

COVID-19 pandemic: a qualitative evaluation of MSMEs survival strategies in Nigeria

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Abstract

The COVID-19 pandemic has led to the introduction of protection measures, such as: Lockdown, social distancing, closure of event centers, curfew, closure of night clubs and the discouragement of the gathering of large crowd, among others. These protection measures have negatively impacted most business enterprises. This has equally threatened the corporate survival of most enterprises, especially micro, small and medium enterprises (MSMEs). This study examined the chief executives of MSMEs' perspectives on the strategies that were employed to survive during the Covid-19 pandemic in Nigeria. This study adopted exploratory research design. The study was conducted in three purposively selected states (Lagos, Kano and Anambra states) because the three states account for the largest concentration of MSMEs across the three largest ethnic groups in Nigeria. The primary data was gathered through in-depth interviews which were conducted on 24 purposively selected MSMEs CEOs from Lagos, Kano and Anambra States. The findings revealed that MSMEs were adversely impacted by the Covid-19 pandemic. Particularly, states that enforced strict lockdown. This led to reduction in patronage, thereby threatening the corporate survival of most enterprises, especially enterprises that do not deal on essential commodities, like: Drugs, food and health care, among others.

Key words

Covid-19, MSMEs, Survival Strategies.

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1. Introduction

The corona virus disease (COVID-19) pandemic has negatively affected the human capital of nations and the recommended protection measures have adversely impacted the economic activity of the globe. As a result of the pandemic, the International Monetary Fund (IMF) projected that the global economy will contract sharply by 3% in 2020, much worse than during the 2008/2009 financial crises. The Nigeria economy is projected to contract by 3.4% in 2020, which is higher than the global average (International Monetary Fund [IMF], 2020).

The pandemic has triggered extraordinary panic, and disruptions for business organizations in general, particularly, micro, small and medium enterprises (MSMEs). The MSMEs sector tends to be adversely affected by the pandemic, considering its low capital and its inability to absorb shocks. The pandemic is seen as an existential threat to the survival of MSMEs in Nigeria as well as the entire world at large. While the health impact of the crisis is substantial, the economic effects are no less devastating especially for businesses.

MSMEs are highly important to the socio-economic development of nations, they possess immense prospect for the generation of employment, contribution to the gross domestic product (GDP), diversification of output, enhancement of indigenous technology and indigenous entrepreneurship development, among others (Eze, Oladimeji & Fayose, 2019; Eze & Chambe, 2021). MSMEs segment of the Nigerian economy provides about eighty-five percent (85%) of the jobs in the nation. In addition, the MSMEs sector, which is important for the diversification of the nation's economy and the utilization of the nation's raw materials, have an appreciable contribution to the gross domestic product of nations (National Bureau of Statistics [NBS], 2019).

The pandemic has engendered significant challenges for MSMEs in Nigeria, propelling most MSMEs to concentrate less on routine operations and focus majorly on crisis management and alternative business response efforts. This study sought to examine the chief executives of MSMEs' perspectives on the strategies that were employed to survive during and after the Covid-19 pandemic lockdown. The study focuses on CEOs that were business executives during the 2008–09 financial crisis or 2016-2017 recession.

The specific objectives of the study are stated below:

- i. To ascertain the impact of COVID-19 pandemic on Nigerian MSMEs
- ii. To examine the coping strategies of Nigerian MSME's during COVID-19 Lockdown
- iii. To evaluate the coping Strategies of Nigerian MSMEs after the COVID-19 Lockdown

2. Literature Review

2.1 Covid-19 Pandemic

Corona viruses is of the Orthocoronavirinae sub-family in the Nidovirales order. Corona has crown-like spikes on the outer surface of the virus; thus, it was named a corona virus. Corona viruses are minute in size (65-125nm in diameter) and contain a single-stranded RNA as a nucleic material (Perlman, 2020). World Health Organization (WHO) described the corona virus disease as COVID-19 to reflect the year of the outbreak.

