

COVID-19 PANDEMIC, THE ULTIMATE TIME BOMB? : GUAGING THE SOCIO-CULTURAL & SOCIO- ECONOMICS IMPACTS OF THE SCOURGE ON THE NIGERIAN SMBES

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ABSTRACT

The public outcry that accosted the outbreak of COVID-19 pandemic in the global sphere, governmental authorities and healthcare institutions, have stepped up efforts to unmask the cause and effects with a view to marshalling action plans to curtaining the excesses of the noxious epidemic. The billions of dollars that have been earmarked combined with the commitment of human and material resources by the international agencies have neither curtailed the spread nor reduce the number of casualties of the deadly spiral. With the failures of the institutional apparatuses to confront the scourge for all practical intents, many have desperately resorted to self-help. Following the escalation of the novel virus in Sub-Sahara Africa, the travails of SMBEs in the vulnerable locations have occupied a center pace in the national discourse and social media. Could this be an ultimate time bomb? Could there be escape route? How long would the pandemic last and could there be permanent cure? Efforts to address the above questions have not yielded practical results, thus creating a large lacuna in the existing literature on the subject. The study examined the connection between the COVID-19 pandemic and the socio-cultural and socio-economic impacts on the Small and Medium Business Enterprises (SMBEs) in Nigeria. The population strength included all registered SMBEs in the Nigerian manufacturing and service sectors, and a sample size of 350 was determined through Cochran's formula (1997). Cross sectional research survey method through questionnaire was used to elicit responses from the target audience in the study. The study revolved around the Chaos management theory; multivariate regression model was used to analyze the level of relationship between the intervening variables. We found: positive but weak relationship between COVID-19 pandemic and economic benefits among private sector investors; negative association between COVID-19 and traditional lifestyles among the people; negative relationship between COVID-19 upsurge and living standards among Nigerians; positive relationship between COVID-19 and level of uncertainties among people. While it will be ill-considered to expect a miraculous recovery from the heat waves that heralded and post-dated the COVID-19 episode, an integrative approach through strategic collaboration to managing the excesses of the pandemic will provide leeway and channel strategic routes toward curtaining and managing the ubiquitous syndrome.

Keywords: COVID-19 Pandemic, SMEs, Assessing, Socio-Cultural Impacts, Socioeconomic Impacts, Sub-Sahara Africa.

INTRODUCTION

When the news of COVID-19 pandemic first made in-road into to the world scene, there were mixed feelings and apprehensions among concerned stakeholders and writers as to the nature, root, and effects of the scourge on the global economic, social, and political outlooks (Lone & Ahmad, 2020; Parkinson & Mearns, 2020; Trzebiński et al., 2020). At first and to the misapprehension of many, the scenario was one of rhetoric than real (Maha, 2020; Cowper, 2020; Zhao, 2020). To them it was one of those life folklores that shouldn't have been taken too far. Consequently many, including influential members of the society have inadvertently shrugged off warnings about the threat of COVID-19 (Zhang, 2020; Markman, 2020). However, little did they realize that ignoring the precautionary measures issued by authorities could lead to disastrous consequences (Walker, 2020). Opinions are diverse on whether the virus-spread is affected by humid or climatic conditions of a place or location. However, no scientific proof has been advanced to support or disprove the insinuations (Baragona, 2020). Another school of thought has argued that the humid condition of a place and hot weather would provide a strong resistance against virus eruption. However, for each passing moment and like a sword of Damocles, the epidemic has been spreading sporadically to all nooks and cranny of the entire globe causing the greatest catastrophe ever experienced by mankind since the dawn of the century (Office of National Statistics, 2020).

The COVID-19 viral has transcended the limit of human intelligence and the world's nuclear and technological outreaches. With the widespread outrage of the epidemic and affecting substantial parts of the continents, it is evident that consumer expectations have grown dim in the recent times (Armantier et al., 2020). As if there is no end to the ravaging malady, the world has been enmeshed in aura of uncertainties and the state of awe has taken a new toll in the global economic spectacle. It is evident that the shock and uneasiness that ushered the horrendous news have produced more devastating effects on people than the endemics itself. Consequently, the world has become a theatrical scene for rowdy controversies, contradicting experiments, heated debates, and political gimmicking. The humanitarian and economic crisis that rocked the outbreak of the virus is quite alarming and have slow-balled into global health and economic disasters with as many as millions of people having been infected and death tolls from the virus running into thousands. The disease posed serious health challenge to Africa countries due to lack of effective response mechanism and adaptive measures exacerbated by decayed and poor health facilities and infrastructures (National Public Radio, 2020; Maclean, 2020).

To the industrialists and private investors in the economy, the prospect of growth and maximizing economic gains amid the precarious economic spiral has hung in the balance (Donthu & Gustsson, 2020). With their meagre resources, low per-capital income, and weak global economic outlook, the developing countries of the world are the most vulnerable ever since the eruption of the notoriously contagious pandemic. The COVID-19 scourge has grounded the economic and commercial activities of many nations including Nigeria, with millions of industries and firms partially or totally short down, leaving untold number of people temporarily or totally out of jobs. The situation was even exasperated with the closure of borders which made both inter-state and trans-border trades burdensome.

