

TITLE PAGE

**IMPACT OF COVID-19 ON THE PERFORMANCE OF MICRO, SMALL
AND MEDIUM ENTERPRISE WITHIN KADUNA**

BY

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**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT
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KADUNA POLYTECHNIC

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DECLARATION

I hereby declare that this project was written by me under the guidance and supervision of **Mrs. Blessed Garba** of the Department of Business Administration.

I have neither copied someone's work nor has someone else done it for me. All references made to published literature have been duly acknowledged.

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APPROVAL

This is to certify that this project titled “**Impact of COVID-19 on the Performance of Micro, Small and Medium Enterprise within Kaduna**” written by **Ramatu Musa, KPT/CBMS/18/50503**, has been read and approved as having met the requirements governing the preparation and presentation of project in Kaduna Polytechnic. It is hereby approved for its contribution to knowledge and literary presentation.

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DEDICATION

This project is dedicated to Almighty Allah.

ACKNOWLEDGMENT

I wish to thank Almighty Allah for his favour, love, care and mercy upon my life, and everything he has done to me. Words can't express how grateful I am.

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ABSTRACT

This study employed recently collected data from Nigeria to examine the ways in which the COVID-19 pandemic has been affecting Small and Medium Scale Enterprise in Nigeria. The investigation responds to the research questions on how the pandemic has affected the entrepreneurs and what are the factors that influence the coping sties of the entrepreneurs. The population of the study consisted of 45 micro-enterprise within Magajin Gari and the sample selected for the study consists of 40 staff of the enterprises this was adopted from Krejcie and Morgan table (1970). The results suggest that the pandemic, as well as governmental mobility restrictions (i.e. partial and total “lockdowns”), have both had significant effects on Small and Medium Scale Enterprise in Nigeria reported by entrepreneurs in our sample. COVID-19 related cases and measures had on the issues related to small and medium scale enterprise in Nigeria. The studies found that majority of the entrepreneurs have been affected (both severely and slightly) by the COVID-19 pandemics through the partial and total lockdown and movement restrictions. For instance, partial lockdown measures had an increasing likelihood effect of low sales among the enterprises. In addition, partial lockdown increases the likelihood of switching approaches of business (‘coping strategies) whereas total lockdown has a negative influence on the coping strategies. One of the policy implications of our study is the need to address social protection approaches (such as palliative measures,) which can help to cushion the effect on the pandemic on the Small and Medium Scale Enterprise in Nigeria.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The history of the world infection have wreaked havoc among countries. The continues and emerging global convergence is also influencing the spread of these infectious diseases.

According to the world health organization (WHO), the world has witnessed emergence of several diseases outbreak and epidemics caused by more than 20 infections agents over the past decade. The emergence of corona virus- associated diseases (SARs and MERs) infected global challenges to public health system. SARS –Cov 2 (the causative agent for corona virus diseases covid -19) is the latest addition to this expanding loss of novel agents. WHO declared Covid -19 a public health emergency of international concern on 30 January 2020 and pandemic on 11 March 2020.

Bogoch et al (2020) report indicate a clustering pneumonia of unknown etiology in China: potential for international spread via commercial air travel. It is adjudged as to be one of the worst pandemics in human history with a staggering number of more than 1.4 million infections in 177 countries and more than 85,000 deaths globally as at 9th April, 2020.

Globally micro, small and medium enterprises consists of the driving force of industrial growth and development of the economy. Small business account for a

greater percentage of all business in virtually every economy (Satope & Basede, 2014).

The small business also generates employment opportunities thereby reducing the rate of unemployment (Yunusa & Paul, 2018). In Nigeria, government formulates policies aimed at facilitating and empowering the growth and development of small business enterprises. Small business constitutes a greater percentage of all registered companies in Nigeria and they have been in existence for a long time.

The role of Small and Medium-Scale Enterprise (SMEs) in the national economy cannot be underestimated. These enterprises are being given increasing policy attention in recent years, particularly in third world countries partly because of growing disappointment with results of development strategies focusing on large scale capital intensive and high import dependent industrial plants.

SMEs expansion boosts employment more than large firm growth because SMEs are more labour intensive thereby subsidizing SMEs may represent a poverty alleviation tools, by promoting SMEs and individual countries and the international community at large can make progress towards the main goal of halving poverty level by year 2020 i.e to reduce poverty by half and becoming among 20 largest World Economies (Nigeria Vision 20: 2020).

This study seeks to investigate the impact of covid -19 on the performance of Small and Medium Enterprises as a veritable tool in Economic Growth and Development. The purpose of this study is to come up with a set of potential determinates that affect the adoption of SMEs and set of potential supporting activities to influence the performance of SMEs in Nigeria.

1.2 Statement of the Problem

Micro small and medium enterprises sector is the backbone of major developed economic MSMEs are important contributors to employment and economic growth. The micro small and medium business sector has been the backbone of major developed economics, as well as significant contributors to employment, economic and export growth.

SMEs account for a percent of business in Nigeria, 60 percent as employment and contribute 52 percent of total GDP. SME contribute 48% of the national GDP in Nigeria, account for 96% of business and 84% of employment (Zafar & Mustafa 2017). the federal government ordered the close down of schools, religious and even official gatherings during the outbreak of the COVID 19 disease. The education of estimated 5 million children and youth has been set back as schools closed down indefinitely. The outbreak has strained the finances of governments' National economics have become isolated with statement in key sectors. Big companies like Apple, Hyundai, Kia have announced strategies plans to cushion the effect of the disease stock price of many blue chip companies across the globe are falling. The current level of detections and quarantined in Nigeria is controllable and manageable (Ritter, 2015 & Tomiyama 2016).

COVID 19 pandemic causes both a severe health and an economic slowdown. Employment investment financial development and economic growth are all adversely affected by the disaster, and the achievement of a country's financial targets has been negated. Small business in Nigeria faces serious operational

challenges from an increased cost of production and distribution to supply chain constraints even if COVID-19 inevitable trade away the impact on business will last longer than anticipated (Adijoh, Ze, Tougen, & Dalibi 2020).

Since the first diagnosis of the COVID – 19 outbreak it has spread to over 200 countries and all US states. So far it has been projected that the virus could reduce global economic growth by 3.0 to 6.0 percent. The maximum impact will not be understood until the pandemic peak has its impacts. The human cost in terms of lost lives would adversely impact global growth in addition to the cost of increasing poverty levels, upended lives, disrupted careers and increased social unrest (Jackson, Weiss, Schwarzeberg, & Nelson, 2020).

According to the Nigeria Bureau of statistics, small, micro and medium enterprises in Nigeria have contributed about 50% of industrial jobs and nearly 90% of the manufacturing sector, in term of number of enterprises (PWC, 2020). Based on the above there is need to examine the effect of COVID – 19 virus pandemic on micro small and medium enterprise in Nigeria. the evaluation will assist in attaining a status report on the level of effect of the existing finding and other support strategies on the target recipients; as well as aid in driving policy assessment, redirection and formulation going forward especially in this present economic climate. The research will add to the body of knowledge on effect of COVID – 19 virus on micro small and medium enterprises in future researchers to build upon for further research.

1.3 Objective of the Study

The major objective of this study is to investigate the impact of Covid – 19 on the performance of micro, small and medium enterprises within Kaduna metropolis the specific objectives include:

- i. To examine the impact of lockdown on the sales growth of small and medium enterprises
- ii. To find out the impact of social distance on sales growth of small and medium enterprise sustainability in Kaduna.
- iii. To assess government involvement towards the development of SMEs for sustainable development within Kaduna metropolis.

