

# EFFECT OF COVID-19 ON INCOME OF MICRO, SMALL AND MEDIUM SCALE ENTERPRISES (SMEs) IN CALABAR

**Ekwok I. C<sup>1</sup>, Ojobe Sunday U<sup>2</sup>, Moses Kishaleunim Moses<sup>3\*</sup>**

<sup>1</sup>*Department of Geography and Environmental Science, Faculty of Environmental Sciences, University of Calabar, Nigeria Email: [ekwokinnocent@yahoo.com](mailto:ekwokinnocent@yahoo.com)*

<sup>2</sup>*Department of Geography and Environmental Science, Faculty of Environmental Sciences, University of Calabar, Nigeria Email: [Sunnyojobe001@gmail.com](mailto:Sunnyojobe001@gmail.com)*

<sup>3</sup>*Department of Geography and Environmental Science, Faculty of Environmental Sciences, University of Calabar, Nigeria Email: [kishaleunimoses@gmail.com](mailto:kishaleunimoses@gmail.com)*

*\*Corresponding Author*

## Abstract

The paper examines the impact of covid-19 on micro, small and medium enterprises (MSMEs) in Calabar, Nigeria. The objective was to examine income of business owners before and during covid-19 lockdown. Several literatures were reviewed to properly position the study. Data were gathered using questionnaire and focus group discussion. The study analyzes the data using Pair sample t-test statistical technique to test hypothesis. The results revealed that there is a significant difference between income generated before and during lockdown;  $t(df=119) = 22.873$ ,  $P < .001$ . The mean values indicate that significantly less income was generated during lockdown ( $M=1.69$ ) than before ( $M=2.78$ ). The study concluded that income of (MSMEs) in Calabar has reduced during lockdown which imposed economic hardship to business owners. This is because movement restriction has the potential of increasing difficulty to access goods.

**Keywords:** *Covid-19 effect, small, medium, enterprises Business*

## 1. Introduction

The emergence of Coronavirus Pandemic has triggered a worldwide crisis which has ultimately affected various aspects of our livelihood and society in general. The Pandemic is resultantly causing large-scale loss of life and humans' suffering severely across the globe, with a halt in production within affected countries and collapse in consumption. This has culminated to economic, social, political and geographical disruptions.

Globally, the number of COVID-19 continue to rise and fall with most countries imposing lockdown and later ease or relax lockdown as the number of cases reduces. However, with the re-emergence of the Pandemic in most countries world-wide, such countries are reintroducing or planning to introduce a second lockdown as a check measure to curtail the spread of the disease. Many countries

including Nigeria for instance is warning her citizens to adhere strictly to the COVID-19 protocol to avoid the introduction of a second lockdown due to the recent upsurge in the number of cases recorded.

The Pandemic has inflicted a shock on a global-economy already battered by fluctuating oil prices, trade wars and social economic problems. Generally, many countries world-wide are experiencing a rapid reduction in the number of new infection while other are experiencing a surge in the number of new cases and are considering adjustment or a reintroduction of the regulatory measures to curtail spread. Meanwhile, testing and vaccination is ongoing in most countries like the United States and it is hopeful that Nigeria will be among the countries to benefit from the COVID-19 vaccines in circulation.

The COVID-19 Pandemic has and is causing an unequalled health crisis with unprecedented consequences and affected various aspect of our social lives with attendant consequences on business transaction across the globe with grave impact on global economic activities. COVID-19, the hallmark of 2020, killed many people, ruined many businesses, especially small and medium holders, erased many jobs, pasted sorrow on many faces and changed the way many people think and conduct their businesses.

