are not reduced or reduced to a light extent are the SMEs in food and beverages. Table 8 shows disruption in supply chain.

Table 8: Disruption in Supply Chain

Disruption	Frequency	%	Cumulative %
Not at all	6	3	3
To a light extent	8	3	6
To a moderate extent	23	10	16
To a considerable extent	41	17	33
To a great extent	70	29	62

To an extreme extent	90	38	100
Total	238	100	

Source: Field Work (2020)

Table 8 shows that 3% of the respondents do not experience disruption at all, 3% claimed that they experienced disruption in supply chain slightly, 10% asserted that it has experienced disruption moderately, 17% to a considerable extent, 29% to a great extent and 38% retorted that Covid-9 has hampered their supply chain in an extreme manner. The only 6% that their supply chain are not affected or affected to a light extent are the SMEs in food and beverages that are considered as necessity during the lockdown by the government. Table 9 shows level of disruptions in supply chain.

Table 9: Level of Disruptions in supply Chain

S/N	Levels of Disruption	frequency	%
1	Level 10	100	42
2	Level 8	80	34
3	Level 6	38	16
4	Level 4	10	4
5	Level 2	8	3
6	Level 0	2	0.8
	Total	238	100

Source: Field Work (2020)

Based on a scale of 1 to 10 (with 10 being the highest level of disruption), Table 9 depicts that the vast majority of the enterprises experience a disruption in supply chain. 42% reports maximum disruption level of 10, 34% reports a disruption level of 8, 16% of SMEs report a disruption level of 9, 3% reports level 2 disruption, while Only 2% of SMEs states that supply chain disruption is at its lowest 0 level

Table 10: Enterprises Laid off Employees/Downsize

Laid off of Employee	Frequency	Percentage %	Cumulative %
Not at all	30	12	12
To a light extent	40	17	29
To a moderate extent	38	16	45
To a considerable extent	40	17	62
To a great extent	50	21	83
To an extreme extent	40	17	100
Total	238	100	

Source: Field Work (2020)

Table 10 shows that 12% of the respondents has not laid off their workers at all, 17% claimed that it has not laid off their worker to a light extent, 16% asserted that it has moderately laid up its workers, 17% to a considerable extent, 21% to a great extent and 17% retorted that Covid-19 has extreme impact which caused lay off of workers. The implication of this statistic is that many SMEs downsize, the considerable extent, great extent and extreme extent show that Covid- 19 affect the ability of many SMEs to pay their workers as at when due which resulted into downsizing employee and to some closure of business. Table 11 shows halt of operation

Table 11: Halt of Operations

Degree of Halt	Frequency	%	Cumulative %
Not at all	8	3	3
To a light extent	10	4	7
To a moderate extent	30	12	19
To a considerable extent	40	17	36
To a great extent	70	29	65
To an extreme extent	83	35	100
Total	238	100	

Source: Field Work (2020)

Table 11 shows that 3% of the respondents do not experience halt of operation at all, 4% claimed that it has been halted slightly, 12% asserted that it has halted its operation moderately, 17% to a considerable extent, 29% to a great extent and 35% retorted its operation has been halted to an extreme manner. The only 3% that claimed their productions are not halted or halted to a light extent are the SMEs in food and beverages. Table 12 shows SMEs expectations over next years.

Table 12: Enterprises Expectations over next year

Expectations	Frequency	%	Cumulative %
To Continue with the same business	83	35%	35
To Downsize	76	32%	67
To Close the business	67	28%	95
To Diversify into another line of business	12	5%	100
Total	238	100	

Source: Field Work (2020)

Table 11 depicts the expectation of the enterprises in the wake of the Coronavirus pandemic, the majority of enterprises (35%) expect to continue with their present line of business over the next 1 year, while 28% say it would downsize its business. 27% reported that it may close down business, while 5% would diversify into another line of business. Table 13 shows multiple issues reported by the owner/manager of SMEs in Kano.

Table 13: Multiple Issues Reported

S/N	Enterprises Issues	Frequency	Percentage	Cumulative %
	Lack of Adequate Finance	104	44	44
	Sales problems	60	25	69
	Supply Chain Disruption	40	17	86
	Marketing Problem	10	4	90
	Labour	10	4	94
	Inventory Issues	3	1	95
	Importing	5	2	97
	Exporting	6	3	100
		238	100	

Source: Field Work (2020)

Table 13 shows multiples issues reported by the respondents during Coronavirus outbreak and lock down; 44% of enterprises report financial issues, 25% report issues in selling their product/service, 17% report Supply Chain's Disruption, followed by Marketing (10%), Labour