Although COVID-19 location and origin is not in doubt, however the natural reservoir of the virus is still subject of various interpretations. While some believed the virus is zoonotic and bats may be the culprits because of sequence identity to the bat-CoV. (Zhu, Zhang, Wang, Li X, Yang, & Song, 2020; Perlman, 2020), there is also the view that it was a laboratory genetically modified compound. Meanwhile WHO believes COVID-19 may cause various symptoms such as pneumonia, fever, breathing difficulty, and lung infection. It is spread primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes www.who.int. It is believed that most people infected with COVID-19 will be asymptomatic while others will experience mild to moderate respiratory illness. However older people from age 65 and especially those with underlying medical challenges like cardiovascular diseases, diabetes, chronic respiratory diseases and cancer are more likely to develop serious illness with fatal consequences in some cases.

The first laboratory-confirmed case of 2019-nCoV infection was on December 1, 2019 in Wuhan, China. The outbreak was said to have occurred in a local market, the Huanan Seafood Market (wet-market), with at least 41 cases reported (Huang, Wang, Li X, Ren, Zhao, Hu, 2020). It was also reported that live animals such as bats, frogs, snakes, birds, marmots and rabbits are frequently sold at the Hunan seafood market (Wang, Horby, Hayden, & Gao, 2020).

As at the time of writing this paper there is no known cure for COVID-19. However, some effected persons have being treated with a combination of therapies and thereafter tested negative and discharged to go home. Meanwhile, to prevent and slow down transmission, WHO and Nigeria Centre for Disease Control (NCDC) advocated regular washing of hands with detergent, using alcohol-based sanitizers, maintain social and physical distancing and robust public awareness about the virus.

Meanwhile, the virus has created a total disruption of the world economic order with almost all countries of the world including Nigeria imposing a total lockdown of upwards of 21 days in some selected states. A lockdown of any country certainly will come with severe political, economic and social consequences both on the short run and long run.

2.2 Nigeria Centre for Disease Control (NCDC)

In response to the COVID-19 pandemic, the Nigeria Centre for Disease Control (NCDC) a government agency charged with the responsibility to lead the preparedness, detection and response to infectious disease outbreaks and public health emergencies confirmed the first index case of coronavirus in Nigeria on 27th February 2020. The agency immediately swung into action and on 28th February 2020, a multi-sectoral Emergency Operations Centre (EOC) was activated at

Level 3, which is the highest emergency level in Nigeria –led by NCDC in close coordination with the State Public Health EOCs (PHEOC) <http://covid19.ncdc.gov.ng/>.

Meanwhile several public health measures that can prevent or slow down the transmission of the virus were introduced which include isolation of infected persons, identification and follow up with contact persons, physical/social distancing, environmental disinfection, use of personal protective equipment, regular washing of hands and use hand sanitizers. As of date, the study is not aware of any antiviral treatment of COVID-19. However, infected persons are treated with immune boosting drugs and supportive care (Huang et. al., 2020)

2.3 COVID-19 and Survival Strategies

Since the outbreak of COVID-19 pandemic in December 2019, countries took measures to stop the spread by imposing lockdown within their national boundaries. In Nigeria, after the reported index case on 27th February 2020, governments at various levels effected total lockdown of some states including the closure of national boundaries. These steps were taken in an effort to curtail the spread of the deadly pandemic. Nonetheless, the imposed lockdown either in full or partial came with devastating social and economic consequences.

While there is no evidence-based therapy or established practice of how to manage a pandemic such as COVID-19 that presents multiple challenges business outfits such as MSMEs will need to adopt coping strategies. Such strategies Nembhard, Burns, and Shortell (2020) suggest should be able to navigate uncertainty, manage crisis, mitigate damage and promote recovery. They identify these strategies to include putting people first, creative management of operations, teamwork and communication, form partnerships, and adopt transparent and humble leadership.

2.4 People first

Operators of MSMEs should care for the well-being of their employees physically and emotionally, giving them emotional support will give them confidence that they are appreciated. Compassionate practices such as personal check-ins and offering palliatives either in cash or materials things such as foodstuffs will be considered supportive. Worline and Dutton (2017) believe such gesture has a connection with employee satisfaction, teamwork and low absenteeism.

2.5 Initiate partnership arrangement

No organisation including MSMEs can hope to independently survive the challenges posed by COVID-19 pandemic. Its scope and magnitude cut across demographic, geographic and organisational boundaries. Therefore, creating effective external partnership with similar organisations, supply vendors, consumer groups and other critical stakeholders will be helpful in coping with the lockdown occasioned by the pandemic. Nembhard, Burns, and Shortell (2020) believe that organisations that thrive especially when confronted with a novel challenge such as the COVID-19 pandemic are those that leverage both internally and externally. They argued that

partnering with external bodies, even those with whom one may not necessarily have had strong ties in the past, could help grant access to novel knowledge about innovations and their implementation, creative problem-solving approaches, and issues such as equipment and manpower deficit.

