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Covid-19 and job loss in Nigeria: A sociological analysis

Julius Olugbenga Owoyemi and Edime Yunusa *

Department of Sociology, Kogi State University, Anyigba, Nigeria.

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Abstract

This paper is aimed at examining the effects of the novel COVID-19 pandemic on job losses in Nigeria. Secondary method of data collection was used, in which reports, journals and internet based articles were reviewed and content analysed. The paper reviewed both the natural origin theory and conspiracy theory of Coronavirus. Based on the literature reviewed, the paper revealed that the flare of the novel coronavirus in Nigeria has posed a serious threat leading to lockdown and closure of businesses which by implication has forced numerous employees of about 42 per cent to lose their jobs in various sectors of Nigerian economy, and nearly 40 million Nigerians are projected to lose their jobs by the end of the year 2022, arising from the fall in demand for and supply of goods and services, due to lockdowns, restriction of movement and social distancing measures among others, put in place to curb the spread of COVID-19. The paper also revealed that there was a ban on social and religious gatherings, social distancing, wearing of nose masks, lockdown and imposition of curfews, travel bans, stay at home policy among others, as measures to stop or reduce the spread of COVID -19 in Nigeria. To cushion the effects of coronavirus on the economy of Nigeria, government provided both momentary and fiscal palliative measures for the most vulnerable, though the stimulus packages were commendable but ineffective for lack of appropriate parameters for its implementation. Arising from the above, it was recommended that employees should avoid putting all eggs in one basket, and for unforeseen contingency such as this novel pandemic, employees should have extra source of income by going into businesses like blogging, rentals, online advertisement, investment in stocks with high returns, writing e-books, investment in real estate, small-scale poultry or fish farming among others.

Keywords: Covid-19; Pandemic; Job Loss; Nigeria

1. Introduction

In human history, the world was again thrown into a state of quagmire resulting from the strange infectious disease called, Coronavirus, which is ravaging and fast spreading through the entire nations of the world making it to be a global phenomenon. The novel Coronavirus has forced the economic, political, religious and sociocultural activities of many nations to be under lockdown, in search of the solutions to contain the pandemic.

The epic Covid started from the human fish market at Wuhan, China where bats, snakes, raccoon canines, palm civets, and different creatures are exchanged and afterward quickly diffused to around 109 nations. As indicated by [1], the zoonotic cause of Severe and Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) isn't affirmed, in any case, grouping based investigation recommended bats as the key repository. Specialists state that SARS-CoV-2 started in bats. That is likewise how the Covid behind Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS) really started. Nonetheless, SARS-CoV-2 took the leap toward people at one of Wuhan's outdoors "wet business sectors" where clients purchase fish, meat including live creatures that are murdered on the spot and available to be purchased.

Department of Sociology Kogi State University, Anyigba, Nigeria.

^{*} Corresponding author: Yunusa Edime

Some wet business sectors sell wild or prohibited species like cobras, wild pigs, and raccoon canines. Swarmed conditions can let infections from various creatures to trade qualities. Now and then the infection changes to the degree that it can begin to taint and spread even among people. Researchers initially recognized a human Covid which caused a typical cold in 1965. Soon thereafter, analysts found a gathering of comparable human and creature infections and named them after their crown-like appearance [2].

Seven Covids can taint people. In 2002 the one that prompts SARS began in southern China and spread quickly to 28 different nations. By July 2003, in excess of 8000 individuals had been tainted and out of which 774 passed on of the infection. Albeit, a little episode of the infection just four additional occurrences were included in 2004. This Covid causes fever, migraine and respiratory issues, for example, hack and breathing challenges. The term 2019 novel Coronavirus was utilized by the World Health Organization (WHO) to allude to a Covid which on 29 December, 2019 influenced the lower respiratory parcel of patients with pneumonia in Wuhan, China. The WHO reported that the 2019 novel Coronavirus is officially called Coronavirus Disease 2019 (Covid-19). Furthermore, the current reference name for the infection is Serious Acute Respiratory Syndrome Coronavirus 2 (SARS-Covid-2) [3].

Coronavirus can be communicated by beads of body liquid, contact with a contaminated individual and different sizes of respiratory vaporizers which can spread at short proximity of 1, 2. SARS-CoV-2 brooding time is 3–7 days. The COVID-19 pandemic has spread quickly without hardly lifting a finger, tainting a large number of individuals and bringing the economies of the influenced countries to a nearby stop, as these nations have put severe limitations on movement to dodge the spread of the infection. As wellbeing and human cost increment, the monetary mischief is now apparent and speaks to the world's greatest financial stun in late decades [4].

