



Small And Medium  
Enterprises  
Development  
Agency of  
Nigeria



# **SMEDAN AND NATIONAL BUREAU OF STATISTICS COLLABORATIVE SURVEY: SELECTED FINDINGS (2013)**



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# 1 Executive Summary

There is growing recognition of the important role Micro, Small and Medium Enterprises (MSMEs) play in economic development. They play a pivotal role through several pathways that go beyond job creation. They are growth-supporting sectors that not only contribute significantly to improve living standards, but also bring substantial local capital formation and are responsible for driving innovation and competition in developing economies. Governments at all levels have undertaken initiatives to promote the growth and development of MSMEs. The general perspective is that MSMEs are seen as accelerating the attainment of broad socio-economic objectives, including poverty reduction, employment generation, wealth creation, among others.

The 2013 National MSME Survey covered business enterprises in Nigeria employing below 200 persons (Micro, Small and Medium Enterprises). The survey was conducted in all the 36 States of the Federation and the Federal Capital Territory, Abuja. For micro enterprises (employing 1-9 persons) data were canvassed through the National Integrated Survey of Household (NISH) Schedule. Also rural and urban areas where small (employing 10-49 persons) and medium (employing 50-199 persons) enterprises are located were covered through the National Integrated Survey of Establishment (NISE) Module. Further, twelve (12) households enterprises were systematically selected per EA making a total of 480 Households visited in each state and the FCT. This sample was considered large enough to give estimates at state level from where states and national estimates were aggregated. Under the establishment component, 4,000 Small and Medium Enterprises were selected for study across the country in 13 sectors using the principles of Probability Proportional to Size (PPS) to allocate number of establishments to states according to the concentration of the establishments.

The sectors are:

- i. Manufacturing
- ii. Wholesale and Retail trade; Repairs of Motor Vehicles and Motor Cycles

- iii. Accommodation and Food service Activities
- iv. Mining and Quarrying
- v. Construction
- vi. Water Supply; Sewerage, Waste Management and Remediation
- vii. Agriculture, Forestry, Fishing and Hunting
- viii. Transport and Storage
- ix. Information and Communication
- x. Administrative and Support Services Activities
- xi. Education
- xii. Art Entertainment and Recreation
- xiii. Other Services Activities

In view of the above, some of the findings of the survey are as follows:

- The total number of MSMEs at 2013 stood at 37,067,416 (Micro-36,994,578, Small- 68,168, and Medium-4,670).
- The initial start-up capital 68.35% of micro enterprises was predominantly less than fifty thousand Naira, while small and medium enterprises were predominantly less than ten million Naira.
- Lagos state has the highest number of small and medium enterprises (11,663), while Kwara state has the least (226).
- Lagos state also has the highest number of micro enterprises (3,224,324), followed by Oyo state (1,864,954), then Kano state (1,794,358). While the FCT (482,365) and Nasarawa state (382,086) recorded the least.
- The main challenges confronting the operations of MSMEs in Nigeria as revealed by the survey are access to finance and poor infrastructure, inconsistency in government policies, poor support (business development services), access to market, multiple taxation and obsolete technology
- The total number of persons employed by the MSME sector as at December, 2013 stood at 59,741,211, representing 84.02% of the total labour force.
- Female entrepreneurs accounted for 43.32% in the ownership structure of micro enterprises as against 22.75% in small and medium enterprises.
- Most of the entrepreneurs interviewed are not aware of SMEDAN and their services. The beneficiaries of SMEDAN Services are very minimal in virtually all the states.
- Over 70% of the entrepreneurs do not have patent right, hence their intellectual property are not protected.
- The ownership structure by age showed that the age bracket of 24-50 dominates. Hence youth entrepreneurs are dominant.

- The three priority areas of assistance to MSMEs are access to finance, provision of infrastructure and regular supply of power and water.
- Most of the MSMEs are not covered by any insurance policy, that is, most of them are not insured.
- The skills gap by sector showed that qualified artisans are readily available in most of the sectors surveyed.
- In terms of average capacity utilisation, most of the MSMEs are operating below optimum capacity.
- Most of the enterprises are operating without a business plan and most of them do not belong to any business membership association.
- MSMEs contribution to the Nation's Gross Domestic Product in nominal terms stood at 48.47% as at the period under review.
- MSMEs contribution to export stood at 7.27%

**The survey recommends that the intervention programmes put in place to ameliorate the challenges of the MSMEs should be strengthened.**

## 2 Introduction

### Preamble

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It is an established fact globally that the Micro, Small, and Medium Enterprises sector is a key engine to economic growth and development. This sector is responsible for most of the advances in new products and process, provides most of the employment opportunities but is also a key indicator of the overall performance of an economy. The dynamic nature of this sector also makes it vulnerable to a high mortality rate occasioned by sudden shifts in economic policy, global trends, global shocks in international markets and many unforeseen situations. The lean nature and size of this sector, which underscores its vulnerability, is also its key asset. It is flexible and can easily rise up to and adapt to sudden change in situations locally and globally. These are some of the underlying facts, which necessitated a change of focus in Nigeria's economic policy direction.

Nigeria's population of over 160 million people with over 65% of that figure being below the age of 35 makes a change of policy imperative. No country with the abundant potentials and size in land and population can afford to maintain a status as a rentier economy on a single commodity, oil. Therefore one of the few alternatives open to policy makers was to look inward and seek to develop the national economy through the MSME sector. Many efforts are going on concurrently within the last Twelve years to boost this sector of the national economy, starting from the creation of an Agency solely responsible for the promotion and development of this sector (SMEDAN), implementation of the NEDEP (National Enterprise Development Programme), creation of the MSME national and state councils, YOUWIN, the revised National MSME Policy and other funding access of the central bank of Nigeria and other development banks. The MSME sector as an important catalyst for growth needs such fundamental policy support. Government also believes that unlocking the key potential of this sector also involves additional support in Agriculture and the provision of regular and affordable power supply. Several efforts are underway in



boosting the generation and distribution of electricity nationwide. Credit facilities, extension services in new farming techniques, value chain addition, and enhancement in the supply of fertiliser are being pursued in the Agricultural sector.

## Background to the Study

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The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003, to facilitate the promotion and development of the Micro, Small and Medium Enterprises (MSMEs) sector in an efficient and sustainable manner. The overall objective was reducing poverty through wealth and job creation to facilitate socio-economic transformation. This necessitates the need for accurate and reliable data for a strategic plan that will foster economic transformation in Nigeria. To facilitate this objective the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) and the National Bureau of Statistics (NBS) conducted this national survey.

With the overall objective of reducing poverty through wealth and job creation and facilitating national economic development, the Micro, Small and Medium Enterprise are perceived as engine of socio-economic transformation in both developed and developing countries. SMEDAN is striving to fill the gap of the dearth and paucity of credible and reliable database, which is one of the main constraints in the development of this sub sector.

In light of the above, the need for consistent and reliable database for MSMEs in Nigeria is imperative. Hence the importance of this survey, however, SMEDAN will continue to update and provide credible MSME data through collaboration with both private and public institutions. The Agency through a robust MSME database will continue to evolve a strategic plan and programme towards vibrant and virile MSMEs that will stimulate and trigger economic development in Nigeria.

## Objectives of the Study

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The main objective of this survey is to establish a credible and reliable database for the MSME sector in Nigeria that does not preclude the importance of the survey in:

- i. Assessing the contribution of the MSME sector to GDP in Nigeria
- ii. Knowing the number of MSMEs in the Nigerian federation on state wide and sector by sector basis
- iii. Identify the main challenges and constraints facing the MSME sector in Nigeria
- iv. Determine the contribution of the MSME sector to employment generation in Nigeria
- v. Determine the contribution of MSMEs to export
- vi. Identify the number of MSMEs owned on gender basis
- vii. Identify the ownership structure of MSMEs by age
- viii. Identify the skills gap within the MSME sector
- ix. Determine capacity utilisation within the sector
- x. Ascertain the top priority areas for intervention and assistance to the sector
- xi. Identify financing windows for the MSME sector for raising low cost finance.

