

**SURVIVAL STRATEGY AND THE PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN
POST CORONA-VIRUS PANDEMIC ERA IN MAIDUGURI METROPOLITAN
COUNCIL OF BORNO STATE, NIGERIA**

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ABSTRACT

Corona-virus also known as COVID-19 pandemic have caused a lot of restriction and have continue to affect the global economy which Nigeria is not an exception. Consequently, it has made so many businesses to under-perform and now struggle for survival. The purpose this study was to examine the survival strategies of small and medium enterprises (SMEs) in the post COVID-19 pandemic era. The study adopted survey research design. A total of 1125 SMEs operators made up of the study, and a sample size of 315 was arrived at through purposive sampling method. Data was generated through structured questionnaire administered to the respondents. Questionnaires were successfully retrieved and analyzed using descriptive and inferential statistics. The findings of the study revealed that entrepreneurial learning and innovativeness were positively and significantly related to performance of SMEs whereas work design and external support were positive and not significantly related to performance of SMEs. It was therefore recommended that SMEs that are desirous of surviving in the post-COVID-19 pandemic era should be highly innovative. They should also embrace the use of modern technology through entrepreneurial learning to improve on their businesses. Government should pay adequate attention to the provision of necessary infrastructure that will encourage and enhance direct foreign investment.

Keywords: COVID-19, Entrepreneurial learning, innovativeness, work design, external support, performance.

INTRODUCTION

Corona-virus pandemic (COVID-19) was discovered from Wuhan in China in November, 2019. The disease was responsible for many deaths across the globe since 2019 (Ozili, 2020). World health Organization (WHO) declared the disease as a global pandemic due to its spread across the world that has affected every aspect of human endeavor and existence. The pandemic (COVID-19) came as a shock to everybody and it also affected every business around the world. In order to curtail the spread of the pandemic from spreading, governments all over the globe has to impose various restrictive and preventive measures. The restrictive measures include partial lockdown, total lockdown, social distancing and the use of compulsory face mask. The restrictions affected global trade, education, entertainment and the health-care systems across the world (Oyewale, Adebayo & Kehinde, 2020; Owenvbiudie & Oviazowalan, 2021, Ozili, 2020). The pandemic had a spillover effect on developing countries such as Nigeria since it is a global disease (Ozili & Drum, 2020). These resulted into lack of flow of goods and services in and out of Nigeria and the restriction on production and distribution of goods and services within the country which was responsible for the negative economic effects of the pandemic which resulted into the economic crises which Nigeria find herself into. Although, some countries had total lockdown, there was partial lockdown in Nigeria in which some specific guidelines and measures were observed.

Restriction and social distancing made it very difficult for businesses to operate their normal business activities (Enemona, Muhammad & Usio, 2020; Owenbiugie & Oviazowanlan, 2021). There was border closure and inter-state movement was restricted. Consequently, many businesses recorded poor patronage (Owenbiugie & Oviazowanlan, 2021). After the lock-down was relaxed in some countries, many businesses were expected to go back to normal, but reverse has been the case where they lost most of their customers or their income have been depleted as a result of the effect of the pandemic. The partial and total lockdown as a result of the pandemic had a deterring effect on many businesses across the globe. Oyewale, *et al.* (2020) also revealed that COID-19 crises were not equally felt by all sectors of the economy.

STATEMENT OF THE PROBLEM

Even though the COVID-19 pandemic poses a threat to many Small and Medium Enterprises (SMEs) around the globe, it has also brought an opportunity to some SMEs to leverage on. During the COVID-19 restriction and lockdown, many SMEs around the globe could not operate effectively and even after the lockdown was relaxed in some countries, only a few were able to continue their business activities. As a result of the pandemic many of the SMEs could not performance well in their former businesses before the COVID-19 pandemic (Owenvbiugie & Oviazowanlan, 2021; Oyewale, *et al.* 2020). Also, the effect of the COVID-19 pandemic has not been equally felt among some SMEs like the agricultural and pharmaceutical sectors were not worst affected like SMEs in other sectors of the economy (Owenvbiugie & Oviazowanlan, 2021; Oyewale, *et al.* 2000; Ozili, 2000). Looking at the uncertainty provided by the COVID-19 and the rate at which businesses are under-performing in Nigeria, there is the need to look at reasons that may determine the effective performance of SMEs after the COVID-19 total and partial lockdown in Nigeria. Few studies that were carried out on the relationship between COVID-19 and SMEs have only focused on impact of the pandemic on SMEs (Enemona, *et al.*, 2020; Oyewale, *et al.*, 2020; Owenvbiugie & Oviazowalan, 2021).