1.4 Research Questions

- i. To what extent does lockdown impact on the sales growth of small and medium enterprises?
- ii. To what extent does social distance impact on sales growth of small and medium enterprise sustainable in Kaduna metropolis?
- iii. To what extent does government involvement affect the development of SMEs for sustainable development within Kaduna metropolis?

1.5 Significance of the Study

The study will be of great significance to both policy makers and MSMEs in general. S specially, to the policy makers, it would provide the basis for effective

policies for the sections survival of the covid-19 challenges and also adopt strategies to mitigate likely future occurrence.

It is also important to the researcher for the requirement for the award of Higher National Diploma in Business Administration.

The research will add to existing knowledge and also serve as reference for other students and researchers who are undergoing research on similar topic/field.

1.6 Limitation of the Study

In writing this research work, the researcher come across certain constraints that limit the extent to which the researcher intend to cover, these are:

Financial Constraint: This is an important factor that helps in achieving any meaningful research. Money is essential, but with the present economic condition of the country, the researcher was not able to cover the scope earmarked for the research.

Time Constraint: Combining lectures with this research is not an easy task for a student who is always engaged with one academic activities or the other, although time is vital for one to get accurate and up-to-date materials.

Inadequate Materials: The materials on this subject matter are very few. The much relied library is filled up with outdated books, which are of little relevance to current research. Moreover, the cost of new and up-dated materials is exorbitant, which make them not readily affordable.

These limitations however did not have too much effect on the outcome of the study as the researcher was able to mitigate them and other unforeseen ones, which was done by soliciting for few relevant but not too sensitive materials from the respondents. Hence, the researcher was able to come up with an all-inclusive research work that is intended to stand the test of time, worthy of recognition and acceptance.

1.7 Scope of the Study

This study focused on the performance among SMEs in Kaduna metropolis the main focus was to evaluate the impact of covid – 19 viruses on the performance of micro, small and medium enterprises in Nigeria. this include lockdown, social distance and coping strategy as independent variable effective utilization of resources embodied in the management of micro small and medium, their location, the business sector and respective performance were evaluated to see how they impact on the business policies with regard to Covid-19 pandemic for micro, small and medium enterprises. The period under review covers from 2017 – 2021.

1.8 Definition of Terms

Covid -19: The corona virus disease 2019 (covid-19) is a communicable respiratory diseases caused by a new strain of the corona virus that causes illness in humans.

Sales Growth: Sales growth is a metric that measures the ability of your sales team to increase revenue over a fixed period of time.

Lockdown: Lockdown is a restriction policy to people of community to stay where they are usually due to specific risks to themselves or to other if they can move.

Social Distance: The practice of social distancing means staying home and away from other as much as possible to help prevent spread of Covid -19.

SMS: Small and medium scale enterprise as a firm that is independently owned and operated and which is not dominant in its field of operation.

Performance: performance is defined by using the value added (VA) by SMEs as a percent of the total value of the enterprises.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter of the research work intended to review the different literature with respect to the study. It involves some information that exists in certain journal articles as well as books written by various authors on the subject matter.

2.2 Conceptual Framework of Small and Medium Scale Enterprises

The Central Bank of Nigeria, in its 2005 guideline on Small and Medium Enterprise Investment Scheme (SMEIS), described SME as any enterprise with a maximum asset base of 200 million naira (excluding land and working capital) with no lower or upper limit of staff.

Using quantitative indices alone to define SMEs have proven unsatisfactory in many respects. This is because such indices are characterized by periodic alterations due to inflation and thus can sometimes be misleading. Noteworthy is the point that the CBN's definition of SME above may not accommodate many small businesses in Nigeria, which may be known as micro-enterprises. Also misleading is the fact that some enterprise may be labour intensive and so may be large in terms of number of workers employed, while on the other hand, a capital intensive firm may be large in terms of asset base but have fewer employees. And since all i.e. both small and big firms may incur losses, profit is therefore not a preferred yard stick for categorizing small and medium

enterprises.

For the above limitation of quantitative definitions, a qualitative definition based on pre-determined characteristics of SME is needful, although not considered in the scope of this work.

The SME sector comprises very different types of businesses across a wide range of economic sectors. There are essentially two categories: Those that are growth-oriented, and those small and micro enterprises that operate at the subsistence level to provide employment and income mainly for their owners and a relatively small number of external employees. Subsistence enterprises represent the vast majority of SMEs in developing countries. On the other hand, the growth-oriented type are innovative type of businesses which usually operate in growing markets, as well as businesses that are efficiency-oriented and/or network-intensive, which tend to grow through acquisitions.

2.3 An Overview of Nigeria Economy in the context of Covid-19 on Micro, Small and Medium Enterprises

In Nigeria, there are 41, 543, 028 enterprises designated as Micro, Small and Medium Enterprises (MSMEs) accounting for 99.8%, 0.17%, and 0.004% respectively with Lagos, Osun, and Oyo as the top states with the highest number of SMEs (NBS, 2017). SMEs contribute 48% of national GDP, account for 96% of businesses, and 84% of employment. Micro-enterprises are small businesses with less than 10 employees and have less than 5 million Naira in assets excluding

lands and buildings. Unsurprisingly, a large majority of micro-businesses are sole proprietorships. SMEs, however, have more distributed ownerships with 65% as sole proprietorships, 21% as private limited liability companies, 6% as faith-based ownerships, and 5% as partnerships (NBS, 2017). With the larger number of enterprises in Nigeria being a micro-enterprises, any business and economic shocks will unavoidably affect various sectors and livelihoods of many citizens.

As the world is currently being ravaged by the COVID-19 pandemic, nations are grappling with how to contain the spread and limit its effect within their borders (Obiakor, 2020). The government has used different measures to control the spread of the virus and these include the closure of airports, schools, market places, and worship centers among others. The closure by the Federal Government of Nigeria started on 30 March 2020 with Federal Capital Territory, Lagos, and Ogun States having the first share being the first states with the COVID-19 cases in the country (Presidential Task Force on COVID-19, 2020).

These closures, while essential, are having negative ripple effects across all sectors and segments of the country (Obiakor, 2020). Micro and small businesses experienced a larger decline in business activity compared to medium and large firms (Lakuma et al., 2020). This may be because a number of the micro and small businesses in the country stopped operations for a while due to their helplessness to undertake preventive health measures like ensuring physical distancing, providing sanitizers, water, and soap for customers' use (Lakuma et al., 2020).

The economic deceleration in Nigeria was caused by a mixture of falling oil

prices in the world market and the ripple economic effect from the COVID-19 pandemic, which not only led to a fall in the demand for oil products but also stopped economic activities from taking place when social distancing policies were enforced (Ozili, 2020).

According to Adenomon, Abioye, Oguniyi and Olagunju (2020), who studied the effects of the COVID-19 outbreak on the Nigerian Stock Exchange's performance using evidence from GARCH Models covering the period of 2nd January 2020 to 16th April 2020, the results revealed that profits nosedived during the COVID-19 period under study in Nigeria as against the normal pre-COVID-19 results. The work of Chukwuka and Ekeruche (2020) on the impact of the COVID-19 outbreak on the Nigerian economy, shows that Nigeria economy that was projected to experience 2.5% GDP growth, has been truncated by the pandemic leading to a higher increase of the nation's debt servicing to revenue ratio at 60% amid the falling prices of oil.