As opined by (Robert 2020; Lukama, 2020), social distancing restrictions from COVID-19 shattered many small businesses and entrepreneurs in the first month of widespread shelter-in-place restrictions. Fairlie, (2020) revealed that 22 percent of small business owners were inactive in April 2020 with disproportionate impacts on African-American. Over times, several other international organizations have released forecasts on aspects of economic impact of the dreaded Coronavirus Pandemic. In the same vein, the International Monetary Funds (IMF) in June 2020, displayed the Economic update projecting a decline in global GDP by 4.9 percent points below the April forecast, followed by a partial recovery with growth rate of 5.4 percent in 2021. Likewise, the World Trade Organization (WTO) reported a decline in the volume of world merchandize trade in Q1 2020 by 3% year-on-year, and is predicted that an unprecedented decline in trade will suffice in Q2 of 18.5% potentially resulting to a decline of 32% over 2020. On the world economy, the emergence of the pandemic has resulted to the largest economic crisis in history since the appearance of the Great Depression of 1930s.

As a response strategy towards curbing the wild spread of the Pandemic across the globe, different countries instituted the partial or total lockdown on movement of persons and goods, except

the essential ones' under-exemption. The COVID-19 Pandemic has undoubtedly been felt in various dimensions across the globe, occasioned by the lockdowns instituted by government as a mitigation strategy. This has resultantly affected the supply and demand of goods and services, especially in most developing countries like Nigeria, where most of the working population are self-employed in an informal sector, where wages are earned daily, and savings are hampered, since most people depend largely on daily income generated, which is barely insufficient to satisfy their daily family needs.

In Cross River, the government promptly initiated some safety protocols, such as; compulsory wearing of locally fabricated face shield and mask, reduction of the number of persons in public space, lockdown of interstate border, imposing curfew, closing of government offices, reducing business hours and setting up monitoring and enforcement task force in response to the Pandemic. Consequent upon the above restrictions imposed on small and medium-scale business operators in Calabar, Cross River State, the researchers decided to investigate the possible impacts of the government imposed COVID-19 safety protocol on the income of and livelihood of business operators/owners in Calabar.

### **Review**

The following review of research findings have been elucidated and presented as to give the researcher's and readers, a wider perspective and understanding of the impact of COVID-19 Pandemic on business activities and its resultant effect on the global economy. Evident on the COVID-19 crisis impacts on small and medium Enterprises (SMES) from business surveys indicates severe disruption and concerns among small business holders. The magnitude of SME concerns is confirmed in a recent NBER pexner (Bartik *et al.*, 2020), that presents the findings of a survey from over 5800 small businesses in the United States. The survey revealed that 43% of responding businesses are already temporarily closed. Averagely, businesses reduced their employees by 40%. While three-quarters of respondents opined they have two months or less in cash in reserve. (Humphries, Nelson and Ulysbea, 2020) report reveals the comparable impact of the Pandemic on small business. Similarly, according to a survey conducted among SMEs in 132 countries by the International Trade Centre (ITC), two-thirds of micro and small business operators assert that the crisis seriously affected their operations during business transactions, while one-fifth opined the risk of shutting down permanently within three months (ITC, 2020). Arising from the various surveys conducted in different countries, (Mckinsey, 2020) indicated that between 25% and 36% of small

businesses could close down permanently following the persistent disruption in the first four months of the Pandemic. In the same vein, investigation in Calabar revealed that majority of the small business operator were not exempted from the negative consequences of the COVID-19 protocol promulgated by the state government, as most of the business owners were seen to be redundant, some were said to be operating partially within the COVID-19 guides line, while others have to engage in new line of business.

