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**COVID-19: CONTINUITY AND RECOVERY STRATEGY FOR SMALL AND MEDIUM ENTERPRISES- LITERATURE REVIEW**

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***Abstract***

*Globally, the Covid-19 pandemic has caused unprecedented shockwaves in all sectors of the economy. The unprecedented cataclysm has been severely felt in the third world countries like Kenya and especially so in the Small Medium Enterprises (SMEs) which form the backbone of the economies of these countries. The ramifications of Covid-19 are of serious concern to the SMEs sector that caters for the employment of the ballooning global population. The impact of Covid-19 on SMEs sector is acute and it is important that recovery is essential for the eventual survival of the sector in the normal way of living. The aim of this paper is to review the impact of Covid-19 on SMEs and responses of governments on continuity and recovery strategies. This was a qualitative study using secondary data resources, research papers, case studies, stakeholder reports and other online sources. The paper is anchored by the Sociological Ecological Theory of Murray Bookchin in 1960. The results showed that Covid-19 crisis had a devastating impact on SMEs globally. A good proportion of SMEs were totally annihilated and the remaining facing a dire struggle to survive. The pandemic did not discriminate between the SMEs in developing and developed countries. In terms of continuity and recovery strategies, developing and stable economies like USA, India and South Africa were able to offer financial assistance. However, in developing countries, due to financial constraints, the governments were not offering requisite Covid-19 assistance to SMEs. The paper recommended that governments and especially in developing countries should set aside funding for SMEs support. In addition, to enhance durability and resilience during pandemics, SMEs and especially those in the developing countries need to adopt unorthodox thinking and execution of innovative strategies. Finally, SMEs owners/managers/decision makers should undertake SWOT analysis of the business strategy in order to establish the resources availability and capabilities of the SMEs during crisis.*

***Key words:*** SMEs; Covid-19; Continuity; Recovery; Strategies.

## Introduction

Small and medium enterprises (SMEs) play a significant role as drivers of the growth, provision of employment and creation of new markets. SMEs play a major role in social inclusion, innovations and creation of local employment in rural areas (Mura & Kljucnikov, 2018). However, during crisis, SMEs suffer most since they are the least prepared for such upheavals among all other organizations in the economy. Additionally, majority of SMEs lack business continuity and recovery plans that are critically required during crisis (Chazovachii, 2020). Presence of strong business continuity and recovery plan is important as a catalyst for cushioning and minimizing the negative impacts that business encounter during epidemics like Covid-19.

The outbreak of Covid-19 that started in Wuhan, China, in December 2019, was initially viewed as an internal problem for China. However, it soon spread out so rapidly forcing the World Health Organization (WHO) to declare it as a global pandemic on 11<sup>th</sup> March 2020 (Shaw, Kim & Hua, 2020). Soon, the pandemic engulfed the political, social, religious, economic and financial structures of the entire world. By early July 2020, over 11 million cases of Covid-19 and over 500,000 deaths had been confirmed globally (WHO, 2020). The unprecedented and unexpected onslaught of Covid-19 found many economies of the world grappling with a crisis that even the most prepared governments, organizations and businesses could handle adequately. The International Labour Organization declared Covid-19 as the worst global crisis since the Second World War (ILO, 2020).

For SMEs sector that is weakly prepared for such cataclysm, the situation could only get worse. The pandemic has created adverse challenges to SMEs globally. They include

massive interruptions of supply chain, cash flow challenges, inaccessibility of imported goods, weak demand for imported goods, inability to timely deliver products, inability to access credit and risk aversion in financial markets among many others (OECD, 2020). This is the current situation despite the wide-held knowledge that SMEs are critical during pandemics and emergencies as deliverers of goods (Burton, Gasner & Weisfuse, 2011). However, even with the knowledge of SMEs as major contributors to economic growth and especially during emergencies, they are often the most vulnerable during such crisis. SMEs are severely devastated during crisis since they normally have low levels of preparedness, are highly vulnerable, highly dependent on government and local agencies and the owners-managers are greatly impacted psychologically by crisis (Lu, Wu, Peng & Lu, 2020).

