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FEDERAL REPUBLIC OF NIGERIA

2021 MSME SURVEY REPORT



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NATIONAL BUREAU OF STATISTICS



**FEDERAL REPUBLIC OF NIGERIA**

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## **PREFACE**

The contribution of Micro, Small and Medium Enterprises to the Nigerian economy cannot be over emphasized and therefore regarded as the bedrock of the economy. In Nigeria, MSMEs contributed 46.31 percent of national GDP and also accounted for 6.21 percent of gross exports. Micro Enterprises (MEs) accounted for 96.9 percent of businesses and 87.9 percent of employment. Despite the epochal contribution of MSMEs to the Nigerian economy, challenges still persist that impede the growth and development of the sector. The National Bureau of Statistics (NBS) in collaboration with Small & Medium Enterprises Development Agency of Nigeria (SMEDAN) embarked on the conduct of the fourth round survey on Nano, Micro, Small and Medium Enterprises (MSMEs) in Nigeria. The exercise was undertaken to understand the characteristics and activities of MSMEs in Nigeria and the findings will assist in tracking government programs, policies and intervention within the sector.

The survey was conducted in 36 states of the Federation and the Federal Capital Territory, Abuja. Nano businesses and Micro Enterprises were covered through the household and data were collected using Computer Assisted Personal Interviewing (CAPI) devices; 400 households with micro-enterprises per state was surveyed and the Small & Medium enterprises were covered nationwide cutting across 16 sectors of the economy. Probability Proportional to size (PPS) per state was the selection technique adopted to give a fair representation of the results.

The results of this exercise indicate outstanding improvements in certain areas of operations and activities of MSMEs in Nigeria. Despite the marginal increase of 3.7 percent in the sector's employment when 2017 is compared to 2020, there was a decrease of 3.5 percent in the contribution to GDP. Also, the number of business enterprises in 2020 (39,654,385) as against the number reported in 2017 (41,543,028) indicated a decrease of 4.5 percent. The reason for the reduction might not be far from the negative impact of the COVID - 19 pandemic in 2020.

The result is presented in a way to give a reader a coherent understanding of the characteristics of MSMEs in Nigeria. It begins with the executive summary that gives information on the design and methodology and scope of the survey, including the economic sectors covered; and some of the findings of the survey. Each Chapter provide details about the survey and the sector, the results and findings from the exercise, as well as, policy recommendations.

I want to use this medium on behalf of the NBS to express my sincere appreciation to the Director-General of SMEDAN and his professional team for their commitment to this survey. I would also like to register my gratitude to the staff of NBS who worked tirelessly on the production of this report. Finally, this report could not have been possible without the support of data suppliers and respondents - the thousands of businesses visited - who provided the necessary information and thus contributed immensely to the successful outcome of the study. It is my hope that more businesses will show greater cooperation to the staff of NBS, as we strive to improve data quality and availability towards a greater economic future for our nation, Nigeria.

Lastly, permit me to specifically extend my gratitude to the Stakeholders for their unrelenting support and users of our data, including individuals and organizations that use our data, both locally and internationally. Our main aim of producing data is to aid better policy making, and ultimately to the betterment of our society and economy. It is our desire that you find this report more useful than the previous rounds and continue to work with our teams towards the aim of further improving subsequent rounds of this survey.

Dr Simon Harry

CEO and Statistician General of the Federation

National Bureau of Statistics

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## EXECUTIVE SUMMARY

The 2020 National Survey of MSMEs which is fourth edition was conducted in all the 36 States of the Federation and FCT. This round of the survey covered enterprises in Nigeria employing below 200 persons (i.e. nano, micro, small and medium enterprises - MSMEs), and the following was the result from the survey. Findings in formal sector report (SMEs) did not include trend analysis comparing 2017 to 2020 as a result of a new frame of establishment recently compiled from the National Business Sample Census 2020.

The total number of MSMEs as at December, 2020 stood at 39,654,385 with components as follows, micro enterprises - MEs: 38, 413,420 (or 96.9 percent), small and medium enterprises - SMEs: 1,240,965 (or 3.1 percent). The highest number of enterprises across all the classes was reported in Lagos State.

The four (4) major (MEs) economic sectors were Agriculture (38.4 percent), Wholesale/Retail trade (33.3 percent), Other Services Activities (9.8 percent) , and Manufacturing (4.2 percent). Together, these account for about 85.7 percent of all MEs. In 2020, a total of 61,954,073 persons were engaged in MSMEs. However, 16,042,067 (MEs) employments were generated across the informal sectors with Agriculture generating the most (61.1 percent) while 7,498,586 was generated in the formal sector with Manufacturing (21.6 percent) recording the most employment among SMEs.

With regards to Ownership Structure (MEs), Sole Proprietorship dominated at 96.2 percent, followed by partnerships (3.3 percent) while faith base organization was the least with 0.4 percent. About 44.4 percent MEs business enterprises were found to be owned by persons within the age bracket of 36-50 years and 26-35 years (21.6 percent), whereas male-ownership was greater at 67.1 percent. However, the highest educational qualification reported among MEs was Senior Secondary School (35.0 percent) while their SMEs peers mostly had university degrees (41.1 percent). There was a mark difference for business registration compliance with 3.9 percent (MEs) and 50.6 percent (SMEs), respectively. In addition, about (53.9 percent) SMEs agreed to having qualified artisans readily available.

The use of professional service by MSMEs shows that, most MEs did not utilize professional services. It however, emerged that Business Consultants (2.2 percent) and lawyers (32.2 percent) were the services most patronized by MEs and SMEs respectively. Consequently, about 50.8 percent of SMEs had used a business plan, only 23.7 percent usage was reported among MEs. Insurance penetration was relatively low, MEs 4.5 percent and SMEs 21.2 percent were insured nationwide.

The limited financial capacity of operators within the MEs was underlined by most businesses (46.2 percent) having initial start-up capital of less than N100, 000.00, which was complicated by their limited access to credit. 55.9 percent of business enterprise (SMEs) operated by sole proprietors had access to bank finance with 59.0 percent of operators having personal savings as their source of capital.

The major source of raw materials and machinery was local amongst MEs (87.1 percent) which is an indication of an active capacity for local content utilization. 95.0 percent of SMEs operators used alternative source of power supply of which 77.3 percent depended on alternative source of power for 1 to 10 hours daily. This is a recurring factor for high operating costs, with implications for competitiveness.

As anticipated, the distribution and marketing of MSMEs products was dominated by local channels as compared with export. Also, consistent with the outbreak of COVID 19 in 2020, most MEs reported average monthly sales/ turnover of below 50,000.00 naira.

Major government policy (or interventions), that affect businesses the most were namely, Environmental Sanitation, Infrastructure (especially roads maintenance, power supply), Fertilizer Subsidy, Political stability and Low taxes. The most unfavorable government policies were High Fuel Price, High Taxes, High Electricity Tariff and High interest rate. The awareness of SMEDAN by sector was well above 50 percent among SMEs in Nigeria. The highest proportion of business enterprises reporting awareness of SMEDAN were in Wholesale/Retail trade sector (24.3 percent). Most MEs reported lack of access to finance (92.4 percent) as the major challenges to business development. Entrepreneurship Training remained as the

service most benefited from the Agency by SMEs followed by Facilitation of access to market.

The COVID 19 pandemic had a great impact on MSMEs nationwide. Most SMEs (53.2 percent) were temporarily closed while 37.3 percent of MEs were temporarily closed. Major reasons reported for closure was government restriction and directives. The pandemic also had negative impact on MSMEs, the major impact reported was; restriction on freedom of movement, this was followed by increase in the cost of transportation. Finally, the most financial problems faced by MSMEs was reported to be workers' wages and social security charges and rent.

## ACKNOWLEDGEMENTS

It is with great pleasure and gratitude to God I wish to appreciate the immeasurable contributions of all those who worked assiduously to ensure the success of the 2020 round of the micro, small and medium enterprises (MSMEs) survey.

The joint harmonious effort of both National Bureau of Statistic (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) as the implementers of the project has witnessed tremendous improvements at every new phase of data collection bringing in higher quality data and a truer reflection of the real sector of the economy.

I wish to categorically thank the Director General and Chief Executive Officer of SMEDAN for his unwavering support towards the completion of this fourth round of the survey, and his drive to excellence which is incomprehensible.

Further thanks is adduced to the members of staff of both the NBS and SMEDAN who worked tirelessly from the planning stage through to the final report stage. To mention a few are Mr. Adeyemi Adeniran (Director, Real Sector and Household Statistics Department, NBS), Mr. Biyi Fafunmi (Director, information and Communications Technology Department ,NBS), Mr. Maigida (Director, Field Services and Methodology Department, NBS) Mr. Kola Ogundiya (Deputy Director in charge of Household Statistics Division, NBS) , Mr. Patrick Chiemeké (Deputy Director, Business Enterprises Division, NBS) , and Mr. Bishop Ohioma (H.O.D. Agricultural Statistics Division, NBS). The key officers from SMEDAN include Mr. Daberuje Onesi-Lawani (Deputy Director), Mr. Oduneye Abayomi (Assistant Director), Mrs. Fawale Olabimpe (Assistant Director).

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Finally, I wish to appreciate all our trainers, monitors, enumerators and supervisors for their doggedness in ensuring the success of this exercise. Those not mentioned for want of space are also appreciated. Special thanks also goes to our respondents both at the households and establishment for their unalloyed cooperation while the field work was in progress.

Thank you all.

Babalola David Ayodele

Director(Agricultural and Business Enterprises Statistics Department)

National Bureau of Statistics.

## **1.0 INTRODUCTION**

Micro small and medium enterprises (MSMEs) globally are known for the strategic and impactful contributions they make as a stimulus for the industrialization of national economies.

They also play significant roles in the transition from agriculture-based mono economies to highly industrialized ones where most primary products are transformed along various value chains to finished goods and services.

### **1.1 BACKGROUND TO THE STUDY**

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003, to facilitate and promote the development of the micro, small and medium enterprises (MSMEs) sub-sector in an efficient and sustainable manner.

The main objective was reducing poverty through wealth and jobs creation, within the pivotal goal of enabling socio-economic transformation. It further emphasized the requisite for accurate and reliable data on which to hinge planning for the subsector, which was incidentally one of the challenges SMEDAN inherited at inception.

This paucity of data about the sub-sector necessitated the need for the conduct of the Micro, Small and Medium Enterprises (MSMEs) survey which dovetailed to the strategic partnership in 2010 between SMEDAN and The National Bureau of Statistics (NBS) - the apex Agency saddled with responsibility for producing socio-economic statistics in Nigeria.

The collaboration with the NBS is embodied in a memorandum of understanding (MoU) signed by both institutions, which provides for the survey to be reviewed after every three years, it was further conducted in 2013,2017 and now the recent, 2020 study.

## 2.0. RELEVANCE OF SURVEY TO THE DEVELOPMENT OF THE SUB-SECTOR

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) is the nodal institution of the Federal Government established to coordinate the structured and sustainable development of the Nano, Micro, Small and Medium Enterprises (NMSME) sub-sector of the economy. Having existed for almost two decades now, one challenge that we have noticed that seemingly cuts across every sector of the economy and every strata of Government is the dearth of useable data. This is an area that the Agency has assiduously been working on to address even in the face of dwindling resources.

A major source of worry is the unavailability of data that clearly profiles NMSMEs or adequately explain the peculiar challenges they face in their operating environment, hence the need for more specific data/information for better planning and deeper delivery of sectoral interventions. In Nigeria, it is estimated that 90-95% of all enterprises are within the NMSMEs category, however, despite their numerical dominance, Nigerian NMSMEs contribute less than 10% to our non-agricultural GDP. This situation has been attributed to their unstructured and highly individualistic tendencies, near total disconnect with large enterprises, high level of informality, their simplistic yet uncompetitive products, high dependence on public infrastructure, their inability to access business support services and so on.

The 2017 National MSME Survey jointly conducted by SMEDAN and NBS showed that there were over 41 million MSMEs. They were also known to have contributed well over 59 million jobs (representing over 84% of the total labor force). Unfortunately, most NMSMEs have limited access to capital, require capacity building, access to markets, equipment, innovations, information, linkages, etc. to sustain, grow and avoid collapse that could drag business owners and employees deeper into poverty.

The importance of data to sustainable socio-economic development cannot be over-emphasized as it helps to initiate targeted planning and implementation of programs that are specific, measurable, achievable, realistic and timely. With an updated survey report, the Agency would have been able to provide a document that can help to achieve the following objectives:

- Generate a more reliable and better 'structured' dataset for planning and decision making by all relevant stakeholders within the NMSME ecosystem;
- Enable demand-driven relationships and match-making between NMSMEs and Large Enterprises (LEs);
- Ensure better enterprise (and stakeholders) cooperation and enhance regulatory oversight as congruent with the vision of the Agency;

- Serve as an instrument to drive further research on emergent NMSMEs-related issues;
- Help the Agency to establish standard benchmarks that will facilitate the profiling and mainstreaming of Nigerian NMSMEs into the Global SME Community

The 2020 National NMSME Survey Report has presented some figures that have shown a significant shrink in the total number of NMSMEs in Nigeria (39,654,385) and a decrease by about 3.5% in NMSMEs contributions to Gross Domestic Product. However, the 2020 Survey reported an increase of about 3.7% in sub-sector's contribution to employment in Nigeria.

Part of the reasons for the drop in the number of NMSMEs cannot be totally divorced from the open global competitiveness that has had negative impacts on the NMSMEs and also the worsening case of insecurity. Aside global competition and insecurity, the novel COVID 19 pandemic have also taken a serious bite in the number of NMSMEs in Nigeria. There is also the need for more collective and sustained actions aimed at creating the enabling environment for NMSMEs especially as it pertains to funding, compliance, infrastructure (soft and hard), technology and markets.

Towards addressing some of the factors that have negatively affected the sub-sector, the revised National Policy on NMSMEs have put in place a National, Regional, State and Local Government Coordination Mechanism to ensure that the issues that NMSMEs are usually confronted with (access to funds, infrastructure, compliance, skills development, etc) are properly and effectively tackled. The full impacts of the implementation of some of the recommended key strategic actions in the National Policy are expected to fully reflect in the form of increase in the number of enterprises, wealth creation and increased contribution to employment as well as non-oil export earnings.

I am confident that all Stakeholders within the NMSME development space will find the data contained in the new survey report useful either in planning their interventions, policy initiation, further research studies or for other general use.

**Dikko Umaru Radda, PhD**  
Director - General



### **3.0 MSMES SURVEY DESIGN**

#### **3.1 INTRODUCTION**

The existence of entrepreneurial activities is not something new to Nigerians. History has shown that Nigerians have been involved at different times in enterprising activities along diverse lines of business endeavours. However, the face of entrepreneurship landscape has evidently changed over time which require timely interventions in order to be relevant in the ever competitive and dynamic global markets.

The collaborative efforts of the National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency (SMEDAN) has witnessed the successful production of three rounds of the Micro, Small and Medium Enterprises (MSMEs) survey reports. This is a follow-up assessment of the impacts of government policies and programmes on the MSMEs sub-sector in order to determine their success or deficiencies.

One of the instruments that has served as a compass towards achieving the mandate of SMEDAN is the National Policy on MSMEs, this policy document has undergone another revision which is expected to run from 2021 to 2025. The current policy document has taken into account the need for functional partnerships to deliver on the mandate of the agency. It has further broken down the Micro enterprises into Nano and the Micro Enterprises.

This assessment will aid the government in knowing the directions/sectors to channel its resources in order to strengthen and empower those sectors to be more competitive and finally metamorphose into economic growth and development.

#### **3.2 CLASSIFICATION OF ENTERPRISES**

In practice, the number of employees is the most common standard used in National SMEs policies worldwide, thus, the criteria/classification adopted for the survey is as stated below:

S/N	CATEGORY	EMPLOYMENT SIZE	TURNOVER (Naira)
1.	Nano/Homestead Enterprises	1-2 persons	Less than 3 million
2.	Micro Enterprises	3-9 Persons	3 < 25 Million
3.	Small Enterprises	10-49 persons	25 < 100 Million
4.	Medium Enterprises	50-199 persons	100 Million < 1 Billion

### 3.3 OBJECTIVES

The objectives of this survey are:

- ❖ To determine the number of Nano, Micro, Small and Medium Enterprises (MSMEs) in Nigeria on national basis, geo-political zones and states
- ❖ To determine the contribution of Nano, Micro, Small and Medium enterprises (MSMEs) to GDP in Nigeria
- ❖ To assess the impact of the COVID 19 pandemic on businesses and enterprises in the country, including the informal sector
- ❖ To provide credible data for local and international references that will stimulate and trigger growth and development of the sub-sector in accordance with SMEDAN's mandate
- ❖ To identify the challenges and constraints facing the operation of Micro, Small and Medium enterprises in Nigeria

### 3.4 COVERAGE

The survey was carried out in all the 36 states of the Federation and the Federal Capital Territory (FCT), Abuja. Both urban and rural enumeration areas (EAs) with Nano/Homestead and Micro enterprises were canvassed through the National Integrated survey of Households (NISH) module while formal

enterprises were covered through National Integrated Survey of Establishment (NISE) module.

The sectors covered include:

- Manufacturing
- Trade (Wholesale and Retail); Repairs of Motor Vehicles and Motor Cycles
- Accommodation and Food service Activities
- Mining and Quarrying
- Construction
- Water Supply; Sewerage, Waste Management and Remediation
- Agriculture, Forestry, Fishing and Hunting
- Transport and Storage
- Information and Communication
- Administrative and Support Services Activities
- Education
- Arts, Entertainment and Recreation
- Other Services Activities
- Real Estate Activities
- Human Health and Social Works
- Professional, Scientific and Technical Works

### **3.5 SCOPE**

Some of the subject areas covered in the two (2) modules include:

- Establishment Status
- Employment Information
- Operating Cost

- Capacity Utilization
- Production
- Market Channel and Export
- Revenue
- Establishment Growth
- Technical Support Services
- Impact of COVID 19 on Business Activities

### **3.6 SAMPLE DESIGN**

#### **3.6.1 SAMPLE SIZE- INFORMAL SECTOR**

The frame of EAs demarcated by NPC for 2006 Housing and Population Census was used for the Household component where the HHs with Nano and Micro enterprises were selected. Forty (40) EAs were selected per state and FCT, Abuja with an option for replacement of any inaccessible EA.

10 households were systematically selected in an EA, and all enterprises within the selected households were covered. A total of 400 HHs were covered in each state including the FCT.

#### **3.6.2 SAMPLE SIZE- FORMAL SECTOR**

For the establishment component, the recent frame of Enterprises compiled by NBS through the 2020 National Business Sample Census (NBSC) was used for selection.

A total of 4,000 Enterprises were visited across the country. Probability Proportional to Size (PPS) was used to allocate number of establishments and sub-sectors covered in each state.

### **3.7 SURVEY INSTRUMENTS/EQUIPMENT**

The following instruments/equipment were used:

- Informal Sector Questionnaire (Household)
- Formal Sector Questionnaire (Establishment)
- Manual of Instruction

- List of selected households
- EA map
- Establishment Frame
- Lodgment Sheet
- Computer Assisted Personal Interviewer (CAPI).

### **3.8 TRAINING FOR FIELD WORK**

Two (2) levels of training was adopted. The first level was the training of trainers (ToT) held at NBS Headquarters, Abuja which comprise of

- 37 NBS Trainers/Monitors
- 13 SMEDAN Trainers/Monitors
- 12 Coordinators (2 per zone)
- Stakeholders

The second level was the training of Enumerators (ToE) which took place in the 36 states and FCT, Abuja.

The trainees include:

- 296 Enumerators for Informal Establishments
- 200 Enumerators for Formal Establishments
- State Officers (37)
- Zonal Controllers (6)

Both training lasted for two (2) days

### **3.9 FIELDWORK ARRANGEMENT FOR DATA COLLECTION**

#### **3.9.1 HOUSEHOLD (MICRO ENTERPRISES) COMPONENT**

For the household (Nano/Micro Enterprises) component, four (4) teams comprising of four (4) team-leads and four (4) team-mates were constituted in each state of the Federation and FCT, Abuja. A team consists of 1 team lead and 1 teammate, a team covered 10 EAs per state.

Fieldwork was scheduled to be completed within twelve (12) days including travel time within EAs (See Table I)

### **3.9.2 FORMAL SECTOR COMPONENT**

For the formal sector, a total of 4,000 enterprises was selected for coverage nationwide by 200 enumerators. NBS state officers served as supervisors in their respective states. The work load in each state varied depending on the number of formal enterprises allocated to the state. Each enumerator was expected to lodge and retrieve an average of 20 questionnaires within twelve (12) days including callbacks (*See Table 1*)

**DISTRIBUTION OF WORKLOAD AND FIELDSTAFF BY ZONE AND STATE  
FOR INFORMAL AND FORMAL COMPONENTS OF THE SURVEY**

S/ N	ZON E	STATE	NO. of EAs covere d	NO. of HHs cover ed	No. of Team Mates for Informal Enterprise s	No. of Team Leads for Informal Enterprise s	No. of Establishment covered	No. of Interviewers for Formal sector
1.	North Central	Plateau	40	400	4	4	115	5
		Benue	40	400	4	4	96	4
		Nasarawa	40	400	4	4	80	4
		Kogi	40	400	4	4	107	5
		Kwara	40	400	4	4	152	7
		Niger	40	400	4	4	100	5
		FCT Abuja	40	400	4	4	216	10
	Sub-Total		280	2,800	28	28	866	40
2.	North. East	Borno	40	400	4	4	64	3
		Yobe	40	400	4	4	60	3
		Bauchi	40	400	4	4	125	6
		Adamawa	40	400	4	4	73	4
		Gombe	40	400	4	4	60	3
		Taraba	40	400	4	4	56	3
	Sub-Total		240	2,400	24	24	438	22

**DISTRIBUTION OF WORKLOAD AND FIELDSTAFF BY ZONE AND STATE  
FOR INFORMAL AND FORMAL COMPONENTS OF THE SURVEY\_Contd.**

S/N	ZONE	STATE	NO. of EAs covered	NO. of HHs covered	No. of Team Mates for Informal Enterprises	No. of Team Leads for Informal Enterprises	No. of Establishments covered	No. of Interviewers for Formal sector
3.	North West	Kaduna	40	400	4	4	164	8
		Katsina	40	400	4	4	100	5
		Kano	40	400	4	4	244	12
		Kebbi	40	400	4	4	51	2
		Sokoto	40	400	4	4	76	4
		Jigawa	40	400	4	4	70	3
		Zamfara	40	400	4	4	60	3
	Sub-Total		280	2800	28	28	765	37
4.	South East	Enugu	40	400	4	4	60	3
		Abia	40	400	4	4	55	3
		Ebonyi	40	400	4	4	74	4
		Imo	40	400	4	4	80	4
		Anambra	40	400	4	4	111	5
	Sub-Total		200	2,000	20	20	380	19



**DISTRIBUTION OF WORKLOAD AND FIELDSTAFF BY ZONE AND STATE  
FOR INFORMAL AND FORMAL COMPONENTS OF THE SURVEY\_Contd.**

S/N	ZONE	STATE	NO. of EAs covered	NO. of HHs covered	No. of Team Mates for Informal Enterprises	No. of Team Leads for Informal Enterprises	No. of Establishment covered	No. of Interviewers for Formal sector
5.	South South	C/River	40	400	4	4	80	4
		A/Ibom	40	400	4	4	88	4
		Rivers	40	400	4	4	152	7
		Bayelsa	40	400	4	4	47	2
		Delta	40	400	4	4	107	5
		Edo	40	400	4	4	89	4
	Sub-Total		240	2,400	24	24	563	26
6.	South West	Oyo	40	400	4	4	190	9
		Ondo	40	400	4	4	80	4
		Osun	40	400	4	4	81	4
		Lagos	40	400	4	4	396	19
		Ekiti	40	400	4	4	69	3
		Ogun	40	400	4	4	174	8
	Sub-Total		240	2,400	24	24	990	47
	Grand Total		1,480	14,800	148	148	4000	191

### **3.10 MONITORING OF FIELDWORK**

Monitoring of field work was done by NBS Headquarters staff, Zonal Controllers and State Officers as well as SMEDAN Headquarters Staff in order to ensure high quality data collection. The monitoring lasted for five (5) days.

### **3.11 COORDINATION OF ACTIVITIES**

Directorate staff of NBS/SMEDAN coordinated the activities of the survey.

The activities coordinated include: Training, Fieldwork, Data Processing, Report writing, Etc. Coordination lasted throughout the period of the survey exercise.

### **3.12 TRANSMISSION/RETRIEVAL OF RECORDS**

The Nano and Micro enterprises (Informal) Data was transmitted to NBS server online using CAPI device.

All completed establishment questionnaires retrieved at the states were checked, batched by sectors and returned by the state officers to NBS Headquarters in Abuja for data processing.

### **3.13 DATA PROCESSING AND ANALYSIS**

Data processing and analysis was carried out at NBS Headquarters, Abuja.

It involved: System development, Data Editing, Data Entry, Data Cleaning, and Table Generation/Tabulation.

### **3.14 REPORT WRITING**

Senior staff from both NBS and SMEDAN wrote the report.

## CHAPTER FOUR

### 4.0 INTRODUCTION

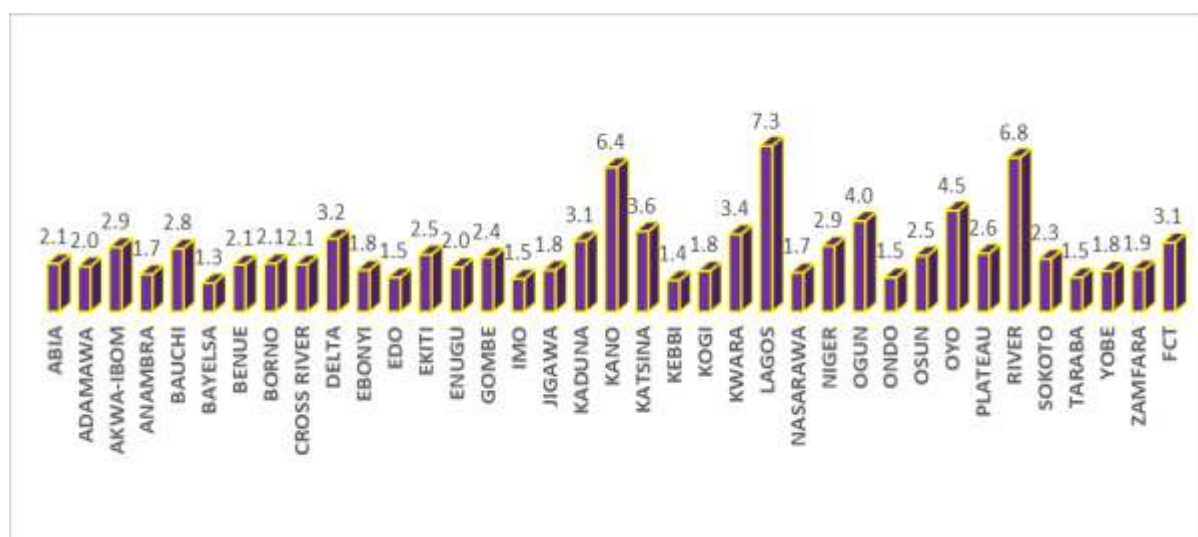
This chapter presents the report on formal sector. It presents the activities of Nano, Micro, Small and Medium enterprises in Nigeria.

(See table 3 at appendix)

### 4.1 NUMBER OF ENTERPRISES BY STATE

Table 1 shows the total number of enterprises as well as their distribution across 36 States and FCT. States with the highest distribution of business enterprises in Nigeria are Lagos State (91,097 entities or 7.3 percent), Rivers State (84,613 entities or 6.8 percent) and Kano State (79,328 entities or 6.4 percent). Furthermore, states with the least number of enterprises were Bayelsa State (15,758 entities or 1.3 percent) and Kebbi State (17,305 entities or 1.4 percent).

Figure 1: Percentage Distribution of Enterprises by State

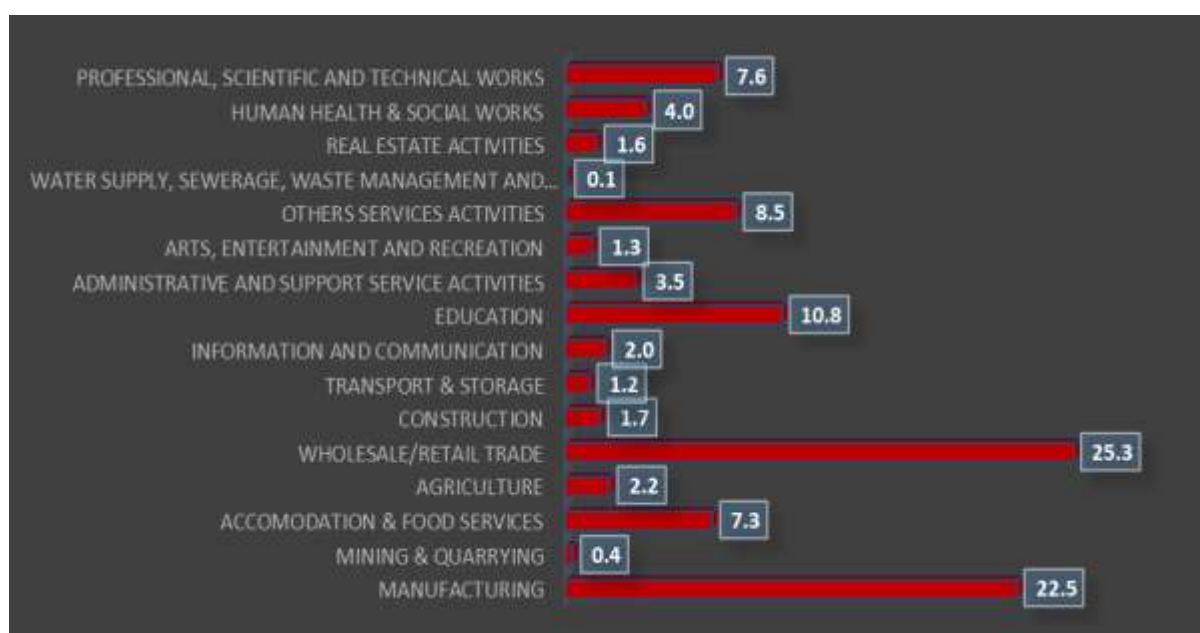


### 4.2: TOTAL NUMBER OF ENTERPRISES BY SECTOR

Table 2 depicts the total number of enterprises by sector. There are sixteen (16) economic sectors recognized under the small and medium enterprises (SMEs) in 2020 report. Survey findings revealed that the five (5) major economic sectors were

Wholesale/ Retail trade (25.3 percent), Manufacturing (22.5 percent), Education (10.8 percent), Other services activities (8.5 percent) and professional, Scientific and Technical work (7.6 percent). Together, these sectors account for 74.6 percent of all SMEs. On the other hand, the least number of enterprises was recorded among these sectors: Water Supply, Sewerage and Waste Management (0.1 percent), Mining & Quarrying (0.4 percent) and Transport & Storage (1.2 percent) respectively.

Figure 2: Percentage Distribution of Enterprises by Economic Sectors



#### 4.3: FORMAL ENTERPRISES BY CATEGORIES AND STATE

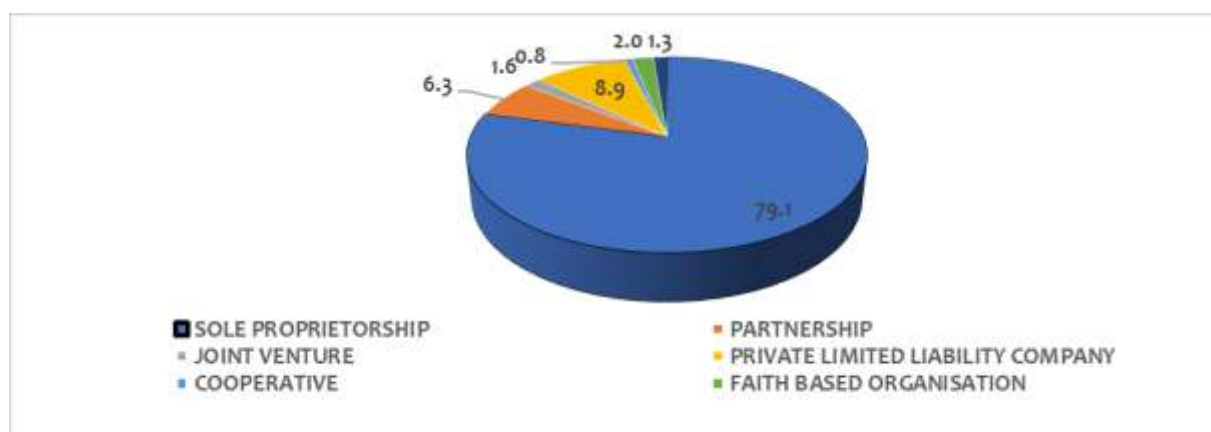
A total of 1,240,965 formal enterprises were covered, a further breakdown of the number of enterprises shows that we have 172,232 Nano enterprises (13.9 percent), 398,286 Micro enterprises (32.1 percent), 617,248 small enterprises (49.7 percent) and 53,199 medium enterprises (4.3 percent).

#### 4.4: FORMAL ENTERPRISES BY CATEGORIES AND SECTOR

#### 4.5: OWNERSHIP STRUCTURE

The distribution of business enterprises by Ownership Structure shows that Sole Proprietorship accounts for the highest percentage (79.1), followed by private limited liability companies (8.9 percent) while Cooperative society recorded the lowest percentage (0.8). (See Table 5)

Figure 3: Percentage Distribution of Ownership Structure of SMEs



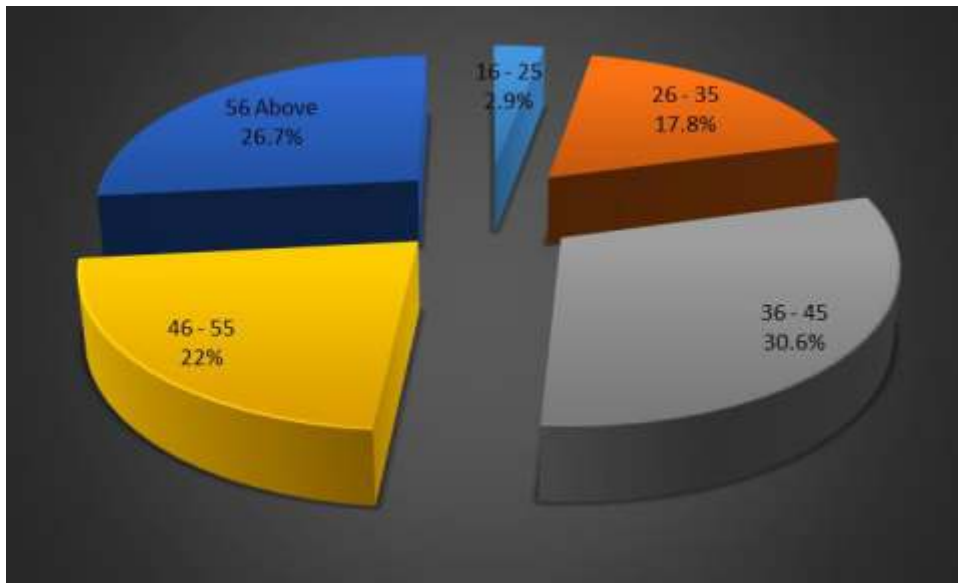
#### 4.6: DISTRIBUTION OF SOLE PROPRIETORS BY AGE GROUP AND SECTOR

The most dominant age group is 36-45 years representing 30.6 percent of sole proprietors nationwide while the least age group is 16-25 (2.9 percent).

Further analysis of age group 36-45 years across sectors shows that wholesale and retail trade have the highest percentage (29.1) and the least across the sectors is water supply, sewerage and remediation activities with 0.1 percent.

Also, a large percentage of those in the 16-25 age group are from the other services sector (29.9 percent) and the least is information and communication (0.8 percent). Refer to Table 6

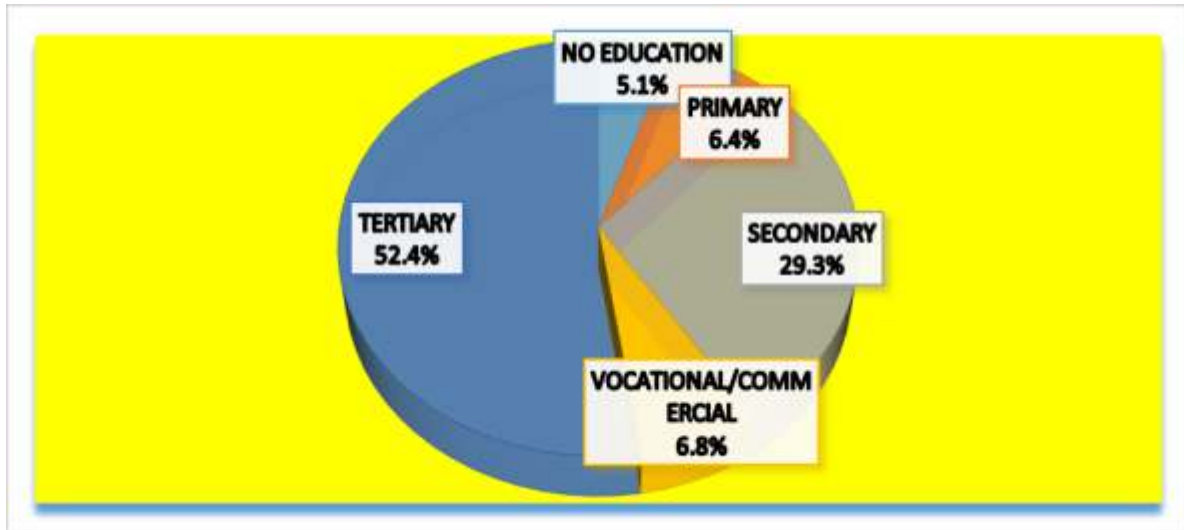
Figure 4:  
Percentage  
Distribution of  
Sole  
Proprietors By  
Age Group



#### 4.7: HIGHEST EDUCATIONAL QUALIFICATION ATTAINED BY SOLE PROPRIETORS

The highest educational qualification attained by sole proprietors is Tertiary Education (52.4 percent) while 5.1 percent had No Education. Interestingly, a vast majority of sole proprietors (95 percent) had educational qualifications.