2.6 Adopt teamwork and effective communication

The challenges occasioned by COVID-19 pandemic calls for coordinated team approach that cuts across multiple functions and roles. MSMEs operators who have not build teams in their workforce will be confronted with hard choices if they are to survive the economic and operational downturn. However, Gittel, (2020) argued that effective teamwork is dependent on accurate, timely, and problem-solving communication enhanced by shared goals, shared knowledge and mutual respect which is refers to as relational coordination. It requires people to feel safe to ask questions, raise concerns, offer suggestions, and share differences of opinion about strategies – a situation that may not always be found in the management of MSMEs.

2.7 Demonstrate humble leadership

Leadership which is the process of engaging with others to achieve set goals is very critical to any organisation, even more critical in a crisis situation such as the COVID-19 pandemic lockdown. Leadership provides assurance and direction in a clearly, timely and transparent way (Hayes &Wotten, 2010). Operators of MSMEs that seek to survive the pandemic will need to demonstrate leadership that motivates and gives direction and hope to the employee. Such approach will convey to the employees the desire to position the organisation for appropriate and effective response in tackling the impact of the pandemic.

Employees' cooperation will be available if leaders prioritize the actions highlighted and communicate their importance, provide resources to achieve set goals and adopt a humble leadership (Nembhard, Burns, &Shortell, 2020). As opposed to a leader that displays arrogance and believes he is all knowing, a humble leader appreciates his limitations and recognizes the capacity of employees to identify and solve problems (Schein & Schein, 2018). Humble leaders allow 'others' participation, leading to enhanced employees' trust in the organization, interest and energy in participative problem-solving, collective ownership of decisions, and innovative solutions that reflect the collective and unique strengths of the workforce (Hayes &Wotten, 2010; Schein, & Schein, 2018). Effective implementation of these actions could ameliorate the impact of the pandemic on SMEs and enhance their capacity to overcome.

2.8 The Concept of Micro, Small and Medium Enterprises (MSMEs)

The concept of MSMEs has been defined by various nations using different metrics. These metrics include: asset, revenue and number of employees, among others. In Nigeria, Small and Medium Enterprises Development Agency of Nigeria's [SMEDAN] (2015) definition is the most widely accepted definition of MSMEs. According to SMEDAN (2015), micro enterprises are business entities that employ a minimum of an employee and a maximum of nine employees with assets (less landed property) below ten million naira; small enterprises are business entities that employ

a minimum of ten employees and a maximum of forty nine employees, with assets (less landed property) between ten million naira and less than one hundred million naira; and medium enterprises are business entities that employ a minimum of fifty employees and a maximum of one hundred and ninety nine employees, with assets (less landed property) of one hundred million naira, but less than one billion naira.

MSMEs constitute a significant determinant of the socio-economic growth and development of Nigeria. MSMEs contribute significantly to Nigeria economy. According to the National Bureau of Statistics (NBS, 2019), MSMEs account for 59, 647, 954 jobs in Nigeria, which is equivalent to 86.3% of the national workforce.

Table 1

SMEDAN's MSMEs Classification

	Size Category	Employment	Assets (N Million) (excluding land and buildings)
1	Micro enterprises	1-9	Less than 10
2	Small enterprises	10-49	10 to less than 100
3	Medium enterprises	50-199	100 to less than 1,000

Source: SMEDAN (2015)

The joint survey carried out by NBS and SMEDAN in the year 2017 revealed that as at December 2017, Nigeria had a total of 41,543,028 micro small and medium enterprises (MSMEs), which comprised of 41, 469,947 micro enterprise that represents 99.8% and 73,081 small and medium enterprises that represents 0.2%. Lagos State accounts for the highest number of MSMEs (NBS, 2019).

