

The Effects of Social Change on Small and Medium Scale Enterprises: A Study of Selected SMES in Jalingo Metropolis, Taraba State, Nigeria

BY

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Abstract

This study investigates the effects of social change on small and medium scale enterprises in Jalingo metropolis, Taraba State, Nigeria. With the aid of the study objectives, two hypotheses were formulated in the study. The survey research design was adopted for the study. The population of the study (117) was considered convenient and appropriate and was entirely used in the study. The summation of all the responses was presented using frequency distribution tables and simple percentages, while the chi-square statistical tool was used to test the hypotheses formulated in the study. The test statistics reveals among others that, social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State. Based on the findings, the study recommends among others that, the productivity of small and medium scale enterprises has been affected as a result of social change in the form of economic recession prevalent in our contemporary society. So, owners of small and medium scale enterprises should endeavour to create a solid financial base in order to carry out their activities in terms of constant production of goods and services thereby outweighing the challenges arising from recession.

Keywords: Business activities, Criminal activities, Economic recession, Productivity and SMEs.

Introduction

Our societies face growing challenges in areas such as public health, education, social inequality, and environmental pollution. Market-based organizations can play an important role in addressing these challenges by stimulating transformational processes to advance societal well-being, referred to as creating positive social change (PSC). Social enterprises leverage market-based activities to more effectively alleviate societal challenges and investors seek to instigate social change while generating economic returns (Mair and Hehenberger, 2014). Social change can affect everything from education, population, politics, culture, law, and administration to the economy and international affairs. Social change often happens alongside other major changes such as industrialization. It is a process whereby the values, attitudes, or institutions of society (such as education, family, religion and industry) are modified and includes both natural processes and action programmes initiated by members of the affected community (Ololube, 2011).

The power that social change organizations bring to the table is their ability to organize, to educate and to mobilize. On the surface, social change movements appear to be spontaneous bursts of energy, a sweep of people, outraged and energized, demanding some form of change. But in truth, social change movements flow from careful organizing, massive public education, sustained agitation, and at times, inspired collaboration across the divides of race, gender and class. These movements are driven by human energy, intelligence, and courage, as well as

money (Ololubei, Uriah, and Agbor, 2013). Progressive social change is a profoundly democratic undertaking. At its best, people of different racial and ethnic backgrounds, sexual orientations, abilities and ages join together in developing and implementing creative solutions to social problems. Money or individuals alone do not bring about change, but when people band together and form organizations to focus their collective power, social change can happen. Likewise, when a large number of organizations work together toward a common goal, the resulting social movements make change (Ololubei, Uriah, and Agbor, 2013).

Business is a social activity aimed at creating goods and services within the legal framework of a society or community. This implies that the types of business activity that takes place in a particular community, state or nation, is largely determined by the beliefs, needs, attitudes as well as the stage of development of that community (Okafor, Onifade and Adigwe 2018). The small and medium enterprise sector is of critical importance for economic and social development of a country because these firms through their dynamism are considered a driver of innovation and growth and contribute to poverty reduction because they are an important source of job creation (World Economic Forum, 2010). The growth and development of SMEs is influenced by a number of factors, from global business environment to the availability of educated workforce, but lack of access to finance appears consistently as one of the most important obstacles of doing business (Consultative Group to Assist the Poor, 2010).

Small and medium enterprises (SMEs) in Nigeria operates in an informal settings and are generally a one-man business show or at best managed by two or three family members, relations or friends, who handles all business decisions. Social change can accrue in different forms in our contemporary society which include decline in economic activities spread across all sectors, both in the manufacturing and non-manufacturing in name of recession. During recession, there is usually a decline in certain macroeconomic indicators such as gross domestic product, employment, investment spending, capacity utilization, household income, business income, and inflation, with the attendant increase in the rate of unemployment (Central Bank of Nigeria, 2012). Technically, when an economy recorded two consecutive quarters of negative growth in real GDP, it can be said to be in recession.