In an investigation conducted on SMEs and jobs at risk (Mackinsey, 2020; Fate, 2020) reveals that “at least two of the three jobs at risk were found within micro-enterprises consisting of nine employees or fewer”. He equally conducted a similar survey in Australia which disclose that SMEs account for 68% of all jobs at risk. In a survey of more than 5,800 small businesses, which provide an insight into the economic impact of coronavirus 2019 (COVID-19) on small businesses. The results of the survey revealed several themes as; first it shows closures that occurred between March 28 and April 4, 2020. Secondly, it reveals the risk of closure was negatively associated with the expected length of the crisis in the US (Alexander, Marianne, Zoe Cullen, Edward, 2020). Further findings revealed 43% of businesses were temporarily closed, and nearly all of which were attributed to COVID-19, those that had temporal closure are said to be largely linked to reductions in demand and employee health concerns. On average, the businesses reported having reduced their active employment by 39%. Impacts also varies across businesses, with retail, arts and entertainment, personal services, food services, and hospitality reporting employment declines exceeding 50%. In Cross River State, most of the eateries and fast food joints have to reduce their workforce, while most of the left over workers were placed on half salary due to low patronage and reduction on operating hours, due to imposed curfew which restrict movement of persons and business operation from 10pm to 6am daily. A rapid survey of business by the Economic Policy Research Centre (EPRC) in Uganda reveals that three- quarters of the surveyed businesses have laid off employees due to the risks presented by COVID-19 and subsequent mitigation measures.

## **2. Impact of covid-19 on income**

The COVID-19 Pandemic has caused unprecedented panic, and disruptions to both private and public enterprises. The crisis is considered an-existential threat to the global market, with both private and government owners struggling for survival as majority of the small business owners are financially fragile. The Pandemic has generated critical challenges for Micro Small and Medium

Scale –enterprises (MSMEs) in Nigeria forcing many to shift focus from routine operations to Crisis management and alternative business response efforts.

With the introduction of COVID-19 protocol by the various government such as border closure, restriction of movement, imposition of curfew and also the shutdown of most business activities, among others. Though the regulations vary from country to country, state to state, depending on the local peculiarities, such as the number of reported cases and dead recorded.

In a survey carried out by OECD in June to x-ray the global economic outlook, it projected a 6% drop in global GDP, and a 7.6% in case of a second wave of the Pandemic by the end of 2020, with a double digit decline projection in some of the most affected countries. Similarly, the IMF display of June 2020 Economic Development Indices, reveals a projected decline in global GDP by 4.5 percent, compared to the April forecast.

Following a Research conducted by the Economic Policy Research Centre (EPRC) in Uganda in agriculture businesses, suggest that mitigating measures such as lockdown, transport restrictions, quarantine, social distancing, and bans on weekly markets. It was discovered that micro and small businesses experienced a large decline in businesses transaction compared to medium and large firms. Surely, risks relating with COVID-19 have exacerbated preexisting credit and liquidity constraints among micro, small and medium enterprises (MSMEs). Actually, 69 percent of businesses surveyed reported a decline in access to credit, with 34 percent experiencing severe decline.

The result of the research instituted by IMF, developing two scenarios to assess the impact of the crisis on SMEs (Welter, Wolter and Kranzuseh, 2020. In a scenario where the lockdown would be limited to 2-2.5 months for most SMEs, the crisis would not lead to liquidation, although the impact on retail cultural and leisure industries may be large. However, in a situation where the lockdown would continue for more than six months, substantial jobs losses of between 850,000 and 1.6 million are expected among SMEs especially among micro enterprises. The resultant impact of job losses is mostly experienced by small and medium scale enterprise in terms of reduction in their daily, weekly or monthly income, while a few other may be jubilating over the current crisis and praying for it to persist due to the financial benefit they enjoyed. In Calabar, the capital of Cross River State, which was initially held to be COVID-19 free, enjoyed partial lockdown, with all the markets such as Watt, Akim, Marian and Eight Miles markets operating normally with little or no restrictions. While others, like major restaurants/fast food joints drinking parlors, night clubs/lodges

suffered severe setback occasioned by government laid down regulations and the fear of contracting the virus from such public or social gathering. This reduces the usual number of patronage and ultimately reducing the income generated. More worrisome, is the fact that many or majority of both employers and employees whose income are tied solely to such businesses suffered serious financial setback. Some of the business outfits were seen to have temporarily closed largely pointed to a reduction in patronage and routine enforcement by the Cross River State COVID-19 team. Also, the situation compelled most business owners that were highly affected to settle for a new line of business in order to realize income to carter for basic family needs. While others had to reduce their active employment or placed them on half pay or daily allowances, which varies with the income generated. The impacts also varied across enterprises, with retail, arts and entertainment, personal services, food services, and hospitality businesses all reporting substantial declines in employment and income. For instance, in Calabar, the imposed curfew of 10pm to 6am seriously impacting on businesses that flourish mostly at night such as eateries, drinking joints, etc.

