The Impact of COVID-19 Pandemic on Businesses in Gboko Town, Benue State, Nigeria

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Abstract: The outbreak of Coronavirus (COVID-19) pandemic in the late 2019 has disrupted economic activities and created uncertainties all over the world. The pandemic disease has proven to be one of the deadliest in the history of humankind. The worrisome upsurge in the level of infections and rising number of deaths across the world prompted the World Health Organization (WHO) to declare the virus a global pandemic. This also led to the closure of most businesses in the world and Nigeria was not an exception. Gboko town which is the economic and administrative centre of all the Tiv in the world also followed the directives of the Benue State Government to adopt the lockdown measure. This led to gross economic disturbance as all businesses in Gboko town. This study adopted a purely exploratory research design, using qualitative instruments as the method of data collection. Thus, the study revealed that Covid-19 pandemic impact on businesses in the town was largely a consequence of the preventive measures adopted by the Federal Government and Benue State Government to curb the spread of the pandemic. Consequent upon this, businesses were impacted negatively in the town. It was also discovered that some businesses entered in to great losses amounting from expiration and/or damaging of goods, among others. This was in addition to other businesses that collapse or died because of certain financial problems.

Keywords: Covid-19 impact, Business, Economy, Gboko town, Nigeria

Introduction

The term "pandemic" has not been defined by many medical texts. However, "there are some key features of a pandemic, including wide geographic extension, disease movement, novelty, severity, high attack rates and explosiveness, minimal population immunity, infectiousness and contagiousness, which help us to understand the concept better, if we examine similarities and differences among them" (Qiu *et al.* 2016, p. 3). Every pandemic related crisis usually has enormous negative impacts on health, economy, society and security of national and global communities; in addition to significant political and social disruption (Qiu *et al.* 2016; United Nations Development Programme, 2021).

Pandemics spread to a wide space within a short period of time. As such its outbreaks can easily cross borders to threaten economic and regional stability. This happened during the HIV, H1N1, H5N1, and SARS epidemics and pandemics (Verikios *et al.* 2015). "Beyond the debilitating, sometimes fatal consequences for those directly affected; pandemics have a range of negative social, economic and political consequences" (Qiu *et al.* 2016, p. 5).

Among the several sectors of the economy that are usually affected by pandemic outbreaks anywhere in the world is the business sector. Qiu *et al.* (2016) noted that:

"the impact of pandemic influenza i.e. H1N1 in 2009 was not just on mortality, but also on health-care systems, animal health, agriculture, education, transport, tourism and the financial sector. In short, a pandemic event threatens all aspects of the economic and social fabric (Drake, Chalabi, & Coker, 2012). The SARS in 2003 and the Ebola pandemics, in 2013 and 2015 respectively, disrupted the economies and social order in China and West Africa as well as causing death and illness. Ebola and other pandemics have reduced the life quality of families and communities, and Ebola has disrupted essential services such as education, transport, and tourism, reduced the West African economies and isolated populations, which had impacts beyond Africa too due to the global effort of containing the outbreak (Nabarro & Wannous, 2016)" (p. 5).

The most recent pandemic ravaging the world presently is the coronavirus (COVID-19) pandemic. This pandemic outbreak started in the later part of the year 2019 in the small Chinese city of Wuhan in Hebei Province before spreading to all parts of the world. The disease was declared a pandemic on March 13th 2020 by the World Health Organization (WHO). This was because of the aggressive spread of the virus to almost all parts of the globe. In Nigeria, the first case of the virus was confirmed on 27 February 2020, when an Italian citizen in Lagos tested positive for the virus. On 9 March 2020, a second case of the virus was reported in Ewekoro, Ogun State, where a Nigerian citizen who had contact with the Italian was infected with the virus. Since then, the coronavirus has spread to other parts of the country (Akuul *et al.* 2021). Thus, with increased in cases of persons infected with the virus, the Nigeria Government adopted the worldwide lockdown measure to curb the spread of the virus on Sunday, 29th March 2020. However, the adoption of this measure visited the land with a lot of problems, one of which is its negative impact on businesses in the country. This research have picked Gboko town as a case study to examine the impact.

