



Effect of SME's Businesses Falling in a Global Perspective with Development of the Business Model as a Tool for Overcoming the SME's Business Challenges

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ABSTRACT

The research is the first of its kind that is aimed at finding the effect that leads SMEs' not to survival since before the emerging of the global pandemic, which is the coronavirus that takes the life of million-plus across the world and also take over the jobs of more than five million individuals, which needed assistant. Many businesses collapse as the result of the pandemic which jobs were lost. The research focuses on analyzing the situation that leads to business bankruptcy SMEs contributed to the national and global economy as well as looking at the possible ways of overcoming the SME's difficulties through government and private sector investments. Twenty (20) business owners both large and small and medium enterprise businesses were interviewed in other to find out business owners' viewpoints and to collect data for the research transcription and analysis. The result shows that even before the arrival of the unprecedented situation that nations find themselves in, some SME's are facing difficulties in growing their businesses as a result of a lack of business knowledge and orientation which lead to what we called today a business model, while some have the clear picture of their business model plans but lack support from the government as accessing fun to invest in the SME's business is difficult. The research also gives clear suggestions to business owners and government agencies on how they can help in supporting the SME's, we also highlight some agendas for future researchers where this research has its own limitations.

Keywords: SME's, Business model, Coronavirus, Government, Challenge

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1. INTRODUCTION

The glob as we know today is facing a serious difficulty by the hit of pandemic and when it comes to business management as well due to recent outbreak of coronavirus for which many businesses has fall and some facing bankruptcy. Effort are giving by different government agents in different countries to support businesses which include small and medium enterprises SME's, but still some are still facing difficult time in managing their businesses, this lead to the loss of jobs by millions around the global with the United State of America and Brazil toping the jobs crick down (Yahaya, 2020). However, the research aims at analyzing and discovering possible ways out that governments can add more on the effort their been doing in order to overcome the current situation of the global outbreak of people out of jobs due to the down fall of businesses around the global (Kristol Miller, 2014).

The small and medium enterprise businesses are the back born of all nations contributed more than 50-90% of country GDP's more than the bigger companies or organizations, the fall or bankruptcy of SME's can also lead to the down fall of national economy, that can further affect international market or businesses as well. This is a serious matter that researchers need to focus their research on, in order to find or build a solution to the SME's down falls. People like that SME's problems are national problems not internationally, which is total wrong overview businesses are interconnected with one another be it national or international. Many product or services that were build or service by SME's and are the ones that turn it to be in the international market that was exported for use or consumption. Below are the objectives and the research questions that needed to be addressing in these researches:

1.1 Objectives of the studies:

1. To analysed the risk nations will fall in if small and medium enterprise businesses keep falling and dying or go bankruptcy.
2. To know how small and medium enterprise businesses contribute to the development of a nation and global at large.
3. To find out and suggested possible ways that government will intervene for the aid of the SME's in each nation and how it should contribute by soften business policies.

1.2 Study questions:

- A. What will happen if we allow SME's keep dying and go out of business?
- B. What roles those SME's businesses played in national and international development?
- C. How can we the researchers and government improved and promotes the development of SME's businesses national and international?

2. DEFINITIONS OF THE KEY CONCEPT

In other to deeply understand the layers of what we are to research on and capture the picture of the areas that we wish to investigate we tends to define the concept of Small and medium entrepreneur business with it structure and we will also define Business model concept as the driving method for business re-build and development.

2.1 Small and medium enterprise

The diversity of the economic growth for entities which requires a classification's of various categories in business development lead to stage the SME's business as an organization that has range of five (5) to one hundred and fifty staff (150) capacities with a capital investment that is below two hundred million Naira or \$100,000, any business that is below or equal to that is consider as SME's (Moreno, 2020). defined the SME's business as the kind of businesses that maintain it revenues and assets which has a number of employees that are below given certain verge, but This depend on the country of how it will choose to consider or defined the SME's in their region a country like United Kingdom and United states of America stage their SME's from ten (10) to five hundred (500) staff capacity which is different from that of African countries. In European union EU they define or categorized the SME's as a company that has no bellow than fifty (50) employees as small size while the medium companies are categorized as those that has up to two hundred and fifty (250) employees. To understand more about the SME's, refer to below figure 1. Examples of small and medium enterprise business.