Nigeria, like many other developing countries are bedeviled social change in form of high wave of criminal activities such as armed robbery, kidnapping, fraud and other similar unethical practices, which have negatively affected the advancement of the country and its global image. Unethical behaviours such as theft have resulted in high failure rates in businesses with a resulting adverse effect on the economy (Can't, Wiid, and Kallier, 2013). Particularly, small and medium scale enterprises in Nigeria are not an exception because they have been similarly marred by unbelievable waves of employee theft (Hamilton and Gabriel, 2012). Employee theft cannot be overlooked as it causes huge losses to small and medium scale enterprises owners in Nigeria. Most importantly, these small and medium scale enterprises have been identified as an essential element for economic development in Nigeria.

Statement of the Problem

While social change is often viewed as a positive phenomenon, it could as well have negative effects or consequences that undermine or eliminate existing positive ways of life. In our contemporary society, social change can affect everything from education, politics, culture, law, administration and industrialization. Social change in the form of economic recession appears to have affected the day to day activities of small and medium scale enterprises thereby reducing the rate of their productivity. In the urban cities, social change in the form of high wave of criminal activities such as kidnapping, fraud, and armed robbery attacks are always experienced by individuals, institutions, government and non-governmental agencies, and small and medium scale industries. This appears to have brought about inferences in the

cultural, social, and economic fabric of the society as well as exaggerated business transactions of small and medium scale enterprises thereby making the enterprises not to actualize their co-operate set objectives. It is in response to this situation that this study investigates the effects of social change on small and medium scale enterprises in Jalingo metropolis, Taraba State.

Research Questions

Sequel to the foregoing issues in the statement of the problem, the following research questions are deemed imperative for this study:

- i. Has social change in the form of economic recession affect the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State?
- ii. Does social change in the form of high wave of criminal activities affect business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State?

Objectives of the Study

The general objective of this study is to investigate the effects of social change on small and medium scale enterprises in Jalingo metropolis, Taraba State. While the specific objectives are:

- i. To ascertain whether social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State.
- ii. To examine whether social change in the form of high wave of criminal activities affects the business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State.

Research Hypotheses

H₀₁: Social change in the form of economic recession does not affect the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State.

H₀₂: Social change in the form of high wave of criminal activities does not affect the business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State.

Conceptual Clarifications

The Concept Social Change

Social change entails change in the social structure and various components of society. Social structure comprises the totality of all relationships connecting all human activities, together with human ideology. In Sociology as a discipline, social change entails the alteration of mechanisms within the social structure characterized by changes in cultural symbols, rules of behaviour, and social organizations or value systems. Kammeyer (2004) sees social change as variations over time in the relationships among individuals, groups, culture, and society. In their own reaction, Ahamefula and Nnajieta (2005) view social change as a change way in which human beings relate themselves to one another, the processes which institutions and organizations undergo, the transformation of the social structure and the forces that bring them about. Akubukwe (1997) affirms that social change is the significant differences or alternations in any society that occur over time, gradually or rapidly, in terms of individuals aggregate patterns of relationships and behaviors within social institutions and social organizations, and in terms of their culture.

The Concept of Small and Medium Scale Enterprises

The term 'small and medium enterprises' describes group of business organizations that are especially heterogeneous as they embrace a broad varied forms ranging from hotels, manufacturing industries, agriculture, restaurants, computer software firms and small machine

shops among many others (Asaolu, Oladoyin, and Oladele, 2005). In 2005, the credit guiding principle to the commercial banks by the Central Bank of Nigeria (CBN) classified small scale enterprises as business whose annual turnover is below and not higher than #500,000, while the Merchant banks were to consider businesses with capital investment less than #2,000,000 (the cost of land not included) or turnover up to but not higher than 5million Naira as small scale businesses (Solomon, 2011). In his own reaction, Ogundele (2007) describes small-scale enterprise as an organization employing a minimum of five employees and with a minimum initial capital outlay of not less than N500, 000:00 (five hundred thousand naira). There is no consensus on the definition of small and medium scale enterprises (SME's) as the terms small and medium are relative and they differ from industry to industry and country to country. The difference amongst industries could be ascribed to different capital requirements of each business (Ojo, 2004).