In the same vein, FATE Foundation and BudgIT (2020) studied the impact of COVID-19 on 1,943 Micro, Small, and Medium Enterprises (MSMEs) across the 36 states in Nigeria including the FCT. The result revealed that 94.3% of respondent businesses recorded negative results during the pandemic principally in the areas of Cash-flow, Sales, and Revenue. AfDB's African Economic Outlook 2020 report revealed that real GDP in Africa will contract by 1.7 percent in 2020, plummeting by 5.6 percentage points from January 2020 pre-COVID-19 projection, if the virus has a significant impact but lasts for a brief period. If the

spread of the virus continues till after the second quarter of 2020, a deeper GDP contraction of 3.4 percent is projected, down by 7.3 percentage points from the growth projected before the outbreak of COVID-19 (AfDB, 2020).

Nigeria has been severely hit by the spread of COVID-19 and the associated sharp decline in oil prices (IMF, 2020). According to World Bank (2020), the swift and massive shock of the coronavirus pandemic and shutdown measures to contain it have plunged the global economy into a severe economic contraction and the global economy is expected to shrink by 5.2% in 2020. While economic activity among advanced economies is anticipated to shrink 7% in 2020 as domestic demand and supply, trade, and finance have been severely disrupted, emerging market and developing economies (EMDEs) are expected to shrink by 2.5% in the same year (World Bank, 2020). For Nigeria, it is forecasted that the economy will shrink by 3.2% but is expected to recover in 2021 to 1.7% (World Bank, 2020).

2.4 Nigeria's Government Stimulus Plan for Micro-Businesses on Covid-19

Aside from the 100 billion Naira credit support for the Health sector as the frontline soldiers in the fight against COVID-19, in March 2020, the Federal Government of Nigeria through the Central Bank (CBN) introduced an N50 billion Targeted Credit Facility (TCF) as a stimulus package to support households and micro, small and medium enterprises (MSMEs) affected by the COVID-19 pandemic (CBN, 2020).

The broad objectives of the stimulus package comprise the following:

- i. To cushion the adverse effects of COVID-19 on households and MSMEs;
- ii. Support households and MSMEs whose economic activities have been significantly impacted by the COVID-19 pandemic.
- iii. Stimulate credit to MSMEs to expand their productive capacity through equipment upgrade, and research and development.

The loan covers sectors like:

- i. Agricultural value chain activities
- ii. Hospitality (accommodation and food services)
- iii. Health (pharmaceuticals and medical supplies)
- iv. Airline service providers
- v. Manufacturing/value addition
- vi. Trading and other income-generating activities.

The Scheme which is being financed from the Micro, Small and Medium Enterprises Development Fund (MSMEDF), has a N25 million ceiling for MSMEs based on the activity, cash-flow, and industry/segment size of a beneficiary, and a 3 million credit limit for households. The interest rate under the intervention is set to be 5% per annum from March 2020 to 28th February 2021 and thereafter, the interest on the facility will change to 9% per annum (all-inclusive) as from 1st March 2021.

The Intervention, which is proposed to end on 31st December 2024, has the following collateral requirement in addition to other documentation that may be required by NIRSAL Micro Finance Bank:

- i. Moveable asset(s) duly registered on the National Collateral Registry (NCR);
- ii. Simple deposit of title documents, in perfectible state;
- iii. Deed of Debenture (for stocks), in perfectible state;
- iv. Irrevocable domiciliation of proceeds;
- v. Two (2) acceptable guarantors;
- vi. Personal guarantee of the promoter of the business;
- vii. Life insurance of the key-man, with NMFB, noted as the First Loss Payee;
and
- viii. Comprehensive Insurance over the asset.

The government also launched a reduction in Registration fees, and assisted E-registration through the National Agency for Food and Drug Administration and Control (NAFDAC) Automated Product Administration and Monitoring System (NAPAMS) for MSMEs (NAFDAC, 2020). On a state level, for instance, in Oyo state, the state Governor inaugurated a N1billion Micro, Small and Medium Enterprises (MSMEs) Development Scheme in June 2020. The intervention fund is aimed at stimulating the local economy of the state and create jobs for its teeming youths in a way to kick off the post-COVID-19 economic recovery plans.

2.5 Theoretical Framework

Small and Medium business constitute the very foundation upon which the large businesses were built, however, small and medium 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 (Baenol, 2018).

The small scale industries of Federal Ministry of Industries defined small scale as ‘enterprises having capital (investment in land, building, machinery and equipment and working capital) up to N60,000.00 and employing not more than 50 person’ as far back as 1979. The Central Bank’s monetary and credit guidelines, small-scale industries were regarded as establishment whose annual turnover is less than N6million and capital not exceeding N10million. According to Brwon, Medott and Hamitton (2018), Many Small firms are created as a last resort rather than as first choice and have therefore invited growth potential.

Although, the pro-SME view argues that small firms are more innovative than large firms; the micro economic evidence is at best inconclusive. Examining US firms, Andretch (2017) find small firms have higher innovation rates in high technology, capital intensive industries. For a sample, Schiuardi (2017) study on European industries show a larger average firm size is associated with faster innovation rates.

In developing countries, there is little R & D activity such that technology transfers from abroad and initiative drive productivity improvement Rosenberg (2016). Thus, from a developing countries perspective, the firm level evidence does not favour SME subsidization as a mechanism for boosting innovation and productivity growth. Consistent with theoretical argument outlined, emerging empirical evidence supports the view that firm size responds to National characteristic.

Maksimonic (2017) find that financially, more developed countries tend to have larger firms. This suggest that financial development ease financial constraints on successful firms and allow them to grow. Kumar, Rajan and Zingales (2017) showed that countries with better institutions as measured by judicial system tend to have larger firms. Furthermore, Agbonifor (2018) noted that SMEs is a crucial factor in economic development. They indicated that it is a means by which productive activities indigenously owned and controlled and it is a means by which productive resources and talents that might not otherwise be put into productive uses. This will at least reduce the unemployment menace which Nufakho (2018) said have reached an alarming proportion.

Brian Levy (2019) explained that the study of entrepreneurship has relevance today, not only because it helps small business or entrepreneurs better fulfill their personal needs, but also because of the economic contribution of the new ventures. Brian Levy therefore sees SMEs as a positive force in Economic growth and development. He stresses further by summarizing the importance of SMEs to

include 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 and so on. 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. Sequel to the aforementioned benefits, the Federal Government of Nigeria has made several attempts via the introduction of various policies at developing SMEs in Nigeria. Notable amongst these policies are; Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), National Economic Reconstruction Funds (NERFUND), National Poverty Eradication Programme (NAPEP), National Economic and Empowerment Development Strategy (NEEDS), Small and Medium Industry Equities Investment Scheme (SMIEIS) and so on.

Despite the huge amounts spent on the development of these policies for SMEs growth, Sagagi (2016), noted that not much changes and improvements have been achieved. The reason for this as he indicated was attributed to limited financing and support, as well as inadequate infrastructure, insecurity and lack of training and vocational facilities.

2.6 SMES and Nigerian Development

Studies around the world had it that SMEs as the foundation of every developing economy particularly in the private sector (SMEs) and most occupations in Nigeria to a great extent concentrates on small and medium enterprises (SMEs), perhaps due to unavailability of wage employment or the notion of “*Olu Oyibo*”. Thus, the commitments the sector makes to the growth of the economy and improvement through employment creation cannot be overemphasized.

The employment situation in Nigeria is worth noting due to the positive phenomenon of the contribution made by SMEs. According to Steel and Webster (1990) cited in Ashamu (2018) during the early 1990s, SMEs employment developed by 2.9% every annum (ten times what is created in the large scale enterprise).75% of the workforce in Nigeria employment is provided by the SMEs. In Canada, SMEs provide 55% employment (<http://www.cfib.ca/research/reports>). In Ghana, SMEs provide 60% employment to the workforce in Ghana (Salomey, et al. 2013 cited in Ashamu, 2018), and in South Korea, it is not less than 70% of the private sector in the South Korea workforce. Besides job creation, SMEs help in fair distribution of assets and resources redistribution particularly among groups with low income. SMEs help reduces income gap that exists among urban and rural areas because they tend to be broadly dispersed by reaching relegated and remote areas.

