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THE IMPACT OF AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AFCFTA) IMPLEMENTATION ON SMALL AND MEDIUM BUSINESS IN NIGERIA

The study assessed the impact of the implementation of the African Continental Free Trade Agreement (AfCFTA) on Nigerian SMEs. Three goals and research agendas have been formulated to guide the research. The free trade theory proposed by David Ricardo, Adams Smith, and David Hume (1971) has been used to relate the impact of his AfCTA on small and medium enterprises in Nigeria. The study used a descriptive survey design of 1,766 SMEs registered on the Lagos State Chamber of Commerce platform. Using random sampling, I selected a sample size of 400 respondents (400) from the study area. A thirteen-item (13) structured questionnaire was used to collect data from the respondents. Completed specimens of instruments were pooled and analyzed using the mean and standard deviation. The result among other things states that reduced cost of material and inputs, increase production capacity, reduction in the prices of goods and services and reductions in the cost of machinery are the positive impacts of AfCFTA implementation on SMEs in Nigeria and increase foreign competition with local goods reduction in the demand of goods and services of local goods, and cheaper goods compete with local products. neglect of other important factors affecting SMEs and the promotion of substandard products and dumping is the perceived threat of AfCFTA implementation on SMEs in Nigeria. The study thus recommended that individuals and SMEs in Nigeria should look inwards and try to change the mindset of patronizing products and services from non-African countries and that respective Governments including Nigeria should see to it that policies geared towards effective implementation of the trade agreement should not just be formulated but also be set in motion.

Keywords: AfCFTA, SMEs, Nigeria, international trade, economic development.

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Африка континентальды еркін сауда келісімін (AFCFTA) жүзеге асырудың Нигериядағы шағын және орта бизнеске әсері

Зерттеуде Африка континентіндегі еркін сауда келісімін (AfCFTA) жүзеге асырудың Нигериядағы шағын және орта бизнеске әсері бағаланады. Зерттеулерді осы мақсатқа жетуге бағыттайтын үш мақсат пен зерттеу бағдарламалары тұжырымдалды. Дэвид Рикардо, Адам Смит және Дэвид Юм (1971) ұсынған Еркін сауда теориясы, AfCTA-ның Нигериядағы шағын және орта бизнеске әсерін сипаттау үшін негіз болды. Зерттеуде Лагос штатының сауда палатасының платформасында тіркелген 1766 шағын және орта бизнес өкілдеріне сауалнама жүргізудің сипаттамалық әдісі қолданылды. Кездейсоқ үлгіні қолдана отырып, зерттелетін аймақтан 400 респонденттен (400 адам) іріктеме негізінде алынды. Респонденттерден деректерді жинау үшін 13 тармақтан тұратын құрылымдық сауалнама пайдаланылды. Дайын құрал үлгілері орташа және стандартты ауытқу арқылы біріктіріліп, талданды. Нәтижесінде, ең бастысы, материалдар мен енгізілетін ресурстар құнының төмендеуі, өндірістік қуаттылықтың ұлғаюы, тауарлар мен қызметтер бағасының төмендеуі және жабдық құнының төмендеуі Нигериядағы ШОБ үшін AfCFTA енгізудің оң салдары болып табылады және жергілікті өндірушілердің тауарлары мен қызметтеріне сұранысты төмендете отырып, жергілікті тауарлармен шетелдік бәсекелестікті күшейтеді. Жергілікті тауарлар мен арзан тауарлар ШОБ-қа әсер ететін басқа да маңызды факторларды айтпағанда, жергілікті өнімдермен бәсекелестікті күшейтеді, сонымен қатар сапасыз өнімді жылжыту және демпинг – бұл Нигериядағы ШОБ үшін AfCFTA-ны енгізудегі қауіп болмақ. Осылайша, зерттеу Нигериядағы жеке тұлғалар мен шағын және орта бизнеске өздеріне назар аударуды және африкалық емес елдердің тауарлары мен қызметтеріне деген көзқарасты тиісті үкіметтерге, соның ішінде Нигерияға, сауда келісімін тиімді орындауға бағытталған саясаттың жай ғана тұжырымдалмағанына, сонымен қатар қолданысқа енгізілгеніне көз жеткізуді ұсынды.

Түйін сөздер: AfCFTA, шағын және орта бизнес, Нигерия, халықаралық сауда, экономикалық даму.

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Влияние реализации африканского континентального соглашения о свободной торговле (AFCFTA) на малый и средний бизнес в Нигерии

