

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.

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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