In Ashamu (2018), Abor and Quartey (2020) argued that there is a general agreement that the execution of small and medium enterprises is significant

for both social and economic development of a developing country. From the viewpoint of an economic, Aduani (1997) as cited in Ashamu (2018) think that SMEs provides various advantages. Consequently, small and medium enterprises have been noted to be one of the main areas of concern to several policymakers as they attempt to increase the rate of development in low- income nations. These enterprises (SMEs) have been perceived as the instrument by which the growth of the developing nations can be accomplished. They are consequently the potential source of income and employment in most of the developing countries.

2.7 Small and Medium Scale Enterprises and the Nigerian Business Environment

The development of viable SMEs in Nigeria has over the years been challenged by a number of harsh economic conditions which characterise the Nigerian business environment. Some of these challenges have been outlined by the Institute of Development Administrator of Nigeria (IDAN, 2019).

First, informal sources of finance still remain the major source of funding for SMEs in Nigeria. These include personal saving and borrowing from friends, families and credit associations. Formal financial institutions like commercial banks are still very unwilling to grant credits to SMEs. On the other hand, micro finance schemes and institutions are still in developing stages and so can only do little.

Secondly, the success of economic ventures like SMEs depends largely on the entrepreneurial skills. SME operators must possess the capacity to manage and acquire basic skill of planning, organizing, coordinating, leadership and communication. Creative and innovative abilities are gotten through work experience in other enterprises or through technical and managerial training schemes. However, for SMEs in Nigeria high failure rate is usually recorded due to poor managerial and entrepreneurial skills necessary for the achievement of results.

Thirdly, there is the challenge of inadequate Infrastructural and Institutional Support: Weak infrastructural facilities such as electricity, portable water, feeder roads, etc. are the still the bane of SME growth in Nigeria. Also, State institutions like the Police, the Judiciary and others are still not strong enough in providing internal security and fast justice. Besides, there is no adequate protection of intellectual property. Furthermore, registration fees for some products in some government agencies are still the same for the small and large firms, irrespective of resource availability. Above all, both small and large firms pay the same minimum amount in opening corporate account in many banks.

Fourthly, incessant political conflicts, ethno-religious conflicts, as well as poor governance and accountability in public service, have all functioned to make the Nigerian business environment shaky and unreliable.

Other unfavourable conditions include: flabby fiscal and monetary measures,

multiple taxation, poor implementation of high interest rate and unstable foreign exchange as well as high inflation rates. These have weakened the economy and expose it to the vagaries of international capitalist system. The consequences have been overdependence on foreign technologies, final product and values, and dilapidated infrastructure. These conditions make the small firms i.e. SMEs, major victims, so that not only are their competitive abilities reduced, their mere existence becomes a struggle.

In addition to the above, are challenges confronting entrepreneurship in Nigeria, which also indirectly affect SMEs, due to the relationship existing between SMEs and entrepreneurship. For instance, a number small businesses remain small for years because of the mind-set of their owners, i.e. poor entrepreneurial spirit. In Nigeria, many are in business not for the passion but just to meet their daily needs. They lack the basic knowledge of managing their venture beyond the subsistence level. As such, there is no innovation and this affects their global competitiveness. Also, the economic system in Nigeria is majorly good at producing contractors who parasite on government jobs, and middle men who flourish in informal business sector. Besides, the concept of entrepreneurship is generally reduced to individuals seeking profit through supernatural and superstitious means rather than through strategic management process. All these as noted in Ogbor and Ikhimokpa (2017), are the result of lack of entrepreneurial education.

Furthermore, in Enwegbara (2018), it is the organic process of economic

development also requires the education of young persons in job-enhancing education such as science, engineering and technology. These are needed to support the entrepreneurial potential and jumpstart the national economy. Where these trained individuals are not sufficiently deployed, they migrate to other countries with the right enabling environment. They formed the so called successful African in Diaspora contributing enormously to the economic development of these countries and thus the continue decrease of indigenous African entrepreneur in the continent.

Even when they come back to invest in Africa with burning desire of acquainting younger ones with the entrepreneurial spirit, spread their talent, knowledge, experience, the prevailing enabling political, ethical, economic, infrastructural, etc., environment is discouraging, making them to be employees of the state and producers of raw materials purely for export and import of finished goods from the west. This stated Enwegbara (2018) has had tremendous negative effect on African economic development for a long time.

2.8 Empirical Framework

In Nigeria, the formal financial institutions have been organised to finance SMEs through venture capital financing in the form of a SMIEIS fund. This was in response to the Federal government's desire to promote SMEs as vehicles for rapid industrialisation, sustainable economic development,

poverty alleviation and employment generation. Venture capital financing supplements or takes the place of credit facilities that the conventional banks are unwilling to give. The provider of the funds may initially part with the funds as a loan, but specifically with the idea of converting the debt capital into equity at some future period in the enterprise. The return from such investment should be high to compensate for the high risk. Venture capital may be regarded as an equity investment where investors expect significant capital gains in return for accepting the risk that they may lose all their equity (Golis, 2018).

Nigerian government's version of venture capital financing of SMEs -SMIEIS, requires all licensed banks in Nigeria to set aside 10% of their pre-tax profit for equity investment and to promotion of small and medium-scale enterprises. The goal is to reduce interest rate burden and other financial service charges imposed under normal bank lending. The reason for the inability of the SMEs to avail themselves of this fund is yet unconfirmed. The apparent lack of investment in the micro-enterprises sub-sector could be informed by the absence of approved guidelines which is still being finalized (Mambula, 2018).

According to Sanusi (2018), a breakdown of the SMIEIS fund investment by sectoral distribution shows that 68.82% went to the real sector while service related investment accounted for 31.18%. This, he noted, is a sharp reversal from the initial trend recorded under the scheme. The Bankers Committee have allocated the investment of banks with respect to the fund as 60%, 30%, and 10% of their fund in core/real sector, service-related and micro-enterprises respectively.

Analyzing the geographical spread of the SMIEIS fund, Sanusi (2018) reported that Lagos-based investments have gulped 56.63% of the fund, and Abuja and 18 states received the balance 43.47%.

The point is about the model of growth of SMEs and financing options available. Golis (2017) submit that venture capitalists do not seek enterprises on the start-up and survival stage but only in the stability and rapid growth stages did the venture capitalists appear. Yet the method of financing remains a critical success factor for SMEs.

To be eligible for equity funding under the scheme, a prospective beneficiary shall. Register as a limited liability company with the Corporate Affairs Commission and comply with all relevant regulations of the Companies and Allied Matters Act (1990) such as filling of annual returns, including audited financial statements; ii).Comply with all applicable tax laws and regulations and render regular returns to the appropriate authorities (Bankers Committee Revised, 2017).

Aruwa (2017) laments that, given the developmental stage of Nigeria's dominant SMEs; it is difficult for them to meet any of these requirements. Consequently, SMEs in Nigeria do not have the capacity to access funds from SMEEIS.