## Definition

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As in developed economies, Nigeria with the introduction of the National Policy on MSMEs has addressed the issue of definition as to what constitutes micro, small and medium enterprises. The definition adopts a classification based on dual criteria, employment and assets (excluding land and buildings) as shown below.

S/N	Size Category	Employment	Assets (=N= Million) (excl. land and buildings)
1	Micro enterprises	Less than 10	Less than 5
2	Small enterprises	10 to 49	5 to less than 50
3	Medium enterprises	50 to 199	50 to less than 500

- Micro Enterprises are those enterprises whose total assets (excluding land and buildings) are less than Five Million Naira with a workforce not exceeding ten employees.
- Small Enterprises are those enterprises whose total assets (excluding land and building) are above Five Million Naira but not exceeding Fifty Million Naira with a total workforce of above ten, but not exceeding forty-nine employees.
- Medium Enterprises are those enterprises with total assets excluding land and building) are above Fifty Million Naira, but not exceeding Five Hundred Million Naira with a total workforce of between 50 and 199 employees.

If there exists a conflict on classification between employment and assets criteria (for example, if an enterprise has assets worth seven million naira (N7M) but employs 7 persons), the employment-based classification will take precedence and the enterprise would be regarded as micro.

### Relevance of MSMEs

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It is evidently clear that the micro, small and medium enterprises could play a catalytic role in the economic transformation of Nigeria. The role includes substantial contribution of the sector to the gross domestic product, employment generation, export, increasing local value addition and technological advancement. Other measures advanced by the advocates of micro, small and medium enterprises development in the country include:

- i. The low level of capital required in the establishment of the enterprises.
- ii. The large number of the establishment and their labour intensive modes of operation guarantees employment for a large number of persons (labour intensive).
- iii. Inventions, adaptations, and general technological development are common in these enterprises.
- iv. A more equitable distribution of income is usually achieved in this sector.
- v. Industrial diversification and a relatively more balanced regional development are assured.
- vi. The evolution of indigenous enterprise is common amongst these establishments.
- vii. General enhancement of the tempo of industrial development is visible among these enterprises.

- viii. Tendency among these enterprises to become feeders of large-scale enterprises and service products made by the latter.

### 3 Methodology

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#### Introduction

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Following the successful production of a credible and reliable baseline data for Micro, Small and Medium Enterprises (MSMEs) in 2010, the need for re-assessment of the impacts of government policies and programmes on the Nigerian MSMEs becomes imperative. This survey is a follow of the baseline to ascertain the successes or otherwise of the policies and programmes of Small and Medium Enterprises Development Agencies of Nigeria (SMEDAN) and to also determine the contribution of these MSMEs to the Gross Domestic Product, export and employment generation.

In general practice, the employment size of enterprises is the major factor used in its classification into sectors worldwide. Following this principle, the criterion/classification adopted for the survey was determined by the employment size of enterprises as shown in the table below:

<b>Sector</b>	<b>Micro</b>	<b>Small</b>	<b>Medium</b>	<b>Large</b>
Employment Band	Less than 10	10 – 49	50 - 199	200 and above

#### Objectives

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The main objective of this survey exercise is to:

Principally ensure the currency of available data and its conformity with baseline data aimed at providing a reliable and 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.

Other objectives include:

1. Determine the contribution of these Micro, Small and Medium enterprises (MSMEs) sub-sector e.g. manufacturing, building and construction, etc. to GDP in Nigeria.
2. Determine the number and spread of Micro, Small and Medium Enterprises (MSMEs) in Nigeria on the basis of geo-political zones and states.
3. Identify the challenges and constraints facing the operation of Micro, Small and Medium enterprises in Nigeria
4. Identify the number of people employed in the MSMEs sub-sector.

5. Identify the number of MSMEs owned by women and men towards gender equity.
6. Determine gender ownership of these MSMEs within age brackets, their categories and sizes, access to finances as well as contribution to export.
7. Determine number of jobs created, level of capacity building to their employees.
8. Determine the growth rate of MSMEs in Nigeria.
9. Identify the number of MSMEs that are not registered with the Corporate Affairs Commission
10. Determine the number of MSMEs that does not have an insurance policy.
11. Identify the number of MSMEs that have patent right.
12. Determine the number of MSMEs that operate with/without a business plan, etc.

## Coverage

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The survey was conducted in all the 36 states of the Federation and the Federal Capital Territory (FCT), Abuja and it cut across both urban and rural enumeration areas (EAs) in the country. The EAs selected for the study are those with Micro Enterprises using National Integrated Survey of Households (NISH) Module of the National Bureau of Statistics Local Government Frame.

In the establishment component, both urban and rural areas where small and medium enterprises are located were also canvassed through National Integrated Survey of Establishment (NISE) Module.

## Scope

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

- i. Holding identification
- ii. Business Status
- iii. Free Entry and Competition
- iv. Input, Output, Expenditure and Receipts
- v. Technical Support Services/Enterprises growth
- vi. Level of employment
- vii. Educational Qualification of workers
- viii. Total revenue/Turnover
- ix. Capacity Utilization
- x. Inventory
- xi. Production
- xii. Source of working capital, etc.

## Sample Design

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The frame of Enumeration Areas demarcated by the National Population Commission for 2006 Housing and Population Census was used to select micro enterprises households for the Household component of the survey while the frame of Small and Medium Enterprises with the Business Enterprises Division of National Bureau of Statistics was used for the establishment component.

The selected Enumeration Areas cut across the frame of Enumeration Areas in each state depending on the concentration of these Micro Enterprises. Forty (40) EAs were selected per state including the Federal Capital Territory, Abuja which was equally treated as a state in both components of the survey.

Further, twelve (12) households with enterprises were systematically selected per EA making a total of 480 Households with enterprises that were visited in each state and the FCT, Abuja. This sample was considered large enough to give a robust estimate at the state level from where states and national estimates could be aggregated.

For the establishment component, 4000 Small and Medium Enterprises were selected for study across the country in 13 sectors using the principles of Probability Proportional to Size (PPS) to allocate number of establishments to states according to the concentration of the establishments.

The sectors are:

- xiv. Manufacturing
- xv. Wholesale and Retail trade; Repairs of Motor Vehicles and Motor Cycles
- xvi. Accommodation and Food service Activities
- xvii. Mining and Quarrying
- xviii. Construction
- xix. Water Supply; Sewerage, Waste Management and Remediation
- xx. Agriculture, Forestry, Fishing and Hunting
- xxi. Transport and Storage
- xxii. Information and Communication
- xxiii. Administrative and Support Services Activities

- xxiv. Education
- xxv. Art Entertainment and Recreation
- xxvi. Other Services Activities

### Survey Instruments

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A generic questionnaire was adopted for both micro and the small and medium enterprises. This was meant to allow easy administration of the questionnaires. A very comprehensive manual of instruction was also adopted to explain in details all that was required to fill the questionnaire properly and also serve as reference material for the field staff.



## 4 Conclusion

The survey covered Micro, Small and Medium enterprises employing 1-199 persons. The Micro aspect of the survey covered enterprises employing 1-9 person(s) and it is classified as informal sector. The formal sector (Small and Medium) covered enterprises engaging 10-199 persons.

The survey generated a lot of data and the result is no doubt revealing, considering the key findings. Micro enterprises dominated with highest number of enterprises, while Small and Medium enterprises result showed strong correlation in the number of enterprises recorded in states like Lagos, Oyo and Kano to mention but few.

The immense financial assistance received from the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) on the survey did not only enhanced the capability of the National Bureau of Statistics (NBS) in achieving high response rate but also gave a lot of credence to the result of the survey. The calibre of officers used for the exercise accounted for the high achievement. Adequate publicity was another factor that contributed to the success of the survey.