The MSMEs sector accounts for 59,647,954 jobs; this figure includes owner-managers, which represent 86.3% of the entire workforce of Nigeria as at December 2017. The micro enterprises segment contributes an enormous 95.1%. However, the job creation capacities of micro enterprises are relatively weak at 1.37 workers per enterprise, in comparison with 39.5 workers per small and medium enterprises (NBS, 2019). MSMEs equally assist the nation in its drive for socio-economic and industrial development through the utilization and transformation of indigenous resources and technology and the manufacturing of intermediate goods. MSMEs are the engine driving the growth and development of the nation's economy as well as providing job creating opportunities, income redistribution and the development of the rural economy (SMEDAN, 2007).

3. Methodology

This study adopted exploratory research design. The study was conducted in three states in Nigeria, namely: Lagos, Kano and Anambra states. This was because, the three states account for the largest concentration of MSMEs across the three largest ethnic groups in Nigeria (NBS, 2019). The study adopted purposive sampling technique to select respondents from the selected MSMEs. The inclusion criteria were that the respondents were MSMEs chief executives, being in business for at least five years, were affected by the 2008–09 financial crisis or 2016–2017 recession, can communicate fluently in English language and volunteered to participate in the study. Data were gathered through the primary and secondary sources. The primary data was gathered through in-depth interviews which were conducted on 24 purposively selected MSMEs CEOs from Lagos, Kano and Anambra states who demonstrated mastery of the subject matter in the qualitative survey across the three states through video enabled applications such as Zoom, Skype, WhatsApp, Imo and Viber through which immediate feedback and face-to-face gestures were elicited. While secondary data was adopted from existing literature. Data were content analysed and presented in tables.

Table 2

Respondents according to states

S/N	States	Number of Respondents
1	Lagos	10
2	Kano	8
3	Anambra	6
	Total	24

Source: Authors' Compilation

The Interview guide consisted of two sections. Section A was used to obtain demographic information, while Section B addressed the research objectives.

4. Results and Discussions

4.1 Socio-Demographic Characteristics of Interviewees

The study involved 24 interviewees from Lagos, Anambra and Kano states. Data from Table 1 showed the gender distribution of the participants (14 males and 10 females). The ages of the interviewees were between 28 years and 57 years and the average age for the study was 43 years.

Table 3

Characteristics of Interviewees

SN	Sex	Age	Marital Status	Education	Bus Type	Location	State	Year of Est.
1	Male	52yrs	Married	SSCE	Small Enterprise	Ketu	Lagos	2003
2	Male	57yrs	Widowed	SSCE	Small Enterprise	Njikoka	Anambra	1998
3	Female	38yrs	Married	HND	Micro Enterprise	Ikorodu	Lagos	2012
4	Male	33yrs	Single	SSCE	Micro Enterprise	Lekki	Lagos	2013
5	Female	32yrs	Married	SSCE	Micro Enterprise	Umunya	Anambra	2012
6	Male	42yrs	Married	SSCE	Micro Enterprise	Dala	Kano	2007
7	Male	48yrs	Married	B.Sc	Small Enterprise	Isole	Lagos	2014
8	Female	28yrs	Single	NCE	Micro Enterprise	Amuwo	Lagos	2014
9	Female	45yrs	Married	SSCE	Micro Enterprise	Bichi	Kano	2001
10	Male	42yrs	Married	JSCE	Small Enterprise	Gwale	Kano	2014
11	Female	30yrs	Married	OND	Micro Enterprise	Kano	Kano	2015
12	Female	38yrs	Married	SSCE	Micro Enterprise	Oko	Anambra	2009
13	Male	46yrs	Widowed	Masters	Medium Enterprise	Oshodi	Lagos	1999
14	Male	49yrs	Married	SSCE	Small Enterprise	Maryland	Lagos	2002
15	Male	52yrs	Married	SSCE	Small Enterprise	Kano	Kano	1995
16	Male	56yrs	Married	SSCE	Medium Enterprise	Ihiala	Anambra	1998
17	Female	48yrs	Married	SSCE	Micro Enterprise	Onitsha	Anambra	2002
18	Male	44yrs	Married	SSCE	Small Enterprise	Iyana-Ipaja	Lagos	2011
19	Male	45yrs	Married	SSCE	Small Enterprise	Epe	Lagos	2015
20	Female	33yrs	Single	HND	Micro Enterprise	Kibiya	Kano	2013
21	Male	50yrs	Married	SSCE	Medium Enterprise	Kano	Kano	2003
22	Female	37yrs	Married	B.Sc	Micro Enterprise	Awka	Anambra	2013
23	Female	31yrs	Married	JSCE	Micro Enterprise	Ikeja	Lagos	2014
24	Male	47yrs	Married	SSCE	Small Enterprise	Dala	Kano	2007

Source: Fieldwork (2020).