В исследовании оценивалось влияние реализации Соглашения о свободной торговле на Африканском континенте (AfCFTA) на малые и средние предприятия Нигерии. Были сформулированы три цели и программы исследований, которые направляют исследования на достижение этой цели. Теория свободной торговли, предложенная Дэвидом Рикардо, Адамом Смитом и Дэвидом Юмом (1971), была использована для описания влияния его AfCTA на малые и средние предприятия в Нигерии. В исследовании использовался описательный метод опроса 1766 малых и средних предприятий, зарегистрированных на платформе Торговой палаты штата Лагос. Используя случайную выборку, были отобраны выборки из 400 респондентов (400 человек) из исследуемой области. Для сбора данных от респондентов была использована структурированная анкета из 13 пунктов. Готовые образцы инструментов были объединены и проанализированы с использованием среднего значения и стандартного отклонения. В результате, надо отметить главное, что снижение стоимости материалов и вводимых ресурсов, увеличение производственных мощностей, снижение цен на товары и услуги и снижение стоимости оборудования являются положительными последствиями внедрения AfCFTA для МСП в Нигерии и усиливают иностранную конкуренцию с местными товарами, снижая спрос на товары и услуги местных производителей. Местные товары и более дешевые товары конкурируют с местными продуктами, игнорируя других важных факторов, влияющих на МСП, а также продвижение некачественной продукции и демпинг – это предполагаемая угроза внедрения AfCFTA для МСП в Нигерии. Таким образом, в исследовании было рекомендовано частным лицам и малым и средним предприятиям в Нигерии обратить внимание на себя и попытаться изменить отношение к товарам и услугам из неафриканских стран, а соответствующим правительствам, включая Нигерию, позаботиться о том, чтобы политика, направленная на эффективное выполнение торгового соглашения, была не просто сформулирована, но и приведена в действие.

Ключевые слова: AfCFTA, малые и средние предприятия, Нигерия, международная торговля, экономическое развитие.

Introduction

The road map for a regionally integrated Africa officially began in June 1991 with the signing of the African Economic Community (AEC), also known as the Abuja Treaty. When the next treaty entered into force in 1994, African countries had to go through six successive stages of regional integration leading to a fully integrated continental market in 34 years. These steps include (i) strengthening intra-regional integration and harmonization among blocs; (ii) the formation of regional blocs (i.e. Regional Economic Community or REC); (iii) the Creation of Free Trade Areas (FTAs) and Customs Unions in all RECs. (iv) Establishment of continental free trade areas and customs unions. (iv) establishment of the African single market; (vi) Establishment of the African Economic and Monetary Union and Parliament. However, the process toward a regionally integrated Africa has not been smooth and linear within and among all RECs (Marinov, 2014). FTAs are solid building blocks for regional integration and are known to facilitate trade in goods and investment flows by creating an improved environment that enables cross-border trade. Fofack, 2018). This process can also lead to the diversion of trade and investment away from countries with less favorable business environments. As such, the impact of FTAs varies widely from country to country due to different factors affecting the business environment.

Africa's transcontinental trade is the lowest of any region in the world. This weak commercial activity is both a major cause and an obvious consequence of the region's weak socioeconomic development. Another important factor explaining the weakness of intra-African trade is the trade and nontrade barriers to the exchange of goods and services. Recent progress in establishing the AfCFTA, adopted by 54 African countries in July 2019, is therefore very encouraging as it has the potential to reduce the existence of trade barriers on the continent. However, the economic impact of a free trade agreement is unlikely to be the same for all participating countries. There will be winners and there will be losers. In this regard, a detailed study by Ubi (2018) concluded that free trade agreements, at least in some cases, have a positive effect on trade growth. However, the picture is not clear, and the estimated impact range varies considerably. Even in countries that have benefited from the ratification of free trade agreements, the benefits are unevenly distributed across industries. This means that while mutual development and trade benefits of AfCFTA are possible, little is known about the cross-sectoral and cross-sectoral benefits in individual countries. For Nigeria, as with any other free trade agreement, the impact of AfCFTA can vary depending on different market opportunities and production constraints.

For example, Marino (2014) applied a gravity model to examine the impact of trade policy reforms and regional integration on exports from the East and West African Economic Community. (ECOWAS). The author finds that unilaterally reducing trade barriers and complying with preferential trade agreements in the ECOWAS sub-region is beneficial and beneficial to Nigeria's trade. On the other hand, Tayo (2021) finds that reducing import duties through FTAs will make Nigerian businesses more vulnerable, as it makes domestic producers more sensitive to imported goods at higher prices, higher. lower and/or better in the short term. This is just one example of conflicting evidence that creates uncertainty about the outcome of FTAs in general and the AfCFTA in particular.

Current discussions by several analysts suggest that Nigerian SMEs will benefit from the implementation of the AfCFTA in several ways, including:

(i) increase the supply of raw materials from the African continent.

(ii) a broader market for goods and services from Nigeria's SMEs;

(iii) increase employment for young Nigerians (who can provide services across borders, especially in the technology sector); and

(iv) increasing the market share of the Nigerian financial services industry (currently dominating the West African market).

However, before the Nigerian government signed the agreement, there was mixed debate about these potentials, especially regarding the possible negative effects on the country's fragile manufacturing sector., due to the current challenges it is facing. Some of these challenges include high investment costs (loan ratio around 17%), severe infrastructure deficits, high costs, and inadequate access to production inputs (Deloitte, 2018).

In this discussion, the potential impact of AfCFTA on SMEs is least understood. SMEs are an essential component of the Nigerian economy, as they represent approximately 96% of Nigerian businesses and contribute 75% of national employment (SMEDAN, 2019). A major concern is the lack of human and technological capacity of SMEs in Nigeria, which leaves them vulnerable to the negative knock-on effects that may be associated with free trade. and investment trade around the world. continent. However, SMEs can benefit from better access to new markets and the eventual economic transformation that competition can foster. As the discussion surrounding the recent AfCFTA ratification in Nigeria (November 11, 2020) has become increasingly heated, it is therefore imperative to assess the impact of AfCFTA implementation on SMEs. and small. and small from Nigeria.