On the other hand, the attitude of some enterprises who delayed their questionnaire or outright refusal is regrettable. The adverse consequences of these actions are far reaching to the nation in government's planning and transformation programmes for the benefit of the people. The Government economic programmes and policy formulation cannot be meaningfully achieved without reliable data on Micro, Small and Medium Enterprises (MSMEs) in Nigeria.

This survey report which is the second in its series has presented a vivid statistical report on Micro, Small and Medium Enterprises (MSMEs) activities in Nigeria in the year 2013. It has revealed relevant statistics on MSMEs. activities.

The report also presents the contribution of MSMEs to the nation's Gross Domestic Product (GDP). It is expected that useful policy would emerge from the major findings of this survey. The recommendations made in this report will assist policy-makers in Nigeria in their ploy to move the economy forward.

## Policy Recommendations

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- A proactive strategy is necessary to address the 6 key constraints faced by the sector:
  - Access to finance
  - Weak infrastructure
  - Inconsistency of Government Policies
  - Access to market
  - Multiple taxation
  - Obsolete technology
- Stable financial development, effective and secure financial systems and targeted lending.
- Good institutions at all levels of government supporting and promoting MSMEs. This will ensure corruption and regulatory burdens are minimized and rule of law, land and property rights, creditors' rights etc. are overcome accordingly.
- Good infrastructure and facilities that encourage MSMEs to pool their information and resources
- High level of entrepreneurship and sufficient human capital development
- Promotion of and access to innovation and technology and adequate openness to foreign technology.
- Good policies that encourage stable exchange rates, low inflation, minimize entry regulations and promote attainment of higher levels of productivity.
- As the economy grows, appropriate rules and regulations that encourage fair competition should be in place to guide the increasing number of companies involved in the domestic and export markets.
- Stable policies targeted at MSMEs that provide sustained support and guidance and encourage investment in the sector
- There is an urgent need for renewal and upgrading of MSMEs infrastructure located in the existing Industrial Development Centres through cluster development approach. The development process needs to be implemented properly and should be strengthened with ample work space and provision of cluster common infrastructure to enhance their productivity.

- MSMEs generally lack the understanding and ability to determine the competencies that are required by an employee to fulfil his/her role. These skill gaps exist in all the sectors. MSMEs will need to invest in training and development that leads to skill development and job enhancement. Government through SMEDAN should strive to provide a solution to the skill gaps in the MSME sub-sector. This makes the issue of capacity building an important area to focus upon. The building of new and renovation of existing technical colleges is highly advised.
- The competitiveness of any economy depends on how efficient all the resources in the process of production are utilized and how efficient these are marketed, hence the entire chain of production has to be efficient. This means that the process of production has to be cost efficient and meets quality needs of the consumers. The operational cost of MSMEs should be addressed towards attaining cost efficiency through the use of latest technology. The issue of power outages and other basic infrastructure such as access roads and transportation should also be addressed.
- Most of the MSMEs do not have patent right and their intellectual property are not protected. The Ministry of Industry, Trade and Investment, SMEDAN and NOTAP should assist the MSMEs in this regard by setting up an intellectual property facilitation cell, which will provide a range of intellectual property related services, such as prior art search, patent landscape and interface for technology transfer.
- SMEDAN services to MSMEs should be restructured for positive impact. The Agency should be able to provide a wide spectrum of technical services to the MSMEs. These should include common facilities for testing, tool room services, technology up-gradation, modernization, quality improvement, training for entrepreneurship development, a number of training for skill up-gradation, preparation of project and product profiles, technical and managerial consultancy, assistance for exports and advocacy to government on issues affecting MSMEs in Nigeria.
- On access to finance by MSMEs, SMEDAN should critically address this constraint by evolving a Credit Rating Scheme and Credit Guarantee Scheme for the sub-sector. This will make financing the sub sector attractive to banks and other investors.
- Awareness/information dissemination of SMEDAN and SMEDAN activities are very poor as revealed by the survey. The current knowledge dissemination system is limited in its outreach. There is a need to develop a better communication strategy and use of new age media tools.
- Most of the MSMEs are not registered. Hence, creating a huge informal economy with its adverse implication on Government policies and

programmes. SMEDAN should strive to mainstream these huge informal enterprises to the formal economy.

- Most of the sectors are operating below optimum capacity. SMEDAN should endeavour to enhance their capacity.

The key to the economic emancipation of Nigeria lies in the generation of sufficient financial revenue, foreign exchange, increased employment and the opening of her borders to global competition. It is reasonable to say that this is therefore firmly dependent upon the structured and orderly development of the MSME sector.

## 5 Selected Tables for Micro-Enterprises

**Table 1 Distribution of Micro-enterprises by State**

STATE	NUMBER
ABIA	904,721
AKWA-IBOM	1,319,607
ANAMBRA	1,223,395
BAUCHI	944,503
BAYELSA	541,332
BENUE	1,479,145
CROSS RIVER	921,256
DELTA	1,536,158
EBONYI	577,216
EDO	898,084
EKITI	964,179
ENUGU	1,064,893
GOMBE	527,230
IMO	1,296,386
JIGAWA	820,001
KADUNA	1,635,453
KANO	1,794,358
KATSINA	1,216,604
KEBBI	692,104
KOGI	967,431
KWARA	717,909
LAGOS	3,224,324
NASARAWA	382,086
NIGER	977,240
OGUN	1,165,848
ONDO	1,026,770
OSUN	1,356,174
OYO	1,864,954
PLATEAU	786,504
RIVERS	1,749,911
SOKOTO	700,106
TARABA	513,973
ZAMFARA	722,360
FCT	482,365
<b>Total</b>	<b>36,994,578</b>

**Table 2 Micro-enterprises by Economic Sector**

SECTOR	2013	
	NUMBER	PERCENT
Agriculture	3,300,778	8.92
Mining and Quarrying	70,443	0.19
Manufacturing	4,887,395	13.21
Sewage, Waste Management and Remediation Activities	7,875	0.02
Construction	731,303	1.98
Wholesale and Retail	20,224,627	54.67
Transportation and storage	1,760,932	4.76
Accommodation and Food Services	2,039,517	5.51
Information and communication	335,604	0.91
Administration and support services	213,724	0.58
Education	104,420	0.28
Arts, entertainment and Recreation	390,609	1.06
Other services	2,927,351	7.91
Transport, storage and communication	0	0.00
Hotel and Restaurant	0	0.00
<b>Total</b>	<b>36,994,578</b>	<b>100.00</b>

**Table 3: Micro-enterprise Business Registration by Economic Sector**

ECONOMIC SECTOR	REGISTERED
Agriculture	77,053
Mining and Quarrying	9,562
Manufacturing	173,213
Electricity, Gas, Steam and Air Conditioning	27,027
Water Supply, Sewerage	739
Construction	48,843
Wholesale and Retail	702,228
Transportation and Storage	74,142
Accommodation and Communication	55,667
Information and Communication	45,691
Financial and Insurance	10,325
Real Estate Activities	13,355
Professional Scientific Technical	20,355
Administration and Support Services	12,327
Public administration	7,726
Education	28,532
Human health and Social work	50,900
Arts, entertainment and Recreation	14,479
Other Services	109,292
<b>Total</b>	<b>1,481,457</b>

**Table 4: Employment Generated in Micro-enterprises by State**

STATE	Sex				TOTAL Number
	Male		Female		
	Number	Percent	Number	Percent	
ABIA	1,093,463	3.10	874,947	3.88	1,968,410
ADAMAWA		0.00		0.00	
AKWA- IBOM	1,101,991	3.12	1,062,345	4.71	2,164,337
ANAMBRA	741,653	2.10	699,395	3.10	1,441,047
BAUCHI	1,282,225	3.63	23,426	0.10	1,305,651
BAYELSA	325,322	0.92	293,108	1.30	618,430
BENUE	1,147,627	3.25	819,527	3.63	1,967,153
BORNO		0.00		0.00	
CROSS RIVER	804,170	2.28	643,940	2.85	1,448,110
DELTA	533,737	1.51	1,869,839	8.29	2,403,576