Thus, temporarily closures occasioned by the Pandemic are problematic to the smooth flow of business activities, because they reflect income losses to business owners in those active months in a study on the early effect of COVID-19 on small business and entrepreneurs. The researcher created estimates of the number of business owners from monthly current population survey (CPS), micro-data files in the United States. The CPS data are used by the Bureau of Labor Statistics (BLS) to track unemployment rates, and have been used in previous research to study determinants of business ownership (Fairlie & Fossen 2019), Levine & Reubenstern, 2017, Wang, 2019). The findings of CPS from April 2020; indicate that the number of working business owners plummeted from 15.0 million in February 2020 to 11.7 million in April 2020 due to COVID-19 mandated an economic driven demand shifts. The loss of 3.3 million active business owners (or 22%) was the largest drop on record. When conditioning on working roughly 2 or 4 days/week, the losses are even larger (28% and 31%, respectively). Total hours worked by all business owners dropped by 29%. However, incorporated businesses are more growth-oriented and stable, they experienced a drop of 20% from February to April 2020 (Robert Fairlie, 2020).

Similarly, Olufemi (2020), examines the impact and survival strategies for small and medium enterprises (SMEs in Nigeria during the ongoing COVID-19 crisis. The study adopted a quantitative research technique. Questionnaires were distributed to 360 SME owners in Lagos (60 each) in six



commercial areas, the findings revealed that the COVID-19 Pandemic's impact includes a reduction in revenue, reduced staff salaries, and inability to repay loans, rents and salaries.

### **3. Supporting Measures**

Arising from the knowledge of the relevance of MSMEs to the national economic development, various government across the globe have put in place supporting measures for small business owners as to remain in business amidst the COVID-19 Pandemic the extent of the support varies considerably and unsurprisingly. MSMEs, in richer countries typically benefit more than in poor countries. Some of the respondent revealed the various supports to include: tax waivers, temporary tax relief and relevant financial programmes. Small business owners had a preference for cash transfer to ensuring survival.

Similarly, the Cross River State government, have issued an order exempting or relieving the small business owner and workers earning less than one Hundred Thousand Naira a month from paying tax, and a committee headed by Bishop Emma Isong, to advice, implement and enforce the order accordingly. Also, as a measure of support towards ensuring the sustainability of small businesses in Calabar, the government relaxed the restriction in movement but in compliance with the COVID-19 protocol. In addition, shops and markets were allowed to operate as usual with little or no restriction, within the stipulated time in line with the COVID-19 guide lines.

In some regions, the following supports were advanced to avert the immediate liquidity challenges, reduce layoffs and avoid temporal or permanent closures; (i) tax rate reduction (ii) reducing taxable income (ii) offering tax credits, (iv) offering tax refunds-provision of emergency loans with flexible repayment. Reduction of insurance fees for all SMEs from 30% to 15%. The effect of the reduced insurance fees is to caution the hardship occasioned by COVID-19. Postponement of interest rate payment on loans by SMEs without imposing penalties as well as postponement period for payments of loans for sole proprietorships with a decrease in profit.

### **4. Methodology**

To explore the impact of covid-19 on micro, small and medium enterprises (MSMEs), we deploy questionnaire as instrument for data gathering and focus group discussion. The questionnaires were administered in Calabar from 15<sup>th</sup> March to June 20<sup>th</sup>, 2020. The timing of the study allows us to understand expectations of business owners at a critical moment when both progressions of covid-19 and government interventions were not certain. A total of 208

questionnaires were distributed in major streets and 200 were completed and returned which indicates 96% response. The respondents were business operators’ resident in the study area.

