

PUBLIC POLICY TOOLS FOR PROMOTING ECONOMIC ADAPTATION BY NIGERIAN SMALL & MEDIUM SCALE ENTERPRISES AGAINST NATURAL DISASTERS

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Abstract

This study is a situation analysis of the post-disaster emergency preparedness of Nigerian small and medium-scale enterprises since after the monumental calamity most of them encountered from the 2012 flood disasters that swept across the country. The objective of the study was to determine the financial emergency preparedness of small and medium-scale enterprises (SMEs) in Nigeria; ascertain the infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria; and examine the level of enlightenment and knowledge base of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools for effectively handling natural disasters in future. Survey design was adopted and data procured were analyzed in Likert's 5-points scale at 5% margin of error and 95% level of confidence. Results obtained show that small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan;

they still have inadequate infrastructural emergency preparedness and adaptation capacity for mitigating any future natural disaster; and that SMEs in Nigeria are not yet adequately enlightened and armed with the knowledge base for effectively handling natural disasters in future, all due to lack of public policy initiatives for such. Hence, some recommendations for remedying the situation were made at last in the study.

Keywords: Flood disaster, Natural disaster, Emergency preparedness, Business continuity plan, Nigeria

INTRODUCTION

No nation in the world is immune to natural disasters. The magic wand against it is emergency preparedness. Unfortunately, most developing countries, including Nigeria, are often caught in the pants unprepared when natural disasters occur, thereby, making the effect on the victims unimaginably unbearable. So, was the flood disaster that swept across the country in 2012, leaving in its wake untold destruction of lives, property, businesses, farmlands and many more. Artisans, peasant farmers, small and medium-scale enterprises (SMEs) were the worst hit.

A greater percentage of the havoc wrecked by the flood went unreported, but from the few documented cases, Nigeria's Director-General of National Emergency Management Agency, Sani-Sidi (2013:1), narrated to newsmen that the country lost N2.6tn (about \$16billion) to the 2012 flood disaster that ravaged parts of the country. The disaster resulted in 363 deaths, affected seven million people, displaced 2.3 million others, damaged 597,476 houses and sacked over 59 communities (The Punch, 2013; News24.com, 2013). A comprehensive Post Disaster Needs Assessment conducted from November 2012 to March 2013 with the support of the World Bank and Global Facility for Disaster Reduction and Recovery, United Nations, Development partners and relevant Ministries, Departments and Agencies put the estimated total value of infrastructure, physical and durable assets destroyed at \$9.6bn (NEMA, 2013; Channelstv.com, 2012). The combined value of these damages and losses was put at \$16.9bn (Premiumtimes, 2012). While the flood swept scores of the citizens to death, other victims who could not bear the losses they encountered, took their own lives (BBCnews, 2012; Reuters, 2012).

In a fire-brigade approach, the federal government set up a disaster relief committee and voted the sum of N22billion (\$130million) as financial assistance for the programme. Member organisations in the committee included: the Christian Association of Nigeria (C.A.N.), the National Supreme Council of Islamic Affairs (N.S.C.I.A.), the United Nations Development

Program (UNDP), the European Union, the British Department for International Development (DFID), and the United States Agency for International Development (USAID). Meanwhile, ACTA (2010) emphasizes that how organizations could evolve strategies for coping with unanticipated events, challenges and crises in their environment is the compelling management task of the day. To survive, organisations have to embrace changes that are creatively adaptive to the scary challenges of the day. Organisational survival in the face of environmental constraints require that the methods organizational leaders use to learn and to impart operational knowledge must change as fast or faster than the environmental changes that threaten their viability.

In order to achieve this, the focus must be to look beyond competition and market share to more fundamental questions of survival and sustainability in a turbulent and continuously changing environment (Matai, 2010). Understanding the role and responsibility of the organisation in the context of the entire environment is absolutely critical to achieving this vital management task (Matai, 2010).

Meanwhile, the key to success in a time of deep and systemic change lies in focusing on the challenge and response time. In a dynamic marketplace, every level of the organisation must see its situation as a challenge, calling not for compliance but for creative response via change management. When this begins to happen intuitively, people are no longer victims trying to cope the best way they can. They recover a sense of control and purpose in what they are doing by changing their knowledge-base and attitude as the starting steps. This is followed by individual change and then group change (Matai, 2010). They need to recognise this and to master the techniques to become part of that natural order so that the organisations survive and thrive in the storm of the disaster (Matai, 2010; Romano, 2012).