As the entire country has come under the grip of quarantine orders and restriction of movements, the citizens' rights to free-will and self-determination have been held at bay (Litan & Lowy, 2020; Gerstmann, 2020). With the closure of schools, worship centers, public utilities and restriction of large gathering as part of grand designs to curtail the spread of the virus, many

have found themselves at crossroad due to what they surmised as lack of government's palliative measures to cushion the effects of the COVID-19. With the proscription of cultural and social activities in certain quarters perhaps in the risk prone areas, one may wonder if the virus has defiled or changed traditional institutions and cultural norms of people. The air of uncertainties that beget the pandemic scourge on the world terrain is even the most worrisome, particularly to the people of Africa. This is even more so as no one could be certain about the time lag for eliminating the dreadful syndrome. From the international axis to national and local angles, no permanent cure is in sight (Nicola et al., 2020; Njoku et al., 2020; Nur, 2020) not even with the commitment of millions of dollars by the global communities to checkmate the prodigality of the irresistible plague.

The global outrage accosting the COVID-19 and the government's resilience disposition to the virus threat, there is glimpse of hope at least to the fixed income earners and the providers of essential services. To the wage income earners and informal sectors of the economy the ongoing global health quandary remains one of the worst nightmares ever in the human existence. Among most Nigerians, the cord that once bound the family together has been unknotted by the aftereffect of COVID-19 with many couples see separation or divorce as easily accessible means to breaking loose from the bitter melancholy precipitated by the malignant infirmity of COVID-19. On the contrary, it is obvious that the virus insurrection may have increased self-consciousness and personal hygiene among the populace. There is also a widespread fear that prolonged shut down of Nigerian schools will create human capital conundrum due to likelihood of brain-drain, boredom, juvenile-delinquency, pre-marital sex, and forced marriages among under-aged school children. There are also conflicting insinuations if COVID-19 invasion is a divine retribution for the atrocities and excesses of the ruling elites (Reuters, 2020; VOA News, 2020; Guy, 2020). The scourge was also believed to have wreaked severe economic hardship on the vulnerable, thus exacerbating structural inequalities in the societies (Social Compass Newsletter, 2020; UNICEF, 2020).

Hypotheses

1. *The COVID-19 threat does not significantly correlate with the economic benefits among private sector of the economy.*
2. *The COVID-19 menace does not significantly affect the socio-cultural life dynamics among the people.*
3. *The COVID-19 epidemic does not significantly affect the living conditions among SMEs' operators.*
4. *The COVID-19 scares do not significantly relate to the level of uncertainties among private sector investors.*

LITERATURE REVIEW

Literature on Covid-19

The COVID-19 pandemic recklessly crept into the Wuhan province of China in December 2019 (Maclean, 2020; Kandola, 2020) and has since spilled over to other continents of the World, with the number of casualties swelling by each passing day. The first confirmed COVID-19 case in Africa occurred in Egypt on 15th February 2020 (Medical Express News, 2020a). When this study is ongoing, the world's casualties from the virus were pegged at 16, 261, 351 with 9, 952, 172, recovered and a total of 649,458 deaths recorded (CBC News, 2020). According to the BBC News of February 28, 2020, Nigeria was the first victim of the virus in Sub-Sahara African. The COVID-19 was caused by severe acute respiratory syndrome

coronavirus-2 - SARS-Cov-2 (Zhong et al., 2003). The virus was declared a global pandemic by World Health Organisation (WHO) on March 11, 2020 (World Health Organization, 2020; Ahmad, et al, 2020).

The United Nation Development Programme (UNDP) has described covid-19 as the worst global health tragedy of our time since World War 2 (UNDP, 2020). The International Labour Organization (ILO) estimated 195 million jobs lost during the period. The World Bank has projected an annual decline in remittances up to the tune of US\$110 billion, evidence that 800 million people will be cut-off from basic needs this year. This development has culminated in United Nations Secretary General launching a US\$2 billion global humanitarian response plan in the most vulnerable. It is speculated that Developing countries could incur at least US\$220 billion income deficit. The UNDP has responded to the crisis through arrays of interventionist and containment strategies targeted at eradicating poverty, reducing inequalities, and building resilience to crises and shocks. Organization for Economic Co-operation and Development (OECD) on June 2020, has noted that “*COVID-19 is a global health crisis without precedent in the living memory*” (OECD Economic Outlook, 2020). It is not an exaggeration to infer that the trend which culminated in total lockdown in many countries, has led to high mortality rate, malnutrition, wide inequality, disrupted smooth academic progress and eroding confidence in the ruling elites. Mixed optimism and skepticism have outshone the ravaging syndrome ever since its emergence in the world scene. President Trump of the USA had speculated that the virus would soon find a vaccine or cure or that the virus would disappear on its own (NBC News, 2020). The American metaphor of miraculous or permanent cure, experts have averred, would only breed complacency amid ranging surge that has claimed hundreds of lives since the outbreak (Merck, 2020; Paz, 2020).