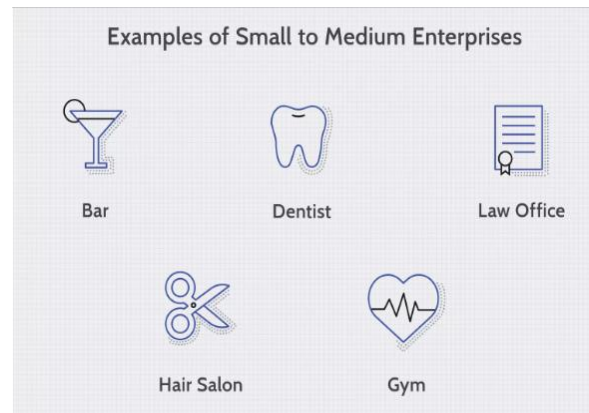


Figure 1. Small to medium enterprise look out.

Looking at the above figure we will find out that SME's generally is the key for countries growth as some of them spend more hours in service and generate more profit and that help in the unemployment issue of a give nation, this are just few out of many.

2.1.1 SME's business structures



SME's Business Structure developed for research

Figure 2. Small and medium enterprise business development structure.

The figure 2. above show the conceptual frame structure of SME's from young generation to a bigger generation that is from local level from tow or three-man capacity to larger capacity time by time. This is to show with a clear mission and vision business grow to the level that it can be call national to international. However, many research indicates that for a business to grow from day old start up one need to build a stronger mission and vision for the specific layout of how the business should be strengthen day in day out by applying the business model strategy developed for that specific business. While international organisations such as the European Union, the World Bank and the United Nations can have minor variations, the terms of SMEs come from the classification of companies by the number of personnel firms of theirs. Table 1 shows the structural scales of overall of SME's from local, national and international all over.

Table 1. Preference scale

Scale	Number of employees	Annual turnover	Balance sheet
Micro	≤ 10	≤ 2 Million	≤ 2 Million
Small	≤ 50	≤ 7 Million	≤ 7 Million
Medium	≥ 200 to 250	≥ 30 Million	≥ 30 Million

Source: UN SME's support and development

2.2 The term business

The term business can be defined as an enterprise or organisation engaged in commercial, industrial or technical activities. The term "company" often refers to individuals' coordinated efforts and activities to manufacture and sell for profit products and services (Saeed Khanagha, 2014). However, most of the business owner understand this basic definition of business but actually it should look a bit more to these meaning of business, a part of doing the business to earn or make profit for an organization or company one need to develop the interest of caring and loving what she/he do for a living, the act of that will yield more result in profit making and value creation for the goods/service render.

2.2.1 Important of business to society

An important part of modern society is corporation. It is a coordinated and systematic profit generating operation. It deals with the activities of individuals who work towards a shared economic objective. Without business, modern society can't survive. This is because business increases people's living standards by offering high quality and a wide range of products and services at the right time and in the right place. In addition, industry offers opportunities to work and make a living. Thus, in the region, it generates jobs, which in turn reduces poverty. Such companies thrive well when business conditions are conducive to business organisations and this decreases poverty. By manufacturing and exporting quality products and services to foreign countries, company enhances the national image of a producing country.

Hence, through industrial research, several innovative products and services are created. This section is designed to allow readers to be informed of the existence, intent and scope of the organisation. It also acknowledges the various forms of business practices along with the new business trends, such as e-commerce, etc. People are involved in different activities around us. It also shows to the outside world the innovations and successes of its own country by engaging in international trade fairs and exhibitions.

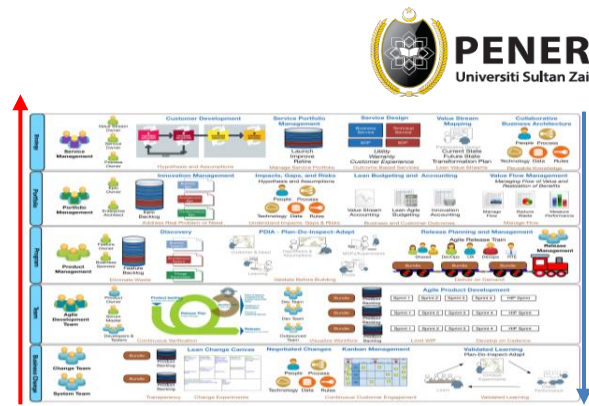


Figure 3. Multiples of business framework models for and business building and learning.