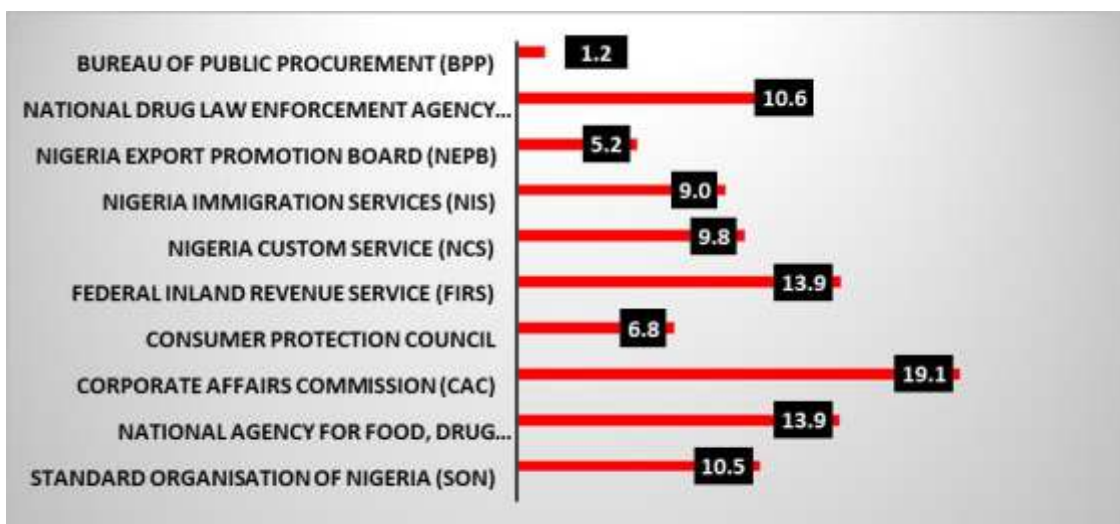
Figure 5: Percentage Distribution of Sole Proprietors' Highest Educational Qualification



#### 4.8: AWARENESS OF REGULATORY BODIES

Amongst the major Regulatory bodies operating in Nigeria, the Corporate Affairs Commission (CAC) led the awareness chart with 19.1 percent followed by Federal Inland Revenue Service (FIRS) (13.9 percent) while the Bureau for Public Procurement (BPP) emerged the least (1.2 percent). See Table 8

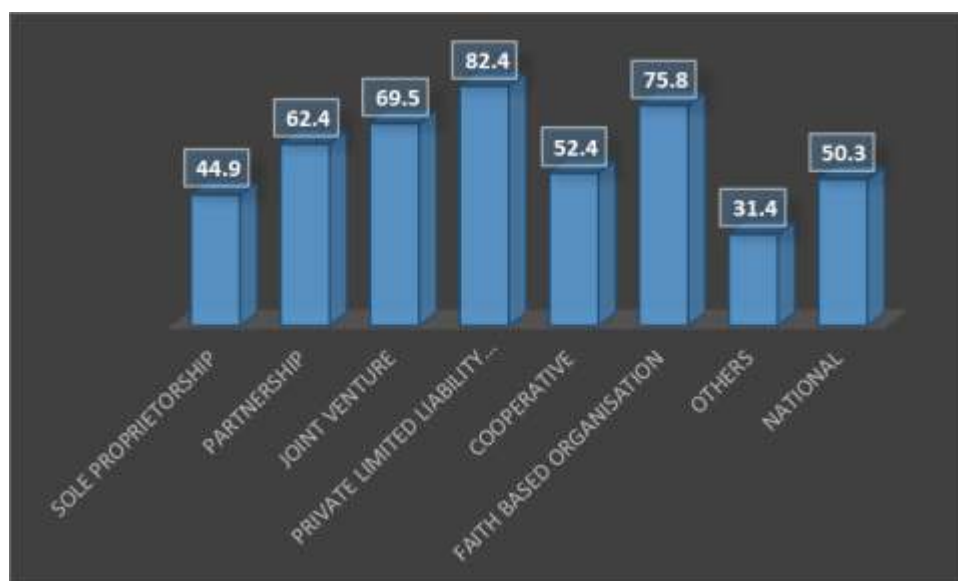
Figure 6: Percentage Distribution of Awareness of Regulatory Bodies



#### 4.9: BUSINESS REGISTRATION WITH CAC BY OWNERSHIP STRUCTURE

Table 9 shows the distribution of businesses that is registered with CAC across Ownership Structure. A total of 624,005 (or 50.3 percent) business enterprises were reportedly registered with the CAC. Furthermore, analysis intra forms of ownership showed that 82.4 percent of Private limited companies were registered, 62.4 percent of Partnership and 44.9 percent of Sole Proprietors were registered. However, 49.7 percent of business entities were not registered.

Figure 7: Percentage Distribution of Business Registration with CAC By Ownership Structure



#### 4.10: BUSINESS REGISTRATION WITH CAC BY STATE

The National average of business registration with CAC was 50.3 percent as indicated earlier, however, it will be informative to consider the distribution of SMEs registered in Nigeria by state. Accordingly, Lagos State reported the highest legal status compliance (10.2 percent) and is closely followed by Rivers State with 7.0 percent. The least status of compliance (1.1 percent) was recorded in both Kebbi and Bayelsa State. See Table 10

#### 4.11: TOTAL EMPLOYMENT BY STATE AS AT DECEMBER 2020

The total number of persons employed by business enterprises in Nigeria as at December 2020 was 7,498,586 (including owners). The highest proportion of

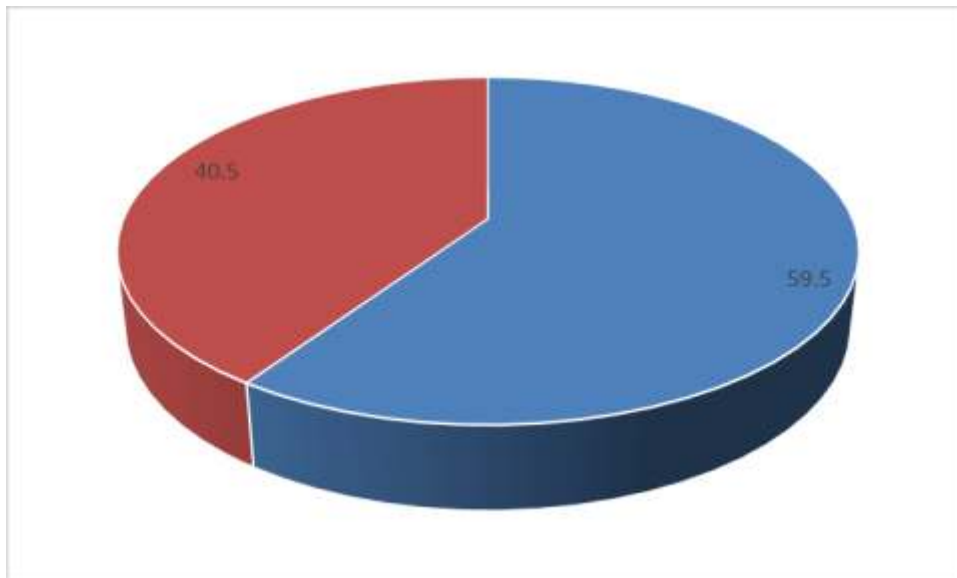


employment was recorded in Lagos State (8.8 percent), Rivers State (6.5 percent) and Kano State (4.3 percent). Conversely, the lowest percentage of employees was recorded in Anambra state (1.4 percent each). See Table 11

**4.12: EMPLOYMENT BY GENDER:**

Overall, 59.5 percent of persons employed were male while 40.5 percent were females. See Table 12

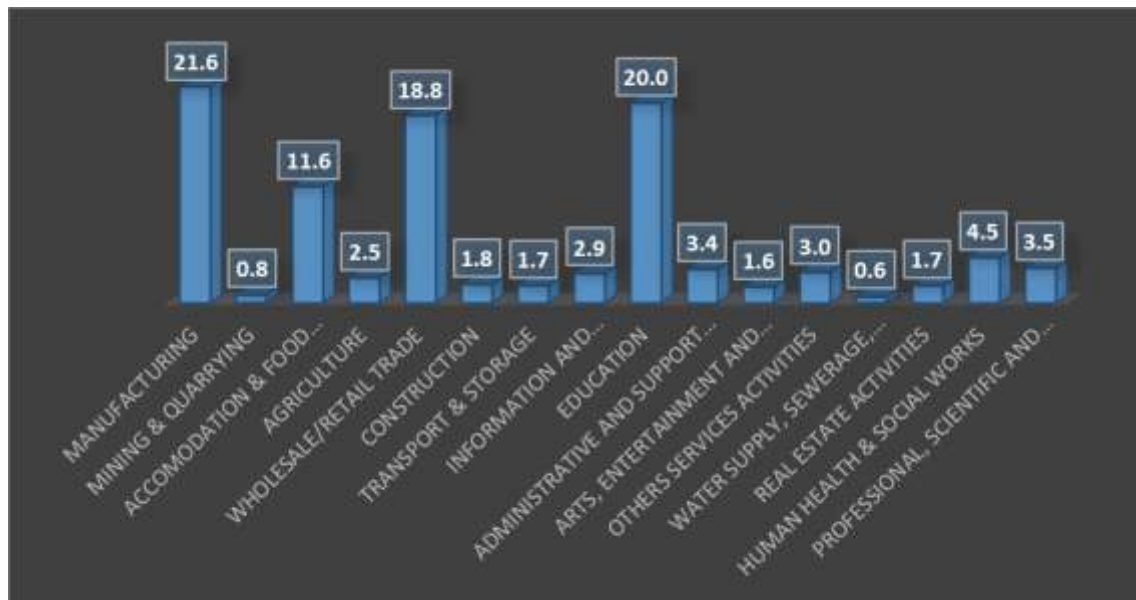
Figure 8: Percentage Distribution of Employment by Gender



**4.12 B:EMPLOYMENT BY SECTOR:**

The total number of employment by economic sectors show that Manufacturing (21.6 percent) and Education (20.0 percent) and accounts for a little over fifty (50) percent of employed persons by sector in 2020 while Water Supply, Sewerage, Waste Management and Remediation activities accounted for the least (0.6 percent). See Table 12

Figure 9: Percentage Distribution of Employment by Sector



#### 4.13: EDUCATIONAL QUALIFICATION OF EMPLOYEES AS AT DECEMBER 2020

Table 13 captures the distribution of employees by their educational qualification. Analysis revealed majority of the employees had Tertiary qualification (30.4 percent) while the least educational qualification for employee was recorded in primary education (11.2 percent).

#### 4.14: AVERAGE YEARS OF APPRENTICESHIP

Employment by years of apprenticeship was highest among those who had undergone apprenticeship above a period of six (6) years (68.6 percent), followed by those reported at period of one-year (11.5 percent) while the least (2.5 percent) of employees went through four-years and five-years apprenticeship respectively. (See Table 14).

#### 4.15: SKILLS GAP BY SECTOR

About 53.9 percent of the enterprises agreed to having qualified artisans readily available. Across the sectors, Manufacturing and Wholesale & Retail Trade have the highest number of qualified artisans readily available (22.3 percent each) followed by Education (10 percent) while the least was reported in Water Supply, Sewerage, Waste Management and Remediation Activities. (See table 15)

#### **4.16: USE OF PROFESSIONAL SERVICES BY SECTOR**

Table 16 represents the use of professional services by sector, the highest number of enterprises engaged the services of lawyers (32.2 percent) while 28.8 percent engaged the services of accountants and auditors. It is also worthy of note to state that 17.4 percent of the enterprises did not engage any form of professional services.

#### **4.17: USE OF BUSINESS PLAN BY SECTOR**

Findings from the data shows that 50.8 percent of business enterprise across the surveyed sectors made use of a business plan. Sectorial analysis shows that Wholesale and Retail Trade (22.8 percent) topped the sectors which used business plans followed by Manufacturing (20.1 percent) and Education (13.7 percent). In contrast, only 0.1 percent of enterprises in the Water Supply, Sewerage, Waste Management and Remediation Activities Sector Used business plans. (See Table 17)

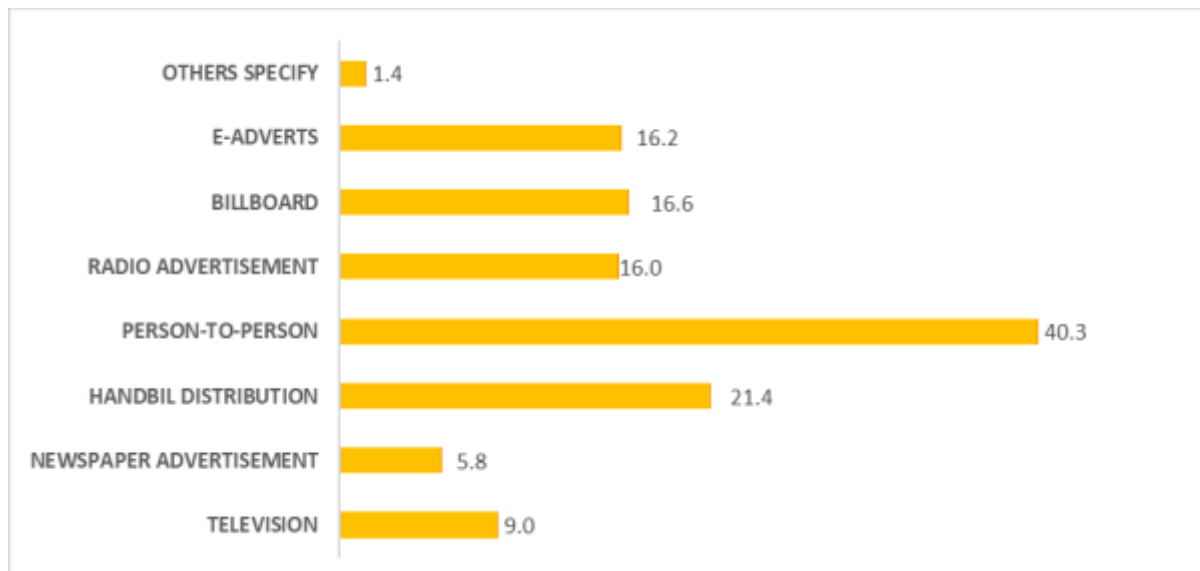
#### **4.18: BUSINESS INSURANCE BY SECTOR**

About 21.2 percent of businesses were insured nationwide. Wholesale & Retail Trade sector had the most businesses that were insured (25.7 percent), whereas no business was insured in Water Supply, Sewerage, Waste Management and Remediation Activities sector. (See Table 18)

#### **4.19: PROMOTIONAL MEDIA BY ENTERPRISE**

The most popular promotional media utilized by enterprises is Person-Person advertisement (40.3 percent). Other promotional channel used in descending order were Handbill distribution (21.4), Billboard (16.6 percent), E-Advert (16.2 percent) and Radio Advertisement (16.0). The least form of promotional channel used by enterprise is Newspaper Advertisement (5.8 percent). (See table 19)

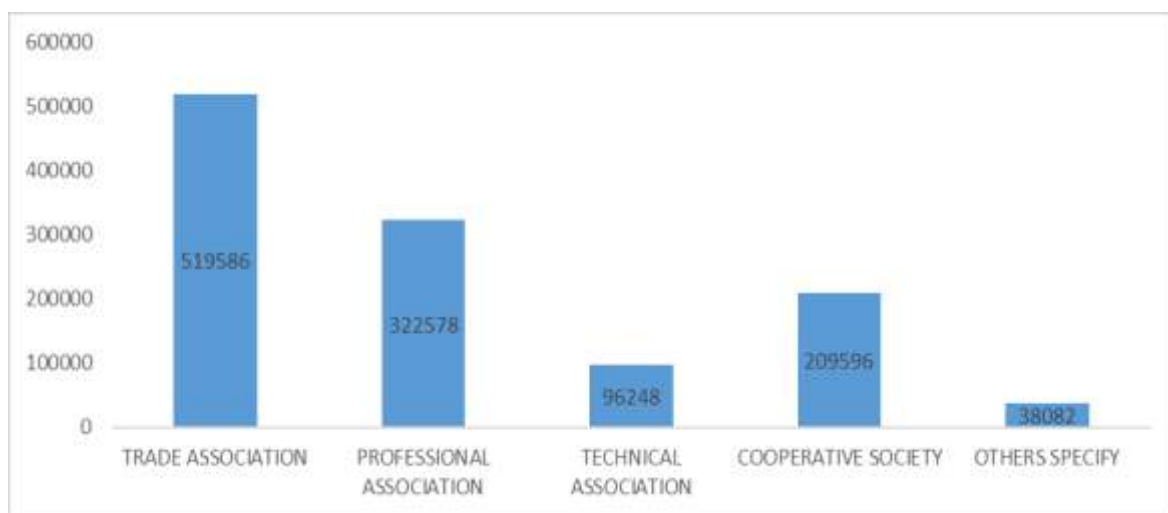
Figure 10: Percentage Distribution of Promotional Media Used



#### 4.20: BUSINESS ASSOCIATION MEMBERSHIP

Majority of the enterprises belong to Trade Associations (41.9 percent), followed by Professional Associations (26.0 percent) while Technical Association accounted for the least (7.8 percent).

Figure 11: Distribution of Enterprises by Business Association Membership



#### 4.21: SUPPORT RECEIVED FROM ASSOCIATIONS

The major supports received from associations were Advice (34.5 percent), Training (27.0 percent), Awareness for best practice (24.7 percent), Monitoring and Regulation 2.9 percent and loan 17.1 percent.

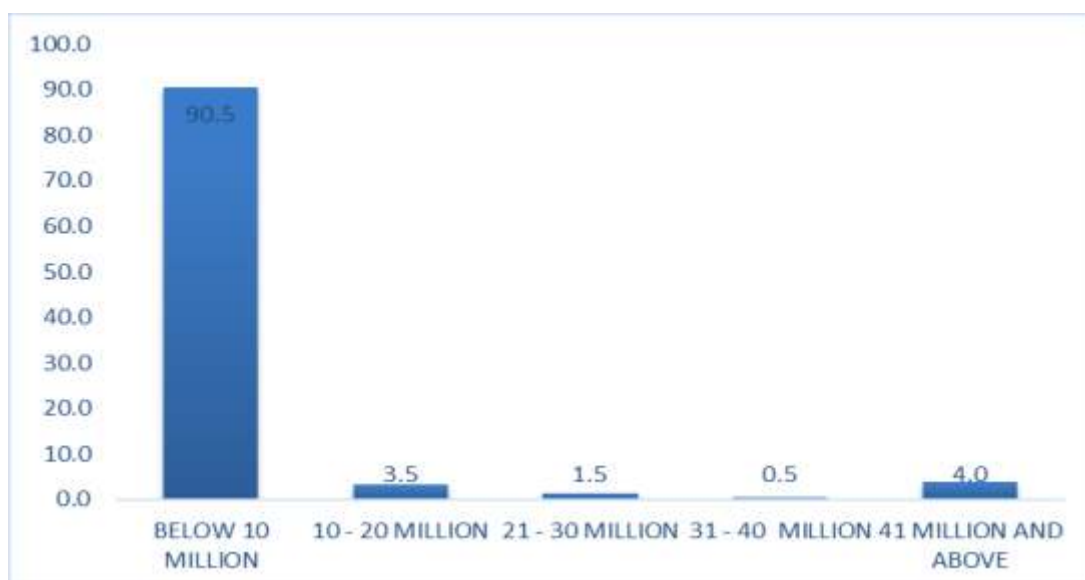
#### 4.22: TOTAL ASSETS VALUE

The total assets value of business enterprises nationally was N8.41 trillion as at Dec, 2020. Disaggregating the value reveals that Non-Residential Building accounted for the highest value (N5.6 trillion) representing 66.9 percent, followed by Residential Buildings N1.8 trillion (21.1 percent), while office Furniture 55.3 billion (0.7 percent) recorded the least.

#### 4.23: INITIAL START-UP CAPITAL

About 90.5 percent of business enterprises reported an initial start-up capital below N10 Million. On the other hand, businesses with initial start-up capital of between N10-20 million were 3.5 percent while 4 percent of enterprises reported an initial start-up capital of over 40 million.

Figure 12: Percentage Distribution of Initial Start-Up Capital



#### 4.24: TOTAL CAPITAL

The total capital by most business enterprises (80.1 percent) as at December 2020 was below 10 million naira. Businesses (6.8 percent) recorded above 50 million while 6.7 percent of business enterprises operated between 11-20 million naira.

#### 4.25: SOURCES OF CAPITAL

The main source of capital was personal savings with 59 percent, followed by family source with 16.7 percent. The least source of capital was Grants (1.2 percent).

Figure 13: Percentage Distribution of Sources of Capital



#### 4.26: ACCESS TO BANK FINANCE BY STATE (SOLE PROPRIETORSHIP)

Nationally, 55.7 percent of business enterprise operated by sole proprietors had access to bank finance. By disaggregation, Lagos state had the highest (8.2 percent), Rivers state recorded (4.9 percent) and Taraba State had the least (0.7 percent) access to bank finance. (See table 26)

#### 4.27: ACCESS TO FINANCE BY TYPE OF BANK

Analysis by bank type shows that commercial bank is mostly accessible (69.6 percent). This is followed by Micro finance bank (23.4 percent) and development Bank (4.9 percent).

#### **4.28: SOURCE OF MAIN RAW MATERIALS USED FOR BUSINESS OPERATIONS**

Approximately 48 percent of raw materials used by business enterprises were sourced locally, 31 percent were foreign sourced while 21.1 percent of the materials were from both local and foreign sources.

Accordingly, on a sectoral basis Wholesale and Retail Trade (27.4 percent) had the largest number of business enterprises using local raw materials. This is followed by Manufacturing (22.1 percent), Conversely, the Mining & Quarrying sector and Water Supply, Sewerage, Waste Management and Remediation Activities both had the least with 0.2 percent. (See table 28)

#### **4.29: DAILY USAGE OF ALTERNATIVE SOURCE OF POWER**

Daily usage of alternative source of power by business enterprise depicts that greater proportion of business enterprises (43.7percent) reported between 1 - 5 hours use of alternative power daily. This was followed by 6 - 10 hours daily usage (33.6 percent). However, 5.0 percent of enterprise reported not to have used alternative source of power.

#### **4.30: HOURS OF SHIFT PER DAY**

Most business enterprises (67.1 percent) operated between 1 - 4 hours of shift per day, followed by 5 - 8 hours (30.5 percent). These findings are consistent with the regular 8 - 10 hours' work-day operated by most businesses in Nigeria. On the other hand, 0.8 percent of enterprise adopted 20 - 24 hours (or whole-day) shift duty, where workers probably observe 1-day-on and 1-day-off duty routine.

#### **4.31: NUMBER OF ENTERPRISES OPERATING SHIFT BY SECTOR**

Nationally, only 19.0 percent of business enterprise across the sectors were involved in shift operations. More findings from the survey reveals that the sector most disposed to operating shift was reported in Wholesale/Retail trade with (24.4 percent), followed by Accommodation & Food Services (22.2 percent). On the other hand, no shift operation was reported in Water Supply, Sewerage, Waste Management & Remediation Activities sector while Mining & Quarrying sector reported (0.2 percent) of shift operations.

#### **4.32: NUMBER OF ENTERPRISES THAT EVER-EXPERIENCED TEMPORARY CLOSURE BY SECTOR**

A total of 677,888 (or 54.6 percent) business enterprises suffered temporary closure. Wholesale and Retail Trade sector (25 percent) recorded the highest number of business enterprises that experienced temporary closure. While the least affected sector was Water Supply, Sewerage, Waste Management and Remediation Activities (0.1 percent).

#### **4.33: MONTHS OF TEMPORARY CLOSURE**

The highest number of businesses (40.6 percent) experienced temporary closure within the period of 4 - 6 months, followed by 39.5 percent for a period of 1 - 3 months. However, 2.7 percent was reported within the period of 10-12 months.

#### **4.34: REASONS FOR TEMPORARY CLOSURE**

Government restrictions (39.2 percent) was the major reason reported for temporary closure. Other reasons reported was Government Policy (8.1 percent) and Economic Melt Down (7.9 percent) among others.



#### **4.35: MARKET CHANNEL OF PRODUCT(S)**

About Twenty-eight percent of the enterprises surveyed reported same locality and same town as the channel through which business enterprises products were marketed. On the other hand, 17.7 percent of the products were distributed within Nigeria only while export trade outlook remained marginal as follows, Africa (1.4 percent), ECOWAS (0.9 percent) and World-wide (0.8 percent).

#### **4.36: E-COMMERCE BY SECTOR**

In all the sectors, only 18.1 percent of business enterprise engage in the use of electronic means for carrying out their business transactions. Across economic sectors, Wholesale/Retail trade sector led with 23.0 percent usage. This was followed by Manufacturing (17.8 percent) and Education (10.3 percent)

#### **4.37: AVERAGE CUSTOMER PER DAY**

Businesses with average customers below 10 per day was 37.2 percent, those with 10-20 customers per day was 13.4 percent while businesses with above 50 customers per day was 9.5 percent.

#### **4.38: AVERAGE MONTHLY SALES/TURNOVER BY ECONOMIC SECTOR**

Transport and Storage, recorded the highest average monthly sales/turnover of N23.0 Million. Other well-performing sectors that were reported are Real Estate Activities (N20.2 Million), Accommodation & Food Services (N10.8 Million) and Wholesale and Retail Trade (N8.9 Million). Least performing sectors are Others Services Activities (N288.0 thousand) and Administrative and Support Service Activities (N1.1 Million).

#### **4.39: VALUE OF EXPORT BY SECTOR (MILLION NAIRA)**

Table 39, shows the number of business enterprises that export their products by sector. Only 95,576 entities (or 7.7 percent) exported their products/services. Across sectors, Wholesale/Retail Trade reported the highest number with 23,975 entities (25.1 Percent), this is followed by Manufacturing (17,462 entities). Generally, with regards to export value, business enterprises with export value of below 10 million (95.3 percent) predominated, which is followed by those with export value of above 40 million (2.2 percent).

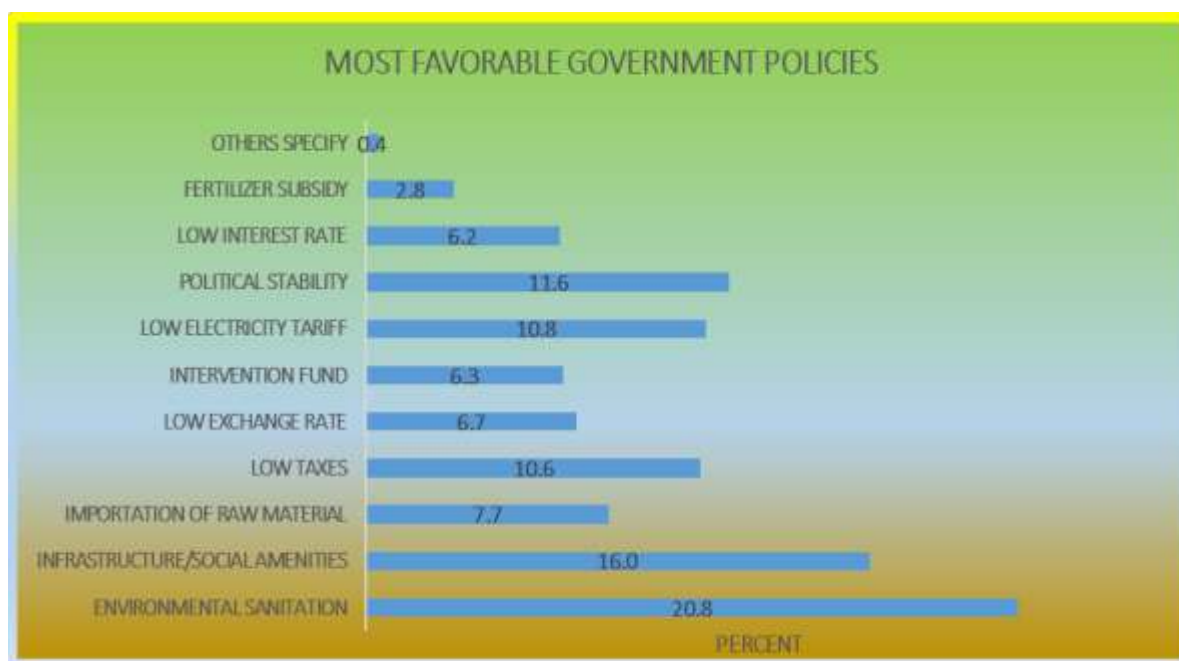
#### **4.40: COMPARISM OF PERFORMANCE**

Business enterprise were asked to rate their general performance on a year-on-year basis as summarized in table 40. It emerged that 321,618 entities (or 26.1 percent) rated their business performance in 2020 as "better" than 2019, while 16.0 percent rated their performance as "same" (or unchanged). However, 14,745 businesses (or 37.9 percent) rated their performance as "worse" in 2020 compared to 2019.

#### **4.41: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESSES MOST FAVOURABLY**

The most favorable government policy that affected business enterprises was Environmental Sanitation (20.8 percent). Other interventions were policy on Infrastructure/Social Amenities (16.0 percent), Political Stability (11.6 percent), Low Electricity Tariff (10.8 percent) and Low Taxes (10.6 percent) while government policy on Fertilizer Subsidy recorded the least impact (2.8 percent).

Figure 14: Percentage Distribution of Most Favourable Government Policies



#### 4.42: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESS MOST UNFAVOURABLY

The most unfavorable government policy that affected business enterprise was High Electricity Tariff (20.3 percent), followed by High Taxes (19.0 percent), High interest rate (10.8 percent) and Withdrawal of Subsidies (8.1 percent) while government policy on Traffic Laws recorded the least impact with (4.5 percent).

Figure 15: Percentage Distribution of Unfavourable Government Policies



#### 4.43: AWARENESS OF SMEDAN BY SECTOR

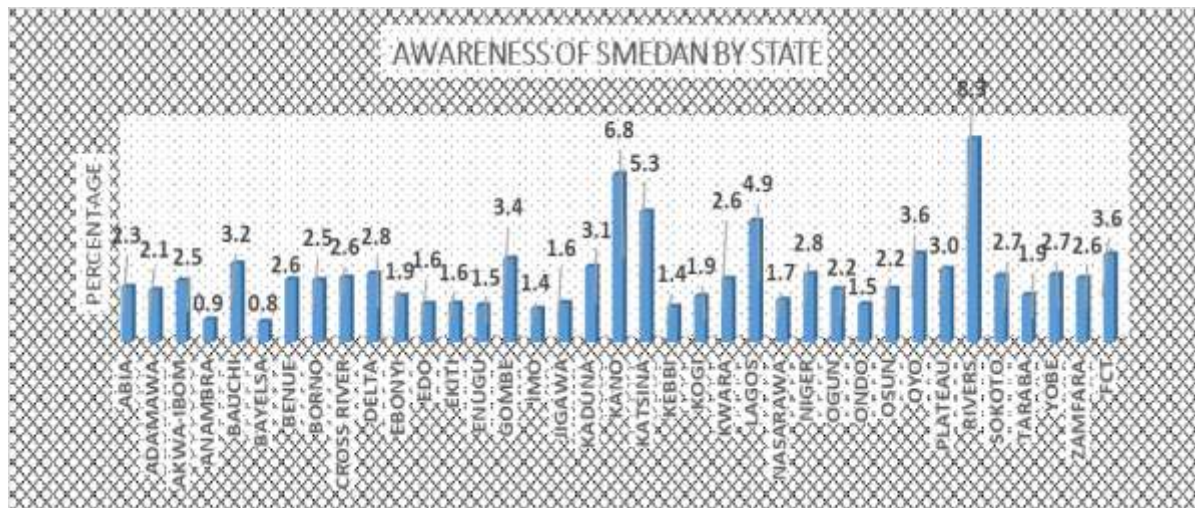
The awareness of SMEDAN by sector was well above 50 percent among business enterprises in Nigeria. The highest proportion of business enterprises reporting awareness of SMEDAN were in Wholesale/Retail trade sector (24.3 percent) while the lowest number of awareness was reported in Mining & Quarrying sector with 0.5 percent.

#### 4.44: AWARENESS OF SMEDAN BY STATE

The level of awareness of SMEDAN across the 36 states and FCT was reported to be 56.8 percent nationwide. The top four (4) states where business enterprises reported the highest level of awareness in descending order are Rivers (8.3 percent), Kano (6.8

percent), Kastina (5.3 percent) and Lagos (4.9 percent). On the other hand, Bayelsa (0.8 percent) and Anambra (0.9 percent) were the states where business enterprises reported the least awareness of SMEDAN. (see table 44).

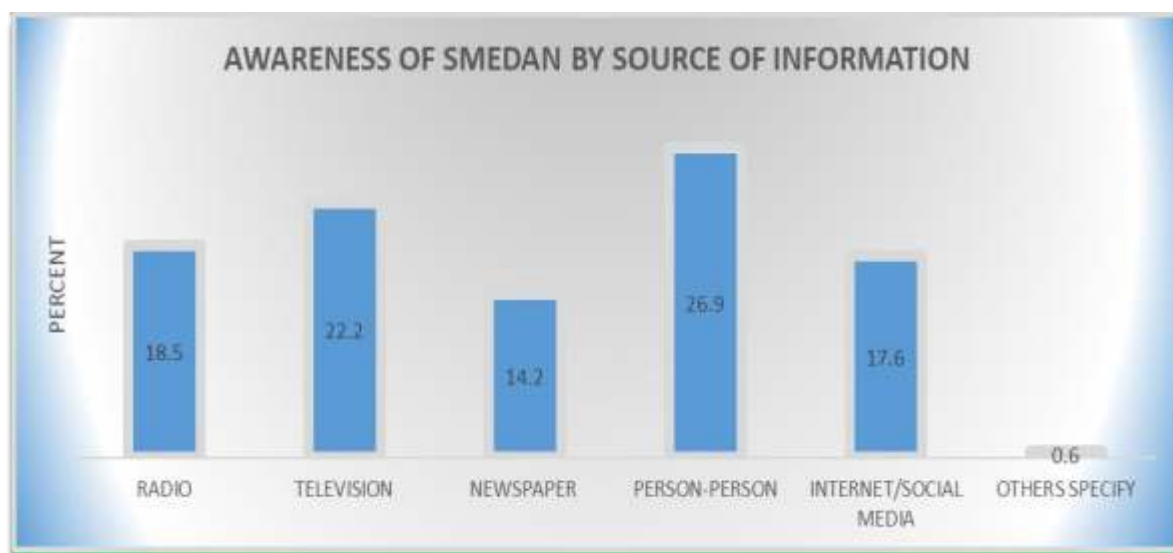
Figure 16: Percentage Distribution- Awareness of Smedan By State



#### 4.45: SOURCE OF INFORMATION ABOUT SMEDAN

The channel of communication through which business enterprises obtained information about SMEDAN was examined in table 45. The medium through which most information was received about SMEDAN was Person-to-Person (26.9 percent), followed by Television (22.2 percent) and Radio (18.5 percent). Conversely, Newspapers (14.2 percent) was the least source through which information was obtained about SMEDAN.

Figure 17: Percentage Distribution-Awareness of Smedan By Source of Information



#### 4.46: MAJOR CHALLENGES MILITATING AGAINST ENTERPRISE

##### DEVELOPMENT IN NIGERIA

Tables 46 presents the major challenges militating against enterprise development. The Survey result depicts that most business enterprises (27.8 percent) rated Lack of Access to Finance as the main hindrance to development. This was followed by Lack of Entrepreneurship/Vocational Training (15.3 percent), Weak Infrastructure (14.2 percent) and Inconsistent Policies (12.5 percent) amongst others.

#### 4.47: MEASURES BY SMEDAN TO ALLEVIATE CHALLENGES

In line with the challenges facing business enterprises in Nigeria, some measures were offered by SMEDAN to provide solutions. Table 47 shows that most business enterprises reported Facilitating Access to Finance (22.6 percent) as the most relevant measure for enterprise development, other relevant measures are Entrepreneurship Training (18.6 percent), Vocational Skills Upgrading (14.0 percent) and Facilitating Access to Information (12.2 percent).

#### 4.48: TOP PRIORITY AREAS OF ASSISTANCE

Following the challenges facing business enterprises and the measures offered by SMEDAN to provide solution, Adequate/Reliable Power & Water Supply (16.5 percent) was rated as the top priority area of assistance, followed by Financing/Financial Assistance (15.6 percent), Reduced Tax Rate (14.1 percent), Provide Security (12.7 percent), among others. (See Table 48).

Figure 18: Percentage Distribution of Top Priority Areas of Assistance



#### **4.49: SMEDAN SERVICES BENEFITED BY ENTERPRISE**

Table 49, shows that 179,408 business enterprises (or 14.5 percent) benefitted from SMEDAN services nationwide. These enterprises ranked Entrepreneurship Training (36.2 percent) as the service most benefitted from, followed by Facilitating access to Finance (13.2 percent) and Vocational Skills Upgrading (11.1 percent). Facilitation of Product Quality Control & Certification (8.8 percent) had the least number of enterprises who benefitted from that service.

#### **4.50: BENEFIT FROM SMEDAN SERVICE BY SECTOR**

Table 50 highlights the benefit from SMEDAN service by sector. Wholesale and Retail Trade (27.2 percent) reported the highest number of beneficiary of SMEDAN service, followed by Manufacturing (22.6 percent). Mining and Quarrying, Arts, Entertainment and Recreation, Water Supply, Sewerage, Waste Management & Remediation Activities sector reported not to have benefitted from SMEDAN service.