Since crises are detrimental to the well-being of SMEs (Chazovachii, 2020), governments and entrepreneurs need to think of business continuity and recovery strategies to mitigate and plan for alternative approaches to cushion the impact of Covid-19 crisis on their business. On the efforts undertaken by governments in enhancing business continuity and recovery strategies, there have been various commitments from governments. Both in the developed and developing economies governments have attempted to rescue the survival of SMEs during the crisis (Lu et al., 2020). However, few studies have been conducted to create knowledge on the reaction of the global governments on the business continuity and recovery strategies. Of further importance, it is postulated that SMEs in developed and developing economies are not similarly exposed to the challenges of Covid-19. It is important to understand the reactions of governments in both the economies in

assisting the SMEs to overcome the ravages of the pandemic,

### **Statement of the Problem**

Following the global outbreak of Coronavirus, many governments' resulted to lockdowns and other restrictive measures that heavily impacted on economic activities. For SMEs and especially in developing countries, the lockdown had a devastating effect resulting in extinction and crippling of their survival (Shaw et al., 2020). Taking into account that majority of SMEs deal in semi-durable and perishable products, the pandemic has led to great losses for the entrepreneurs (Hamiza, 2020). SMEs have lost and continue to lose their customers due to the lockdown and subsequent loss of income of the consumers.

Additionally, since a big portion of SMEs owners operate using bank loans; the pandemic eroded the ability for servicing loans, continuous operations and better performance. In the short-term, the lockdown may result to reduction of sales, shortages of basic stock, disruption of supply chain, inability to pay salaries for employees, reduced access to credit and inability to service loans (Humphries, Neilson & Ulysea, 2020). The long-term effect may include recession or economic slowdown together with collapse of the SMEs sector. Consequently, many governments have enacted various short and long-term measures to cushion SMEs from devastation of Covid-19 (Mura & Kljucnikov, 2018).

During periods of uncertainties, enterprises and entrepreneurs as owners of small and medium enterprises are viewed as the bearers of hope, facilitators of society and business recovery and harbingers signaling that revival is on the way (Hobson, Storr, 2020). As such, during the current crisis of Covid-19, understanding the well-being of

SMEs and their continuity and recovery strategies may provide an insight on trends of their recovery and ability to provide essential goods and services. It may provide the opportunity for recreation of past and new customer networks and may eventually signal the likelihood of enterprise recovery from the crisis. The drive of this paper is to review literature on the various recovery measures put in place by governments in both the developed and developing economies to assist the continuity and recovery of the SMEs sector.

### **Research Objectives**

The objective of this paper is to review the impact of Covid-19 on SMEs and responses of governments on continuity and recovery strategies.

### **Methodology**

This was a qualitative study that relied on documented literature to understand the impact of Covid-19 on SMEs and responses of governments on continuity and recovery strategies. The study employed secondary data resources, research papers, case studies, stakeholder reports and other online sources.

### **Literature Review**

#### ***Theoretical underpinning***

This paper is anchored by the Sociological Ecological Theory of Murray Bookchin in 1960. The focus of this theory is on the understanding of behavioural reactions from individuals, groups, organizations, communities and public policy on formation of behaviour within surrounding social environment. This theory attempts to forge an understanding of the factors affecting behaviour through provision of respective guidance for formulation and development of appropriate program through the assistance of the existing social environment.

The emphasize of the theory is on the existence of multiple levels of influence relating to individuals, groups, organizations, communities and public policy and the postulation that behaviours shape and are also shaped by the existing social environment. The theory holds the opinion that creating a conducive environment relating to the incoming change is critical in preparing a smooth transition related to the expected changes in the environment.

The theory is relevant since it expresses the way governments and SMEs owners behave in period of crisis like Covid-19. This is because the global desolation of SMEs in both the developed and developing countries has created the urgency of governments to focus more on shaping and adopting healthy behaviours like lockdowns, sanitization, social distancing, and ban on congregational prayers, isolation, quarantine and closure of businesses. However, these measures have negatively affected on the growth and survival of SMEs. In retrospect, governments have enacted a raft of mitigation measures to assist the continuity and recovery of SMEs. This is geared towards supporting and enabling SMEs to adopt and change their modalities of operations during and after the Covid-19 crisis to guarantee survival and eventual growth. The theory supports attempt at understanding the various continuity and recovery measures enacted by global governments.

### **Literature Review**

Globally, the Covid-19 pandemic has caused unprecedented shockwaves in all sectors of the economy. It is notable that Covid-19 pandemic is one of the events with most significant impact on global economy and livelihood in modern history. The pandemic spread to all continents and countries of the

world inducing the most unprecedented economic downturn since the Great Depression (World Health Organization, 2020: International Monetary Fund, 2020). The pandemic was first detected in Wuhan, China in December 2019 and within less than one year it had spread to the whole world, with colossal deaths and untold suffering in all sectors of human activities (Akani & Gabriel, 2020).