The development of irresistible Covid infection 2019 (COVID-19) brought about by outrageous intense respiratory Covid 2 condition (SARS-CoV-2) has represented a critical danger to Nigeria's economy, including the world over. Tested by this significant circumstance, Nigerians, through the rules set up by Nigeria Center for Disease Control (NCDC) has taken distinctive preventive measures to contain its transmission, for example, social separating, isolating any speculated cases for atleast 14 days, continuous hand washing, complete lockdown of the nation and wearing of nose veils among others [5].

Other measures such as self-isolation or quarantine, ban on social gatherings and closure of markets taken to contain the spread of the disease have impacted negatively on business operations, sales and profits. Many Small and Medium scale Enterprises have experienced demand and supply chains shocks during this pandemic. Demands for goods have reduced drastically due to lockdown and restrictions of movement. Additionally, the supply chains have been badly affected. For example, business organizations in Nigeria which import their goods from foreign countries especially China experience intense restrictions [4]. With the ban on foreign travels during this pandemic, the supply of such goods and the continuity of such businesses would be negatively affected. Needless to say, border closures have negative impacts on import and export businesses. Therefore, this paper is aimed at examining the sociological analysis of the effects of COVID -19 on job losses in Nigeria.

Aim and Objectives

The general aim of this paper is to examine the effects of COVID -19 on job losses in Nigeria. The specific objectives of the paper are:

- To identify the measures put in place to reduce the spread of COVID -19 in Nigeria.
- To examine the palliative to cushion the effects of COVID -19 in Nigeria.
- To assess the effectiveness of the palliative measures on Nigerians.

2. Material and methods

Secondary source or method of data collection was utilized for this paper, in which recent journal and internet-based articles on the pandemic among others were reviewed and content analyzed in accordance with the aims and objectives of the paper.

3. Literature Review

This paper is devoted to the review of relevant and related literature with theoretical orientation of findings. It will therefore involve the analysis of reports, publications, journal articles, and internet based documented source materials

among others that are relevant to the aims and objectives of this paper. Therefore, based on the objectives of this paper, the review of relevant and related literature will be analysed under the following subheadings:

3.1 Conceptual Clarification

3.1.1 COVID -19

The concept of COVID-19, otherwise known as 2019 novel Coronavirus was utilized by the World Health Organization (WHO) to allude to a Covid which on 29 December, 2019 influenced the lower respiratory parcel of patients with pneumonia in Wuhan, China. The WHO reported that the 2019 novel Coronavirus is officially called Coronavirus Disease 2019 (Covid-19). Furthermore, the current reference name for the infection is Serious Acute Respiratory Syndrome Coronavirus 2 (SARS-Covid-2) [4].

3.1.2 Job Loss

Job loss according to [6], has to do with an adverse life event in which an employee has been involuntarily terminated from his/her job through no fault of his/her own. Job or Employment loss refers to work loss as distinct from transitory fluctuations in demand, due to fundamental systemic economic changes. These systemic shifts include technological advancement, shifts in foreign trading practices, changes in the location of operations, and changes in the structure of enterprise-based employment and organization.

4. Theoretical Framework: Theories on COVID -19 (Origin and Causes of Coronavirus)

Many theories are on the rounds trying to provide theoretical and sociological explanations on the origin of the novel coronavirus. However, the crux of the debate majorly dwell within the purview of where and how the virus actually began. Although commentaries on social media platforms and scientific paper publications have suggested that the coronavirus that causes COVID-19 emerging from a cell, originated in a virology lab in Wuhan, China. This claims however, has been accepted by almost all and sundry around the world. Very few believed that it originated from United State of America. But then, the United State of American authorities claimed and suspected that rather than a mistake or failed experiment, the pandemic was a bio weapon by the Chinese government meant to undo and undermine American position as world superior power.