Statement of the Problem

Overall, trade-related infrastructure is poor and inadequate in Nigeria. For example, the entire road network, including motorways, highways, and local roads, is very poor, many of which are neglected and neglected. These could adversely affect Nigeria's international business opportunities, leading to higher transaction costs and undermining business opportunities available to the economy. In other words, Nigerian SMEs may not seize the opportunities to improve and strengthen business ties on the African continent that the AfCFTA claims to provide. Other countries with better trade-related infrastructure on the African continent could ultimately be those with SMEs that benefit from her AfCFTA agreement. There are also concerns about the dumping of goods from production-oriented countries like South Africa to consumption-oriented countries like Nigeria. For example, production costs in Nigeria are estimated to be higher than in some countries such as South Africa and Egypt (Adejobi, 2019). This means that these low-wage countries can afford to export their goods to Nigeria and sell them at low prices.

As a result, Nigerian SMEs will eventually embrace these cheaper alternatives, thus making it impossible for domestic firms to compete on the cheap.

It has been suggested that Nigeria will remain a net importer of goods and services because of its very low technological capacity and high production costs (among other things), but its highly dense population means that the country would be a dumping ground for services. service. Services from other African countries (Adebiyi and Isiadinso, 2019). The country is flooded with cheap products, which could intensify efforts to revitalize domestic manufacturing, agribusiness, and small and medium enterprises (SMEs). According to Kuwonu (2021), once the AfCFTA comes into force, eligible member states will have to eliminate 90% of their tariffs on imports from other member states, thereby eliminating their ability to generate business. It is levied by the partner country through the imposition of customs duties. and homework. Continental companies now charge higher taxes when exporting to Africa than when exporting abroad and the average tax rate is 6.1%.

The AfCFTA is expected to phase out tariffs on intra-African trade, making it easier for African companies to trade on the continent and unlocking the enormous potential of the vast African market. This doesn't work in Nigeria, which currently has a tax rate of 6% of GDP and is considered the lowest on the continent. Therefore, it is difficult to predict from the above how the AfCFTA agreement will ultimately affect the Nigerian economy, especially small and medium enterprises (SMEs). There is a risk of smuggling and abuse of rules of origin. This could allow traders of SMEs in other countries to disguise their imports from outside the African continent to make them tax-free, ultimately impacting the performance of SMEs. . in Nigeria. As the Free Trade Zone spans continents, it is foreseeable that the entry routes for contraband and undeclared goods will extend beyond ECOWAS residential and non-residential borders to include all neighboring countries. This risk is particularly high for Nigerian SMEs, with 92% of Nigeria's imports coming from other parts of the world, so if this threat were to materialize, the government would seek revenue from import tariffs on non-African goods. As a result, the protection of local small businesses is threatened. Second, smuggling, underreporting of imports, and other forms of rule of origin abuse remain major challenges for Nigeria during ECOWAS (Fofack, 2018). Therefore, this study is geared towards assessing the impact of AfCFTA implementation on SMEs in Nigeria.

Aim and Objectives of Study. This study is aimed at assessing the effect of AfCFTA implementation on SMEs in Nigeria. Its other objectives include: To

1. access the positive impacts of AfCFTA implementation on SMEs in Nigeria.
2. enumerate the perceived threats of AfCFTA implementation on SMEs in Nigeria.
3. preview competitive capacities of SMEs in Nigeria and their capacity to meet the AfCFTA process requirement.

Research Question. The following research question will be used to guide the study

1. what are the positive impacts of AfCFTA implementation on SMEs in Nigeria?
2. what are the perceived threats of AfCFTA implementation on SMEs in Nigeria
3. what are the competitive capacities of SMEs in Nigeria and their capacity to meet the AfCFTA process requirement?

Significance of Study. This study will be of great benefit to various SME owners in the selected state in Nigeria as it will bring it into the limelight and create better awareness of the impact of AfCFTA implementation on SMEs in Nigeria. The study will correlate the competitive capacities of SMEs and bring out the level of SME owners' awareness of the various implementation policies and the act of AfCFTA and how they can either benefit from it or lose from it. The study narrates the competitive capacities of SMEs in Nigeria and how they can adapt to meet the AfCFTA implementation process requirement. Generally, it will add to the existing literature on the issue of AfCFTA implementation and its effects on the general economy of the country.

Literature review

Brief Overview of the African Continental Free Trade Area (AFCFTA). The first big sign that Africa is taking regional economic integration seriously was the passage of the Tripartite Free Trade Agreement (FTTA) in Egypt in June 2015. This agreement includes a tycoon of 26 countries with a population of 720 million and a GDP of 1.3 trillion USD (Juma & Mangeni, 2018). For years, African leaders have desired a single, single African market with no barriers to trade in goods and services. They want a single market modeled after the European single market across the EU. After many failed attempts due to competing economic and political interests, African leaders finally adopted a resolution to establish a Continental Free Trade Area (CFTA), with a tentative launch date. is 2017. has been included. The African Continental Free Trade Area (AFCFTA) is an effort to boost intra-African trade, estimated at only 10%. With an estimated population of more than 1.4 billion and a union of 54 countries, the EU will act as a single market for goods and services to become the largest regional economic bloc in the world. by quantity. I'm aiming for the Number of Countries to participate.

