

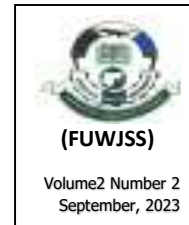
**IMPACT OF COVID-19 LOCK DOWN ON
SMALL AND MEDIUM ENTERPRISES (SMEs)
IN KEFFI METROPOLIS, NASARAWA STATE,
NIGERIA**

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Abstract

The outbreak of COVID-19 pandemic brought about lockdowns that led to the restriction of movements, market closure, social distancing, among others. Consequently, these restrictions and controls of movement have particularly affected Small and Medium Enterprises (SMEs) in Nigeria. To this end, this study examines the impact of the coronavirus pandemic lockdown on traders, general services and manufacturing businesses in Keffi metropolis of Nasarawa State. The study used a sample comprising of 234 SMEs that are involved in retail traders and manufacturing services ranging from paints and soap production, consumables as well as baking businesses. Data were collected through a structured questionnaire and interview. Social ecology theory was utilized as the theoretical framework of analysis. The investigation revealed that the impact of COVID-19 pandemic on small and medium scale enterprises manifest in low turnout of customers, low income, increase in the cost of goods and services, sales fluctuations, insufficient supply of goods, low demand of goods and services and there was no reduction in the cost/price of goods and services. The study concludes that the impact of COVID-19 lockdown in Keffi metropolis in Nasarawa State, Nigeria is severe as some SMEs could not survive the pandemic lockdown. Thus, the study recommends that SMEs in Keffi metropolis and Nasarawa State in general could improve on their performance by adopting digital marketing to minimize the negative effect of future lockdowns.

Keywords: COVID-19, Pandemic, Lockdown, Small Scale Enterprises, Performance

Introduction

The emergence of COVID-19 pandemic has shrunk the entire globe, wreaking havoc on both local and international economies, instilling distrust among states, halting international travel and hampering socio-cultural connections and human relationships. In Africa, estimates reveal that the continent plunged into the worst recession in 25 years with a growth of -5.1% (International Trade Center, 2020). According to a survey by African Management Institute (AMI) in 17 African countries, 87% of respondents (business owners) were not certain about survival beyond the pandemic and 67% of respondents argues that control measures such as curfews, social distancing and lockdowns had negatively affected chances of business survival (Harrison, 2020). SME competitive outlook on the other hand estimated that African business exporters lost \$2.4 billion from supply chain exports as a result of factory closures in China, European Union and in the U.S (ITC, 2020). However, Covid-19 Pandemic has a devastating effect on human and material resources and it is one of the greatest events that history will continue to remember. The pandemic spread across the globe without obstacles and the worst that affected the global economy since the great depression (Erdem, 2011; IMF, 2020; WHO, 2020). In Nigeria, COVID-19-induced lockdown caused more 300,000 job losses in the leisure and hospitality industry, with travel crashes and cancellations of bookings expected to continue (CSEA, 2020). In particular, the Micro, Small, and Medium Scale Enterprises (MSMEs), was the worst affected by the general lockdown (Nnanna, 2020). This is due to their relatively low savings capacity and because of the official restrictions on the free movement of goods and people which Small and Medium Enterprises (SMEs) depend upon to keep their supply chains and ultimately make their businesses running profitably (Nnanna, 2020).

Small and Medium Enterprises (SMEs) occupy a significant position in the economic development of every nation, especially in developing countries like Nigeria. The growth of SMEs is perceived globally as a key strategic step towards job creation, poverty reduction and economic growth. The role of small and medium enterprises is worldwide acknowledged for their unique contribution to the economic development, and indeed a road map to nation-building (Aderemi, Olu-Young, Taiwo, & Adejumo, 2019). The SMEs sector contributed more than 90% of all economic activities and more than 50% of all employment opportunities globally and also, accounted for more than 40% of GDP in developing nations (Garba, 2020). SMEs sub-sector in Nigeria, as obtains in other parts of the globe, performs a key role in the economic development of the country as it accounted for 90% of all businesses in Nigeria (Gbandi & Amisah, 2014).