Locating the Study

Gboko being the location for this research is one of the largest and most populous cities in Benue State. It is the traditional, commercial and administrative capital of the Tiv people of Central Nigeria. The palace of HRM the Tor-Tiv (who is the king of all the Tiv people in the world) is also located here in Gboko. As a Local Government Area, Gboko has a total land mass of 1,835km² and Density of 196.9 inh./km². Geographically, Gboko lies between latitude 7°05′N - 7°31′N and longitude 9°13′E - 9°35′E in the savannah region of Nigeria with typical savannah vegetation and climate. Based on the 2022 world population review, Gboko town has a total population of 471,610 people and is projected to have about 745,657 people by 2035. Gboko is bounded to the north by Tarka Local Government Area, Ushongo Local Government Area to the south, Buruku Local Government Area on the east/north, Gwer Local Government Area to the west and Konshisha Local Government Area to the south west (Ubwa *et al.* 2013).

Research Objectives, Material and Methods

Operating a smooth business in Benue State has been one of the challenges entrepreneurs face in the state generally. This is however, particular to small scale businesses. The problem is felt more by entrepreneurs seeking help or aid to start up a business. According to Nongo (2018) most businesses in Benue State don't succeed or struggle to operate because of lack of requisite support from authorities. This problem was made worse by the COVID-19 pandemic outbreak which brought a more difficult dimension to businesses in the state.

The outbreak of COVID-19 pandemic took the people of Gboko by surprise, while struggling to adapt to the new forms of living that were necessitated by the lockdown measure adopted by the government to curb the spread of the virus. As stated earlier, the Benue State Government adopted the worldwide lockdown initiative on 29th March 2020. This ensured the closedown of all businesses (public or private) in Gboko town, thereby, making many people jobless and increasing hunger in the town. In fact, the impact was more on businesses and their owners as well as workers. For instance, businesses involved in the sale of perishable goods incurred huge losses occasioned by damages as a result of the over-staying of goods. Others were goods that got expired as a result of the closedown of shops in the town, or those that died off because of some financial problems, among many others. It is against this background that this research seeks to examine the impact of COVID-19 pandemic on businesses in Gboko town.

To achieve the aim of this research, on exploratory research design with qualitative method of data collection (Key Informant Interview) was employed. Data were acquired via field survey conducted in the months of September and October 2021. The interview involved a total of 34 respondents who were selected and interviewed based on their experiences with COVID-19. Thus,

International Journal of Academic Management Science Research (IJAMSR) ISSN: 2643-900X Vol. 6 Issue 4, April - 2022, Pages:33-40

of this number, eight respondents were business owners, ten were salespersons and the remaining 16 were customers (the end users or consumers). Interview with each respondent lasted for at least an hour. Questions cutting across type of businesses operated in the town or goods consumed, the duration of the lockdown, what led to losses during the period and the surmounting efforts to recover from such losses were asked among others. Content analysis was used in analysing data collected from the Interviews. The analysis of the data acquired was done manually, starting only when all the data from the interviews had been transcribed by the researcher.

Conceptual Underpinning

Coronavirus Pandemic

The novel human coronavirus disease 2019 (COVID-19) was first reported in Wuhan, China, in 2019, and subsequently spread globally to become the fifth documented pandemic since the 1918 flu pandemic (Moore, 2021). The World Health Organization (WHO) on the 8th of April 2022, over two years after COVID-19 was first identified, updated that there are 494,587,638 confirmed cases of COVID-19 globally, including 6,170,283 deaths (see figure 1).