It has been the world's largest free trade area since the World Trade Organization was established 1 January 1995. But Nigeria was absent in March 2018 when the leaders of 44 African countries signed an agreement to create a $2.5 trillion continental free trade area. The Federal Government of Nigeria said the committee was reviewing the treaty and needed input from the private sector and production stakeholders (Amodu and Sibor, 2018). According to Abati (2018), the African Continental Free Trade Agreement is arguably the most historic and important development since the establishment of the Organization of African Unity (OAU) in 2002, which later became the African Union (AU). It is also arguably the largest trade agreement since the founding of the World Trade Organization (WTO) and a tangible and provable culmination of African Renaissance and hedonism goals. This vision of a transformed Africa led to the introduction of policies and structures such as NEPAD, APRM, the New Africa Initiative (NAI), and others. Many of them may have been inspired by developments in this direction in the West, such as the EU. This is associated with the development of Africa's competitiveness, integration, cooperation, and forward-looking future. The AFCFTA is the product of these advances and is perhaps the most important culture (Abati, 2018).

Objectives of AfCFTA. The AfCFTA set out to progressively eliminate 90% of the tariffs on goods within 10 years and more for the remaining 10% (Mutahi and Mudibo, 2021). These tariffs are said to stand at an average of 6.1% which implies that businesses pay more to export within Africa than to export outside Africa (UNECA, 2019). To achieve this, Article 3 of the Agreement outlines the following general objectives:

1. Create a single market for goods, and services, facilitated by the movement of persons to deepen the economic integration of the African continent and by the Pan-African Vision of "An integrated, prosperous and peaceful Africa" enshrined in Agenda 2063

2. Create a liberalized market for goods and services through successive rounds of negotiations;

3. Contribute to the movement of capital and natural people and facilitate investments building on the initiatives and developments in the State Parties and Regional Economic Communities (RECs)

4. Lay the foundation for the establishment of a Continental Customs Union at a later stage.

5. Promote and attain sustainable and inclusive socio-economic development, gender equality, and structural transformation of the State Parties.

6. Enhance the competitiveness of the economies of State Parties within the continent and the global market.

7. Promote industrial development through diversification and regional value chain development, agricultural development, and food security

8. Resolve the challenges of multiple and overlapping memberships and expedite the regional and continental integration processes.

Challenges of the AfCFTA. The AfCFTA is expected to have adverse effects on the African economy. Trade deals are good for economies in the long run, but that's a different short-term story. In the short run, structural change through the movement of labor, capital, and other factors of production entails adjustment costs (Saygili et al., 2018). These adjustment costs will pose more of a challenge for less diverse and more resilient countries than for more diverse countries (Rena,2006; Albert, 2019). Moreover, in the short term, unskilled workers will be negatively affected, possibly leading to social tension. The trade agreement will increase competitive pressure, thereby improving business efficiency. However, small businesses will be negatively affected when facing stiffer competition (Rena and Kefela, 2006; Rena,2009; Saygili et al., 2018). They will incur higher transaction costs and thus face financial challenges when competing with larger companies (Albert, 2019). Trade liberalization will significantly affect the government budget balance/ customs income and import tax in some countries. This, in turn, could undermine the government's ability to invest in infrastructure, education, and social programs, which are crucial to achieving sustainable development (Rena,2006; Albert, 2019). Intra-continental trade and exchanges could increase Carbon dioxide (CO_2) emissions which may have negative effects on the environment (Albert, 2019). There are yet some other challenges that have been identified to hinder the full implementation of the trade agreement. Vir (2021) outlined the following challenges of SMEs which indirectly hinder the trade agreement:

1. Deficiency in the human and technological capacity of SMEs making them vulnerable to larger firms

2. Limited access to SME finance and trade finance/high cost of capital

3. Poor/limited access to good infrastructures like steady power supply, good road network, transport system, and digital infrastructure

4. Foreign suppliers are dominating the market, making the local producers lose out

5. Loss of intellectual property to larger corporations due to poorly enforced patent laws.

6. In addition to the, Mutahi and Mudibo (2021) outlined the following challenges that impede the trade agreement

7. Customs systems/delays, security issues, and communication barriers.

8. Some countries are yet to gazette the specific changes in their tariffs and finalize their customs processes, such as the procedures for presentation, identification, and clearance of goods. Tariff reduction has not taken effect in those countries and so prices of goods are still high there.

Overview of SMEs In Nigeria*.* The criteria for defining SMEs vary from country to country, mainly depending on the size of the economy (Rena and Kefela, 2006; Rena,2009; Azikiwe., 2018). This implies that a business enterprise may be classified as large in one country, while it may be considered small in another. In Nigeria, most of the business of MSMEs takes place in the informal sector and their operating mechanism is very different from that of the formal sector. These businesses typically require little capital, and minimal technical or professional skills, use local resources, create jobs at a relatively low cost by pooling unskilled and semi-skilled workers, and improved trade links, especially in rural and geographically remote areas. They operate in different sectors of the economy across the country and provide a platform to generate income for poor households. The sectoral and geographic distribution of SMEs in the country. According to a 2019 BNS survey, there are about 41.5 million SME businesses in Nigeria, of which 99% operate at the micro level and the majority are sole proprietors. The survey further highlights the importance of SMEs in Nigeria in terms of employment potential, contribution to GDP, and ability to export, among other factors. SMEs have been shown to play a huge role in the growth and development of many economies around the world (AfDB, 2012).