The above figure 3 has five stage of business building for profit gaining and value creation, the framework beginning with strategy, portfolio, program, team and lastly business change, this indicate that SME's can use this framework in reshaping of their business strategy in other to boost profit and create more value for customer loyalty. Most SME's collapse due to lack of business orientation and knowledge about the businesses that they undergo. Nonetheless some of them do keep to date update on how to grow their businesses using the method or framework at they despoil but applying the concept in to use properly is challenging for them. By looking at the above figure we will come to understand that each stage has its own unique contribution on how business should be growth, and most be done according to the framework. In other case for those business owners that have the knowledge of applying the above framework can start at the point that they think their business has lapses either the company portfolio is not well set, this framework can be use in cycle way or random if fully understood by the business owner or they strategic teams.

2.2.1.1 The porters five force theory of business framework



Figure 4. Element of new business entry by Michael E. Porter "the Porter five forces"

The magic of this theory it help the current and new enter to understand full on how the business flow from bargaining power with suppliers to the threat of substitute for product or services, while on the inside for cycle is the rival among existing competitors with the existing business you are also not save for final market take over as others are looking for a means of take your company out of market place. This is what the most of the SME's also fail to understand that to take over a given market one need to constantly updating his/her business model in other to stay competed in the market.

2.3 The team business model

Business model is an architectural design for business flow prototype that highlight inner and outer scale of how business should be taken up, from the scratch level by listing the component that is highly needed before even starting the business where ideas need to be share before concluding where, who, how, when. These key questions need to be answered properly through the business model concept techniques and it methodological theories or frameworks. They are many types of business model that one can use nowadays, those that can suit your business logic and understand it better than other, which can be apply without any double on whether it will work or not. All business model is up important and was design base on the authors filed of research and environment where he/she is making the research. However, most business model are high in nature that it can be understood and apply to both SME's and large business environment.

2.3.1 The structure of business model

Business model structure is the key for fast business growth and performance if study carefully and apply in the right way of good understand, each business model developed, or design has its own uniqueness and method of application (Marianne Hock, 2015). After reviewing many different of business model developed by other authors we understand that the key elements of any business model are two which are 1- Value creation and 2- Value preservation/proposition, however without this two key component an organization or company will not grow fast without them. Figure 5. below give us a clear view and understanding of the business model structure (Yahaya, 2020).

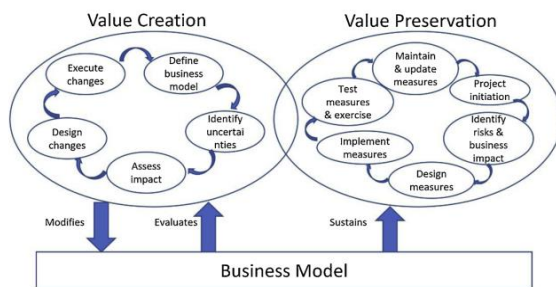


Figure 5. Business model application framework for evaluation process (Yahaya, 2020).

In the full scale of business model design are many elements or component to be consider which are link with the above two elements that are mention above in figure 5. Notwithstanding, these two elements are the high elements that needed to be given focus on the more if this two are understood very well and clear as they are interconnected with each other and one my find it easy and very useful to any kind of business re-building or development especially SME's.

2.3.1.1 Value creation

The first cycle which is the value creation has five inner elements that make up the co-value creation stages, it started with defining the business model concept, identify the business uncertainties, assess impact of the uncertainties "the good the bad and the ugly", design the changes that need to

be done within the business logic and lastly execute the changes the was needed for the business growth, this can be modifies and reevaluated time to time for proper business improvement (Sjodin, 2020). Thus, that create part of business model building that every business owner needs to understand, how they can apply to their start up or current business that is exiting weather it has problem or not (Holmqvist, 2020). At times many companies don't update the business plan or upgrade they business model, thinking that profit it yielding the way it should be so no need for business redevelopment; this happen in both large and small businesses around the globe (Nöjd, 2020).