We had partial lockdown and movement was restricted between 6pm to 6am each day. The study enquires about the type of business ranging from hair/barbing saloon, mechanics, provision/articles and chemist. It enquires about the daily income before and during lockdown. The essence was to determine whether they had low or high patronage during lockdown and how the relative cost of goods impacted on them.

The study adopts random technique where the questionnaires were distributed randomly to business owners in their various business centres. The study adopts pair sample t-test statistical technique to compare the impact of covid-19 on micro, small and medium enterprises (MSMEs) before and during lockdown.

### 5. Variation of income in MSMEs

Tables 1 and 2 shows the frequency distribution of income in SMEs before and during the covid-19 lockdown respectively. For instance, it can be gleaned from Table 1 that only 5% of the respondents had income of less than ₦6000.00 per week before the lockdown, while Table 2 shows that 45% of respondent were in the same income bracket during the lockdown. Also, while about 23% of respondents made income above ₦36,000.00 per week before the lockdown, only 0.5% of respondents were in the ₦36,000.00 – ₦50,000.00 category, with none beyond that class during the lockdown.

**Table 1 Frequency distribution of income in SMEs before lockdown**

₦	Frequency	Percent	Valid Percent	Cumulative Percent
<=6000	10	5.0	5.0	5.0
6000-20000	85	42.5	42.5	47.5
21000-35000	58	29.0	29.0	76.5
36000-50000	35	17.5	17.5	94.0
51000-70000	10	5.0	5.0	99.0
71000 and above	2	1.0	1.0	100.0
Total	200	100.0	100.0	

Source: researcher’s field work (2020)

**Table 2 Frequency distribution of income in SMEs during lockdown**

₦	Frequency	Percent	Valid Percent	Cumulative Percent
<6000	90	45.0	45.0	45.0



6000-20000	83	41.5	41.5	86.5
21000-35000	26	13.0	13.0	99.5
36000-50000	1	.5	.5	100.0
Total	200	100.0	100.0	

Source: researcher’s field work (2020)

**Table 3 Paired Samples Test for income in MSMEs**

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 income SMEs - income during	1.090	.674	.048	.996	1.184	22.873	199	.000

Source: Researcher’s field work (2020)

**Table 4 Paired Samples Statistics for income in MSMEs**

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 income SMEs	2.78	200	1.023	.072
income during	1.69	200	.712	.050

Source: Researcher’s fieldwork (2020)

## 6. Results and Discussion

The result of statistical analysis revealed that there is a significant difference between income generated before the lockdown and during the lockdown period by micro, small and medium enterprises (MSMEs);  $t(df=199) = 22.873$ ,  $P < .001$  (see Table 3). The mean value indicates that significant less income was generated during the lockdown ( $M=1.69$ ) than before the lockdown ( $M=2.78$ ) (see Table 4). The result suggests that the pandemic has caused massive disruption in small and medium enterprises (SMEs) in Calabar. The study revealed a sharp reduction in daily sales and revenue of hair/barbing saloon, mechanics, provision shop owners, public transport and all pointed to reduction in demand occasioned by covid-19 and subsequent lockdown.

The result of the study was supported by another study conducted by KPMG (2020) on the impact of covid-19 pandemic on businesses which revealed that 94 percent of small businesses in Nigeria have been impacted and already seeing covid-19 effect on revenue reduction. FATE Foundation and BudgIT (2020) studied the impact of covid-19 on 1,943 micro, small and medium enterprises (MSMEs) across the 36 States and FCT. The results revealed that 94.3 percent of respondents recorded negative results during the pandemic. The study revealed that more income was generated before lockdown than during lockdown. Lukama *et al.* (2020) study on impact of covid-19 on small and medium enterprises in Uganda revealed that income nosedive significantly during lockdown.