EBONYI	889,667	2.52	240,756	1.07	1,130,422
EDO	755,873	2.14	527,277	2.34	1,283,150
EKITI	716,777	2.03	723,993	3.21	1,440,771
ENUGU	855,020	2.42	601,920	2.67	1,456,940
GOMBE	1,659,926	4.71	172,505	0.76	1,832,431
IMO	858,003	2.43	602,331	2.67	1,460,335
JIGAWA	778,176	2.21	161,931	0.72	940,106
KADUNA	2,071,929	5.87	295,531	1.31	2,367,461
KANO	2,009,734	5.70	327,544	1.45	2,337,278
KATSINA	1,682,090	4.77	273,144	1.21	1,955,234
KEBBI	1,034,035	2.93	59,897	0.27	1,093,933
KOGI	2,897,835	8.21	1,312,771	5.82	4,210,605
KWARA	438,935	1.24	574,264	2.55	1,013,199
LAGOS	2,379,713	6.75	3,197,299	14.17	5,577,011
NASARAWA	348,701	0.99	164,964	0.73	513,665
NIGER	725,552	2.06	246,391	1.09	971,943
OGUN	1,004,908	2.85	747,949	3.32	1,752,856
ONDO	282,442	0.80	845,032	3.75	1,127,474
OSUN	547,016	1.55	1,049,513	4.65	1,596,530
OYO	1,664,976	4.72	1,837,567	8.15	3,502,542
PLATEAU	911,418	2.58	288,342	1.28	1,199,760
RIVERS	1,158,797	3.28	1,395,049	6.18	2,553,846
SOKOTO	1,048,176	2.97	31,105	0.14	1,079,281
TARABA	509,727	1.44	51,712	0.23	561,439
YOBE		0.00		0.00	
ZAMFARA	721,057	2.04	239,717	1.06	960,774
FCT	295,696	0.84	304,993	1.35	600,689
Total	35,276,366	100.00	22,560,025	100.00	57,836,391



**Table 5: Employment Generation in Micro-enterprises by Economic Sector and Sex**

Sector						
	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
<b>Agriculture</b>	5,763,161	16.35	1,232,210	5.45	6,995,371	12.10
<b>Mining and Quarrying</b>	162,877	0.46	14,954	0.07	177,832	0.31
<b>Manufacturing</b>	4,796,232	13.61	2,869,744	12.70	7,665,976	13.25
<b>Water Supply, Sewerage</b>	7,875	0.02	61,913	0.27	69,788	0.12
<b>Construction</b>	1,139,901	3.23	72,417	0.32	1,212,318	2.10
<b>Wholesale and Retail</b>	16,122,951	45.75	14,155,462	62.66	30,278,413	52.35
<b>Transportation and Storage</b>	2,224,601	6.31	133,773	0.59	2,358,374	4.08
<b>Accommodations and Food Services</b>	1,107,644	3.14	1,826,697	8.09	2,934,341	5.07
<b>Information and Communication</b>	459,337	1.30	157,619	0.70	616,956	1.07
<b>Real Estate Activities</b>					0	
<b>Administration and Support Services</b>	301,778	0.86	62,209	0.28	363,987	0.63
<b>Education</b>	261,087	0.74	194,445	0.86	455,532	0.79
<b>Human and Social work</b>					0	
<b>Arts, entertainment and Recreation</b>	606,658	1.72	225,805	1.00	832,463	1.44
<b>Other Services</b>	2,156,202	6.12	1,539,746	6.82	3,695,948	6.39
<b>Total</b>	<b>35,245,162</b>	<b>100.00</b>	<b>22,591,229</b>	<b>100.00</b>	<b>57,836,391</b>	<b>100.00</b>

**Table 6: Distribution of Micro-enterprises by Legal Status**

<b>OWNERSHIP STATUS</b>	<b>FREQUENCY</b>
SOLE PROPRIETORSHIP	36,158,903
PARTNERSHIP	473,351
PRIVATE LIMITED LIABILITY COMPANY	219,429
COOPERATIVE	34,956
FAITH BASED ORGANISATION	997
OTHERS	106,942
<b>Total</b>	<b>36,994,578</b>

**Table 7: Distribution of Micro-enterprises by Economic Sector**

<b>ECONOMIC SECTOR</b>	<b>NUMBER</b>
Agriculture	3,300,778
Mining and Quarrying	70,443
Manufacturing	4,887,395
Electricity, Gas, Steam and Air Conditioning	187,068
Water Supply, Sewerage	7,875
Construction	731,303
Wholesale and Retail	20,037,559
Transportation and Storage	1,668,108
Accommodation and Communication	1,931,126
Information and Communication	335,604
Financial and Insurance	43,298
Real Estate Activities	108,391
Professional Scientific Technical	111,961
Administration and Support Services	192,987
Public administration	10,216
Education	104,420
Human health and Social work	237,157
Arts, entertainment and Recreation	153,452
Other Services	2,833,875
<b>Total</b>	<b>36,953,015</b>
Missing/NA	41,563
<b>Grand Total</b>	<b>36,994,578</b>

**Table 8: Micro-enterprises' Business Insurance by Economic Sector**

Sector Classification	Insured		Not Insured		Total
	Number	Percent	Number	Percent	
Agriculture	353,585	10.71	2,947,193	89.29	3,300,778
Mining and Quarrying	9,596	13.62	60,847	86.38	70,443
Manufacturing	202,896	4.16	4,678,356	95.84	4,881,253
Sewerage, Waste Management and Remediation Activities	0	0.00	7,875	100.00	7,875
Construction	52,679	7.20	678,624	92.80	731,303
Wholesale and Retail	856,258	4.21	19,342,835	95.79	20,199,092
Transportation and Storage	198,541	11.83	1,552,913	88.17	1,751,456
Accommodations and Food Services	72,949	3.35	18,748,001	96.65	20,785,951
Information and Communication	33,361	10.17	294,752	89.83	328,113
Administration and Support Services	14,464	5.79	196,364	94.21	210,826
Education	11,192	10.72	93,228	89.28	104,420
Arts, entertainment and Recreation	33,491	1.40	357,117	98.60	390,609
Other Services	143,417	4.78	2,630,411	95.22	2,773,829
Total	1,989,796	5.39	34,910,113	94.61	36,899,909
Missing/NA					94,669

**Table 9: Distribution of Micro-enterprises by Initial Start-Up Capital Bands**

AMOUNT (N '000)	NUMBER
Below 50	25,284,047
50 - 100	5,328,769
101 - 200	3,321,920
201 - 300	978,266
301 - 400	413,326
401 - 500	503,340
501 - 600	131,363
601 - 700	105,012
701 - 800	91,734
801 - 900	53,422
901 - 1000	100,091
Above 1000	471,835
Total	36,783,126
Missing/NA	211,452
<b>Grand Total</b>	<b>36,994,578</b>

**Table 10: Distribution of Micro-Enterprises by Source of Capital**

SOURCE OF CAPITAL	NUMBER
PERSONAL SAVING	28,885,499
LOAN	1,344,326
FAMILY SOURCE	8,681,701
COOPERATIVE/ESUSU	3,139,794
GRANTS	730,434

**Table 11: Micro-Enterprises' Business Capacity Turnover (Monthly Average Sales), 2012**

<b>AMOUNT (N '000)</b>	<b>NUMBER</b>
Below 50	24,656,347
50 - 100	3,412,223
101 - 200	1,749,237
201 - 300	598,229
301 - 400	245,536
401 - 500	126,517
501 - 600	83,124
601 - 700	33,560
701 - 800	83,938
801 - 900	48,556
901 - 1000	70,022
Above 1000	254,472
Total	31,361,762
Missing/NA	5,632,816
<b>Grand Total</b>	<b>36,994,578</b>