Businesses should think cautiously in the short term but be ambitious and plan for the long term. There is no doubt that times are increasingly tough, but to survive, businesses have to look to the future (Gibson, 2009). Powerbiz.com (2011), advises that you don't have to sit back and become a victim of the times. You must plan for both the imaginable and the unimaginable. How did Nigerian organisations apply these measures to mitigate the effect of the 2012 flood disaster? This study tried to find the answers.

Statement of the Problem

Many small and big organizations in Nigeria collapsed after the 2012 nationwide devastating flood disaster. The flood disaster was adjudged to be the worst in the history of the country. Adagbada (2012), reported that the disasters brought with it hunger and consequent outbreak of diseases by disrupting the people's normal balance of life. This was because food and water

supplies became contaminated by parasites and bacteria from essential systems like sewage and refuse dumps. Communities were mostly affected due to the lack of resources, infrastructure and poor disaster preparedness systems. Hence, those most drastically affected were peasants whose farmlands, livestock, farm produce and goods were totally damaged. The economic fortunes of most small and medium-scale businesses were also negatively reversed. Some experts argue that this was due to lack of business continuity plans (BCP) and disaster preparedness systems by those peasants business holders and small and medium-scale businesses.

Again, in Nigeria, because women constitute over 70% of the farm-hands, artisans and petty traders, the impact of the 2012 flood disaster was reportedly heavier on the business and economies of these small-scale business women cum family-supporters than others in the country (Ajayi, 2012; Inyama et. al, 2012). It is the duty of Nigeria's National Emergency Management Agency (NEMA) to mass-educate and mass-enlighten these classes of helpless and hapless citizens and businesses on how to imbibe business continuity plans and disaster preparedness strategies for any such future natural disasters. How far have this been done? How enlightened are Nigerian peasants and small/medium scale enterprises (SMEs) to handle such disasters in future? Finding answers to these is the major thrust of the study.

Objectives of the Study

The main objective of the study was to appraise the emergency preparedness and adaptive behaviour of small and medium-scale enterprises (SMEs) in Nigeria as part of public policy tools armed them against natural disasters in the country since after the 2012 nationwide flood. The specific objectives include:

- i. To determine the financial emergency preparedness of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools for adapting to any natural disaster in the country in future.
- ii. To ascertain the infrastructural emergency preparedness and adaptiveness of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools for mitigating any future natural disaster.
- iii. To examine the level of enlightenment and knowledge base of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools for effectively handling natural disasters in future.

Research Questions

- i. Are small and medium-scale enterprises (SMEs) in Nigeria significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future?
- ii. Do small and medium-scale enterprises (SMEs) in Nigeria have significant infrastructural and technological facilities, as part of public policy tools for adapting to survival in the face of any future natural disaster in the country?
- iii. Are small and medium-scale enterprises (SMEs) in Nigeria adequately enlightened now and armed with the knowledge base, as part of public policy tools for effectively handling natural disasters in future?

Research Hypotheses

- i. Small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future.
- ii. The infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster.
- iii. Small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disasters in future.

Significance of the Study

The study will broaden the spheres of knowledge on the current emergency preparedness and adaptive capacities of small and medium-scale enterprises in Nigeria for surviving monumental natural disasters in future, with a view to arresting widespread poverty, hardship and unemployment amongst the populace accruable from such disasters. The possible range of public policy strategies open to the country for aiding the SMEs which in this study's context include the artisans and peasant farmers for grappling with such crippling challenges when they occur will be examined. The study examined what other researchers have done before in this area with a view to improving upon it. The study will also serve as a compass to small and medium-scale firms in Nigeria on better ways forward in their adaptation behaviour to natural disasters.

REVIEW OF RELATED LITERATURE

The Theoretical Framework

The theoretical construct for this study is founded on wilderness survival theory and the theory of planned behaviours as veritable tools for SMEs survivals in times of natural and economic disasters.