Social change in the form economic recession and productivity of small and medium scale enterprises

Small and medium scale enterprises constitute the most viable and veritable vehicle for self-sustaining industrial development. From varied experience especially in developing countries, SMEs indeed posse's enormous capability to grow an indigenous enterprise culture more than any other strategy. It is therefore, not unusual that SMEs are generally synonymous with indigenous business wherever they exist (Okafor, Onifade and Adigwe 2018). Nigeria has been an economically slavish neo-colonial state. The present economic recession in Nigeria is a manifestation of long-term ills in the structure of the economy. The recession seems to affect socio-political structures, Nigeria's credit condition, general living standard, imports, production and employment as well as consumption demand in Nigeria (Mailafia, 2016).

Economic recession has severe negative and also some positive impacts on aggregate economic activities in Nigeria. It has contractionary effects on aggregate demand and supply resulting into volatile shocks in economic activities as well as scarcity of foreign exchange, few money, reduced income, and decreased finances available to households and businesses in Nigeria (Eneji, Dimis, and Umejiaku, 2016). The purchase of goods and services by individuals, households and firms has drastically reduced as a result of the economic recession. Business activities are now at the low ebb, there are jobs losses and increase in unemployment rate. The reduced employment is due to decreased sales of goods and services by business owners, companies, street vendors, farmers, shop owners, retailers and wholesalers. The aggregate spending power has sharply declined (Eneji, Dimis, and Umejiaku, 2016).

The major challenges experienced in running SMEs during recession in Nigeria were inability or reduced purchasing power due to increase in price of goods, difficulty in obtaining foreign currencies such as US Dollars, British Pounds Sterling and others for importation of goods and services from the international market, and difficulty in payment of worker's salary (Okeke-Ezeanyanwu, 2003). Most of the problems of small and medium scale business are external to it. The problem includes inadequate working capital, stiff competition from larger companies, low capacity utilization and huge financial problem (Beckman, 2012). The impact of recession on SMEs cannot be overemphasized. It includes inability to pay workers' salary leading to laying off or sack of employees, increased debt profile, reduced production and sales as well as the suspension or shut down of businesses (Okeke-Ezeanyanwu, 2003).

Social Change in the form of high wave in criminal activities and business transaction of small and medium scale enterprises

The high rate of violent crime has created an atmosphere of fear, anxiety and tension, and inferences on the social, cultural and economic fabric of the society. Violent crimes such as murder, armed robbery, kidnapping and terrorism are the most inhumane crimes that continue

to plague Nigeria (Okechukwu, 2012). The alarming rate of violent crimes in Nigeria has made the economy unattractive to foreign investors, and this has impacted negatively on economic growth and development. The inability of government to provide a secure and safe environment for lives and properties has led to the disruption of the conduct of businesses and economic activities, retarding the economic growth and development of Nigeria. There is no investor whether local or foreign that will be motivated to invest in an unsafe and insecure environment. In a globalized world investors are not only looking for high returns on their investments but also safe haven for their investments (Osawe, 2015).

The consequences of fraud are extremely destructive to both small business owners and employees. Deceitful business practices affect all stakeholders of the organization including community, vendors, customers and others. The effect of occupational fraud is greater on small and medium scale enterprises compared to big businesses (Jackson, Holland, Albrecht, and Woolstehulme, 2010). Fraud is a serious threat to the success of SMEs which often result to closure of such enterprise. Small businesses typically have fewer anti-fraud controls than larger organizations leaving them more vulnerable to fraud. Before making any efforts to reduce fraud and manage the risks proactively, it is important for the business organizations to identify the factors leading to fraudulent behaviour by understanding who are the fraudsters, when and why frauds are committed (Thanasak, 2013).

A survey by Standard Bank and Fujitsu Siemens Computers (2009) finds that, owners of small and medium scale enterprises are not aggressively pursuing avenues to grow their market shares and stay ahead of competitors. Rather, they are focusing on operational matters because of the high crime rate. Furthermore, crime increases expenditures or investments in security measures to eliminate or minimize the likelihood of crime. The incidents of crime and insecurity have consequences on the economic, social and cultural fabric of the society. High occurrences of crime economically prevent venture and increase the cost of business by employing security guards or self protection. Additionally, crime poses pain, property destruction, death or loss through theft or looting and curtails freedom leading to early closure of business premises. High occurrences of crime and an impending sense of insecurity/perceived crime have led to an increase of private security as more organizations and individuals seek to ensure their personal safety and that of their properties (Fredrick, 2018).