**Table 12: Micro-Enterprises' Business Capacity Turnover (Monthly Average Sales), 2013**

<b>AMOUNT (N '000)</b>	<b>NUMBER</b>
Below 50	24,965,245
50 – 100	4,556,715
101 – 200	2,129,017
201 – 300	804,493
301 – 400	364,912
401 – 500	162,059
501 – 600	91,289
601 – 700	68,965
701 – 800	91,741
801 – 900	63,779
901 – 1000	78,678
Above 1000	355,163
Total	33,732,057
Missing/NA	3,262,521
<b>Grand Total</b>	<b>36,994,578</b>

**Table 13: Micro-Enterprises' Business Cost of Labour and Capital (Staff Emolument), 2012**

<b>AMOUNT (N '000)</b>	<b>NUMBER</b>
Below 50	26,209,546
50 - 100	1,626,530
101 - 200	1,374,329
201 - 300	713,535
301 - 400	408,625
401 - 500	236,210
501 - 600	215,940
601 - 700	29,517
701 - 800	59,926
801 - 900	43,704
901 - 1000	24,000
Above 1000	126,383
<b>Total</b>	<b>31,068,246</b>
Missing/NA	5,926,332
<b>Grand Total</b>	<b>36,994,578</b>

**Table 14: Micro-Enterprises' Business Cost of Labour and Capital (including Staff Emolument), 2013**

<b>AMOUNT (N '000)</b>	<b>NUMBER</b>
Below 50	25,131,464
50 - 100	2,050,451
101 - 200	1,571,633
201 - 300	645,781
301 - 400	479,364
401 - 500	396,536
501 - 600	202,210
601 - 700	60,531
701 - 800	155,654
801 - 900	82,692
901 - 1000	26,863
Above 1000	181,822
<b>Total</b>	<b>30,985,002</b>
Missing/NA	6,009,575
<b>Grand Total</b>	<b>36,994,578</b>

**Table 15: Micro-Enterprises' Total Administrative/Operating Costs, 2012**

<b>AMOUNT (N '000)</b>	<b>FREQUENCY</b>
Below 50	20,462,346
50 - 100	4,111,183
101 - 200	2,445,413
201 - 300	1,008,387
301 - 400	635,063
401 - 500	312,630
501 - 600	188,231
601 - 700	276,201
701 - 800	92,719
801 - 900	58,806
901 - 1000	46,705
Above 1000	368,123
<b>Total</b>	<b>30,005,805</b>
Missing/NA	6,988,773
<b>Grand Total</b>	<b>36,994,578</b>

**Table 16: Micro-Enterprises' Total Administrative/Operating Costs, 2013**

<b>AMOUNT (N '000)</b>	<b>FREQUENCY</b>
Below 50	18,399,277
50 - 100	4,798,298
101 - 200	3,135,265
201 - 300	1,005,442
301 - 400	842,509
401 - 500	430,792
501 - 600	279,731
601 - 700	230,396
701 - 800	194,283
801 - 900	121,939
901 - 1000	80,634
Above 1000	500,097
<b>Total</b>	<b>30,018,662</b>
Missing/NA	6,975,916
<b>Grand Total</b>	<b>36,994,578</b>

**Table 17: Micro-Enterprises' Daily Usage of Alternative Source of Power by Sector**

Sector Classification	1-5 HOURS		6-10 HOURS		11-15 HOURS		16-20 HOURS		ABOVE 20 HOURS		Total
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Agriculture	1,628,441	60.78	797,817	29.78	117,577	4.39	53,837	2.01	81,479	3.04	2,679,151
Mining and Quarrying	26,745	59.76	14,971	33.45	3,038	6.79	0	0.00	0	0.00	44,754
Manufacturing	2,491,346	61.80	1,132,167	28.08	304,126	7.54	54,644	1.36	49,040	1.22	4,031,324
Sewerage, Waste Management and Remediation Activities	2,295	32.16	4,840	67.84	0	0.00	0	0.00	0	0.00	7,136
Construction	326,406	59.68	149,204	27.28	45,257	8.28	10,062	1.84	15,970	2.92	546,899
Wholesale and Retail	9,262,230	59.64	4,719,945	30.36	1,033,745	6.58	142,528	0.91	388,130	2.51	15,546,577
Transportation and Storage	794,016	62.21	403,131	29.72	66,566	4.66	11,002	0.75	32,618	2.66	1,307,332
Accommodation and Food Services	838,265	52.12	559,232	36.19	132,407	8.68	13,895	0.93	31,296	2.09	1,575,094
Information and Communication	148,330	48.69	113,016	37.10	30,230	9.92	8,160	2.68	4,881	1.60	304,617
Administration and Support Services	83,990	49.56	83,499	46.10	3,170	2.04	0	0.00	3,559	2.29	174,219
Education	43,396	46.87	47,585	51.40	709	0.77	0	0.00	891	0.96	92,581
Arts, entertainment and Recreation	202,993	60.00	106,697	32.10	33,221	5.52	1,903	1.57	3,489	0.80	348,304
Other Services	1,389,279	56.46	800,150	32.56	168,792	7.00	42,442	1.83	53,799	2.15	2,454,461
<b>Total</b>	<b>17,237,731</b>	<b>59.21</b>	<b>8,932,257</b>	<b>30.68</b>	<b>1,938,838</b>	<b>6.66</b>	<b>338,472</b>	<b>1.16</b>	<b>665,152</b>	<b>2.28</b>	<b>29,112,450</b>



**Table 18: Micro-Enterprises' Skills Gap by Economic Sector**

Sector Classification	Qualified Artisans Readily Available		Qualified Artisans Not Readily Available		Total
	Number	Percent	Number	Percent	
Agriculture	2,066,890	62.65	1,232,412	37.35	3,299,303
Mining and Quarrying	24,316	34.52	46,127	65.48	70,443
Manufacturing	2,798,249	57.44	2,073,256	42.56	4,871,504
Sewerage Waste Management and Remediation Activities	5,189	65.89	2,686	34.11	7,875
Construction	487,428	66.80	242,244	33.20	729,672
Wholesale and Retail	10,737,633	53.33	9,394,963	46.67	20,132,596
Transportation and Storage	973,152	55.13	784,490	44.87	1,757,642
Accommodations and Food Services	978,659	48.01	1,055,046	51.99	2,033,704
Information and Communication	185,804	56.63	142,309	43.37	328,113
Administration and Support Services	10,154,464	74.04	59,259	25.96	213,723
Education	51,345	49.17	53,075	50.83	104,420
Arts, entertainment and Recreation	260,392	68.24	130,216	31.76	390,609
Other Services	1,651,146	57.84	1,189,502	42.16	2,840,652
Total	20,400,877	55.40	16,421,489	44.60	36,822,365
NA/Missing					172,213

**Table 19: Major Government Policy that Affects Micro-Enterprises *Most Favorably***

<b>POLICY</b>	<b>FREQUENCY</b>
ENVIRONMENT SANITARY	18,505,191
ROAD MAINTENANCE	19,701,440
INTRODUCTION OF RAW MATERIALS	9,752,374
JOB CREATION	11,754,288
TAXES	4,869,741
EXCHANGE RATE	4,120,167
INTERVENTION FUND	7,783,543
POWER SUPPLY	11,358,723
POLITICAL STABILITY	11,632,135
BANKING REFORM	6,340,532
FERTILIZER PRODUCTION	8,626,993

**Table 20 Major Government Policy that Affects Micro-Enterprises *Most Unfavorably***

<b>POLICY</b>	<b>FREQUENCY</b>
POWER SUPPLY	20,623,973
DEMOLITION	11,847,433
TAXES	15,519,701
TRAFFIC CONTROL	7,416,017
ENVIRONMENTAL SANITATION	7,995,490
INFRASTRUCTURE/SOCIAL AMENITIES	13,606,614
IMPORTATION OF FUEL	11,752,140
TRADE PERMIT	9,903,041
WITHDRAWAL OF SUBSIDIES	13,736,072
INTRODUCTION OF SHARIA	5,109,919
POVERTY ALLEVIATION	7,208,231
CUSTOM DUTIES	8,549,901
BANNING OF IMPORTANT OF GOODS	9,533,950
INTEREST RATE	8,255,754
PENSION	3,500,236
EMBARGO ON LOAN FACILITIES	9,491,992