The world health organisation (WHO) director general has urged all countries to achieve a trade-off between the pressures to respond directly to COVID-19 and engaging in strategic planning and coordinating action to maintain essential health service delivery (The World Health Organization., 2020). In related development, the World Bank on June, 8, on global economic prospect has described the COVID-19 scourge as “*the deepest economic recession in the decades and represent largest economic shockwaves the world has experienced*” (World Bank. News, 2020). According to the source, “*the COVID-19 pandemic and efforts to contain it have triggered an unprecedented collapse in the oil demand and a crash in oil prices*”. Global economic indicators have predicted grave economic consequences if the scourge persists. Among the adverse economic effects of prolonged crisis according to the projections are: inability of businesses to service debts; escalating cost of borrowing; bankruptcies and default in meeting debts obligations among countries (World Bank News, 2020). Described as the steepest downgrades in consensus growth progression among all global recession since 1990, the pandemic has ushered in, unprecedented climate of obscurity ever since the Spanish influenza of 1918 (Messonnier, 2018).

The Chaos Management Theory (CMT)

The study is patterned around the chaos theory of management (CTM) due to the multi-faceted and pervasive nature of the study. Chaos management theory has its antecedence in the development of general system theory in mathematics and science since late 20th century. The theory was designed to explore nonlinear changes and complex systems (Schlesinger, 2016). Retroactively, the CMT attempted to scientifically evaluate two fundamental principles of nature, namely self-organization, and change. The operation of the two fundamental principles,

the author infers, added to the growing complexity and diversity of the universe and with the origin of human life, the result was complex dynamic pattern. The chaos theory in effect draws attention to the implicit and explicit nature of the systems and attempts to understand the way they behave and function (Pryor & Bright, 2007). Note-worthily, chaos systems are characterized by change susceptibility at initial condition and as the systems become increasingly complex, they absorb more components, develop more connections within the systems which in effect are affected by forces from other systems (Lorenz, 1993). Apart from conceptualizing each person as a dynamic complex system, chaos theory is known to be characteristically holistic and adaptive as it reflects the many of the unfolding realities in the modern work, and provides a realistic purview of how the system works. In the nutshell, CMT emphasizes complex interplay of multi-dimensional variables that lead to emergence of new structures and transformation as phase shifts, thus providing a pattern for how the society reacts to and are affected by emerging change as part of the system entities or interfaces. By their nature, individuals may become resilience, vindictive, defenseless, or adaptable to the realities of change. The CMT permits the operation of system flexibility and reflects the way society defines and manages complex change amid uncertainties, and ambiguities. In their theoretical constructs and applications, conventional theories have failed to explain the system dynamic of monumental change that has far-reaching implications on the society. Resting on this premise, the authors (Pryor & Bright, 2007) have asserted that *“the Chaos Theory proceeds from the platform that stability and instability are underlying outlooks of the world and that emerging stable order must be understood in relation to instability and uncertainty”*. By implication, the theory subsumed that the choice and decisions the society makes often do not follow pre-determined pattern rather, are product of unexpected change and transitions. To wrap it up, it is imperative to assert that the chaos theory reflects innovative rethinking and realities in modern industrial world of work including but not limited to: crisis management, global upheaval, speed in information dissemination; globalization at both customer and labor markets; work-process reengineering; pace of technological innovation and adoption (Pryor & Bright, 2007; Hammer & Champy, 1993).

Relevance of Chaos Management Theory to the Study

The most worrisome part of the COVID-19 pandemic outbreak is the climate of uncertainty and ambiguity that it has helped to breed. The pandemic scare presents a scenario where multiple chains of events are triggered and exacerbated by random event of minute magnitude. Not only has the pandemic changed the global economic, political, social legal technological landscape, the scourge has dramatically altered individuals' life patterns including their right to self-determination, improved health conditions and economic well-being. The virus has risen in geometric proportion with the number of victims bulging beyond the expected threshold. This has led to stream of health-related decisions spanning across the entire globe. Different nations across the continents have reacted to the virus surge through combination of strategies and counter measures in their quest to stem further spread of the disease. The fear and apprehensions of people have further heightened with the failure of the government and their agencies and international communities to proffer a permanent cure to the lingering epidemic. The virus is a global bombshell that has plunged the world economy into perpetual state of inactivity and abysmal disintegration. In a world of system and leadership failures, disillusionment, anarchy, self-help, and self-worthlessness will reign supreme. In that moment of delusion and uncertain future, Chaos theory will shape people perceptive powers and forethought to respond to imminent health crisis and after-effects with resilience. Rather than taking myopic

perspectives of the situations, the theory stresses holistic and adaptive responses to the notoriously devastating novel pandemic trajectory in the global scene. As of date, no intelligent creature is certain when the global health crisis will end and if it does what happens next. Being enmeshed in Chaos theory will strengthen individual and group confidence to deal with the present situation with courage and develop coping thrust and adaptive mindset to navigate through the present and post- Covid-19 era. Appreciating the happenstance posture of the virus will help organizations and individuals to anticipate and forestall future similar or related occurrences with well-thought-out plan and clear strategic vision.

MATERIALS AND METHOD

The population of the study covers SMBEs drawn from the extremely affected states in the South-West (Lagos State), South-South (Delta State), South-East (Rivers) and Northern part of Nigeria (Kaduna). To determine appropriate population for the study, use was made of the stratified sampling technique. The contact list of registered SMEBs was obtained from the Ministry of Commerce and Industry outlets in selected states. The pool of SME’s operators contacted was selected from the manufacturing/Agriculture and services sector of affected state (see Table 1).