#### **4.51: SMEDAN SERVICES BENEFITTING SMES BY STATES**

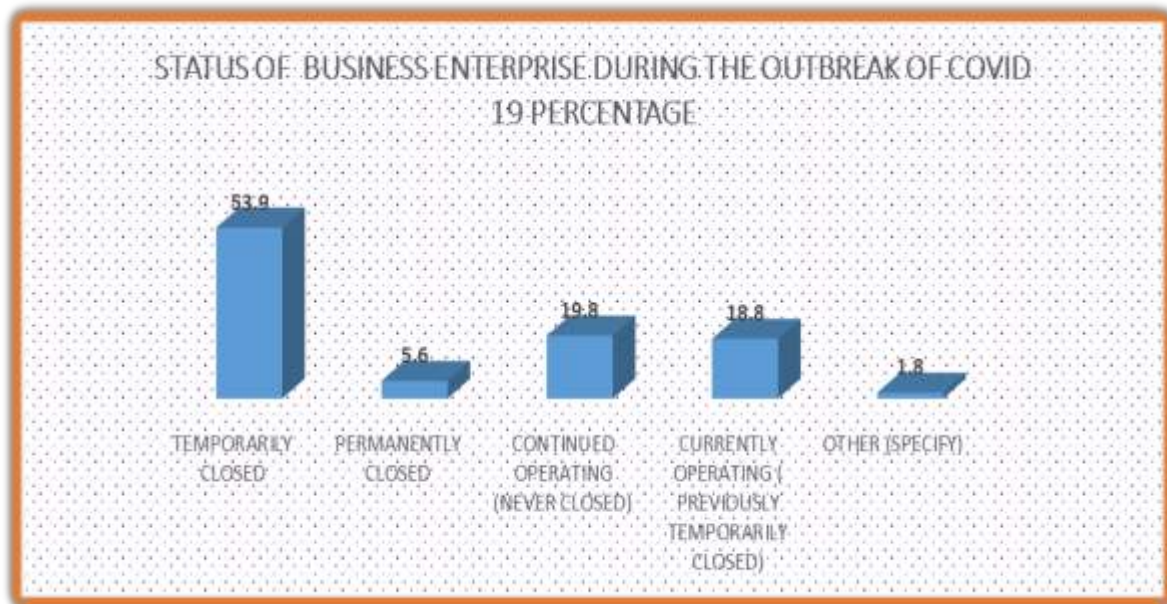
Table 51 shows that state benefitting the most from SMEDAN services are Kaduna (7.8 percent), Zamfara (7.7 percent), Kano (7.5 percent), Delta (6.7 percent) and Katsina (5.3 percent). States where business enterprises reported not to have benefitted from SMEDAN services were Anambra, Enugu and Kebbi State.

#### **4.52: STATUS OF BUSINESS ENTERPRISES DURING THE OUTBREAK OF COVID19**

Table 52 illustrates the status of business enterprises during the outbreak of COVID 19. Enterprises that temporarily closed their businesses was 53.9 percent whereas 19.8 percent of business enterprises continued their operation. Only 5.6 percent reported to have permanently closed their businesses during COVID outbreak.



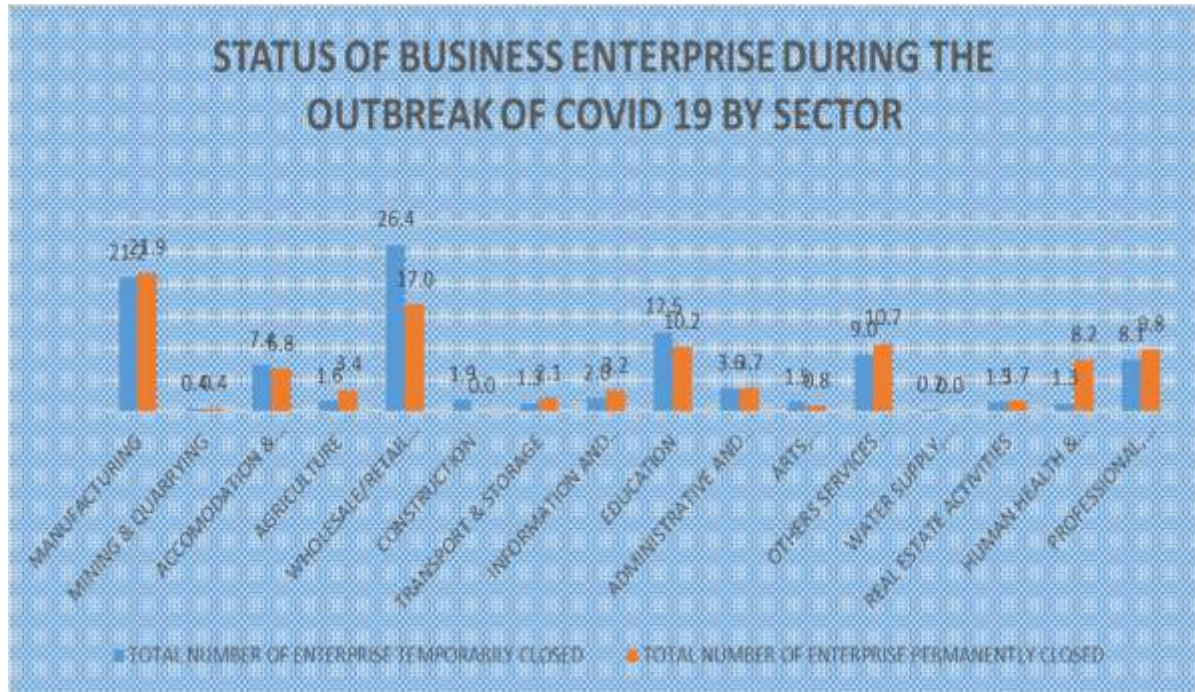
Figure 19: Percentage Distribution-Status of Business Enterprises During Covid 19 Outbreak



**4.53: STATUS OF BUSINESS ENTERPRISES DURING THE OUTBREAK OF COVID 19 BY SECTOR**

The status of businesses was sought for during the outbreak of COVID 19. The proportion of enterprise that were temporarily closed was highest among wholesale and retail sector with 26.3 percent whereas businesses that were permanently closed was highest in the manufacturing sector with 21.9 percent. Water supply, sewerage, waste management and remediation activities was the least sector that was either temporarily closed or permanently closed.

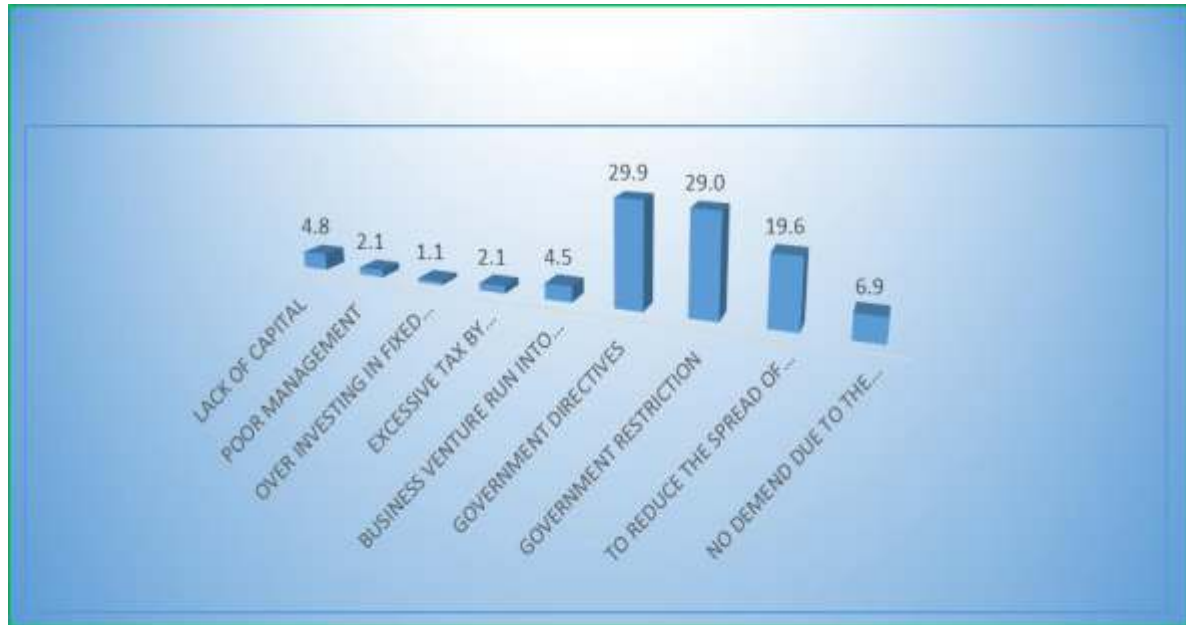
Figure 20: Percentage Distribution-Status of Business Enterprises during COVID 19 By Sector



#### 4.54: REASONS FOR CLOSURE DURING THE OUTBREAK OF COVID 19

29.9 percent of business enterprises reported that government directive was the most common reason responsible for business closure Nationwide, while 29.0 percent reported that government restriction was their major reason for closure.

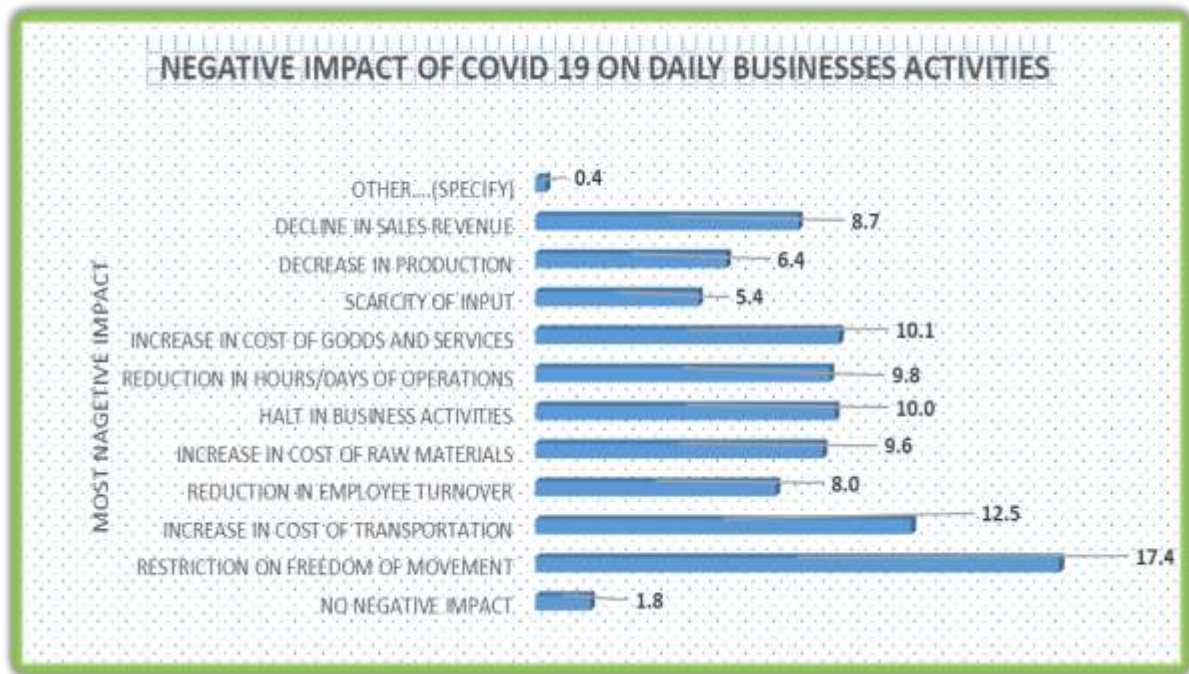
Figure 21: Percentage Distribution- Reasons for Closure during COVID 19



**4.55: MOST SIGNIFICANT NEGATIVE IMPACT OF COVID 19 ON DAILY BUSINESSES ACTIVITIES**

Findings from the survey reveals that the most significant negative impact of COVID 19 on business activities was reported to be restriction on freedom of movement (17.4 percent). This is followed by increase in the cost of transportation (12.5 percent) and halt in business activities (10.0percent) whereas only 1.8 percent of business enterprise reported to have not experienced any negative impact during the COVID 19 outbreak.

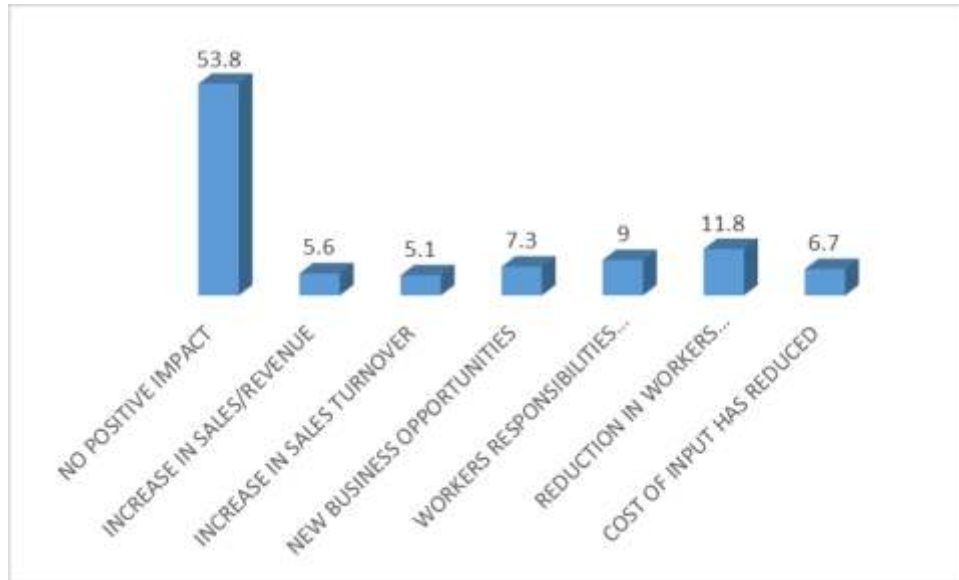
Figure 22: Percentage Distribution-Negative Impact of COVID 19 on Daily Business Activities



**4.56: POSITIVE IMPACT OF COVID 19 ON DAILY BUSINESS ACTIVITIES**

About 53.8 percent of business enterprise reported that no positive impact of COVID 19 was experienced on their daily business activities. The positive impact experienced by business enterprise include reduction in worker’s salary (11.8 percent) and new business opportunity (7.3 percent).

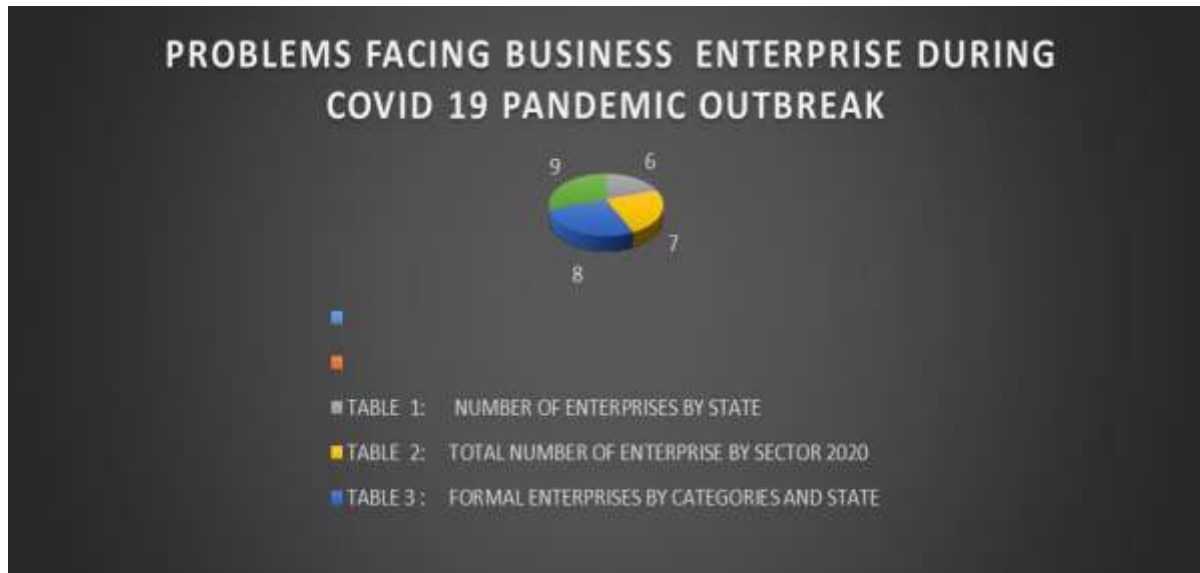
Figure 23: Percentage Distribution-Positive Impact of COVID 19 on Daily Business Activities



#### 4.57: MOST SIGNIFICANT FINANCIAL PROBLEMS FACING ENTERPRISES DURING COVID 19 PANDEMIC OUTBREAK

Survey findings showed that Workers' wages and social security charges (50.8 percent) was reported to be the most significant financial problem facing business enterprises during the COVID 19 outbreak. Also, other financial problem faced by business enterprise in descending order were payment for rent (25.7 percent), delay of payment on accounts receivable (9.6 percent) loan repayment (6.8 percent), and payment of invoice to supply (5.1 percent).

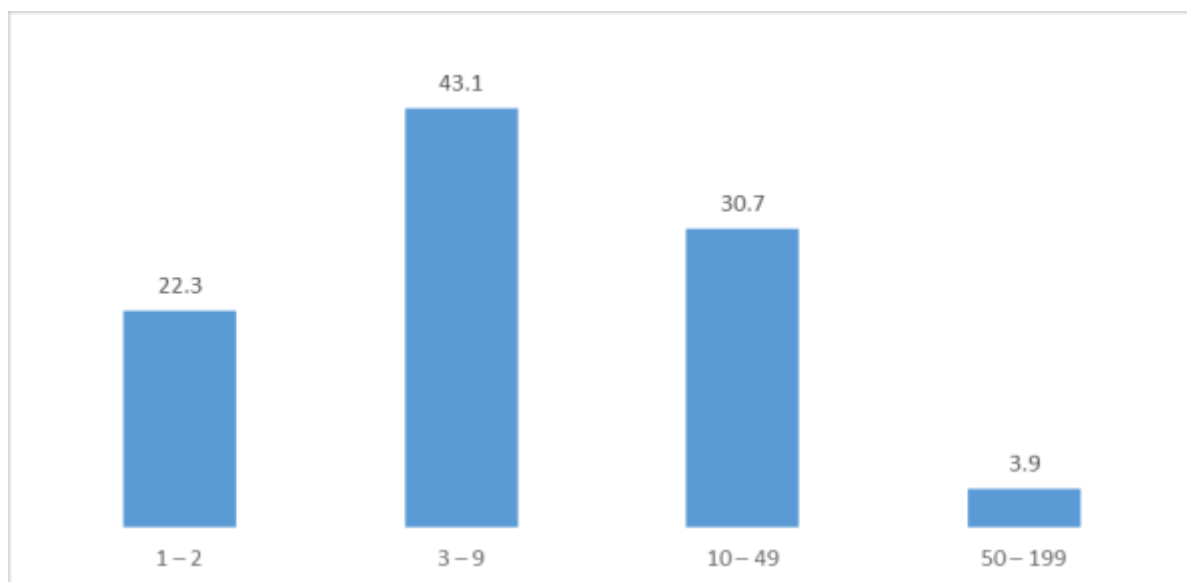
Figure 24: Percentage Distribution-Problems Facing Business Enterprises during COVID 19 Pandemic



**4.58: STAFF STRENGTH DURING COVID 19 PANDEMIC**

Business enterprise whose employment size was between 3 to 9 (43.1 percent) had more employees during the COVID 19 pandemic while fewer staff strength (3.9 percent) was reported among enterprise whose employment size is between 55 to 199.

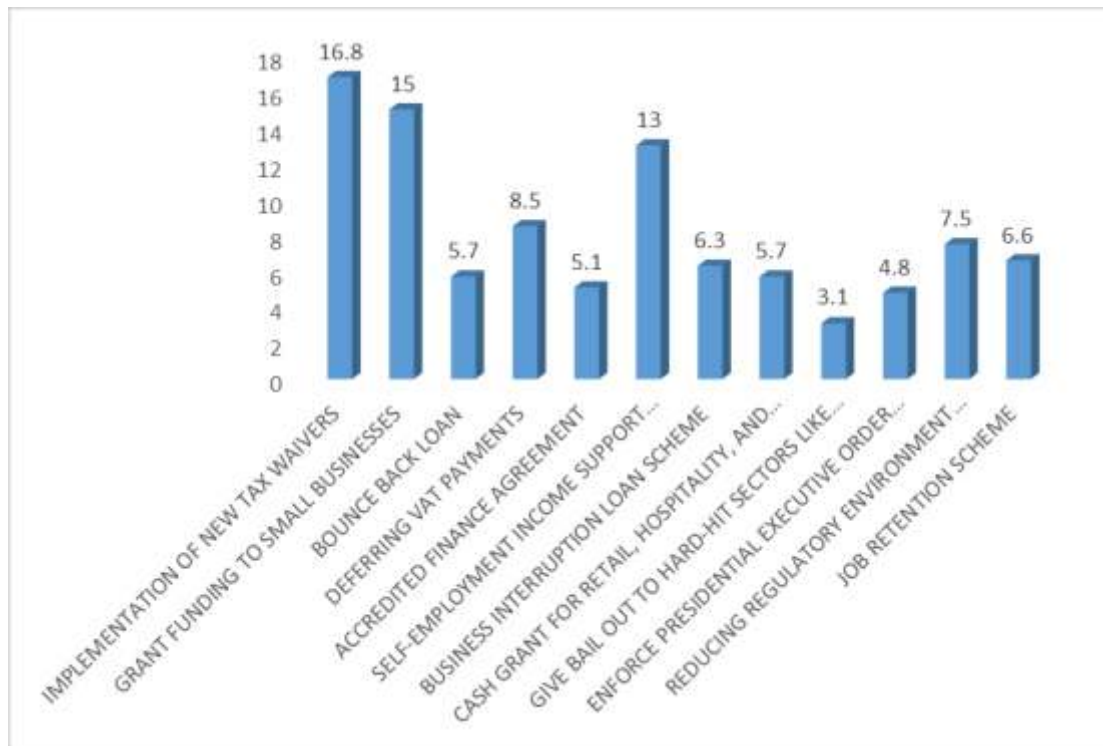
Figure 25: Percentage Distribution-Staff Strength during COVID 19 Pandemic



#### 4.59 POSITIVE IMPACT OF COVID 19 INTERVENTIONS ON BUSINESS OPERATIONS

The highest positive interventions on business operations among business enterprises was reported to be the implementation of new tax waiver with (16.8 percent). Other positive interventions were granting of funds to small businesses with (15.0 percent), self-employed income support scheme with (13.0 percent) while giving of bailout to hard-hit sector recorded the least positive impact with (3.1 Percent).

Figure 26: Percentage Distribution- Positive Impact of COVID 19 Interventions on Businesses



**CHAPTER FIVE**  
**INFORMAL SECTOR**

**5.0 INTRODUCTION**

The informal sector in this context consists of Nano businesses and micro enterprises carried out at household level.

**5.1 NUMBER OF NANO AND MICRO ENTERPRISES**

A total of 38,413,420 business enterprises was recorded nationwide in the informal sector with Nano accounting for the highest number (32,862,245) of businesses representing 85.55 percent while 5,551,175 businesses (14.45percent) are micro enterprises. In comparison to 2017 the number of micro enterprises (Nano & Micro), fell from 41,469, 947 in 2017 to 38,413,420 in 2020, showing a decrease by 7.4 percent. A significant decrease was witnessed in Rivers state (47.6percent) followed by Benue state (44.8 percent) and Kaduna state (26.5percent).

Figure 27a: Number of Nano and Micro Enterprises 2020

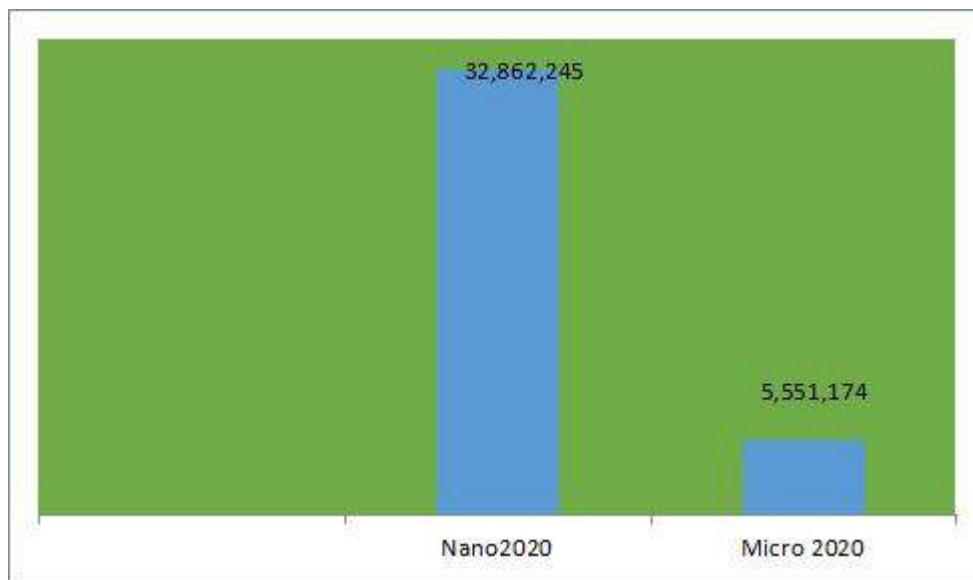
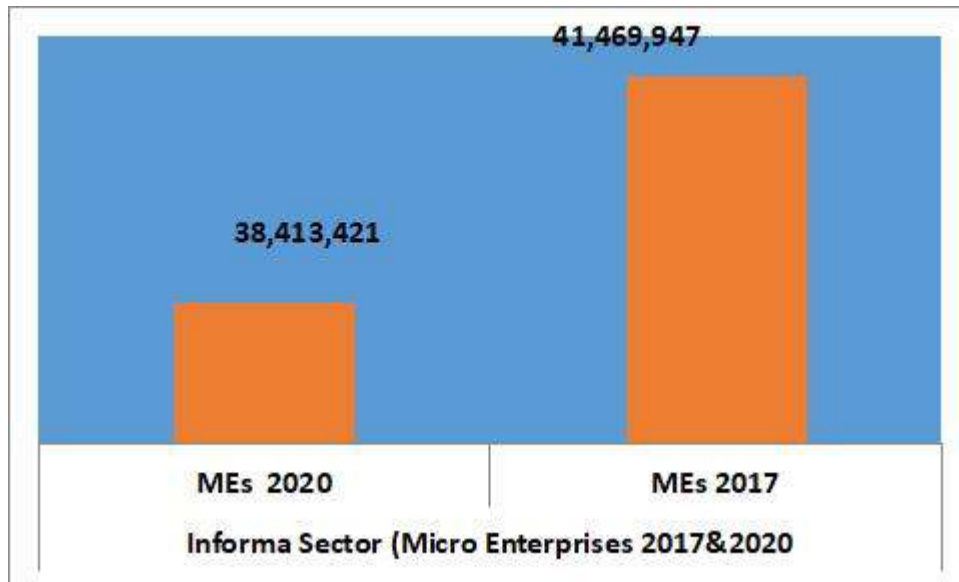




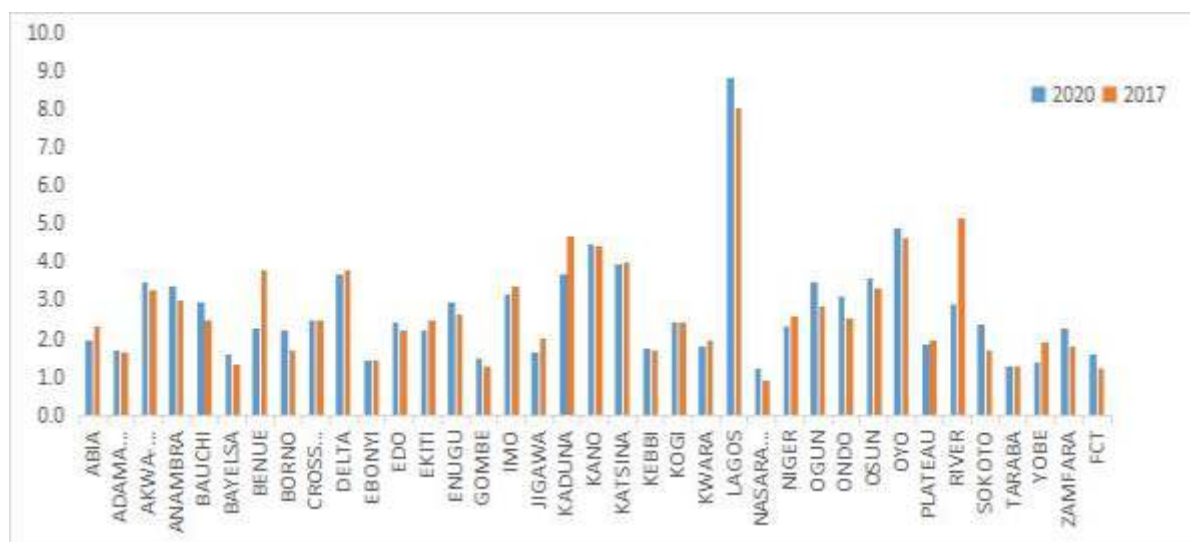
Figure 27b: Number of Micro Enterprises, 2017 and 2020



## 5.2. DISTRIBUTION OF NANO AND MICRO ENTERPRISES BY STATE

Lagos state had the highest number of Nano and Micro enterprises (3,385,150) representing 8.8 percent of the total enterprises followed by Oyo state with a total number of 1,871,623 (4.9 percent) while Nasarawa state recorded the least 472,546 (1.2 percent)

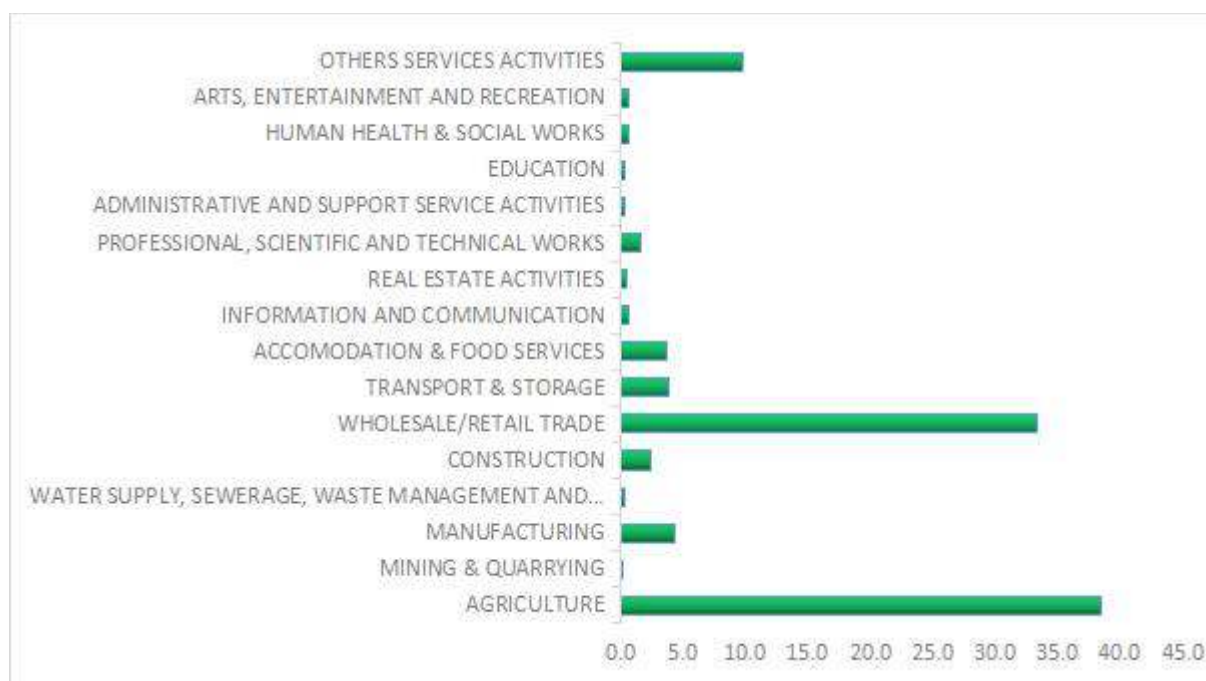
Figure 28: Percentage Distribution of Micro Enterprise by State 2020 and 2017



### 5.3 NUMBER OF ENTERPRISES BY ECONOMIC SECTORS (NANO AND MICRO)

Sixteen (16) sectors of the economy were covered in 2020. The highest number of enterprises was recorded in Four major sectors. Agricultural Sector ranked first with (38.4percent) followed by Wholesale/Retail Trade (33.3percent), Other Services Activities (9.8percent) and Manufacturing (4.2percent). However, Water Supply, Sewerage, Waste management & Remediation activities and Mining & Quarrying had the lowest 0.1 and 0.2percent respectively.

Figure 29: Proportion of Micro Enterprise by Sector



### 5.3.1 ECONOMIC SECTOR BY OWNERSHIP STATUS

Sole Proprietorship accounted for the highest percentage (96.2) of the total ownership status followed by Partnership (3.3 percent) whereas Faith Based Organization had the least (0.1 percent).

### 5.3.2 ECONOMIC SECTOR BY OWNERSHIP (SOLE PROPRIETORSHIP AND GENDER)

The analysis of the sole proprietorship on the predominance of ownership structure by gender indicated that male proprietors dominated in 13 sectors namely, Agriculture (85 percent), Transport & Storage (99 percent), Construction (99 percent), Professional, Scientific & Technical works (85 percent), Arts, Entertainment & Recreation (82 percent), Information and Communication (86 percent), Real Estate Activities (95 percent), Administrative & Support Services (83 percent), Water Supply, Sewerage, Waste management & Remediation Activities ( 81 percent), Mining & Quarrying (84 percent), Human Health & Social works (65 percent), Education (64 percent) and Other Services Activities (62 percent).

On the other hand, the Female Proprietors dominated in 3 sectors; Wholesale/Retail Trade (52 percent), Manufacturing (52 percent), and Accommodation & Food Services (79 percent).

### 5.2.3 ECONOMIC SECTOR BY BUSINESS REGISTRATION

Out of 38,413,420 Nano and Micro Enterprises recorded across the 36 States and Federal Capital Territory (FCT), a total of 1,480,519 enterprises are registered with the Corporate Affairs Commission. Considering registration by sectors, Wholesale & Retail Trade had the highest percentage (37.1 each) of registration followed by Agriculture (24.4 percent) while Mining & Quarrying (0.1 percent) accounted for the lowest.

Figure 30: Proportion of Business Registration by Sector



### 5.2.4 TREND ANALYSIS- ECONOMIC SECTORS

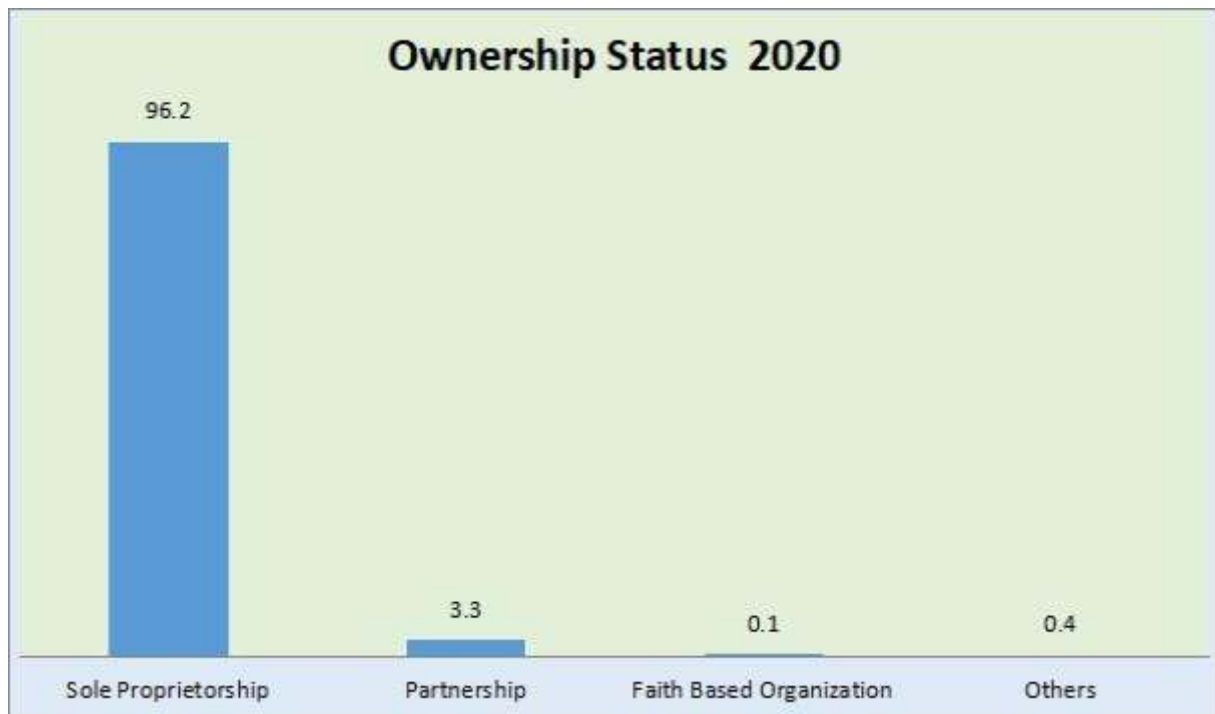
The trend analysis across all sectors revealed a decrease of 7.4 percent in the total number of micro enterprises recorded in 2020 when compared with 2017. Notwithstanding, some sectors recorded massive increase in the number of enterprises in 2020 compared with 2017. These include Real estate (294.9 percent), Administrative & Support Services (134.8 percent), Education (126.9 percent) Information & Communication (76 percent), Agriculture (69.9 percent), Arts, Entertainment & Recreation (33.4 percent) and Transport & Storage. However some

sectors also witnessed reduction in the number of enterprises in 2020 relative to 2017. They include Manufacturing (56.5percent), Accommodation & Food Services (39.9 percent), Other Service Activities (30.8 percent), Wholesale & Retail Trade (27 percent), Professional, Scientific and Technical Work (22.9 percent), Mining & Quarrying (20.7 percent) and Human Health & Social Works (15 percent)

### 5.3 OWNERSHIP STRUCTURE

Most micro enterprises were owned by Sole proprietorship (96.2percent) followed by Partnership (3.3 percent) while Faith Based Organization was the least (0.4 percent). See Table 67

Figure 31: Proportion of Micro Enterprise by Structure

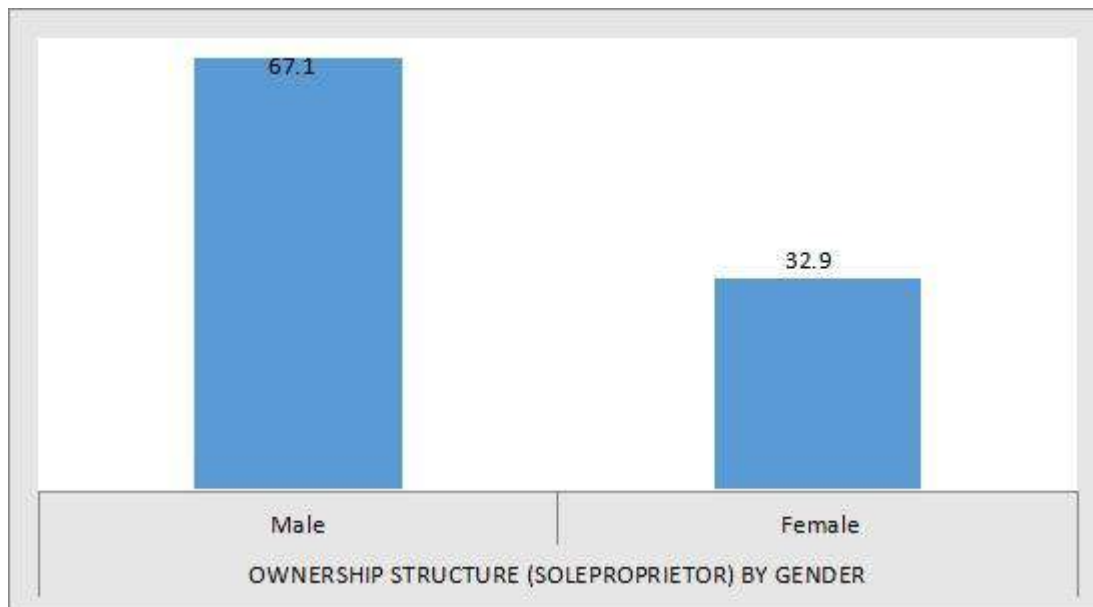


Comparing 2020 data with 2017, the result shows a decrease of 3.8.percent in the number of enterprises owned by sole proprietorship whereas an increase of 46.2 percent was recorded in partnership.