In Nasarawa State, attempt to control the spread of the pandemic sees the government closed factories, markets, places of worship, as well as restrictions of goods, and service and movement of people particularly in major cities such as Lafia, the state capital and other urban centres including Keffi from 8:00am to 6:00pm except in Karu local government where there is a 24 hours' curfew. This development echoed its effect on the activities of SMEs in the state generally and Keffi local government in particular. In the light of the above, this study seeks to examine the impact of COVID-19 lock down on traders and other medium scale businesses in Keffi metropolis of Nasarawa State, Nigeria.

COVID-19 Pandemic and Global Performance of Small and Medium Scale Enterprises (SMEs)

The COVID-19 pandemic, also refer to as coronavirus pandemic, is a global pandemic of corona virus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2, (SARS-CoV-2). The virus was first discovered in Wuhan, China, in December 2019. Attempts to contain it there failed, allowing the virus to spread worldwide. The World Health Organization (WHO) declared a Public Health Emergency of International Concern on 30 January 2020 and a pandemic on 11 March 2020. As of 13 May 2022, the pandemic had caused more than 520 million confirmed deaths, making it one of the deadliest virus in history (Harapan Itoh, Yufika, Winardi, Keam, Te, & Mudatsir, 2020). COVID-19 symptoms range from undetectable to deadly, but most commonly include fever, dry cough, and fatigue. Severe illness is more likely in elderly patients and those with certain underlying medical conditions. The sign of the infection are running nose, sneezing, cough, fever, sore throat, breathing disorder (Harapan et al., 2020; Ohia et al., 2020; Unhale et al., 2020).

The virus transmits when people breathe in air contaminated by droplets and small airborne particles containing the virus. The risk of breathing these in is highest when people are in close proximity, but they can be inhaled over longer distances, particularly indoors. Transmission can also occur if contaminated fluids reach the eyes, nose or mouth, and, rarely, via contaminated surfaces. Infected persons are typically contagious for 10 days, and can spread the virus even if they do not develop symptoms. Mutations have produced many strains (variants) with varying degrees of infectivity and virulence.

Many people that were infected with the virus experience respiratory disorder and do not require any treatment to recover. Mostly, the elderly and those with medical problems such as cardiovascular disease, diabetes, chronic respiratory disease, and cancer are developing severe sickness. Therefore, the only way to prevent and reduce the spread of the virus was

through enlightenment about the deadly virus, its sources, and how it spreads (WHO, 2020). As of June 4, 2023, the outbreak of the coronavirus disease (COVID-19) had been confirmed in more than 220 countries and territories (Worldometer, 2023). The virus had infected 767 million people worldwide, and the number of deaths had reached almost 6.9 million. The most severely affected countries include the U.S., India, and Brazil (Worldometer, 2023).

Nigeria is one of the countries affected globally. The first case was confirmed in Lagos State on 27 February 2020. This index case was a 44-year old man, an Italian citizen who returned from Milan, Italy, on 24 February and presented at a health facility on 26 February 2020. Following the confirmation of the index case, 216 people were identified as contacts to be followed up. Of these, 45 travelled out of Nigeria and one of the remaining 176 contacts was confirmed to be positive for COVID-19 on 9 March 2020. The country witnessed an increase in the number of cases, which has spread across several states. While majority of the initial cases were imported, most of the new cases have no travel history or contact with such people (Gilbert, et al., 2021). Small and Medium Scale Enterprise (SMEs) have been identified differently by various individuals and organization such that an enterprise that is considered small and medium in one place is seen differently in another. Even within a country, the definition changes over time. Some common indicators employed in the various definitions include total assets, size of labour employed, values of annual turnover and capital investment (Essien & Udofia, 2019).