**Table 21: Micro-Enterprises' Priority Areas of Required Assistance**

<b>AREA OF ASSISTANCE</b>	<b>FREQUENCY</b>
PROVIDE FINANCIAL INSTITUTIONS	14,654,422
ADEQUATE TRANSPORT FACILITIES)	19,461,473
ADEQUATE & REGULAR POWER & WATER SUPPLY	23,587,698
REDUCE RATE OF TAXATION	11,944,544
REDUCED CARE FOR MEDICAL TREATMENT	10,321,108
REDUCED INTEREST RATE	6,687,029
REGULAR FUEL SUPPLY AT APPROVED RATE	13,381,413
FINANCING/FINANCIAL ASSISTANCE	26,531,151
PROVIDE FARM INPUTS(SEEDING,EQUIPMENT FERTILIZER ETC	9,744,275
FACILITATE QUALITY PRODUCT	6,955,317
PROVISION OF INFRASTRUCTURE(Access ROAD,MARKET ETC)	17,527,950
PROVIDE SECURITY	17,034,964
PROVISION OF EQUIPMENT SPARE PARTS/RAW MATERIALS	4,647,038

**Table 22: Micro-Enterprises' Awareness of SMEDAN by State**

<b>STATE</b>	<b>AWARE</b>
ABIA	69,128
AKWA-IBOM	181,164
ANAMBRA	47,980
BAUCHI	229,523
BAYELSA	89,517
BENUE	125,724
CROSS RIVER	150,770
DELTA	253,550
EBONYI	145,078
EDO	72,124
EKITI	52,687
ENUGU	16,587
GOMBE	200,329
IMO	4,660
JIGAWA	209,477
KADUNA	217,092
KANO	612,725
KATSINA	670,939
KEBBI	322,551
KOGI	41,690
KWARA	95,125
LAGOS	273,128
NASARAWA	28,961
NIGER	229,413
OGUN	99,482
ONDO	140,609
OSUN	134,268
OYO	129,160
PLATEAU	102,347
RIVERS	228,844
SOKOTO	267,199
TARABA	15,779
ZAMFARA	247,568
FCT	131,768
<b>Total</b>	<b>5,836,947</b>

**Table 23: Micro-Enterprises' Benefitted from SMEDAN by State**

<b>STATE</b>	<b>BENEFITTED</b>
ABIA	7,198
AKWA-IBOM	2,451
ANAMBRA	0
BAUCHI	0
BAYELSA	0
BENUE	0
CROSS RIVER	2,752
DELTA	2,862
EBONYI	2,185
EDO	11,872
EKITI	1,718
ENUGU	0
GOMBE	8,337
IMO	0
JIGAWA	1,455
KADUNA	19,383
KANO	3,406
KATSINA	52,520
KEBBI	29,542
KOGI	1,380
KWARA	4,715
LAGOS	7,970
NASARAWA	748
NIGER	2,270
OGUN	0
ONDO	1,886
OSUN	0
OYO	5,888
PLATEAU	17,441
RIVERS	20,855
SOKOTO	7,074
TARABA	0
ZAMFARA	0
FCT	1,200
<b>Total</b>	<b>217,108</b>

## 6 Selected Tables for Small and Medium Enterprises

Table 24: Small and Medium Enterprises by State

STATE	SMALL	MEDIUM
ABIA	1,769	40
AKWA-IBOM	898	195
ANAMBRA	1,620	117
BAUCHI	2,039	27
BAYELSA	354	72
BENUE	1,146	22
CROSS RIVER	1,126	168
DELTA	1,444	-
EBONYI	1,206	4
EDO	1,879	118
EKITI	903	126
ENUGU	812	99
GOMBE	1,043	65
IMO	1,259	135
JIGAWA	1,022	75
KADUNA	2,712	170
KANO	7,790	496
KATSINA	1,256	99
KEBBI	898	91
KOGI	827	17
KWARA	164	62
LAGOS	11,044	619
NASARAWA	1,098	22
NIGER	1,258	100
OGUN	1,690	104
ONDO	1,805	194
OSUN	2,247	25
OYO	7,468	519
PLATEAU	2,070	110
RIVERS	2,981	41
SOKOTO	631	210
TARABA	891	69
ZAMFARA	577	16
FCT	2,244	446
<b>Total</b>	<b>68,168</b>	<b>4,670</b>

**Table 25: Comparison of Total Employment by State, 2010 and 2013**

STATE	2013				2010			
	Male	Female	Total	%	Male	Female	Total	%
ABIA	28,851	11,062	39,913	2.10	17,575	5,412	22,987	2.15
ADAMAWA					6,045	5,265	11,310	1.06
AKWA-IBOM	11,226	33,069	44,295	2.33	6,838	16,181	23,019	2.16
ANAMBRA	20,570	9,781	30,351	1.59	12,530	4,786	17,316	1.62
BAUCHI	26,460	30,624	57,083	3.00	16,118	14,984	31,102	2.92
BAYELSA	4,451	10,829	15,279	0.80	2,711	5,299	8,010	0.75
BENUE	22,961	466	23,427	1.23	13,987	228	14,215	1.33
BORNO					8,000	11,000	19,000	1.78
CROSS RIVER	12,156	30,973	43,129	2.27	7,405	15,155	22,560	2.11
DELTA	21,013	10,884	31,897	1.68	12,800	5,325	18,125	1.70
EBONYI	24,223	6,000	30,223	1.59	14,756	2,936	17,692	1.66
EDO	36,291	11,877	48,168	2.53	22,107	5,811	27,918	2.62
EKITI	11,935	26,548	38,483	2.02	7,270	12,990	20,260	1.90
ENUGU	12,687	15,603	28,290	1.49	7,729	7,634	15,363	1.44
GOMBE	15,433	8,384	23,817	1.25	9,401	4,102	13,503	1.27
IMO	14,924	26,315	41,239	2.17	9,091	12,876	21,967	2.06
JIGAWA	17,979	9,315	27,294	1.43	10,952	4,558	15,510	1.45
KADUNA	30,645	83,487	114,132	5.99	18,667	30,850	49,517	4.64
KANO	46,941	29,343	76,284	4.01	28,594	14,357	42,952	4.03
KATSINA	23,404	11,993	35,397	1.86	14,257	5,868	20,125	1.89
KEBBI	17,492	3,027	20,520	1.08	10,655	1,481	12,137	1.14
KOGI	11,536	9,432	20,968	1.10	7,027	4,615	11,642	1.09
KWARA	1,572	10,596	12,168	0.64	958	5,185	6,142	0.58
LAGOS	161,017	176,406	337,423	17.72	80,084	80,315	160,399	15.04
NASARAWA	19,219	20,144	39,363	2.07	11,708	9,856	21,564	2.02
NIGER	17,559	1,397	18,956	1.00	10,696	684	11,380	1.07
OGUN	26,725	9,548	36,273	1.91	16,280	4,672	20,952	1.96
ONDO	27,500	20,144	47,644	2.50	16,752	9,856	26,608	2.49
OSUN	39,059	16,534	55,593	2.92	23,793	8,090	31,883	2.99
OYO	147,200	59,501	206,701	10.86	89,668	29,114	118,781	11.13
PLATEAU	33,855	39,822	73,677	3.87	20,623	19,485	40,108	3.76
RIVERS	46,055	43,665	89,720	4.71	28,055	21,365	49,420	4.63
SOKOTO	10,761	20,144	30,905	1.62	6,555	9,856	16,412	1.54
TARABA	14,990	3,493	18,483	0.97	9,131	1,709	10,841	1.02
YOBE					10,000	16,000	16,000	1.50
ZAMFARA	46,565	4,192	50,757	2.67	28,365	2,051	30,416	2.85
FCT	30,645	65,323	95,967	5.04	18,667	20,962	39,630	3.71
Total	1,033,900	869,920	1,903,820	100.00	635,851	430,915	1,066,766	100.00