SME Sector (Lagos)	Ikorodu	Badagry	Ikeja	Lagos Island	Epe	Total
Service	306	72	1,191	889	93	2,551
Manufacturing/ Agriculture	1,072	207	3,755	1,164	492	6,690
SME Sector (Delta)	Asaba	Warri	Agbor	Sapele	Ughelli	
Manufacturing/ Agriculture	98	149	92	90	101	530
Service	82	62	48	58	51	301
SME Sector (Kaduna)	Kagoro	Zaria	Kafanchan	Makarfi	Birnin Gwari	
Manufacturing/ Agriculture	109	91	81	120	145	546
Service	40	53	38	34	37	202
SME Sector (Rivers)	Omoku	Elele	Okirika	Rumukoro	Port Harcourt	
Manufacturing/ Agriculture	112	119	81	92	166	502
Service	24	29	28	29	231	341
Cumulative Total						11,663

Source: State Ministry of Commerce and Industry

To obtain the representative sample size for this study, the Cochran’s formula (1997) of sample size was applied.

$$n = \frac{NZ^2 Pq}{d^2 (N-1) + Z^2 pq}$$

Where:

n = the sample size

N = the population size

Z =95% confidence interval (Z=1.96), P=0.5, q=1-p.

d = degree of accuracy (d=0.04)

Therefore,

$$n = \frac{11,663(1.96)^2(0.5)(0.5)}{(0.04)^2(11,663 - 1) + (1.96)^2(0.5)(0.5)} = \frac{11,663.9604}{29.159901} = 400$$

n = 400 SMBEs Owners.

The questionnaire survey was used in this research to collect a wide range of information as is typical of empirical research. A total of 24 items were used in the questionnaire with 5 points Likert-Scale ranging from 5-SA= strongly Agreed to 1- U= Undecided. The constructs were operationalized below:

Independent variables (Dimensions) are 1) Covid-19 Threat 2) Covid-19 Menace 3) Covid-19 Epidemic 4) Covid-19 Scares & Dependent variables (proxies) are 1) Economic Benefits 2) Socio-Cultural Lifestyles among People 3) Living Conditions among Nigerians 4) Level of Uncertainties Among People.

Item	Obs.	Sign	Item-test correlation	Item-rest correlation	Average inter-item covariance	Alpha
econben	35	+	0.831	0.7742	0.2336452	0.9283
covidtr	35	+	0.8413	0.7888	0.2338694	0.9273
Scultls	35	+	0.7666	0.6921	0.2410381	0.9342
Covidme	35	+	0.8289	0.7719	0.2342787	0.9285
Livcond	35	+	0.7636	0.6879	0.2410818	0.9345
Covidep	35	+	0.8913	0.853	0.2271154	0.9226
Levunct	35	+	0.877	0.8344	0.2289734	0.924
Covidsc	35	+	0.8597	0.8112	0.230146	0.9256
Test Scale					0.2337685	0.9366

Source: Researcher’s field survey (2020)

The research design adopted for the study was the cross-sectional research design method. The population of the study includes all registered SMEs within the selected cities’ metropolis (see Table 2). The descriptive statistics of frequency count, percentage, mean and standard deviation were used for descriptive statistics of respondents. Linear regression was used to test the hypotheses formulated for the study.

The questionnaire, structured around sections A and B, was the main instrument used in collecting data for the study. Section A consists of demographic related questions of the selected SMEs and their operators; while Section B deals with the construct of the study. The researchers distributed a total of four hundred (400) copies of questionnaire to the selected respondents from each stratum using the simple random sampling technique (lottery method). Out of the administered copies, three hundred and fifty-five (355) copies were retrieved, with three hundred and fifty (350) found useful, representing a response rate of 87.5%. The high response rate of the questionnaire is due to the fact that the researcher employed trained Master Students as research assistance in each selected state to administer and retrieve the questionnaire.

Model Specification

$$\text{Economic Benefits} = f(\text{COVID-19 Threat})$$

$$\text{Model 1: ECONBEN} = \alpha_1 + \beta_1\text{COVIDTR} + U_i \dots\dots\dots \text{Equation (1)}$$

$$\text{Socio-Cultural Lifestyles among People} = f(\text{COVID-19 Menace})$$

Model 2: $SCULTLS = \alpha_2 + \beta_2COVIDME + U_2$ Equation (2)

Living Conditions among Nigerians = f (COVID-19 Epidemic)

Model 3: $LIVCOND = \alpha_3 + \beta_3COVIDEP + U_3$ Equation (3)

Level of Uncertainties among People = f (COVID-19 Scares)

Model 4: $LEVUNCT = \alpha_4 + \beta_4COVIDSC + U_4$ Equation (4)

Where

- ECONBEN = Economic Benefits
- COVIDTR = COVID-19 Threat
- SCULTLS = Socio-Cultural Lifestyles among People
- COVIDME = COVID-19 Menace
- LIVCOND = Living Conditions among Nigerians
- COVIDEP = COVID-19 Epidemic
- LEVUNCT = Level of Uncertainties among People
- COVIDSC = COVID-19 Scares
- $\beta_1 - \beta_4$ = Coefficients of Regression
- $\alpha_1 - \alpha_4$ = The intercept
- U_i = Error Term or Stochastic Variables
- $\beta_1 - \beta_n$ = Coefficients of Regression
- α = The intercept
- U_i = Stochastic Variables