On marital status, data showed that majority of the respondents (19) were married while three (3) were single and two (2) widowed. Also, majority (15) had SSCE, others had Masters (1), Bachelors degree (2), HND (2), NCE/OND (2) and JSCE (2). On the nature of business owned by the participants, data showed that majority (12) owned micro enterprises while others owned small enterprises (9) and medium enterprises (3). Participants' years of establishments varied between 1995 to 2015.

4.2 Impact of COVID-19 Lockdown on Nigerian MSMEs

Data showed that MSMEs owners had different experiences on the management of businesses during the lockdown occasioned by the COVID-19 pandemic. The experiences varied based on lack of uniformity of all states in Nigeria in adhering strictly to the lockdown order of the federal government of Nigeria. The experiences of the MSMEs' CEOs in Lagos state revealed that some shops and stores were looted few days into the lockdown and the lockdown order in the state was strictly enforced and monitored with para-military bodies. Also most CEOs claimed that many of their employees were initially placed on half salary at the beginning of the pandemic and eventually laid off when there were no sustainability measures of wages payment. However, two participants who were into essential services had contradicting experience. These were captured below:

I run a patent medicine store and we were given the permission to open our pharmacy stores and supermarket because drug sales falls under essential services but with very strict rules which restricted many of my workers from coming to work. Meanwhile, we only sold to customers, we could not order for goods from stores and warehouses and the few ones we paid for were not permitted to be imported into the country. We had to start making referrals to neighbouring stores but altogether, our business thrived during the pandemic. This eventually meant that I needed to cut down cost and to this end; I placed my workers on 20 percent wages because I understand that they also need to feed their families.

IDI/38years/Married/Female/Micro Enterprise/Lagos

I have stopped sales and asked all my employees to find other means of survival until I got a call from a government official that my store will be used to house drugs for COVID-19 patients. Since then, I have been given a special license and I can say that my business has enjoyed a positive face-lift from what I used to experience prior to the pandemic. But despite that, I couldn't bring back all my employees. I had to lay off more than half of them with a commensurate pay to part with.

IDI/46years/Widowed/Male/Medium Enterprise/Lagos

Despite these claims, the experiences of other business owners in Lagos state who participated in this study were very unpalatable. These were webbed around looting, robbery, disruption by thugs and security agencies that were vigorously enforcing the lockdown order, loss of patronage to customers who relocated or were experiencing lockdown, lack of capital to purchase exorbitant goods from industries.

In Anambra state, data showed that the effect of the lockdown was only effective in the first two weeks. Thereafter, there were several cases of armed robbery, looting of shops and invasion of

private properties. Meanwhile, individual business owners quietly ran their businesses. These were captured in these responses:

My wife and children were already getting hungry because we were not used to closing down in our food business. I usually go to shop in the evening with my family to pack cartons of drinks and food to my neighbourhood. We restarted the business at home in our compound and the patronage has been very encouraging. The money made out of the business sustained us further when it seems the lockdown would never be over.

IDI/56years/Married/Male/Medium Enterprise/Anambra

There are quite many security challenges that we faced during the lockdown. This was not helped by the increased dependency by families, friends, neighbours and church members. Beggars suddenly increased on the streets and even in my shop, there are so many debtors who come to buy on credit. I am still grateful because many shops around me here (points finger to the neighbouring shops) have been robbed and their properties carted away mostly at night and weekends.

IDI/48years/Married/Female/Micro Enterprise/Anambra

The experience in Kano differed because the lockdown order was not totally strict in the state. As such, business activities thrived and were going on normally. This was expressed by a participant:

It is you people that know what you are calling coronavirus in the west there. Over here, we are very safe. As you can see, people are going on with their daily business activities without any fear like you people. Businesses here have been very okay. We don't have any problem.

IDI/50years/Married/Male/Medium Enterprise/Kano

Implicit from above is that only Lagos and Anambra states experienced strict lockdown which affected the businesses of the participants. The impacts included decreased patronage for participants except for those dealing in essential commodities such as pharmaceutical stores, food, fruits and groceries, among others. In Kano state, business activities remained very active during the lockdown and post lockdown period.