### 5.3.1 OWNERSHIP STRUCTURE BY GENDER

Further analysis of ownership structure based on the predominance of sole proprietorship revealed that male gender had the highest involvement with 24,800,844, representing 67.1 percent while female engagement stood at 12,157,090, representing 32.9 percent.

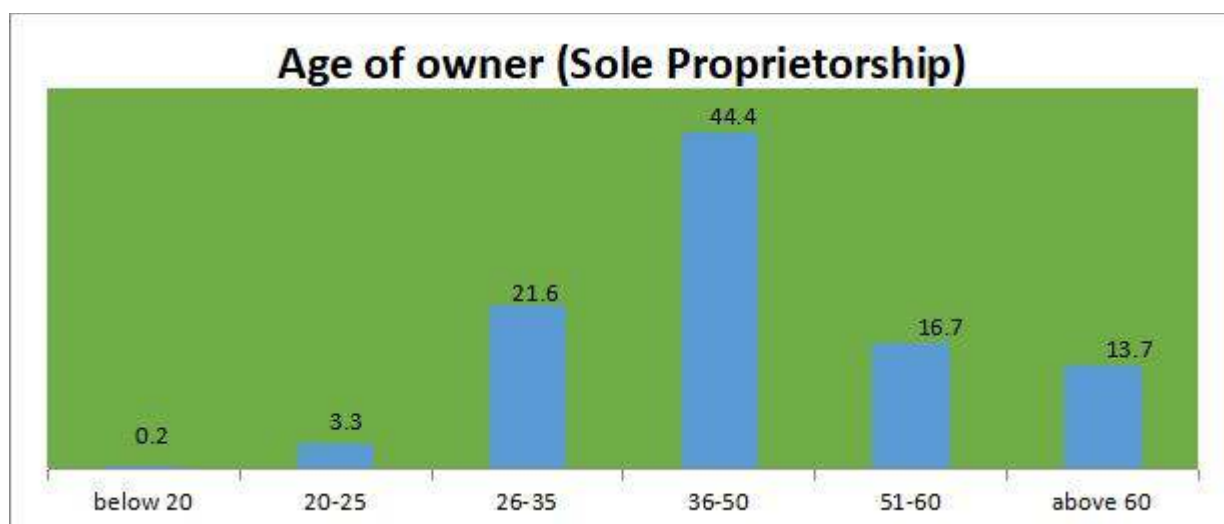
**Figure 32: Proportion of Ownership Structure by Gender**



### 5.3.2 OWNERSHIP (SOLE PROPRIETORSHIP BY AGE)

The distribution of business enterprises by age showed that 44.4 percent of businesses were owned by persons within the age bracket of 36-50 years, 21.6 percent were owned by age bracket of 26-35 years. Similarly, 16.7 percent and 13.7 percent of the enterprises were owned by the age brackets of 51-60 and above 60 years respectively. However, only 3.5 percent of enterprises were owned by persons that are less than 26 years.

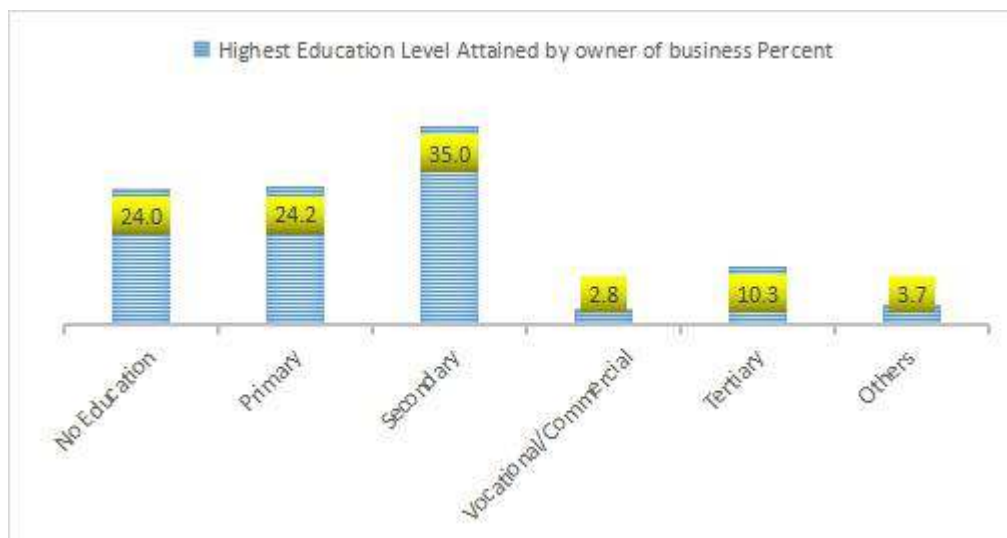
Figure 33: Proportion of Age by Ownership (Sole Proprietorship)



### 5.3.3. OWNERSHIP BY EDUCATION QUALIFICATION (SOLE PROPRIETORSHIP)

The highest educational level attained by most business owners is Secondary school (35.0 percent). This is closely followed by Primary School (24.2 percent) while Tertiary Education accounted for 10.3 percent. However 24 percent of the business owner has no education while 2.8 percent attained Vocational/Commercial education. This is a true reflection of the generally low educational level among majority of business owners.

Figure 34: Proportion Educational Qualification (Sole Proprietorship)



#### 5.3.4 OWNERSHIP STATUS BY BUSINESS REGISTRATION COMPLIANCE

A total of 1,480,519 (3.9percent) out of 38,413,420 Micro enterprises recorded nationwide in 2020 were registered with Corporate Affairs Commission (CAC). This is an indication that most of the enterprises (96.1 percent) were not registered. Among the enterprises that were registered, Partnership form of ownership accounted for the highest percentage (13.1) followed by Sole Proprietorship (3.5 percent) while Faith Based Organization has no evidence of registration with CAC.

#### 5.3.5 OWNERSHIP STATUS BY TREND

There was generally decrease in percentage (2.9) of enterprises by ownership status in 2020 when compared to 2017. The decrease was recorded majorly in Sole proprietorship status (96.2 percent) in 2020 as against 97.1 percent in 2017. Faith Based Organization also recorded a decrease from 0.3 percent in 2017 to 0.1 percent in 2020. However, Partnership recorded increase (3.3 percent) in 2020 compared to 2.2 percent as reported in 2017.

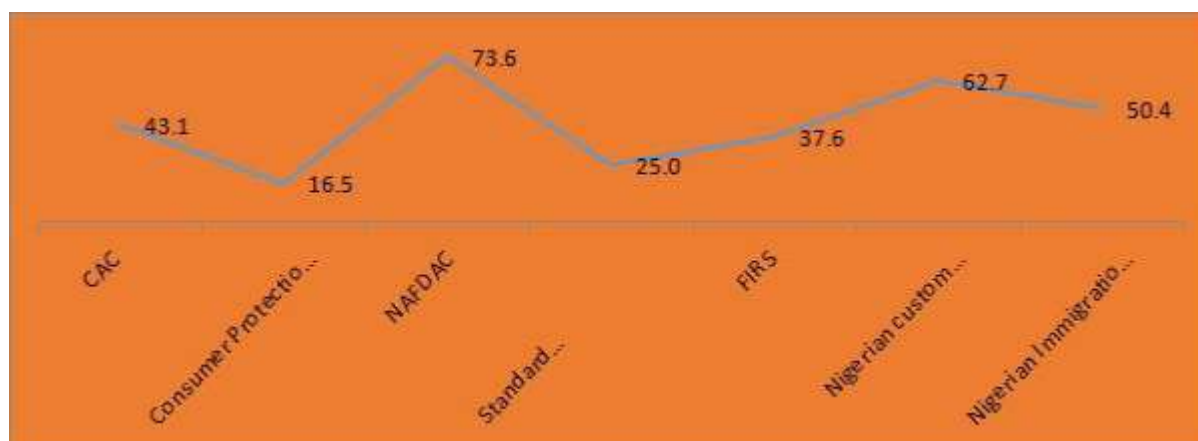
#### 5.4. REGULATORY AWARENESS (MES)

Table 73 displays the major Regulatory bodies currently operating in Nigeria and their reported level of awareness among Micro Enterprises. Top on the list of awareness by MEs was National Agency for Food, Drug Administration and



Control, “NAFDAC” (73.6 percent), Nigerian Custom Services (62.7 percent) and Immigration Services (50.4 percent) whereas Consumer Protection Council recorded the least (16.5 percent).

Figure 36: Proportion of Awareness of Regulatory Bodies By MEs



#### 5.4.1 BUSINESS REGISTRATION WITH CAC (LEGAL STATUS COMPLIANCE)

Based on the Ownership Status by Business Registration Compliance, 3.9 percent of Micro Enterprises (38,413,420) owned by different ownership status in 2020 were registered.

#### 5.4.2 BUSINESS REGISTRATION WITH CAC BY STATE

States with highest number of registered Micro Enterprises were Lagos 195,332 (13.2 percent), Kaduna 139,674 (9.4 percent), Gombe 108,343 (7.3 percent) Katsina 104,779 (7.1 percent), Kano 78,265 (5.3 percent), Oyo 70,561 (4.8 percent), FCT 61, 899 (4.2 percent) and Rivers 60,188 (4.1 percent). Twenty eight (28) states recorded legal status compliance below national average figure of 3.9 percent while Benue state recorded zero percent.

#### 5.5 TOTAL EMPLOYMENT/ EMPLOYEE NUMBER (MES)

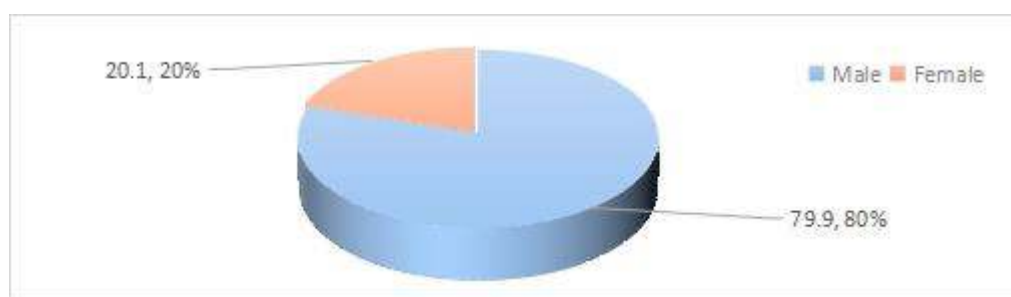
The total number of employments generated by 38,413,420 micro enterprises recorded in 2020 was 16,042,067 persons excluding the business owners. Considering the number of employments generated across the states, seven states; Katsina

1,383,450 (8.6 percent), Anambra 1,179,911 (7.4 percent), Oyo 1,167,406 (7.3 percent), Osun 1,102,621 (6.9 percent), Borno 886,127 (5.5 percent), Kano 779,906 (4.9 percent) and Akwa Ibom 659,415 (4.1 percent) accounted for the most number of employees. However, Ebonyi 73,850 (0.5 percent) and Adamawa 85,728 (0.5 Percent) recorded the least number of employees.

### 5.5.1 EMPLOYEES BY GENDER

Out of 16,042,067 persons employed in 2020, 79.9 percent were males while 20.1 percent were Females.

**Figure 37: Proportion of Employees by Gender as at Dec 2020**



### 5.5.2 EMPLOYEE BY SECTOR

Table 66 shows the breakdown of total employment by economic sectors. A total of 16,042,067 employments was generated across all sectors in 2020. Across sector, Agriculture accounted for the highest percentage (61.1) of the employees. These were followed by Wholesale/Retail Trade (16.7percent), and Other Services Activities (5.4percent). However, the least percentage of employees were recorded in Water Supply, Sewerage, Waste management & Remediation Activities (0.0 percent), Administrative and Support Services Activities (0.3percent), Human Health & Social Works (0.3percent) and Mining & Quarrying (0.4).

### 5.5.3 EMPLOYEE BY SECTOR AND GENDER

The economic sectors that recorded high number of employees were Agriculture, Wholesale/ Retail trade and Other Service Activities. These three sectors had more number of male employees than females. Similarly, Male employees were more in Transport, Construction, Other Services Activities, Manufacturing, Professional,

Scientific & Technical work, Arts, Entertainment & Recreation, Mining & Quarrying, Information & Communication, Administrative & Support Services Activities and Human health & Social work. Female employees were more in Accommodation & Food Services and Education sectors than males. It is to be noted that water Supply, Sewerage, Waste Management & Remediation Activities and Mining & Quarrying did not have female employees.

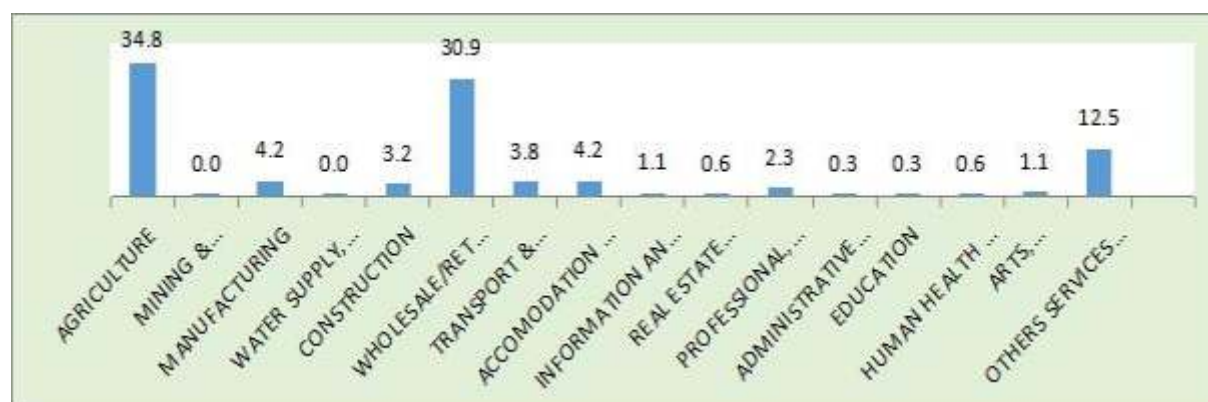
#### **5.5.4 EMPLOYEE QUALIFICATION BY GENDER**

Table 76B shows the distribution of employees by their qualification. It was generally observed that there were more male employees with educational qualification than females across all levels of Education. Only employees with “M.Sc/M.A/M.Admin” reported more female. Analysis by gender and educational levels reveals that male employees with “SSS” (3,274,888) were more followed by those with Primary Education (1,854,734) while male employees with “M.Sc/M.A/M. Admin” accounted for the least (1,626). Furthermore, female employees with “SSS” (1,357,086) had the highest number followed by those with Primary Education (683,597). However, there was no Female employee with Doctorate degree.

#### **5.5.5 SKILL GAP BY SECTOR**

Table 77 displays skill gap across economic sectors. High percentage (66.8) of business enterprises reported lack of readily- available artisans while 33.2percent reported availability of qualified artisans. Agriculture (34.8 percent), Wholesale& Retail Trade (30.9 percent) and Other Services Activities (12.5 percent) were the sectors that had higher number of readily- available artisans while Water Supply, Sewerage, Waste management & Remediation Activities Mining & Quarrying reported least usage of qualified artisans with 0 percent each.

Figure 38: Proportion of Skill Gap by Form of Ownership



### 5.5.6 TREND ANALYSIS ON EMPLOYMENT

The total number of employment generated in 2020 (54,455,487 including the business owners) was less than the total number recorded in 2017 (56,758,240 including the business owners). The decrease in total employment in 2020 could be attributed to the COVID 19 pandemic experienced in the country. States that contributed the highest MEs employment in both years remained Lagos and Oyo. However, States with the highest numerical employee gains were Katsina (2,675,753), Anambra (2,151,486) and Borno (1,459,043). Notable decrease were observed in Rivers (-1,507,931) and Lagos (-1, 439, 634,).

### 5.6: USE OF PROFESSIONAL SERVICES

The most demanded Professional services was Business Consultants (2.2 percent) followed by Accountants/Auditors (1.7 percent) while the least was Lawyers (1.3 percent). See Table 78

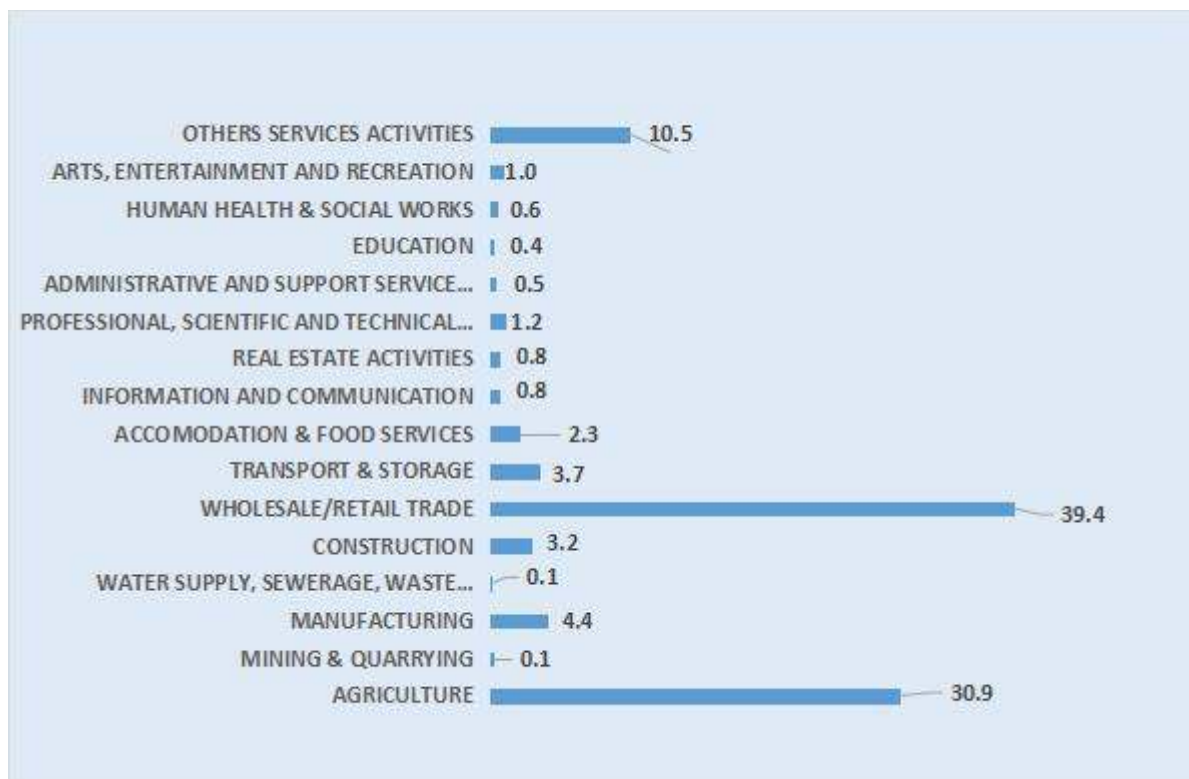
#### 5.6.1: PROFESSIONAL SERVICES BY SECTOR:

The analysis across the economic sectors shows that Wholesale/Retail sector had the highest demand for professional services 39.7 percent (893,666) followed by Agriculture 18.2 percent (409,591) and Other Services 9.9 percent (222,151).

### 5.6.2: BUSINESS PLAN:

Wholesale/Retail sector recorded the highest number of enterprises with business plan (39.4 percent) followed by Agriculture (30.9 percent) whereas Mining & Quarrying and Water supply, Sewerage, waste management & Remediation activities accounted for the least (0.1 percent each)

Figure 40: Proportion of Enterprises with Business Plans by Sector



### 5.6.3: BUSINESS INSURANCE BY SECTOR:

Agriculture and Wholesales & Trade sector recorded a high percentage in acquiring Business Insurance with 39.6 percent and 28.7 percent, respectively. However Water Supply, Sewerage, Waste Management & Remediation Activities, Education and Support Services accounted for the lowest (0.2 percent), (0.5 percent) and (0.9 percent), respectively.

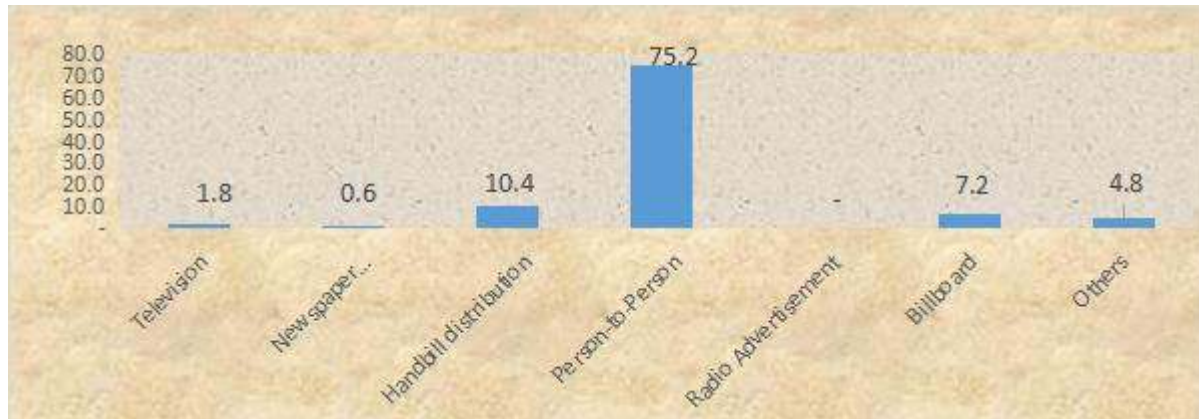
Figure 41: Proportion of Enterprise Insured By Sector



#### 5.6.4: PROMOTIONAL MEDIA:

The most promotional media utilized by enterprises was Person-to Person (75.2 percent) followed by Handbill distribution (10.4 percent) while newspaper recorded the least (0.6 percent). No enterprise reportedly used Radio advertisement as promotion channel.

Figure 42: Proportion of Establishment Who Use Promotion Media



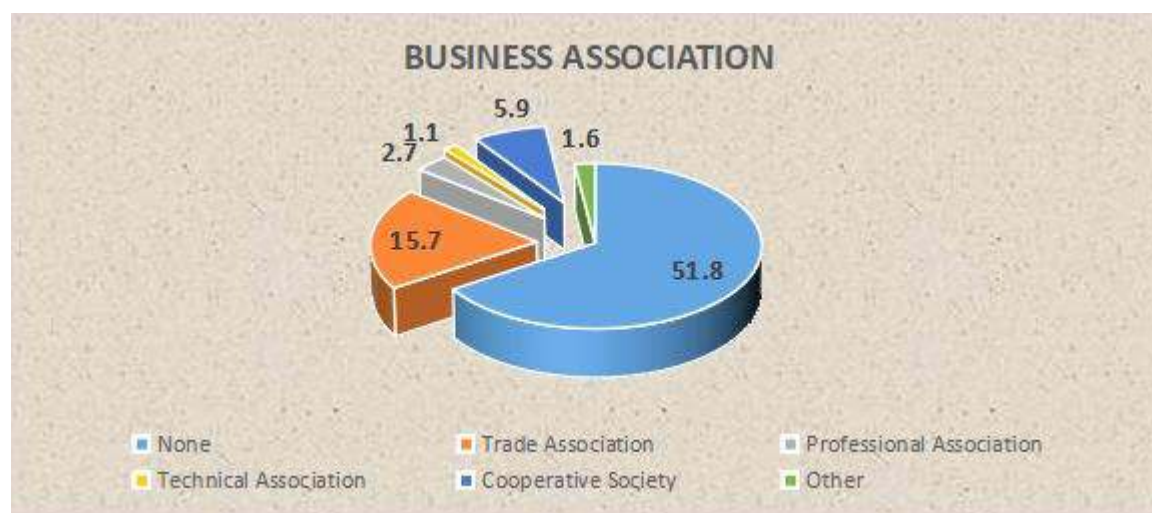
### 5.6.5: ONLINE BUSINESS BY SECTOR

Wholesale/Retail Trade had the highest percentage (38.5) of Business Enterprises that engaged in online business followed by Other Services Activities (14.8 percent) While Water Supply, Sewerage, Waste Management and Remediation Activities recorded the least (0.3 percent). Mining and Quarrying sector did not engage in online business as at 2020.

### 5.6.6: BUSINESS ASSOCIATION/MEMBERSHIP:

Majority of business enterprises (51.8 percent) were not members of any association. However, among enterprises that belonged to association, Trade Association had the highest number (15.7 percent) of membership followed by Cooperative Society (5.9 percent) whereas Technical Association reported the lowest (1.1 percent)

Figure 43: Proportion of MEs Business Association



#### 5.6.7: SUPPORT RECEIVED FROM ASSOCIATION:

The kind of support received by MEs from their Business Association include Loan (7.9 percent), Training (4.9 percent), Motivation (4.3 percent) and Moral (3.6 percent). It also appeared from the data that the most important “pull factor” for membership by MEs is likely the opportunity to obtain Loan

#### 5.7.1: INITIAL START-UP CAPITAL BY ECONOMIC SECTOR:

Most (46.2 percent) of the micro enterprises reported an initial start-up capital of less than fifty thousand (N50, 000) naira. Also 25.8 percent of the micro enterprises had start-up capital of ₦50,000 – ₦100,000 while 12.3 percent reported start-up capital of ₦101,000- ₦200,000.

Comparative analysis showed a decrease of 2.9 percent in the number of enterprises that had an initial start-up capital between N50, 000 - N100, 000 in 2020 when compared to 2017. The decrease might be due to the adverse impact of COVID19 pandemic on businesses in 2020.

#### 5.7.2 INITIAL START UP CAPITAL BY ECONOMIC SECTOR:

Analysis of start-up capital across sectors revealed that the majority (about 70 percent) of MEs operating their business below N100, 000 start-up capital bracket.



These sectors include Agriculture, Manufacturing, Construction, Wholesale & Retail Trade, Accommodation & Food Services and Other Services.

### **5.7.3 SOURCE OF CAPITAL:**

Personal saving was the major source (56.8 percent) of capital for most micro enterprises. These were followed by Family source (21.9 percent) and Loan (9.5 percent) while Grants ranked least (0.4 percent).

However, there was a 5.1 percent decrease in personal savings as a source of capital in 2020 compared to 2017.

### **5.7.4 PERSONAL BANKING RELATIONSHIP BY OWNERSHIP STATUS:**

Sole Proprietorship had the highest banking relationship with 95.2 percent followed by Partnership (4.2 percent) while Faith Based Organization accounted for the least is (0.2 percent).

### **5.8: SOURCE OF MACHINERY/EQUIPMENT:**

A vast majority of MEs (87.1 percent) used locally sourced equipment for their business operations. Foreign equipment was sourced by 2.3 percent while 10.7 percent used a combination of local/Foreign equipment. Distribution by states revealed that Imo State had the highest percentage (99.5) of MEs that source their equipment locally closely followed by Katsina State (98.3 percent). However, States with the least number of MEs that sourced their equipment locally are Lagos (68.6 percent), Gombe (70.5 percent), Kebbi (72.9 percent), FCT (74.6 percent) and Jigawa (74.8 percent). Conversely, Enugu State recorded the highest percentage (14.7) of MEs that sourced foreign equipment. These were followed by Anambra State (8 percent), Osun State (7.9 percent), and Jigawa State (7.1 percent). It is to be noted that Katsina and Plateau States had no record on the foreign source of equipment.

### 5.8.1: DAILY USAGE OF ALTERNATIVE SOURCE OF POWER BY SECTOR AND HOUR

About 66 percent of MEs indicated none usage of alternative source of power in their business activities. Among those that use alternative source of power, 58.5 percent of the enterprises used alternative power supply for about 1-5 hours daily, (27.3 percent) use it for about 6-10 hours while 2.5 percent utilized it for about 16 - 20 hours daily. Sectoral disaggregation revealed that Wholesale/Retail Trade topped (41.4 percent) the list of sectors that used alternative source of power for about 1-5 hours daily followed by Agriculture (21 percent) while Mining & Quarrying recorded the least (0.2 percent).

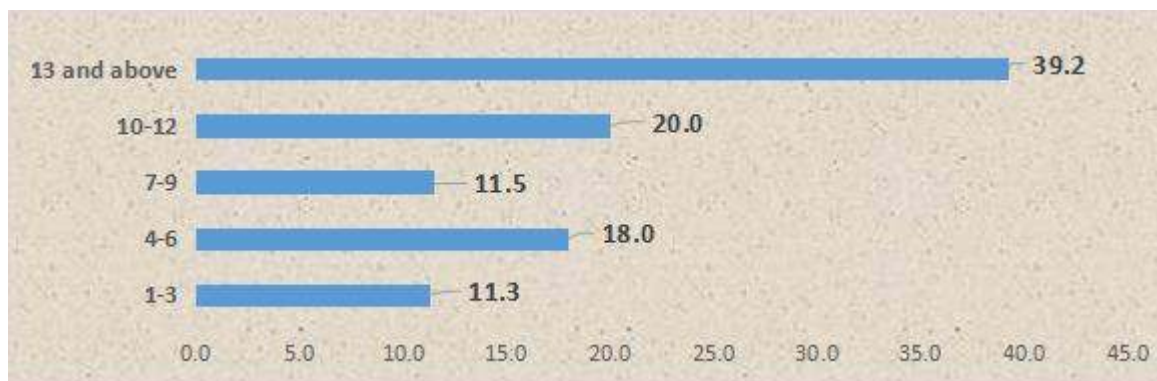
### 5.8.2: HOURS OF OPERATIONAL SHIFT PER DAY:

About 95 percent of the MEs did not operate shift duty per day.

### 5.8.3: TIME OF TEMPORARY CLOSURE:

About 35.6 percent of MEs suffered temporary closure. Analysis by months indicated that the highest percentage (39.2) of closure was 13 months and above followed by 10 - 12 months (20 percent) while those that closed their business for about 1 - 3 month ranked lowest (11.3 percent).

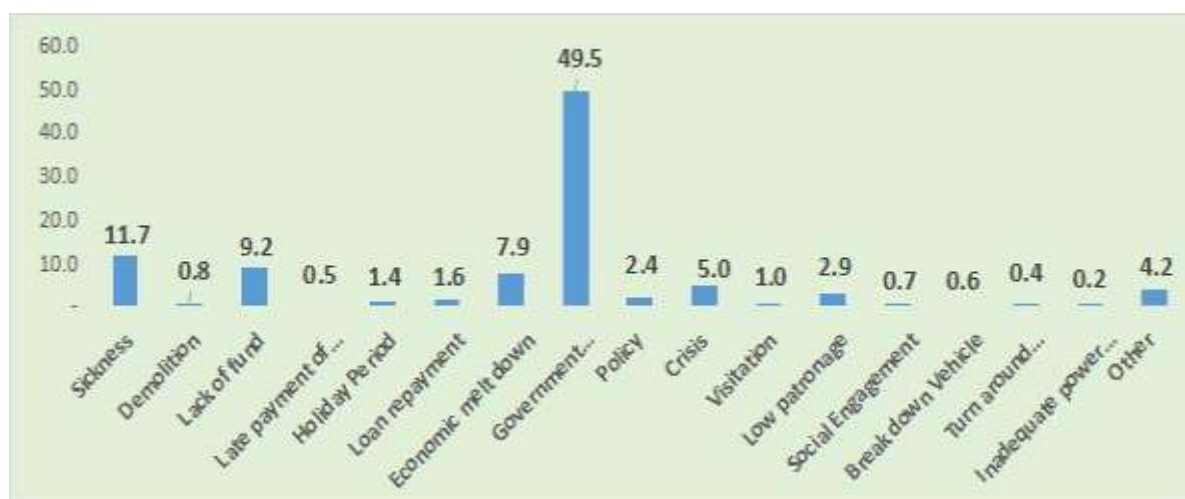
Figure 44: Proportion of Months of Business Closure



#### 5.8.4: REASONS FOR TEMPORARY CLOSURE:

The Major reason given for temporary closure was Government Restriction (49.5 percent) followed by Sickness (11.7 percent) while Inadequate Power Supply was the least (0.2 percent)

Figure 45: Proportion of Reasons for Temporary Closure



#### 5.8.5: STAFF WAGES AND SALARIES:

About 94 percent of micro enterprises paid their staff below ₦50,000 as wages and salary for both 2019 and 2020. Again 2.1Percent paid between ₦50,000- ₦100,000 while 1.9 percent paid above ₦100,000.

#### 5.8.6: RENT OF ACCOMMODATION, EQUIPMENT DECEMBER 2019 AND 2020

About 89.1 percent and 92.7 percent of Micro Enterprises in Nigeria spent below ₦50, 000 on rent of office accommodation, machinery and equipment in 2020 and 2017 respectively. Also, 6.6 percent spent between ₦50, 000 - ₦100, 000 on the same rent in 2020 as against 4.8 percent in 2017. Those that spent between ₦101, 000 and ₦200, 000 for 2020 and 2017 stood at 2.7 and 1.5 (percent) respectively.

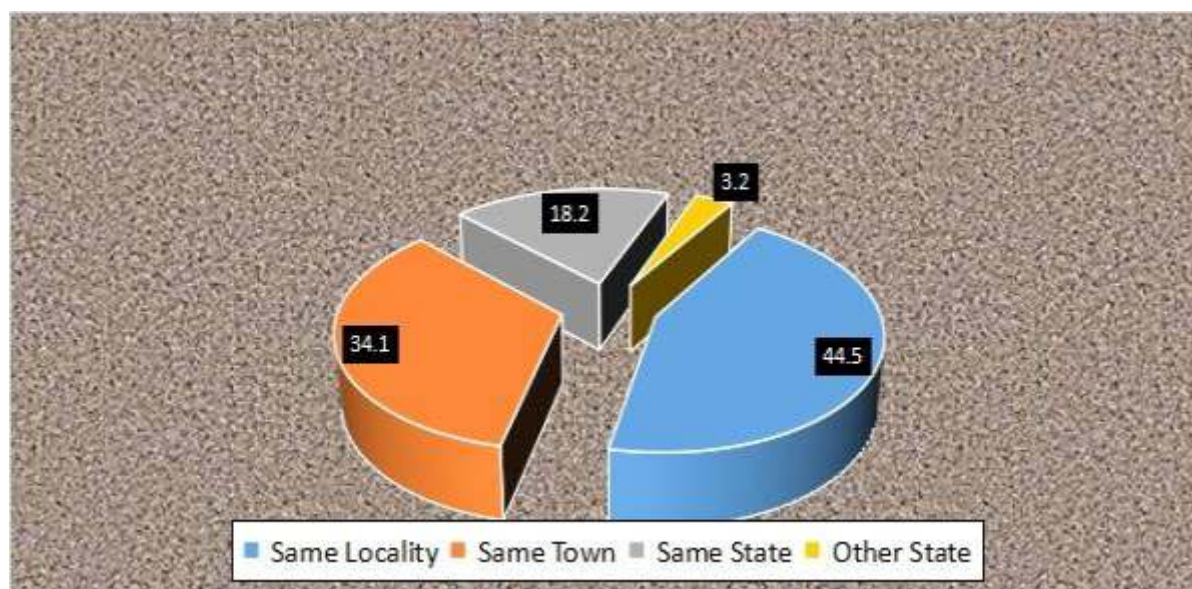
#### 5.9: SALES AND MARKETING OUTLOOK (MES):

This section reports on MEs sales and marketing performance:

### 5.9.1: MARKET CHANNEL (PRODUCTS):

The most predominant (44.5 percent) market channel used by MEs for their products was Same Locality followed by Same Town (34.1 percent). Other States recorded the least market channel (3.2 percent).

Figure 46: Proportion of Local Market Channels of Products/Services



### 5.9.2: E-COMMERCE BY SECTORS:

A total of 1,606,222 micro enterprises, across all sectors transact their businesses online. The MEs lag far behind in embracing the opportunity available for business online. The current active sectors involved in online business in descending order were Wholesale/Retail trade, Agriculture, Other services Activities and Art, Entertainment & Recreation.