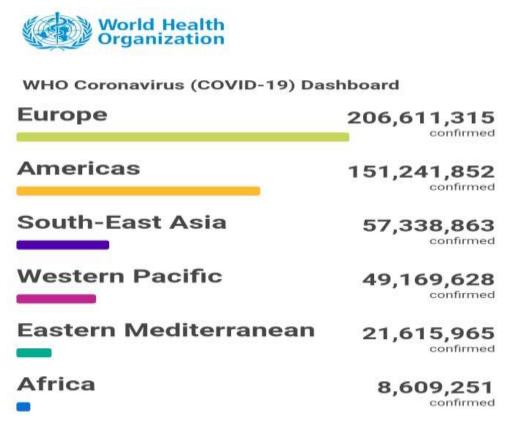


Figure 1: Confirmed cases of COVID-19 across the globe on 8th March 2022 Source: WHO, 2022

According to Moore (2021):

the first official cases of COVID-19 were recorded on the 31st of December, 2019, when the World Health Organization (WHO) was informed of cases of pneumonia in Wuhan, China, with no known cause. On the 7th of January, the Chinese authorities identified a novel coronavirus, temporally named 2019-nCoV, as the cause of these cases. Weeks later, the WHO declared the rapidly spreading COVID-19 outbreak as a Public Health Emergency of International Concern on the 30th of January 2020. It wasn't until the following month, however, on the 11th of February that the novel coronavirus got its official name - COVID-19. Nine days later, the US Centres for Disease Control and Prevention (CDC) confirmed the first person to die of COVID-19 in the country. The individual was a man in his fifties who lived in Washington State.

Because of its sudden appearance, authorities could not envisage how exactly the COVID-19 would impact everyday life. Therefore, global response to COVID-19 started on the 1st of March, 2020, where the United Nations released \$15 million in funds to support the global response to the disease. However, after this support, on the 7th of March, the world recorded 100,000 cases of COVID-19. This was followed by a declaration of the disease as a pandemic by the WHO. This was because:

COVID-19 rapidly transformed from being a severe problem seemingly confined to China, to a global health emergency almost overnight. By this time, the situation in Wuhan had been diffused following the introduction of unprecedented measures to contain the virus. At the beginning of the outbreak, China was reporting thousands of new cases per day, which had reduced to dozens by March. In Europe, on the other hand, cases were rising rapidly day by day, with Italy recording what was an unprecedented 250 deaths in the 24 hour period between March 12th and March 13th. As a result, on March 13th the WHO declared that Europe had become the epicentre of the pandemic. On the same day, the US declared a state of emergency (Moore, 2021).

At this point, almost all nations of the world started taking decisive measures towards tackling the spread of the pandemic. With the pandemic developing into variants started from 2020, there was a total lockdown everywhere in the world. This ensured that people were prevented from moving within or outside their countries. A decision Nigeria adopted on Sunday 29th March 2020.

Coronavirus Pandemic in Nigeria

The Covid-19 pandemic outbreak which started in the later part of the year 2019 in the small Chinese city of Wuhan in Hebei Province, has spread all over the globe. According to Akuul *et al.* (2021, p. 43), the first case of the virus was confirmed in Nigeria on "27 February 2020, when an Italian citizen in Lagos tested positive for the virus. On 9 March 2020, a second case of the virus was reported in Ewekoro, Ogun State", where a Nigerian citizen who had contact with the Italian was infected with the virus. Since then, the coronavirus has continued to spread to other parts of the country. Statistics has shown that, 161,868 persons were infected with the virus, while 148,125 recovered and 2,030 died of the virus in the country as of 23th March 2021 (NCDC, 2021)".

Seen that the virus was becoming a difficult situation in the world and with its ability to spread very fast, countries began to lockdown, preventing movement of people within and outside so as to curb the spread. This initiative was adopted by the Federal Government of Nigeria on Sunday 29th March 2020, by announcing the lockdown of major cities that were more affected by the novel coronavirus. The lockdown was later expanded to all the states of the federation as the virus kept expanding its coast. Among measures put in place to achieve this, was the total lockdown, stopping both official and unofficial activities in public domain. The lockdown brought about the temporary closure of businesses, government offices, worship centre, schools and social services, among others (Godnwe, 2020).