4.3 Coping strategies of Nigerian MSMEs during COVID-19 Lockdown

On the coping strategies adopted to sustain businesses, very few of the participants stated that grants, loans, aids from family, religious, government and corporate organizations such as banks and cooperative societies aided the survival of their businesses. Other participants revealed that

they diversified into core lucrative points to earn money during the lockdown. This was captured in the response below:

When the lockdown became fully effective and I sensed that I would die of hunger with my household and a few dependents if I don't think outside the box, two of my employees and I started manufacturing hand sanitizers and nose Masks which were branded and sold to corporate organizations and medical institutions here in Awka. It was so unbelievable to many that I could diversify from being a food vendor to producing hand sanitizers and later nose masks. Through this, we were able to take care of ourselves and families and send token to my employees who can not join us in the new venture. And we were able to raise a huge capital to kick start the food business after the lockdown.

IDI/37years/Married/Male/Micro Enterprise/Anambra

Meanwhile, many participants mostly from Lagos and Anambra states complained that there were very few supports from the government to aid their businesses. Those into textiles, furniture, electronics, decoration and house utensils claimed that their businesses were so close to crumbling because some of their major debtors were victims of mortality caused by the COVID-19. This was captured in the response of one of the participants:

I lost close to one hundred and fifty million naira to a customer who died via the deadly virus and this has damaging effects on my business survival. I have tried accessing loans from banks but the conditions are just not encouraging. I have also applied to the Lagos state government for a relief loan; they said they are still processing it. I have been living on the proceeds from my poultry business and support from friends and families.

IDI/45years/Married/Male/Small Enterprise/Lagos

The above revealed that the supports enjoyed by the respondents were mostly from the chain of their social networks (family members, friends and business allies) and very few had support from secondary groups such as religious bodies or financial institutions in the period of the lockdown. Many of the participants (mostly in Lagos and Anambra states) resolved to diversification for survival. However, in Kano, study found out that there were few interventions from the government for individuals who ran into challenges in the COVID-19 period.

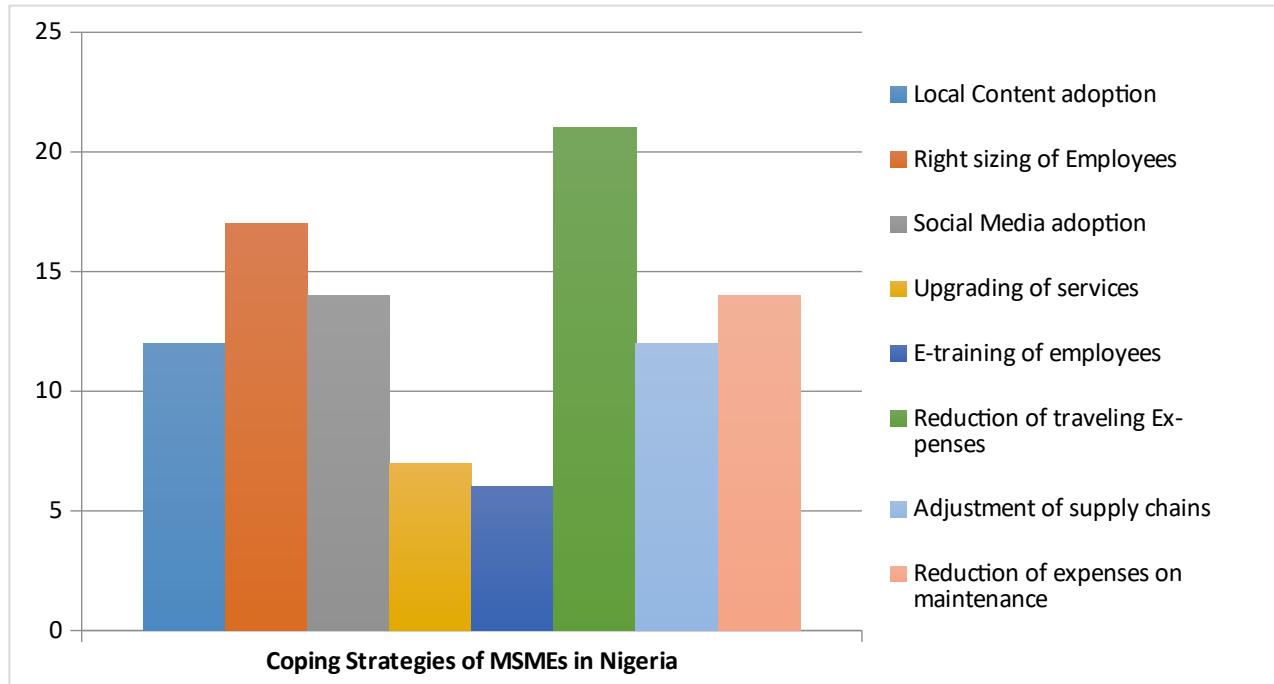
4.4 Coping Strategies of Nigerian MSMEs after the COVID-19 Lockdown