According to Dua, Mahajan, Oyer and Ramaswany (2020), many small business in the United States of America entered the Covid-19 crisis will low financial resilience. Typically, almost a third of the small businesses were operating at a loss or were just on the verge of breaking even prior to the crisis. This implies that they were in struggling prior to the pandemic and the Covid-19 onslaught drove majority into dire need of financial assistance to survive the crisis.

Humphries, Neilson and Ulyssea (2020) supported the fact that small businesses are the majority of companies in the USA and they account for a substantial amount of employment in the country. The small enterprises were heavily affected by Covid-19 pandemic that severely disrupted their operations leading to substantial lay-offs of employees. Consequently, a good proportion of business owners future expectations have generally been negative and has continuously deteriorated over the pandemic period. Over half of these reported lack of hope of business recovery within a period of two years. In response to the Covid-19 crisis, the US Congress initiated The Coronavirus Aid, Relief and Economic Security (CARES) Act that provided a 350 billion dollars funding- the Paycheck Protection Programme (PPT), for small business support through extension of forgivable loans.

Fabeil, Pazim and Langat (2020) indicated that in Malaysia, micro enterprises had to withstand loss of daily income, loss of employees and declining cash reserves resulting from disruption of the supply chain emanating from closure of supporting sectors after the emergence of Covid-19 pandemic. In order to continue with business operations, many entrepreneurs shifted to alternative approaches such as use of social media and mobile applications like Facebook and WhatsApp. Additionally, some entrepreneurs opted for hiring the services of part-time transporters or runners for delivery of products to customers while others resulted to cash on delivery (COD) transactions. However, not every entrepreneur was able to adopt these alternatives and especially those in the rural areas due to constraints of business support infrastructures.

In China, Lu, Wu, Peng and Lu (2020) stated that emergence of Covid-19 led to the shutting down of many enterprises for close to a month during the national lockdown. Even after the eventual reopening, many SMEs have encountered difficulties in resumption of operations, resulting to increased economic losses thus endangering the scenario of permanent closure. Most of the SMEs had challenges of resuming normal operations due to shortage of basic epidemic mitigation measures, the inability of many employees to resume work, disruptions of supply chain and shrinking market demand. In mitigating the adverse effect of Covid-19 of SMEs in China, the government just like others global was faced with the dilemma of saving lives or saving the economy. Decisively, the Chinese government opted for saving lives through stringent control measures that led to economic decline. However, after reopening, the government implemented positive economic recovery measures such as

provision of flexible and targeted monetary policies coupled with market assistant measures for enabling SMEs to resume economic activities. The government has slashed pension contributions and insurance fees, provision of interest rate concessions and reduced SMEs financing costs. This shows that the Chinese government was proactive towards the continuity and recovery of the SMEs sector in the country.

In India, Tripathy and Bisoyi (2021) stated that the pandemic triggered detrimental impact on all sectors of the economy and especially on micro small and medium enterprises (MSMEs). The pandemic had a devastating effect especially on micro enterprises with majority crippled or on the verge of total extinction. For instance, SMEs in the apparel manufacturing units of export sector that has provided employment to 12.9 million people, of which 70% are women, reported a loss of over Rs 150 crores from March-May 2020 as a result of Covid-19 pandemic. In addition, SMEs in the sweets and snacks industries reported an estimated revenue loss of Rs 35,000 crore. In mitigation of the challenges, the Government of India formulated and implemented a financial package of 1.7 lakh crore as immediate relief assistance for the SMEs sector devastated by the pandemic. The government has in total mounted a stimulus package that is equivalent to 5% of the GDP. It is imperative that the Government of India was proactive in terms of financial cushioning of the SMEs sector from the devastation of Covid-19 crisis.