As of September, 2020, government rolled out National Survival Fund Programme. This was meant to support and give financial assistance to business owners. This according to government was to support (SMEs) across the country to maintain their staffing level and keep their business afloat. Most businesses have recorded tremendous improvement as a result of this assistance despite the pandemic. For instance, the Federal Government has released ₦200,000.00 each as grant to support micro, small and medium enterprises across the country. The government equally bears the full cost of business registration for ₦250,000.00 for new businesses. The results of the study provide a unique snapshot into business decisions and expectations on the long term while providing insight policy direction to aid recovery. Hence, the null hypothesis was rejected.

## 7. Conclusion

The outbreak of covid-19 pandemic presents an alarming economic challenge that the world is grappling with. In addition to the impact on humans, there is a significant economic, business and commercial impact globally. The fragility of many businesses citing experiences in global economic space is worsening. The micro, small and medium enterprises (MSMEs) have suffered disruption occasioned by the lockdown resulting to financial loss and business closure either temporarily or permanently. The deepening economic impact on business without clear historical precedence has made business owners to suffer loss.

The most important priority of business after the lockdown is securing the cash needed to continue operations. The results of the study highlight that business with good liquidity will have more choices to diversify but regrettably, (MSMEs) are finding it difficult to withstand the impact of the pandemic. In an attempt to provide safe landing for households and businesses, the State government released funds to (SMEs) and grant business owners tax holiday in the State. Also, The

Federal Government of Nigeria through (CBN) introduced Targeted Credit Facility (TCF) as a stimulus package to support households and (MSMEs) affected by the covid-19. The government also launched a reduction in registration fees and assisted e-registration through the National Agency for Food, Drug Administration and Control (NAFDAC). To shed further light, the Government Survival Fund Project was also launched as of September, 2020 to help business cushion the impact of the pandemic across the 36 States and Abuja. Although government efforts and policies to protect (MSMEs) are commendable, more need to be done through concrete effort and interventions to help reduced the difficulty about complicated eligibility rules. Again, the loan application hassle by government and distrust on the part of officials during disbursement should be checked and reviewed through concrete effort to ensure that genuine beneficiaries were not left unattended. Regrettably, we are living in a time of business uncertainty. Nobody has a clear line of sight as to when trouble will end. But with the aforementioned effort of government and measures many, businesses can navigate the growing challenges posed by the pandemic.

## 8. Recommendations

1. Business owners should diversify in other line of business.
2. Business owners are encouraged to acquire additional skills as alternative source of livelihood.
3. Government should create a conducive environment, unlike what we experienced in Calabar before the pandemic where multiple taxation prevails.
4. Provision of adequate security for small businesses to thrive.

## References

- African news: Coronavirus: Nigeria's tally at 210, govt. says Chinese Medical Team Expected. <https://www.africanews.com/2020/07/04>. Google scholar
- Barro, R.J. Ursua, J.E. Weng, J. (2020) The Coronavirus and the greater influence Pandemic: Lessons from the "Spanish Flu" for the Coronavirus's potential effects on mortality and economic activity. <https://doi.org/10.3386/W26866> Google scholar
- Cajner, T. *et al.* (2020). The US labour market during the beginning of the pandemic recession. <http://doi/10.3386/w27159> Google Scholar.
- Chukwuka, O. *et al.* (2020). Understanding the impact of the covid-19 outbreak on the Nigeria economy.
- Data were accessed from: <https://adpemploymentreport.com/2020/April/SBR/SBR-APRIL-2020>