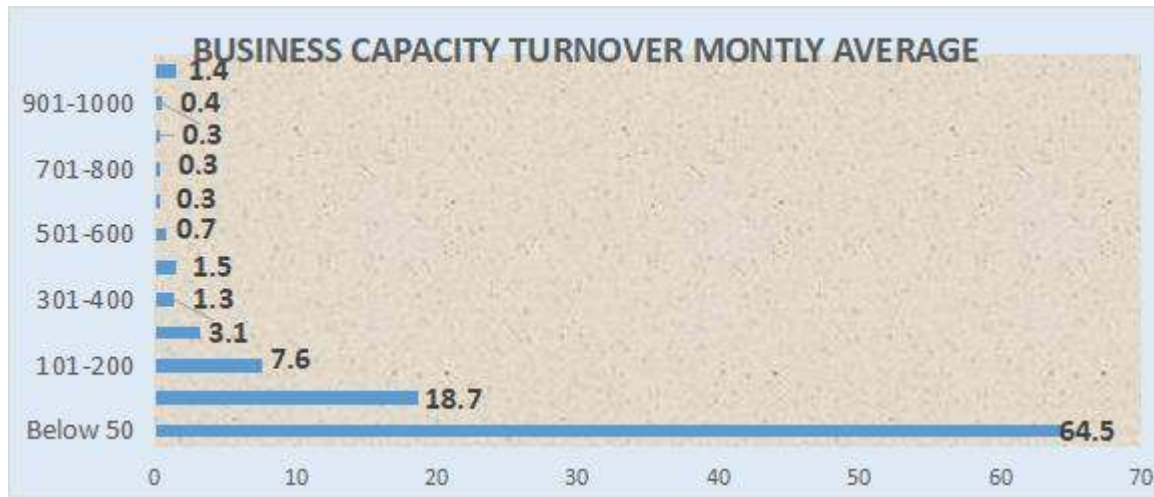
### 5.9.3: BUSINESS CAPACITY TURNOVER - MONTHLY AVERAGE

About 64.5 percent of micro enterprises in Nigeria generate monthly turnover of below ₦50, 000. Others have their average sales between ₦50, 000 - ₦ 100,000, ₦ 101,000- ₦ 200,000 and ₦ 201,000- ₦ 300,000 with percentage of 18.7, 7.6 and 3.1

respectively. Turnover of ₦ 601,000- ₦ 700,000, ₦ 701,000- ₦ 800,000 and ₦ 801,000- ₦ 900,000 categories recorded least with percentages of 0.3 each.

Further analyses on 2020 and 2017 data revealed that monthly average turnover of below N50, 000 shows a decrease of 1.8 percent in 2020.

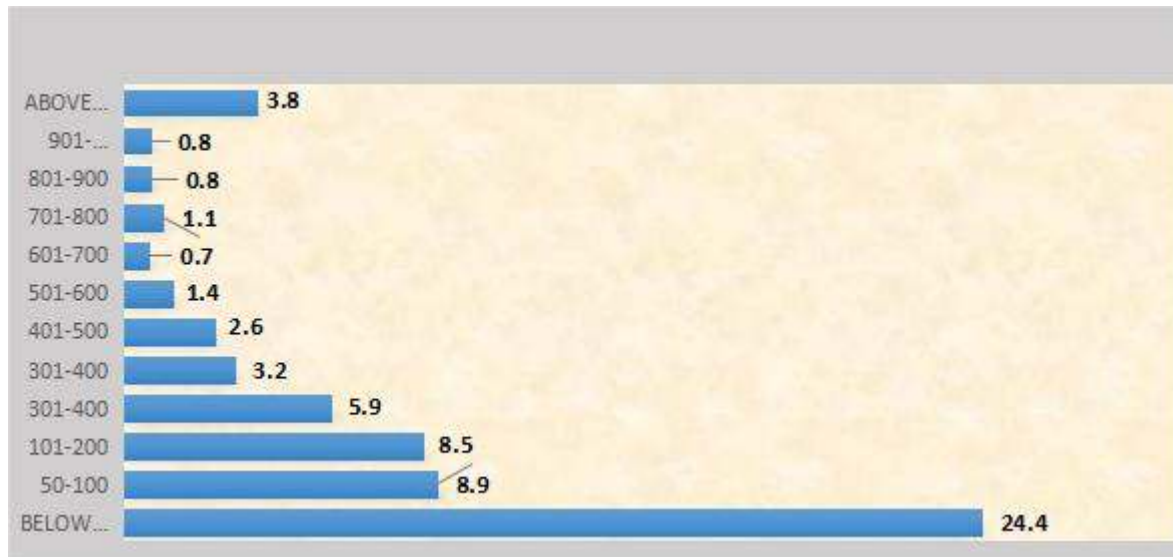
Figure 47: Business Capacity Turnover Monthly Average



#### 5.9.4: GROSS EARNINGS/TURNOVER

Gross earning is a combination of original cost of products and margin (or profit). Majority (24.4 percent) of MEs reported gross earnings of below ₦50,000 followed by those in the category of ₦50,000 - ₦100,000 (8.9 percent) while the least was ₦801,000 - ₦900,000 and ₦901,000 - ₦1,000,000 (0.8 percent each).

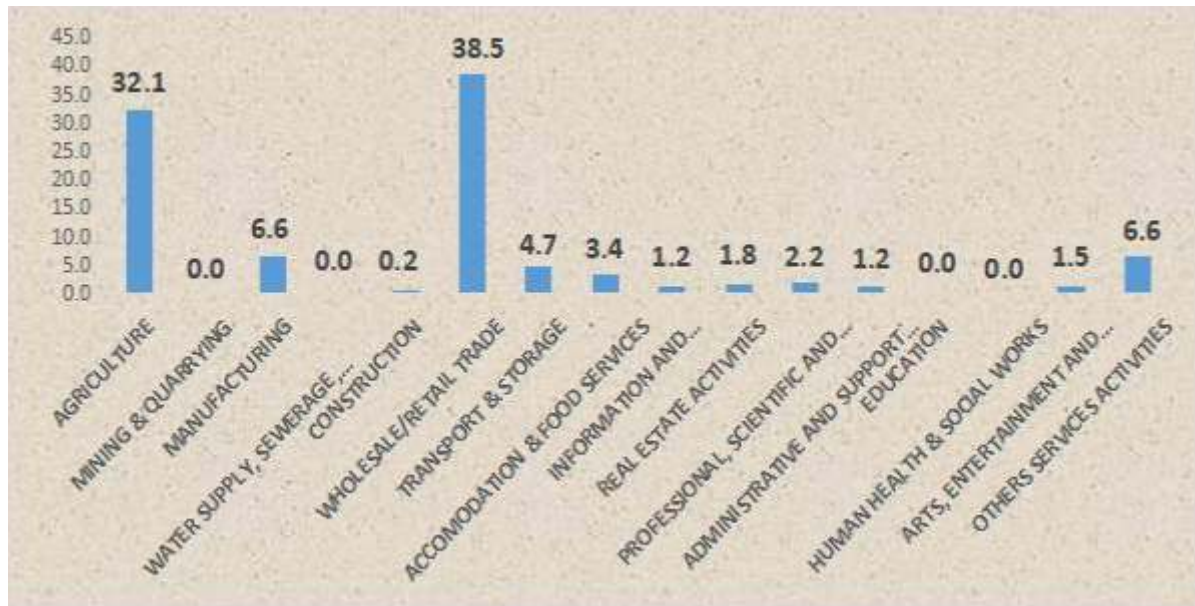
Figure 48: Proportion of Gross Earning/Turnover



#### 5.9.5: EXPORT BY SECTOR:

Wholesale/Retail Trade was the leading sector in exportation (38.5 percent). These were followed by Agricultural sector (32.1 percent), Manufacturing and Other Services sectors (6.6 percent each). However Mining & Quarrying, Water supply, Sewerage, Waste Management & Remediation Activities and Education sectors did not involve in exportation.

Figure 49: Proportion of MEs Export by Sector



## 5.10: GOVERNMENT POLICIES/SMEDAN AWARENESS

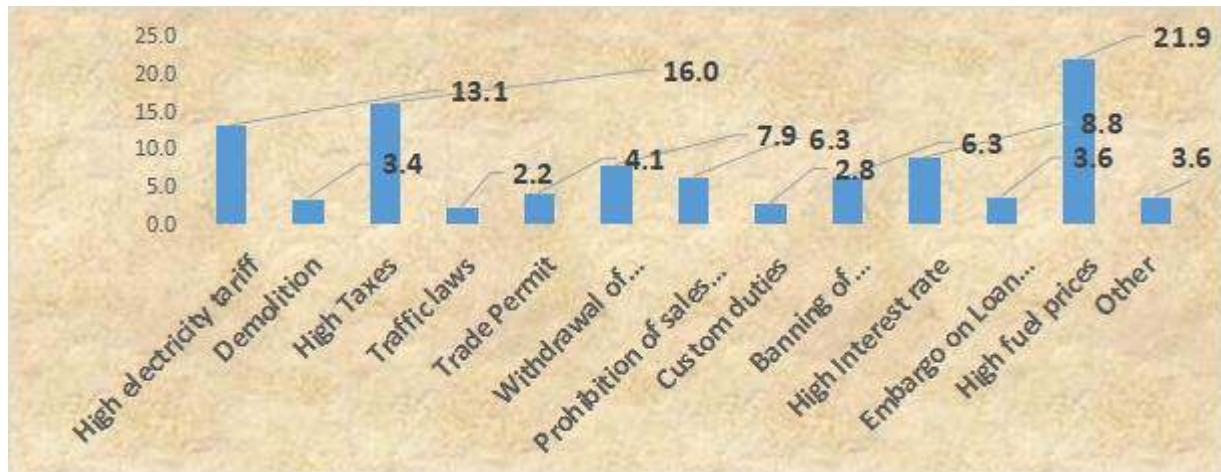
This section reports on MEs perception of Government polices as well as their rating of SMEDAN's inter-mediation efforts.

### 5.10.1: MOST FAVORABLE/UNFAVORABLE GOVERNMENT POLICIES:

Road maintenance ranked high (24.6 percent) among government policies that were most favourable to MEs. Environmental Sanitation was the second on the list though the percentage for 2020 decreased by 2.1 percent compared to 2017.

However, high Fuel prices accounted for the highest percentage (21.9) of the government unfavourable policies to business enterprises. These were followed by High taxes (16 percent) and High electricity tariff (13.1 percent).

Figure 50: Proportion of Major Government Policies That Affected Business Most Unfavourably



### 5.10.2: AWARENESS OF SMEDAN BY STATE

Table 110 shows the rate of awareness of SMEDAN by the Micro Enterprise operators in all the state of the federation and FCT. Rivers State had the highest awareness rate (50.6 percent) followed by Katsina (47.8 Percent) while Imo state recorded the lowest (4.7 percent).

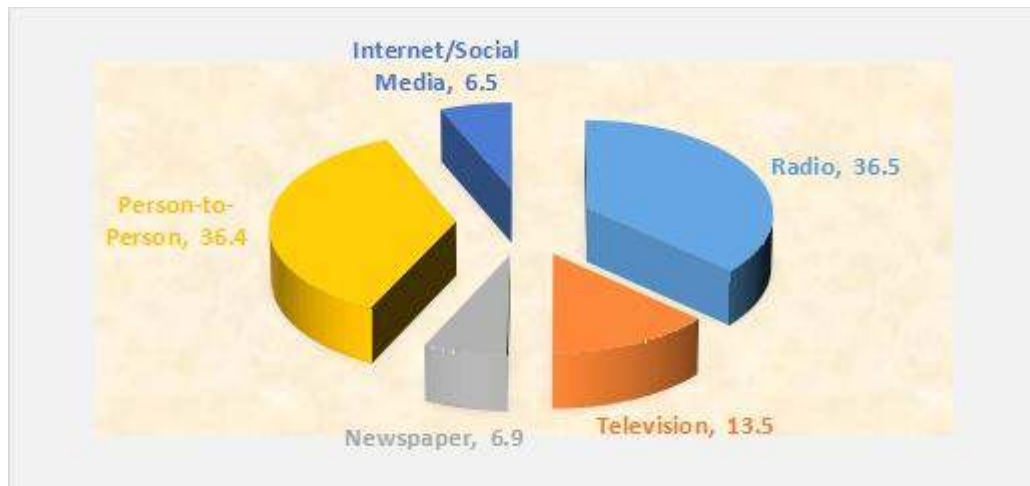
Comparing the awareness level of the enterprises for 2020 (9,073,853) against 2017 (6,217,934), there was an increase of 6.53 percent indicating that more people are now aware of SMEDAN activities in Nigeria than in 2017.

### 5.10.3: AWARENESS OF SMEDAN BY SOURCE OF INFORMATION:

The most prominent sources of information about SMEDAN by MEs are Radio (36.5 percent) and Person to Person (36.4 percent). Other sources are Television (13.5 percent), Newspaper (6.9 percent). Internet/Social Media ranked the least ( 6.5 percent)



Figure 51: Proportion of MEs Awareness and Sources of Information



#### 5.10.4: MAJOR CHALLENGES OF BUSINESS DEVELOPMENT:

Lack of access to finance accounted for the highest percentage (92.4) of the challenges facing business development in Nigeria followed by Weak Infrastructure (20.9 percent), while obsolete equipment was the least (7.7 percent).

#### 5.10.6: BENEFIT FROM SMEDAN SERVICES BY STATE:

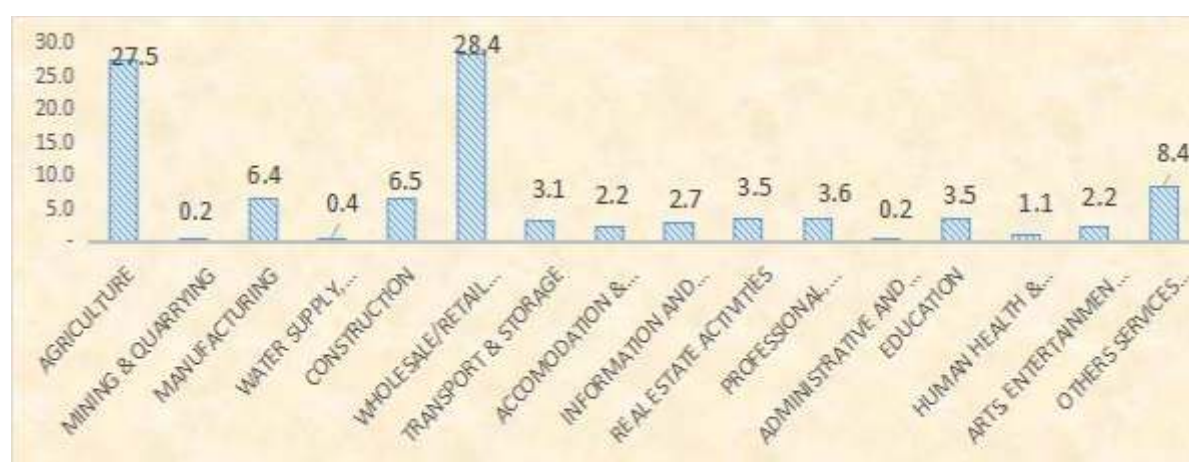
It is evidenced from table 112, that all states of the Federation had benefited from SMEDAN services with particular reference to Katsina, Gombe and Kaduna State taking the lead. However, it is worthy to note that Bayelsa and Jigawa States had the least number of enterprises that benefited from SMEDAN services in 2020.

Comparing 2020 with 2017 indicated that all the states benefited from SMEDAN services in 2017 while nine (9) states did not benefit in 2020. These states were Adamawa, Bauchi, Cross River, Enugu, Imo, Ogun, Ondo, Oyo, and Kogi.

### 5.11: ENTERPRISES REGISTERED WITH CAC AND OFFER EMPLOYMENT BY SECTOR

Wholesale/Retail trade sector had the highest percentage (28.4) of registration with Corporate Affairs Commission (CAC) closely followed by Agriculture (27.5 percent). Mining & Quarrying and Administrative & Support Service Activities recorded the least (0.2 percent each).

Figure 53: Proportion of Enterprises Registered with CAC and offer Employment by Sector

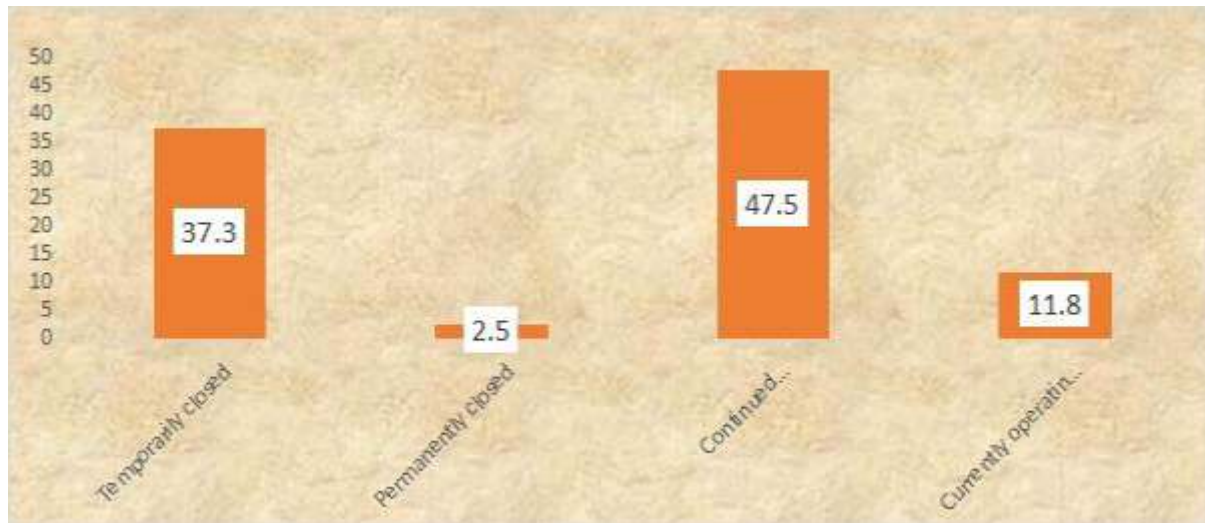


### 5.12: IMPACT OF COVID- 19 ON BUSINESS ENTERPRISE

Most businesses operating in Nigeria suffered in 2020 as a result of outbreak of COVID 19 pandemic and the subsequent measures put in place to arrest the spread of infections. These measures include, lockdown, restrictions on movement, and other public health measures. Overall, about 37 percent of businesses operating at the time of the survey had temporarily closed down during the pandemic while 2.5 percent was closed down permanently.

About 47.5 percent of the enterprises were in operation despite the pandemic and 12 percent enterprises that was previously closed down were slowly reopening amid an easing of restrictions and growing confidence in an economic recovery.

Figure 54: Proportion of Status of Micro Enterprises during COVID 19 Pandemic



### 5.12.1: REASONS FOR CLOSURE OF BUSINESS DURING PANDEMIC

Among the reasons reported for closure of business during pandemic, government restriction recorded the highest percentage (29.4) closely followed by government directives (27.2 percent). 1.1 percent that reported over investment on fixed asset was the reason for closure of business. Other reasons for the closure of businesses include lack of capital (14.5 percent) and owners' obligation to close their business to reduce the spread of the pandemic (11.8 percent).

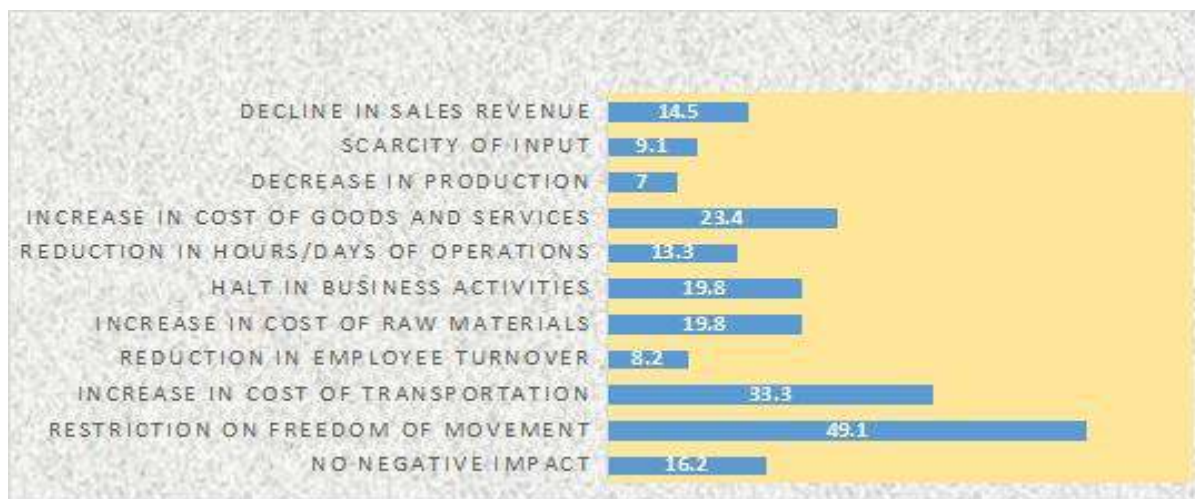
Figure 55: Proportion of Reasons for Closure of Business



### 5.12.2: NEGATIVE IMPACT OF COVID-19

The most significant negative impact of COVID - 19 on businesses include; Disruption of business activities due to restriction on freedom of movement (49 percent), increase in transportation cost (33.3 percent), halt in business activities and increase in cost of raw material (19.8 percent each) while decrease in production recorded the lowest (7 percent).

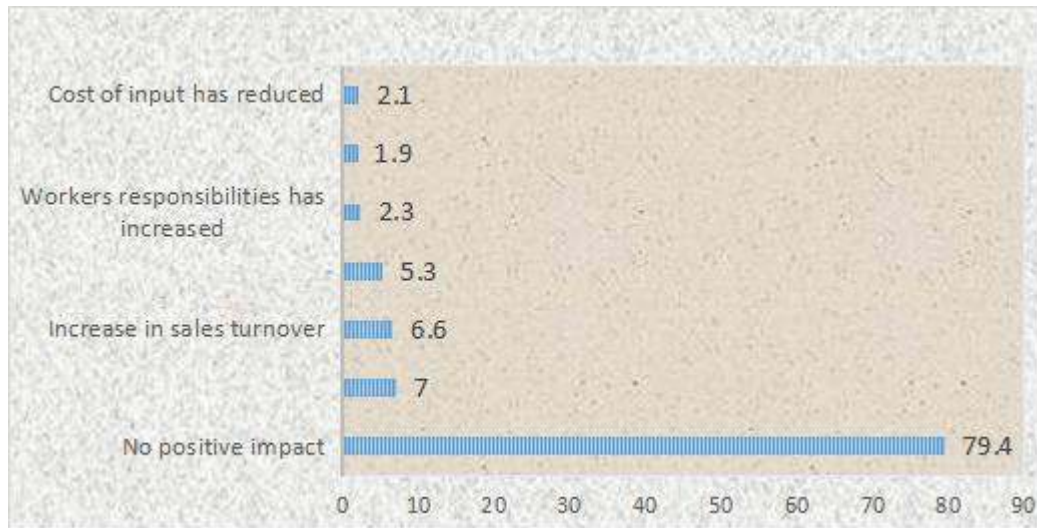
Figure 56: Proportion of Negative Impact of COVID-19



### 5.12.3: POSITIVE IMPACT OF COVID-19

Majority (79.4 percent) of the respondents were of the opinion that COVID 19 had no positive impact on their business activities. On the other hand 7 percent of the respondents reported increase in sales/revenue as positive impact on their business activities. Again about 5 percent of the enterprises attested new business opportunities was a positive impact of the pandemic on their businesses.

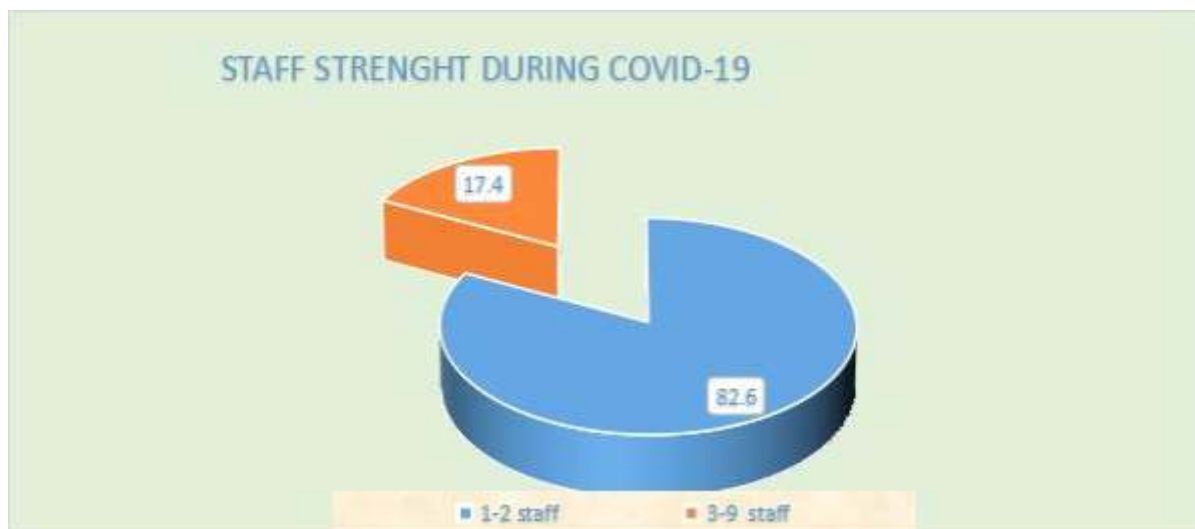
Figure 57: Proportion of Positive Impact of COVID-19



#### 5.12.4: STAFF STRENGTH DURING COVID - 19

Overall, 82.6 percent of business enterprises that employed 3 to 9 staff maintained their staff strength during COVID - 19 while those that engaged 1 to 2 stood at 17.4 percent.

Figure 58: Percentage Distribution of Staff Strength During Covid 19



#### 5.12.5: OPERATIONAL CHANGE IN TERMS OF EMPLOYMENT TURNOVER

The pandemic period brought about operational change in terms of employment turnover. About 68 percent of business establishment in informal sector reported no

change in terms of employment turnover. However, 27.4 percent of the enterprises still experienced decrease in employment turnover while 5 percent indicated an increase

Figure 59: Proportion of Operational Change In Terms Of Employment Turnover

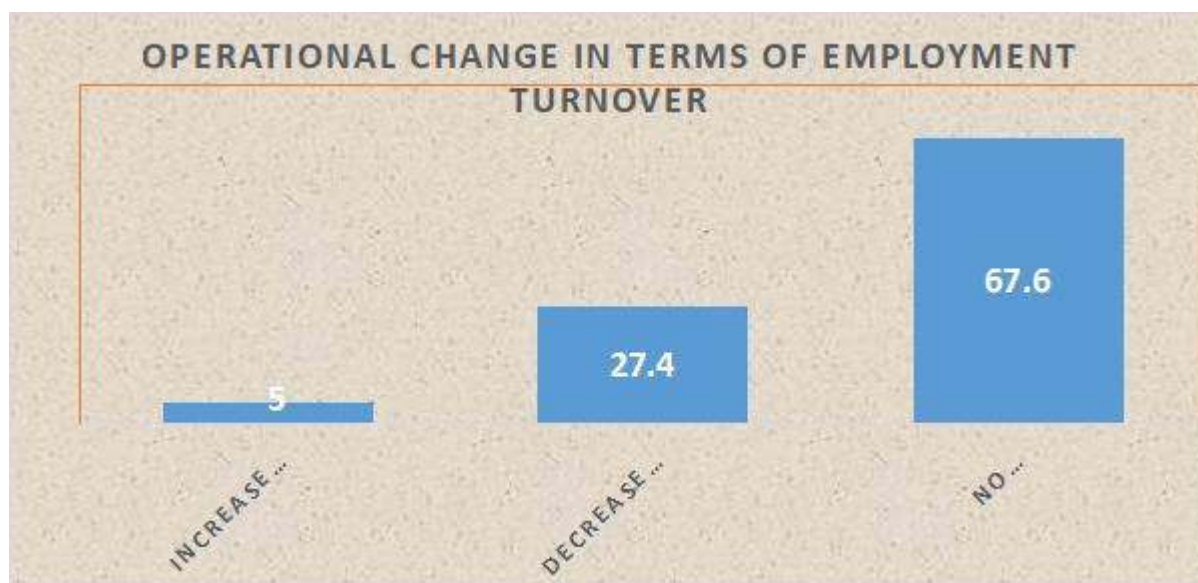


TABLE 1: NUMBER OF ENTERPRISES BY STATE

States	Number	Percent
ABIA	26445	2.1
ADAMAWA	24940	2.0
AKWA-IBOM	35368	2.9
ANAMBRA	20613	1.7
BAUCHI	34685	2.8
BAYELSA	15758	1.3
BENUE	25909	2.1
BORNO	26479	2.1
CROSS RIVER	25973	2.1
DELTA	40210	3.2
EBONYI	22892	1.8
EDO	18843	1.5
EKITI	31334	2.5
ENUGU	24432	2.0
GOMBE	29930	2.4
IMO	18126	1.5
JIGAWA	22856	1.8
KADUNA	38908	3.1

KANO	79328	6.4
KATSINA	44102	3.6
KEBBI	17306	1.4
KOGI	22400	1.8
KWARA	42561	3.4
LAGOS	91097	7.3
NASARAWA	21456	1.7
NIGER	36084	2.9
OGUN	49813	4.0
ONDO	18808	1.5
OSUN	30673	2.5
OYO	55545	4.5
PLATEAU	32028	2.6
RIVER	84613	6.8
SOKOTO	28991	2.3
TARABA	18855	1.5
YOBE	22425	1.8
ZAMFARA	23177	1.9
FCT	38003	3.1
<b>Total</b>	<b>1,240,965</b>	<b>100.0</b>

**TABLE 2: TOTAL NUMBER OF ENTERPRISE BY SECTOR 2020**

<b>SECTORS</b>	<b>Number</b>	<b>Percent</b>
MANUFACTURING	278985	22.5
MINING & QUARRYING	4632	.4
ACCOMODATION & FOOD SERVICES	90572	7.3
AGRICULTURE	27401	2.2
WHOLESALE/RETAIL TRADE	313774	25.3
CONSTRUCTION	21500	1.7
TRANSPORT & STORAGE	15004	1.2
INFORMATION AND COMMUNICATION	24832	2.0
EDUCATION	133697	10.8
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	43510	3.5

ARTS, ENTERTAINMENT AND RECREATION	16680	1.3
OTHERS SERVICES ACTIVITIES	105300	8.5
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	1321	.1
REAL ESTATE ACTIVITIES	19688	1.6
HUMAN HEALTH & SOCIAL WORKS	49842	4.0
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	94227	7.6
<b>Total</b>	<b>1,240,965</b>	<b>100.0</b>

**TABLE 3: FORMAL ENTERPRISES BY CATEGORIES AND STATE**

STATE	NANO	MICRO	SMALL	MEDIUM	Total
ABIA	2,404	9,136	12,982	1,923	26,445
ADAMAWA	2,494	7,126	14,252	1,069	24,940
AKWA-IBOM	5,474	12,631	14,316	2,947	35,368
ANAMBRA	4,923	6,461	9,230	-	20,613
BAUCHI	6,648	12,718	13,585	1,734	34,685
BAYELSA	2,932	6,963	4,764	1,099	15,758
BENUE	1,580	9,479	13,271	1,580	25,909
BORNO	7,129	10,694	8,148	509	26,479
CROSS RIVER	1,574	8,658	14,560	1,181	25,973
DELTA	3,740	9,819	23,846	2,805	40,210
EBONYI	3,219	5,723	12,161	1,788	22,892
EDO	1,687	7,031	9,281	844	18,843
EKITI	4,608	9,216	17,510	-	31,334
ENUGU	5,071	8,759	9,681	922	24,432
GOMBE	3,991	6,485	19,454	-	29,930
IMO	4,770	5,009	7,632	716	18,126
JIGAWA	2,319	6,625	12,256	1,656	22,856
KADUNA	6,725	10,568	19,694	1,921	38,908
KANO	11,569	24,790	39,994	2,975	79,328
KATSINA	2,646	19,846	20,287	1,323	44,102
KEBBI	2,715	4,751	9,162	679	17,306
KOGI	2,196	7,686	12,078	439	22,400



KWARA	6,641	10,565	24,752	604	42,561
LAGOS	11,024	38,005	37,135	4,932	91,097
NASARAWA	2,823	7,905	10,163	565	21,456
NIGER	3,682	9,205	22,092	1,105	36,084
OGUN	4,670	14,010	29,265	1,868	49,813
ONDO	3,385	7,523	6,771	1,128	18,808
OSUN	4,440	7,265	18,565	404	30,673
OYO	7,935	15,870	30,417	1,322	55,545
PLATEAU	2,912	7,764	19,087	2,265	32,028
RIVER	15,942	26,365	40,467	1,839	84,613
SOKOTO	5,340	9,537	11,444	2,670	28,991
TARABA	1,779	7,471	9,606	-	18,855
YOBE	5,800	7,346	7,346	1,933	22,425
ZAMFARA	400	9,191	13,587	-	23,177
FCT	5,047	10,095	18,408	4,453	38,003
<b>Total</b>	<b>172,232</b>	<b>398,286</b>	<b>617,248</b>	<b>53,199</b>	<b>1,240,965</b>

**TABLE 4: FORMAL ENTERPRISES BY CATEGORIES AND SECTOR**

SECTOR	NANO	MICRO	SMALL	MEDIUM	Total
MANUFACTURING	28,334	89,339	147,646	13,667	278,985
MINING & QUARRYING	331	1,212	2,374	715	4,632
ACCOMODATION & FOOD SERVICES	3,975	20,762	58,400	7,435	90,572
AGRICULTURE	3,421	12,159	10,870	951	27,401
WHOLESALE/RETAIL TRADE	62,336	115,720	131,744	3,975	313,774
CONSTRUCTION	2,244	7,353	11,024	880	21,500
TRANSPORT & STORAGE	932	3,810	8,798	1,464	15,004
INFORMATION AND COMMUNICATION	3,135	10,230	9,545	1,923	24,832
EDUCATION	2,708	18,109	98,446	14,435	133,697
ADMINISTRATIVE AND SUPPORT SERVICE	8,203	20,636	11,949	2,722	43,510
ARTS, ENTERTAINMENT AND RECREATION	5,341	4,255	6,043	1,041	16,680

OTHERS SERVICES ACTIVITIES	24,366	30,714	49,930	290	105,300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT	404	627	-	290	1,321
REAL ESTATE ACTIVITIES	6,172	4,818	8,401	297	19,688
HUMAN HEALTH & SOCIAL WORKS	-	14,077	32,940	2,826	49,842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	20,330	44,467	29,140	290	94,227
<b>Total</b>	<b>172,232</b>	<b>398,286</b>	<b>617,248</b>	<b>53,199</b>	<b>1,240,965</b>
<b>Percentage</b>	<b>13.9</b>	<b>32.1</b>	<b>49.7</b>	<b>4.3</b>	<b>100</b>

**TABLE 5: OWNERSHIP STRUCTURE**

<b>FORM OF OWNERSHIP</b>	<b>NUMBER</b>	<b>PERCENT</b>
SOLE PROPRIETORSHIP	981269	79.1
PARTNERSHIP	77635	6.3
JOINT VENTURE	20013	1.6
PRIVATE LIMITED LIABILITY COMPANY	110979	8.9
COOPERATIVE	9557	0.8
FAITH BASED ORGANISATION	25226	2.0
OTHERS	16287	1.3
<b>Total</b>	<b>1240965</b>	<b>100.0</b>

**TABLE 6: DISTRIBUTION OF SOLE PROPRIETORS BY SECTOR AND AGE GROUP**

SECTOR	16 - 25		26 - 35		36 - 45		46 - 55		56 Above		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
MANUFACTURING	8,421	2,902.7	43,063	1,880.3	72,326	1,045.0	56,248	685.6	55,286	342.3	235,345	695.1
MINING & QUARRYING	-	-	358	15.6	715	10.3	751	9.2	1,348	8.3	3,172	9.4
ACCOMODATION & FOOD SERVICES	570	196.6	4,846	211.6	11,283	163.0	18,448	224.9	27,047	167.5	62,195	183.7
AGRICULTURE	-	-	1,377	60.1	5,936	85.8	5,413	66.0	7,784	48.2	20,510	60.6
WHOLESALE/RETAIL TRADE	7,086	2,442.4	41,638	1,818.1	87,537	1,264.8	58,542	713.5	67,261	416.5	262,064	774.0
CONSTRUCTION	-	-	888	38.8	5,672	82.0	5,764	70.3	4,883	30.2	17,207	50.8
TRANSPORT & STORAGE	311	107.3	1,100	48.0	951	13.7	1,206	14.7	4,101	25.4	7,670	22.7
INFORMATION AND COMMUNICATION	220	75.7	6,303	275.2	5,374	77.7	4,394	53.6	1,055	6.5	17,346	51.2
EDUCATION	924	318.6	6,221	271.6	23,660	341.9	23,399	285.2	35,163	217.7	89,367	264.0
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	649	223.9	11,256	491.5	12,437	179.7	4,748	57.9	5,427	33.6	34,518	102.0
ARTS, ENTERTAINMENT AND RECREATION	-	-	1,982	86.5	5,090	73.5	1,568	19.1	3,859	23.9	12,499	36.9
OTHERS SERVICES ACTIVITIES	8,636	2,976.7	38,559	1,683.7	30,578	441.8	8,141	99.2	11,276	69.8	97,190	287.1
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	-	-	-	-	297	4.3	-	-	734	4.5	1,031	3.0
REAL ESTATE ACTIVITIES	-	-	308	13.4	3,499	50.6	3,507	42.8	4,936	30.6	12,250	36.2
HUMAN HEALTH & SOCIAL WORKS	290	100.0	2,290	100.0	6,921	100.0	8,204	100.0	16,151	100.0	33,856	100.0
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	1,746	602.0	14,417	629.5	28,221	407.8	15,385	187.5	15,280	94.6	75,049	221.7
<b>Total</b>	<b>28,855</b>	<b>9,945.9</b>	<b>174,608</b>	<b>7,624.1</b>	<b>300,497</b>	<b>4,341.8</b>	<b>215,718</b>	<b>2,629.3</b>	<b>261,591</b>	<b>1,619.7</b>	<b>981,269</b>	<b>2,898.3</b>

**TABLE 7: HIGHEST QUALIFICATION ATTAINED BY SOLE PROPRIETOR**

HIGHEST EDUCATIONAL LEVEL	NO OF SOLE PROPRIETORSHIP	PERCENT
NO EDUCATION	50,125	5.1
PRIMARY	63,210	6.4
SECONDARY	286,975	29.2
VOCATIONAL/COMMERCIAL	66,549	6.8
TERTIARY	514,409	52.4
<b>Total</b>	<b>981,269</b>	<b>100.0</b>