Data Analysis & Presentation

Table 3			
DEMOGRAPHIC PROFILE OF RESPONDENTS			
Options		Frequency	Percentage
Sex	Male	200	57
	Female	150	43
Age	Bellow 30 years	18	5
	30-40 years	220	63
	41-50 years	57	16
	Above 50years	55	16
Marital Status	Married	330	96
	Single	20	6
Highest Educational Qualification	Ph.D.	20	6
	MBA/M.Sc.	51	15
	B.Sc./HND	200	57
	Others	77	22
Years of Experience in your job	11-15 years	150	43
	16-20 years	110	32
	Below 10 years	47	13
	Above 20 years	43	12
	Total	300	100

Source: Field Survey, 2020

From the result of demographic profile of respondents in Table 3, it was observed that the respondents were made up of 200 males, representing 57% of total responses, while 150 respondents were female, representing 43% of total responses. The age distribution of respondents showed that 18 respondents representing 5% were below the ages of 30 years; 220 respondents representing 63% were within the age brackets of 30-40 years; 57 respondents representing 16% were within the ages of 41-50 years, while 55 respondents representing 16% were above 50 years of age. Besides, 330 respondents representing 96% were married, while 20 accounting for (6%) of the respondents were not. This aligns with the age distribution of the respondents, with 95% of the respondents above the age of 30 years. On educational qualification of respondents, 51 equaling 15% of the respondents had MBA/M.Sc. as their highest qualifications, and 20 tallying 6% of the sampled responses had Ph.D.: 200 representing 57% had B.Sc./HND. This indicates that the highest number of respondents sampled has B.Sc./HND qualifications. With regards to years of experience on job, 150 respondents have been working below 10 years, 110 respondents have worked between 11-15 years, 47 respondents between 16-20 years, while 43 of the respondents has been in their business for a period above 20 years.

variable	Mean	P⁵⁰	Sd	Max	min	N
econben	4. 257143	4	0.6028993	5	1	350
covidtr	4. 271429	4	0.5893377	5	2	350
Scultls	4. 325714	4	0.6029264	5	1	350
covidme	4. 271429	4	0.5989826	5	2	350
livcond	4. 291429	4	0.6062575	5	1	350
covidep	4. 285714	4	0.5994949	5	2	350
levunct	4. 28	4	0.5974156	5	2	350
covidsc	4. 274286	4	0.6048244	5	2	350

Source: Researcher's field survey (2020)

The descriptive statistics (Table 4 & Table 5) of the data set shows that the constructs have a maximum value of 5 indicating that the respondents strongly agree at some point for all the questions asked, while the minimum of 1 and 2 was recorded for other constructs. On the average the respondent chooses 4 (Agree). The descriptive statistics further shows that the sample size of 350 respondents was sampled.

variable	Ecoben	Covidtr	Scultls	Covime	Livcond	covidep	levunct	Covidsc
econben	1. 0000							
covidtr	0. 6981	1. 0000						
Scultls	0. 5493	0. 5730	1. 0000					
covidme	0. 6393	0. 6267	0. 5796	1.0000				
Livcond	0. 6959	0. 5078	0. 5313	0. 5706	1. 0000			
covidep	0. 6365	0. 7855	0. 6297	0. 6851	0. 5823	1. 0000		
levunct	0. 6269	0. 7357	0. 6052	0. 6758	0. 5731	0. 9440	1. 0000	
covidsc	0. 6861	0. 6828	0. 6343	0. 7430	0. 6175	0. 6762	0. 6829	1. 0000

Source: Researcher's field survey (2020)

RESULTS AND DISCUSSION

H₀₁ The COVID-19 threat does not significantly correlate with the economic benefits among private sector of the economy

Table 6					
COVID-19 AND ECONOMIC BENEFITS					
Source	SS	Df		MS	Number of obs = 350 F [1, 348] = 330.88 Prob > F = 0.0000 R-squared = 0.4874 Adj R-squared = 0.4859 Root MSE = 0.43227
Model	61.8294469	1		61.8294469	
Residual	65.0276959	348		0.186861195	
Total	126.857143	349		0.363487515	
econben	Coef.	Std. Err.	t	P > t	[95% Conf. Interval]
covidtr	.7142015	0.0392629	18.19	0.000	0.636979 0.791424
_cons	206482	0.169293	7.13	0.000	0.8735158 1.539448

Source: Researcher’s field survey (2020)

COVID-19 threat ($\beta=0.7142$, $p=0.000$) implies that there is a significant relationship between COVID-19 threat and economic benefits among private sector of the economy (Table 6). In view of this, the null hypothesis was rejected and the alternate hypothesis accepted, implying that COVID-19 threat significantly correlate with the economic benefits among private sector of the economy. Furthermore, the regression result showing the Adjusted R-squared value of 0.48 which explains that about 48% of the systematic variations in economic benefits among private sector of the economy was jointly explained by COVID-19 threat. The F-statistic of 330.88 (0.000) shows that the regression model on the overall is statistically significant.