2.9 Contributions of SMES to Economic Growth

The contributions of MSMEs to economic growth of countries have been very significant. SMEs are viewed as an engine of growth that contributes enormously

to nation's Gross Domestic Product (GDP) employment generation, industrial output, poverty alleviation, export promotion and self-independence. Statistically, the contribution of SMEs in the Nigerian GDP base on the sector reveals that industry about 41% agriculture 32%, and service 27% (Weller et al., 2019). In countries for instance, in Japan, 80% of the total industrial workforce in with SMEs Sector, 50% in Germany and 46% in USA are utilized in SMEs. In USA, SMEs help almost 39% to their national income (Udechukwu, 2017). However, in nations, for example, India, Indonesia and Mali SMEs have been recognized to constitute more than 95% of manufacturing sector and have become a very strong engine for development in terms of provision of employment, industrial output and export promotion.

However, despite the fact MSME has been identified as a tool for economic development and provision of employment, but lack economy of scale due to their limited size. (Basil 2017). Poor absorptive capacity and limited funds have also been identified as factors that hamper the development of MSMEs in Nigeria. (Taiwo, Ayodeji and Yusuf, 2017)

Nevertheless, MSME can be perceived as a tool for economic development, even though variety of challenges seems to have a negative impact that constraint MSMEs from playing the vital role of stimulating economic development, but they provide employment opportunities in developing nation like Nigeria, if utilise might reduce some hardship and may reduce the poverty level of citizens.

2.10 Economic Implications of SME Development

SMEs account for a large proportion of the total employment growth many countries. In such countries, SMEs produce a significant share of their increases in Gross Domestic Product (GDP), while the contributions of larger enterprises tend to remain stable (ADB 2015). For instance, in the OECD economies, SMEs and micro enterprises account for over 95% of firms, 60-70% of employment, 55% of GDP and generate the lion's share of new employment. In the case of developing economies, the situation is not very different. For instance, in Morocco, 93% of firms are SMEs and account for 38% of production, 33% investment, 30% export and 46% employment. Similarly, in Bangladesh, enterprises of less than 100 employees account for 99% of all firms and 58% employment. Also, in Ecuador, 99% of all private companies have less than 50 employees and account for 55% of employment.

In the case of Nigeria, well-managed and healthy SMEs constitute significant sources of employment opportunities and wealth creation. While the citizens benefit in terms of employment and income, Government also benefits by generating revenue in form of taxes. This can be a strong factor to social stability. It is noteworthy that not all SMEs and microenterprises are in the formal sector; some of them occupy the unofficial labour market, which varies in size from an estimated 4-6% in developed countries to over 50% in developing nations. According to the International Finance Corporation (IFC, 2016), there is a positive relationship between a country's overall level

of income and the number of SMEs per 1,000 people. The World Bank's Doing Business reports indicate that a healthy SME sector corresponds with a reduced level of informal or "black market" activities. Thus, managing SME sector to reduce the number of informal business is essential in the Nigerian development project.

SMEs are regarded as the bedrock of industrialization. Because a number of them possess extensive knowledge of resources, as well as demand and supply trends, they constitute the chief supplier of input to larger firms. They also serve as the main customers to the larger firms; provide all sorts of products ranging from food, clothing, recreation, entertainment, healthcare, education, and so forth. They help in economic development through industrial disposal and production of primary and intermediate products. They can also supply the material needs of the larger enterprises. In addition, they provide specialized, and many times, personal services. In summary, SMEs constitute important sources of local supply and service provision to larger corporations.

Developing countries represent a huge, largely untapped market for large corporations. By working closely with SMEs, large corporations can develop new customer base that may not be accessible to the traditional distribution networks of these corporations. SMEs also represent important sources of innovation. They tend to occupy specialized market "niches" and follow competitive strategies that set them apart from other companies. This might include re-engineering products or services to meet market demands, exploring

innovative distribution or sales techniques, or developing new and untapped markets. This often makes them good partners for large corporations.

In the financial sector, emerging economies represent a huge potential market for credit, particularly in sub-Saharan Africa, where according to the United Nations Capital Development Fund (UNCDF), only 4% of Africans have a bank account. Local financial institutions that have successfully served the SME market in developed countries have found it highly profitable, according to United Nations Conference on Trade and Development (UNCTAD, 2016). Large international banking groups are beginning to tap into these markets. For instance, today Barclays Bank is present in 12 African countries, employs 41,000 people – one-third of its total workforce – and has 8 million customers. Africa accounts for 13% of the group's profits. Barclays has worked to integrate SMEs into its operations. In their efforts to localize value creation, many large companies in the world increasingly rely on local companies as a crucial component of their value chain. Furthermore, SMEs help in the development of local technology and mobilization and utilization of domestic savings. Thus, increases in SME efficiency can also improve the competitiveness of larger firms that depend on SME suppliers, and therefore improve the competitive position of a country's economy SMEs tend to be more labour intensive than larger firms, and capital requirements for establishing them are low. This widens the chances of many individual to participate in them and by so doing contribute to industrial development.

Moreover, the size and structure of SMEs give them flexibility in management approaches which make them respond swiftly to changes and adapt to market needs much more quickly than their large enterprise counterparts in comparable industries. Thus in these days of increased emphasis on private-sector-driven economy, SMEs act as engines of the much desired private-sector-led economic growth and diversification.

The development of many small and private enterprises with the associated market competition spur up entrepreneur spirit in many SMEs. This will in turn have significant impact on economic development. This is because entrepreneurship is a vital factor in economic development and social change, since it makes for continuous innovation, and commercialization of innovation and technology. Entrepreneurs are proactive to change. They like competition and are always ahead in the market place. They are change agents and catalyst for transforming resources into new products and services with greater utility and value. All these immensely impact on economic development and growth.

Poverty is a major threat to attaining sustainable human and environmental development, as well as the much needed global economic and socio-political stability (SNV & WBSCD, 2017). However, one of the keys to poverty alleviation is an economic growth that is inclusive and reaches majority of the people. According to Sen (2016), the basic thrust of development is to enlarge people's choices and to create an enabling environment for people to

enjoy better standard of living. This can be achieved by improving the performance and sustainability of entrepreneurs and small and medium enterprises, as a backbone to economic activities. Poverty can then be reduced since subsistence enterprises are said to represent the vast majority of SMEs in developing countries. They are known to typically account for more than 90% of all firms outside the agricultural sector - with majority of them being essentially micro-enterprises, employing family members and close relatives. As such, the development of SMEs can be a key instrument in poverty reduction efforts of Nigerian government. Poverty can be reduced directly through their contribution to economic growth, employment and income generation.

Furthermore, SMEs often have a vested interest in community development. Being local, they rely upon communities for their workforce. For the communities, they provide goods and services tailored to local needs and at costs affordable to local people. They are an important source of employment, particularly for low-skilled workers, as well as women and young people, who usually make up the greatest proportion of the unemployed in emerging economies. Their flat management structures mean that their personnel must fulfil multiple roles, which makes them less vulnerable to unemployment during periods of economic downturn. Their small size and flexibility allow them to adjust to local market fluctuations and to weather local market shocks more comfortably. If well established in rural communities, migration to urban

centre is often reduced, thus reducing excessive pressure on urban infrastructure.

2.11 Summary of Chapter

This study employed recent collected representative data from Nigeria to document the ways in which the COVID-19 pandemic has been affecting Small and Medium Scale Enterprise in Nigeria. Investigation responds to the research on how the pandemic has affected the entrepreneurs and what are the factors that influence the coping strategies of the entrepreneurs.

Given the emphasis on, and the increasing number of SMEs in Nigeria, there is need to take stock of the state of SME development in the country and review the effectiveness of existing policies and institutional framework, with the aim of developing guidelines for future utilization in this sector.