Theoretical Framework

In this study, the modernization theory is adopted as the theory suitable to guide this study. Modernization theory originated from the ideas of German Sociologist (Max Webber), which provided the basis for the modernization paradigm developed by Harvard Sociologist (Talcott Parsons) (Knöbl, 2003). Modernization theory attempts to identify the social variables which contribute to social progress and development of societies and seeks to explain the process of social evolution.

The implication/relevance of modernization theory to this study is that, modernization theory does not only stress the process of change, but also the responses and implications to change. This means that the level of modernity within a society is judged by the complexity of the different forms of social change encountered, particularly as it relates to infrastructure, industry, and the like. Due to social change in the form of economic recession and high wave of criminal activities such as robbery attacks and fraudulent acts mostly by teeming unemployed youths in Nigeria, different measures or strategies that are used or carried out by small and medium scale enterprises towards making sure that their goods and services are greater than before thereby leading to increase in productivity and efficiency in business transactions are severely hampered.

Methodology

This study was carried out in Jalingo metropolis, Taraba State, Nigeria. The study was limited to small and medium scale enterprises in Jalingo metropolis. The study adopted both the qualitative and quantitative research method. The qualitative method was adopted to review literatures for the purpose of gaining a better understanding of the phenomena under study while the quantitative method was employed for systematic empirical investigation using statistical computation to ascertain the relationship between variables in the phenomena under study (social change and small and medium scale enterprises). The indicators of the independent variable ‘social change’ are: economic recession; and high wave of criminal activities; while the indicators of the dependent variable ‘small and medium scale enterprises’ are: productivity; and business activities). The population of the selected small and medium scale enterprises according to the administrative officers of the enterprises is (117). The population was derived thus: Almadina Bakery - 22, Green House, Jalingo Taraba State - 36, Taraba Investment - 31, and Alheri Bottle Water, Jalingo - 28, totaling - 117. The population of the study was considered appropriate and easily accommodated and that was why sample size was not adopted in this study. The primary and secondary sources of data collection were applied in this study. The primary sources consist of questionnaire which was structured in Likert modified four-point response scale, while the secondary sources consist of information gathered from text books and journal articles and unpublished work. Out of (177) copies of questionnaire distributed, (110) copies were successfully retrieved. Data collected from the field were presented using frequency distribution tables and simple percentages, while the chi-square (χ^2) statistical tool was used to test the hypotheses formulated in the study. This was adopted for the opportunity of drawing relevant conclusion, based on the empirical facts in the study.

Data Presentation and Verification of Hypotheses

Table 1: Distribution of respondents on social change in the form of economic recession and productivity of small and medium scale enterprises in Jalingo metropolis

S/N	Items	SA	A	D	SD	Total
1.	Do you agree that as a result of social change in the form of economic recession, production of goods has declined in SMEs in Jalingo metropolis?	50 (45.4%)	26 (23.6%)	22 (20%)	12 (10.9%)	110 (100%)
2.	Do you agree that as a result of economic meltdown accruing from social change, the sales of goods has decreased in SMEs in Jalingo metropolis?	40 (36.4%)	46 (41.8%)	10 (9.1%)	14 (12.7%)	110 (100%)
3.	Do you agree that limited knowledge of economic recession has affected the activities and performance of SMEs in Jalingo metropolis?	32 (29.1%)	48 (43.6%)	21 (19.1%)	9 (8.2%)	110 (100%)
4.	Do you agree that no matter the challenges of economic recession accruing form social change, the productivity of SMEs in Jalingo metropolis is still on the increase?	13 (11.8%)	20 (18.2%)	56 (50.9%)	21 (19.1%)	110 (100%)
Total		135	140	109	56	440

Source: Field Survey, 2019.