2.3.1.2 Value preservation

On the other cycle in the business model evaluation framework above figure 5. Which is value preservation with the six elements in it cycle which it starts with project initiative, identify risks and business impact, design measures, implement measures, test measures and exercise, lastly maintain and update measures, in all these measures is called the sustainability side part of the business model. These two elements shown in figure 5 which was explain above are part of the business model development compare to the one developed by Osterwalder and Kajanus.

3. CURRENT STAGE OF SME'S GLOBALLY

The current stages of Small and medium enterprises businesses around the globe are in deep challenge nowadays, whereby many of such businesses has close due to lack of financial standard and manpower. Even before the current situation of C19 some of the SME's businesses are facing challenge while others are making hug profit in the business environment. As discuss above SME's businesses are the key or back burns of nation for GPD development which help to increase and create more jobs to the local and reduce unemployment rate in both national and international. Below table two highlight some of the challenges face by the SME's

Table 2. Challenges face by SME's for economic development

1	Lack of access to finance	11	High inflation rate
2	Insufficient government support	12	Poor roads
3	High Interest rates	13	Poor telecommunication
4	Bad credit record	14	Poor water supply
5	Lack of information technology	15	Lack of training
6	High production costs	16	Poor electricity supply
7	High taxes and other tariffs	17	High registration and licence costs
8	Inadequate demand	18	Founder not familiar with market/industry
9	Lack of networking	19	Economic recession
10	Shortage of skilled labour	20	Inadequate market research

Source: Developed for the study in search of challenge tackle and reduction.

The above challenges are mostly found in the African and Asian countries with some of them also can be found in both America and Europe, these challenges are not just nationals or country challenges but globally, that need to addressing this by the business professional bodies and the researchers are highly needed, if the above list of challenges face by the SME's are not solved within given period of time, the risk of businesses lost and people will also be out of job with high impact as it was before the pandemic (Nwakoby Nkiru Peace, 2017). The listed of the twenty items in table 2 are all challenge that need to be address one after the other, is not that easy to overtake them within short period of time but if both the

government and the business owner with researchers and business professional bodies can work hand in hand with each other, things will become better for all not only the business owners but generally to all humanity around the globe.

3.1 Government intention of overcoming the challenges

Most nation are working so hard to keep the SME's businesses on their fit, by providing soft loan payable in long time. But in the real case many of this business owners cannot pay the soft loan as the current issue of Covid-19 pandemic keep threatening the world. Many SME's even with the soft loan provided by its government they still down fall due to lock of sale and innovation for which some of them are fast food, agricultural materials and many among others. Statement by business owner *"I have tried all my best that I think I have known through the years of my business experience in this manufacturing industry. But still find it difficult to manage my business on like before, I now even before now I face a business challenge that I took a loan from the financial institution without much worry of paying back because the business is moving fast and out client are responding to the purchase of our product but this time am scared on how things are moving which I have to reduce the number of my staff and over work load others that are highly needed in the production. Government loan is what keep my company going now but slowly, the government bill my company out two times now"* this responded manufacture agro product for poultry farming.

In some case the government provide a platform that paid the salary of some SME's staff in other to help the company going, this help out that some of the business owners survived while the business owner will focus strategizing ways out for profit gain and think of the fast innovating ways, which some change they business model totally. Many of these businesses fail between their 5th anniversary due to the factors above, as the aims focus of this paper was to guide and proves ways out for the SME's development and reduce the challenge facing, take an example of two gain African country Nigeria and South Africa.



Figure 6. break down of some of the major challenge face by SME's in two African countries

3.2 The contribution of SME's to national GDP

Small and medium enterprise business (SME's) is the back born of many national in both America, Europe, Asia and Africa. The SME's business reduces high percentage of unemployment rate in most of the states around the global, it reduces around 70% of unemployment and proved more than 80% of growth domestic product (GDP). This generate high internal revenue and employment more that the large companies, that is why in this case many countries around the global struggling hard to keep the SME's businesses up to their feat in other not to face more unemployment challenge,

where millions jobs has been lost already due to the short down of many SME's businesses around the global (Le, 2019).