The Nigerian government recognizes the importance of this sector in achieving greater diversification, industrialization, and a more inclusive growth model for the country. Therefore, to better coordinate, monitor and promote government initiatives related to MSMEs, the Small and Medium Enterprises Development Authority of Nigeria was established in 2004 to work with MSMEs. other stakeholders to strengthen the MSME sector and ensure that SMEs become viable avenues for national economic development. Despite the foregoing progress, Nigeria's SMEs are still not reaching their full potential. For example, SMEs account for 40-60% of exports in China, compared with a contribution of only 7.6% to Nigeria's exports and even less to manufacturing. export (Oyeyinka, 2020). This inefficiency is due to a range of challenges such as macroeconomic policy inconsistent; infrastructure deficit; poor power supply; inappropriate technology; lack of access to credit facilities and inadequate financial education; weak competitive landscape; tax multiple times; the weak link between policy actions and industry activities; inadequate transportation system; bureaucracy in obtaining permits and authorizations; high prices and inflation, etc. (NBS, 2020). Due to these challenges, Nigeria's SMEs often disappear or stagnate, and it is almost impossible to sustainably grow and scale into large enterprises. Therefore, it is urgent to address the peculiarities of the informal economy and difficult business environment to enable SMEs to benefit from regional integration. areas are planned to realize the full potential for national economic growth.

Impact of AfCFTA on Nigerian SMEs*.* It is no exaggeration to say that SMEs are the engines of the Nigerian economy. SMEs account for about 96% of all businesses in Nigeria and contribute to 75% of national employment (NBS, 2020). Therefore, changes in the country's economic policy model need to be evaluated in terms of their impact on SMEs for the analysis to truly reflect their impact on Nigerian society. There are many studies on the impact of free trade agreements on various parties around the world. For example, FTAs are supposed to affect input prices, industrial production, competitiveness, business productivity, and so on. In general, impacts are heterogeneous across sectors and sectors, so AfCFTA costs and benefits will have different impacts across sectors. This uncertainty reveals little is known about the impact of the AfCFTA on Nigerian SMEs, whose growth and competitiveness are hampered. By many internal and external factors. In this regard, historical considerations of the impact of national policy decisions on his MSME performance show mixed results. Because government and central bank policies don't always help small businesses.

One of the biggest challenges in bridging the output gap for SMEs in Nigeria is financing. Lending rates in Nigeria are high (around 17%) compared to other African countries due to the lack of liquidity in the financial sector (Rena,2006; Deloitte, 2018). The delay is partly due to the Central Bank of Nigeria (CBN) intervening in the foreign exchange market to stabilize the exchange rate. This leads to high-interest rates and discourages small businesses from raising funds to expand their operations, undermining the long-term business prospects of the non-oil sector. Another big challenge for SMEs is the lack of infrastructure (Yadav & Rena, 2025). This inevitably increases operating, or production costs and hinders competitiveness. Nigeria's existing infrastructure appears to be completely inadequate in terms of capacity and quality, and unable to keep up with the expected industrial development. Despite the public investment, Nigeria still suffers from major infrastructure deficits, particularly related to power generation, transport, and drinking water. For example, the current generation capacity is about 3,000 megawatts, corresponding to about 30% of the country's estimated demand. To reap the benefits of trade, a major challenge for governments and the private sector is to build modern, efficient, and effective infrastructure networks. Access to productive resources such as physical space, and public and information infrastructure (a central objective of this project) is also a major challenge for many small businesses in Nigeria.

Regarding the expected impact of the ZLECAf agreement, several existing studies suggest that the potential benefits of the agreement are significant for several reasons. First, the AfCFTA target market is projected to grow from about 1.27 billion to 1.7 billion by 2030, of which about 600 million will be in the middle class (Bramdeo, 2018). Second, gross domestic product (GDP) is between \$2.1 trillion and \$3.4 trillion, or 6.7 \$ trillion at purchasing power parity. Third, in terms of investment and consumer spending, the AfCFTA is expected to attract around \$4 trillion (Azikiwe, 2018). For Nigerian SMEs, some analysts suggest the category could stand to benefit from several opportunities AfCFTA could afford them. For instance, manufacturers should gain access to increased sources of cheaper and higher quality raw materials from the African continent. This will facilitate the production of cheaper and higher-value products which in turn will gain access to a larger continental market. From a gender perspective, "AfCFTA will position women in such a way that they get to understand that trade is a force which, when properly harnessed, can help lift millions of professional and businesswomen out of poverty and bring shared prosperity to them. There are, however, some risks evident as well. For example, while the AfCFTA Agreement may prove beneficial for the already dominant (in the West African context) Nigerian financial services sector by increasing its market share, Nigerian SMEs may face uncompetitive pressure on the currency from the increased demand, thus lowering their ability to export and increasing imports of cheaper continental products. This risk, coupled with the already challenging environment in which SMEs operate in Nigeria detailed above, led various interest groups to argue that AfCFTA will hurt specific sectors such as manufacturing. These debates led to initial hesitance in signing the Agreement.