As mentioned earlier, all the states governments in the country also adopted lockdown as a way of curbing the spread of the virus in their various states. Thus, Benue State which is the location for this research was not left out. The state government announced temporary lockdown on 29th March, 2020, stopping every public activity in the state after recording 1 confirmed case of COVID-19 pandemic on 28th March, 2020 (NCDC COVID-19 Situation Report, 28th March 2020). Just as it was happening throughout the Nigerian federation, the total lockdown of Benue State also resulted to the closure of economic and social activities in the state. And even though the state government is gradually easing the lockdown, the number of confirmed cases in the state has continued to increase (see table 1). As of 27th March 2022 there were 2,129 confirmed cases of COVID-19 pandemic, including 25 deaths in Benue State (see table 1).

GENERAL FACT SHEET - DATA AS OF 27TH MARCH 2022

Table 1: States with reported laboratory-confirmed COVID-19 cases, recoveries, deaths, samples tested and active cases.

STATE	CONFIRMED		RECOVERIES		DEATHS		ACTIVE	TESTING	
	Total	Last Week	Total	Last Week	Total	Last Week	CASES	Total	Last Week
Abia	2,168	0	2,134	0	34	0	0	96,300	6,205
Adamawa	1,203	0	1,103	0	32	0	68	33,756	324
Akwa Ibom	4,657	0	4,586	0	44	0	27	97,418	4,812
Anambra	2,825	0	2,760	0	19	0	46	61,237	734
Bauchi	1,939	0	1,907	0	24	0	8	41,142	350
Bayelsa	1,315	0	1,282	0	28	0	5	41,983	254
Benue	2,129	0	1,764	0	25	0	340	54,945	434
Borno	1,629	0	1,580	0	44	0	5	28,979	108
Cross River	827	4	798	0	25	0	4	24,473	520
Delta	5,369	0	5,170	0	111	0	88	109,619	1,545
Ebonyi	2,064	0	2,004	0	32	0	28	40,426	311
Edo	7,694	0	7,373	0	321	0	0	150,953	2,227
Ekiti	2,004	0	1,925	0	28	0	51	96,009	6,612
Enugu	2,952	0	2,910	0	29	0	13	80,886	425
FCT	28,607	19	28,192	0	248	0	167	663,251	7,378
Gombe	3,307	0	3,158	0	66	0	83	114,550	916
Imo	2,560	0	2,480	0	58	0	22	90,519	542
Jigawa	669	0	649	0	18	0	2	30,849	382
Kaduna	11,238	3	11,144	2	89	0	5	199,989	1,078
Kano	4,982	4	4,850	4	126	0	6	161,761	1,283
Katsina	2,418	0	2,381	0	37	0	0	68,208	462
Kebbi	480	0	454	0	16	0	10	58,472	8,296
Kogi	5	0	3	0	2	0	0	16,503	435
Kwara	4,601	18	4,175	0	64	0	362	81,021	6,171
Lagos	99,153	83	98,062	0	769	0	322	1,255,312	12,273
Nasarawa	2,720	0	2,345	0	39	0	336	43,302	429
Niger	1,148	0	998	0	20	0	130	32,715	213
Ogun	5,810	0	5,717	0	82	0	11	128,374	941
Ondo	5,173	0	4,749	0	109	0	315	77,939	4,036
Osun	3,311	0	3,178	0	92	0	41	45,054	470

NCDC COVID-19 Situation Report | covid19.ncdc.gov.ng

Therefore, the lockdown measure adopted by the federal government and the various states in the federation had adverse effect on socio-economic wellbeing of people and organizations in the country. In this category were businessmen/women and businesses themselves. In Benue State, all businesses were temporary shutdown in all the towns in the state. Gboko was not left out of this action as all businesses in Gboko town were closed down during the period. Therefore, this paper seeks to examine the impact of COVID-19 pandemic on businesses in Gboko town and by extension Benue State.