H₀₂ The COVID-19 menace does not significantly affect the socio-cultural lifestyles among the people.

Table 7					
COVID-19 AND SOCIO-CULTURAL LIFESTYLES AMONG PEOPLE					
Source	SS	Df		MS	Number of obs = 350 F(1, 348) = 176.08 Prob > F = 0.0000 R-squared = 0.3360 Adj R-squared = 0.3341 Root MSE = 0.49201
Model	42.6256964	1		42.6256964	
Residual	84.2428751	348		0.242077227	
Total	126.868571	349		0.363520262	
Scultls	Coef.	Std. Err.	T	P > t	[95% Conf. Interval]
covidme	0.5834569	0.0439693	13.27	0.000	0.4969778 0.669936
_cons	83352	0.1896443	9.67	0.000	1.460526 2.206513

Source: Researcher’s field survey (2020)

COVID-19 menace ($\beta = 0.5834$, $p = 0.000$) (Table 7) shows that there is a significant relationship between the COVID-19 menace and the socio-cultural lifestyles among the people. In view of this, the null hypothesis was rejected and the alternate hypothesis accepted, implying that the COVID-19 menace does significantly affect the socio-cultural lifestyles among the people.

The regression result shows the adjusted R-squared value of 0.33 which shows that about 33% of the systematic variations in socio-cultural lifestyles among the people was jointly explained by COVID-19 menace. The F-statistic of 176.08 (0.000) shows that the regression model on the overall is significant.

H_{03} The COVID-19 epidemic does not significantly affect the living conditions among Nigerians.

Source	SS	Df	MS		Number of obs = 350 F[1, 348] = 178.51 Prob > F = 0.0000 R-squared = 0.3390 Adj R-squared = 0.3371 Root MSE = 0.49359
Model	43.4899121	1	43.4899121		
Residual	84.7843736	348	0.243633257		
Total	128.274286	349	0.367548097		
livcond	Coef.	Std. Err.	T	P > t	[95% Conf. Interval]
covidep	0.5888383	0.0440727	13.36	0.000	0.5021558 0.669936
_cons	767836	0.1907169	9.27	0.000	1.392733 2.142939

Source: Researcher's field survey (2020)

In Table 8, COVID-19 epidemic ($\beta = 0.5888$, $p = 0.000$) indicates that there is significant interdependence between COVID-19 epidemic and the living conditions among Nigerians. In view of this, the null hypothesis was rejected and the alternate hypothesis accepted, implying that the COVID-19 epidemic does significantly affect the living conditions of SMBEs' owners.

The test result of the adjusted R-squared value of 0.339 suggests that about 33.9% of the systematic variations in living conditions among Nigerians were jointly explained by COVID-19 epidemic. The F-statistic of 178.51 (0.000) shows that the regression model is significant.

H_{04} The COVID-19 scares do not significantly relate to the level of uncertainties and among private sector investors.

Source	SS	Df	MS		Number of obs = 350 F[1, 348] = 304.16 Prob > F = 0.0000 R-squared = 0.4664 Adj R-squared = 0.4649 Root MSE = .43703
Model	58.093032	1	58.093032		
Residual	66.466968	348	0.190997035		
Total	124.56	349	0.356905444		
levunct	Coef.	Std. Err.	t	P > t	[95% Conf. Interval]
covidsc	0.6745591	0.0386787	17.44	0	0.5984858 0.669936
_cons	396742	0.1669659	8.37	0	1.068352 1.725131

Source: Researcher's field survey (2020)

The regression result of the 4th hypothesis (i.e. $\beta=0.6745$, $p=0.000$) reveals significant relationship between COVID-19 scares and the level of uncertainties and among private sector investors. Consequently, the null hypothesis was rejected and the alternate hypothesis accepted, evidencing that the COVID-19 scares significantly affect the level of uncertainties among private Nigerian SMBEs. The regression result reflecting the adjusted R-squared value of 0.4664 indicates that about 46.4% of the systematic variations in level of uncertainties and among private sector investors was jointly explained by COVID-19 scares. In the similar vein, the F-statistic of 304.16 (0.000) is an indication that the regression model is significant.