Wilderness Survival Strategy

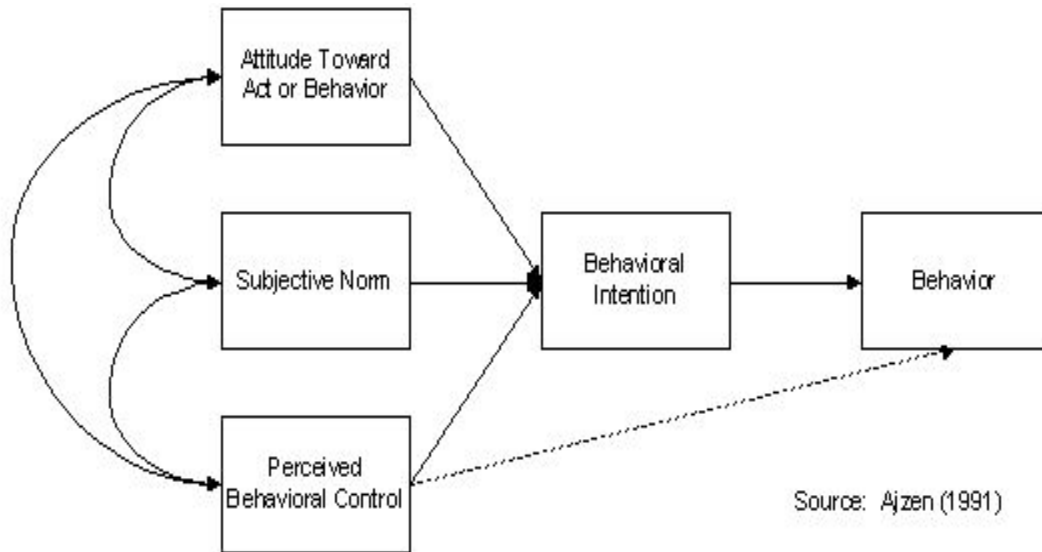
Wilderness survival strategies are techniques a person may use in a dangerous situation (e.g. natural disasters) to save themselves and others. It is also techniques an organisation could take to get itself out of the woods in periods of dire economic recession or devastating natural disasters. For the individual, the techniques are meant to provide basic necessities for human survival like water, food, thermoregulation, shelter, habitat, the ability to think straight, to signal for help, to navigate safely, to avoid unpleasant and possibly fatal interactions with animals and plants, and to cure any incurred injury or ailments (Wikipedia, 2012). While for an organisation, it entails measures to be taken in restoring the financial health, facilities, production line and normal business runs for the organisation, to prevent it from imminent liquidation. Maintaining a positive attitude in times of natural disasters is the most important wilderness survival skill for small business owners to develop. When people adopt a positive attitude their thinking is more creative, result-oriented and open to information.

Moreover, positive people tend to bounce back more quickly from economic distresses and natural disasters than people with negative attitudes. The two most essential traits to survival at such moments are creativity and physical resiliency (Paulsen, 2010). Resilient men are the masters of their own destiny and tend to handle distressing moments better. Small business owners should therefore always hope for the best, but plan for the worst. They should apply the S.T.O.P. formular - **S**top, **T**hink, **O**bserve and **P**lan as a survival strategy, which now leads us to the theory of planned behaviour (TPB) as a survival strategy for the SMEs.

Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) predicts that planned behaviours are determined by behavioural intentions which are largely influenced by an individual's attitude towards a behaviour, the subjective norms behind the execution of the behaviour, and the individual's perception of their control over the behaviour. Propounded by Ajzen's (1975), the theory according to Cameron (2010) has been tested by other researches like Martin et al. (2010) and Stone, Jawahar, & Kisamore, (2010) in predicting an array of behaviors. This is depicted in figure 1.

Figure 1: Ajzen's Theory of Planned Behavior.



Source: Ajen (1991) cited by Cameron, Rebecca Renee (2010)

For instance, women's intentions to receive hormone replacement therapy were measured using Ajzen's theory in a study performed at the Center for Research in Health in Canterbury, England. Questionnaires were sent to a random sample of women, aged 38 to 58 years old, found in the Kent Family Health Services Authority records. The result showed that past behaviours were shown to induce behaviour through attitude and perceived behavioural control. It was also found that the beliefs of their loved ones, their perceived behavioural control, and their personal beliefs were all important in predicting their intention to receive the hormone replacement therapy (Cameron, 2010).

In another survey to predict gambling behaviours amongst youths, the theory was also applied to 80 college students with a view to assess the utility of Ajzen's theory in predicting gambling behaviour and frequency. The results of the study supported the efficacy of using the theory to clarify gambling behaviour amongst the given population. They found that perceived behavioural control and subjective norms predicted past gambling, and subjective norms, attitudes and perceived behavioral control predicted the frequency of gambling behaviors (Martin et al., 2010).

The theory was also proved quite effective in people's intention to quit smoking, social networking and other behavioural patterns (Hoie, Moan and Rise, 2009; Baker and White, 2010). Thus, the TPB could also be used to advance complimentary positive behaviour amongst small scale business owners in times of natural or economic crises, first by educating the SME owners to copy the commendable aspects of how other organisations in the country and outside

the country handled such problems in the past. It could also be used to teach them how to draw support from the experiences of bigger organisations in such distressing moments, and make themselves open to the encouragement of family members, fellow religious colleagues and religious leaders, government and non-governmental organisations' assistance. Looking inwards, however, would be the best antidote, and no matter the extent of the disaster, they must look into the future with optimism and believe firmly that the future holds more promise.