**TABLE 8: AWARENESS OF REGULATORY BODIES**

<b>REGULATORY BODIES</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
STANDARD ORGANISATION OF NIGERIA (SON)	420696	10.5
NATIONAL AGENCY FOR FOOD, DRUG ADMINISTRATION CONTRAL (NAFDAC)	557793	13.9
CORPORATE AFFAIRS COMMISSION (CAC)	766243	19.1
CONSUMER PROTECTION COUNCIL	272385	6.8
FEDERAL INLAND REVENUE SERVICE (FIRS)	559054	13.9
NIGERIA CUSTOM SERVICE (NCS)	393787	9.8
NIGERIA IMMIGRATION SERVICES (NIS)	360771	9.0
NIGERIA EXPORT PROMOTION BOARD (NEPB)	209158	5.2
NATIONAL DRUG LAW ENFORCEMENT AGENCY (NDLEA)	425189	10.6
BUREAU OF PUBLIC PROCUREMENT (BPP)	49426	1.2

**TABLE 9: BUSINESS REGISTRATION WITH C.A.C. BY OWNERSHIP STRUCTURE**

STRUCTURE	REGISTERED		TOTAL NUMBER OF ESTABLISHMENT
	Number	Percent	
SOLE PROPRIETORSHIP	440,948	44.9	981,269
PARTNERSHIP	48,445	62.4	77,635
JOINT VENTURE	13,902	69.5	20,013
PRIVATE LIMITED LIABILITY COMPANY	91,475	82.4	110,979
COOPERATIVE	5,008	52.4	9,557
FAITH BASED ORGANISATION	19,113	75.8	25,226
OTHERS	5,115	31.4	16,287
<b>NATIONAL</b>	<b>624,005</b>	<b>50.3</b>	<b>1,240,965</b>

**TABLE 10: BUSINESS REGISTRATION WITH C.A.C. BY STATE**

<i>STATE</i>	<i>REGISTERED</i>		<i>TOTALNUMBEROF ESTABLISHMENT</i>
	<i>NUMBER</i>	<i>PERCENT</i>	
ABIA	14425	2.3	26445
ADAMAWA	13183	2.1	24940
AKWA-IBOM	22315	3.6	35368
ANAMBRA	11383	1.8	20613
BAUCHI	15608	2.5	34685
BAYELSA	6596	1.1	15758
BENUE	12955	2.1	25909
BORNO	12221	1.9	26479
CROSS RIVER	15741	2.5	25973
DELTA	22910	3.6	40210
EBONYI	9658	1.5	22892
EDO	12375	2.0	18843
EKITI	9216	1.5	31334
ENUGU	12447	2.0	24432
GOMBE	12471	2.0	29930
IMO	8586	1.4	18126
JIGAWA	12918	2.1	22856
KADUNA	20655	3.3	38908
KANO	36028	5.7	79328
KATSINA	18523	3.0	44102
KEBBI	6787	1.1	17306
KOGI	12517	2.0	22400
KWARA	12376	2.0	42561
LAGOS	64116	10.2	91097
NASARAWA	8187	1.3	21456
NIGER	15096	2.4	36084
OGUN	22727	3.6	49813
ONDO	12789	2.0	18808
OSUN	12915	2.1	30673
OYO	29756	4.7	55545
PLATEAU	14558	2.3	32028
RIVERS	46599	7.4	84613
SOKOTO	13351	2.1	28991
TARABA	11029	1.8	18855
YOBE	12372	2.0	22425
ZAMFARA	7992	1.3	23177
FCT	24346	3.9	38003
<b>TOTAL</b>	<b>627727</b>	<b>100.0</b>	<b>1240965</b>

**TABLE 11 : TOTAL EMPLOYMENT BY STATE AS AT DECEMBER 2020**

<b>STATE</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL</b>
ABIA	66,931	73,182	140,112
ADAMAWA	103,370	43,444	146,813
AKWA-IBOM	106,524	96,419	202,944
ANAMBRA	49,841	54,148	103,988
BAUCHI	132,151	42,778	174,929
BAYELSA	69,840	45,703	115,543
BENUE	126,499	93,638	220,136
BORNO	110,500	30,044	140,544
CROSS RIVER	123,567	122,386	245,953
DELTA	157,959	150,555	308,514
EBONYI	84,415	109,453	193,868
EDO	92,247	59,061	151,308
EKITI	101,375	87,551	188,927
ENUGU	75,140	97,728	172,869
GOMBE	106,251	57,865	164,116
IMO	66,305	75,129	141,434
JIGAWA	138,001	21,199	159,201
KADUNA	215,158	89,038	321,263
KANO	235,225	91,883	307,040
KATSINA	146,074	49,835	195,909
KEBBI	77,706	33,254	110,960
KOGI	75,983	54,901	130,884
KWARA	80,949	74,517	155,466
LAGOS	351,088	308,331	659,419
NASARAWA	95,705	61,827	157,533
NIGER	93,966	72,477	166,443
OGUN	100,921	98,977	199,898
ONDO	94,414	80,386	174,800
OSUN	115,429	74,755	190,184
OYO	115,566	90,883	206,450
PLATEAU	107,759	83,848	191,606
RIVER	248,584	237,226	485,810
SOKOTO	128,060	53,240	181,300
TARABA	103,170	47,672	150,842
YOBE	109,419	32,478	141,896
ZAMFARA	121,033	35,166	156,199
FCT	134,064	109,422	243,486
<b>Total</b>	<b>4,458,187</b>	<b>3,040,399</b>	<b>7,498,586</b>



**TABLE 12: EMPLOYMENT BY SECTOR AS AT DECEMBER 2020**

<b>SECTOR</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL</b>
MANUFACTURING	1,230,587	391,597	1,622,184
MINING & QUARRYING	24,126	34,020	58,147
ACCOMODATION & FOOD SERVICES	378,627	494,357	872,984
AGRICULTURE	104,799	80,766	185,564
WHOLESALE/RETAIL TRADE	1,034,908	371,183	1,406,091
CONSTRUCTION	104,304	33,614	137,918
TRANSPORT & STORAGE	91,869	35,916	127,784
INFORMATION AND COMMUNICATION	127,703	90,784	218,487
EDUCATION	644,492	854,685	1,499,177
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	155,045	96,262	251,308
ARTS, ENTERTAINMENT AND RECREATION	68,114	50,300	118,414
OTHERS SERVICES ACTIVITIES	112,752	115,445	228,197
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	6,636	38,119	44,755
REAL ESTATE ACTIVITIES	81,126	46,286	127,412
HUMAN HEALTH & SOCIAL WORKS	132,783	206,280	339,063
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	160,316	100,784	261,100
<b>Total</b>	<b>4,458,187</b>	<b>3,040,399</b>	<b>7,498,586</b>

**TABLE 13: EDUCATIONAL QUALIFICATION OF EMPLOYEES AS AT DEC. 2020**

<i>Education</i>	<i>Male</i>		<i>Female</i>		<i>Total</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
NO EDUCATION	1,310,135	29.4	842,438	27.7	2,152,573
PRIMARY	549,925	12.3	286,599	9.4	836,524
SECONDARY	700,877	15.7	679,470	22.3	1,380,347
VOCATIONAL/COMMERCIAL	557,151	12.5	295,277	9.7	852,428
TERTIARY	1,340,099	30.1	936,615	30.8	2,276,714
<b>Total</b>	<b>4,458,187</b>	<b>100</b>	<b>3,040,399</b>	<b>100</b>	<b>7,498,586</b>

**TABLE 14: AVERAGE YEARS OF APPRENTICESHIP**

<b>NUMBER OF YEARS</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
1 YEAR	142,398	11.5
2 YEARS	104,958	8.5
3 YEARS	79,321	6.4
4 YEARS	31,545	2.5
5 YEARS	31,594	2.5
6 ABOVE	850,429	68.6
<b>TOTAL</b>	<b>1,240,245</b>	<b>100.0</b>

**TABLE 15: SKILLS GAP BY SECTOR**

BUSINESS SECTOR	QUALIFIED ARTISANS READILY AVAILABLE	
	NUMBER	PERCENTAGE
MANUFACTURING	148,891	22.3
MINING & QUARRYING	2,705	0.4
ACCOMODATION & FOOD SERVICES	51,385	7.7
AGRICULTURE	14,899	2.2
WHOLESALE/RETAIL TRADE	148,954	22.3
CONSTRUCTION	13,493	2.0
TRANSPORT & STORAGE	7,779	1.2
INFORMATION AND COMMUNICATION	13,728	2.1
EDUCATION	71,978	10.8
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	24,518	3.7
ARTS, ENTERTAINMENT AND RECREATION	9,284	1.4
OTHERS SERVICES ACTIVITIES	59,602	8.9
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	1,024	0.2
REAL ESTATE ACTIVITIES	12,122	1.8
HUMAN HEALTH & SOCIAL WORKS	30,616	4.6
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	57,460	8.6
<b>TOTAL</b>	<b>668,439</b>	<b>100.0</b>

TABLE 16: USE OF PROFESSIONAL SERVICES BY SECTOR

SECTORS	LAWYER		ACCOUNTANTS/ AUDITORS		BUSINESS CONSULTANT		NONE	OTHERS	TOTAL NO OF ENTER- PRISE		
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT				NUMBER	PERCENT
MANUFACTURING & MINING QUARRYING	63072	16	64,521	18	63518	21	48724	23	2130	12	278985
ACCOMODATION & FOOD SERVICES	2,891	1	2,623	1	331	0	-	-	-	-	4,632
AGRICULTURE	56454	14	42,699	12	23837	8	11657	5	1553	9	90,572
WHOLESALE/RETAIL TRADE	8,986	2	7,574	2	6,401	2	5,003	2	-	-	27,401
CONSTRUCTION	86449	22	80,499	23	82950	27	64752	30	3337	19	313774
TRANSPORT & STORAGE	11113	3	6,651	2	4,584	1	3,374	2	-	-	21,500
INFORMATION AND COMMUNICATION	6,733	2	6,617	2	3,053	1	1,394	1	580	3	15,004
EDUCATION	8,423	2	9,473	3	6,133	2	3,359	2	530	3	24,832
ADMINISTRATIVE AND SUPPORT SERVICE	62215	16	56,197	16	30454	10	15965	7	2723	15	133697
ARTS, ENTERTAINMENT	13202	3	12,720	4	13396	4	10446	5	1,009	6	43,510
OTHERS SERVICES	5,056	1	4,156	1	3,127	1	2,026	1	481	3	16,680
WATER SUPPLY,	10593	3	10472	3	31238	10	25125	12	1,023	6	105300
REAL ESTATE ACTIVITIES	290	0	290	0	290	0	331	0	-	-	1,321
HUMAN HEALTH & SOCIAL WORKS	10816	3	10,123	3	7,053	2	904	0	771	4	19,688
PROFESSIONAL, SCIENTIFIC	21,862	5	17,865	5	12,480	4	6,411	3	1,436	8	49,842
Total	31234	8	24,698	7	19,214	6	16,882	8	2,280	13	94,227
	399389	100	357178	100	308059	100	216351	100	17854	100	1240965

**TABLE 17: USE OF BUSINESS PLANS BY SECTOR**

<b>BUSINESS SECTOR</b>	<b>Number</b>	<b>Percent</b>
MANUFACTURING	126816	20.1
MINING & QUARRYING	3951	0.6
ACCOMODATION & FOOD SERVICES	50590	8.0
AGRICULTURE	13532	2.1
WHOLESALE/RETAIL TRADE	143833	22.8
CONSTRUCTION	11412	1.8
TRANSPORT & STORAGE	10216	1.6
INFORMATION AND COMMUNICATION	11727	1.9
EDUCATION	86576	13.7
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	21818	3.5
ARTS, ENTERTAINMENT AND RECREATION	9602	1.5
OTHERS SERVICES ACTIVITIES	43408	6.9
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	587	0.1
REAL ESTATE ACTIVITIES	11001	1.7
HUMAN HEALTH & SOCIAL WORKS	33385	5.3
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	51582	8.2
<b>Total</b>	<b>630,035</b>	<b>100.0</b>

**TABLE 18: BUSINESS INSURANCE**

BUSINESS SECTOR	INSURED		TOTAL NUMBER OF ENTERPRISES
	NUMBER	PERCENTAGE	
MANUFACTURING	43993	16.8	278985
MINING & QUARRYING	1111	0.4	4632
ACCOMODATION & FOOD SERVICES	36241	13.8	90572
AGRICULTURE	5690	2.2	27401
WHOLESALE/RETAIL TRADE	67300	25.7	313774
CONSTRUCTION	5678	2.2	21500
TRANSPORT & STORAGE	6653	2.5	15004
INFORMATION AND COMMUNICATION	4459	1.7	24832
EDUCATION	31406	12.0	133697
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	9366	3.6	43510
ARTS, ENTERTAINMENT AND RECREATION	3351	1.3	16680
OTHERS SERVICES ACTIVITIES	7661	2.9	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	0	-	1321
REAL ESTATE ACTIVITIES	5611	2.1	19688
HUMAN HEALTH & SOCIAL WORKS	16273	6.2	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	16878	6.5	94227
<b>Total</b>	<b>261670</b>	<b>100.0</b>	<b>1240965</b>

**TABLE 19: PROMOTIONAL MEDIA BY THE ENTERPRISE**

<b>PROMOTIONAL CHANNELS</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
TELEVISION	112,213	9.0
NEWSPAPER ADVERTISEMENT	72,164	5.8
HANDBIL DISTRIBUTION	265,090	21.4
PERSON-TO-PERSON	499,655	40.3
RADIO ADVERTISEMENT	199,025	16.0
BILLBOARD	206,346	16.6
E-ADVERTS	201,226	16.2
OTHERS	17,769	1.4

**TABLE 20: BUSINESS ASSOCIATION MEMBERSHIP**

<b>BUSINESS ASSOCIATION</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
TRADE ASSOCIATION	519586	41.9
PROFESSIONAL ASSOCIATION	322578	26.0
TECHNICAL ASSOCIATION	96248	7.8
COOPERATIVE SOCIETY	209596	16.9
OTHERS	38082	3.1

**TABLE 21: SUPPORT RECEIVED FROM ASSOCIATIONS**

<b>TYPES OF SUPPORT</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
LOAN	212,121	17.1
TRAINING	334,766	27.0
JOINT PERMIT FROM OVERNMENT	128,571	10.4
FACILITATION OF ACCESS TO QUALITY PRODUCT	140,605	11.3
MORAL	237,487	19.1
POLICE PROTECTION	167,628	13.5
BULK PURCHACES	109,988	8.9
MOTIVATION	232,348	18.7
DISSEMINATION OF INFORMATION ON GOVERNMENT POLICIES	216,485	17.4
EDUCATION	186,075	15.0
ADVICE	427,551	34.5
MONITORING AND REGULATION	297,185	23.9
PROTECTION AGAINST HARASSMENT	270,725	21.8
AWARENESS FOR BEST PRACTICES	306,667	24.7
OTHERS	18,113	1.5



**TABLE 22: TOTAL ASSET VALUE (₦MILLION) AS AT DECEMBER 2020**

<b>ASSET</b>	<b>ESTIMATED TOTAL</b>
RESIDENTIAL BUILDING	1,770,520,486,100
NON-RESIDENTIAL BUILDING	5,621,150,404,600
MACHINERY & EQUIPMENT - COMPUTER	104,087,319,700
MACHINERY & EQUIPMENT - OTHERS	152,920,179,900
TRANSPORT EQUIPMENT - VAN	136,785,035,500
TRANSPORT EQUIPMENT - CAR	270,097,021,900
TRANSPORT EQUIPMENT - BUS	258,474,786,200
OFFICE FURNITURE	55,301,781,800
OTHE	36,506,865,500
<b>OVERALL</b>	<b>8,405,843,881,300</b>

**TABLE 23: INITIAL START-UP CAPITAL**

<b>INITIAL START-UP CAPITAL (₦MILLION)</b>	<b>TOTAL NO OF ENTERPRISES 2020</b>	<b>PERCENTAGE</b>
BELOW 10 MILLION	1,122,918	90.5
10 - 20 MILLION	43,311	3.5
21 - 30 MILLION	18,314	1.5
31 - 40 MILLION	6,469	0.5
41 MILLION AND ABOVE	49,953	4.0
<b>Total</b>	<b>1,240,965</b>	<b>100.0</b>

**TABLE 24: TOTAL CAPITAL AS AT DECEMBER 2020 (NATIONAL)**

<b>TOTAL CAPITAL (₦'MILLION)</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
BELOW 10	1,013,350	80.1
11-20	76,656	6.7
21 - 30	44,348	3.9
31 - 40	13,115	1.1
41 - 50	15,629	1.4
ABOVE 50	77,866	6.8
<b>TOTAL</b>	<b>1,240,965</b>	<b>100</b>

**TABLE 25: SOURCE OF CAPITAL**

<b>SOURCE</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
PERSONAL SAVING	948444	59.0
LOAN	248089	15.4
FAMILY SOURCE	267745	16.7
COOPERATIVE/ESUSU	101141	6.3
GRANTS	18633	1.2
OTHERS	23956	1.5

**TABLE 26: ACCESS TO BANK FINANCE BY STATE (SOLE PROPRIETORSHIP)**

STATE	ACCESS		TOTAL NUMBER OF SOLE PROPRIETORSHIP
	NUMBER	PERCENT	
ABIA	14,425	68.2	21,156
ADAMAWA	11,045	79.5	14,252
AKWA-IBOM	5,053	19.0	26,526
ANAMBRA	10,153	66.0	15,691
BAUCHI	19,655	68.0	29,482
BAYELSA	7,329	58.8	12,826
BENUE	5,687	28.6	19,906
BORNO	8,148	36.4	22,406
CROSS RIVER	8,264	46.7	17,709
DELTA	11,689	37.3	31,794
EBONYI	15,738	75.9	20,746
EDO	12,375	74.6	16,593
EKITI	17,049	75.5	22,579
ENUGU	13,369	74.4	18,439
GOMBE	15,963	74.4	21,450
IMO	10,017	65.6	15,264
JIGAWA	9,937	55.6	17,887
KADUNA	19,214	63.5	30,262
KANO	26,443	42.6	62,140
KATSINA	22,051	58.8	37,928
KEBBI	6,787	47.6	14,252
KOGI	16,031	82.0	19,545
KWARA	18,111	48.8	37,127
LAGOS	44,968	69.2	64,986
NASARAWA	13,834	71.0	19,480
NIGER	23,197	72.4	32,033
OGUN	16,500	37.3	44,209
ONDO	7,147	52.8	13,541
OSUN	24,619	85.9	28,655
OYO	26,119	56.0	46,618
PLATEAU	9,382	40.3	23,293
RIVERS	26,978	42.7	63,153
SOKOTO	12,207	54.2	22,506
TARABA	3,913	28.2	13,875
YOBE	12,759	64.7	19,719
ZAMFARA	12,788	62.7	20,380
FCT	8,016	35.1	22,861
<b>National</b>	<b>546,958</b>	<b>55.7</b>	<b>981,269</b>

**TABLE 27: ACCESS TO FINANCE BY TYPE OF BANK**

BANK	NUMBER	PERCENTAGE
COMMERCIAL BANK	380,454	69.6
MICRO FINANCE BANK	127,985	23.4
DEVELOPMENT BANK	27,021	4.9
OTHERS	11,497	2.1
<b>TOTAL</b>	<b>166,504</b>	<b>100</b>

**TABLE 28: SOURCE OF MAIN RAW MATERIALS USED FOR BUSINESS OPERATIONS**

SECTOR	LOCAL		FOREIGN		BOTH		TOTAL NO OF
	NUMBER	PERCEN	NUMBER	PERCEN	NUMBER	PERCEN	
MANUF	127,004	46.4	83,410	30.5	63,375	23.1	278,985
MINING	1,404	30.3	2,946	63.6	282	6.1	4,632
ACCOM ODATIO	42,595	48.5	26,374	30.0	18,811	21.4	90,572
AGRICU	13,841	51.9	7,466	28.0	5,338	20.0	27,401
WHOLE SALE/R	157,779	51.9	89,850	29.5	56,620	18.6	313,774
CONSTR	6,978	33.1	8,613	40.9	5,469	26.0	21,500
TRANSP	4,483	30.4	4,546	30.8	5,737	38.9	15,004
INFORM	7,516	30.6	9,995	40.8	7,013	28.6	24,832
EDUCAT	76,059	60.8	26,990	21.6	22,000	17.6	133,697
ADMINI	20,379	46.8	15,449	35.5	7,682	17.7	43,510
ARTS, ENTERT	4,917	32.4	6,372	42.0	3,869	25.5	16,680
OTHERS	49,204	48.2	34,146	33.4	18,766	18.4	105,300
WATER SUPPLY, SEWERA	1,031	78.0	-	-	290	22.0	1,321
REAL	12,127	67.9	2,354	13.2	3,390	19.0	19,688
HUMAN	10,702	22.3	21,875	45.6	15,429	32.1	49,842
PROFESS	38,828	42.6	31,836	34.9	20,486	22.5	94,227
<b>Total</b>	<b>574,846</b>	<b>47.8</b>	<b>372,222</b>	<b>31.0</b>	<b>254,556</b>	<b>21.2</b>	<b>1,240,965</b>

**TABLE 29: DAILY USAGE OF ALTERNATIVE SOURCE OF POWER**

<b>HOW OFTEN</b>	<b>NUMBER</b>	<b>PERCENT</b>
1-5 HOURS	540,510	43.7
6-10 HOURS	414,542	33.6
11-15HOURS	109,737	8.9
16-20HOURS	54,083	4.4
ABOVE 20 HOURS	54,302	4.4
NONE	67,791	5.0
<b>Total</b>	<b>1,240,965</b>	<b>100.0</b>

**TABLE 30: HOURS OF SHIFT PER DAY**

<i>HOURS</i>	<i>NUMBER</i>	<i>PERCENT</i>
1-4HRS	160211	67.1
5-8HRS	72803	30.5
9-12HRS	3043	1.3
13-16 HRS	757	0.3
20-24HRS	1824	0.8
<b>TOTAL</b>	<b>238638</b>	<b>100.0</b>

**TABLE 31: NUMBER OF ENTERPRISES OPERATING SHIFT BY SECTOR**

	ENTERPRISE WITH OPERATING SHIFT		TOTAL NUMBER OF ENTERPRISE
	NUMBER	PERCENT	
MANUFACTURING	43501	18.2	278985
MINING & QUARRYING	461	0.2	4632
ACCOMODATION & FOOD SERVICES	52620	22.0	90572
AGRICULTURE	3998	1.7	27401
WHOLESALE/RETAIL TRADE	57850	24.2	313774
CONSTRUCTION	2541	1.1	21500
TRANSPORT & STORAGE	1165	0.5	15004
INFORMATION AND COMMUNICATION	5681	2.4	24832
EDUCATION	7137	3.0	133697

ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	6004	2.5	43510
ARTS, ENTERTAINMENT AND RECREATION	1978	0.8	16680
OTHERS SERVICES ACTIVITIES	6449	2.7	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	0	0.0	1321
REAL ESTATE ACTIVITIES	1126	0.5	19688
HUMAN HEALTH & SOCIAL WORKS	39637	16.6	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	8492	3.6	94227
<b>Total</b>	<b>238638</b>	<b>100.0</b>	<b>1240965</b>

**TABLE 32: NUMBER OF ENTERPRISES EVER EXPERIENCE TEMPORARY CLOSURE BY SECTOR**

SECTOR	TEMPORARY CLOSURE		TOTAL NUMBER OF ENTERPRISE
	NUMBER	PERCENT	
MANUFACTURING	148126	21.9	278985
MINING & QUARRYING	2183	0.3	4632
ACCOMODATION & FOOD SERVICES	51435	7.6	90572
AGRICULTURE	8008	1.2	27401
WHOLESALE/RETAIL TRADE	169557	25.0	313774
CONSTRUCTION	11678	1.7	21500
TRANSPORT & STORAGE	9289	1.4	15004
INFORMATION AND COMMUNICATION	13050	1.9	24832
EDUCATION	94615	14.0	133697
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	27316	4.0	43510
ARTS, ENTERTAINMENT AND RECREATION	8654	1.3	16680
OTHERS SERVICES ACTIVITIES	63492	9.4	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	627	0.1	1321
REAL ESTATE ACTIVITIES	10626	1.6	19688
HUMAN HEALTH & SOCIAL WORKS	5690	0.8	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	53543	7.9	94227
<b>TOTAL</b>	<b>677888</b>	<b>100.0</b>	<b>1240965</b>

<b>NUMBER OF MONTHS</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
1-3 MONTHS	267875	39.5
4-6 MONTHS	275541	40.6
7-9 MONTHS	93998	13.9
10-12 MONTHS	18096	2.7
12 MONTHS ABOVE	22378	3.3
<b>TOTAL</b>	<b>677888</b>	<b>100.0</b>

**TABLE 34: REASONS FOR TEMPORARY CLOSURE**

<b>REASONS</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
INADEQUATE POWER SUPPLY	43915	3.1
DEMOLITION	15819	1.1
LACK OF FUND	97454	6.8
LATE PAYMENT OF TAXES	16712	1.2
HOLIDAY PERIOD	56765	4.0
LOAN REPAYMENT	24971	1.8
ECONOMIC MELT DOWN	112809	7.9
GOVERNMENT RESTRICTION	557511	39.2
POLICY	114561	8.1
CRISIS	111202	7.8
VISITATION	31729	2.2
LOW PATRONAGE	70988	5.0
SOCIAL ENGAGEMENT	26535	1.9
BREAK DOWN VEHICLE	21846	1.5
TURN ROUND MAINTENANCE	24346	1.7
SICKNESS	55514	3.9
DEATH	40027	2.8
OTHERS		
<b>TOTAL NUMBER OF ENTERPRISE WITH CLOSURE</b>	<b>1,422,704</b>	<b>100.0</b>

**TABLE 35: MARKET CHANNEL OF PRODUCT(S)**

MARKET CHANNELS	NUMBER	PERCENTAGE
SAME LOCALITY	881,603	27.5
SAME TOWN	866,046	27.0
SAME STATE	795,052	24.8
NIGERIA ONLY	566,283	17.7
AFRICA ONLY	43,960	1.4
ECOWAS	27,340	0.9
WORLDWIDE	24,276	0.8
<b>TOTAL NUMBER OF ENTERPRISE</b>	<b>3,204,559</b>	<b>100</b>

**TABLE 36: E-COMMERCE BY SECTOR**

SECTORS	NO OF ENTERPRISE WITH E-COMMENCE		OVERALL NUMBER OF ENTERPRISE
	Number	%	
MANUFACTURING	39943	17.8	278985
MINING & QUARRYING	1502	0.7	4632
ACCOMODATION & FOOD SERVICES	19506	8.7	90572
AGRICULTURE	5539	2.5	27401
WHOLESALE/RETAIL TRADE	51514	23.0	313774
CONSTRUCTION	6556	2.9	21500
TRANSPORT & STORAGE	4171	1.9	15004
INFORMATION AND COMMUNICATION	7721	3.4	24832
EDUCATION	23007	10.3	133697
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	10973	4.9	43510
ARTS, ENTERTAINMENT AND RECREATION	4167	1.9	16680
OTHERS SERVICES ACTIVITIES	14661	6.5	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	0	0.0	1321
REAL ESTATE ACTIVITIES	4304	1.9	19688
HUMAN HEALTH & SOCIAL WORKS	8186	3.7	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	22458	10.0	94227
<b>TOTAL</b>	<b>224208</b>	<b>18.5</b>	<b>1240965</b>



<b>TABLE 37: AVERAGE CUSTOMER PER DAY</b>		
<b>NUMBER</b>	<b>TOTAL NO OF ENTERPRISES</b>	<b>PERCENTAGE</b>
BELOW 10	470598	37.2
10 - 20	164432	13.4
21 - 30	60783	5.0
31 - 40	29412	2.4
41 - 50	42694	3.5
ABOVE 50	116504	9.5
NO RESPONSE	356542	29.1
<b>TOTAL</b>	<b>1240965</b>	<b>100.0</b>

**TABLE 38 : AVERAGE MONTHLY SALES/ TURNOVER BY ECONOMIC SECTOR**

<b>ECONOMIC SECTORS</b>	<b>2020</b>
MANUFACTURING	7,357,439
MINING & QUARRYING	2,646,274
ACCOMODATION & FOOD SERVICES	10,781,440
AGRICULTURE	5,843,926
WHOLESALE/RETAIL TRADE	8,945,283
CONSTRUCTION	8,655,765
TRANSPORT & STORAGE	23,050,862
INFORMATION AND COMMUNICATION	1,995,979
EDUCATION	5,810,704
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	1,102,555

ARTS, ENTERTAINMENT AND RECREATION	5,425,660
OTHERS SERVICES ACTIVITIES	287,972
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	1,265,032
REAL ESTATE ACTIVITIES	20,249,351
HUMAN HEALTH & SOCIAL WORKS	4,201,832
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	2,934,911
<b>TOTAL</b>	<b>110,554,985</b>

SECTOR	BELOW 10		11 TO 20		21 - 30		31 - 40		ABOVE 40		TOTAL	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
MANUFACTURING	15721	17.3	0	0.0	381	25.5	368	100.0	661	30.8	17131	
MINING & QUARRYING	324	4	0	0.0	0	0.0	0	0.0	0	0.0	324	
ACCOMODATION & FOOD SERVICES	8861	9.7	0	0.0	0	0.0	0	0.0	0	0.0	8861	
AGRICULTURE	1326	1.5	0	0.0	0	0.0	0	0.0	381	17.8	1707	
WHOLESALE/RETAIL TRADE	22102	24.1	331	100.0	441	29.4	0	0.0	1102	51.4	23975	
CONSTRUCTION	2146	2.4	0	0.0	0	0.0	0	0.0	0	0.0	2146	
TRANSPORT & STORAGE	2131	2.3	0	0.0	0	0.0	0	0.0	0	0.0	2131	
INFORMATION AND COMMUNICATION	324	4	0	0.0	0	0.0	0	0.0	0	0.0	324	
EDUCATION	13307	14.6	0	0.0	0	0.0	0	0.0	0	0.0	13307	
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	3986	4.4	0	0.0	676	45.1	0	0.0	0	0.0	4662	
ARTS, ENTERTAINMENT AND RECREATION	1274	1.4	0	0.0	0	0.0	0	0.0	0	0.0	1274	
OTHERS SERVICES	5386	5.9	0	0.0	0	0.0	0	0.0	0	0.0	5386	

ACTIVITIES											
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
REAL ESTATE ACTIVITIES	3026	3.3	0	0.0	0	0.0	0	0.0	0	0.0	3026
HUMAN HEALTH & SOCIAL WORKS	2937	3.2	0	0.0	0	0.0	0	0.0	0	0.0	2937
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	8385	9.2	0	0.0	0	0.0	0	0.0	0	0.0	8385
<b>Total</b>	<b>91108</b>	<b>100.0</b>	<b>331</b>	<b>100.0</b>	<b>1498</b>	<b>100.0</b>	<b>368</b>	<b>100.0</b>	<b>2145</b>	<b>100.0</b>	<b>95576</b>

**TABLE 40: COMPARISM OF PERFORMANCE**

SEVERITY	NUMBER (2018 WITH 2019)	PERCENTAGE	NUMBER (2019 WITH 2020)	PERCENTAGE
BETTER	852738	69.2	321618	26.1
WORSE	107769	8.8	466625	37.9
SAME	163245	13.3	196562	16.0
DON'T KNOW	117213	8.8	256160	20.0
<b>TOTAL</b>	<b>1240965</b>	<b>100.0</b>	<b>1240965</b>	<b>100.0</b>

**TABLE 41: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESSES**

<b>MOST FAVOURABLY</b>			
<b>MOST FAVOURABLY POLICY</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>	
ENVIRONMENTAL SANITATION	451582	20.8	
INFRASTRUCTURE/SOCIAL AMENITIES	348661	16.0	

IMPORTATION OF RAW MATERIAL	168323	7.7
LOW TAXES	231543	10.6
LOW EXCHANGE RATE	146374	6.7
INTERVENTION FUND	137187	6.3
LOW ELECTRICITY TARIFF	235573	10.8
POLITICAL STABILITY	251624	11.6
LOW INTEREST RATE	134157	6.2
FERTILIZER SUBSIDY	61376	2.8
OTHERS SPECIFY	9124	0.4
<b>TOTAL NO OF ENTERPRISES</b>	<b>2,175,524</b>	<b>100</b>

**TABLE 42: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESS MOST UNFAVOURABLY**

<b>MOST UNFAVOURABLY POLICY</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
HIGH ELECTRICITY TARIFF	769251	20.3
DEMOLITION	264794	7.0
HIGH TAXES	718511	19.0
TRAFFIC LAWS	169797	4.5
TRADE PERMIT	252902	6.7
WITHDRAWAL OF SUBSIDIES	304941	8.1
PROHIBITION OF SALES OF CERTAIN GOODS	173968	4.6
CUSTOM DUTIES	216216	5.7
BANNING OF IMPORTATION OF GOODS	268724	7.1
HIGH INTEREST RATE	406827	10.8
EMBARGO ON LOAN FACILITIES	216197	5.7
OTHERS SPECIFY	19638	0.5
<b>TOTAL</b>	<b>3781766</b>	<b>100</b>

<b>TABLE 43: AWARENESS OF SMEDAN BY SECTOR</b>			
<b>SECTOR</b>	<b>AWARENESS OF SMEDAN 2020</b>		<b>TOTAL NUMBER OF ENTERPRISES</b>
	<b>NUMBER</b>	<b>PERCENTAGE</b>	
MANUFACTURING	146854	20.8	278985
MINING & QUARRYING	3263	0.5	4632
ACCOMODATION & FOOD SERVICES	58523	8.3	90572
AGRICULTURE	16627	2.4	27401
WHOLESALE/RETAIL TRADE	171621	24.3	313774
CONSTRUCTION	14613	2.1	21500
TRANSPORT & STORAGE	8944	1.3	15004
INFORMATION AND COMMUNICATION	15444	2.2	24832
EDUCATION	87856	12.5	133697
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	23045	3.3	43510
ARTS, ENTERTAINMENT AND RECREATION	9859	1.4	16680
OTHERS SERVICES ACTIVITIES	51049	7.2	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	297	0.0	1321
REAL ESTATE ACTIVITIES	12466	1.8	19688
HUMAN HEALTH & SOCIAL WORKS	27986	4.0	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	56589	8.0	94227
<b>TOTAL</b>	<b>705034</b>	<b>56.8</b>	<b>1240965</b>

**TABLE 44: AWARENESS OF SMEDAN BY STATE**

STATE	AWARENESS OF SMEDAN 2020		TOTAL NUMBER OF ENTERPRISE
	NUMBER	PERCENTAGE	
ABIA	15867	2.3	26445
ADAMAWA	14964	2.1	24940
AKWA-IBOM	17684	2.5	35368
ANAMBRA	6461	0.9	20613
BAUCHI	22545	3.2	34685
BAYELSA	5863	0.8	15758
BENUE	18010	2.6	25909
BORNO	17823	2.5	26479
CROSS RIVER	18496	2.6	25973
DELTA	19638	2.8	40210
EBONYI	13235	1.9	22892
EDO	10968	1.6	18843
EKITI	11059	1.6	31334
ENUGU	10603	1.5	24432
GOMBE	23944	3.4	29930
IMO	9540	1.4	18126
JIGAWA	11262	1.6	22856
KADUNA	21615	3.1	38908
KANO	48258	6.8	79328
KATSINA	37487	5.3	44102
KEBBI	10180	1.4	17306
KOGI	13176	1.9	22400
KWARA	18111	2.6	42561
LAGOS	34814	4.9	91097
NASARAWA	12140	1.7	21456
NIGER	19515	2.8	36084
OGUN	15255	2.2	49813
ONDO	10908	1.5	18808
OSUN	15337	2.2	30673

OYO	25458	3.6	55545
PLATEAU	21028	3	32028
RIVERS	58248	8.3	84613
SOKOTO	19073	2.7	28991
TARABA	13519	1.9	18855
YOBE	19332	2.7	22425
ZAMFARA	18382	2.6	23177
FCT	25236	3.6	38003
<b>TOTAL</b>	<b>705034</b>	<b>57.9</b>	<b>1240965</b>

**TABLE 45: SOURCE OF INFORMATION ABOUT SMEDAN**

<b>MEDIA</b>	<b>NUMBER 2020</b>	<b>PERCENT</b>
RADIO	279928	18.5
TELEVISION	336585	22.2
NEWSPAPER	214812	14.2
PERSON-PERSON	408005	26.9
INTERNET/SOCIAL MEDIA	266546	17.6
OTHERS SPECIFY	9398	0.6
<b>NUMBER OF ENTERPRISES WHO ARE AWARE</b>	<b>1,515,274</b>	<b>100</b>

**TABLE 46: MAJOR CHALLENGES MILITATING AGAINST ENTERPRISES DEVELOPMENT IN NIGERIA**

<b>SMEDAN SERVICES</b>	<b>NUMBER 2020</b>	<b>PERCENTAGE</b>
LACK OF ACCESS TO FINANCE	1084076	27.8
LACK OF WORK SPACE	397699	10.2
WEAK INFRASTRUCTURE	551817	14.2
LACK OF INTREPRENEURSHIP/VOCATIONAL TRAINING	595184	15.3
OBSOLETE EQUIPMENT	326811	8.4
LACK OF ACCESS TO RESEARCH & DEVELOPMENT	427112	11.0
INCONSISTENT POLICIES	485648	12.5
OTHERS	26098	0.7

**TABLE 47 MEASURES BY SMEDAN TO ALLEVIATE CHALLENGES**

<b>MEASURE TO ALLEVIATE CHALLENGES</b>	<b>NUMBER 2020</b>	<b>PERCENTAGE</b>
ENTREPRENEURSHIP TRAINING	798914	18.6
VOCATIONAL SKILL UPGRADING	598924	14.0
FACILITATION OF ACCESS TO MARKET	506849	11.8
FACILITATION OF ACCESS TO FINANCE	967535	22.6
BUSINESS COUNSELLING/MONITORING	483489	11.3
FACILITATION OF PRODUCT QUALITY CONTROL & CERTIFICATION	383598	9.0
FACILITATION OF ACCESS TO INFORMATION	521255	12.2
OTHERS	23274	0.5