Countries with high SME's business development has more chance of low unemployment rate and also ability to develop faster than one things of, research showed that for a country to develop fast, the government most injected fun in the SME's businesses which can proved employment to the citizens of that nation. Looking at how China, USA, UK, Germany and other European countries are all develop through mostly from SME's, SME's are businesses that both government and business owner need manage it properly. The million jobs that was lost between March 2020 to November 2020 most of them are SME's which set huge gap in the global economy and lead other countries to bankruptcy (Leder, 2020).

One of the interviewers express his view after asked what can you say about SME's contribution to national development? *"Without SME's there will no nation, those are the businesses that was develop from 7th century to date, most if not all the world businesses that you can thing of today started as a small business some with one man standing, some are still the way they are three to four decade ago. Small and medium enterprise businesses contribute a lot the very nation GDP, most of them contribute more than 70-80% and proved employment. In my company which is 35 years old company we still keep employing people in other to help us achieve our goals at the same time help the government in reducing unemployment."* We need to understand how important it's to find ways that will help the SME's businesses owners on how they can manage their businesses in kind of any situation they may find themselves in, researchers need to examine what are the challenges face and come out with fast solution that will help all not only the business owners.

In his post, according to Charles Yeboah Frimpong. "SMEs are an engine of African social and economic growth." It is estimated that 70 percent of Ghana 's GDP and 92 percent of its companies are made up of SMEs. In South Africa, they also make up 91% of formalised enterprises and 70% of Nigeria's manufacturing sector. Small and medium-sized enterprises are not only the driving force behind the economy but can also act as a stimulus for economic diversification in other sectors of the economy. SMEs with emerging technologies have the ability, both regionally and internationally, to internationalisation and penetrate foreign markets. Help for small and medium-sized enterprises (SMEs) has the potential to dramatically improve the living standards of the population and to improve the economy of many countries, not just the African continent in sub-Saharan Africa (Oloruntoba, 2020).

4. METHODOLOGY

The research is purely qualitative with in-depth interview of business owners both large and small entrepreneurs, in-depth interview is the method data are collected face to face or via online with the respondents (Mohajan, 2018). The method used in selecting the respondents are random pick up of business owners that show element of understanding the challenges in business development are finding ways in improving their current business level (Thambinathan, 2021).

4.1 Sampling

The sample taken for the study are 25 business owners who are randomly pick through surveying of their business activities and ability to understand business development such as business model. The sampling size was justified base on the information needed in the research quality and productivity . These 25 business owners, but only 20 where interview while 5 of the give an excuse after making appointment with them. Below table gives the details of the 20 business managers interview.

Table 2.

S/N	PROFESSION	NUMBERS	YEARS IN BUSINESS
1	Rice manufacturing company	2	7, 9
2	Travel and tours	3	6, 3, 4
3	Mini market	3	4, 8, 7
4	Sub-telecommunication seller	2	5,7
5	Soft drink manufacturing	2	5, 4
6	Book shop vendor	3	4, 2, 5
7	Shoe designer	4	2, 5, 4, 8
8	Electronic seller	1	3
TOTAL	8	20	20

The above table 2 are the sample of the respondents in profession and number of year in the business environment, these are the major businesses operating sectors (Lakens, 2022). In each company manager or accountant of the organization was taken in the process of the interviews, those are in the better position to answer the research question.

4.2 Data collection

The data was collected through in-depth interviews both online and face to face and letters transcribed based on communication and understanding. However, many need to be done in the future in other to increase in the numbers of the respondent for better result that will help in improving the business ideas around the global, thus more respondents with be up high impact.

5. THE ORIENTATION OF BUSINESS MODELS TO SME'S

Business model is a tool for business development and re-building of businesses as well and an effective business model is the core enable of the company performance, in this case government and business owners need to understand the important of business model, actually many SME's use business model in their businesses but not know how it work properly. This was discovered through the interview for the data collection of this paper, question did you apply any business model theory/tool to your business? "well I can say par said I only apply what I know the method of how I can sale and earn profit, as I do not fully understand what the term business model is, you know some of this theory or method developed by the academic or research are based on theories not fully practical (Suleiman Yahaya, 2020). We just know by our observation our expenditure and return in the investment

we have made. So, I can say that we use our normal traditional way of doing business." In the view of this research paper and it finding government and business owner need to engage themselves in to the leaning of business model, that well help the SME's have more advance knowledge of businesses which can help the business owner to be able to diversified their business orientation (Philipp Ebel, 2016). With the help of that business can survey longer it can be figure 5 above is some work structure of how business model looks or work like.