Apart from that, artisans and small business owners must be trained by relevant governmental agencies to adopt the will to survive in the face of calamities in post -disasters periods. The mind and its processes are critical to survival. The will to live in a life and death situation often separates those that live and those that do not. Stories of heroic feats of survival by regular people with little or no training but a strong will to live are not uncommon (Wikipedia, 2012).

The Business Continuity Plan (BCP)

Doughty (2002), points out that the business continuity process must embrace risk, emergency and recovery planning to manage a crisis, disaster or harsh economic events and improve the hope of survival. It forms part of an organization's strategic wider planning structure and process and is not an end in itself, but rather a means to an end, as shown in figure 2.

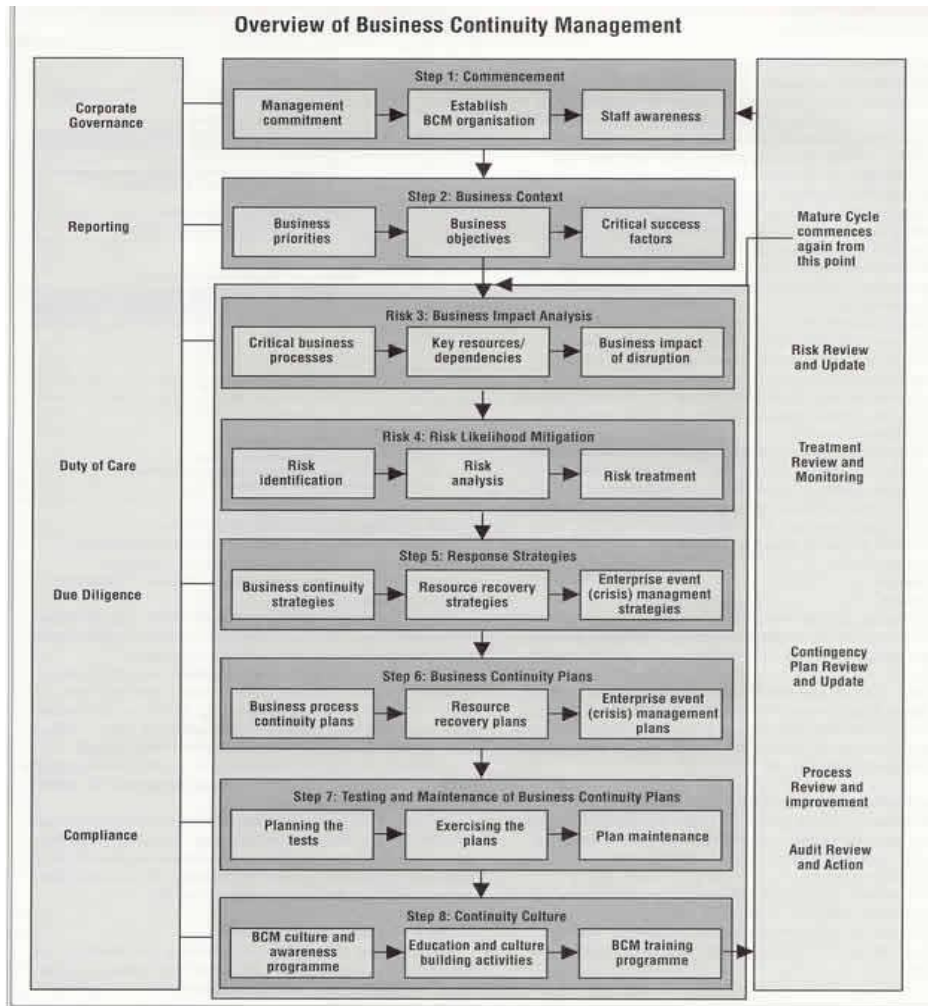
Organizations develop a strategic risk management plan to assist in identifying, quantifying and managing their risk under constraining environments. Business continuity plays an integral role in such plans. Figure 2 provides an overview of the strategic risk management plan of an organization that practices BCP. From the diagram, it can be seen that business continuity is one of the strategies the organization employs to mitigate their risks (Drm.com, 2006).

Successful implementation of the strategic risk management plan (or business continuity plan) requires executive management support. This support comes from the development of an organizational culture for managing risk through the implementation of policies and continuous commitment from management, i.e., resourcing and investment in business continuity (Doughty, 2000). Many organizations fail to develop a business continuity culture because there is a perception that the process is too costly, time-consuming and/or requires a large amount of resources that would otherwise be directed in the generation of revenue.