Discussion of Research Findings

The empirical data in this research has given answers to many questions regarding the impact of COVID-19 on businesses in Gboko town. Information about when the COVID-19 lockdown actually commenced in Gboko town, how it impacted businesses in the town, the kind of impacts it exacted on the businesses, the level of losses in businesses resulting from the lockdown, types of businesses that were more affected and how businesses are recuperating at the ease of the lockdown, among others were acquired during the research.

1. State of Business in Gboko before COVID-19 Pandemic

As already captured earlier, Gboko is the traditional, economic and administrative centre of the Tiv people. The town is a business hub of the entire Tivland and beyond. Both small scale businesses (Ehikwe and Faajir, 2013) and large scale businesses strive in Gboko town. The main market in the town operates on daily basis, attracting businessmen/women within and outside Benue State. Traders from markets in other local government areas like Vadeikya, Ushongo, Konshisha, Kwande, Katsina-Ala, Tarka, Gwer, Oju, Otukpo and Ukum among others usually buy goods from Gboko. This is because there is usually surplus in the supply of goods and services in the town. This also comes at a cheaper rate because of the high supply.

This therefore, means that there is usually high turn-over, making businessmen/women in Gboko to ensuring that there is availability of goods and services at all times. In the words of one of the customers interviewed:

I am a trader in Vandeikya and I buy my goods here in Gboko. Once I am short of stock, I immediately rush down here to buy anything I need for my customers. I love coming here because there is actually no time I don't get goods here, and also at cheaper rates (Tivkaa, Pers. Comm., 2021).

A salesperson in Gboko also narrated that:

in the warehouse where I sale, goods are always coming-in and going-out. We usually receive goods on Tuesdays and Wednesdays but customers buy on daily basis. We usually take inventory of customers' needs at every giving time and make sure to communicate to the suppliers who deliver them in good time (Dooeren, Pers. Comm., 2021).

This summarizes that businesses were running smoothly in the town before the COVID-19 pandemic outbreak and lockdown.

2. Impact of COVID-19 Pandemic on Businesses during the Lockdown

At the start of the lockdown in Gboko town, businesses were all shutdown. Warehouses and shops stop collecting and selling goods respectively. The supply chain was put on hold as customers were also restricted from going to the markets. This created a negative impact on businesses in town. Businesses that were most hit were those selling perishable goods, as they incurred losses because of the damages to their goods that came as a result of the lockdown. Goods such as vegetables, fruits, and other fresh foods among others spoiled because of long stay without sales. Other goods that needed to get fresh air to remain useful also got spoiled because no one could enter the market to open them. In an interview with a fruit seller, the researcher gathered thus:

I am a fruit seller, I sale oranges, mangos, water melon and guavas. A day before the lockdown was announced; I brought ten bags of oranges which I bought from a village in Ushongo Local Government Area. I only sale two and a half bags and had to take the rest to the house. I also manage to sale two bags more while at home but the rest got spoiled after staying for too long. That happened to many others fruit sellers as well. A friend of mine who sales mango fruits also lamented that she lose two bags of mangos to COVID-19 lockdown. Though it was a good decision by the authorities to curtail the spread of the virus, the decision however dealt with many of us who are petty traders (Ngunan, Pers. Comm., 2021).

Two sellers in pharmaceutical shop also narrated that the lockdown caused their company damages emanating from the expiration of many drugs. They explained that the expiration date of some drugs were very near and so they had no opportunity of selling them out during the lockdown, and after the lockdown, they realized that over N450,000 was lost to COVID-19 lockdown.