Previous studies conducted were not able to look at survival strategy and performance of small and medium enterprises in a corona-virus pandemic era in Maiduguri Metropolitan council of Borno State, Nigeria. Therefore, it is as a result of these that this study tries to close the gap by conducting this study by examining the following variables: entrepreneurial learning, innovativeness, work design and external support.

OBJECTIVE OF THE STUDY

The broad objective of this study is to examine the survival strategy and the performance of small and medium enterprises in corona-virus pandemic era in Maiduguri metropolitan council of Borno State, Nigeria while the specific objectives are to:

- i. examine the influence of entrepreneurial learning on the performance of SMEs in a post-COVID-19 era in Maiduguri Metropolitan Council of Borno State, Nigeria.

- ii. access the impact of innovativeness on performance of SMEs in a post-COVID-19 era in Maiduguri Metropolitan Council of Borno State, Nigeria.
- iii. evaluate the impact of work design on the performance of SMEs in a post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.
- iv. examine the influence of external support on the performance of SMEs in a post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.

Research Questions

The following research questions were formulated to guide the study

- i. To what extent does entrepreneurial learning affect performance in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria?
- ii. How does innovativeness affect performance of SMEs in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria?
- iii. How does work design affect the performance of SMEs in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria?
- iv. To what extent does external support affect the performance of SMEs in the post-COVID-19 era in Maiduguri Metropolitan Council of Borno State, Nigeria?

Research Hypothesis

The following hypotheses were formulated to guide the study:

- Ho₁: entrepreneurial learning has no influence on the performance of SMEs in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.
- Ho₂: Innovativeness has no influence on the performance of SMEs in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.
- Ho₃: Work design has no significant influence on the performance of SMEs in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.
- Ho₄: external support has no influence on the performance of SMES in the post-COVID-19 pandemic era in Maiduguri Metropolitan Council of Borno State, Nigeria.

LITERATURE REVIEW

Small and Medium Scale Enterprises

The definition of Small and Medium Scale Enterprises (SMEs) vary with respect to country, industry and authors (Okwuru & Elem, 2018; Okuwhere & Oghuwu, 2020). There was an agreement among researchers that SMEs should be described in terms of indicators which include member of employees, investment in capital or value of asset and annual sales revenue (Dada & Salisu, 2016; Iorun, 2014). In Nigeria, SMEs are defined as businesses that have employees in the range of one to one hundred and investment in capital not more than two million naira with the exclusion of land (Okuwhere & Oghuwu, 2020).

The table below shows definition of SMEs with respect to number of employees.

Countries	Number of employees in small-scale enterprises (SSEs)	Number of employees in Medium-scale enterprises (MSeS)
United Kingdom	1-49	249
European Union	1-50	200
USA	1-100	200
Nigeria	Cottage 1-10; Small 11-35	36-100

Sources: Okwuru & Elem (2018); Dada & Salisu (2016)

Performance of Small and Medium-Scale Enterprises (SMES)

Small and Medium-Scale Enterprises ability to be successful in the post-COVID-19 pandemic era, needs to be reflected in terms of their performance over a period of time. The term 'performance' is used to describe an act of executing and accomplishing certain tasks (Mahmudova & Kovacs, 2018; Yucesoy & Barabais, 2016). It is also the accomplishment of a given task measured against pre-set standard (Yucesay & Barabais; 2016). SMEs performance can be measured by using financial and non-financial measures (Al-Hakim & Yu, 2017; Mahmudova & Kovacs, 2018). SMEs' financial performance is commonly measured in terms of growth in profit,

sales, market share (Anning-Dorson, 2018). It is also highly argued among researchers that SMEs should also pay adequate attention to non-financial measures such as operational efficiency, customer loyalty, quality, work and family balance, employee and customer satisfaction (Al-Hakim & Lu, 2017).