Management must be assured, however, that by investing in business continuity it is improving its chance of survival in the event of a disaster and it makes good business sense (Doughty, 2001; Drm.com, 2006). Management, therefore, needs continually to be reminded that the aim of business continuity is to keep the organization in business in the event of

economic and other disasters by maintaining its critical core processes. It is important that, once business continuity has been recognized as a critical component of the organisation's risk management programme, the organizational processes embrace the concept and continue to support it (Drm.com, 2006).

Figure 2: Business continuity plan process



A Case for Emergency Preparedness Master Plan

The 2012 flood disaster in Nigeria does not mean this type of problem is peculiar to the country. For instance, Doughty (2002) observed that the disaster events in New York City and Washington DC on 11 September 2001 forced many organizations' executive management in the United States to question whether their organizations would survive such a disaster. For many of the organizations, it surprised their management to find that they did not have plans

that would ensure the survival of their organizations. Hence, they began to look for natural disaster and harsh economy survival strategies. The emphasis was on the organizations' ability to have at hand master-plans for preventing disasters, managing disaster when it occurs or adapting for survival when it occurs.

One of the most critical survival dependency tools for big and even small organizations today is information technology facilities that could help in predicting or tracking natural disasters in order to take pre-emptive measures quite on time. Business continuity plan (BCP) is yet another survival strategy tool and an essential element of an organization's disaster management programme (Drj.com, 2006).

A Review of the 2012 Nigeria Floods

The 2012 Nigeria floods began in early July 2012, killed 363 recorded people and displaced over 2,100,000 others as of 5 November that year. A city by city account shows that in Lagos, the flood swallowed many roads and houses. Thousands of stranded commuters had to pay increased fares for the few bus drivers who were willing to risk travelling on the roads (Inyama et al., 2012). At Ibadan, many residents fled their houses in order to save their lives.

In the central Nigerian city of Jos in Plateau State, at least 39 people were killed due to the flooding in late July 2012. Heavy rainfall also caused the Lamingo dam near Jos to overflow, sweeping across a number of neighborhoods in the city. Approximately 200 homes were submerged or totally destroyed, while 35 people were declared missing. The floods left 3,000 people homeless, many of whom took refuge in government buildings in Jos (BBCnews, 2012). Again, in mid-August, the flood attacked the city oncemore, killing at least 33 people in Plateau state of Nigeria, according to the co-ordinator of the National Emergency Management Agency in Jos, Abdussalam Muhammad, who reported that homes were destroyed while roads and bridges were washed away, obstructing relief efforts. Over 12,000 people were affected by the flooding in six districts of the state, while hundreds were rendered homeless (BBCnews, 2012).

In Kogi State, two victims of the ravaging floods who could not bear the loss of their properties decided to take their own lives. In relief camps in Kogi, 20 people also died from hunger and harsh weather conditions (Ajani, 2012). Then, from Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Kogi, Kwara and Niger States – nine states in all – it was one lamentation song after another. In Anambra, it was so bad that two farmers who got loans from banks for yam farms that were completely damaged by the flood, had to take their lives. Four local government areas in Anambra State – Ogbaru, Anambra West, Anambra East and Ayamelum – were also virtually submerged by the ravaging flood. Again, the entire Nzam, Aguleri Otu, Nmiata, Odekpe, Osomala, Osuche, Atani, Amii, Umuzu, among other communities

in the state were deluged by flood and properties worth billions of dollars damaged. Also, the Ogbaru Anglican Cathedral and the Catholic Church in Atani, the Divisional Police Station and the High Court and Magistrate Courts in the area, as well as secondary and primary schools were totally submerged, thus, terminating all school activities for the time being. This report is just a tip of the iceberge, because as it was in Anambra, so it was in many other States all over the federation (Duru, 2012; Agbakwuru, 2012, Ebegbulem, 2012).

METHODOLOGY

Survey design was adopted in the study. The data were gathered through structured questionnaire as the only instrument. With an estimated population size of 12million people a sample size of 400 was computed through Taro Yamane's formula. Proportionate sampling technique was used to allocate it to the nine states most affected by the floods in Nigeria.

The data procured were analyzed in Likert's 5-points scale at 5% margin of error and 95% level of confidence. Only 380 copies of the questionnaire representing 95% were filled and returned, and were thus used for the analysis.