Arising from the above, Chinese-US blame game on the origin of the coronavirus pandemic has fuelled many speculations and hypotheses, some of which are more plausible than others. But two hypotheses are considered as follows, on the basis of this paper:

- Natural origin theory of Coronavirus
- Conspiracy theory of Coronavirus (Social origin of the virus)

On these two theories scientists are divided; while some are in affirmative of its natural emergence, others are of the views that it is a weapon, or even if it is natural, the Chinese authorities have intentionally mismanaged it for some ulterior motives. The two theories are identified and briefly discussed as follows:

4.1 Natural origin theory of Coronavirus

According to [3], the Coronavirus is a zoonotic disease. Zoonotic disease are said to be diseases that are transmissible from animals to humans under natural conditions which have That is a major threat to human health. When the symptoms are serious, our lack of previous exposure means that humans do not have any sufficient antibodies to protect against the diseases. Latest upsurge in zoonotic diseases includes extreme acute or bird flu (2004), H1N1 or swine flu (2009), Middle East Respiratory Syndrome (MERS (2012), Ebola (2014-2015), Zika (2015-2016), and West African Nile (2019). Nearly a century of global trends suggest that outbreaks of zoonotic diseases occur more often according to the UN Environment Programme Report, (2016). The report also shows that zoonoses are real issues of global concern. The report went further to state that 'On average, three new infectious diseases occur in humans per year and 75% of all emerging human infectious diseases are now zoonotic'. From this scientific prediction since 2012, it is not surprising to the scientists to have coronavirus pandemic in 2019-2020. However, what is surprising is the rate at which it spreads and kills people all over the world.

Natural origin theory of the virus is much suggested by a good number of scientists. According to these scientists, the virus naturally emerged as zoonotic disease in Wuhan in 2019. The scientists in Wuhan, a city in China, were engaged in bat coronavirus experiments involving the so-called gene splicing, and the virus then escaped and infected humans.

Another version of this hypothesis is that there was a sloppy safety among laboratory personnel and a wild virus was released in procedures, likely in the collection or disposal of animals' specimens [6]. Apart from the suggestion of contacts, the human might have been with wild animals with coronavirus, some have speculated on the social media outfits that human must have contracted the virus through familiar and frequent contacts or interactions with animals which is very common among the Chinese, Indians and Europeans in the recent time [7]. The social media space is replete with accounts of several marriage intercourse, sexual interactions and pets with or around wild lives among the Europeans and Asian people. The speculations hold also that the coronavirus is actually zoonotic as a result of these interactions. Some of the social media speculations hold that raw eating of wild animals as it is among Indian and Chinese must have been another means for contracting the virus. However, this particular theory which have scientific explanations and evidences is better believed more than the other speculations as discussed as follows:

4.2 Conspiracy Theory of Coronavirus (Social origin of the virus)

The claims that the origin of coronavirus was artificial has been fuelled by sentiments and numerous social groups on social media outlets, blogs and even found its way on to Prime TV in Russian State. These assertions have also been promoted by officials in government of China, the US and even around the world as a whole [8] in BBC News.

In Africa, particularly Nigeria, these claims have been more accepted by a good number of leaders, academics and religious frontiers especially the church leaders. The earliest body to assert the virus as artificial or manmade was the U.S government officials. They first of all saw the virus outbreak as a bioweapon, engineered by the Chinese government against the hegemony of the U.S government. They eagerly took to this position because they have been in deadlock with the Chinese government in contention for the world power. It is also interesting to note that within the spheres of the conspiracy theory, the U.S has also been alleged to have initiated the weapon. Mr. Zhao Lijian, a spokesperson for the Chinese foreign ministry, has repeatedly advocated and encouraged the notion that Covid–19 could have originated in the United States. He maintained that the outbreak was created and released by American power through a Canadian researcher to China in order for America to accuse China for being responsible for it.

Another version in support of the conspiracy theory on the advent of the coronavirus averred that the pandemic is neither from China nor the US, but that it is orchestrated by some highly placed individuals in the developed countries, with a pre-planned idea of using the virus and its effects, and mode of vaccination perhaps, to depopulate the world, and as the solution or bid to change the world order from old to the new. This according to the theory was arranged to be actualized through the 5G network development. It is believed that the test run of the system in China seems to be malevolent to human body, leading to weak immunocompetency of the human body which is capable of making humans prone to Coronavirus infection [9].

Though artificial, conspiracy or social theory of coronavirus has fallen under attacks from the scientists and liberal minds because of its unscientific nature. But be that as it may, it is obvious from evidences also that there are human undertones to the advent of the pandemic, as there are claims that some State Governors announce its emergence to get palliative aids from federal government, internal/external bodies.

