

Impact of COVID-19 on Micro, Small and Medium Self Financed Businesses among Single Mothers in Sapele Metropolis

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Abstract: *This study investigated the impact of COVID-19 on small and medium self-financed businesses among single mothers in Sapele Metropolis as well as the effectiveness of MSMEs survival fund in ameliorating the effect of COVID-19 on MSMEs business. 256 single mothers were sample for the study multistage sampling procedure which comprises of stratified random sampling technique, purposive sampling technique and accidental sampling technique. The stratified sampling technique was used to sample 8 major communities in Sapele Metroplis. Accidental sampling was used to select 32 single mothers that own MSMEs from each of the communities. The study adopted a validated questionnaire titled "impact of COVID-19 on MSMEs business with a reliability index of 0.87. The data was analysed using mean; standard deviation, percentage, and Chi Square were used in analysing the data in SPSS version 25. The study found that COVID-19 caused unprecedented reduction in business contract; reduction in access to products/raw materials; reduction in production capacity; reduction in delivery of goods and services; and reduction in sales volume. 18.14% and 25.00% of the single mothers who own self-financed MSMEs accessed the MSMEs survival grant and loan respectively. COVID-19 had a negative strong impact on business operations while MSMEs survival fund had no significant impact on the revitalizations of Business operations of Single mother entrepreneurs. It was critical recommendations among others that Government should make preparations for occurrences like COVID-19, which are likely to have a negative impact on organisations.*

Keywords: COVID-19, MSMEs survival Fund, Single Mother Entrepreneurs, Self-Financed Business

1. Introduction

The COVID-19 epidemic continues to have a profound effect on people's daily lives in unanticipated ways. The worldwide pandemic of COVID-19 has sparked fear, panic, worry, uncertainty, and other forms of emotional disorder among a wide range of individuals and small enterprises. Many households and businesses were caught off guard and unprepared by the pandemic's accompanying shocks, in part because it was not anticipated. A new level of economic hardship was caused by the epidemic in households' economies. There is no treatment for the ravenous virus as of yet, despite the efforts of many governments to restrict its spread. The virus's persistence affected the employment rate, household income, and food security of the country. Many people, particularly in rural areas, lost their jobs, saw their incomes plummet, and had to deal with a spike in food insecurity as a result of the COVID-19 pandemic lockdown. Most children have been out of school for six to eight months, and very few of them have been involved in educational activities. Immediately following the lockouts, employment levels plummeted, but quickly rebounded in the following months. In Nigeria, for example, the employment rate was 85% prior to COVID-19. When lockdown measures were implemented, self-reported employment in Nigeria plummeted by 43%. After the COVID-19 lockdown, Nigeria's unemployment rose to 71 percent in June and to 82 percent in July, as a result of different government programmes aimed at protecting the economy (CMI Report, 2020).

It is a very common practice in Sapele local government area to see single mothers with their baby on their back engaging in different types of businesses of producing locally made food of extractions, baking, cooking, tailoring,

hair dressing, buying and selling different commodities, like bread, fishes, oranges, mangos, roasting of plantain and many others. All this self-financed business got their own negative impact during the peak of COVID-19 pandemic. The success of any business whether small or medium self-financed, depends on continuity, turnover or rollover, enabling environment and stable economic forces. The Dollinger's push and pull factor of entrepreneurs according to Wicharm (2001) identifies the main impetus for entrepreneurs to be their desire to create change and to make a difference, the push and pull factors are categorised into the negative displacement, being between things, positive push and positive pull. The push factor was more of what this paper anchored on in discussing the impact of COVID-19 on small and medium self-financed business among single mothers. Single mothers as perceived in this paper are mothers with a least a child and is not with the father either through separation, divorce, or death.

Recession, business failure, and other challenges that negatively influence any business venture whether small, medium, large scale or conglomerate need revival and resuscitation, hence this paper considered it that, single mothers who are negatively impacted as a result of the pandemic need to come back to business, so that they can cater for their families. It as result of this necessity that the federal government launched the Micro, Small and Medium Enterprises (MSMEs) survival fund.

The MSME Survival Fund was expected to assist the private sector in broadening the country's economy, with an emphasis on women in particular. At least 41% of micro-businesses in the country are owned by women, who have been given 60% of the MSME Survival Fund. A more equitable Nigeria can be achieved through empowering

women and reducing the gender gap through these measures. As a result of the epidemic, single mothers who have been adversely affected need to return to business so that they may provide for their family.