Theory of Free Trade. This study uses free trade theory as a theoretical approach to clarify the research. Free trade is the unrestricted import and export of goods and services between countries (Longley 2018). Traditional theory, both classical and neoclassical, holds that free trade in goods between different regions is always favorable for each trading country and is therefore best in terms of the welfare of the entire world. commercial rather than regional. Declaration is an agreement. (Kaldor, 1980) The theoretical argument for free trade builds on Adam Smith's argument that the division of labor between countries leads to speculation, greater efficiency, and greater collective output. Since the mid-20th century, countries have gradually removed tariff barriers, currency restrictions on international trade, and other barriers that can impede the efficient flow of goods and services (Dixon, 2022)). Both classical political economy and neoclassical theory favor free trade. They argue that free trade is beneficial because it allows countries to specialize in production with relatively low production factors. Some theorists of free trade theory are David Ricardo, Adams Smith, David Hume (1971), Keynes (1936), Krugman P (1987), Olson M (1982), Robert M (1991), etc.

The link between theory and research is that Nigeria and other member states of the African Union need free trade, free movement of goods and services, and free markets between African nations. The AFCFTA will be a platform to strengthen economic and financial integration with SMEs in Nigeria and SMEs in other African countries. However, free trade agreements have been criticized as means of violating local or national environmental protection laws, and countries can make their economies eco-friendlier, environment by outsourcing production of polluting goods to other areas instead of changing production and consumption patterns. It has disadvantages as it can be user-friendly. The world imports goods and their products create waste.

Methodology

The study used descriptive survey design and primary data sources using questionnaires. All SMEs in the State of Lagos, where the population is only 1766, have been registered under the foundation of the Lagos State Chamber of Commerce and Industry (LCCI, 2021). The 400 samples for the study were scientifically calculated using Taaro Yamane's sampling method, after which the sample was randomly selected. Responses to the questionnaire were analyzed using the mean and standard deviation from a modified 4-point Likert scale of composite scores Strongly Agree, Agree, Disagree, and Strongly Disagree. idea. Rate the comments for options as follows: Strongly agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, and strongly disagree (SD) = 1.

Results and discussion

In this section, the data collected for the study was analyzed to provide answers to the research questions that guided the study. Demographic Data Presentation

Demographic Data Presentation

Table1
Age Range of Respondents

Age of respondent	Number of Respondents	Percentage
20-25	110	30%
26-36	150	37.74%
35-40	140	32.26%
Total	400	100%
Note: primary data		

Table 1 above revealed the age range of 26-36 is dominant among the respondents used for the study.

Table 2
Gender of Respondents

Sex of Respondent	Number of Respondents	Percentage
Male	250	67%
Female	150	33%
Total	400	100%
Note: primary data		

Table 2. Above shows that there are more male respondents selected for the study.

Table 3
Sector of SMEs

Sector of SMEs	Number of SMEs	Percentage
Agricultural and Food	102	25.5%
Manufacturing	83	20.75%
Wholesale and Retail Trade	110	27.5
Service	105	26.25
Total	400	100%
Note: primary data		

Table 3 shows the sector of SMEs from where the selected number of SMEs were taken for the study. The study showed that the wholesale and retail sectors were selected more for the study with 27.5% (110) selected for the study.

Table 4
Size of Business

Work Status	Number of Respondents	Percentage
Small	109	22.26%
Medium	239	60.97%
Large	52	16.77%
Total	400	100%
Note: primary data		

Table 4 indicates that there are more small business owners, and respondents, for the study. The study selected more medium-scale businesses with 239 (60.97%) used for the study.

Research Question One: what are the positive impacts of AfCFTA implementation on SMEs in Nigeria?

Table 5 above shows respondents' views on the positive impact of the AfCFTA implementation on SMEs in Nigeria. Research has shown that lower raw material and input costs, increased production capacity, lower prices for goods and services, and lower costs for machinery are the positive effects of implementing "his AfCFTA for businesses." It has been. SMEs in Nigeria. This is evident from the fact that all items are popular, with one criterion exceeding his 2.5. This result is consistent with a study by Azikiwe (2018), which confirms that in the chain of transcontinental supply within the region, AFCFTA is expected to have an impact by facilitating business connectivity. Small and medium-sized enterprises (SMEs) with large regional enterprises export both inside and outside the continent. This will contribute to the growth of SMEs and create a larger market for large companies. Continental companies now must consider higher taxes when exporting to Africa than when exporting abroad. The average is 6.1%. AFCFTA is expected to phase out tariffs on intra-African trade, making it easier for African companies to do business on the continent and tap into the vast potential of the broader African market. AFCFTA will help address some of the challenges associated with Africa's many overlapping trade agreements. Facilitate direct capital flows between Africa and African countries by facilitating cooperation in other areas such as technology transfer, investment in innovation, and infrastructure development for SMEs across the continent (Saygili, Peters & Knebel, 2018).

Research Question Two: what are the perceived threats of AfCFTA implementation on SMEs in Nigeria?