Survival Strategies

The survival of Small and medium Enterprises (SMEs) relates to the ability of business organizations to carry out their activities and achieve their financial and non-financial performance with consistency over a period of time. Due to the effect of the COVID-19 pandemic and the associated restriction which it poses on the economy, there are possibilities that the SMEs which constitute more than seventy percent of businesses in Nigeria will spring to high level performance (Okwuru, *et al.*, 2018). Therefore, the adoption of entrepreneurial learning, innovativeness, work design and external support might improve the performance of the SMEs in the COVID-19 pandemic era.

Entrepreneurial Learning

Entrepreneurial learning is a set of change process where organizational members are expose to different opportunities to acquire, interact and utilize the knowledge acquire for the development of their organization (Zhu & Wang, 2019). The essence of entrepreneurial learning is to inculcate into individuals and organizations what is needed to efficiently and effectively make use of the resources in the production and distribution of their goods and services (Umemezia & Edobor, 2018). Entrepreneurial learning is good and viable solution for adopting to the post-COVID-19 pandemic, Dodgson and Gann (2020) revealed that exposure to learning entrepreneurship in the aftermath of COVID-19 has the potential of providing alternative for individuals and organisations by making them adapt quickly to the new world for doing business. Uncertainty presented by the post-COVID-19 world creates a set of opportunities for entrepreneurs and it is through continuous learning that they can identify and explore those opportunities (Dodgson & Gann, 2020).

INNOVATIVENESS

Innovations are set of activities that give room for invention, discovery, idea, novelty and creativity (Adegboyega, 2017; Afriya, Du & Musah, 2019; Rodriquez, 2017). The purpose of innovation is in its applicability and how it work; it can involve developing a more performing thing than the former one and yet cheaper product offering; effective marketing strategy and cost-effective production technique. Small and medium Enterprises (SMEs) innovation can be in areas that include adequate technology, provision of leadership quality, promotion and distribution of products in an effective manner and good human resources management (Adegboyega, 2017; Afriye *et al.* 2019). SMEs have to be creative and innovative in their approach to products and changing customer taste and preferences in order to dominate the market against your competitors. (Gartenstein (2019) stated that SMEs requires innovation that will enable them adapt to changes in their environment.

WORK DESIGN

The uncertainty presented by the COVID-19 need to be design to align with the COVID-19 preventive measures that will be able to reduce the losses and the suffering which individuals and organizations went through. Some organizations have moved from manual to technology and internet-based services. While engaging such organizational re-design, psychological impact of work processes has on employees have to be considered (Gervais, Richard & Paakkoen, 2017). It is argued that as the environment becomes more complex and challenging, work demands tend to impact on the psychological well-being of employees (Gervais, Richard & Paakkonen, 2017; Igbokwe-Ibeto, 2015). Work design techniques include job rotation, job enlargement, job enrichment, job simplification, job specification, utility of work teams and autonomous work groups (Maniksaly, 2021). These techniques should be applied with a consideration of unique job characteristics of variety, identify autonomy of task, skill and variety of employee, employee-job fit, and feedback management (Gervais *et al.*, 2017).

EXTERNAL SUPPORT

Small and Medium Enterprises (SMEs) can improve their performance through individuals, government and institutional support for their proper functioning in the post COVID-19 pandemic era. Supports from family members, friends, financial institutions, local and international communities can also help to enhance SMEs performance by providing financial supports, electricity and good road network which can aid SME’s survival.

The COVID-19 lockdown has greatly affected Nigeria’s Gross Domestic Product (GNP) figure which will require government and international institution to work with the SMEs by providing an enabling environment that will support SMEs growth (Dada & Salisu, 2016; Iorun, 2014). Before the COVID-19 pandemic, there are various SMEs’ support programs introduced by the government, they are Small-scale Industries Credit Guarantee Scheme (SSICGS), Nigerian Bank for Commerce and Industry (NBCI), World Bank SMEII Loan Scheme, Small and medium Industries Equity Investment Scheme (SMIEIS) and Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) (Dada & Salisu, 2016). These institutions need to be highly functional than the way they were before the COVID-19 pandemic so that the economy will bounce back where the GDP will raise to an appreciable level in order to attract foreign investors.