Several strategies were adopted by the participants to deal with the challenges that confronted their businesses during the COVID-19 lockdown. These ranged from increased dependence on local content initiative (12) to reduction of employees' physical contact with customers (17). Others include: adoption of social media in marketing, sales and delivery of products (14), upgrading of services and systems in order to adjust to providing solution to the needs emanating

from COVID-19 pandemic and lockdown (7), e-training and replacement of employees who lack digital skills (6), reduction of traveling and transportation expenses (21), re-evaluation and adjustment of supply chains (12) as well as reduction of expenses on maintenance (14). These are presented in the graph in Figure 1.

Figure 1

Chart on the Coping Strategies of Nigeria MSMEs



Source: Fieldwork (2020).

The Coping Strategies of Nigeria MSMEs after the COVID-19 Lockdown brought about restructuring and adjustment in the day to day activities of MSMEs owners in the selected states. The study revealed that many MSMEs owners in Lagos and Anambra states (12 respondents) changed from total dependence on imported goods to locally made products such as the making of hand sanitizers, nose masks, safety bowls and others. Also, all the respondents from Lagos and Anambra states and one from Kano state attested to the reduction of the numbers of employees in their organization but this was more prominent in Lagos state as the respondents claimed that over 75 percent of their employees were either relieved of their jobs or had mutual agreement to be removed from the payroll until the organization returns to full operation. This was captured in the response below:

There was a mutual understanding between me and my employees because it is obvious that we can no longer sustain the unending heavy bills which are on us. The security bill, electricity, rent and rates, VAT and bank charges on every transaction with miscellaneous and despite all this, the patronage level has dropped drastically because everyone is wary of having personal contact that may brew the chances of

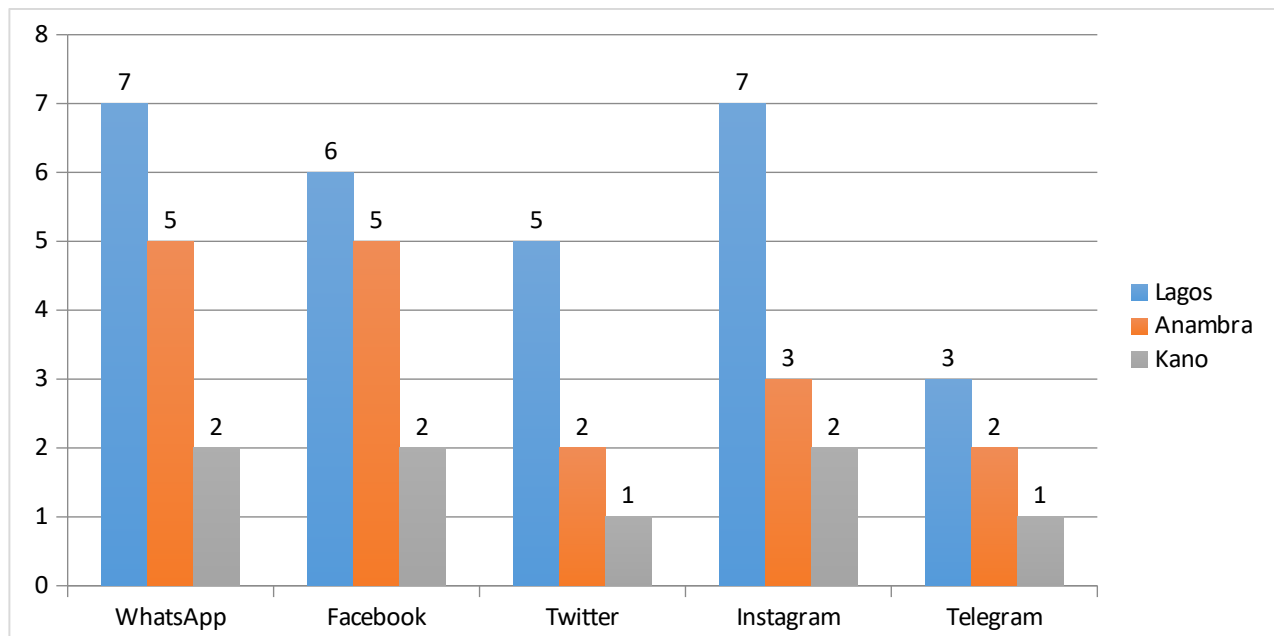
contacting the virus. What I did was to call a virtual meeting of my staff and announce the pathetic state we are and I sought their suggestions before we decided to stop paying their wages. But I still sent them monthly stipends from the little proceeds we make via referral and online transactions and they have been very understanding, supportive and cooperative. This affected more than 80 percent of my staff.