According to ASIA Pacific Economic Cooperation (2003) SMEs are defined as companies with less than 500 employees by the United States, Russia, and China, whereas Peru defines small-medium enterprises as businesses which have up to 19 employees. In this research the description of SMEs provided by the European Commission will be considered as a definite definition of SMEs (Soiferman, 2013). The European Commission has defined SMEs as businesses with less than 250 employees and with annual income turnover up to 50 million euros (Juergensen, Guimón, and Narula, 2020). Furthermore, Brouthers and Nakos (2004) claimed that SMEs should not be considered as smaller versions of big companies because they have their own different functionality and have a different management style therefore SMEs must be treated differently. However, SMEs are critical to a country's economic development, and SMEs are considered a good source of innovation in the country. To win the competitive advantage, SMEs are always engaged in developing new goods and services, shaping innovations which lead to a better response to evolving customer demands (Juergensen, Guimón, and Narula, 2020). SMEs contribute greatly to economic development worldwide, SMEs are gaining their importance throughout the globe by promoting growth, job creation, and driving innovation in the many

countries (Rambaree & Nässén, 2020). SMEs often operate in highly competitive markets where gaining competitive advantage, growth and innovation is crucial to stay in the market. Golovanova and Kulikova (2018) mentioned that innovation is the basis for the SMEs stability in the competitive market. SME must consider much more while thinking of improvement and success as SMEs often do not have the required resources (Gilmore, Carson & Grant, 2007). SMEs must ensure their growth, successful, and stability of their business in the market (Hao, 1999).

Small and medium scale enterprises are certainly not transnational company, multinational cooperation, publicly owned enterprises or large facility of any kind. However, they can depend on business and ownership structure to become a large business unit (Terungwa, 2011) while it can be argued that 80% of the financing of SMEs come from owners, friends and families, business form can take different form including private ownership, limited partnership, contract and sub-contracts, cooperatives or associations (Kozak, 2017). Small and medium scale enterprises have a narrow context within which its operation is carried out. However, where it is effectively operated it has capacity to sprout the economic growth and development.

Impact of COVID-19 Pandemic on SMEs in Nigeria

Many researchers have conducted studies around the world since the emergence of COVID-19 pandemic with devastating effect on the world economy and have mostly affected the operations and performance of small and medium enterprises. Some of the reviews of previous studies are highlighted below and will help the researcher take a stand. Ozigi and Umar (2021) explored the effect of COVID-19 Pandemic on the Performance of Small and Medium Business Enterprises in Abuja-FCT, Nigeria. The study adopted a quantitative research technique using data collection method through the administration of structured questionnaire and on 10 selected SMEs with 100 respondents in Municipal Area Council in Abuja which were selected purposively to elicit insights into the effect of COVID-19 pandemic on their businesses. Findings from the analysis indicated that the COVID-19 pandemic's effect includes: loss of competent staff resulting from reduction in staff salary, low revenue or income generation, lack of patronage, and lack of sincerity on the part of government to reduce the prevalence of the pandemic. The SMEs are often faced with problems such as: inability to pay salaries, repay loans and rent. Most respondent suggested that government should introduce a well monitored and structured palliative schemes, poverty alleviation programs, reduced interest rates, relax loans and defer tax payments. The study lacks empirical evidence and did not consider the effect of COVID-19 pandemic on SMEs in Keffi metropolis. This study therefore

provides more literature and empirical evidences on the impact of COVID-19 pandemic on SMEs in Keffi metropolis.