5.1 Business model canvas as one of the solutions



Figure 7. Business model canvas show nine elements on how business should earn profit (Philipp Ebel, 2016).

The above figure 7. As mention is one of the most popular business model in this generation where it was design and build by about seven hundred (700) participant from around the world, the aim was to help business owner generally on how to establish their business using business model and for those current businesses that face difficulty to be able to rescuer themselves by apply the business model canvas. Reading the above business model canvas one can understand the stand of its architecture for value creation and value proposition.

5.2 Applying Business model to SME's

To promote the development and the growth of SME's national and international, government and the business owner need to engage themselves in the business model orientation by attending seminars and conferences that teaches how business model can be apply or rebuild be business owner, this will help in the easer of any uncertainty that may occur within short period of time without notice like the issue of Covid-19 that hit businesses and make millions out of job due to lack of business orientation and diversification (Osterwalder, 2020). An interview question was asked has business diversification improved your business income?

"diversification of business at this level is most for business owner who want to survey this current situation of business hardships, diversification through changing our business strategy or business model as you call it, we were not using any internet facilities such as online sales but we advertiser our product online using social media but we don't sale. In this case we have to focus our sales and ship our customers to purchase product online and we also have to developed our online selling platform where our customers can order the product online and also ship applying the office work fully online, which we never tough of that for the past years if we

were told you will shift our business in to this direction. It take our more than a month to come out with that decision as many stockholder and c.e.o's in SME's meet for weeks for way out of the pandemic for our businesses to be saved from collapsing, we have agree on and pleaded to government to support us with load in other not to cut jobs out"

Through this response we will realized that if the knowledge of BM is integrated in to our SME's business owners it will help in reducing the collapse and job lost generally (Gianvito Lanzollaa, 2020). Other respondent who has been updating herself with BM knowledge has to said this " I was so lucky from day one I started my business I try my possible best to use knowledge in acquired from my BA business and apply in to my developed business, which I attended many workshop and seminars before and after starting the business and read many books that talk about business development and using business model, any time I have difficulties I refer my team to review out business plan through the use of the company business model since before the pandemic and we still use it till date is what actually make our company different what we were not hit that hard when the pandemic start we quickly diversified the business plan to an online since there is no movement that will allow us to sale our service and products"

The government of nation most if not all are trying they possible best to see that SME's in their countries sustained for generation to generation and the business owner too some are trying to see that they business subsistence for long period, as is part of the government duty to support them also government should make it most as a requirement for business owner to have adopted one BM that he/she think or find it suitable to his/her business development. In other hand technology innovation into business model development play a key role in the current situation that the world find itself in now with low human movement and interactions, innovation can serve as the fundamental drive force for value creation in business development (Zelong Wei, 2016).

5.3 Measuring SME's Business position globally

In other to understand the position of SME's and it impact to national and international authors take a scale and measure the level of global businesses and see which of the three types of business has the large percentage and how it percentage will help in unemployment reduction and job provider. Why is it that important to measure the impact of SME's, this are to understand how we should look at it advantage to society and to understand what kind of effort we both can make to save the SME's around the global from collapsing, figure 8 below explain more.

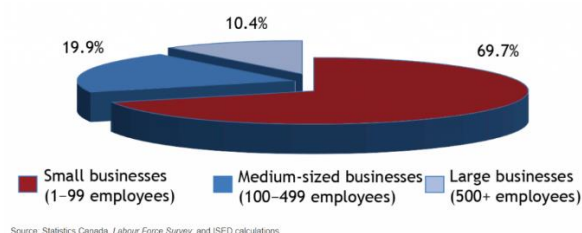


Figure 8. Measuring impact of businesses around the global

The above figure was adopted from a Canadian statistical research on labour force survey around the global trying to find the significant of SME's around the global, where SME's has the total of 80.1% take the qumoleting of small businesses and medium size businesses. In both sector of the business structure all has been hit in this year 2020 starting from March till date of writing this paper but due to the financial capercity of the large businesses what they hard to do was just to reduce number of employees in other to reduce they expenditure. In the case of SME's it was different scenario which the UN and Government need to come in for they aid as they have low number of employee plus low financila capacity with that many of the SME's has to reduce the number of they workers but with that some still collapse along the way with the government aid.