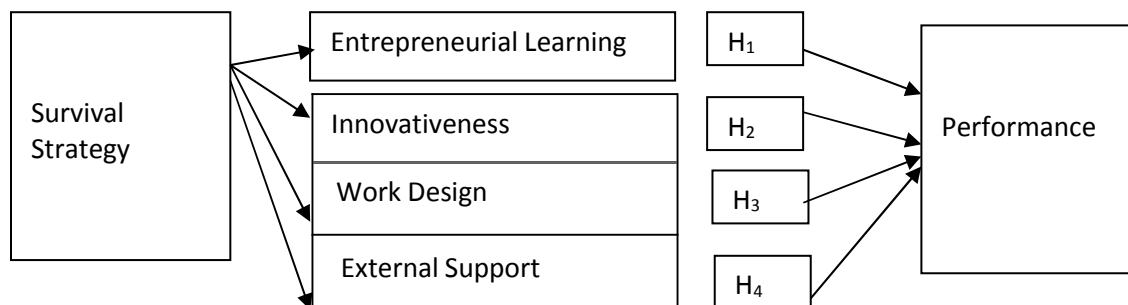


Fig 1.1: Source: Researcher’s Conceptual (2022)

Theoretical Framework

This study was anchored on two theories which are Albertany (1978) radical and Incremental Innovation Theory and Barney (1991) Resource-Based Theory (RBT). The radical and incremental theory model posits that organizational practices can be improved for better performance.

Radial innovation involves the attempt to completely change the previous way of doing thing or operations due to a disruption in the era and the need for a new practice, while incremental innovation theory seeks to improve on the status quo of an organization (Hopp, Antoms, Kaminski & Salge, 2018). It seeks to create a new knowledge for the commercialization of a completely new product. It also argued that radical and incremental innovation can provide complete transformation in SMEs' operation since it requires a new set of skills and expertise (Hopp *et al.*, 2018). The radical and incremental model finds application in many organizations (Rodriguez, 2017; Hopp *et al.* 2018).

The Resource Based Theory (RBT) explains that an SME can strategically utilize their resources to gain and sustain competitive advantage (Edwards, 2014; Umemeia & Edobor, 2018). RBT addresses three key issues in SME which are: resource heterogeneity, capabilities and competitive advantage. In terms of internal resource heterogeneity, the theory posits that SMEs differ in terms of their performance. These internal resources are expected to be involved in continuous improvement through learning and development of capabilities for superior performance (Edwards, 2014; Wegrzgek, Klama-Baryla, Labus Kraut, Szapski, Nowak & Kitala, 2019). The Resource Base Theory strongly argued that SMEs' should acquire competency that will make their internal resource to be highly valuable, rare and easy to be substituted (Wegrzy, *et al.*, 2019).

METHODOLOGY

The study adopted a survey research design where primary data were used through a self-administered questionnaire. The population of the study comprised of 1125 SMEs in Borno State (SMEDAN, 2021). Purposive sampling method was used to arrive at a sample size of 315. To avoid being bias, 315 SMEs operators were randomly selected from hospitality, restaurant, education, supermarkets and business centers in Maiduguri Metropolitan Council. The choice of using Maiduguri Metropolitan Council was due to the high concentration of SMEs in the city. The instrument used for data collection was a close-ended questionnaire where a five-point Likert scale was employed with 1 = strongly disagreed (SD), 2 = disagreed (D), 3 = Undecided (U), 4 = Agreed (A) and 5 = Strongly Agreed (SA). Data collected were analyzed using descriptive and

inferential statistics. The hypotheses were tested at 5 percent level of significance by using statistical package for social sciences (SPSS) Version 23.0.

To be sure that the questionnaire was valid, copies were given to expert in the research area to critically examine the statements. This was also followed by pilot testing in which 25 copies were given to selected SME operators in Maiduguri Metropolitan Council. The feedbacks received were used to modify the questionnaire based on their observation. The reliability of the questionnaires was tested using Cronbach Alpha test. The result showed that reliability scores are: entrepreneurial learning 0.8795, innovativeness 0.802, work design 0.745, external support 0.79 and performance 0.889.