In Nigeria, Aladejebi (2020) indicated that the economy was heavily devastated by the outbreak of the novel virus. This led to sharp decline in oil prices, inability of borrowers to service loans, disruption of the supply chain in the country, reduction in revenue and pullout of investors from the Nigerian Stock Exchange. This massively impacted

the capability of the economy to support businesses and particularly the SMEs. Majority of SMEs owners decried reduction in revenue as one of the major negative effect of the pandemic, thus contributing to reduction of revenue and profitability. Though Akanni and Gabriel (2020) noted on the general resilience among SMEs in Nigeria to the pandemic, the reality is that many SMEs were incapacitated in terms of the ability to pay employees full salaries during the lockdown. It is worth to state that SMEs owners decried and criticized the lockdown and restrictions imposed by the government and majority were not willing to change the operations of their business resulting from the pandemic. The SMEs owners pointed that the government of Nigeria was not offering requisite assistance to SMEs. Finally, SMEs owners felt that assistance ranging from low-interest loans, relaxation of loan repayment and relaxation of taxation repayment were some of the assistance that the government should spread to SMEs as assistance to mitigate the disruptive effects of the pandemic on the businesses. This implies that the government of Nigeria had little assistance and offer to the continuity and recovery of the SME sector in the country.

In Ghana, Dayour, Adongo, Amuquandoh and Adam (2020) indicated that the outbreak of Covid-19 had immediate impact on SMEs and especially those in the hospitality and tourism related sectors that involve free movement of people and face-face interactions. The lockdown measures put in place in Ghana included partial lockdowns, social distancing, closure of borders and ban on social gatherings. Lockdown measures such as closure of borders strained the operations and revenue generation of SMEs in the tourism and hospitality sectors. Accommodation facilities were negatively affected since visitors could no longer get

into the country. In order to assist the SMEs sector to continue operations and recover, the government relaxed the restrictions on SMEs related transportation, financial, tourism and medical care. The governments also introduced fiscal incentives such as tax exemptions and deferrals, emergency economic reliefs to SMEs through offering of special credit, reduced interest rates and loans schemes. Others included reduction on social security contributions, market revival initiatives and skills training for SMEs.

In South Africa, Rogerson and Rogerson (2020) noted that the country SMEs and economy in general were heavily devastated by Covid-19. This is since South Africa was one of the most impacted countries in Africa. The ramifications of the pandemic were immediately felt after the declaration of a National State of Disaster made by the president on 15<sup>th</sup> March 2020. This was followed by an announcement of a three-week hard lockdown. Many SMEs and especially those in the tourism and hospitality sector experienced radical negative impacts of Covid-19 that has the potential to transform the size and complexion of the tourism-related SMEs in South Africa. The subsequent lockdowns have had a crippling effect on the survivability of the SMEs sector in general and specifically those in the tourism sector. Most SMEs have resulted to closure of operations, reduction of population of employees, layoffs which has negatively affected the livelihood of employees and their dependents. The South African government in mitigation of the SMEs sector launched R200 million dubbed Tourism Relief Fund declared to ensure sustainability and development inclusivity of the sector. However, on the evidence of the devastation of the tourism-related SMEs, the fund was overwhelmed by the number of

applications for assistance one month after issuance of the call for assistance.

In Democratic Republic of Congo (DRC), Stoop, Desbureaux, Kaota et al. (2021) researched on the impact of Covid-19 and Ebola on households and small business in North Kivu. It is notable that the Eastern part of the country was simultaneously faced with the outbreak of Covid-19 and Ebola virus disease, both with devastating effect on households and small business. The two pandemics had large differences on the socio-economic impact on the household livelihoods and survivability of small business. However, it is worthy to state that Covid-19 had a much higher impact on the small business and household well-being due to its nature of transmissibility and related containment measures. The socio-economic impact of Covid-19 on small business and households was largely unrelated to case numbers.

In Uganda, Hamiza (2020) reported that the Government of Uganda pronounced a total national lockdown on 21<sup>st</sup> March 2020, as a measure of controlling the rapid spread of Covid-19. The lockdown was followed by a direction on nationwide closure of businesses, closure of borders, markets, public transport, offices and sporting activities. This had a devastating impact on SMEs as a result of diminishing consumer incomes and spending. Since most SMEs thrive on physical spaces and interpersonal interactions, the lockdown led to severe drop in sales and death of a large proportion of SMEs. SMEs also encountered a dire reduction on sales, profitability and shortages of products since majority of SMEs rely on importations from China. Ban on public transport led to disruption of supply chain, diminished cash flows leading to many SMEs resulting to layoffs due to inability to pay salaries. The Government of Uganda supported SMEs to cope and

recover from the pandemic through tax reliefs and financial assistance. However, due to financial constraints, the government was only able to support very few SMEs.