There should be a shift to promote SME development by creating an enabling policy environment, which fosters SME competitiveness and reduces the transaction costs for smaller companies. It is important to pay attention to the fact that the removal of regulatory and administrative barriers is expected to encourage enterprises operating in the informal economy to formalize their structures, which is a pre-condition for expanding their operations.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the research focused attention mainly about the collection of data, method of research used and source of data. The chapter covered research design, Population of the study, sampling techniques and sample size, method of data collection, and the method used in data analysis.

3.2 Research Design

A survey design was employed because it allowed the sample to be drawn for study, and the findings from such sample was generalized as the valid opinion of the entire population of the study. The design is appropriate because Kerlinger (2010) mentioned that survey research study small sample to discover relative incidence facts about the entire population under study.

3.3 Area of the Study

The area of the study covered the entire area of Magajin Gari in Kaduna State. The geographical location of the case study is situated within Kaduna North Central Area, Kaduna State.

3.4 Population of the Study

The population of the study consisted of the SMEs within Magajin gari with population of 45 enterprise of which questionnaire will be distributed them.

3.5 Sample and Sampling Techniques

The sample selected for the study consists of forty (40) staff of the enterprises. This was adopted from Krejcie and Morgan table (1970). The sampling technique adopted in gathering data is the simple random sampling technique for fairness. The technique gives every member of the population an equal chance of being selected in the sample drawn for data collection.

3.6 Instrument for Data Collection

The instrument used for collection of data was primary and secondary method which were generated with the aid of questionnaire and documentary in gathering data. The primary data comprises of those facts to be gathered by the researcher in the field of study (Spiegel 2012), which the secondary data comprises of various facts that have been processed by another researchers or writers getting to the hand of the researcher (Spiegel, 2012).

3.6.1 Sources of Primary Data (Questionnaire)

According to Salin (2013), questionnaire is a common instrument of investigation in social science; various questions relevant to the objectives of the study would be brought together into the questionnaire, and will be formulated in line with the research questions. The questionnaire is to be structured by using 5-points Likert's rating scale of strongly agree, agree, undecided, disagree, and strongly disagree options.

The 5-points Likert's is shown thus;

	SA	A	UD	D	SD
Grade point	5	4	3	2	1
Range	4.5-5.0	2.5-4.4	2.5-3.4	1,5-2.4	0,5-1.4

Keys

SA	=	Strongly Agree	=	5
A	=	Agree	=	4
UD	=	Undecided	=	3
D	=	Disagree	=	2
SD	=	Strongly Disagree	=	1

3.6.2 Sources of Secondary Data (Documentary)

The researcher equally made use of secondary instrument to develop the literature by consulting the works of previous researchers, writers, scholars and authors who have at one time or the other expressed their opinions, views and discoveries on the subject matters. Those have made possible with the use of textbooks, extracts from national dailies, monthly magazines, journal's, internet materials, handbooks, and seminar and workshop papers. All these references have given this study the necessary backing.

3.7 Validity of the Instruments

One important way of ensuring that the right instrument and correct measurement has been taken was that the outcome must be in consonance with two major criteria for measuring quality known as validity and reliability (Osuala, 2009). Validation by experts as opined by Nwana (2013) was an effective method for content validation of research instruments.

To obtain the validity of the questionnaire, the facial validation has be done by the projects supervisor Mrs Blessed Garba, she looked into the questionnaire items in relation to its ability to achieve the stated objective of the research, level of coverage, comprehensibility, logicity and suitability for prospective. Her modifications and corrections will be used in improving the final draft of the questionnaire.

3.8 Reliability of the Instrument

To obtain reliability for factual questions, Ogbu (2014) suggests that internal checks in the form of logical test to the questionnaire to conducted. A pilot test was conducted on 4 staffs from across the enterprises of the company to protest the efficacy of the questionnaire. These have best test the appropriateness of the items in then questionnaire to elicit the needed responses. The choice of small sample for pilot study is in agreement with the view hold by Nworgu (2010) who opined that pilot testing is usually done on a smaller scale than the main study but under similar conditions. The 4 respondents used for the pilot study was

participated in the actual study. Mean score was used to measure this internal consistency and difficulties likely to be experience by those used in the pilot study were noted and corrected accordingly.

3.9 Methods of Data Presentation and Analysis

The data collected from the respondents was presented in tables and 5 point Likert's ranging scale, and analyzed using descriptive method. However, the basic analytical tool was simple percentage and arithmetic mean. That is, in order to achieve a reasonable degree of accuracy in this research work.

Simple percentage: This was used in the analysis of each of the questions relating to respondents demographic various. The choice of this technique is because it provides accurate and absolute measure of data, and it makes the data very easy to be interpreted. The simple percentage tabulation form is also the most common instrument used by the early researchers in the analysis of data.

Mean score: This was adopted in analyzing each variable in the questionnaire. It was used by the researcher to weigh the degree of the responses, and was given by the equation below.

$$\text{Mean (x)} = \frac{\Sigma fx}{\Sigma f}$$

Where;

Σ = summation

F = Frequency

X = Variation

$$= \frac{5+4+3+2+1}{5} = \frac{15}{5} = 3.0$$

Therefore, the mean scores of 3.0 and above were regarded as agreed responses, while points below a mean average of 3.0 have being treated as disagreed responses.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter supplies analysis of data collected through the questionnaires distributed and retrieved in order to ascertain micro small and medium enterprises can help facilitate employment generation in the Nigerian economy/ the responses were vividly collected and statistical mean was adopted in analyzing the responses. A total of 45 copies of the questionnaire were administered, which 5 were not completed and retrieved.

4.1 Respondents' Characteristics and Classification

The bio-data analysis of the 40 properly completed questionnaire were shown below:

Table 4.2.1: Respondents

Status	No of Respondents	Percentage (%)
No: of Returned	40	89
No: of Not Returned	5	11
Total No: of Quest.	45	100

Source: Field Survey, 2022

From the above table, 40 respondents representing 89% completed and returned their questionnaire, while the remaining 5 respondents representing 11% were not returned.

Table 4.2.2: Gender

Status	No of Respondents	Percentage (%)
Male	17	42.5
Female	23	57.5
Total:	40	100

Source: Field Survey, 2022

From the above table, 17 respondents representing 42.5% were male, while 23 respondents representing 57.5% were female. This implied that the majority of the respondents were female.

Table 4.2.3: Age of Respondents

Age Bracket	No of Respondents	Percentage (%)
25-30	12	30
31-35	18	45
36-40	10	25
Total:	40	100

Source: Field Survey, 2022

The above table shows that 12 respondents representing 30% are within the age bracket of 25-30, 18 respondents representing 45% are within the age bracket of 31-35, while the remaining 10 respondents representing 25% are within the age bracket of 36-40

Table 4.2.4: Marital Status

Status	No of Respondents	Percentage (%)
Single	18	45
Married	12	30
Divorced/separated	5	12.5
Widow/widower	5	12.5
Total	40	100

Source: Field Survey, 2022

Table 4.2.4 above shows that 18 respondents representing 45% of the sample size were singles, 12 respondents representing 30% of the sample size were married while other options made available in the questions were divorced/separated and widow/widower both have 5 respondents each and makes 12.5% respectively.

Table 4.2.5: Educational Background

Educational Background	No. of Respondents	Percentage (%)
WAEC/NECO	16	40
ND/NCE	9	22.5
HND/B. SC	9	22.5
MBA/M. SC	3	7.5
Professionals	3	7.5
Total	40	100

Source: Field Survey, 2022

The analysis of data in table 4.2.2 above shows that 6 respondents representing 40% of the sample size were secondary school leavers, 9 respondents representing 22.5% of the sample size were ND/NCE holders another 9 respondents representing 22.5% of the sample size were HND/B.SC holders, 3 respondents representing 7.5% of the sample size holds MBA /M. Sc certificate while another 3 respondents representing 7.5% of the sample size had professional qualification. This majority of the respondents were HND/B.Sc holders.