Table 5

Mean and standard deviation of respondents on the impacts of AfCFTA implementation on SMEs in Nigeria

S/N	Techniques	SA	A	D	SD	Mean *x*	SD	Decision
1	Reduced cost of materials and inputs	221	120	43	16	3.37	0.62	Accepted
2	Increase in production capacity	180	142	48	30	3.18	0.67	Accepted
3	Reduction in the price of goods and service	237	132	21	10	3.49	0.59	Accepted
4	Reduction in the cost of machinery.	145	162	79	14	3.09	0.71	Accepted
5	Increment in the marketing sizes of SMEs.	127	140	94	39	2.78	0.74	Accepted

Note: primary data computation by the authors

Table 6

Mean and Standard deviation of respondents on the perceived threats of AfCFTA implementation on SMEs in Nigeria

S/N	Perceptions	SD	A	D	SD	Mean *x*	SD	Decision
1	Increase foreign competition with local goods	187	124	58	42	2.99	0.74	Accepted
2	Reduction in the demand for goods and services of local goods	195	138	45	12	3.09	0.71	Accepted
3	Cheaper goods compete with local products	175	160	30	38	2.87	0.66	Accepted
4	Neglect of other important factors affecting SMEs	191	120	58	32	2.99	0.70	Accepted
5	Promote substandard products and dumping	169	125	46	60	3.00	0.68	Accepted

Note: primary data computation by the authors

Table 6 above shows the responses of respondents to the perceived threats of implementing AfCFTA to Nigerian SMEs. All award categories were accepted with a mean score of >2.5. Research shows that foreign competition for local products reduces demand for goods and services from local products, causing cheaper products to compete with local products. Ignoring other important factors affecting SMEs and promoting shoddy products and dumping are considered threats to the implementation of SME AfCFTA in Nigeria. These results are consistent with the study by Faroe and Abasilim (2018), which shows that Nigerian SMEs end up opting for these cheaper alternatives, so domestic firms. cannot compete vigorously. It is believed that Nigeria, with its very large population, will continue to be a net importer of goods and services from other African countries due to its very low technological capacity and high production costs (among other reasons).The country could be flooded with cheap goods, fueling efforts to revive the local industry, agribusiness, and small and medium-sized enterprises (SMEs) (Azikiwe, 2018). According to Simo (2020), once the AfCFTA comes into force, member countries will be required to reduce duties by 90% on imports from other member countries, thereby allowing partner countries to collect taxes and rates to generate revenue. Companies across the continent are now imposing higher tariffs on exports to Africa than on exports outside Africa.

Research Question Three: what are the competitive capacities of SMEs in Nigeria and their capacity to meet the AfCFTA process requirement?

Table 7
Mean and standard deviation of respondents on the competitive capacities of SMEs in Nigeria and their capacity to meet the AfCFTA process requirement

S/N	Impacts	SD	A	D	SD	Mean x	SD	Decision
1	Capabilities to defend against all potential competitive threats of AfCFTA	220	119	44	17	3.36	0.61	Accepted
2	Reducing Costs to a Highly Competitive Level	146	124	78	52	2.91	0.78	Accepted
3	Capabilities to Fully Benefit from All Market Opportunities of AfCFTA	165	138	65	32	3.09	0.71	Accepted

Note: primary data computation by the authors

Table 7 shows respondents' responses regarding the competitiveness of Nigerian SMEs and their ability to meet the requirements of the AfCFTA process. With an average criterion of over 2.5, the study finds that protecting Nigerian SMEs from potential competitive threats through AfCFTA reduces costs to a highly competitive level and increases the reach of all markets in the AfCFTA SMEs have a competitive edge to meet the requirements of the AfCFTA process. This correlates with a study by Signe and Van der Ven (2019) that firms must be able to combine assets, resources, and resources to maximize the potential benefits associated with the AfCFTA claims. The power and ability to make the most of that advantage. All market opportunities in trade agreements. Firms are optimistic about the potential to combine complementary assets, financial assets, reputational assets, and structures. This means that Nigerian SMEs seek to leverage intangible organizational and management processes (unique skills, processes, procedures, decision-making rules, innovation, etc.) in carrying out their daily activities. It also shows that these companies believe they can seize and maximize the AfCFTA opportunity through corporate structures, processes, design, and incentives.

Conclusion

The study reviewed the impact of AfCFTA implementation on small and medium businesses in Nigeria. From the analysis of the study, the following results were found.

Reduced cost of material and inputs, increase production capacity, reduction in the prices of goods and services, and reductions in the cost of machinery are the positive impacts of AfCFTA implementation on SMEs in Nigeria.

Increase foreign competition with local goods reduction in the demand for goods and services of local goods, and cheaper goods compete with local products. neglect of other important factors affecting SMEs and the promotion of substandard products and dumping is the perceived threat of AfCFTA implementation on SMEs in Nigeria

SMEs in Nigeria by defending against all potential competitive threats of AfCFTA, reducing costs to a highly competitive level, and having the Capabilities to fully benefit from all market opportunities of AfCFTA, SMEs has the competitive capacities to meet the AfCFTA process requirement.