Jennifer (2021) investigates the effect of COVID-19 pandemic on small and medium scale businesses in Port Harcourt metropolis. The descriptive survey research design was adopted for this study. Three objectives and three research questions were formulated to guide the study. Descriptive research survey was adopted. The population of the study is small and medium businesses which are generally classified under; services providers, manufacturing and traders. Stratified random sampling technique was used to select the SMEs then simple random technique was employed to select the respondents. A total of 60 SMEs were selected for the study with 147 respondents. Questionnaire and interview were the instruments used. A total of 55 copies of the questionnaire were used and 92 respondents were interviewed. The data was analyzed using mean score and simple percentages. The result showed that COVID-19 pandemic has had a negative effect on SMEs as it has led to low income, insufficient supply and sales fluctuations. The strategies adopted to survive in the wake of COVID-19 include increase in the price of goods and services and operate skeletal. SMEs workers although believe the outbreak of COVID-19 but not in Rivers State hence, expect government to allow everybody go about their businesses. The study implies that for SMEs to thrive in this era of new normal, SMEs owners will look beyond physical marketing space and delve into digital marketing. It was recommended that SME workers should adopt digital marketing and government should support SMEs by providing grants and a policy for easy operation.

Bukar and Umar (2021) examined the effect of the coronavirus pandemic on the small and medium scale business in Yobe State, Nigeria. The study adopted a survey research design. Data were obtained through a questionnaire administered to 278 SMEs in Yobe State. The data were analyzed using descriptive and regression analysis using SPSS. The findings of the study indicate owners/managers of SMEs that participated in the study rated the variables of COVID-19 (lockdown, movement restriction, market closure, and social distancing) on a high level. The result further revealed that all the variables in the study correlate with SME's performance. Interestingly, the findings indicate three variables have a significant positive effect on SME's performance, the highest among is the market closure, followed by movement restriction and lockdown accordingly. While social distancing shows no significant effect on SME's performance. Therefore, it is recommended that proactive plans should be put in place for SMEs in anticipation of events such as COVID-19 that can hurt businesses.

However, from the reviewed works of scholars above, it is obvious that the COVID-19 pandemic had led to some economic crises which have

notable consequences on every individual and sectors of the economy as a whole which sees the government put forwards measures in managing the impacts on several sectors in Nigeria. Still, there are yet to be explored empirical studies on the impacts on the performance of Small and Medium Scale Enterprises (SMEs) in Keffi metropolis. and this study sought to fill this gap. Therefore, based on this premise, it prompted the researcher to examine the impact of COVID-19 pandemic on Small and Medium Scale Enterprises (SMEs) Keffi metropolis of Nasarawa State.

Theoretical Framework

This paper is anchored on Social Ecology theory developed by Bookchin in 1960. The theory offers an understanding of behavioural reactions from a person, interpersonal, organizational, community, and public policy concerning the formation of behavior within the nearby social environment (Bookchin, 1960). The theory assists in the recognition of issues affecting behaviour and also offers direction for developing successful programs through social environments. The social ecological theory emphasizes the numerous levels of influence (such as individual, interpersonal, organizational, community, and public policy) and the idea that behavior is shaped and shaped by the social environment. The social-ecological theory is useful in understanding the reasons as to why we behave the way we do; however, the theory still possesses limitations. For example, the theory may tell us what factors are contributing to a certain situation, the theory does not give insight into how much an effect has over another. This makes it hard for families to uncover which aspect of the theory they can focus more on to make a change in their environment or personal actions. Implementation of the social ecological theory into communities can be difficult because of cost. For example, it will be difficult to implement violence prevention programs in cities that have high crime and violence rates. Other limitation of social ecological theory includes;

- a. Lack of motivation for change in the environment
- b. Changing lifestyles can be extremely difficult
- c. Not all diseases can be prevented.

The importance of this theory to the study under investigation cannot be overemphasized. With the emergence of COVID-19 which separates Nigeria from other countries of the world, serious attention was given to shaping and adopting healthy behavior such as sanitization, social distancing, movement restriction, and ban on worship, testing suspects, isolation, quarantining, and business closures. The emergence of COVID-19 pandemic brought about changes worldwide including Nigeria. The changes are summarised as: increased sickness, death, poverty, effect on health, food production, security, money supply, reduced inflow of foreign exchange resulting from

lack of export and import of goods and services except for essential products, lack of patronage resulting from restrictions in movement and access, changes in mode of business operation from physical contact to online and many others. The SMEs suffered and are still being affected by the emergence of the pandemic since year 2020. Patronage and cash flow of the SMEs was seriously impacted by the novel virus plaguing the world economy. This experience triggered negative survival, excitement and sentiment on the financial performance of Small and Medium Scale Enterprises particularly in Keffi metropolis. Businesses have collapsed and many more are on the verge of extinction due to prevalence of COVID-19 pandemic coupled with the volatile nature of Nigeria economy even till the second quarter of 2023. Hence, most SMEs with insufficient capital outlay went into economic shock and it is highly unlikely to recover from this shock in the short run.