ANALYSIS

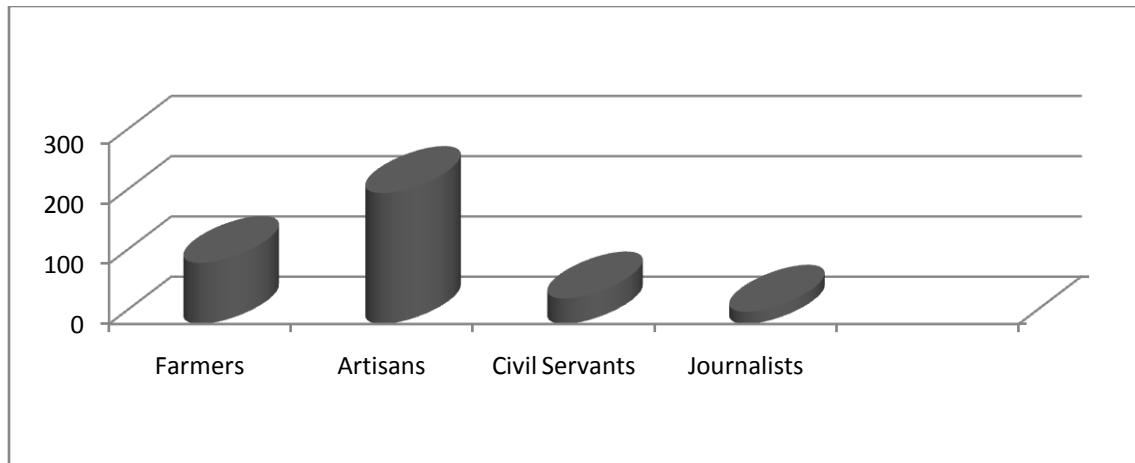
Table 1: Respondents' Demographic Data

Options	Frequency	Percentage
Sex:		
Male:	204	53.64%
Female	176	46.32%
Age:		
21 – 30 years	91	23.95%
31-40 years	101	26.58%
41 – 50 years	109	28.68%
51 years Or Above	79	20.79%
Occupation:		
Farmer	101	26.58%
Artisan	217	57.11%
Civil Servant	42	11.05%
Journalist	20	5.26%
TOTAL	380	100%

Data displayed on table 1 above indicate that 53.64% of the respondents were male, while 46.32% were female; 23.95% were in the age bracket of 21 to 30 years, 26.58% in the age range of 31 to 40 years; 28.68% in the age bracket of 41 to 50 years, while the remaining

20.79% were 51 years or above. 26.58% were farmers, 57.11% were artisans, 11.05% were civil servants working in relevant Ministries, while the remaining 5.26 respondents were journalists. Figure 3 below gives us a pictorial view of the respondents' occupational distribution.

Figure 3: The respondents' occupational distribution



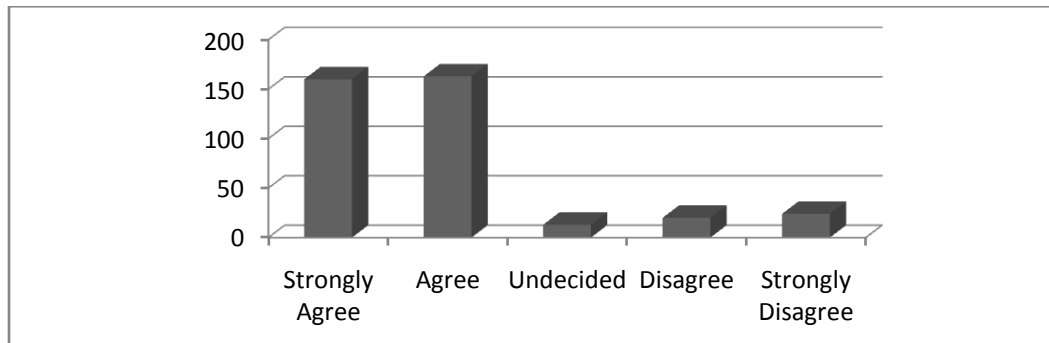
Small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future (Table 2).

Table 2: Equipped with financial emergency preparedness plan

Options	Frequency	Percent
Strongly Agree	160	42.10%
Agree	163	42.89%
Undecided	13	3.42%
Disagree	20	5.26%
Strongly Disagree	24	6.32%
Total	380	100%

Data on table 2 shows that 42.10% of the respondents strongly believed that small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future. 42.89% of the respondents equally believed that; 3.42% were undecided; 5.26% disagreed with that, while the remaining 6.32% strongly disagreed with the point. See figure 4 for a graphic picture of this result.