Part of the research interview question was that, what did you think is behind the down fall of some SME's businesses dispaidd the aid from government support? This question was ask in a group of SME's business owners in business development meeting in sharing session of over two hundrend attendence some of the response are "Am not quiet sure of those businesses major problem before and afer the pandemic situation but for those who find it difficult to survived dispaidd the softloand by it government are mosly lack of business orientation in business deversificaion, the pandemic occures and has in other to control the COVID health officail proposes measures of no moviment among individuals for which business is all about sale most SME's are business are product or service that need interaction with customers as some did not adapted the information technology era as at that time, including me I did not adopt the technology untill recently that the pandemic take over our businesses want to kill it like it does for human, I think I may own openion that what may have happen." In other hand another respondent think that "hmm.... What happen was terable and uncertainty that occurred at once we all are not prepared for it, what we were looking is different we focus more on day to day business cahllenge never think out of the box of such incidence that people may one day be as to remain at home for a long period of time after the spanish flue, we never think it will come to us and hit us with our businesses." This are respond of measurity who think that is a situation that happen so fast. Below figure nine show the expecting declining in SME's at the last quarter of 2020, businesses will keep collapsing if profer measure was not full take by the business owners and the researchers in developing as possible ways of this situation.



Figure 9. Expecting more drop down in SME's businesses around the global.

This expected result in the above figure derived as these researches finding on the current situation that increase on the fall of other SME's businesses within short period of time and many are still finding it difficult to survived as mention above. The expect decline in the sale and profit is as the result of low human movement, show the business will have more sales but low profit, because price of product and services will be reduced due to competition. Authors think that there is huge way out of this situation and save businesses one of it was diversion of researchers on the possible was out with consultation, development of new business model which should be included worst scenarios, plus technology development that we help the business owners analyzed the risk behind what is facing them if they fail to have business model knowledge, it was suggested by many research that business owners need the knowledge of how to developed their own business model that can suit their businesses through the guide of developed once by academic researchers.

6. CONCLUSION

Business is what keep us alive and what make the global going round SME's is the business that is established from generation to generation, now we are in the modern era that technology has imaging more focus was given to research and development in academic environment. The SME's businesses are in the high risk now where many are trying so hard to keep their businesses going, with the help nongovernmental organization and government many has survived the financial crisis around the world. We also understand that SME's contribute a lot to our society in GDP and reduction of unemployment that it self-it's a crisis, which now the number of unemployment rise due to the loss of many SME's businesses around the global.

6.1 Recommendations

The need for researcher in the field of business, sustainably, economic and social science need to focus more in providing solution through the development of business model or business plan layout for SME's. Business owners need to understand they business theatrical ways in case of any uncertainty that may occur and attend more business workshops and training.

Government need to start more business policy that will benefit SME's in case of any emergency situation that may arise, and government should encourage SME's business owner to be innovated and have technology knowledge as well as apply them to their business.

Government should provide easy access to long term soft load, that will enable the SME's to grow faster than it should be or support them with short term payroll payment to it staff.

SME's business owner needs to be more creative in developing they businesses with the capital in the disposal and knowledge about diversification of business.

SME's and large company can create a unit or department that will be responsible for designing blue print of business model that will suit any uncertainties that may occur in future, with

also the ability of adopting changings time to time in other the business to be up to date modern technology.

United nation has to join in hand with the countries government to implement a room to help those that are out of job and for those that did not even have job before, in other to control the lack of job in the world, even though many governments are trying they best to support it citizen by proving load and free business name registration, but that a lot will not work perfectly.

The above recommendation is highly needed to all businesses not only SME's in order to be save from any calamity that may arise in future, by analyzing the business in worse scenario cases.

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