Research Methodology

This paper employs survey research designs in carrying out its investigation. A sample of two hundred and thirty-four (234) SMEs that are involved in trading, general services and manufacturing businesses were randomly selected from the population of seven hundred and six (706) within Keffi metropolis namely; old market (located along Gauta road) and new market, Keffi main town, High Court and Angwan Lambu area which are generally classified under; service providers (including filling stations), manufacturing, Hotels and traders. In addition, oral interview was conducted with 2 heads of different SMEs within the study areas and 2 government representatives/authorities of the Keffi local government to obtain further information and their responses compliments the analysis of information gathered from other sources. This brings the total number of people interviewed to four (4). Data were analyzed and interpreted using descriptive statistical techniques such as frequencies and percentages, while interview responses were analyzed thematically.

Impact of COVID-19 Pandemic Lockdown on the Performance of Small and Medium Scale Enterprises in Keffi Metropolis

Analysis from the investigation shows that 145 (62%) of the respondents strongly agreed that there was mass low turnout of customers during the pandemic, 63 (26.9%) agreed, 12, (5.1%) disagreed with the position, while 11 (4.7%) strongly disagreed. However, about 3 respondents representing 1.3% declined comment.

Item 2 on the same table shows that 123 (52.6%) respondents strongly agreed that there was reduction in the cost/price of goods and services, 78 (33.3%) respondents agreed to the above view while 10 (4.3%) respondents

disagree and 21(9%) respondents strongly disagree with the above assertion. Only 2 (0.9%) remained mute the subject.

Item 3 of the table shows that, 100 (42.7%) respondents strongly agreed that during the pandemic there was increase in the cost of goods and services, 99 (42.3%) respondents agreed to the above view, while 23 (9.8%) respondents disagree and 11 (4.7%) respondents strongly disagree with the above assertion. 1 respondent which constitute of (0.4%) did not say anything.

Item 4 above shows that 107 (45.7%) respondents strongly agreed that the pandemic was marred with insufficient supply of goods and stimulus packages to the Small and Medium Scale Enterprises, 90 (37.5%) respondents agreed to the above view, while 20 (8.5%) respondents disagree and 15 (6.4%) respondents strongly disagree with the above assertion, the above data shows clearly that there was insufficient supply of goods and stimulus packages to the SMEs during the COVID-19 pandemic.

Item 5 above, shows that, 99 (42.3%) respondents strongly agreed that there was high demand of goods and services during the pandemic, 67 (28.6%) respondents agreed to the above view, while 45(19.1%) respondents disagree and 18 (8%) respondents strongly disagree with the above assertion. 5 respondents representing 2.1% were undecided. The above data shows there was high demand of goods and services and might be attributed the restriction in movement during the period.

Item 6 shows that, 123 (52.6%) respondents strongly agreed that, the SMEs experienced series of fluctuations in sales, 75(32.1%) respondents agreed to the above view, while 20(8.5%) respondents disagree and 13 (5.6%) respondents strongly disagree with the above assertion. Only 3 respondents (1.3%) did not say anything. With the above analysis, it is clear that SMEs experienced sales fluctuations during the pandemic.

Item 7 on the same table (4.8) also shows that, 108 (46.2%) strongly agreed that their business was closed during the pandemic, 56 (23.9%) also agreed. On the other hand, 38 (16.2%) disagree the proposition, while 25 (10.7%) strongly agreed. However, 7 respondents representing (3%) declined comment. From the data it shows that many businesses were closed during the pandemic in Keffi local government.