We usually select drugs that have less than five months to expire and sale them out. We do this to make sure that the company does not incur unnecessary losses emanating from drugs expiration. But this was not possible during the lockdown as no one was allowed into the market and as we resumed work after the lockdown, we screened out expired drugs worth over \Re 450,000 (Uchenna, Pers. Comm., 2021).

This was also the story of many others shops in the towns.

More so, businesses that started with or were operating with loaned capital were made to incur huge loan repayment interests occasioned by the so-called non-remittance of their due loan repayments. This affected many small scale business owners in the town. It also resulted to pushing others to sale out their entire businesses to repay the loans and save themselves the problem of being locked up in police cells (Tenger, Pers. Comm., 2021). This means that businesses in Gboko town incurred losses that ran into millions, with others even terminating because of huge accumulation of loans caused by the closure of businesses during the COVID-19 lockdown.

3. Impact of COVID-19 Pandemic on Businesses at the Ease of Lockdown

Unlike the lockdown period when businesses were closed down, the present period of the ease of lockdown has allowed market operations. Both the sellers and buyers now have the free will to interact in Gboko markets. However, there is another negative impact of the COVID-19 pandemic on businesses in the town presently. This is seen in the slow patronage of goods and services in the various markets in Gboko town. Research indicates that one of the major causes of the reduction in sales across businesses is the hike in the prizes of goods and services. It was learned that goods now stays in some shops for longer periods than it used to do before the outbreak of the COVID-19 pandemic. It was also observed that imported goods had higher prizes owing to the increase in dollar to naira exchange rate which during the fieldwork, was selling at about N410.82 to \$1 (Central Bank of Nigeria, 2021).

There is another dimension to the impact of the COVID-19 pandemic on businesses in Gboko town presently. This has to do with the recent theft activities on businesses in the town especially the petty trades. As explained by (Kende, Pers. Comm., 2021), the increase in theft activities in the town has been promoted by the hardship occasioned by the hike in prizes of things which have led to the termination of many small scale businesses in the town. Also, people who cannot genuinely afford to pay the huge prizes of things they need, result to theft in their bid to acquire such needs and so on. This have recently led to the burgling of many shops in the town among others.

Conclusion

Operating a smooth business in Benue State has been one of the major challenges entrepreneurs face in the state generally. This is however, particular to small scale businesses. The problem is felt more by entrepreneurs seeking help or aid to enable them start up a business. In the words of Nongo (2018, p. 151-152), "most Small Scale Businesses in Benue State either fails or operates below standard due to finance. They are always crying for help in terms of finance to enable them achieve their goals and objectives." Thus, the outbreak of COVID-19 pandemic meant that more of these problems became more exacerbated, making businesses in the state to face tougher problems than faced ever before.

As explained above, the impact of COVId-19 on businesses in Gboko town has been enormous - ranging from stagnation to dwindling sales and termination in some cases. There were gruesome losses occasioned by the lockdown measure adopted by the state to curtail the spread of the virus. This happened to businesses selling perishable goods, drugs and those operating with loaned capital. In an interview with Tenger (2021), the informant revealed that he had to terminate a business he started using loaned funds to avoid further embarrassments.

Before the COVID-19 lockdown, I started a cloth business using funds that I got from a yearly cooperative (*bam*). From my calculation, I was planning to finish the repayment of the loan before the end of the year because the business was moving very well. However, when the market was closed down and everyone asked to stay at home, it was very difficult for me to continue the repayment of the loan. So when the time to declare interest by the *bam* came, they decided to seize my goods and auction them to get their money (Tenger, Pers. Comm., 2021).

The above is in addition to the losses incurred as a result of the expiration of drugs and food items following over stay of such goods in shops. At the ease of the COVID-19 lockdown, business owner counted losses that ran into millions because of this singular factor. Therefore, the impact of COVID-19 pandemic on businesses in Gboko town is immense. It even continue into the present phase of the pandemic where there is relative easing of the lockdown in the state.

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