IDI/46years/Widowed/Female/Medium Enterprise/Lagos

Also, the participants (Lagos, 7; Anambra, 5 and Kano, 2) adopted social media to market, brand, sell and deliver their products and render services as a coping strategy. These included the adoption of WhatsApp, Facebook, Zoom, Twitter, Instagram, and Telegram. Figure 2 shows the adoption scale via graph.

Figure 2

Social media adopted for marketing, sales and product and service delivery by MSMEs



Source: Fieldwork (2020).

Other coping strategies of MSMEs include adjustment of services and systems to proffering solution to the needs emanating from COVID-19 pandemic and lockdown, online training and replacement of employees who lack digital skills (6), reduction of traveling and transportation expenses (21), re-evaluation and adjustment of supply chains (12) as well as reduction of expenses on maintenance (14).

From the above, the study found that the coping strategies adopted were increased usage of local content, reduction of employees' physical contact with customers and co-employees, use of social media, upgrade of services, electronic-training and replacement of redundant employees, reduction of traveling and transportation expenses, re-evaluation and adjustment of supply chains and reduction on maintenance expenses.

5. Conclusion and Recommendations

The study concluded that most MSMEs were adversely impacted by the Covid-19 pandemic. Particularly, states that enforced strict lockdown. This led to reduction in patronage, thereby threatening the corporate survival of most enterprises, especially enterprises that does not deal on essential commodities, like: Drugs, food and health care, among others.

Furthermore, most supports enjoyed by business owners were mostly from the chain of their social networks (family members, friends and business allies) and very few had support from secondary groups such as religious bodies, financial institutions or the government in the period of the lockdown. Finally, several survival strategies were employed by MSMEs to mitigate the challenges of the Covid-19 pandemic. These strategies include: Diversification of businesses, adoption of social media in marketing, sales and delivery of products, upgrading of services and systems in order to adjust to providing solution to the needs emanating from COVID-19 pandemic and lockdown, e-training and replacement of employees who lack digital skills, reduction of traveling and transportation expenses, re-evaluation and adjustment of supply chains as well as reduction of expenses on maintenance.

In line with the research findings, the following are recommended:

- i. The government should enhance the security apparatus of the nation before the enforcement of lockdown. This is because; pandemic propelled lockdown tends to increase the rate of crime, as witness in most state that strictly enforced the lockdown.
- ii. The government of Nigeria came up with some enterprise support packages as well as providing some palliatives. However, the support provided were grossly inadequate, as most business owners did not benefit from the supports provided by the government and its agencies. It is recommended that the government should enhance its enterprise support packages, as this tends to enhance the survival of MSMEs.
- iii. It is also recommended that enterprises should diversify their businesses to meet the need of the nation during pandemic. This is because, most enterprises that diversified into the production of essential items, like hand sanitizers, face mask, food items and the health sector recorded appreciable growth.
- iv. MSMEs should employ the following survival strategies; towards mitigating the challenges of the Covid-19 pandemic: Adoption of social media in marketing, sales and delivery of products, upgrading of services and systems in order to adjust to providing solution to the needs emanating from COVID-19 pandemic and lockdown, e-training and replacement of employees who lack digital skills, reduction of traveling and transportation expenses, re-evaluation and adjustment of supply chains, reduction of expenses on maintenance as well as reducing redundancy.

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