From the oral interview, the SMEs officials interviewed were in agreement that COVID-19 pandemic significantly affected their businesses. In an interview held with Mr C on 20th June, 2023 on the impact of COVID-19 pandemic on SMEs, he stated thus:

I believe you also reside in Keffi during the pandemic and you pass through many shops, you will recall that when the pandemic started, all business operators were asked to close except essential services, this makes many SMEs to lose lots of customers as the sales reduced drastically. Sometimes some managed to open but will end up not going home with even N500

naira and still be struggling for money to board a bike back to their houses. It was indeed a horrible experience for we the SMEs operations here in Keffi and I got lot of reports of diverse experiences (Field Survey, June 2023).

In an interview with Mr A.I., an SME official and owner of a printing press operator in Angwan Lambu on 21st June, 2023, however laments that:

Coupled with the environment where the business solely depends on students, and everywhere was closed to the COVID-19 pandemic, I have no option than to close my shop, because I will come to the shop and hardly see even transport to go back. I only come sometimes once in a week. Indeed, it was a horrible experience (Field Survey, June, 2023).

In a similar interview with Mrs Z. a staff of Keffi local government council on 20th June, 2023, she stated that:

We understand the feelings of the SMEs businesses and I felt for them as well because some of them feed on daily hustles. We at the local government authority tried its best by making sure that whatever gets to the local council trickled down to the residents of Keffi. We at the local government level do not have the capacity and sole responsibility to provide to the needs of the people, we knew how the people feels particularly the SMEs where most businesses were operated on a skeletal basis during the pandemic. The officials of the local government push for help and we were able distributed to the people adequately as it comes to us here in Keffi (Field Survey, June 2023).

An interview with Mr R., an official of the Keffi local government on the 20th June 2023 revealed that:

Hmmm! The experience of COVID-19 is not something many will forget in a hurry in view of the disaster associated with the pandemic. I know of many shops that have remained close even almost 2 years after and as it is many will find it difficult to recover due to debts accrued during the period (Field Survey, June 2023).

Finding from the study shows that the impact of COVID-19 pandemic on small and medium scale enterprises in the study area were low turnout of customers, low income, increase in the cost of goods and services, sales fluctuations and insufficient supply of goods, low demand of goods and services and there was no reduction in the cost/price of goods and services. This shows that COVID-19 pandemic has a negative impact on small and medium scale enterprises in Keffi metropolis. This could be attributed to the measures taken by the government in containing the pandemic which has reduced the flow of income and consumption of goods and services

including closing of borders. The study corroborates with the study carried out by Ozigi and Umar (2021) who found that the COVID-19 pandemic effect SMEs operation in the following ways: loss of competent staff resulting from reduction in staff salary, low revenue or income generation, lack of patronage, and lack of sincerity on the part of government to reduce the prevalence of the pandemic.

Conclusion and Recommendations

The study investigated the impact of COVID-19 lockdown on small and medium enterprises (SMEs) in Keffi metropolis. It was found that the pandemic has adversely affected the activities of retail traders, consumables as well as manufacturing businesses due to mass low turnout of customers during the pandemic as supported by 89% of the respondents. The situation in Nasarawa state and particularly in Keffi metropolis was however serious as some SMEs could not survive beyond pandemic period due of cash flow issues. Many businesses were closed particularly in High Court and Angwan areas, as 108 respondents representing (46.2%) strongly agreed to this assentation and seconded by 56 (23.9%). However, despite the negative effect of COVID-19 on SMEs in Keffi metropolis, some entrepreneurs leveraged on the opportunity to exploit. The study recommends small businesses and owners of small business should consider long-term and adopt crisis management strategies such as incorporating technology into their future growth by engaging in online marketing, not only focusing on financial factors but also fully taking nonfinancial factors into account, owners top management, as well as different levels of personnel should be involved in developing crisis management mechanisms according to their needs.

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