In spite of numerous studies examining how a pandemic of COVID-19 might affect global and national economic indicators such as global poverty and government interventions, GDP growth, budget deficits, and employment (ILO 2020a; ILO 2020b; and Sumner et al. 2020; UN-Habitat and WFP 2020; World Bank 2020), little is known about how a pandemic of COVID-19 is associated with businesses of single mothers as well as how Survival fund has been accessed by the NMMEs owners. Understanding how the MSME survival fund programme affects the mechanisms and the long-term viability of small and medium businesses is critical. Government (MSME survival fund after COVID recovery methods) interventions have been shown to mitigate the effects of the COVID-19 epidemic in Nigeria as well as the resulting lockdown limitations and their influence on other sectors of the Nigerian economy. In the event of a COVID-19 pandemic, the findings will help influence policy conversations about the ramifications and coping mechanisms for the sustenance of enterprises, as well as help single mother entrepreneurs who appear to be more vulnerable to the pandemic to maintain their livelihoods. Thus, the investigation of the impact of COVID-19 on small and medium self-financed businesses among single mothers in Sapele Metropolis as well as the effectiveness of MSMEs survival fund in ameliorating the effect of COVID-19 on MSMEs business.

Research Questions

The study addressed the following research questions

- 1) What is the impact of COVID-19 on business operations of Micro, Small and Medium self-financed business among single mothers in Sapele Metropolis
- 2) do the single mothers business owners have access to National MSME survival fund in Sapele Metropolis
- 3) what is the impact of National MSME survival fund in revitalizing MSM self-financed businesses as perceived by single mothers in Sapele Metropolis

Hypothesis

- 1) COVID-1 had no significant impact on the business operations of of Micro, Small and Medium self-financed business among single mothers in Sapale Metropolis.
- 2) National Survival fund had no significant impact on revitalizing MSM self-financed businesses as perceived by single mothers in Sapele Metropolis.

2. Methodology

Design: This study adopted a descriptive survey design. The descriptive survey design was adopted because the study was aimed at collecting data specifically on impact of COVID-19 on MSME business. A descriptive survey according to Nworgu (2015), are those studies which aim at collecting data on, and describing in a systematic manner, the characteristic features or facts about a given population. Bularafa and Adamu (2021) adopted same study design while examine the effect of the coronavirus pandemic on the small and medium scale business in Yobe State, Nigeria. Hence, the appropriateness of the adopted study design.

Study Area: This research was done at Sapele, Delta State. Sapele, a former Okpe in Urhobo village, sits on the left bank of the Ethiope River. It's one of Nigeria's most industrial ports. Sapele's population was 142,052 in 2006 (Akpeli, 2018). Most Sapele people are farmers or fishermen. A large minority of the population follows Christian teachings. Sapele is a cosmopolitan seaport and the administrative centre of the Sapele Local Government Area. One of the state's oil-producing regions. Major settlements include Sapele, Amukpe, Elume, Oghedi, Ughorhen, and Ikeresian.

Population and Sample: the population for the study was made up of all the single mothers who own MSMEs in Sapele Metropolis. 256 singles mothers were sample for the study multistage sampling procedure which comprises of stratified random sampling technique, purposive sampling technique and accidental sampling technique. The stratified sampling technique was used to sample 8 major communities in Sapele Metropolis. Accidental sampling was used to select 32 single mothers that own MSMEs from each of the communities.

Instrument: the study adopted a validated questionnaire titled "impact of COVID-19 on MSMEs business with a reliability index of 0.87. The instrument was structured into two sections (section A and B). Section A consisted of demographic information of the respondents while section B consisted information about the impact of COVID-19 on MSMEs businesses.

Data Collection: the questionnaire was administered by the researcher with the help of two research assistants. Data were collected within 8 days. A day was used to collect data from of the 8 sample communities.

Data Analysis: the data was analysed using descriptive and inferential statistics. Mean, standard deviation, percentage, and Chi Square were used in analysing the data in SPSS version 25.

3. Results

Research Question 1:

Table 1: Mean and SD analysis of the impact of COVID-19 on business operations of Micro, Small and Medium self-financed business among single mothers in Sapale Metropolis

S/No	How would you agree to the following statement	SA	A	D	SD	mean	St.D	Remark
1	COVID-19 prevention measures caused unprecedented reduction in business contract	107	98	20	23	3.17	0.791	Agreed
2	COVID-19 prevention measures caused unprecedented reduction in access to products/raw materials	124	103	18	3	3.40	0.851	Agreed
3	COVID-19 prevention measures caused unprecedented reduction in production capacity	119	99	24	6	3.33	0.834	Agreed
4	COVID-19 prevention measures caused unprecedented reduction in delivery of goods and services	102	127	14	5	3.31	0.829	Agreed
5	COVID-19 prevention measures caused unprecedented reduction in sales volume	111	117	16	4	3.35	0.838	Agreed
Aggregate mean and SD		113	109	18	8	3.31	0.828	Agreed

* Mean (<2.50 = disagreed; ≥2.50 = Agreed)

* SA = Strongly Agree; A = Agree; D = Disagree; & SD = Strongly Disagree

Table 1: Mean and SD analysis of the impact of COVID-19 on business operations of Micro, Small and Medium self-financed business among single mothers in Sapale Metropolis. The result showed that COVID-19 had its highest negative impact on access to products/raw materials with a mean score (3.40±0.851). This was followed by reduction in sales volume (3.35±0.838), reduction in production capacity (3.33±0.834), reduction in delivery of

goods and services (3.31±0.829) and reduction in business contracts (3.17±0.791) on the aggregate, the mean score of (3.31±0.838) implies that the single mother agreed that COVID-19 prevention measures caused unprecedented reduction in business contract; reduction in access to products/raw materials; reduction in production capacity; reduction in delivery of goods and services; and reduction in sales volume.