(4%), inventory issues (1%), Importing (2%), and exporting (3%) issues respectively. This Table shows lack of finance as the major problem bedeviling SMEs' survival and growth. Table 14 shows government support solicited by owner managers of SMEs

Table 14: Government Support Solicited

S/N	Government Support Required	Frequency	Percentage %
	Financial Schemes	145	61
	Special Package	68	29
	Taxation / Customs & Tariff	6	2.5
	Operational expenses	2	0.84
	Wage/ Salaries Support	2	0.84
	Rental Cost & Utility Support	2	0.84
	Export Facilitation	3	1
	Infrastructure	10	4
		238	100

Source: Field Work (2020)

To cope with the current challenges, 61% of enterprises demand financial schemes (including loans on low interest rates, grants and relaxation of loan payments), special package 29%, taxation / customs & tariff (2.5%). 0.84% enterprises require support to meet operational expenses including; wage/ salaries support (0.84%) and rental cost & utility support (0.84%). Furthermore, export oriented units call for government support for export facilitation (1%). and 4% of enterprises want infrastructure support. This Table 14 implies that the vast majority of SMEs wants government to provide financial scheme and to some larger extent special packages which could also be inform of financial support to cushion the severe effect of coronavirus pandemic

Key interventions identified by the respondents

Special Grants and interest free loans for SMEs.
• Financial assistance for small scale automotive industries may be provided. Grants & interest free loans may be introduced.
• SME facilitation helpdesks may be established at Banks for guidance regarding documentation and other procedures critical in obtaining loans.
• Financial Schemes may be announced for services sector including IT Businesses, Business Consultation, Wholesale & Retail, logistics etc.
• Special financial schemes and grants may be provided to Women Entrepreneurs (WEs).
• Relaxation in interest payments for running finance for 1-2 months may be provided.
• Government may provide interest free loans for school administrators so that they can manage their system during and after lock down.
• Businesses that are debtors/ declared defaulters or are affected by any other bank issues may be facilitated and granted an opportunity to avail further loan facility. In other words, their CIBs should be cleared for further loan availability

5. Summary and Conclusion

In addition to its impact on public health, COVID-19 has had a major impact on SMEs. The main objective of this chapter is showing the impact of Covid-19 on SMEs; laid off of workers/downsizing, reduction in sales, halted operations, reduction in productive activities, and disruption in supply chain and highlight multiple area of facilitation required for government intervention. Having conducted a questionnaire survey on SMEs in Kano, Nigeria and collected

238 useable responses, the Tables of analysis show that coronavirus has severely dealt with SMEs in the following manners:

Reduction in sales caused by covid 19; From Table 6, it could be inferred that 2.5% reported that the lockdown due to COVID-19 pandemic has not reduced their sales, 4% claimed that it has reduced it slightly, 13.5% asserted that it has reduced it to a moderate extent, 17% to a considerable extent, 27% to a great extent and 36% retorted that it has reduced sales extremely. This implies that majority of the SMEs experienced considerable extent, great extent and worst of all extreme extent in sales due to the Covid -19 Pandemic.

Similarly, Covid 19 reduced the production activities of SMEs, Table 7 shows that 3% of the respondents do not experience reduction in production at all, 4% claimed that it has reduced it slightly, 12% asserted that it has reduced it moderately, 17% to a considerable extent, 29% to a great extent and 35% retorted that it has reduced the production in an extreme manner. The only 8% that their productions are not reduced or reduced to a light extent are the SMEs in food and beverages.

Moreover, Table 8 also shows that 3% of the respondents do not experience disruption at all, 3% claimed that they experienced disruption in supply chain slightly, 10% asserted that it has experienced disruption moderately, 17% to a considerable extent, 29% to a great extent and 38% retorted that Covid-9 has hampered their supply chain in an extreme manner. The only 6% that their supply chain are not affected or affected to a light extent are the SMEs in food and beverages that are considered as necessity during the lockdown by the government.
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In addition, Table 10 shows that 12% of SMEs in our sample has not laid off their workers at all, 17% claimed that it has not laid off their worker to a light extent, 16% asserted that it has moderately laid up its workers, 17% to a considerable extent, 21% to a great extent and 17% retorted that Covid-19 has extreme impact which caused lay off of workers. The implication of this statistic is that many SMEs downsize, the considerable extent, great extent and extreme extent show that Covid- 19 affect the ability of many SMEs to pay their workers as at when due which resulted into downsizing employee and to some closure of business.

Furthermore, this study revealed how SMEs halted their operation due to covid 19; Table 11 shows that 3% of the respondents do not experience halt of operation at all, 4% claimed that it has been halted slightly, 12% asserted that it has halted its operation moderately, 17% to a considerable extent, 29% to a great extent and 35% retorted its operation has been halted to an extreme manner. The only 3% that claimed their productions are not halted or halted to a light extent are the SMEs in food and beverages.