5. Empirical Review on the Effects of COVID-19 on Job Losses in Nigeria

According to International Labour Organization [10], as a result of the outbreak of the novel COVID-19 pandemic, the working-hour losses have worsened during the first half of 2020, reflecting the deteriorating situation in recent times, especially in developing countries. During the first quarter of the year, an estimated 5.4 per cent of global working hours (equivalent to 155 million full-time jobs) were lost relative to the fourth quarter of 2019. Working-hour losses for the second quarter of the year 2020 relative to the last quarter of the year 2019 are estimated to reach 14.0 per cent worldwide (equivalent to 400 million full-time jobs), with the largest reduction (18.3 per cent) occurring in the Americas.

A study carried out by [11], revealed that many people have been forcefully retrenched from their places of work as a result of the outbreak of coronavirus pandemic, and many jobs are still in jeopardy in the nearest future. The pandemic has worsened the unemployment situation in Nigeria. For instance, the unemployment rate in Nigeria before the pandemic stood at about 22.9 per cent [12]; [13]. However, resulting from the upsurge of coronavirus in the country, the rate of unemployment has been estimated to increase to about 32.8 per cent by the end of the year 2022.

Francis, et al [14] reported that many employees in Nigeria are experiencing forceful retrenchments at their various places of works, as a result of the presumptuous challenges posed by the effects of coronavirus pandemic on both individuals and corporate entities in the economy. However, one can rightly posit that Nigeria as a nation may be

experiencing the worst unemployment problem since independence, as hopeless employers cut down an unprecedented amount of their employees, resulting from the unimaginable damages caused by the novel coronavirus pandemic on their business enterprises. The period of economic lockdown increased and highten the cost of living and expenses for employers, leading to forceful and unfortunate dwindling of their production and rate of returns. Beer parlours and refreshment centres were also shutdown, and that have rendered brewers to be nothing but redundant helpless folks at home.

A study by [5] revealed that employers in the various sectors of the economy have withdrawn jobs offered to their employees in order to assuage the adverse effect of COVID-19 pandemic on their business enterprises. As a matter of fact, no sector of the economy was left unaffected by the novel COVID-19 pandemic, except the ones that are technologically driven and can operate on a virtual platforms.

There were reports from various angles of the nation that even majority of employees in aviation industries, hotels/guest houses, banking organizations, construction and manufacturing firms including media outlets have been massively retrenched. According to [15], 42 per cent of employees in Nigeria may lose their jobs to the adverse effects of coronavirus, dwindling households income by 79 per cent in Nigeria. The Small and Medium Scale Enterprises' (SMEs) were not exempted from the worse hit from the effects of coronavirus pandemic as majority of shops were under lock and key while their employees automatically lost their jobs. It is then crystal clear that employers of labour have very little or no capacity to bear the damage or adverse effects caused by COVID- 19 pandemic.

The income flow of majority of employers in the country had collapsed as most of them now depend on daily streams of income to keep the body and soul together, hence, they cannot afford to sustain or further engage their workforce. Worst hit of Covid 19 are business enterprises in catering services, rentals, decoration and event planning including musicals etc because social gathering were banned in the country. Alot of employees have been forced to stay at home with no pay packets pending till businesses pick up again [12].

A study carried out by [11] showed that organisations that disengaged their employees turned some of their workers to freelance staff with several others cutting down eemployees' pay packets or take home pays as a way of reducing cost to be free from forceful layoffs. Furthermore, in the education sector loss of jobs will only be obvious when schools are back on sessions, most especially private schools, as they were claims that some private schools stopped payments of salaries for lack of income. And so employees of private schools were not sure if they will be paid while on lockdown since they didn't go to work but some of the teachers were instructed to do lessons through video clips for the students on virtual platforms.

Although, those who work with Power Holding Company of Nigeria (PHCN) were not obviously affected by the lockdown solely because of the essential services they render for people in the country to cushion the pains and discomforts of forceful staying at home. Albeit, they still feared the post COVID-19 hullabaloo and the unpredictable looming economic recession that may erupt and which may have negative impacts on their jobs statuses.

6. Consequences of Job Loss

Employment or job loss is an unintended traumatic life occurrence with a far-reaching effects on the entire lives of employees, ranging from physical, emotional and mental health effect including causing social problems such as increase in crime and criminal behaviours, poverty, deficient marital relationship leading to an increase in the likelihood of divorce in the country. Job loss is related to both short- and long-term physical health declines, including poorer self-reported health, physical impairment, cardiovascular disease, increased number of reported medical problems, increased hospitalization, increased use of medical care, increased use of disability benefits among others [6].