Research Question 2

Table 2: % analysis of Single mothers' access to MSMEs Survival Fund in Sapale Metropolis

National MSMEs Survival Fund	yes	%	no	%
did you ever accessed National COVID-19 Survival grant	45	18.14	203	81.86
did you ever accessed National COVID-19 Survival loan	62	25.00	186	75.00
Aggregate	54	21.57	195	78.43

Table 2 revealed that 18.14% and 25.00% of the single mothers who own self-financed MSMEs accessed the MSMEs survival grant and loan respectively. On the aggregate, only 21.57% of the single had access to the MSMEs survival fund. This result implies that majority of the single who perhaps 60% of the survival fund was

earmarked for never had access to the fund. Hence, the MSMEs fund was not equitably distributed to the target population and such may hamper the realization of its objectives.

Research Question 3

Table 3: The impact of COVID-19 Survival Fund on the revitalization of MSM self-financed Businesses among Single Mothers

How would you rate the impact of survival fund on the revitalization of the following areas of the business	VH	H	L	VL	mean	St.D	Remarks
Business contract	33	44	89	82	2.11	0.528	Poor
Access to products/raw materials	21	39	75	113	1.87	0.468	Very poor
Production capacity	51	88	44	65	2.50	0.626	Moderate
Delivery of goods and services	40	87	87	34	2.54	0.634	Moderate
Sales volume	22	49	81	96	1.99	0.497	Very poor
	33	61	75	78	2.20	0.551	Poor

*Mean (<2.0 = Very low; 2.0-2.49 = Low; 2.50-2.79 = High & ≥2.80 = Very High)

* VH = Very high; H = High; L = Low * VL = Very Low

Table 3 showed the impact of COVID-19 Survival Fund on the revitalization of MSM self-financed Businesses among Single Mothers. From the data, the respondents agreed that the MSME fund moderate impacted revitalizations of

delivery of goods and service and production capacity with mean ratings of 2.54±0.634 and 2.50±0.636 respectively. While it has poor impact on business contract revitalization (2.11±0.528) and very poor impact on the revitalizations of

access to products/raw materials (1.87 ± 0.468) and sales volume (1.99 ± 0.47). On the aggregate, the result revealed the single mothers agreed that MSMEs survival fund has poor impact on the revitalization of their business operations. This could be caused by poor access to the funds as could be seen in table 2.

Table 4: Summary of Chi Square Analysis of impact of COVID-19 on the business operations of Micro, Small and Medium self-financed business among single mothers in Sapele Metropolis.

Impact of COVID-19	χ^2_{cal}	df	χ^2_{crit}	Cramer's Value	P.val	Decision
Business operation	37.542	12	21.026	0.613	0.001	Significant (P<0.05)

* Pval<0.05 = significant impact; Cramer's V >0.5 = very High association

The result in table 4 revealed ($\chi^2_{cal} = 37.542$; Cramer's V = 0.613 & Pval = 0.001). Since $\chi^2_{cal} > \chi^2_{crit}$ and P<0.05, the researcher rejected the null hypothesis. Hence, the alternative hypothesis which states that COVID-19 has significant impact on the business operations of Micro, Small and Medium self-financed business among single mothers in Sapele Metropolis was accepted. The Cramer's V of 0.613 revealed a strong association between COVID-19

Test of Hypothesis

Hypothesis 1: COVID-19 has no significant impact on the business operations of Micro, Small and Medium self-financed business among single mothers in Sapele Metropolis.

and business operations of Micro, Small and Medium self-financed business. This implies that pandemic like COVID-19 impacts significantly on business at the grass root level.

Hypothesis 2: MSMEs Survival fund has no significant impact on revitalizing MSM self-financed businesses as perceived by single mothers in Sapele Metropolis.

Table 5: MSMEs Survival fund had no significant impact on revitalizing MSM self-financed businesses as perceived by single mothers in Sapele Metropolis.