**Table 26: Total Employment by Sex and Economic Sector**

<b>ECONOMIC SECTOR</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>%</b>
MANUFACTURING	179,213	348,505	527,718	27.72
MINNING & QUARRYING	3,500	12,220	15,720	0.83
ACCOMMODATION & FOOD SERVICES	106,525	55,989	162,514	8.54
AGRICULTURE	21,952	67,326	89,279	4.69
WHOLESALE/RETAIL TRADE	223,100	108,595	331,694	17.42
CONSTRUCTION	6,794	51,319	58,113	3.05
TRANSPORT & STORAGE	12,211	33,267	45,479	2.39
FINANCIAL INTERMIDATION	0	0		0
REAL ESTATE, RENTING, BUSINESS ACTIVITIES	0	0		0
INFORMATION AND COMMUNICATION	6,656	12,494	19,150	1.01
EDUCATION	388,981	104,210	493,191	25.91
ADMINISTRATIVE AND SUPPORT ACTIVITIES	42,567	48,842	91,409	4.8
HEALTH AND SOCIAL WORKS	0	0		0
ARTS, ENTERTAINMENT AND RECREATION	3,714	2,278	5,992	0.31
OTHERS SERVICES ACTIVITIES	38,322	24,304	62,626	3.29
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	365	569	935	0.05
<b>TOTAL</b>	<b>1,033,900</b>	<b>869,920</b>	<b>1,903,820</b>	<b>100</b>

**Table 27: Form of Ownership**

<b>FORM OF OWNERSHIP</b>	<b>NUMBER</b>
SOLE PROPRIETORSHIP	53,074
PARTNERSHIP	4,800
PRIVATE LIMITED LIABILITY COMPANY	10,281
COOPERATIVE	511
FAITH BASED ORGANISATION	3,361
OTHER	812
<b>Total</b>	<b>72,839</b>



**Table 28: Distribution of Ownership by Sex and Economic Sector**

BUSINESS SECTOR	MALE		FEMALE		Total
	Number	Percent	Number	Percent	Number
MANUFACTURING	8,089	92.16	688	7.84	8,777
MINNING & QUARRYING	174	85.20	30	14.80	204
ACCOMMODATION & FOOD SERVICES	4,075	78.62	1,108	21.38	5,183
AGRICULTURE	1,165	93.02	87	6.98	1,253
WHOLESALE/RETAIL TRADE	9,664	88.46	1,261	11.54	10,925
CONSTRUCTION	209	100.00	0	0.00	209
TRANSPORT & STORAGE	460	100.00	0	0.00	460
INFORMATION AND COMMUNICATION	280	89.07	34	10.93	314
EDUCATION	12,409	61.37	7,811	38.63	20,220
ADMINISTRATIVE AND SUPPORT ACTIVITIES	2,049	82.32	440	17.68	2,489
ARTS, ENTERTAINMENT AND RECREATION	200	89.72	23	10.28	223
OTHERS SERVICES ACTIVITIES	2,204	78.82	592	21.18	2,796
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	21	95.24	1	4.76	22
Total	40,998	77.25	12,076	22.75	53,074

**Table 29: Distribution of Small and Medium Enterprises by Ownership Status and Economic Sector**

BUSINESS SECTOR	SOLE PROPRIETORS HIP	PARTNER SHIP	PRIVATE LIMITED LIABILITY COMPANY	COOPERATIVE	FAITH BASED ORGANISATION	OTHERS	TOTAL
MANUFACTURING	8,436	870	2,021	88	66	154	11,635
MINNING & QUARRYING	196	15	36	0	0	0	247
ACCOMMODATION & FOOD SERVICES	4,982	496	1,774	19	38	49	7,358
AGRICULTURE	1,205	62	163	51	11	11	1,503

WHOLESALE/RETAIL TRADE	10,501	1,120	2,941	56	0	164	14,782
CONSTRUCTION	201	20	307	0	0	0	528
TRANSPORT & STORAGE	442	77	277	18	0	4	818
INFORMATION AND COMMUNICATION	301	34	100	1	7	10	453
EDUCATION	19,436	1,509	1,305	214	3,070	286	25,820
ADMINISTRATIVE AND SUPPORT ACTIVITIES	2,392	195	398	0	17	25	3,027
ARTS, ENTERTAINMENT AND RECREATION	214	5	29	1	0	14	263
OTHERS SERVICES ACTIVITIES	2,687	211	527	42	21	63	3,551
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	21	0	4	0	0	0	25
<b>TOTAL</b>	<b>51,014</b>	<b>4,614</b>	<b>9,882</b>	<b>490</b>	<b>3,230</b>	<b>780</b>	<b>70,010</b>

**Table 30: Distribution of Small and Medium Enterprises by Economic Sector**

<b>ECONOMIC SECTOR</b>	<b>SMALL</b>	<b>MEDIUM</b>
MANUFACTURING	13,442	548
MINNING & QUARRYING	218	33
ACCOMMODATION & FOOD SERVICES	7,130	161
AGRICULTURE	1,424	152
WHOLESALE/RETAIL TRADE	15,248	258
CONSTRUCTION	500	67
TRANSPORT & STORAGE	820	40
INFORMATION AND COMMUNICATION	448	31
EDUCATION	22,141	2,867
ADMINISTRATIVE AND SUPPORT ACTIVITIES	2,956	103
ARTS, ENTERTAINMENT AND RECREATION	251	16
OTHERS SERVICES ACTIVITIES	2,793	64
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	24	1
<b>Total</b>	<b>67,396</b>	<b>4,341</b>

**Table 31: Distribution of Enterprises by Start-up Capital**

INITIAL START-UP CAPITAL (₦ Million)	NUMBER OF ENTERPRISES
Below 10	57,329
10 - 20	4,287
21 - 30	654
31 - 40	271
41 - 50	390
Above 50	1,577
<b>Total</b>	<b>64,508</b>

**Table 32: Distribution of Enterprises by Source of Capital**

SOURCE OF CAPITAL	NUMBER
PERSONAL SAVING	47,664
LOAN	13,031
FAMILY SOURCE	8,759
COOPERATIVE/ESUSU	2,762
GRANTS	1,282
OTHERS	3,122
<b>Total</b>	<b>80,312</b>

**Table 33: Average Monthly Sales Turnover by Economic Sector**

ECONOMIC SECTOR	2012	2013
MANUFACTURING	5,775,607	7,612,399
MINING & QUARRYING	4,224,549	4,949,013
ACCOMMODATION & FOOD SERVICES	5,304,885	3,016,532
AGRICULTURE	111,820,382	125,801,443
WHOLESALE/RETAIL TRADE	9,258,141	10,406,487
CONSTRUCTION	25,334,497	29,408,581
TRANSPORT & STORAGE	10,168,860	13,652,849
INFORMATION AND COMMUNICATION	10,363,839	9,450,967
EDUCATION	1,899,120	2,243,500
ADMINISTRATIVE AND SUPPORT ACTIVITIES	2,546,730	10,345,168
ARTS, ENTERTAINMENT AND RECREATION	4,835,960	5,788,754
OTHERS SERVICES ACTIVITIES	1,238,283	2,265,854
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDATION ACT	2,033,180	2,282,024
<b>TOTAL</b>	<b>194,806,045</b>	<b>227,225,584</b>