Table 4.2.6: Years of Service

Years in service	No. of Respondents	Percentage (%)
Less than 5 years	25	62.5
5-10 years	5	12.5
11-15 years	5	12.5
16-20 years	3	7.5
Above 20 years	2	5.0
Total	40	100

Source: Field Survey, 2022

Table 4.2.6: from the table above 25 respondents who are 62.5% represents respondents who have spent less than five years, while 5 respondents representing 12.5% of the sample size has been on the job for the period of 5-10 years and 11-15 years each, another 3 respondent representing 7.5% of the sample size has been

On the job for a period of 16-20 years. While option 20 years and above are respondents representing 5.0%.

4.3 Data Presentation and Analysis

Determining the impact of microenterprises on employment generation, the response are determined by requesting the respondents to rate the output of their responses on a scale ranging from strongly agree to strongly disagree coded 1-5 respectively. The results of the analyses were represented in the table below.

Table 4.3.1: Does Covid 19 have any impact on micro small and medium enterprises.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	15	15	0	10	0	40		
x	5	4	3	2	1			
fx	75	60	0	20	0	155	3.9	Agree

Source: Field Survey, 2022

$$\text{Mean score} = \frac{\sum fx}{\sum f} = \frac{155}{40} = 3.9$$

The analysis of data in table 4.3.1 above shows the mean score of 3.9 which specifies an adequate response from the respondents agreeing on a very strong term that Does Covid 19 have any impact on micro small and medium enterprises.

Thus, the majority of the respondents agree with the statement.

Table 4.3.2: Does Covid 19 have any relationship with the performance of micro small and medium enterprises.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	15	0	0	13	40		
x	5	4	3	2	1			
fx	60	60	0	0	13	133	3.3	Agree

Source: Field Survey, 2022

The above analysis of the data in the table 4.3.2 shows that the respondents agree on the Covid 19 have any relationship with the performance of micro small and medium enterprises. Thus, majority of the respondents agree with the statement on a mean score 3.3.

Table 4.3.3: Micro-enterprises contribute to the global economic growth and development.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	9	15	0	0	16	40		
x	5	4	3	2	1			
fx	45	60	0	0	16	121	3.0	Agree

Source: Field Survey, 2022

Table 4.3.3 shows an analysis of a mean score of 3.0 confirming that that the respondents agree that micro-enterprises contributes to the global economic growth and development.

Table 4.3.4: The role of Covid 19 on the performance of micro small and medium enterprises should be re-echoed.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	15	0	13	0	40		
x	5	4	3	2	1			
fx	60	60	0	26	0	146	3.7	Agree

Source: Field Survey, 2022

From the above analysis, it is clear that with a mean score of 3.7, that the role of Covid 19 on the performance of micro small and medium enterprises should be re-echoed. Thus, a majority of the respondent agree with the statement.

Table 4.3.5: Relationship between small and medium enterprises and Nigerian development.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	9	12	6	13	0	40		
x	5	4	3	2	1			
fx	45	48	18	26	0	137	3.4	Agree

Source: Field Survey, 2022

The mean score of 3.4 from the analysis of the data in the table 4.3.5 above shows an adequacy of the question relationship between small and medium enterprises and Nigerian development. Thus, majority of the respondent agree with the statement.

Table 4.3.6: The youth should be encouraged to develop and to nurture entrepreneurial spirit.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	12	0	16	0	40		
x	5	4	3	2	1			
fx	60	48	0	32	0	140	3.5	Agree

Source: Field Survey, 2022

The above table 4.3.6 shows a mean score of 3.5 and in which by extension, shows adequacy of the subject matter, that the respondents agree that the youth should be encouraged to develop and nurture entrepreneurial spirit. Thus, majority of the respondents agreed with the statement.

Table 4.3.7: Micro small and medium enterprises reduces poverty and improve standard of living.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	15	0	13	0	40		
x	5	4	3	2	1			
fx	60	60	0	26	0	146	3.7	Agree

Source: Field Survey, 2022

The analysis in table 4.3.7 above shows that the respondents agree that the introduction of Micro small and medium enterprises reduces poverty and improve

standard of living. Thus, majority of the respondents agree with the statement on a mean score of 3.7.

Table 4, 3.8 Youth employment reduces social vices in an economy.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	15	15	0	10	0	40		
x	5	4	3	2	1			
fx	75	60	0	20	0	155	3.9	Agree

Source: Field Survey, 2022

Table 4.3.8 above shows an analysis that the respondents agree on a strong term that youth employment reduce social vices in an economy. Thus, majority of the respondents agree with the statement on a mean score of 3.9.

Table 4.3.9: Does government involvement affect the development of MSMEs for sustainable development within Kaduna metropolis.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	12	0	16	0	40		
x	5	4	3	2	1			
fx	60	48	0	32	0	140	3.5	Agree

Source: Field Survey, 2022

With a mean of 3.5 from the above table 4.3.9 which is higher than the cut-off point of 3.0, the analysis shows that the respondents agreed that does government involvement affect the development of MSMEs for sustainable development

within Kaduna metropolis. Thus, a majority of the respondent strongly agreed with the statement.

Table 4.3.10: Does social distance impact on sales growth of micro, small and medium enterprise sustainable in Kaduna metropolis.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	12	15	0	13	0	40		
x	5	4	3	2	1			
fx	60	60	0	26	0	146	3.7	Agree

Source: Field Survey, 2022

The analysis of the data above table 4.3.10 shows a mean of 3.7 and signifying that the respondents agreed that does social distance impact on sales growth of micro, small and medium enterprise sustainable in Kaduna metropolis. Thus, a majority of respondents agreed with the statement.

Table 4.3.11 Entrepreneurship can promote industrial and technological growth.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	15	15	0	10	0	40		
x	5	4	3	2	1			
fx	75	60	0	20	0	155	3.9	Strongly agree

Source: Field Survey, 2022

The mean score of 3.9 from the analysis of the data in table 4.3.11 above shows an adequacy of the responses. That is, the respondents agreed on a very strong term

that entrepreneurship can promote industrial and technological growth Thus, majority of the respondents agreed with the statement.

Table 4.3.12: Promotion of micro-enterprises and improvement in employment generation are related.

	SA	A	UD	D	SD	Total	Mean	Remarks
f	9	15	6	10	0	40		
x	5	4	3	2	1			
fx	45	60	18	20	0	143	3.6	Agree

Source: Field Survey, 2022

The above table 4.3.12 shows a mean score of 3.6 and which by extension shows adequacy of the subject matter, that the respondents agreed that promotion of micro-enterprises and improvement in employment generation are related.

4.4 Summary of Findings

Analysis of the research statement revealed that micro-enterprises are strategic to attainment of economic prosperity objectives of any Government. It should be realized however that, this will remain only a dream without giving adequate priority of the youth since they form chunk of the workforce of every economy.

For an economy to live up to expectation in the committee of nations development wise, such economy must achieve accelerate economic growth and development which is sine qua non for improving quality of life. The economy depends on its working population for economic growth and development in which the youth

constitute greatest percentage and this further establishes the reason why the youth should be gainfully employed.

The youth is encouraged to develop and nurture entrepreneurial spirit since the entrepreneurship reduces poverty and improve standard of living. It was also discovered that giving of right focus to the youth welfare through job creation reduces social vices in an economy. The youth can enhance sustainable development of the Nigerian economy.

The analysis data reveals micro-enterprises and sustainable development of the Nigerian economy are related, just as promotion micro-enterprises and improvement in employment generation arte related.