Overall, the impact of AfCFTA has not affected the welfare of SMEs in Nigeria, the prices of goods and services have not yet decreased and tariffs among African countries remain high due to these challenges. It's a long, slow, and complicated process that takes time to fully implement and realize its potential. In summary, Nigeria's SMEs are said to be able to benefit from trade deals, but there is a downturn in the manufacturing sector, growing anxiety, and the tendency of many to be unpatriotic. Nigerians, restrictive trade policies, the undiversified nature of the economy, and weak institutional framework make Nigerian SMEs more likely to lose out on commercial transactions.

Recommendation. As a result of the research, the following recommendations were made:

Nigerians and SMEs should introspect and seek to change their mindset that disrespects the products and services of non-African countries. It will strengthen intra-African trade and complement African leaders' commitment to the success of the AfCFTA.

Governments, including Nigeria, need not only to develop strategies to effectively implement trade agreements but to ensure they are implemented. Mechanisms to implement these policies should be adopted and implemented in a manner that supports the development of small and medium enterprises in the country.

We strongly recommend addressing the issues plaguing the SME sector and strengthening the industry so that Nigeria can enjoy the comparative advantages of this trade deal. Priority should be given to economic and political structures that promote mutual trust and patriotism among the Nigerian people.

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The authors declare that there are no conflicts of interest that could have influenced the results of the study or their interpretation.

Author Contributions

RR: conceptualization of the study, critical revision of the manuscript for important intellectual content, analysis of the collected data, and approval of the final version of the manuscript for publication.

RR & GED: – literature review, collection of statistical data, interpretation of research results, development of the article structure, and manuscript formatting.

RR & GED: – data analysis, interpretation of statistical calculations, participation in the interpretation of research findings, and reviewing the Russian and English translations of the manuscript.

RR & GED: – collection and systematization of statistical information, participation in data processing, assistance in preparing tables and figures, and editing of the manuscript.

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Авторлар туралы мәлімет:

Равиндер Рена – Азия-Тынық мұхиты аймағында, Африкада және Еуропада 33 жылдан астам педагогикалық және ғылыми-зерттеу тәжірибесі бар экономика саласының аға профессоры. Қазіргі уақытта Оңтүстік Африка Республикасының Дурбан қаласындағы Дурбан технологиялық университетінің Басқару ғылымдары факультеті, Мемлекеттік басқару және экономика кафедрасының экономика профессоры қызметін атқарады. Сонымен қатар, Швейцариядағы Monarch Business School университетінің қосымша профессоры және бірнеше елдерде шақырылған профессор болып табылады. Ол халықаралық академиялық алаңдарда, соның ішінде BRICS зерттеу платформаларында белсенді қызмет атқарады. Профессор Рена 200-ден астам рецензияланатын ғылыми мақала мен 80-нен астам кітап тарауының авторы. Ол 400-ден астам халықаралық конференцияда негізгі баяндамалар жасаған. Ғылыми қызығушылықтары: даму экономикасы, білім экономикасы, мемлекеттік саясат, инклюзивті экономикалық өсу, жаһандану, шағын, микро және орта кәсіпкерлік (SMMEs), микронесиелеу және ауылдық кәсіпкерлікті дамыту. Оның Google Scholar профилі бойынша еңбектері 2100-нан астам рет дәйектелген; Хирш индексі (h-index) – 26, i10 индексі – 62 (Дурбан, Оңтүстік Африка Республикасы, e-mail: ravinder.rena@gmail.com).

Джордж Эммануэль Дейнма – Нигериядағы Риверс штаты университетінің Әлеуметтік ғылымдар факультеті, Саясаттану кафедрасының аспиранты. Ол Нигериядағы жастарды ынталандыру және әйелдердің мүмкіндіктерін кеңейту бағдарламалары сияқты көптеген гуманитарлық жобаларға белсенді қатысады. Оның ғылыми қызығушылықтары дәстүрлі жанжалдарды басқару стратегиялары, Нигер дельтасы аймағындағы теңіз қауіпсіздігі, Балтық өңіріндегі ядролық қауіптер, Нигериядағы киберқауіпсіздік қатерлері, сондай-ақ атыс қаруы мен жеңіл қарулардың таралуы мәселелерін қамтиды (Порт-Харкорт, Нигерия, e-mail: ravinder.rena@gmail.com).

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Равиндер Рена – старший профессор экономики с более чем 33-летним опытом преподавательской и научно-исследовательской деятельности в странах Азиатско-Тихоокеанского региона, Африки и Европы. В настоящее время является профессором экономики кафедры государственного управления и экономики факультета управленческих наук Технологического университета Дурбана (Дурбан, Южно-Африканская Республика). Также занимает должность приглашённого профессора в Monarch Business School (Швейцария) и является приглашённым профессором в ряде зарубежных университетов. Активно участвует в международных академических платформах, включая исследовательские проекты стран БРИКС. Профессор Рена является автором более 200 статей в рецензируемых научных журналах и более 80 глав в научных монографиях. Выступил с ключевыми докладами более чем на 400 международных конференциях. Его научные интересы включают экономику развития, экономику образования, государственную политику, инклюзивный экономический рост, глобализацию, малые, микро- и средние предприятия (SMMEs), микрофинансирование и развитие сельского предпринимательства. Согласно профилю Google Scholar, его работы процитированы более 2100 раз; индекс Хирша (h-index) составляет 26, индекс i10 — 62 (Дурбан, Южно-Африканская Республика, e-mail: ravinder.rena@gmail.com).

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