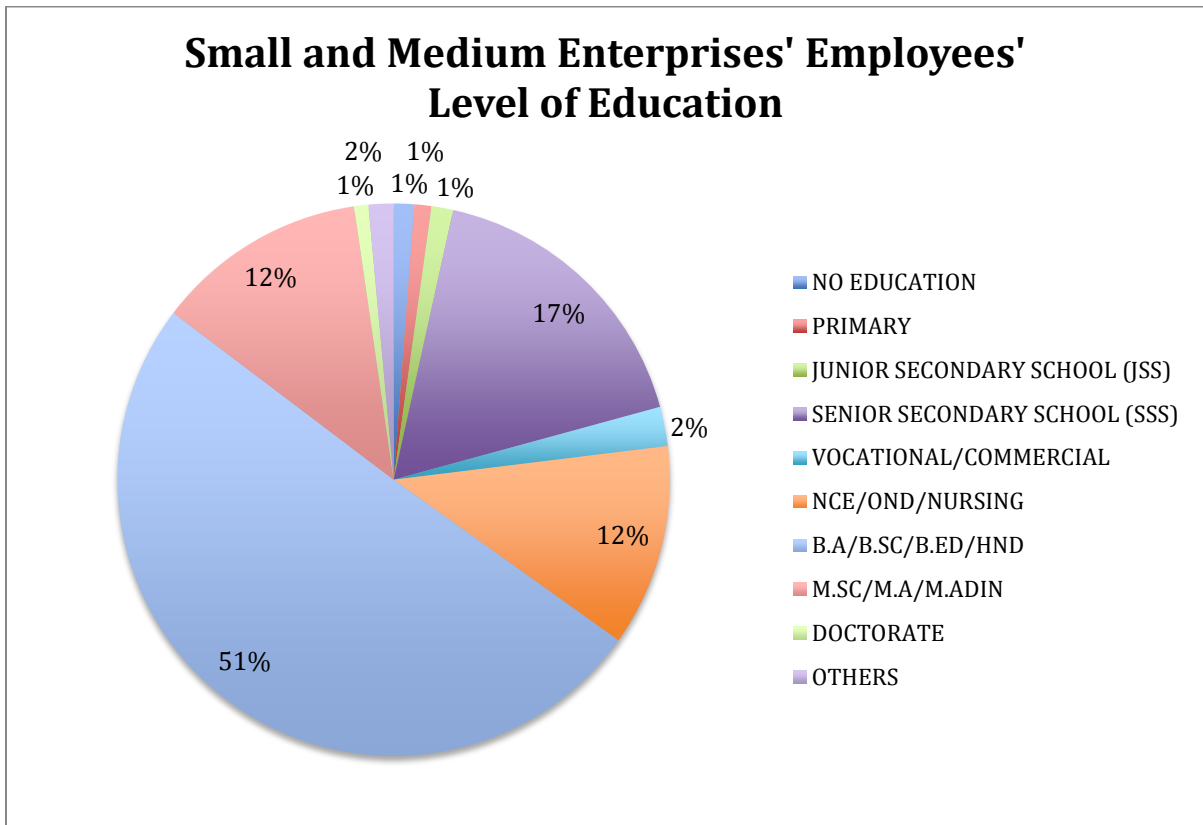
**Table 34: Business Insurance by Economic Sector**

BUSINESS SECTOR	INSURED	NOT INSURED
MANUFACTURING	3,440	7,336
MINING & QUARRYING	79	162
ACCOMMODATION & FOOD SERVICES	3,774	3,584
AGRICULTURE	276	1,205
WHOLESALE/RETAIL TRADE	5,999	8,711
CONSTRUCTION	195	324
TRANSPORT & STORAGE	473	341
INFORMATION AND COMMUNICATION	120	326
EDUCATION	7,700	17,559
ADMINISTRATIVE AND SUPPORT ACTIVITIES	610	2,400
ARTS, ENTERTAINMENT AND RECREATION	52	211
OTHERS SERVICES ACTIVITIES	1,107	2,402
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	8	17
<b>TOTAL</b>	<b>23,833</b>	<b>44,578</b>

**Table 35: Distribution of Enterprises by Daily Usage of Alternative Source of Power and Economic Sector**

<b>ECONOMIC SECTOR</b>	<b>1 - 5 Hours</b>	<b>6 - 10 Hours</b>	<b>11 - 15 Hours</b>	<b>16 - 20 Hours</b>	<b>Above 20 Hours</b>
MANUFACTURING	4,063	3,577	1,485	760	714
MINNING & QUARRYING	58	108	36	34	5
ACCOMMODATION & FOOD SERVICES	1,757	2,125	1,507	1,045	848
AGRICULTURE	681	372	242	45	101
WHOLESALE/RETAIL TRADE	7,105	3,580	1,926	598	1,284
CONSTRUCTION	209	183	41	48	28
TRANSPORT & STORAGE	405	136	136	41	55
INFORMATION AND COMMUNICATION	157	143	72	36	38
EDUCATION	14,365	6,998	1,458	1,040	1,183
ADMINISTRATIVE AND SUPPORT ACTIVITIES	1,437	938	321	93	186
ARTS, ENTERTAINMENT AND RECREATION	121	77	29	7	27
OTHERS SERVICES ACTIVITIES	1,486	1,148	274	243	211
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	9	4	3	4	2
<b>TOTAL</b>	<b>31,853</b>	<b>19,389</b>	<b>7,530</b>	<b>3,994</b>	<b>4,682</b>

**Table 36: Small and Medium Enterprises' Employees' Level of Education**



**Table 37: Small and Medium Enterprises' Skills Gap by Economic Sector**

<b>ECONOMIC SECTOR</b>	<b>QUALIFIED ARTISANS READILY AVAILABLE</b>	<b>QUALIFIED ARTISANS NOT READILY AVAILABLE</b>
MANUFACTURING	8,386	2,389
MINNING & QUARRYING	198	48
ACCOMMODATION & FOOD SERVICES	5,495	1,864
AGRICULTURE	997	501
WHOLESALE/RETAIL TRADE	9,235	5,512
CONSTRUCTION	470	48
TRANSPORT & STORAGE	605	196
INFORMATION AND COMMUNICATION	362	86
EDUCATION	18,904	6,559
ADMINISTRATIVE AND SUPPORT ACTIVITIES	2,215	812
ARTS, ENTERTAINMENT AND RECREATION	178	85
OTHERS SERVICES ACTIVITIES	2,613	875
WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	10	15
<b>TOTAL</b>	<b>49,668</b>	<b>18,990</b>



**Table 38 MSMEs Contribution to National GDP, 2013**

	<b>ACTIVITY SECTOR</b>	<b>MICRO</b>	<b>SMALL</b>	<b>MEDIUM</b>	<b>TOTAL</b>
<b>1</b>	Agriculture	86.53	6.53	3.95	97.01
<b>2</b>	Mining and Quarrying	0.28	0.39	3.60	4.27
<b>3</b>	Manufacturing	14.28	21.27	19.98	55.53
<b>4</b>	Water supply, sewage, Waste management and Remediation	25.44	6.63	2.51	34.57
<b>5</b>	Construction	0.52	2.02	7.68	10.22
<b>6</b>	Trade	36.34	14.39	8.68	59.41
<b>7</b>	Accommodation and Food Services	4.23	27.98	13.68	45.90
<b>8</b>	Transportation and Storage	50.73	5.60	12.03	68.36
<b>9</b>	Information and Communication	0.00	2.38	9.57	11.95
<b>10</b>	Arts, Entertainment and Recreation	47.35	28.20	22.26	97.82
<b>11</b>	Finance and Insurance	1.05	1.39	3.69	6.13
<b>12</b>	Real Estate	31.00	13.25	11.29	55.55
<b>13</b>	Profession, Scientific and Technical Services	13.25	2.08	5.28	20.61
<b>14</b>	Administrative & Support Services	8.55	15.20	65.76	89.51
<b>15</b>	Education	2.09	14.69	24.48	41.26
<b>16</b>	Human health and social Services	18.24	20.06	20.96	59.25
<b>17</b>	Other Services	80.76	17.01	2.23	100.00