Figure 4: A test of the lack of financial emergency preparedness plan for the SMEs in Nigeria as part of public policy incentives to them



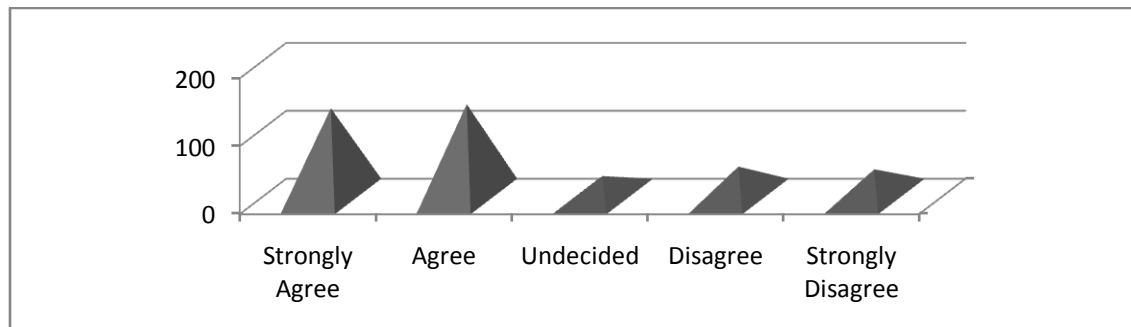
The infrastructural emergency preparedness and adaptiveness of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster (Table 3).

Table 3: Infrastructural emergency preparedness and adaptiveness

Options	Frequency	Percent
Strongly Agree	130	34.21%
Agree	136	35.79%
Undecided	30	7.89%
Disagree	44	11.58%
Strongly Disagree	40	10.52%
Total	380	100%

Data on table 3 reveal that 34.21% of the respondents strongly agreed that the infrastructural emergency preparedness and adaptation of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster. 35.79% of the respondents equally agreed with that; 7.89% were undecided; 11.58% disagreed, while 10.52% strongly disagreed with the point. See figure 5 for a pictorial graph of this result.

Figure 5: A test of the infrastructural emergency preparedness and adaptation SMEs in Nigeria



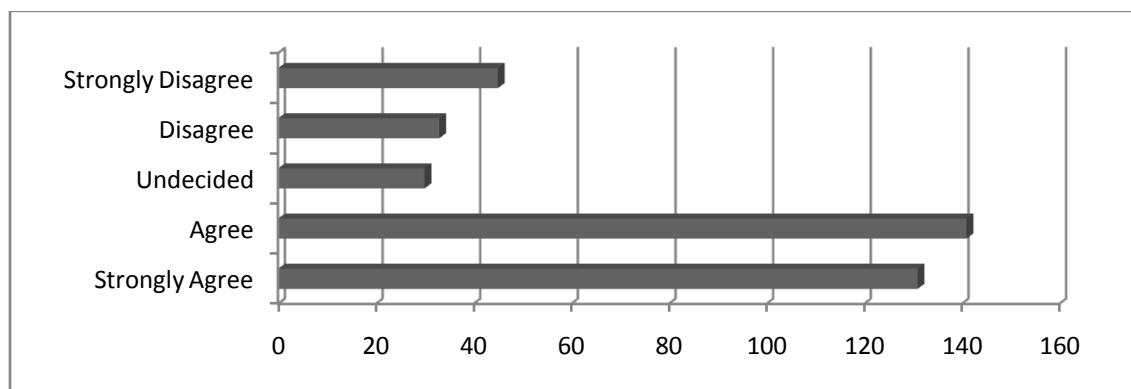
Small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disaster in future (Table 4).

Table 4: Sufficiency of Knowledgebase in handling natural disasters

Options	Frequency	Percent
Strongly Agree	131	34.47%
Agree	141	37.11%
Undecided	30	7.89%
Disagree	33	8.68%
Strongly Disagree	45	11.84%
Total	380	100%

Data on table 4 gives the information that 34.47% of the respondents strongly believed that small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base for effectively handling natural disaster in future. 37.11% of the respondents equally agreed with that; 7.89% were undecided; 8.68% disagreed, while 11.84% strongly disagreed with the point. See figure 6 for a pictorial graph of this result.

Fig. 6: A test of whether SMEs in Nigeria are not adequately enlightened and armed with the knowledge base for effectively handling natural disaster in future.



Tests of Hypotheses

This part is based on Likert's 5-points scale. The highest scale strongly agree (SA) is 5-points, Agree (A) is 4-points, Undecided (Und) is 3-points, Disagree (D) is 2-points, while Strongly Disagree (SD) is 1-point.

Hypothesis One: Small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future.

Test Statistics = Likert's 5-points scale

Decision Rule:

Accept the null-hypothesis, if $X \geq 3.50$

Reject the null-hypothesis, if $X \leq 3.49$

Table 5: Testing of Hypothesis 1

Allotted Weight	5	4	3	2	1	Σf	Mean	
Questions	SA	A	Und	D	SD			Decision
Small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future	160	163	13	20	24	380	76	Accepted
	800	652	39	40	24	1555	X = 4.09	

Result:

With a Mean (X) of 4.09, which is ≥ 3.50 , this result indicates that 'small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future.'

Hypothesis Two: The infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster.