Model 1: Covid-19 Threat and Economic Benefits

The test result (see Table 9) has affirmed strong links between COVID-19 threat and economic benefits among private sector investors. The SMEs are key actors in the private segment of the economy whose economic fortune rest squarely on the income earned from provision of goods and services to clients/customers. In the emerging economics, the SMEs are the nucleus and lubricants for driving the engine of economic growth of any nation both at the local and international platforms. With the explosion of COVID-19 in Sub-Sahara Africa, the study has revealed that in chronically affected areas, most SMEs, especially those providing accommodations, food and education support services had to grapple with the economic realities of dwindling demands, low patronage, slow pace of growth, human capital costs, and depleting resources (Baltic News Network, 2020a). Even in the areas where the deleterious effects of the epidemic are not readily discernible, there are indications that the general economic outlook was still in shambles, not too impressive. It has become clearly evident that, to prevent the SMEs from abrupt extinction, the Nigerian Government must adopt an in-ward-looking approach in addition to being proactive in forging strategic alliances with the international community's for possible economic aids and loans to support the activities of vulnerable SMEs in the affected states. That the virus scourge is marginal in certain quarters may not have obliterated the inhabitants from the danger of possible abrupt escalation due to mounting pressures on the Governments to relax inter-state border lockdown (Baltic News Network, 2020b). Findings have vilified evidence that residual workers and employees under private sector engagement in worst affected states fare badly during the COVID-19 season than the fixed income earners in public or formal employment. Quite a number of SMEs are at the verge of downsizing their operations just as many are reported to be heading for total collapse. Further evidence revealed comparative economic loss to the private sectors during the COVID-19 than the pre-pandemic era. In the similar vein, during the COVID-19 imbroglio, staff disposable income in the private sector employment was found to be adversely affected much as corroborating evidence has shown that employees' saving power is on a declining threshold during the pandemic impasse. The aggregate effect of the above, doubtlessly were figured to increase the level of economic hardship among private sector participants.

Model 2: Covid-19 Menace and Socio-Cultural Lifestyles

There are strong indications that COVID-19 significantly affects the socio-cultural lifestyles of Nigerians. Opinions were high that COVID-19 has defiled the cultural values and traditional norms among people. Result has confirmed that the social lifestyles among people have been negatively affected by the evolving syndrome much as the traditional marriage institution was also thought to have been partially altered since the outbreak of COVID-19. The Edo National Festival into which substantial fund and human capital have been lavished had to be put on hold due to the prevalence of the irresistible disease – COVID-19. Core family group were compelled to give verbal approval for white weddings to their kindred in defiance of respect for native marriage custom due to the risk of the virus spread and in keeping to government guidelines on social gathering. Burial activities and funeral services in the risk-pruned areas have been placed under strict surveillance under the watchful oversight of the law enforcement agency. Right to self-determination and freedom of movement have either been curtailed or suppressed (Venis, 2020) with innocent ones having been callously detailed or sexually harassed in certain quarters. Medical experts have warned about the danger of sexual

and gender-based violence of the infections (Onyango, 2020) calling for integrated framework and preventive measures to curb the virus notoriety (United Nations News, 2020). Result has also vindicated that the virus scare has led to individuals becoming more self-conscious and health sensitive. There is scanty evidence though to validate that COVID-19 pandemic poses serious threat to family ties except in limited instances where the virus was thought to lead to stigmatization and eroding confidence among families and acquaintances. With the restrictions of movement and incessant warnings to practice good hygiene, there are strong reason to aver that the plague has strengthened marital fidelity and family bond.

Model 3: Covid-19 and Living Conditions among People

The test result for model 3 has foreclosed strong tie-in between COVID-19 epidemic and the living conditions of private sector investors. The private sector investors including servicing industry such as private schools, recreation centers, manufacturing concerns and staff personnel were found to be badly affected by the COVID-19 invasion, thus worsening their cost of living standard (Mahler et al., 2020; Evans & Kovesdi, 2020). The ripple effects of the scourge are alarming (see Appendix) and include poor eating habit caused by malnutrition. It is the author firm conviction that poor diet would provide a weak defense against the ubiquitous disease. The bare truth is that the ominous virus has impacted negatively on millions of indigents who lack economic backbone and psychological fiber to navigate through the evolving pandemic tide, behooving the authorities and stakeholders to provide economic relief package to assist the vulnerable (Ewang, 2020). Although the government and other tiers have at different times-initiated palliatives to pacify certain group of dissident individuals, only a quantum of them actually benefited, living millions of others in dire economic strains. While taking a sweeping view of the inadequacy of the federal government' social protection programme (The Conversation, 2020). The author has succinctly averred that the Emergency Economic Stimuli Bill (EESRB) recently passed by the House of Representatives (Human Right Watch, 2020) will be a steppingstone towards combating the ominous COVID-19 menace if implemented with good intentions. The respondent's pattern (Tables A1-A4) has pitched the mortality rate during the pandemic scourge comparatively higher than the pre-covid-19 epoch. There is an agreement among most respondents that the life expectancy of those with impaired health conditions and elderly would be negatively affected by COVID-19 virus (Caruso & Gaeta, 2020; Calise et al., 2020). The volatile nature of the virus may have aggravated other equally noxious though less contagious ailments (Mckee & Stuckler, 2020). Corroborating evidence is that those with critical health challenge are more vulnerable to COVID-19 infections than those in good medical health conditions (Medical Express News, 2020b). It is also a proven fact that COVID-19 would potentially raise the level of poverty among the destitute (Mahler et al., 2020; Lone & Ahmad (2020). The despicable states of the nation's public hospitals decayed social infrastructures and poor health delivery system have further intensified the state of oblivion and dimmed prospect among citizens at least for short-term recovery from the novel epidemic. On the other hand, the sudden and evasive nature of the pandemic is a wake-up call to governmental institutions across Sub-Sahara Africa and stakeholders inclusive, to re-strategize and re-engineer their existing health-delivery mechanism in tandem with globally acceptable minimum benchmark (KPMG Global, 2020; Blumental, Fowler, Abrams, & Colins, 2020).