The model specification for the study is stated below;

$$\text{Where: } PEF = \beta_0 + \beta_1 ENL + \beta_2 INN + \beta_3 WKD + \beta_4 EXS + e \dots(1)$$

PEF = SMEs performance; ENL = Entrepreneurial Learning; INN = Innovativeness; WKD = Work Design; EXS = External Support and e = error term

RESULTS AND DISCUSSION

The result in Table 1 below showed the demographic profile of the respondents

Demographic	Categories	Frequency	Percentage (%)
Gender	Male	180	57
	Female	135	43
	Total	315	100
Marital Status	Single	95	30
	Married	210	67
	Divorce	10	03
	Total	315	100
Age	18-30	70	23
	31-44	90	30
	45-58	80	26
	59-above	75	21

	Total	315	100
Years in business	0 to 5	105	34
	6 to 11	115	37
	12 – above	95	29
	Total	315	100
Highest educational qualification	Primary school	52	15
	Secondary school	83	26
	Diploma	86	38
	Graduate (Degree)	94	31
	Total	315	100
	Business Centre	66	21
	Education	91	29
	Hospitality	71	23
	Restaurant	61	19
	Supermarket	26	08
	Total	315	100

Table 1 above showed the demographics of the respondents where gender distribution showed that male respondents were 180 (57%) while female was 135 (43%). This indicated that majority of the respondents are male who participated in the SMEs in Maiduguri Metropolitan Council. The marital states distribution showed that 95 (30%).respondents are single, 210 (67%) were married, while 10(3%) were divorced. This showed that majority of those who are into SMEs are married which is assumed they are responsible men and women. The age distribution showed that 70 (23%) of the respondents were 18-30 years old, 90 (30%) were between the ages of 31 to 44 years old while 80 (26%) were 45 to 58 years old while only 59 (21%) were 59 years and above. This indicated that majority of the SMEs operators that participated in the study were 31 to 44 years old. The distribution of number of years in business showed that 105 (34%) SMEs operators were between 0 to 5 years in the business, 115 (37%) were 6 to 11 years in the business, 95 (29%)

were 12 years and above in the business. This showed that majority the SMEs operators that participated in the study were 6 to 11 years old in the business. The highest level of educational qualification distribution showed that 52 (15%) were those having primary school leaving certificates, 83 (26%) were secondary school certificate holders, 86 (28%) were Diploma certificate holders, while 94 (30%) were University graduates. This indicated that majority of the SMEs operators that participated in the study were University graduate and diploma holders. The type of business distribution shows that 66 (21%) were SMEs in business center sector type of business, 91 (29%) were in education sector, 71 (23%) were in hospitality sector, 61 (19%) were in restaurant sector, while 26 (8%) were in supermarket. This indicated that majority of the SMEs operators that participated on the study were those who are in the business of educational materials.

Table 2: Pearson correlation coefficient for all the variables

Variables	Mean	SD	ENL	INN	WKD	EXS
Entrepreneurial learning	3.202	0.74	1.000			
Innovation	3.297	0.68	0.217	1.000		
Work Design	2.565	1.34	0.334	0.4022	1.000	
External Support	3.001	0.89	0.385	0.398	0.012	1.000

Table 2 above showed the Pearson Correlation Coefficient for the variables, where it showed that all the correlation statistics showed are positive. This indicated that the variables moved in the same direction with performance which is the dependent variable. It showed that performance positively and independently correlated with the independent variable at 5% level of significant. It was also observed that none of the correlation variables were more than 0.90 which implies that there was no multi- collinearity. The table also showed the mean values and standard deviation for each of the variables. Small and Medium Enterprises (SMEs) in Borno State emphasizes more entrepreneurial learning (mean = 3.202, SD = 0.74) followed by innovations (mean = 3.297, SD = 0.68), external support (mean 3.001; SD = 0.89) and the least was work

design (2.565, SD = 1.34). The average score for the four dimensions was 3.016. This indicated that SMEs in Borno State have desire to survive slightly above the average mean.