In Kenya, Kaberia and Muathe (2021) stated that the first case of Covid-19 was recorded on 13<sup>th</sup> March 2020. It is notable that emergence of Covid-19 aggravated an already dire situation since Kenya was already dealing with a massive locust invasion, flooding and landslides that created constraints on the ability of government and SMEs to respond to Covid-19 pandemic. To control the expected spread of the virus, the government instituted strict measures such as limitation of movement into and out of the affected Counties, work from home directive, closure of bars and restaurants, cessation of public gatherings, 7pm curfew, and the ban on local and international air travel. For majority of SMEs in the affected counties, these measures immediately translated to loss of income and reduced operating hours, with some firms, particularly SMEs that have unsteady cash flows, being forced to lay off workers or send them on unpaid leave indefinitely. To help in cushioning SMEs, the government introduced a number of initiatives such as lowering of base interest rates and tax reliefs. However, these measures largely favoured individuals in formal employment and had little impact on SMEs that were staring at reduced income and unsteady flow of cash.

### **Empirical Review**

Lu et al. (2020) assessed the challenges associated with work resumptions and associated policy requirements for SMEs in Sichuan, China. This was through an online questionnaire and follow-up interviews conducted on 4807 SMEs in February 2020. The results established that majority of SMEs were unable to resume operations due

to shortages of epidemic migration materials, inability of employees to return to work and disrupted supply chains and reduced market demands. Many SMEs had cash flow challenges since they had to continue payments for various fixed expenditures with little or no new revenue. The delay in resumption of operations threatened the survival of many SMEs in China and other global reliant countries. In terms of continuity and recovery strategies, cash flow relief, stimulus related to resumption of work and consumption are necessary to assist the SMEs to survival in the immediate period and gain economic recovery for the future.

Bartik, Bertrand, Cullen et al. (2020) researched on the outcomes and expectations of the impact of Covid-19 on small business in USA. The research was conducted from 28<sup>th</sup> March 2020 to 4<sup>th</sup> 2020 through a survey of 5,800 small businesses. The findings revealed that small businesses were characterized by mass layoffs and closures, a few weeks after the emergence of the crisis. The expected length of the crisis was negatively fueling the risk of closure of small business while most of the businesses were fearful of the disruptions associated with the crisis. Most of the small business entered the crisis with financial fragility, while majority were in the process of seeking for financial assistance from Coronavirus Aid, Relief, and Economic Security (CARES) Act as a recovery strategy. However, majority of the small businesses expected challenges of bureaucracy, and problems of establishing eligibility while securing the financial assistance.

In Nigeria, Aladejebi (2020) study was on the impact and survival strategies of Small and Medium Enterprises during the Covid-19 crisis. This was a quantitative research where 360 questionnaires were used to

collect data from SME owners in Lagos city. The findings established that the impacts of Covid-19 on SMEs included reduction in revenue, reduction of employees' salaries, and inability of the government to cushion SMEs owners from the pandemic. The results also show that SMEs in Nigeria faced inability to repay loans, and had rent arrears. The recommendations were that the government should assist SMEs owners through reduction of interest rates, relaxation and spread of loan repayment periods and reduction of taxation.

Dayour, Adongo, Amuquandoh and Adam (2020) study focused on the coping and post-recovery strategies for hospitality and tourism SMEs in Ghana. Using qualitative approach through phenomenological and theoretical saturation, data was gathered from 20 owner-managers of SMEs. This was through telephone and socially distanced face-to-face interviews as well as participant observations. The gathered data was thematically analyzed through inductive and deductive coding techniques. The results indicated that impacts of Covid-19 on SMEs included layoffs, default in payment of pension contributions and taxes, drop in revenues, shutdowns, cancellation of bookings among others. The government through various state institutions influenced the coping and recovery of SMEs in Ghana.

Rogerson and Rogerson (2020) study was on the impact of Covid-19 on tourism SMEs in South Africa and the responses of the government and other supporting industries. This was a qualitative study premised on the context of understanding the relationship between tourism-related SMEs and the behaviour during the pandemic. The findings show that the tourism SMEs were severely impacted by the Covid-19 crisis with. The results indicate that the lockdowns have had a crippling effect on the survivability of the SMEs sector in general



and specifically those in the tourism sector. The South African government in mitigation of the SMEs sector launched R200 million dubbed Tourism Relief Fund declared to ensure sustainability and development inclusivity of the sector. However, on the evidence of the devastation of the tourism-related SMEs, the fund was overwhelmed by the number of applications for assistance one month after issuance of the call for assistance.