Impact of Survival fund on revitalization	χ^2_{cal}	df	χ^2_{crit}	Cramer's Value	P.val	Decision
Business operation	10.012	12	21.026	0.030	0.073	Not Significant (P>0.05)

* Pval<0.05 = significant impact; Cramer's V >0.5 = very High association

The result in table 4 revealed ($\chi^2_{cal} = 10.012$; Cramer's V = 0.03 & Pval = 0.073). Since $\chi^2_{cal} < \chi^2_{crit}$ and P>0.05, the researcher failed to reject the null hypothesis. Hence, the alternative hypothesis which states that MSMEs Survival fund has significant impact on revitalizing MSM self-financed businesses as perceived by single mothers in Sapele Metropolis. Was rejected. The Cramer's V of 0.030 revealed little or no association between MSMEs survival fund and revitalization of business operations of Micro, Small and Medium self-financed business. This implies that focus of MSME survival fund.

4. Discussion of Findings

This study explored the impact of COVID-19 on MSM self-financed business of Single mothers in Sapele Metropolis. The study focused on understanding how COVID-19 prevention and control measures affected the business operations such as production, sales, access to product and raw material, contracts and delivery goods and services. The result as shown in table 1 revealed that COVID-19 triggered a negative business operation activities, Hence, most single mothers that owned MSMEs experienced decline in production, sales, contract procurement, delivery of goods and services as well in access to product and raw materials. The impact was very strong according to data in table 4. This result is synonymous with Aderemi et al. (2020). These authors found that 57% managers administer that COVID-19 lockdown to a great extent has reduced sales while 29% MSMEs managers said the reduction in sales was extremely. They also reported reduction in contracts, productions, delivery services and availability of products. Bularafa and Adamu (2022) reported a similar result among MSMEs in

Yobe State. Another study document that the strain on income and saving as a result, the pandemic was the most agreed upon a factors by the SMEs reflecting a generally negative impact on sales and revenues (Jugu & Obaka, 2020).

In order to ameliorate the declining business performance of MSMEs and to reduce the financial stress of people orchestrated by COVID-19 in Nigeria, the Federal Government of Nigeria launched MSMEs survival fund. The funds were offered as grants and loan. And 60% of the fund was set aside for women. Due this development and considering that much turnaround has not been seen in the Nigeria economic sector since the implementation of this fund in 2020 and 2021, this study examined the access to the fund by single mothers that have self-financed business in Sapele as evaluation of implementation success of the programme. Shockingly, the result in table 2 revealed that only 18.15% of the respondent accessed the grant and 25% accessed the loan. Aggregately, only 21.57% of the respondents had access to the MSMEs survival fund. This finding is in congruent with the findings of Jugu and Obaka (2020). Jugu and Obaka surveyed SME who engages in retail business in Nigeria and found that only 16% of them got financial assistants from the federal government. This result is uncalled for because a whopping sum of #75 billion was approved for 37 million MSMEs in Nigeria. Explicitly, the survival was not delivered to the target population and perhaps siphoned by the federal government officials.

Finally, this study investigated the impact of NMSE survival fund on the revitalization of MSMEs declining business specifically on sales, contracts, access to materials,

service/goods delivery and productivity. The study found in table 3 and table 5 that MSMEs survival had poor impact on the above mentioned business operation. The Cramer's V of 0.030 indicated no or little association between survival fund and revival and sustainability of MSMEs businesses of single mothers in Sapele Metropolis. Contrary the findings of this study, Daudi et al. (2022) found a significant effect of MSMEs survival fund enrolment on the income of rural entrepreneurs. According to their findings, enrolment in the MSME survival fund scheme increased income of rural entrepreneurs by 17.71% and 24.02% respectively. This contradictory result is explainable by the population difference. While the present study surveyed the public in general, taking into consideration observable heterogeneity of the entrepreneur's, Dauda et al. (2022) surveyed only entrepreneurs who are registered beneficiaries of MSMEs survival fund. Based on this, they also cautioned that, their results need to be interpreted with caution as they may be biased since they did not control for unobserved heterogeneity.

5. Conclusion

COVID-19 is a global infectious disease that made mark on every aspects of human endeavours including health, politics and economy. One of the greatest aftermath consequences of COVID-19 is the increase economic hardship seen today in developed and developing countries but worst in developing countries like Nigeria. In Nigeria particular, the pandemic exacerbated the declining MSMEs business performance through negative impact on sales, services delivery, contract procurement, productivity and access to products and raw materials. Also, the economic revival programme designed to assist the struggling MSMEs has also failed to enhance the business activities of the entrepreneurs especially those of single mothers. This failure is caused by corruption and inequitable distributions the fund causing a very small proportion of the target population access to the fund.

6. Recommendations

Based on the findings of the survey, the following two critical recommendations were made:

- 1) Preparations should be made for occurrences like COVID-19, which are likely to have a negative impact on organisations.
- 2) There should be a new government monitoring structure put into place in order to ensure that the government's financial assistance of company loans is used wisely to help firms grow and the national economy evolve following COVID-19, in particular.

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