Decision Rule:

Accept the null-hypothesis, if $X \geq 3.50$

Reject the null-hypothesis, if $X \leq 3.49$

Table 6: Testing of Hypothesis 2

Allotted Weight	5	4	3	2	1	Σf	Mean	
Questions	SA	A	Und	D	SD			Decision
The infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster	130	136	30	44	40	380	76	Accepted
	650	544	90	88	40	1412	X = 3.72	

Result:

With a Mean (X) of 3.72, which is ≥ 3.50 , this result indicates that ‘the infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster.’

Hypothesis Three: Small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disaster in future.

Test Statistics = Likert’s 5-points scale

Decision Rule:

Accept the null-hypothesis, if $X \geq 3.50$

Reject the null-hypothesis, if $X \leq 3.49$

Table 7: Testing of Hypothesis 3

Allotted Weight	5	4	3	2	1	Σf	Mean	
Questions	SA	A	Und	D	SD			Decision
Small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disaster in future	131	141	30	33	45	380	76	Accepted
	655	564	90	66	45		X = 3.74	

Result:

With a Mean (X) of 3.74, which is ≥ 3.50 , this result indicates that ‘small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disasters in future.’

Summary of Results and Their Implications

After the analysis of data procured in this study, the following results were obtained:

- i. That Small and medium-scale enterprises (SMEs) in Nigeria are not significantly equipped with financial emergency preparedness plan, as part of public policy tools for adapting to any natural disaster in the country in future.
- ii. That the infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster.

- iii. That small and medium-scale enterprises (SMEs) in Nigeria are not adequately enlightened and armed with the knowledge base, as part of public policy tools for effectively handling natural disasters in future.

The implications of the results above are multi-faceted, but none gives any cause for cheer. Firstly, there is no financial preparedness plan for SMEs and artisans in the country, which could serve as a fall-back tool for survival in times of dire economic crises or natural disasters. This is notwithstanding the fact that this sector is very important in the nation, since they command over seventy percent of the country's productive workforce. Hence, any natural disaster or economic distress that affect them, has automatically rendered over seventy percent of the country productive population unemployed. The ripple effect could only be imagined, because whatever affects any nation's productive workforce affects the entire nation, since they are the carriers of many dependants.

Again, in this age and time, it is quite sad to learn that the infrastructural emergency preparedness and adaptation capacity of small and medium-scale enterprises (SMEs) in Nigeria, as part of public policy tools is not adequate for mitigating any future natural disaster. What then is the National Emergency Management Agency (NEMA) doing? The fire-brigade approach of doling out relief materials to victims of natural disasters is not the best. This is because no amount of relief material can compensate for the physical losses, emotional and psychological trauma the victims of such disasters do normally experience. Hence, a proactive approach to the problem, which could acquaint them with the right knowledge, right attitude and right pre-emptive measures for effectively addressing the problem or mitigating the consequences, would be a far better option. Such proactive measures must incorporate providing them or assisting them to provide for themselves the requisite infrastructural and technological tools for predicting and managing disasters. In all these, however, knowledge is the best key to the problem. It is the key that will open the doors of places of likely assistance and the right frame of mind and attitude during natural disasters. It is ignorance that make some victims of natural disasters to take their lives. Such, does not help the matter at all, it rather worsens and complicates issues for the family you have left behind.

CONCLUSION

The 2012 flood disasters in Nigeria are better imagined than experienced. Greater percentage of the populace is yet to recover from the monumental calamities meted to them. Those who lost their loved ones in the disasters are still engrossed in deep grief. Empirical evidence, point to the fact that artisans and small and medium-scale entrepreneurs, majority of who are not so

literate, are usually the worst hit. A good number of them are not quite informed on the way forward when befuddled with such disasters. There comes the role of government and governmental agencies in the whole problem.

RECOMMENDATIONS

Based on the foregoing, we hereby recommend as follows:

- i. The Nigerian National Emergency Management Agency (NEMA) should embark on a national educational and enlightenment campaign to acquaint the populace on what to expect, what to do and how to seek help in the face of natural disasters.
- ii. The government should plan a financial emergency preparedness scheme for artisans and SMEs in the country, in the form of soft-condition insurance policies, so that they would see something to fall on and restart life again when untold disasters call on them.
- iii. The SMEs should also be enlightened to invest on low-cost infrastructures and technological assets for predicting and managing natural disasters.
- iv. NEMA should factor into their operations, more of proactive measures than the present fire-brigade approach to disaster management in the country.

No matter the extent of loss incurred, people should be schooled not to take their lives in the face of natural or any other disaster. They should be helped to see a better future beckoning on them, than whatever they lost.

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