Besides the above impact, this study depicts the expectation of the enterprises in the wake of the Coronavirus pandemic, the majority of enterprises (35%) expect to continue with their present line of business over the next 1 year, while 28% say it would downsize its business. 27% reported that it may close down business, while 5% would diversify into another line of business.

In a general term, Table 13 shows multiples issues reported by the respondents during Coronavirus outbreak and lock down; 44% of enterprises report financial issues, 25% report issues in selling their product/service, 17% report Supply Chain's Disruption, followed by Marketing (10%), Labour (4%), inventory issues (1%), Importing (2%), and exporting (3%) issues respectively. This Table shows lack of finance as the major problem bedeviling SMEs' survival and growth.

To cope with the current challenges, 61% of enterprises demand financial schemes (including loans on low interest rates, grants and relaxation of loan payments), special package 29%, taxation / customs & tariff (2.5%). 0.84% enterprises require support to meet operational expenses including; wage/ salaries support (0.84%) and rental cost & utility support (0.84%). Furthermore, export oriented units call for government support for export facilitation (1%). and 4% of enterprises want infrastructure support. This Table 14 implies that the vast majority of SMEs wants government to provide financial scheme and to some larger extent special packages which could also be inform of financial support to cushion the severe effect of coronavirus pandemic

6. Recommendations

Based on the findings of this study, we recommend and suggest the followings:

• Financial assistance could be provided to SMEs.

• Programs could be introduced for new startups in order to adapt to the new challenges of aftermath of Covid-19.

• The government could give loans to SMEs so that they can continue their business otherwise they will have to layoff employees and cut down more business

• Soft loans may be provided to logistics Sector in order to enhance investment in IT, warehousing & Transportation etc.

• Special Financial package (free of interest) may be announced for transport sector (goods transport) to upgrade their existing fleet (obsolete vehicles) according to the international standards.

• Government may launch a special package for small and medium sized businesses to support investment in home finance.

The Nigerian government should set up an inclusive export policy control board whose primary responsibility is to follow up and measure the performance and outcomes of policies emanating from the collaborative effort of the Federal government of Nigeria, State government, the Ministry of Finance and National Planning, the Ministry of Industry, Trade and Investment, the Central Bank of Nigeria, the Nigerian Export Promotion Council, the Nigerian Export and Import Bank and other stakeholders in the development of export trade in the country for SMEs . Some of the outcomes to be measured are risk moderation, export credit services, investment maturity periods, lower transaction costs, export procedures and export financing on better terms for exporters

• Exemption of duty on imports of raw material .

• Sales tax and minimum tax rates on turnover may be reduced by 50% for minimum 6months.

• Tax on gross profit may be reduced from to 1 % .

• Manufacturing Industry may be declared as zero rated sectors.

• Withholding tax may be zero rated.

• Around one-year exemption on the imports of raw material and machinery for SMEs could be provided.

• Duties and taxes may be exempted on the shipment arrived / stuck at port during the period of lockdown.

• Sales Tax refunds should be reimbursed immediately in exporters accounts and start it from small companies and small amounts without classification of industries.

• Companies who are Withholding Tax agents should be relaxed for the period of 6 months.

• To protect new startups, a package including tax relief and financial incentives may be announced for New Startups in order to facilitate their loan payments and operational expenses.

• Increase import duties on the consumer and capital products that are produced locally.

• Tax support could be provided to start new businesses.

• Furthermore, tax imposed on Employees' salaries may be simplified

• Support could be provided to businesses to meet their operational expenses such as salaries, office rents.

• Salaries support may be provided to employees for three months

• Government could provide special incentives to SMEs in order to retain their employees.

• 50 percent of daily wagers (6-12months) salaries may be paid by the Government to sustain their jobs. Government may notify a 50 percent reduction (6-12 months) of rent for commercial properties

• Landlords could be instructed to waive commercial rentals for 6 months.

• Government could announce special package for buildings, rent and utility bills, etc.

• Waiver of duties and taxes on utility bills (Electricity & Gas) may be provided.

A portal could be opened and operative 24 hours to receive problems & suggestions of SMEs, the issues and suggestions could be passed on for their timely support.

• Government may support free trade shows for Handicraft products.

• One window support for exports may be introduced

• SMEDAN could provide facilitation in identification of international sales opportunities by connecting or finding the buyers globally to address issues related to exports.

• Online awareness programs may be introduced for small unit owners to obtain online order from international buyers in order to enable them to compete with developed economies' manufacturers.

• Tax procedures and documentation may be simplified.

• Softening laws, equality of laws and protection of agriculture and businessmen, as they provide jobs for unemployed.

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