<b>TABLE 48: TOP PRIORITY AREAS OF ASSISTANCE</b>		
<b>AREA OF ASSISTANCE</b>	<b>NUMBER 2020</b>	<b>PERCENTAGE</b>
GOOD TRANSPORT FACILITIES	595824	10.9
ADEQUATE AND REGULAR POWER AND WATER SUPPLY	899886	16.5
REDUCES TAX RATE	772528	14.1
REDUCE INTEREST RATE	484416	8.9
REGULAR FUEL SUPPLY AT APPROVED RATE	548566	10.0
FINANCING/FINANCIAL ASSISTANCE	852919	15.6
PROVIDE FARM INPUTS(SPEED, SEEDLING, EQUIPMENT, FERTILIZER ETC)	159863	2.9
PROVISION OF INFRASTRUCTURE (ACCESS ROAD, MARKET ETC)	435561	8.0
PROVIDE SECURITY	693613	12.7
OTHERS	16767	0.3

<b>TABLE 49: SMEDAN SERVICES BENEFITED BY ENTERPRISE</b>		
<b>SMEDAN SERVICES</b>	<b>NUMBER 2020</b>	<b>PERCENTAGE</b>
ENTREPRENEURSHIP TRAINING	64857	36.2
VOCATIONAL SKILL UPGRADING	19925	11.1
FACILITATION OF ACCESS TO MARKET	17561	9.8
FACILITATION OF ACESS TO FINANCE	23751	13.2
BUSINESS COUNSELLING/ MONITORING	16027	8.9
FACILITATION OF PRODUCT QUALITY CONTROL & CERTIFICATION	15796	8.8
FACILITATION OF ACCESS TO INFORMATION	18503	10.3
OTHERS	2987	1.7
<b>TOTAL ENTERPRISES BENEFITED</b>	<b>179,408.</b>	<b>100</b>

<b>TABLE 50: BENEFIT FROM SMEDAN SERVICE BY SECTOR</b>			
<b>SECTOR</b>	<b>BENEFITTED 2020</b>		<b>TOTAL NO OF ENTERPRISES</b>
	<b>NUMBER</b>	<b>PERCENTAGE</b>	
MANUFACTURING	18,892	22.6	278985
MINING & QUARRYING	-	0.0	4632
ACCOMODATION & FOOD SERVICES	7,490	9.0	90572
AGRICULTURE	2,107	2.5	27401
WHOLESALE/RETAIL TRADE	22,721	27.2	313774
CONSTRUCTION	1,492	1.8	21500
TRANSPORT & STORAGE	530	0.6	15004
INFORMATION AND COMMUNICATION	2,436	2.9	24832
EDUCATION	9,611	11.5	133697
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	3,673	4.4	43510
ARTS, ENTERTAINMENT AND RECREATION	-	0.0	16680
OTHERS SERVICES ACTIVITIES	5,587	6.7	105300
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	-	0.0	1321
REAL ESTATE ACTIVITIES	579	0.7	19688
HUMAN HEALTH & SOCIAL WORKS	3,491	4.2	49842
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	4,947	5.9	94227
<b>TOTAL</b>	<b>83,556</b>	<b>11.1</b>	<b>1240965</b>

<b>TABLE 51: BENEFIT FROM SMEDAN SERVICE BY STATES</b>			
<b>STATE</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>	<b>TOTAL NO OF ENTERPRISES</b>
ABIA	2885	17.6	26445
ADAMAWA	2138	13.3	24940
AKWA-IBOM	1684	9.5	35368
ANAMBRA	0	0.0	20613
BAUCHI	2601	11.1	34685
BAYELSA	366	5.0	15758
BENUE	1264	7.0	25909
BORNO	2546	14.3	26479
CROSS RIVER	1181	6.4	25973
DELTA	5611	24.5	40210
EBONYI	1431	10.5	22892
EDO	1969	17.9	18843
EKITI	461	2.6	31334
ENUGU	0	0.0	24432
GOMBE	3492	14.6	29930
IMO	239	2.5	18126
JIGAWA	2650	22.2	22856
KADUNA	6485	21.8	38908
KANO	6280	12.9	79328
KATSINA	4410	11.6	44102
KEBBI	0	0.0	17306
KOGI	220	1.7	22400
KWARA	4226	23.3	42561
LAGOS	3772	7.4	91097
NASARAWA	282	2.3	21456
NIGER	1105	5.5	36084
OGUN	1557	10.0	49813
ONDO	752	6.9	18808
OSUN	2018	13.2	30673
OYO	1984	7.8	55545
PLATEAU	1941	9.1	32028
RIVERS	1839	3.1	84613
SOKOTO	4196	22.0	28991
TARABA	2135	15.8	18855
YOBE	773	4.0	22425
ZAMFARA	6394	34.8	23177
FCT	2672	10.6	38003
<b>TOTAL</b>	<b>83556</b>	<b>11.1</b>	<b>1240965</b>

**TABLE 52: STATUS OF BUSINESS ENTERPRISE DURING THE OUTBREAK OF COVID 19**

<b>STATUS</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
TEMPORARILY CLOSED	668563	53.9
PERMANENTLY CLOSED	69052	5.6
CONTINUED OPERATING (NEVER CLOSED)	246049	19.8
CURRENTLY OPERATING ( PREVIOUSLY TEMPORARILY CLOSED)	233669	18.8
OTHERS	22912	1.8
<b>TOTAL</b>	<b>1240245</b>	<b>100.0</b>

**TABLE 53: STATUS OF BUSINESS ENTERPRISE DURING THE OUTBREAK OF COVID 19 BY SECTOR**

	TOTAL NUMBER OF ENTERPRISE TEMPORARILY CLOSED	TOTAL NUMBER OF ENTERPRISE PERMANENTLY CLOSED	TOTAL NUMBER OF ENTERPRISE CONTINUE OPERATING (NEVER CLOSED)	TOTAL NUMBER OF ENTERPRISE CURRENTLY OPERATING (PREVIOUSLY TEMPORARILY CLOSED)	TOTAL NUMBER OF ENTERPRISE OTHER (SPECIFY)
MANUFACTURING	141968	15142	60284	55272	5839
MINING & QUARRYING	2643	302	282	1405	0
ACCOMODATION & FOOD SERVICES	49308	4661	15633	19465	1504
AGRICULTURE	10878	2351	10542	3162	468
WHOLESALE/RETAIL TRADE	176258	11723	68257	52453	4843
CONSTRUCTION	12555	0	4202	4283	460
TRANSPORT & STORAGE	8711	1474	2306	2274	239
INFORMATION AND COMMUNICATION	13535	2244	6455	2597	0
EDUCATION	83877	7047	6784	32462	3527
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	24380	2533	7062	8914	621
ARTS, ENTERTAINMENT AND RECREATION	10149	580	2179	3772	0
OTHERS SERVICES ACTIVITIES	60461	7398	17658	19071	711
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	1024	0	297	0	0
REAL ESTATE ACTIVITIES	9816	1180	3047	4817	827
HUMAN HEALTH & SOCIAL WORKS	8785	5680	28700	3708	2969
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	54213	6738	12360	20013	903
<b>TOTAL</b>	<b>668563</b>	<b>69052</b>	<b>246049</b>	<b>233669</b>	<b>22912</b>

<b>TABLE 54: REASONS FOR CLOSURE DURING THE OUTBREAK OF COVID 19</b>		
<b>STATUS</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
LACK OF CAPITAL	107798	4.8
POOR MANAGEMENT	47199	2.1
OVER INVESTING IN FIXED ASSET	25312	1.1
EXCESSIVE TAX BY GOVERNMENT	47814	2.1
BUSINESS VENTURE RUN INTO LOSS	102301	4.5
GOVERNMENT DIRECTIVES	677202	29.9
GOVERNMENT RESTRICTION	655691	29.0
TO REDUCE THE SPREAD OF PANDEMIC	442750	19.6
NO DEMAND DUE TO THE OUTBREAK	157178	6.9

**TABLE 55: MOST SIGNIFICANT NEGATIVE IMPACT OF COVID 19 ON DAILY BUSINESSES ACTIVITIES**

<b>MOST NEGATIVE IMPACT</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
NO NEGATIVE IMPACT	91362	1.8
RESTRICTION ON FREEDOM OF MOVEMENT	865524	17.4
INCREASE IN COST OF TRANSPORTATION	621286	12.5
REDUCTION IN EMPLOYEE TURNOVER	396826	8.0
INCREASE IN COST OF RAW MATERIALS	474747	9.6
HALT IN BUSINESS ACTIVITIES	494892	10.0
REDUCTION IN HOURS/DAYS OF OPERATIONS	485919	9.8
INCREASE IN COST OF GOODS AND SERVICES	501587	10.1
SCARCITY OF INPUT	269299	5.4
DECREASE IN PRODUCTION	315676	6.4
DECLINE IN SALES REVENUE	434242	8.7
OTHERS	17834	0.4

**TABLE 56: POSITIVE IMPACT OF COVID 19 ON DAILY BUSINESSES ACTIVITIES**

<b>POSITIVE IMPACT</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
NO POSITIVE IMPACT	753931	53.8
INCREASE IN SALES/REVENUE	78706	5.6
INCREASE IN SALES TURNOVER	71978	5.1
NEW BUSINESS OPPORTUNITIES	101835	7.3
WORKERS RESPONSIBILITIES HAS INCREASED	126539	9.0
REDUCTION IN WORKERS SALARIES	165679	11.8
COST OF INPUT HAS REDUCED	94217	6.7
OTHERS	7460	0.5

**TABLE 57: MOST SIGNIFICANT FINANCIAL PROBLEMS FACING THE ENTERPRISE DURING COVID 19 PANDEMIC OUTBREAK**

<b>MOST SIGNIFICANT FINANCIAL PROBLEMS</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
WORKERS WAGES AND SOCIAL SECURITY CHARGES	573158	50.8
RENT	290720	25.7
LOANS REPAYMENT	76917	6.8
PAYMENT OF INVOICES TO SUPPLIERS	57633	5.1
DELAY OF PAYMENTS ON ACCOUNTS RECEIVABLE	108589	9.6
OTHERS	22286	2
<b>Total</b>	<b>1129302</b>	<b>100</b>

**TABLE 58: STAFF STRENGTH DURING COVID 19 PANDEMIC**

<b>SIZE OF EMPLOYEE</b>	<b>NUMBER</b>	<b>PERCENT</b>
1 - 2	267,748	22.3
3 - 9	517,442	43.1
10 - 49	368,504	30.7
50 - 199	47,298	3.9
<b>Total</b>	<b>1,200,992</b>	<b>100</b>



<b>TABLE 59: POSITIVE IMPACT OF CORONA VIRUS PANDEMIC INTERVENTIONS ON BUSINESS OPERATIONS</b>		
<b>CORONAVIRUS PANDEMIC INTERVENTIONS</b>	<b>NUMBER</b>	<b>PERCENTAGE</b>
IMPLEMENTATION OF NEW TAX WAIVERS	165038	16.8
GRANT FUNDING TO SMALL BUSINESSES	147651	15.0
BOUNCE BACK LOAN	55656	5.7
DEFERRING VAT PAYMENTS	83261	8.5
ACCREDITED FINANCE AGREEMENT	50541	5.1
SELF-EMPLOYMENT INCOME SUPPORT SCHEME	127798	13.0
BUSINESS INTERRUPTION LOAN SCHEME	61964	6.3
CASH GRANT FOR RETAIL, HOSPITALITY, AND LEISURE	55599	5.7
GIVE BAIL OUT TO HARD-HIT SECTORS LIKE AVIATION, TOURISM ETC	30988	3.1
ENFORCE PRESIDENTIAL EXECUTIVE ORDER TO SUPPORT LOCAL CONTENT IN GOVERNMENT PROCUREMENT	47452	4.8
REDUCING REGULATORY ENVIRONMENT BOTTELNECK	73712	7.5
JOB RETENTION SCHEME	64855	6.6
OTHERS	19536	2.0

**INFORMAL TABLES**

**TABLE 60: NUMBER OF MICRO ENTERPRISES 2020**

<b>Business Sector</b>	<b>Nano 2020</b>	<b>Micro</b>
AGRICULTURE	11,140,758	3,618,391
MINING & QUARRYING	43,974	18,841
MANUFACTURING	1,368,329	249,424
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	51,851	-
CONSTRUCTION	726,797	168,206
WHOLESALE/RETAIL TRADE	12,119,616	683,211
TRANSPORT & STORAGE	1,416,974	38,070
ACCOMODATION & FOOD SERVICES	1,270,120	143,585
INFORMATION AND COMMUNICATION	197,124	28,664
REAL ESTATE ACTIVITIES	130,719	33,206
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	482,572	82,460
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	90,340	9,131
EDUCATION	59,583	40,092
HUMAN HEALTH & SOCIAL WORKS	183,750	12,445
ARTS, ENTERTAINMENT AND RECREATION	201,033	48,439
OTHERS SERVICES ACTIVITIES	3,378,704	377,009
<b>Total</b>	<b>32,862,245</b>	<b>5,551,174</b>

**TABLE 61: NUMBER OF MICRO ENTERPRISE (INFORMAL) BY STATE (2020)**

STATE	NUMBER 2020	NUMBER 2017
ABIA	753,304	959,803
ADAMAWA	657,465	689,571
AKWA-IBOM	1,330,602	1,357,412
ANAMBRA	1,285,503	1,233,676
BAUCHI	1,133,256	1,016,997
BAYELSA	612,612	548,049
BENUE	870,804	1,578,658
BORNO	855,958	691,111
CROSS RIVER	943,078	1,020,384
DELTA	1,409,976	1,560,679
EBONYI	552,345	590,355
EDO	922,840	924,944
EKITI	853,254	1,017,510
ENUGU	1,139,996	1,088,620
GOMBE	569,604	538,205
IMO	1,221,665	1,400,848
JIGAWA	638,895	834,200
KADUNA	1,419,881	1,931,387
KANO	1,717,742	1,824,961
KATSINA	1,504,123	1,659,304
KEBBI	665,445	708,541
KOGI	938,740	996,748
KWARA	698,613	802,418
LAGOS	3,385,150	3,329,156
NASARAWA	472,546	385,489
NIGER	889,390	1,066,792
OGUN	1,330,757	1,178,109
ONDO	1,185,948	1,058,025
OSUN	1,369,716	1,370,908
OYO	1,871,623	1,909,475

PLATEAU	704,725	815,430
RIVER	1,116,348	2,129,780
SOKOTO	903,960	706,341
TARABA	480,809	520,759
YOBE	527,160	784,044
ZAMFARA	866,093	736,929
FCT	613,492	504,329
<b>Total</b>	<b>38,413,420</b>	<b>41,469,947</b>

**TABLE 62: NUMBER OF MICRO ENTERPRISES (INFORMAL) BY SECTOR**

SECTOR	2020	2017
AGRICULTURE	14,759,148	8,687,580
MINING & QUARRYING	62,814	79,188
MANUFACTURING	1,617,754	3,722,292
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	51,852	79,714
CONSTRUCTION	895,002	904,639
WHOLESALE/RETAIL TRADE	12,802,827	17,533,925
TRANSPORT & STORAGE	1,455,044	1,274,270
ACCOMODATION & FOOD SERVICES	1,413,706	2,351,498
INFORMATION AND COMMUNICATION	225,788	128,105
REAL ESTATE ACTIVITIES	163,926	41,515
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	565,032	733,023
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	99,472	42,357
EDUCATION		43,930

	99,676	
HUMAN HEALTH & SOCIAL WORKS	196,195	230,727
ARTS, ENTERTAINMENT AND RECREATION	249,472	187,003
OTHERS SERVICES ACTIVITIES	3,755,712	5,430,181
<b>Total</b>	<b>38,413,420</b>	<b>41,469,947</b>

**TABLE 63: OWNERSHIP STATUS BY SECTOR, 2020**

Business Sector	Sole Proprietorship	Partnership	Faith Based Organization	Others	Total
AGRICULTURE	14,185,864	438,760	4,358	130,167	14,759,148
MINING & QUARRYING	62,814	-	-	-	62,814
MANUFACTURING	1,564,204	53,550	-	-	1,617,754
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	50,926	-	926	-	51,851
CONSTRUCTION	857,844	37,158	-	-	895,002
WHOLESALE/RETAIL TRADE	12,429,826	361,112	5,437	6,452	12,802,827
TRANSPORT & STORAGE	1,378,672	71,026	-	5,346	1,455,044
ACCOMODATION & FOOD SERVICES	1,370,442	43,263	-	-	1,413,706
INFORMATION AND COMMUNICATION	192,073	33,715	-	-	225,788
REAL ESTATE ACTIVITIES	160,885	3,041	-	-	163,926
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	530,241	34,791	-	-	565,032
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	79,792	19,680	-	-	99,472
EDUCATION					

	77,945	11,827	-	9,904	99,676
HUMAN HEALTH & SOCIAL WORKS	190,715	5,480	-	-	196,195
ARTS, ENTERTAINMENT AND RECREATION	236,214	12,114	-	1,145	249,472
OTHERS SERVICES ACTIVITIES	3,589,479	131,012	33,489	1,733	3,755,712
<b>Total</b>	<b>36,957,934</b>	<b>1,256,529</b>	<b>44,210</b>	<b>154,747</b>	<b>38,413,420</b>

**TABLE 64: ECONOMIC SECTOR BY OWNERSHIP (SOLE PROPRIETORSHIP & GENDER 2020)**

<b>Sector</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
AGRICULTURE	12,063,185	2,122,679	14,185,864
MINING & QUARRYING	52,816	9,998	62,814
MANUFACTURING	743,520	820,684	1,564,204
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	41,475	9,450	50,926
CONSTRUCTION	852,226	5,618	857,844
WHOLESALE/RETAIL TRADE	5,958,653	6,471,173	12,429,826
TRANSPORT & STORAGE	1,369,018	9,654	1,378,672
ACCOMODATION & FOOD SERVICES	282,224	1,088,219	1,370,442
INFORMATION AND COMMUNICATION	165,188	26,885	192,073
REAL ESTATE ACTIVITIES	152,457	8,428	160,885
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	450,264	79,977	530,241
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	66,116	13,676	79,792
EDUCATION	50,089	27,855	77,945
HUMAN HEALTH & SOCIAL WORKS	123,373	67,342	190,715
ARTS, ENTERTAINMENT AND RECREATION	194,836	41,378	236,214
OTHERS SERVICES ACTIVITIES	2,235,405	1,354,073	3,589,479
<b>Total</b>	<b>24,800,844</b>	<b>12,157,090</b>	<b>36,957,934</b>

**TABLE 65: BUSINESS REGISTRATION BY SECTOR, 2020**

<b>Business Sector</b>	<b>Registered</b>
AGRICULTURE	361,087
MINING & QUARRYING	1,252
MANUFACTURING	82,476
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	5,032
CONSTRUCTION	56,630
WHOLESALE/RETAIL TRADE	549,946
TRANSPORT & STORAGE	46,869
ACCOMODATION & FOOD SERVICES	29,198
INFORMATION AND COMMUNICATION	28,236
REAL ESTATE ACTIVITIES	49,018
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	44,047
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	6,048
EDUCATION	40,719
HUMAN HEALTH & SOCIAL WORKS	21,595
ARTS, ENTERTAINMENT AND RECREATION	18,511
OTHERS SERVICES ACTIVITIES	139,855
Total	1,480,519

**TABLE 66: NUMBER OF MICRO ENTERPRISES (INFORMAL) BY SECTOR: TREND ANALYSIS**

<b>SECTOR</b>	<b>2020</b>	<b>2017</b>
	<b>Number</b>	<b>Number</b>
AGRICULTURE	14,759,148	8,687,580
MINING & QUARRYING	62,814	79,188
MANUFACTURING	1,617,754	3,722,292
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	51,852	79,714
CONSTRUCTION	895,002	904,639
WHOLESALE/RETAIL TRADE	12,802,827	17,533,925
TRANSPORT & STORAGE	1,455,044	1,274,270
ACCOMODATION & FOOD SERVICES	1,413,706	2,351,498
INFORMATION AND COMMUNICATION	225,788	128,105
REAL ESTATE ACTIVITIES	163,926	41,515
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	565,032	733,023
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	99,472	42,357
EDUCATION	99,676	43,930
HUMAN HEALTH & SOCIAL WORKS	196,195	230,727
ARTS, ENTERTAINMENT AND RECREATION	249,472	187,003
OTHERS SERVICES ACTIVITIES	3,755,712	5,430,181
<b>Total</b>	<b>38,413,420</b>	<b>41,469,947</b>



**TABLE 67: OWNERSHIP STRUCTURE**

Ownership Status	Number	
	2020	2017
Sole Proprietorship	36,957,934	38,406,462
Partnership	1,256,529	859,608
Faith Based Organization	44,210	106,090
Others	154,747	169,477
Total	38,413,420	39,541,638

**TABLE 68: OWNERSHIP STRUCTURE BY GENDER**

Sector	Male	Female	Total
AGRICULTURE	12,063,185	2,122,679	14,185,864
MINING & QUARRYING	52,816	9,998	62,814
MANUFACTURING	743,520	820,684	1,564,204
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	41,475	9,450	50,926
CONSTRUCTION	852,226	5,618	857,844
WHOLESALE/RETAIL TRADE	5,958,653	6,471,173	12,429,826
TRANSPORT & STORAGE	1,369,018	9,654	1,378,672
ACCOMODATION & FOOD SERVICES	282,224	1,088,219	1,370,442
INFORMATION AND COMMUNICATION	165,188	26,885	192,073
REAL ESTATE ACTIVITIES	152,457	8,428	160,885
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	450,264	79,977	530,241
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	66,116	13,676	79,792
EDUCATION	50,089	27,855	77,945
HUMAN HEALTH & SOCIAL WORKS	123,373	67,342	190,715
ARTS, ENTERTAINMENT AND RECREATION	194,836	41,378	236,214
OTHERS SERVICES ACTIVITIES	2,235,405	1,354,073	3,589,479
Total	24,800,844	12,157,090	36,957,934

**TABLE 69: OWNERSHIP (SOLE PROPRIETORSHIP BY AGE)**

<b>Age group</b>	<b>Number</b>
below 20	76,542
20-25	1,237,415
26-35	7,989,748
36-50	16,414,146
51-60	6,160,982
above 60	5,079,100
<b>Total</b>	<b>36,957,934</b>

**TABLE 70: OWNERSHIP (SOLE PROPRIETORSHIP) BY EDUCATIONAL QUALIFICATION**

<b>Level</b>	<b>Number</b>
No Education	8,885,364
Primary	8,932,912
Secondary	12,933,034
Vocational/Commercial	1,025,729
Tertiary	3,817,759
Others Specify	1,363,136
<b>Total</b>	<b>36,957,934</b>

**TABLE 71: OWNERSHIP STATUS BY BUSINESS REGISTRATION COMPLIANCE**

<b>Form of business ownership</b>	<b>Registered</b>
Sole Proprietorship	1,310,924
Partnership	165,011
Faith Based Organization	-
Others specify	4,584
<b>Total</b>	<b>1,480,519</b>

**TABLE 72: OWNERSHIP STATUS BY TREND**

<b>Ownership Status</b>	<b>Number</b>	<b>Number</b>
Year	2020	2017
Sole Proprietorship	36,957,934	38,406,462
Partnership	1,256,529	859,608
Faith Based Organization	44,210	106,090
Others	154,747	169,477
Total	38,413,420	39,541,638

**TABLE 73: AWARENESS OF REGULATORY BODIES BY MES**

<b>Regulatory Bodies</b>	<b>Number</b>
CAC	6,164,447
Consumer Protection council	2,364,645
NAFDAC	10,512,491
Standard Organization of Nigeria	3,575,065
FIRS	5,370,886
Nigerian custom services	8,966,244
Nigerian Immigration Services	7,198,015
Others	194,744
Total	44,346,537

**TABLE 74: NUMBER OF ENTERPRISES REGISTERED BY STATE WITH CAC, 2020**

<b>STATE</b>	<b>Registered</b>
Abia	39,189
Adamawa	8,236
Akwa Ibom	45,292
Anambra	39,214
Bauchi	36,828
Bayelsa	15,945
Benue	-
Borno	16,844
Cross River	44,737
Delta	54,614
Ebonyi	3,896
Edo	29,150
Ekiti	26,324
Enugu	36,490
Gombe	108,343
Imo	1,498
Jigawa	8,145
Kaduna	139,674
Kano	78,265
Katsina	104,779
Kebbi	5,115
Kogi	22,715
Kwara	16,935
Lagos	195,332
Nasarawa	38,536
Niger	2,749
Ogun	43,274
Ondo	13,315
Osun	31,238
Oyo	70,561
Plateau	16,870
Rivers	60,188
Sokoto	25,462
Taraba	17,206
Yobe	15,500
Zamfara	6,162
FCT Abuja	61,899
Total	1,480,519

**TABLE 75: EMPLOYMENT IN MICRO ENTERPRISES (MES)BY STATE AS AT DECEMBER, 2020**

STATE	Male	Female	Total
Abia	107,552	20,320	127,872
Adamawa	73,768	11,960	85,728
Akwa Ibom	450,869	208,546	659,415
Anambra	860,178	319,733	1,179,911
Bauchi	514,263	25,588	539,851
Bayelsa	190,933	47,733	238,666
Benue	310,531	91,177	401,708
Borno	784,071	102,056	886,127
Cross River	234,651	91,053	325,704
Delta	376,386	122,322	498,708
Ebonyi	43,946	29,904	73,850
Edo	133,979	66,594	200,573
Ekiti	160,579	100,147	260,726
Enugu	79,891	61,923	141,814
Gombe	255,400	34,513	289,913
Imo	46,706	84,614	131,320
Jigawa	200,985	13,933	214,918
Kaduna	208,058	50,432	258,490
Kano	761,323	18,583	779,906
Katsina	1,318,066	65,384	1,383,450
Kebbi	204,306	11,149	215,455

Kogi	358,884	114,386	473,270
Kwara	424,849	38,627	463,476
Lagos	352,908	385,695	738,603
Nasarawa	179,302	46,447	225,749
Niger	192,306	30,495	222,801
Ogun	377,729	112,158	489,887
Ondo	391,383	54,010	445,393
Osun	926,649	175,972	1,102,621
Oyo	864,567	302,839	1,167,406
Plateau	252,515	62,794	315,309
Rivers	275,362	154,644	430,006
Sokoto	119,723	23,014	142,737
Taraba	146,332	33,947	180,279
Yobe	122,388	3,624	126,012
Zamfara	159,143	21,480	180,623
FCT Abuja	362,209	81,577	443,786
Total	12,822,692	3,219,375	16,042,067

**TABLE 76A: EMPLOYMENT BY SECTOR AND GENDER (EMPLOYEE), DEC. 2020**

Business Sector	Male	Female	Total
AGRICULTURE	8,629,760	1,170,727	9,800,487
MINING & QUARRYING	63,753	-	63,753
MANUFACTURING	401,481	211,770	613,251
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	3,013	-	3,013
CONSTRUCTION	457,649	35,966	493,615
WHOLESALE/RETAIL TRADE	1,830,146	853,899	2,684,045
TRANSPORT & STORAGE	152,330	29,950	182,280
ACCOMODATION & FOOD SERVICES	149,274	345,309	494,583
INFORMATION AND COMMUNICATION	83,828	44,801	128,629
REAL ESTATE ACTIVITIES	106,783	28,569	135,352
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	132,093	32,015	164,108
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	37,881	7,517	45,398
EDUCATION	59,633	102,799	162,432
HUMAN HEALTH & SOCIAL WORKS	39,291	14,069	53,360
ARTS, ENTERTAINMENT AND RECREATION	98,590	57,611	156,201
OTHER SERVICES ACTIVITIES	577,186	284,372	861,558
Total	12,822,692	3,219,375	16,042,067

**TABLE 76B: EMPLOYEE QUALIFICATION BY GENDER**

Qualification Attained by Worker	Sex	Sole Proprietorship	Partnership	Faith Based Organization	Others	Total
No Education	Male	3,921,582	234,333			4,155,915
	Female	1,136,830	87,290			1,224,119
Below Primary	Male	538,492	24,666			563,158
	Female	121,279	6,465			127,743
Primary	Male	1,772,981	68,485	13,268		1,854,734
	Female	655,284	16,818	11,494		683,597
JSS	Male	953,692	55,943		6,082	1,015,716
	Female	398,463	0			398,463
Vocational/Commercial	Male	371,355	16,660			388,015
	Female	135,877	0			135,877
SSS	Male	3,115,916	155,152	3,819		3,274,888
	Female	1,304,490	52,596			1,357,086
NCE/OND/Nursing	Male	321,302	10,264			331,566
	Female	157,566	5,661			163,227
B.A/B.Sc/B.Ed/HND	Male	175,998	2,478			178,476
	FEMALE	135,779				135,779
M.Sc/M.A/M.Admin	Male	1,626				1,626
	Female	47,220				47,220
Doctorate	Male	4,862				4,862
	Female					
Total						16,042,067



**TABLE 77: SKILL GAP BY FORM OF OWNERSHIP**

<b>Sector</b>	<b>Number</b>
AGRICULTURE	4,448,986
MINING & QUARRYING	5,167
MANUFACTURING	540,556
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	4,311
CONSTRUCTION	410,896
WHOLESALE/RETAIL TRADE	3,945,714
TRANSPORT & STORAGE	490,418
ACCOMODATION & FOOD SERVICES	532,139
INFORMATION AND COMMUNICATION	135,311
REAL ESTATE ACTIVITIES	72,942
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	297,554
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	42,258
EDUCATION	32,474
HUMAN HEALTH & SOCIAL WORKS	77,096
ARTS, ENTERTAINMENT AND RECREATION	140,777
OTHERS SERVICES ACTIVITIES	1,591,309
<b>Total</b>	<b>12,767,908</b>

**TABLE 79: TREND ANALYSIS ON EMPLOYMENT****TABLE 78: USE OF PROFESSIONAL SERVICE BY ECONOMIC SECTOR, 2020**

Business Sector	Lawyer		Accountants/ Auditors		Business Consultant		Other (Specify).....	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
AGRICULTURE	100,897	0.7	72,966	0.5	159,012	1.1	76,716.00	0.5
MINING & QUARRYING	936	1.5	4,568	7.3	2,815	4.5	-	0
MANUFACTURING	4,633	0.3	17,144	1.1	29,784	1.8	23,539.00	1.5
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	-	0	-	0	-	0	-	0
CONSTRUCTION	40,810	4.6	36,503	4.1	60,445	6.8	4,989.00	0.6
WHOLESALE/RETAIL TRADE	167,334	1.3	329,905	2.6	315,931	2.5	80,496.00	0.6
TRANSPORT & STORAGE	8,598	0.6	7,953	0.5	19,198	1.3	24,955.00	1.7
ACCOMODATION & FOOD SERVICES	1,669	0.1	14,599	1	31,044	2.2	-	0
INFORMATION AND COMMUNICATION	8,104	3.6	23,448	10.4	9,078	4	-	0
REAL ESTATE ACTIVITIES	77,233	47.1	29,084	17.7	24,053	14.7	-	0
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	15,677	2.8	21,534	3.8	21,840	3.9	3,438.00	0.6
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	-	0	2,992	3	2,992	3	-	0
EDUCATION	13,752	13.8	19,890	20	8,275	8.3	600	0.6
HUMAN HEALTH & SOCIAL WORKS	11,923	6.1	5,590	2.8	40,978	20.9	-	0
ARTS, ENTERTAINMENT AND RECREATION	1,559	0.6	19,330	7.7	17,144	6.9	13,910.00	5.6
OTHER SERVICES ACTIVITIES	31,409	0.8	46,171	1.2	84,262	2.2	60,309.00	1.6
Total	484,533	1.3	651,677	1.7	826,849	2.2	288,952.00	0.8

State	Male	Female	Total	Male	female	Total
	empsize_2020	empsize_2020	empsize_2020	emp-size 2017	emp-size 2017	emp-size 2017
Abia	533,816	411,349	945,165	450,166	654,172	1,104,338
Adamawa	627,193	92,113	719,306	484,539	247,334	731,872
Akwa Ibom	1,372,738	444,174	1,816,911	687,755	980,817	1,668,573
Anambra	1,533,928	617,558	2,151,486	603,126	737,306	1,340,432
Bauchi	1,648,974	235,974	1,884,947	1,554,366	186,040	1,740,406
Bayelsa	470,081	355,068	825,149	263,067	293,362	556,430
Benue	1,017,494	249,341	1,266,835	412,265	1,087,513	1,499,779
Borno	1,405,496	53,546	1,459,043	613,636	44,359	657,996
Cross River	924,042	387,810	1,311,853	624,173	373,174	997,347
Delta	1,172,192	716,552	1,888,744	884,296	902,877	1,787,173
Ebonyi	376,128	209,967	586,094	386,775	279,198	665,973
Edo	755,051	358,961	1,114,013	725,837	619,536	1,345,373
Ekiti	739,830	511,609	1,251,439	851,859	742,250	1,594,110
Enugu	782,450	511,185	1,293,635	467,535	646,316	1,113,851
Gombe	753,760	37,871	791,631	458,662	116,676	575,338
Imo	688,146	652,391	1,340,536	644,850	688,130	1,332,980
Jigawa	565,088	243,926	809,014	560,046	214,284	774,330
Kaduna	1,424,966	304,357	1,729,323	1,994,003	207,186	2,201,189
Kano	1,801,964	479,058	2,281,021	1,191,216	874,005	2,065,220
Katsina	2,256,410	419,343	2,675,753	535,967	678,631	1,214,598
Kebbi	664,010	110,113	774,122	612,031	91,296	703,327
Kogi	884,573	499,355	1,383,928	544,909	528,958	1,073,867
Kwara	869,914	458,451	1,328,366	455,839	308,755	764,594
Lagos	1,505,887	2,027,500	3,533,388	1,380,713	2,335,402	3,716,115
Nasarawa	356,499	160,044	516,543	807,647	230,709	1,038,356
Niger	1,099,381	184,838	1,284,219	475,737	589,684	1,065,421
Ogun	1,190,844	473,486	1,664,330	8,708,108	578,448	9,286,556
Ondo	900,328	722,293	1,622,621	1,058,134	628,013	1,686,146
Osun	1,404,910	829,523	2,234,433	1,076,421	907,053	1,983,474
Oyo	2,087,246	739,050	2,826,296	1,316,942	1,526,860	2,843,803
Plateau	696,558	181,487	878,045	700,350	407,688	1,108,037
Rivers	942,729	361,735	1,304,464	1,546,877	1,014,543	2,561,420
Sokoto	892,963	151,310	1,044,272	643,367	169,920	813,287
Taraba	515,157	112,301	627,458	441,131	152,572	593,703
Yobe	588,239	35,095	623,334	976,869	223,357	1,200,227
Zamfara	810,397	182,410	992,807	199,731	313,970	513,701
FCT Abuja	803,150	157,086	960,236	239,144	288,958	528,102
Total	37,062,533	14,678,229	51,740,761	35,578,092	20,869,350	56,447,442

**TABLE 80: NUMBER OF ENTERPRISES WITH BUSINESS PLANS BY SECTOR, 2020**

<b>Business Sector</b>	<b>Number</b>	<b>Percent</b>
AGRICULTURE	2,812,656	30.9
MINING & QUARRYING	12,650	0.1
MANUFACTURING	405,008	4.4
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	7,970	0.1
CONSTRUCTION	292,133	3.2
WHOLESALE/RETAIL TRADE	3,591,637	39.4
TRANSPORT & STORAGE	341,126	3.7
ACCOMODATION & FOOD SERVICES	212,502	2.3
INFORMATION AND COMMUNICATION	68,544	0.8
REAL ESTATE ACTIVITIES	75,739	0.8
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	108,950	1.2
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	44,111	0.5
EDUCATION	35,399	0.4
HUMAN HEALTH & SOCIAL WORKS	53,394	0.6
ARTS, ENTERTAINMENT AND RECREATION	94,429	1.0
OTHER SERVICES ACTIVITIES	957,428	10.5
<b>Total</b>	<b>9,113,676</b>	<b>100.0</b>

**TABLE 81: NUMBER OF ENTERPRISES INSURED BY SECTORS, 2020**

BUSINESS SECTOR	NUMBER	PERCENT
AGRICULTURE	682,408	39.6
MINING & QUARRYING	532	0
MANUFACTURING	43,587	2.5
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT	4,079	0.2
CONSTRUCTION	71,836	4.2
WHOLESALE/RETAIL TRADE	495,805	28.7
TRANSPORT & STORAGE	122,556	7.1
ACCOMODATION & FOOD SERVICES	52,108	3
INFORMATION AND COMMUNICATION	32,196	1.9
REAL ESTATE ACTIVITIES	30,859	1.8
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	25,136	1.5
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	8,832	0.5
EDUCATION	15,352	0.9
HUMAN HEALTH & SOCIAL WORKS	18,615	1.1
ARTS, ENTERTAINMENT AND RECREATION	23,780	1.4
OTHER SERVICES ACTIVITIES	97,461	5.6
Total	1,725,143	100

**TABLE 82: NUMBER OF ESTABLISHMENTS BY CHANNEL OF PROMOTION, 2020**

PROMOTION MEDIA	NUMBER	PERCENT
Have you carried out any business promotion in the past?	5839131	
Television	129216	1.8
Newspaper Advertisement	46550	0.6
Handbill distribution	748884	10.4
Person-to-Person	5417999	75.2
Radio Advertisement	0	0.0
Billboard	519663	7.2
Others Specify	346216	4.8
	7208528	100.0

**TABLE 83: ENTERPRISES OPERATING ONLINE BUSINESSES BY SECTOR, 2020**

<b>Business Sector</b>	<b>Number</b>	<b>Percent</b>
AGRICULTURE	213,759	13.3
MINING & QUARRYING	-	0
MANUFACTURING	86,739	5.4
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	4,773	0.3
CONSTRUCTION	28,104	1.7
WHOLESALE/RETAIL TRADE	617,988	38.5
TRANSPORT & STORAGE	32,893	2
ACCOMODATION & FOOD SERVICES	50,423	3.1
INFORMATION AND COMMUNICATION	80,144	5
REAL ESTATE ACTIVITIES	57,227	3.6
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	63,670	4
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	16,699	1
EDUCATION	10,677	0.7
HUMAN HEALTH & SOCIAL WORKS	14,241	0.9
ARTS, ENTERTAINMENT AND RECREATION	90,569	5.6
OTHER SERVICES ACTIVITIES	238,316	14.8
<b>Total</b>	<b>1,606,222</b>	<b>100</b>