- De vos J. (2020). The effect of covid-19 and subsequent social Distancing on travel behavior. *Transport. Res. Interdiscip. perspect.*2020:5:100121 doc 10.1016/j.trip 2020. 100121 (cross Ref) (Google Scholar).
- Dillion, E. & Stanton, T. (2017). Self-employment dynamics and the returns to entrepreneurship. <http://doi.org/10.33386/w23168> Google Scholar.
- Fairlie, R. (2020). Impact of covid-19 on small business owners: The three months after social distancing restrictions. NBER Working Paper No. 27462 (DOI): 10.3386/w27462.
- FATE Foundation and BudgIT (2020). Impact of covid-19 on Nigeria micro, small and medium enterprises (MSMEs).
- GAIN (2020). Impact of covid-19 on small and medium sized enterprises in the food system. Result of an online survey. Geneva: Global Alliance for Improved Nutrition (GAIN).
- Garret, T. (2008). "Pandemic Economics. The 1918 influenza and its modern day implications" (Rev. 90, Federal Reserve Bank of St. Louis) Google Scholar.
- Garret, J. A. (2008). "Pandemic Economics: The 1918 influence and its modern-day implications" (Rev. 90, Federal Reserve Bank of St. Louis,. Google Scholar.
- <http://www.nafdac.gov.ng/launch-of-palliatives-for-MSMEs-job-creation-by-Professor-Mojisola-Christianah-adeyeye-director-general-nafdac-at-nafdac-head-office-Lagos/> accessed June 20, 2020.
- KPMG (2020). Covid-19: A business impact series. Financial, tax and regulatory considerations to manage covid-19 disruptions. Issue 2.
- Lukuma, E. *et al.* (2020). Impact of covid-19 on micro, small and medium business in Uganda. Special Issue No. 01, May, 2020.
- Mogaji E. (2020): Impact of Covi-19 on transportation in Lagos. <https://www.nchi.nim.nih.gov/pmc/a> Retrieved 25 10, 2020.
- Musselwhite C., Avineri E., Susilo Y. Editonal JTH 16- the coronavirus diseases Covid-19 and implications for the transport and health. *J. Transport. Health.* 2020:16:100853. doi 10.1016/j.jth 2020 Google scholar.
- NAFDAC (2020). Launch of palliative for (MSMEs): Job creation by Professor Mojisola Christianah Adeyeye, Director General NAFDAC, at NAFDAC Head Office, Lagos.
- Nwafor M. Onya O. Road transportation Service in Nigeria. Problems and prospects. *Adv. J . Econ, Mark Res.*2019, 4(3)104-117 (Google Scholar)

- Obi D. (2018) Lagos Commuters lose 75% of weekly working hours to traffic 2018. <https://businessday.ng/uncategorized/article/Lagos-commuters-lose-75-of-weekly-working-hours-to-traffic/> Retrieved 44, 2020.
- Sonja J., Olsen, *et al* (2013) Transmission of the Severe Acute Respiratory Syndrome on Aircraft, the New England Journal of Medicine. N ENGL. J. MED 349, 25 <https://www.neju.org/doi/pdf/1....> Retrieved, 20 March, 2020.
- Uzundu C., Jamson S., Lai F. (2020) Investigating Unsafe Behaviours in traffic Conflict Situations and Observation Study in Nigeria. Traffic Trans. Eng. 2019, 6(5):482-492. (Google Scholar).
- Wang- Slick, k. (2017): Molecular Virology of Human Pathogenic Viruses. Elsevier Inc. Academic Press. 440 pp. (Links).
- WHO Coronavirus diseases (covid-19) pandemic 2020 <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> Retrieved 10 9, 2020.
- WHO Travel Advise (2020), Key consideration and quarantine of travelers in relation to the outbreak of novel coronavirus 2019=now <https://www-Who.int/news.room/articles-details/key-considerations-for-repatriation-and-quarantine-of-travellers-in-relation-to-outbreak-of-novel-coronavirus-2019> retrieved, 19 March, 2020.
- WHO- World Health Organisation-2020 Coronavirus disease (Covid-19 situation report available in: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-report> (Links).
- Wikipedia: [https://en.wikipedia.org/Coronavirus\\_Pandemic\\_data](https://en.wikipedia.org/Coronavirus_Pandemic_data) accessed 18, Sept.2020