Table 3: Regression Analysis using Ordinary Least Square (OLS)

Variable	Coefficient	Std. Error	t-stat.	p-value	Hypotheses
C	4.006	2.022	1.984	0.009	Supported
ENL	0.453	0.135	3.372	0.002	Supported
INN	0.782	0.411	1.906	0.001	Supported
WKD	0.238	0.922	0.252	0.0-98	Not supported
EXS	0.112	0.191	0.582	0.061	Not supported

$R^2 = 0.622$; adjusted $R^2 = 0.601$; F =stat (prob); 11.212 (0.000^a) Durbin Watson stat = 1.75

The table above showed the results of the estimated multiple regression analysis using OLS. The R-square of 0.622 indicates that for the period base on the data available, the independent variables that is entrepreneurial learning (ENL), innovativeness (IN), work design (WKD) and external support (EXS) jointly explain 62.% of systematic variation in performance of SMEs. This showed that the model has a goodness of fit. The F-statistic of 11.212 with a probability of 0.000 indicated that a simultaneous liner relationship exists between the independent and the dependent variables.

DISCUSSION OF FINDINGS

The results of the Ordinary Least Square (OLS) revealed that entrepreneurial learning positively and significantly supported performance of SMEs at 5% level of significant (β 0.453, $p = 0.002 < 0.005$). This showed that unit increase in entrepreneurial learning will bring about an approximately 45% increase in performance of SMEs. This also implies that SMEs that are devoted to learning the entrepreneurial skill will be able improve their performance in the business after post COVID-19 pandemic era. This study is consistent with Zhu and Wang, 2019) which said that organizational learning has positive influence on performance.

The results also revealed that innovativeness positively and significantly supported performance of SMEs at 5% level of significance ($\beta = 0.782$, $p = 0.001 < 0.005$). This indicated that a unit increase in innovativeness will bring about 78% increase in performance of SMEs. This shows that SMEs that emphasized on innovativeness will improve their performance in the post COVID-19 pandemic era. This study is in line with Afriye *et al.* (2019) which indicated that a strong and positive relationship exists between innovativeness and performance of SME in the post-COVID-19 era.

The result of the study further revealed that work design positively do not support performance of SMEs in Borno State at 5% level of significance ($\beta = 0.238$, $p = < 0.098$). This indicated that work design is a weak determinant of performance of SMEs in the post COVID-19 pandemic era. This study is inconsistent with the study conducted by (Maniksaly, 2021) who said that many SMEs are yet to adopt complete work design practices for their businesses. The results for external support showed positive but non-significantly supported on performance of SMEs in Borno State at 5% level of significance ($\beta = 0.112$, $P = < 0.001$). This indicated that external support is also a weak determinant of performance of SMEs in post-COVID-19 pandemic era. SMEs in Borno State do not have to rely on external support for improved performance in the post-COVID-19 pandemic era. However, where external supports are available the SMEs should be able to take advantage of such opportunity and get support to enhance their businesses.

CONCLUSION

This study examined the relationship between the four variables that are capable of improving performance in the post-COVID-19 pandemic era within the scope of SMEs. From the study conducted, it has been established that SMEs may survive in the post COVID-19 era through improved performance over time. It was also established that SMEs need to expose themselves to acquire entrepreneurial learning and to be more innovative in their activities in order to improve on their businesses.

RECOMMENDATIONS

For Small and Medium Enterprises (SMEs) to survive in the post-COVID-19 pandemic era, the study therefore recommended that:

1. There is the need for increase entrepreneurial learning through training and retraining by both public and private organizations to improve the capacity of SMEs that are devoted to learning in order to improve their performance in the post COVID-19 pandemic era.
2. SMEs should highly be innovative in order to cope with the post COVID-19 pandemic era. They should be creative in thinking to meet up with the challenges in the market with their products or services.
3. They should be able to come up with a work design that will consider the psychological and health impact of their employee. They should also try to design their work activities that will benefit all employee in their organization.
4. Government should set up a policy measures that will help to attract foreign direct investment in order to attract foreign investors which will help to enhance the survival of SMEs which will boost the economy of the country.

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