Table 1 shows the distribution of respondents on social change in the form of economic recession and productivity of small and medium scale enterprises in Jalingo metropolis. On item 1, out of 110 respondents (45.4%) strongly agreed that, as a result of social change in the form of economic recession, production of goods has declined in small and medium scale enterprises in Jalingo metropolis, (23.6%) agreed, (20%) disagreed, while (10.9%) strongly disagreed. On item 2, out of 110 respondents (36.4%) strongly agreed that, as a result of economic meltdown accruing from social change, the sales of goods have decreased in small and medium scale enterprises in Jalingo metropolis, (41.8%) agreed, (9.1%) disagreed, while (12.7%) strongly disagreed. On item 3, out of 110 respondents (29.1%) strongly agreed, that limited knowledge of economic recession has affected the activities and performance of small and medium scale enterprises in Jalingo metropolis, (43.6%) agreed, (19.1%) disagreed, while (8.2%) strongly disagreed. On item 4, out of 110 respondents (11.8%) strongly disagreed that, that no matter the challenges of economic recession accruing form social change, the productivity of small and medium scale enterprises is still on the increase, (18.2%) agreed, (50.9%) disagreed, while (19.1%) strongly disagreed. From the above table, it can be seen that the respondents responded greatly that social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis.

Table 2: Distribution of respondents on social change in form of high wave of criminal activities and business transactions of small and medium scale enterprises in Jalingo metropolis

S/N	Items	SA	A	D	SD	Total
5.	Do you agree that incidents of kidnapping and insecurity affect business transactions of small and medium scale enterprise in Jalingo metropolis?	64 (58.2%)	25 (22.7%)	12 (10.9%)	9 (8.2%)	110 (100%)
6.	Do you agree that fraudulent acts mostly by teaming youths impact on your enterprises ability to grow and survive?	28 (25.5%)	52 (47.3%)	18 (16.4%)	12 (10.9%)	110 (100%)
7.	Do you agree that the increasing wave of robbery attacks have halted the operations of SMEs in Jalino methropolis?	24 (21.8%)	53 (48.2%)	21 (19.1%)	12 (10.9%)	110 (100%)
8.	No matter the rising wave of criminal activities accruing from social change, business transactions of SMEs are still flourishing?	18 (16.4%)	32 (29.1%)	34 (30.9%)	26 (23.6%)	110 (100%)
	Total	134	162	85	58	440

Source: Field Survey, 2019.

Table 2 shows the distribution of respondents on high wave of criminal activities and business transactions of small and medium scale enterprises in Jalingo metropolis. On item 5, out of 110 respondents (58.2%) strongly agreed that, incidents of kidnapping and insecurity affect business transactions of small and medium scale enterprise in Jalingo metropolis, (22.7%) agreed, (10.9%) disagreed, while (8.2%) strongly disagreed. On item 6, out of 110 respondents (25.5%) strongly agreed that, fraudulent acts mostly by teaming youths impact on their enterprises ability to grow and survive, (47.3%) agreed, (16.4%) disagreed, while (10.9%) strongly disagreed. On item 7, out of 110 respondents (21.8%) strongly agreed that, the increasing wave of robbery attacks have halted the operations of small and medium scale enterprises in Jalingo metropolis, (48.2%) agreed, (19.1%) disagreed, while (10.9%) strongly disagreed. On item 8, out of 110 respondents (16.4%) strongly agreed that, no matter the rising wave of criminal activities accruing from social change, business transactions of small and medium scale enterprises are still flourishing, (29.1%) agreed, (30.9%) disagreed, while (23.6%) strongly disagreed. From the above table, it can be seen that the respondents responded

greatly that social change in the form of high wave of criminal activities affects business transactions of small and medium scale enterprises in Jalingo metropolis.

Test of Hypothesis One

H₀: Social change in the form of economic recession does not affect the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State.

H₁: Social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State.

The hypothesis one was tested using the values of responses on items 1, 2, 3, and 4 respectively in table 1.

Table 3: Contingency Table of Observed and Expected Frequencies

Items	SA	A	D	SD	Total
1	50 _a	26 _b	22 _c	12 _d	110_{B1}
2	40 _e	46 _f	10 _g	14 _h	110_{B2}
3	32 _i	48 _j	21 _k	9 _i	110_{B3}
4	13 _m	20 _n	56 _o	21 _p	110_{B4}
Total	135_{A1}	140_{A2}	109_{A3}	56_{A4}	440_N

Source: Field Survey, 2019.