Hamiza (2020) studied focused on the effect of Coronavirus lockdown on small scale businesses in Arua Municipality, Uganda. This was a qualitative interview study that was anchored by the interpretivism philosophy. Data was gathered from face-to-face interviews of 10 SMEs registered with Uganda Registration Service Bureau (URSB). Thematic analysis was employed in analyzing the collected data. The findings indicated that Coronavirus lockdown had a mammoth effect on small business in Uganda. The lockdown led to severe drop in sales and death of a large proportion of SMEs. There was also a dire reduction on sales, profitability and shortages of products since majority of SMEs rely on importations from China.

In Kenya, Kaberia and Muathe (2021) studied on effect of Covid-19 on performance of women-owned micro, small and medium enterprises. The study employed secondary data resources, research papers, case studies, stakeholder reports and other online sources. Findings show that women-owned small businesses have faced disproportionate effect of the pandemic. The study recommended for targeted policies, research and resource interventions to assist the small ventures to prepare well for any eventuality of recurrence of contagions and pandemics in the future.

## Conclusions

The reviewed literature shows that Covid-19 crisis had a devastating impact on SMEs globally. A good proportion of SMEs were totally wiped out from the face of the earth with the remaining facing a dire struggle to survive. The pandemic did not discriminate between the SMEs in developing and developed countries. As such all the SMEs in the world were equally devastated by Covid-19. The results show the various effects of the pandemic on developed and developing economies. For the developed countries like USA and China, majority of SMEs were unable to resume operations due to shortages of epidemic migration materials, inability of employees to return to work and disrupted supply chains and reduced market demands. Many SMEs had cash flow challenges since they had to continue payments for various fixed expenditures with little or no new revenue. In the developing countries like Nigeria, Kenya, and Uganda among others, the impacts of Covid-19 on SMEs included reduction in revenue, reduction of employees' salaries, inability to repay loans, and rent arrears. The results also show the interconnectedness of SMEs and especially during pandemics. This is evidenced from the joint effect of delay in resumption of operations in China that threatened the survival of many SMEs globally that relied heavily on imports from China.

In terms of continuity and recovery strategies, developing and stable economies like USA, India and South Africa were able to offer financial assistance. The USA government rolled out the Coronavirus Aid, Relief, and Economic Security (CARES) Act as a recovery strategy. The Government of India formulated and implemented a financial package of 1.7 lakh crore as immediate relief assistance for the SMEs sector devastated by the pandemic. The

government has in total mounted a stimulus package that is equivalent to 5% of the GDP. In Africa, the South African government in mitigation of the SMEs sector launched R200 million dubbed Tourism Relief Fund declared to ensure sustainability and development inclusivity of the sector.

However, in developing countries, due to financial constraints, the governments were not offering requisite Covid-19 assistance to SMEs. In Uganda, the government supported SMEs to cope and recover from the pandemic through tax reliefs and financial assistance. However, due to financial constraints, the government was only able to support very few SMEs. In Kenya, the government lowered base interest rates and tax reliefs. However, these measures largely favoured individuals in formal employment and had little impact on SMEs that were staring at reduced income and unsteady flow of cash. In Nigeria, the government offered low-interest loans, relaxation of loan repayment and relaxation of taxation repayment. However, these were of little assistance to the continuity and recovery of the SME sector in the country.

### Recommendations

Governments and especially in developing countries-though constrained from scarcity of resources should set aside funding for SMEs support. The wisdom of this is witnessed from governments in developed countries (Europe, China and USA) that quickly protected SMEs through provision of funding to support job retention and wages support.

To enhance durability and resilience during pandemics, SMEs and especially those in the developing countries need to adopt unorthodox thinking and execution of innovative strategies. With lessons learnt from delays occasioned by overreliance on Chinese imports, these SMEs should

innovate and locally produce most of the products imported from China.

For SMEs owners/managers/decision makers, SWOT analysis of the business strategy is critical in order to establish the resources availability and capabilities of the SMEs. This will assist in adequately identifying the transferable competitive skills possessed by the SMEs owners/managers/decision makers, and transferable and deployable during periods of crisis.

### Area for Future Studies

Future research can investigate the applicability of our recommendations for both the SMEs in developed and developing countries.

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