Model 4: Covid-19 and Economic Uncertainties

Evidence that COVID-19 significantly increases the level of economic uncertainties among people has been verified by the analysis of model 4, which confirms the relationship. Of equally impactful is the confirmed linkage of the pandemic spread to the purchasing and supplying powers of private sector investors (Khan & Khan, 2020). The eroding power of consumer fueled by economic uncertainty would reduce the ability of SMBEs to stabilize income and maximizing returns. Palliative measures by the government, private charity, and global assistance response schemes would help to unleash creative thrust and operational efficiency of the private sector participants. The ambiguities and precariousness that attend the virus scourge were also found to produce death-induced fear and tensions; the same way that the virus has prompted panic buying among Nigerians. Analysis of the sample responses further revealed that the pandemic has engendered instability in income earning just as the saving power among private sector employees is expected to dwindle. The level of job loss amplified by the noxious epidemic is believed to be potentially high due to low level of economic activity following the lockdown. Of worthy of note, is the retention ability among private sector investors which was found to be predictably low. Loss of talent and promising workforce due to poor incentive are among the human capital bottlenecks of protracted crisis. Significant number of respondents was reported not to have envisaged immediate cure to the protracted epidemic.

CONCLUSION

It is crystal clear that COVID-19 pandemic has impacted negatively on the socio-economic and socio-cultural conditions of the Nigerians and sub-Saharan Africa. Findings have unearthed the ripple effects of the virus to include but not limited to: weak economic outlook; economic uncertainties; poor resource profile, altering the traditional lifestyles and marriage institutions; raising the level of hardship among the dissidents and creating social health disasters. There is general agreement that the hue and cry of COVID-19 pandemic will soon give way for a period of respite and societal re-integration. However, the bitter memory and unrestrained opprobrium that begets the awful syndrome will forever remain fresh in the minds of all intelligent creatures and passed on even to the generation yet unborn. Even then, the Nigerian SMBEs have learnt bitter lessons of complacency and poor judgment in failing to forecast the trend which could have prompted adaptive response to the menace. However, evidence abound that the existing infrastructures and health-care delivery system lack capacity to promptly respond to the horrendous scourge due to their impecunious conditions. The situations call for total over-hauling of the health care delivery architectures in the country through partnership with private sectors and strengthening economic ties with the international community's for grants and direct investments in our economy. With the un-going weak global economic outlook ushered by fall in the oil price, the Nigerian government should balance the cost of fighting corruptions and insurgency with the gains of diversifying the economy for sustainability and rapid growth. Beside forging alignment with the private sector participants, the federal government through the legislature and judiciary should extend loans and other palliative measures to the private sector as a buffer to cushion the effects of the novel virus, covid-19. In this dicey and tumultuous moment, hybrid of measures including interventionist, preventive, coping, and containment strategies, will garner far-reaching results in managing the odious and evasive syndrome.

APPENDIX

S/N	DESCRIPTIONS	U(1)	SD(2)	D(3)	A(4)	SA(5)
1	Fixed income earners are better off during the COVID-19 episode than residual workers	6	18	41	144	141
2	The private sector benefits more during the COVID-19 than pre-COVID-19 seasons.	10	139	155	25	21
3	Employee's disposable income is negatively affected during the COVID -19 period	20	9	60	117	144
4	The COVID-19 rampage influences the level of economic hardship among people	20	20	49	167	94
5	COVID-19 surge has led to poor saving among private sector employees.	-	9	29	174	138

1	The COVID-19 scourge has defiled the traditional norms among Nigerians		18	41	145	146
2	The COVID-19 epidemic has altered the social lifestyles among people	-	20	26	170	144
3	The COVID-19 has changed the traditional marriage institution in Nigeria.	27	19	14	160	130
4	The COVID-19 has negatively affected family ties among Nigerians	20	20	49	117	114
5	COVID-19 has led to increased self-consciousness and health awareness among people	-	9	29	174	138
6	The COVID-19 has led to stigmatization and eroding confidence among families and acquaintances.	5	35	12	178	120

1	COVID-19 has raised high cost of living among Nigerians	10	20	18	156	146
2	COVID-19 has induced poor eating habit caused by malnutrition	-	29	39	138	144
3	COVID-19 has increased mortality rate among Nigerians	26	39	39	100	146
4	COVID-19 spread affects the life expectancy of those with impaired health conditions	10	27	19	155	139
5	COVID-19 has increased the poverty level among Nigerians.	20	12	39	117	161

1	COVID-19 uncertainty has led to panic buying among Nigerians	-	9	29	174	138
2	COVID-19 has intensified death-induced fear and tensions among people	-	29	39	144	138
3	COVID-19 has led to instability in income earning among private sector employees	-	20	41	143	146
4	COVID-19 has led to job loss among private sector employees	-	27	19	155	149
5	COVID-19 has led to poor saving habits among Nigerians	-	40	49	144	117
6	Prolong COVID-19 scourge could have bearing on the retention ability among private sector investors	-	70	75	105	100
7	I do not envisage permanent cure to the virus in short distance time	33	78	71	74	94
8	The ominous virus COVID-19 has led to sharp drop in the demand for and supply of consumables.	9	55	65	122	99

Source: Analysis of Field Survey, 2020

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