Table 4: Calculation of Expected Frequencies

Cell	$\frac{135 \times 110}{440}$	Cell	$\frac{135 \times 110}{440}$	Cell	$\frac{135 \times 110}{440}$	Cell	$\frac{135 \times 110}{440}$
A ₁ B ₁	440	A ₁ B ₂	440	A ₁ B ₃	440	A ₁ B ₃	440
	= 34		= 34		= 34		= 34
Cell	$\frac{140 \times 110}{440}$	Cell	$\frac{140 \times 110}{440}$	Cell	$\frac{140 \times 110}{440}$	Cell	$\frac{140 \times 110}{440}$
A ₂ B ₁	440	A ₂ B ₂	440	A ₂ B ₃	440	A ₂ B ₃	440
	= 35		= 35		= 35		= 35
Cell	$\frac{109 \times 110}{440}$	Cell	$\frac{109 \times 110}{440}$	Cell	$\frac{109 \times 110}{440}$	Cell	$\frac{109 \times 110}{440}$
A ₃ B ₁	440	A ₃ B ₂	440	A ₃ B ₃	440	A ₃ B ₃	440
	= 27		= 27		= 27		= 27
Cell	$\frac{56 \times 110}{440}$	Cell	$\frac{56 \times 110}{440}$	Cell	$\frac{56 \times 110}{440}$	Cell	$\frac{56 \times 110}{440}$
A ₄ B ₁	440	A ₄ B ₂	440	A ₄ B ₃	440	A ₄ B ₃	440
	= 14		= 14		= 14		= 14

Source: Field Survey, 2019.

Table 5: Placing the Observed and Expected Frequencies for Test of Hypothesis One

O	E	O-E	(O-E) ²	(O-E) ² /E
50	34	16	256	7.529
26	35	-9	81	2.314
22	27	-5	25	0.956
12	14	-2	4	0.286
40	34	6	36	1.059
46	35	11	121	3.457
10	27	-17	289	10.704
14	14	0	0	0
32	34	-2	4	0.118
48	35	13	169	4.829
21	27	-6	36	1.333
9	14	-5	25	1.786
13	34	-21	441	12.901
20	35	-15	225	6.429
56	27	29	841	31.148
21	14	7	49	3.5
Total				88.349

Source: Field Survey, 2019.

From the Contingency table,

$$df = (r-1) (c-1)$$

$$= (4-1) (4-1)$$

$$= 3 \times 3$$

$$= 9$$

Thus, DF = 9

Decision Rule: at 0.05 level of significance with 9 degree of freedom, the table value of Chi-square (χ^2) = **16.919** while the calculate value of chi-square (χ^2) = **88.349**. Since the calculated value of chi-square is greater than the table value, we therefore reject the null hypothesis and accept the alternative hypothesis which states that social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis, Taraba State.

Test of Hypothesis Two

H₀: Social change in the form of high wave of criminal activities does not affect the business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State.

H₁: Social change in the form high wave of criminal activities affects the business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State.

This hypothesis was tested using the values of responses on items, 5, 6, and 7 and 8 respectively in table 2.

Table 6: Contingency Table of Observed and Expected Frequencies

Items	SA	A	D	SD	Total
5	64 _a	25 _b	12 _c	9 _d	110_{B1}
6	28 _e	52 _f	18 _g	12 _h	110_{B2}
7	24 _i	53 _j	21 _k	12 _l	110_{B3}
8	18 _m	32 _n	34 _o	26 _p	110_{B4}
Total	134_{A1}	162_{A2}	85_{A3}	58_{A3}	440_N

Source: Field Survey, 2019.

Table 7: Calculation of Expected Frequencies

Cell	<u>134x110</u>	Cell	<u>134x110</u>	Cell	<u>134x110</u>	Cell	<u>134x110</u>
A ₁ B ₁	440	A ₁ B ₂	440	A ₁ B ₃	440	A ₁ B ₃	440
	= 34		= 34		= 34		= 34
Cell	<u>162x110</u>	Cell	<u>162x110</u>	Cell	<u>162x110</u>	Cell	<u>162x110</u>
A ₂ B ₁	440	A ₂ B ₂	440	A ₂ B ₃	440	A ₂ B ₃	440
	= 41		= 41		= 41		= 41
Cell	<u>85x110</u>	Cell	<u>85x110</u>	Cell	<u>85x110</u>	Cell	<u>85x110</u>
A ₃ B ₁	440	A ₃ B ₂	440	A ₃ B ₃	440	A ₃ B ₃	440
	= 21		= 21		= 21		= 21
Cell	<u>58x110</u>	Cell	<u>58x110</u>	Cell	<u>58x110</u>	Cell	<u>58x110</u>
A ₄ B ₁	440	A ₄ B ₂	440	A ₄ B ₃	440	A ₄ B ₃	440
	= 15		= 15		= 15		= 15

Source: Field Survey, 2019.