**TABLE 84: BUSINESS ASSOCIATION**

None	19,888,039.00	51.8
Trade Association	6,047,455.00	15.7
Professional Association	1,021,843.00	2.7
Technical Association	422,741.00	1.1
Cooperative Society	2,285,297.00	5.9
Other	602,158.00	1.6

**TABLE 85: SUPPORT RECEIVED FROM ASSOCIATION, 2020**

<b>Support Received from Association, 2020</b>		
Loan	3,041,371	7.9
Training	1,880,187	4.9
Joint Permit from Government	641,222	1.7
Facilitation of access to quality product	851,579	2.2
Moral	1,372,761	3.6
Police protection	870,314	2.3
Bulk purchases	644,192	1.7
Motivation	1,666,528	4.3
Dissemination of information on government policies	940,427	2.4

**TABLE 86: NUMBER OF ENTERPRISES INSURED**

2020		2017		2020		2017	
Number	Percent	Number	Percent	Number	Percent	Number	Percent
682,408	39.6	255,763	18.6	14,076,741	38.4	8,169,238	21.37
532	0.0	9,413	0.7	62,283	0.2	63,225	0.17
43,587	2.5	82,534	6.0	1,574,167	4.3	3,354,371	8.77
4,079	0.2	13,267	1.0	47,772	0.1	63,175	0.17
71,836	4.2	42,968	3.1	823,166	2.2	857,752	2.24
495,805	28.7	598,263	43.5	12,307,022	33.5	16,077,755	42.06
122,556	7.1	116,844	8.5	1,332,488	3.6	1,144,117	2.99
52,108	3.0	33,733	2.5	1,361,597	3.7	2,115,227	5.53
32,196	1.9	4,829	0.4	193,592	0.5	123,502	0.32
30,859	1.8	5,140	0.4	133,067	0.4	36,614	0.1
25,136	1.5	105,746	7.7	539,896	1.5	619,301	1.62
8,832	0.5	0	0.0	90,640	0.2	40,694	0.11
15,352	0.9	6,397	0.5	84,323	0.2	37,830	0.1
18,615	1.1	4,915	0.4	177,580	0.5	222,266	0.58
23,780	1.4	15,072	1.1	225,692	0.6	168,718	0.44
97,461	5.6	80,757	5.9	3,658,251	10.0	<b>5,136,181</b>	<b>13.43</b>
<b>1,725,143</b>	<b>100.0</b>	<b>1,375,641</b>	<b>100</b>	<b>36,688,277</b>	<b>100.0</b>	<b>38,229,966</b>	<b>100</b>



**TABLE 87: FINANCIAL STATUS - INITIAL START-UP CAPITAL**

<b>Table 24: Initial Start-Up Capital by Year (N'000)</b>							
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Percent</b>		
<b>Amount (N'000)</b>	<b>2020</b>	<b>2017</b>	<b>2013</b>	<b>Change</b>	<b>% Change (2017)</b>	<b>Change</b>	<b>% Change (2020)</b>
Below 50	17751932	26,440,176	25,284,047	1,156,129	4.6	-8,688,244	-32.9
50-100	9920068	8,556,105	5,328,769	2,829,486	53.1	1,363,963	15.9
101-200	4731796	3,269,416	3,321,920	-204,528	-6.2	1,462,380	44.7
201-300	2153081	1,284,475	978,266	246,482	25.2	868,606	67.6
301-400	930332	477,946	413,326	42,396	10.3	452,386	94.7
401-500	1123929	589,607	503,340	58,851	11.7	534,322	90.6
501-600	232227	130,330	131,363	-7,093	-5.4	101,897	78.2
601-700	217874	134,170	105,012	22,919	21.8	83,704	62.4
701-800	257877	114,340	91,734	17,289	18.8	143,537	125.5
801-900	77529	46,575	53,422	-9,013	-16.9	30,954	66.5
901-1000	274688	115,307	100,091	9,854	9.8	159,381	138.2
Above 1000	739908	311,499	471,835	-174,820	-37.1	428,409	137.5
<b>Total</b>	<b>38411240</b>	<b>41,469,946</b>	<b>36,785,138</b>	<b>2,756,500</b>	<b>7.5</b>	<b>-3,058,706</b>	<b>-7.4</b>
Missing	2179		211,452		0.0	2,179	
<b>Grand Total</b>	<b>38413420</b>	<b>41,469,946</b>	<b>36,996,590</b>	<b>2,545,048</b>	<b>6.9</b>	<b>-3,056,526</b>	<b>-7.4</b>

**TABLE 88: INITIAL START UP CAPITAL BY SECTOR IN (#'000)**

	Below 50		50-100		101-200		201-300		301-400		401-500	
	Number	%	number	%	number	%	number	%	number	%	number	%
AGRICULTURE	7906 695	53. 6	38711 76	26. 2	15283 12	10.4	592593 4		1752 99	1.2	3419 72	2.3
MINING & QUARRYING	2418 8	38. 5	12090 2	19. 2	2234 3	3.6	5834 3	9. 0	0 0		1082 3	17. 2
MANUFACTURING	8629 94	53. 3	39168 6	24. 2	16167 8	10	30763 9	1. 9	1620 3	1	4610 7	2.9
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACTIVITIES	1833 2	35. 4	7706 9	14. 9	920 1.8		12976 5	2 5	2019 3.9		0 0	0
CONSTRUCTION	4231 61	47. 3	20670 5	23. 1	10931 6	12.2	38482 3	4. 3	2417 9	2.7	3781 8	4.2
WHOLESALE/RETAIL TRADE	5323 727	41. 6	34651 63	27. 1	16330 07	12.8	859602 7	6. 7	4179 05	3.3	4547 12	3.6
TRANSPORT & STORAGE	1798 94	12. 4	23358 0	16. 1	31061 1	21.3	185478 7	1 2.	1058 18	7.3	9628 6	6.6
ACCOMODATION & FOOD SERVICES	8814 62	62. 4	25685 4	18. 2	18943 4	13.4	41468 9	2. 9	6888 0.5		9860 0	0.7
INFORMATION AND COMMUNICATION	4339 5	19. 2	48528 5	21. 5	36382 16.1		43121 1	1 9.	2859 3	12. 7	1859 0	8.2
REAL ESTATE ACTIVITIES	4366 9	26. 6	35306 5	21. 5	3783 2.3		6560 4		2595 9	15. 8	0 0	0
PROFESSIONAL, SCIENTIFIC AND	2107 60	37. 3	18086 4	32	85071 15.1		29066 1	5. 1	1545 1	2.7	2176 3	3.9

TECHNICAL WORKS												
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	2332 9	23. 5	27852	28	28392	28.5	6005	6	2479	2.5	0	0
EDUCATION	5199 9	52. 2	11889	11. 9	13185	13.2	6470	6. 5	2601	2.6	6442	6.5
HUMAN HEALTH & SOCIAL WORKS	5424 5	27. 6	45773	23. 3	31305	16	19102	9. 7	1999 7	10. 2	9759	5
ARTS, ENTERTAINMENT AND RECREATION	8299 2	33. 3	60818	24. 4	33962	13.6	24044	9. 6	1688 6	6.8	7551	3
OTHER SERVICES ACTIVITIES	1621 090	43. 2	10640 76	28. 3	56420 3	15	251517	6. 7	7005 6	1.9	6224 9	1.7
<b>Total</b>	<b>1775 1932</b>	<b>46. 2</b>	<b>99200 68</b>	<b>25. 8</b>	<b>47317 96</b>	<b>12.3</b>	<b>215308 1</b>	<b>5. 6</b>	<b>9303 32</b>	<b>2.4</b>	<b>1123 929</b>	<b>2.9</b>

**TABLE 89: INITIAL START UP CAPITAL BY SECTOR IN (#'000) (CONT')**

	501-600		601-700		701-800		801-900		901-1000
	number	percent	number	percent	number	percent	number	percent	number
AGRICULTURE	59208	0.4	53888	0.4	55241	0.4	16717	0.1	39785
MINING & QUARRYING	0	0	3578	5.7	2815	4.5	0	0	0
MANUFACTURING	21109	1.3	5258	0.3	11188	0.7	0	0	12794
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	0	0	0	0	2066	4	0	0	0
CONSTRUCTION	4445	0.5	7948	0.9	561	0.1	5921	0.7	14073
WHOLESALE/RETAIL TRADE	88141	0.7	69736	0.5	82327	0.6	25530	0.2	122434
TRANSPORT & STORAGE	32758	2.3	54754	3.8	60220	4.1	21990	1.5	36329
ACCOMODATION & FOOD SERVICES	8863	0.6	4364	0.3	0	0	6189	0.4	1145
INFORMATION AND COMMUNICATION	0	0	0	0	0	0	0	0	0
REAL ESTATE ACTIVITIES	0	0	0	0	0	0	0	0	17233
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	4668	0.8	0	0	4576	0.8	0	0	3320
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	0	0	1183	1.2	3274	3.3	0	0	0
EDUCATION	600	0.6	1717	1.7	2741	2.8	0	0	0
HUMAN HEALTH & SOCIAL WORKS	4416	2.3	1972	1	0	0	0	0	4735
ARTS, ENTERTAINMENT AND RECREATION	3041	1.2	2583	1	3138	1.3	0	0	0
OTHERS SERVICES ACTIVITIES	4977	0.1	10893	0.3	29730	0.8	1180	0	22840
<b>Total</b>	<b>232227</b>	<b>0.6</b>	<b>217874</b>	<b>0.6</b>	<b>257877</b>	<b>0.7</b>	<b>77529</b>	<b>0.2</b>	<b>274688</b>

**TABLE 90: DISTRIBUTION OF MICRO-ENTERPRISES BY SOURCE OF CAPITAL**

<b>SOURCE OF CAPITAL</b>	<b>2020</b>	<b>2017</b>	<b>2013</b>
PERSONAL SAVING	30,300,612	31,931,514	28,885,499
LOAN	5,085,049	2,756,946	1,344,326
FAMILY SOURCE	11,673,191	12,325,244	8,681,701
COOPERATIVE	1,429,506	681,550	
CONTRIBUTION (ESUSU)	4,301,174	3,642,087	
COOPERATIVE/ESUSU			3,139,794
GRANTS	209,577	344,991	730,434
OTHERS	332,138	452,346	872,930

**TABLE 91: BUSINESS RELATIONSHIP BY FORM OF OWNERSHIP**

<b>Form of business ownership</b>	<b>Number</b>	<b>Percent</b>	<b>Total</b>
Sole Proprietorship	17,889,521	48.4	36,957,934
Partnership	781,270	62.2	1,256,529
Faith Based Organization	31,409	71	44,210
Others	94,113	60.8	154,747
Total	18,796,313	48.9	38,413,420

**TABLE 92: SOURCE OF EQUIPMENT FOR BUSINESS OPERATION**

STATE	Local	%	Foreign	%	Local/Foreign	%	Total	
Abia	620,737	82.4	13,056	1.7	119,512	15.9	753,304	100
Adamawa	530,903	80.7	8,771	1.3	117,791	17.9	657,465	100
Akwa Ibom	1,113,697	83.7	71,904	5.4	145,002	10.9	1,330,602	100
Anambra	1,020,866	79.4	26,398	2.1	238,239	18.5	1,285,503	100
Bauchi	1,111,503	98.1	3,041	0.3	18,711	1.7	1,133,256	100
Bayelsa	550,631	89.9	1,440	0.2	60,541	9.9	612,612	100
Benue	811,635	93.2	3,383	0.4	55,787	6.4	870,804	100
Borno	749,680	87.6	16,805	2	89,474	10.5	855,958	100
Cross River	834,393	88.5	11,667	1.2	97,018	10.3	943,078	100
Delta	1,302,076	92.3	7,378	0.5	100,522	7.1	1,409,976	100
Ebonyi	474,351	85.9	5,958	1.1	72,036	13	552,345	100
Edo	814,299	88.2	-	0	108,542	11.8	922,840	100
Ekiti	718,198	84.2	8,584	1	126,472	14.8	853,254	100
Enugu	913,591	80.1	167,938	14.7	58,467	5.1	1,139,996	100
Gombe	401,311	70.5	12,627	2.2	155,666	27.3	569,604	100
Imo	1,215,581	99.5	-	0	6,084	0.5	1,221,665	100
Jigawa	478,064	74.8	45,084	7.1	115,747	18.1	638,895	100
Kaduna		80.		4.2		15.		100

	1,140,533	3	58,941		220,407	5	1,419,881	0
Kano	1,512,074	88	12,240	0.7	193,428	11.3	1,717,742	100
Katsina	1,478,286	98.3	-	0	25,837	1.7	1,504,123	100
Kebbi	485,392	72.9	47,413	7.1	132,641	19.9	665,446	100
Kogi	892,873	95.1	1,997	0.2	43,870	4.7	938,740	100
Kwara	691,390	99	7,223	1	-	0	698,613	100
Lagos	2,321,458	68.6	45,703	1.4	1,017,989	30.1	3,385,150	100
Nasarawa	445,319	94.2	5,317	1.1	21,910	4.6	472,546	100
Niger	841,054	94.6	12,551	1.4	35,785	4	889,390	100
Ogun	1,310,445	98.5	7,065	0.5	13,247	1	1,330,757	100
Ondo	1,085,834	91.6	20,222	1.7	79,891	6.7	1,185,948	100
Osun	1,228,938	89.7	108,175	7.9	32,603	2.4	1,369,716	100
Oyo	1,668,346	89.1	42,794	2.3	160,483	8.6	1,871,623	100
Plateau	682,834	96.9	-	0	21,891	3.1	704,725	100
Rivers	930,366	83.3	1,669	0.1	184,313	16.5	1,116,348	100
Sokoto	806,973	89.3	30,276	3.3	66,711	7.4	903,960	100
Taraba	468,938	97.5	5,124	1.1	6,747	1.4	480,809	100
Yobe	498,503	94.6	10,117	1.9	18,540	3.5	527,160	100
Zamfara	838,451	96.8	6,426	0.7	21,216	2.4	866,093	100
FCT Abuja	457,817	74.6	39,609	6.5	116,066	18.9	613,492	100
Total	33,447,340	87.1	866,894	2.3	4,099,186	10.7	38,413,420	100

**TABLE 93: DAILY USE OF ALTERNATIVE SOURCE OF POWER BY SECTOR, 2020**

Sector Classification	1-5 HOURS			6-10 HOURS			11-15 HOURS		
	Number 2020	Number 2017	Number 2013	Number 2020	Number 2017	Number 2013	Number 2020	Number 2017	Number 2013
Agriculture	1571182	624,621	1,628,441	715792	567,456	797,817	224095	137,468	117,577
Mining & quarrying	11747	17,104	26,745	6176	920	14,971	3274	6,817	3,038
Manufacturing	347704	561,956	2,491,346	244341	401,196	1,132,167	67328	133,979	304,126
Water supply, sewerage, waste management and remediation activit.	13854	14,034	2,295	20475	3,934	4,840	0	5,720	-
Construction	203492	122,926	326,406	141672	113,599	149,204	17809	33,097	45,257
Wholesale/retail trade	3100570	2,561,312	9,262,230	1377229	1,602,406	4,719,945	463125	504,762	1,033,745
Transport & storage	178501	87,082	794,016	71861	86,040	403,131	52934	40,572	66,566
Accommodation & food services	328720	261,671	838,265	126303	173,730	559,232	17003	33,337	132,407
Information and communication	99177	61,509	148,330	88906	21,201	113,016	10544	11,892	30,230
Real estate activities	76933	18,593		30354	-		6939	-	
Professional, scientific and technical works	121019	158,479		130907	122,577		42641	102,172	
Administrative and support service activities	21103	5,943	83,990	14528	3,053	83,499	8460	-	3,170
Education	32852	18,232	43,396	24897	6,926	47,585	0	1,174	709



Human health & social works	67703			16336			18123		
		96,273			27,767			3,330	
Arts, entertainment and recreation	86408			44777			5083		
		72,322	202,993		17,629	106,697		1,150	33,221
Others services activities	1237188	1,335,757	1,389,279	447401			111244		
					608,970	800,150		192,040	168,792
Total	7498154	6,017,815	17,237,731	3501956	3,757,405	8,932,257	1048600	1,207,511	1,938,838

**TABLE 93: DAILY USE OF ALTERNATIVE SOURCE OF POWER BY SECTOR, 2020 (CONT')**

	16-20 HOURS			ABOVE 20 HOURS	
	Number 2020	Number 2017	Number 2013	Number 2020	Number 2017
Agriculture	70434	35,728	53,837	226065	37,673
Mining & quarrying	936	.	-	0	1,401
Manufacturing	7125	47,181	54,644	13169	29,926
Water supply, sewerage, waste management and remediation activit.	0	-	-	0	1,057
Construction	22769	1,811	10,062	6199	5,657
Wholesale/retail trade	119250	139,445	142,528	109727	97,990
Transport & storage	22643	17,061	11,002	22564	33,439
Accommodation & food services	20021	16,209	13,895	11676	141,894
Information and communication	7237	-	8,160	839	1,385
Real estate activities	10333	-		0	2,065
Professional, scientific and technical works	14216	14,559		6622	5,179
Administrative and support service activities	0	-	-	0	2,258
Education	0	-	-	0	-
Human health & social works	0	-		4083	1,385
Arts, entertainment and recreation	9099	7,256	1,903	2122	-
Others services activities	19573	49,357	42,442	35708	30,354
Total	323636	328,606	338,472	438774	391,663

**TABLE 94: HOURS OF OPERATIONAL SHIFT PER DAY**

Does this enterprise employ?		
	Frequency	Percent
Yes	10,052,056	26.2
No	28,361,364	73.8
Total	38,413,420	100

**TABLE 95: HOW MANY SHIFT(S) PER DAY?**

No of Shifts	Frequency	Percent
0	9,802	0
1	131,474	0.3
2	359,526	0.9
3	31,373	0.1
4	611	0
5	3,419	0
6	6,186	0
Total	542,391	1.4

**TABLE 96: LENGTH OF TEMPORARY CLOSURE**

Length of Business Closure (Months)	Number	Percent
1-3	1,542,326	11.3
4-6	2,460,911	18.0
7-9	1,569,923	11.5
10-12	2,735,240	20.0
13 and above	5,367,714	39.2
<b>Total</b>	<b>13,676,113</b>	<b>100.0</b>

**TABLE 97A: TEMPORARY CLOSURE BY STATE**

STATE	Number	Percent	Total	Percent
Abia	392,298	52.1	753,304	100
Adamawa	165,584	25.2	657,465	100
Akwa Ibom	475,477	35.7	1,330,602	100
Anambra	590,065	45.9	1,285,503	100
Bauchi	204,370	18	1,133,256	100
Bayelsa	185,995	30.4	612,612	100
Benue	111,802	12.8	870,804	100
Borno	397,568	46.4	855,958	100
Cross River	199,914	21.2	943,078	100
Delta	589,820	41.8	1,409,976	100
Ebonyi	169,057	30.6	552,345	100
Edo	105,224	11.4	922,840	100
Ekiti	545,029	63.9	853,254	100
Enugu	588,128	51.6	1,139,996	100
Gombe	286,074	50.2	569,604	100
Imo	236,901	19.4	1,221,665	100
Jigawa	318,304	49.8	638,895	100
Kaduna	408,853	28.8	1,419,881	100
Kano	408,119	23.8	1,717,742	100
Katsina	551,918	36.7	1,504,123	100
Kebbi	137,411	20.6	665,446	100
Kogi	378,666	40.3	938,740	100
Kwara	291,939	41.8	698,613	100
Lagos	1,269,887	37.5	3,385,150	100
Nasarawa	153,493	32.5	472,546	100
Niger	43,616	4.9	889,390	100
Ogun	432,610	32.5	1,330,757	100
Ondo	458,412	38.7	1,185,948	100
Osun	580,980	42.4	1,369,716	100
Oyo	1,131,285	60.4	1,871,623	100
Plateau	309,886	44	704,725	100
Rivers	668,694	59.9	1,116,348	100
Sokoto	136,810	15.1	903,960	100
Taraba	239,150	49.7	480,809	100
Yobe	173,930	33	527,160	100
Zamfara	53,177	6.1	866,093	100
FCT Abuja	285,667	46.6	613,492	100
Total	13,676,113	35.6	38,413,420	100

**TABLE 98: REASONS FOR TEMPORARY CLOSURE**

Sickness	2,382,138	11.7
Demolition	158,305	0.8
Lack of fund	1,886,133	9.2
Late payment of taxes	103,431	0.5
Holiday Period	280,791	1.4
Loan repayment	316,928	1.6
Economic melt down	1,614,387	7.9
Government restriction	10,090,447	49.5
Policy	487,816	2.4
Crisis	1,017,851	5.0
Visitation	213,216	1.0
Low patronage	597,944	2.9
Social Engagement	150,790	0.7
Break down Vehicle	117,320	0.6
Turn around maintenance	71,597	0.4
Inadequate power supply	50,171	0.2
Other	858,997	4.2
Total	20,398,262	100

**TABLE 99: STAFF WAGES AND SALARIES**

Amount (N'000)	2019		2020	
	Number	Percent	Number	Percent
Below 50	27344373	96.4	27364647	96.5
50-100	594027	2.1	531583	1.9
101-200	208592	0.7	251420	0.9
201-300	102732	0.4	91944	0.3
301-400	10552	0.0	25741	0.1
401-500	21938	0.1	12595	0.0
501-600	27381	0.1	25137	0.1
601-700	10316	0.0	4728	0.0
701-800	1004	0.0	15097	0.1
801-900	0	0.0	2601	0.0
901-1000	5404	0.0	5404	0.0
Above 1000	35045	0.1	30467	0.1
<b>Total</b>	<b>28361364</b>	<b>100.0</b>	<b>28361364</b>	<b>100.0</b>
Missing	10052056	26.2	10052056	26.2
<b>Total</b>	<b>38413420</b>	<b>100</b>	<b>38413420</b>	<b>100</b>

**TABLE 100: RENT OF OFFICE ACCOMODATION, MACHINERY, EQUIPMENT 2020**

Amount(N"000")	2020		2017		2013	
	Number	Percent	Number	Percent	Number	Percent
Below 50	34,227,418	89.1	36,667,572	92.7	30,052,540	93.1
50 - 100	2,519,795	6.6	1,897,540	4.8	1,514,261	4.7
101 - 200	1,051,418	2.7	609,606	1.5	456,271	1.4
201 - 300	275,039	0.7	216,050	0.5	51,906	0.2
301 - 400	123,772	0.3	50,175	0.1	52,642	0.2
401 - 500	55,218	0.1	35,433	0.1	31,663	0.1
501 - 600	34,407	0.1	11,708	0.0	47,428	0.1
601 - 700	22,973	0.1	8,404	0.0	9,046	0.0
701 - 800	15,411	0.0	11,421	0.0	11,792	0.0
801 - 900	16,029	0.0	19,429	0.0	12,161	0.0
901 - 1000	13,333	0.0	4,274	0.0		0.0
Above 1000	55,675	0.1	10,026	0.0	36,788	0.1
<b>Total</b>	<b>38,410,489</b>	<b>100.0</b>	<b>39,541,638</b>	<b>100.0</b>	<b>32,276,499</b>	<b>100.0</b>
Missing System	2,931				4,718,079	
<b>Total</b>	<b>38,413,420</b>		<b>39,541,638</b>		<b>36,994,578</b>	

**TABLE 101: MARKET CHANNELS OF PRODUCTS/SERVICES**

Local Market Channels of Product(s)/Services,		
Market Location	Number	Percent
Same Locality	32,430,041	44.5
Same Town	24,898,315	34.1
Same State	13,298,630	18.2
Other State	2,326,650	3.2
	72,953,636	100.0

**TABLE 102: E-COMMERSE BY SECTOR**

<b>Business Sector</b>	<b>Number</b>	<b>Percent</b>	<b>Total</b>	<b>Percent</b>
AGRICULTURE	213,759	13.3	14,759,148	38.4
MINING & QUARRYING	-	0	62,814	0.2
MANUFACTURING	86,739	5.4	1,617,754	4.2
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	4,773	0.3	51,851	0.1
CONSTRUCTION	28,104	1.7	895,002	2.3
WHOLESALE/RETAIL TRADE	617,988	38.5	12,802,827	33.3
TRANSPORT & STORAGE	32,893	2	1,455,044	3.8
ACCOMODATION & FOOD SERVICES	50,423	3.1	1,413,706	3.7
INFORMATION AND COMMUNICATION	80,144	5	225,788	0.6
REAL ESTATE ACTIVITIES	57,227	3.6	163,926	0.4
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	63,670	4	565,032	1.5
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	16,699	1	99,472	0.3
EDUCATION	10,677	0.7	99,676	0.3
HUMAN HEALTH & SOCIAL WORKS	14,241	0.9	196,195	0.5
ARTS, ENTERTAINMENT AND RECREATION	90,569	5.6	249,472	0.6
OTHER SERVICES ACTIVITIES	238,316	14.8	3,755,712	9.8
Total	1,606,222	100	38,413,420	100

**TABLE 103: AVERAGE MONTHLY SALES/TURNOVER**

Amount (N'000)	2020	2017
Below 50	24,759,182	25,210,736
50-100	7,193,413	8,158,255
101-200	2,919,171	3,117,392
201-300	1,200,657	1,224,748
301-400	501,611	455,722
401-500	561,797	562,191
501-600	265,848	124,270
601-700	98,045	127,931
701-800	111,900	109,023
801-900	107,176	44,409
901-1000	150,378	109,945
Above 1000	541,127	297,015
Total	38,410,306	39,541,638
Missing System	3,113	
Grand Total	38,413,420	39,541,638

**TABLE 104: GROSS EARNINGS/TURNOVER**

Earnings in '000	Number of MEs	Percent
BELOW 50	9,389,405	24.4
50-100	3,420,373	8.9
101-200	3,264,495	8.5
301-400	2,250,081	5.9
301-400	1,247,578	3.2
401-500	992,952	2.6
501-600	547,940	1.4
601-700	272,686	0.7
701-800	430,237	1.1
801-900	312,492	0.8
901-1000000	321,134	0.8



ABOVE 1M	1,473,471	3.8
Total	23,922,843	62.3
System	14,490,577	37.7
	38,413,420	100

**TABLE 105: EXPORT BY SECTORS**

<b>Business Sector</b>	<b>Number</b>	<b>Percent</b>	<b>Total</b>
AGRICULTURE	81,037	32.1	14,759,148
MINING & QUARRYING	-	0.0	62,814
MANUFACTURING	16,649	6.6	1,617,754
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	-	0.0	51,851
CONSTRUCTION	561	0.2	895,002
WHOLESALE/RETAIL TRADE	97,408	38.5	12,802,827
TRANSPORT & STORAGE	11,990	4.7	1,455,044
ACCOMODATION & FOOD SERVICES	8,585	3.4	1,413,706
INFORMATION AND COMMUNICATION	3,041	1.2	225,788
REAL ESTATE ACTIVITIES	4,600	1.8	163,926
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	5,459	2.2	565,032
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	2,992	1.2	99,472

EDUCATION	-	0.0	99,676
HUMAN HEALTH & SOCIAL WORKS	-	0.0	196,195
ARTS, ENTERTAINMENT AND RECREATION	3,683	1.5	249,472
OTHER SERVICES ACTIVITIES	16,801	6.6	3,755,712
Total	252,807	100.0	38,413,420

**TABLE 106: AVERAGE MONTHLY SALES/TURNOVER**

Amount (N'000)	2020	Percent	2017	Percent
Below 50	24,759,182	64.5	25,210,736	63.8
50-100	7,193,413	18.7	8,158,255	20.6
101-200	2,919,171	7.6	3,117,392	7.9
201-300	1,200,657	3.1	1,224,748	3.1
301-400	501,611	1.3	455,722	1.2
401-500	561,797	1.5	562,191	1.4
501-600	265,848	0.7	124,270	0.3
601-700	98,045	0.3	127,931	0.3
701-800	111,900	0.3	109,023	0.3
801-900	107,176	0.3	44,409	0.1
901-1000	150,378	0.4	109,945	0.3
Above 1000	541,127	1.4	297,015	0.8
Total	38,410,306	100.0	39,541,638	100.0
Missing System	3,113			
Grand Total	38,413,420		39,541,638	

**TABLE 107: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESS MOST FAVORABLY**

Policy	2020	2017
ENVIRONMENTAL SANITATION	10,442,944	12,151,464
ROAD MAINTENANCE	14,249,797	12,207,319
INTRODUCTION OF RAW MATERIALS	3,047,848	3,361,987
JOB CREATION	3,341,079	4,073,654
TAXES	2,794,606	2,930,321
EXCHANGE RATE	1,350,936	1,590,650
INTERVENTION FUND	3,570,008	2,923,516
POWER SUPPLY	4,533,115	3,845,923
POLITICAL STABILITY	3,561,554	3,904,247
BANKING REFORM	1,331,221	1,887,234
FERTILIZER SUBSIDY/PRODUCTION	5,753,599	4,186,286
OTHERS	3,843,481	7,044,512

**TABLE 108: MAJOR GOVERNMENT POLICIES THAT AFFECT BUSINESS MOST UNFAVORABLY**

Policy	2020	2017
POWER SUPPLY	8,985,795	7,320,201
DEMOLITION	2,340,915	5,389,955
TAXES	10,985,229	9,323,248
TRAFFIC CONTROL	1,537,400	2,357,030
PROHIBITION OF SALES OF	4,322,080	

CERTAIN GOODS		2,970,832
HIGH FUEL PRICE	15,060,435	14,038,841
TRADE PERMIT	2,828,409	4,559,068
WITHDRAWAL OF SUBSIDIES	5,396,778	4,341,411
CUSTOM DUTIES	1,901,626	1,991,252
BANNING OF IMPORTANT OF GOODS	4,325,516	3,333,830
INTEREST RATE	6,041,860	3,653,832
EMBARGO ON LOAN FACILITIES	2,473,438	4,393,975
OTHERS	2,487,307	5,741,035

**TABLE 109: AWARENESS OF SMEDAN**

<b>AWARENESS AND SOURCES</b>	<b>Number</b>	<b>Percent</b>
Have you heard about Small & Medium Enterprises Development Agency of Nigeria	9,073,853	23.6
Radio	5,518,799	60.8
Television	2,035,907	22.4
Newspaper	1,035,180	11.4
Person-to-Person	5,491,700	60.5
Internet/Social Media	983,577	10.8
Other	41,924	0.5

**TABLE 110: AWARENESS OF SMEDAN BY STATE**

<b>State</b>	<b>Number</b>	<b>Percent</b>
Abia	295932	39.3
Adamawa	142654	21.7
Akwa Ibom	341990	25.7
Anambra	182266	14.2
Bauchi	256999	22.7
Bayelsa	120259	19.6
Benue	97184	11.2
Borno	256479	30
Cross River	180703	19.2
Delta	218987	15.5
Ebonyi	123424	22.3
Edo	417498	45.2
Ekiti	221812	26
Enugu	320948	28.2
Gombe	266357	46.8
Imo	57938	4.7
Jigawa	190697	29.8
Kaduna	494774	34.8
Kano	413094	24
Katsina	718767	47.8
Kebbi	231547	34.8
Kogi	80626	8.6
Kwara	181798	26
Lagos	217587	6.4
Nasarawa	110972	23.5
Niger	84743	9.5
Ogun	314396	23.6
Ondo	63524	5.4
Osun	353854	25.8
Oyo	207611	11.1
Plateau	281502	39.9
Rivers	565118	50.6
Sokoto	203521	22.5
Taraba	206594	43
Yobe	116558	22.1
Zamfara	383912	44.3
FCT Abuja	151229	24.7
<b>Total</b>	<b>9073853</b>	<b>23.6</b>

**TABLE 111: MAJOR CHALLENGES THAT MILITATE AGAINST ENTERPRISE DEVELOPMENT IN NIGERIA, 2020**

<b>CHALLENGES</b>	<b>NUMBER</b>	<b>PERCENT</b>
Lack of access to Finance	35,476,136	92.4
Lack of work Space	7,463,569	19.4
Weak Infrastructure	8,035,116	20.9
Lack of entrepreneurship/ Vocational Training	7,980,681	20.8
Obsolete Equipment	2,945,863	7.7
Lack of Access to Research & Development	3,190,528	8.3
Inconsistent Policies	4,208,691	11
Other	317,804	0.8

**TABLE 112: BENEFIT FROM SMEDAN BY STATE**

State	Benefitted 2020	Percent	Benefitted 2017	Percent
ABIA	11,508	2	2,258	1
ADAMAWA	-	-	2,757	2
AKWA-IBOM	8,828	1	257	0
ANAMBRA	7,339	1	1,381	1
BAUCHI	-	-	2,113	1
BAYELSA	2,366	0	251	0
BENUE	5,266	1	729	0
BORNO	11,874	2	1,665	1
CROSS RIVER	-	-	1,663	1
DELTA	7,066	1	7,292	5
EBONYI	4,984	1	2,753	2
EDO	20,065	3	1,174	1
EKITI	32,963	6	1,823	1
ENUGU	-	-	59	0
GOMBE	135,879	23	1,742	1
IMO	-	-	243	0
JIGAWA	1,286	0	1,022	1
KADUNA	66,931	11	7,848	5
KANO	24,629	4	4,347	3
KATSINA	154,721	26	1,238	1
KEBBI	13,620	2	4,886	3
KOGI	-	-	68,556	44
KWARA	16,723	3	744	0
LAGOS	11,923	2	26,854	17
NASARAWA	4,449	1	546	0
NIGER	3,475	1	4,253	3
OGUN	-	-	1,065	1
ONDO	-	-	3,317	2
OSUN	6,411	1	6,106	4
OYO	-	-	9,406	6
PLATEAU	5,289	1	855	1
RIVER	5,482	1	16,496	11
SOKOTO	3,654	1	1,214	1
TARABA	7,949	1	881	1
YOBE	8,728	1	463	0
ZAMFARA	12,110	2	746	0
FCT	3,202	1	9,103	6
Total	598,722	100	156,695	100

**TABLE 113: ENTERPRISES REGISTERED WITH CAC AND OFFERED PAID EMPLOYMENT BY SECTOR**

<b>Business Sector</b>	<b>Number</b>	<b>Percent</b>
AGRICULTURE	196,917	27.5
MINING & QUARRYING	1,252	0.2
MANUFACTURING	45,989	6.4
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	3,013	0.4
CONSTRUCTION	46,721	6.5
WHOLESALE/RETAIL TRADE	203,461	28.4
TRANSPORT & STORAGE	22,038	3.1
ACCOMODATION & FOOD SERVICES	16,078	2.2
INFORMATION AND COMMUNICATION	19,699	2.7
REAL ESTATE ACTIVITIES	25,114	3.5
PROFESSIONAL, SCIENTIFIC AND TECHNICAL WORKS	25,455	3.6
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	1,413	0.2
EDUCATION	25,309	3.5
HUMAN HEALTH & SOCIAL WORKS	8,065	1.1
ARTS, ENTERTAINMENT AND RECREATION	16,098	2.2
OTHERS SERVICES ACTIVITIES	59,848	8.4
<b>Total</b>	<b>716,470</b>	<b>100.0</b>

**TABLE 114: STATUS OF BUSINESS ENTERPRISES DURING COVID 19 PANDEMIC**

<b>Status</b>	<b>Number</b>	<b>Percent</b>
Temporarily closed	14,334,886	37.3
Permanently closed	958,447	2.5
Continued operating (never closed) (Skip to I3)	18,257,987	47.5
Currently operating (previously temporarily closed)	4,545,010	11.8
Other (Specify)	317,090	0.8
<b>Total</b>	<b>38,413,420</b>	<b>100</b>



**TABLE 115: REASONS FOR CLOSURE OF BUSINESS DURING PANDEMIC**

<b>Reasons</b>	<b>Number</b>	<b>Percent</b>
lack of capital	5,553,140	14.5
poor management	1,040,464	2.7
Over investing in fixed asset	426,722	1.1
Excessive tax by government	554,621	1.4
The business venture run into loss	924,292	2.4
Government directives	10,433,505	27.2
Government restriction	11,297,456	29.4
To reduce the spread of the pandemic	4,560,771	11.8
No demand due to outbreak	1,390,461	3.6

**TABLE 116: MOST SIGNIFICANT NEGATIVE IMPACTS OF CORONA VIRUS PANDEMIC ON DAILY BUSINESS ACTIVITIES**

<b>Negative Impact</b>	<b>Number</b>	<b>Percent</b>
No negative impact	6,226,134	16.2
Restriction on freedom of movement	18,874,425	49.1
Increase in cost of transportation	12,794,871	33.3
Reduction in employee turnover	3,166,598	8.2
Increase in cost of raw materials	7,609,708	19.8
Halt in business activities	7,604,857	19.8
Reduction in hours/days of operations	5,128,129	13.3
Increase in cost of goods and services	9,003,954	23.4
Decrease in production	2,702,315	7
Scarcity of input	3,497,410	9.1
Decline in sales revenue	5,569,176	14.5
Others	442,934	1.2

**TABLE 117: THE MOST SUBSTANTIAL PROBLEM FACING BUSINESS ENTERPRISE DUE TO COVID 19**

	<b>Percent</b>
No positive impact	79.4
Increase in sales/ revenue	7
Increase in sales turnover	6.6
New business opportunities	5.3
Workers responsibilities has increased	2.3
Reduction in workers salaries	1.9
Cost of input has reduced	2.1
Others	1.2

**TABLE 118: STAFF STRENGTH DURING COVID 19**

Staff Strength	<b>Number</b>	<b>Percent</b>
1-2	31741040	82.6
3-9	6672380	17.4
<b>Total</b>	<b>38413420</b>	<b>100</b>

**TABLE 119: ENTERPRISE OPERATIONS CHANGE IN TERMS OF EMPLOYMENT TURNOVER**

	<b>Number</b>	<b>Percent</b>
Increase in employee turnover	1,905,746	5
Decrease in employee turnover	10,524,351	27.4
No change	25,983,322	67.6
<b>Total</b>	<b>38,413,420</b>	<b>100</b>