4.5 Discussion of Findings

The data presented and analyzed in this chapter is not just revealing deserved further discussion. From the data in the table 4.3.1 to 4.3.16, the researcher had been able to identify the impact of micro-enterprises on youth employment generation cannot be under estimated.

Research Questions 1: *To what extent does lockdown impact on the sales growth of small and medium enterprises?*

The mean score of 3.9 from the analysis of the data in table 4.3.1 shows that Does Covid 19 has any impact on micro small and medium enterprises. And with the mean of 3.3 from table 4.3.2 which is higher than the cutoff point of 3.0, the

analysis shows that respondents agreed that Covid 19 have relationship with the performance of micro small and medium enterprises.

Research Question 2: *To what extend does social distance impact on sales growth of small and medium enterprise sustainable in Kaduna metropolis?*

The data in table 4.3.4 has a mean score of 3.7 which is an agreed response that the role of Covid 19 on the performance of micro small and medium enterprises should be re-echoed. While 4.3.10 shows the mean score of 3.7 which by extension shows that social distance has significant impact on sales growth of micro, small and medium enterprise sustainable in Kaduna metropolis.

Research Question 3: *To what extent does government involvement affect the development of MSMEs for sustainable development within Kaduna metropolis?*

The mean score of 3.5 from the analysis of the data from table 4.3.9 shows that government involvement affects the development of MSMEs for sustainable development within Kaduna metropolis. More so, table 4.3.7 with the mean score of 3.7 revealed that micro, small and medium enterprises reduces poverty and improve standard of living.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study employed recent collected representative data from Nigeria to document the ways in which the COVID-19 pandemic has been affecting micro, small and medium scale enterprise in Nigeria in both the agriculture and non-agricultural sector. Our investigation responds to the research questions on how the pandemic has affected the entrepreneurs and what are the factors that influence the coping strategies of the entrepreneurs. Our results suggest that the pandemic, as well as governmental mobility restrictions (i.e. partial and total "lockdowns"), have both had significant effects on Small and Medium Scale Enterprise in Nigeria reported by entrepreneurs in our sample. Specifically, our study shows clear effects of high cases incidence rates and lockdowns on restricted entrepreneurial economic activity. Our finding that suggests that government-imposed partial and total lockdowns are increasingly hindering access to inputs at the local markets, difficulty in exporting and importing goods, and affecting investment is consistent with a recent study in other developing economy indicating that the main impacts of the pandemic on Small and Medium Scale Enterprise in Nigeria have been through lockdown and mobility restrictions. It is evident in the study that the direct effects of the pandemic come through low coping strategies, income losses, and reduced investment.

5.2 Conclusion

Following the finding stated above, the researcher therefore concluded that for a nation irrespective of its economic ideology to achieve meaningful and sustainable development, adequate attention must be given to wide spread of economic activities through entrepreneurship and micro-enterprises generation. The youth as a major contributor to all around economic growth and development must be given due attention and their yearning for job security must be primary and paramount since they possess greater capability to move the economic forward. This will be easily achieved by encouraging them to be entrepreneurial and focus.

5.3 Recommendation

Based on the research findings and conclusions drawn above, the researcher therefore made the following recommendation:

- i. MSMEs lack the understanding and ability to determine the competencies that are required to prevent themselves and their business against the pandemic. These skill gaps exist in the sectors is highly required. MSMEs will need to invest in training and development that leads to health issues skill development.
- ii. Government through SMEDAN should strive to provide a solution to the skills MSME sector. However, this makes the issue of capacity building an important area to focus upon by MSMEs in Nigeria. The skills should be focused on health issue related and prevention control.

- iii. Most MSMEs do not have a patent right, and their intellectual property are not protected. The Ministry of Trade and Investment and SMEDAN should assist the MSMEs in this regard by setting up an intellectual property facilitation cell, which will provide a range of intellectual property related services, such as prior art search, patent landscape and interface for technology transfer.
- iv. SMEDAN services to MSMEs should be restructured for positive impact. The Agency should be able to provide a wide spectrum of technical services to the MSMEs. These should include common facilities for testing, tool room services, technology up-gradation, modernization, quality improvement and training for entrepreneurship development, number of training for skill up-gradation, product profiles, technical and managerial consultancy assistance for exports and advocacy to government on issues affecting MSMEs in Nigeria.

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APPENDIX I

INTRODUCTION LETTER

Department of Business Administration,
College of Business and Management
Studies,
Kaduna Polytechnic,
Kaduna State.

11th June, 2022.

Dear Respondents,

IMPACT OF COVID-19 ON THE PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISE WITHIN KADUNA

I am a final year student of the above named institution, currently conducting a research on the above topic. In this regard, you have been duly selected as a respondent. This research is part of the requirement for the award of Higher National Diploma (HND) in Business Administration. Your response to the attached questions can make the research a tremendous success.

I wish to appeal to you to assist this study by kindly sparing a few minutes to complete this questionnaire. You are not required to disclose your identity. Be rest assured that your responses will be treated in strict confidence and used for the stated academic purpose only.

Thanks.

Yours faithfully,

Ramatu Musa
KPT/CBMS/18/50503
The Researcher

APPENDIX II
QUESTIONNAIRE

INSTRUCTION: Please tick [] the appropriate choice.

SECTION A: Personal Data

1. Gender: (a) Male [] (b) Female []
2. Age: (a) 25-30 [] (b) 31-35 [] (c) 36-40 []
3. Marital Status: (a) Single [] (b) Married [] (c) Divorced/Separated []
(d) Widow/Widower []
4. Educational Qualification: (a) SSCE/WASSCE [] (b) ND/NCE []
(c) HND/B.Sc [] (d) MBA/M.Sc [] (e) Professionals []
5. Years of Services: (a) Less than 5 years [] (b) 5-10 years []
(c) 11-15 years [] (d) 16-20 years [] (e) Above 20 years []

SECTION B: Research Questions

1. Does Covid 19 have any impact on micro small and medium enterprises?
(a) Strongly Agreed []
(b) Agreed []
(c) Undecided []
(d) Disagreed []
(e) Strongly Disagreed []
2. Does Covid 19 have any relationship with the performance of micro small and medium enterprises?
(a) Strongly Agreed []
(b) Agreed []
(c) Undecided []
(d) Disagreed []
(e) Strongly Disagreed []
3. Micro-enterprises contribute to the global economic growth and development.
(a) Strongly Agreed []
(b) Agreed []
(c) Undecided []
(d) Disagreed []
(e) Strongly Disagreed []

4. The role of Covid 19 on the performance of micro small and medium enterprises should be re-echoed.
 - (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
5. Relationship between small and medium enterprises and Nigerian development.
 - (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
6. The youth should be encouraged to develop and to nurture entrepreneurial spirit.
 - (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
7. Micro small and medium enterprises reduces poverty and improve standard of living.
 - (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
8. Youth employment reduces social vices in an economy.
 - (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
9. Does government involvement affect the development of MSMEs for sustainable development within Kaduna metropolis?
 - (a) Strongly Agreed []
 - (b) Agreed []

- (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
10. Does social distance impact on sales growth of micro, small and medium enterprise sustainable in Kaduna metropolis?
- (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
11. Entrepreneurship can promote industrial and technological growth.
- (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []
12. Promotion of micro-enterprises and improvement in employment generation are related.
- (a) Strongly Agreed []
 - (b) Agreed []
 - (c) Undecided []
 - (d) Disagreed []
 - (e) Strongly Disagreed []

APPENDIX III

KREJCIE AND MORGAN TABLE

Table for Determining Sample Size for a Finite Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Krejcie & Morgan (1970)