Table 8: Placing the Observed and Expected Frequencies for Test of Hypothesis Two

O	E	O-E	(O-E) ²	(O-E) ² /E
64	34	30	900	26.471
25	41	-16	256	6.244
12	21	-9	81	3.857
9	15	-6	36	2.4
28	34	-6	36	1.059
52	41	11	121	2.951
18	21	-3	9	0.429
12	15	-3	9	0.6
24	34	-10	100	2.941
53	41	12	144	3.512
21	21	0	0	0
12	15	-3	9	0.6
18	34	-16	256	7.529
32	41	-9	81	1.976
34	21	13	169	8.048
26	15	11	121	8.067
Total				76.684

Source: Field Survey, 2019.

From the Contingency table,

$$df = (r-1) (c-1)$$

$$= (4-1) (4-1)$$

$$= 3 \times 3$$

$$= 9$$

Thus, DF = 9

Decision Rule: at 0.05 level of significance with 9 degree of freedom, the table value of chi-square (χ^2) = **16.919** while the calculate value of chi-square (χ^2) = **76.684**. Since the calculated value of chi-square is greater than the table value, we therefore reject the null hypothesis and accept the alternative hypothesis which states that social change in the form of high wave of criminal activities affects the business transactions of small and medium scale enterprises in Jalingo Metropolis, Taraba State.

Discussion of Findings

The result of statistical analysis of hypothesis one reveals that, social change in the form of economic recession affects the productivity of small and medium scale enterprises in Jalingo metropolis. This is in tandem with Eneji, Dimis, and Umejiaku (2016) in their assertion that, the purchase of goods and services by individuals, households and firms has drastically reduced as a result of the economic recession. Business activities are now at the low ebb, there are jobs losses and increase in unemployment rate. The reduced employment is due to decreased sales of goods and services by business owners, companies, street vendors, farmers, shop owners, retailers and wholesalers. The aggregate spending power has sharply declined.

The result of statistical analysis of hypothesis two reveals that, social change in the form of high wave of criminal activities affects the business transactions of small and medium scale enterprises in Jalingo metropolis. This is in consonance with Osawe (2015) who maintained that, the inability of government to provide a secure and safe environment for lives and properties has led to the disruption of the conduct of businesses and economic activities, retarding the economic growth and development of Nigeria. There is no investor whether local or foreign that will be motivated to invest in an unsafe and insecure environment. In a globalized world investors are not only looking for high returns on their investments but also safe haven for their investments.

Conclusion and Recommendations

The study investigates the effects social change on small and medium scale enterprises in Jalingo Metropolis, Taraba State. It is specifically established that based on the research findings, social change in the form of economic recession and high wave of criminal activities affect the productivity and business transactions of small and medium scale enterprises in Jalingo metropolis, Taraba State.

Recommendations

In line with the objectives and the findings of the study, the following recommendations are made:

1. The productivity of small and medium scale enterprises has been affected as a result of social change in the form of economic recession prevalent in our contemporary society. So, owners of small and medium scale enterprises should endeavour to create a solid financial base in order to carry out their activities in terms of constant production of goods and services thereby outweighing the challenges arising from recession.
2. The business activities of small and medium scale enterprises have been hampered as a result of social change in the form of high wave of criminal activities. On this premise, necessary measures should be put in place by small and medium scale enterprises such as constant monitoring staff activities, ensuring carefulness in dealing with customers, as well as strengthening the security in their business premises and environment.
3. Individuals, religious institutions, corporate organizations, and government at all levels should map out strategies on how to tackle the issue of recession and high wave of criminal activities prevalent in our contemporary society through fighting corruption, strengthening our economic base and creating employment opportunities as these

would help to reduce high wave of inflation, insecurity, poverty rate and restiveness amongst our teeming youths in Jalingo metropolis and Nigeria at large.

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