Losing job, especially if it is unexpected, can be emotionally harmful as well. You may feel a sense of disappointment, failure or hopelessness, especially if finding another job seems to be difficult. The loss of income and job security can lead to worry and anxiety and strain family relationships. An increasing rate of unemployment has adverse effects on the economy of the nation. For example, when unemployment increases, there is every likelihood that social vices among other criminal activities would also be on the rise and this portends a grave danger for the country. Also, an upsurge in unemployment could lead to more hunger and poverty in the country.

7. Incidence of COVID -19 Pandemic

According to [3] COVID-19 is affecting 227 countries and territories around the world and 2 international conveyances as at the time of writing this paper. According to the information on the live update from World Meters, as at the time of compiling this report, otherwise June, 2022, the world active Coronavirus cases was over 560million, the rate of deaths from COVID 19 was over 6.37million and while a total of over 532million patients have recovered from the disease globally.

According to Nigeria Centre for Disease Control (NCDC), as at the 4th of August, 2022, 261473 new cases were confirmed and 3,147 deaths were recorded in Nigeria. In sum, 261473 cases have been confirmed, 254953 cases have been recovered and discharged, while a total of 3,147 deaths have been recorded in the 36 states and the Federal Capital Territory (FCT).

8. Efforts Put in Place to Mitigate the Spread of COVID-19 in Nigeria

Efforts at curtailling the further spread of the pandemic by different levels of Nigerian government are highlighted and briefly discussed as follows:

8.1 Restriction of Movement

The Federal and some State governments of Nigeria imposed restrictions of movement in the affected areas across the country to contain the widespread of the novel coronavirus. For example, in the Aviation sector, there was cancellations of flight, Nigerian Civil Aviation Authority (NCAA) suspends all international airports to hinder the inflow of new cases of the virus into the country. In the education sector, students were asked to go and stay at home. Both Private and public schools including universities were shut down indefinitely. In the banking sector, senior staff were asked to work from home, while few branches were allowed for junior staff to attend to customers at a stipulated period of time and in line with the NCDC protocols [15].

According to [15], the civil service commission suspended works for 14 days for remote quarantine of the workers while major food markets were partially put on hold, all religious and traditional activities were also banned during the upsurge of the pandemic. All sporting events were unconditionally cancelled. Whereas a 14-days nationwide stay-athome lockdown policy was also enforced across the country starting from 30th of March, 2020 and curfews were also imposed in some States with acute and upsurge spread of the pandemic.

While critical areas exempted from the lockdown because of the essential services they render for the societal survival includes security companies, medical personnels and pharmaceutical facilities, journalists, food dealers, petroleum distribution and retail outlets, Power Holding Company of Nigeria (PHCN) and telecom workers respectively.

8.2 Entrenchment of Personal Hygiene and Precautions

According to the Federal Ministry of Health and Nigeria Centre for Disease Control (NCDC) in order to curtail the risk of diffusing the virus, the public has been advised to adhere to the following precautionary measures:

- Daily hand washing under running water and sanitizers, with soap.
- Mouth and nose covering with goggles, and the use of toilet paper while sneezing and coughing.
- And avoid physical contact with someone who has symptoms of respiratory distress such as coughing and sneezing.
- Stop self-medication and report to the nearest health care facility when witnessing or learning either of the above situations.
- Healthcare staff were encouraged to follow traditional infection prevention and control steps regularly while visiting patients, including taking patient travel history(s).
- Those who travel from abroad, especially China, who have no symptoms upon arrival, but who have a fever and cough within 14 days of arrival in Nigeria, should immediately embark on self-isolation and contact NCDC on 0800-970000-10 among others [15].

8.3 Palliative Measures to Cushion the Effects of Coronavirus Outbreak in Nigeria

In order to reduce the level of damages caused by the novel pandemic on the economy, Nigerian government at different levels have introduced different palliative measures and stimulus packages in the form of both fiscal and monetary palliatives to COVID-19 as reported by Taxaide Reports, May 7th 2020, are broadly highlighted and explained as follows:

- **Establishing a 500 billion COVID-19 Investment Fund:** What is the cash going to be utilized for? To improve medical services, subsidize programs by the Federal Government to help States in improving medical care facilities and support the advancement of a New Public Health Programmes [15].
- The Emergency Economic Stimulus Bill: On Tuesday, March 24th 2020, the House of Representatives passed the Emergency Economic Stimulus Bill, 2020, which looks to relieve the extreme monetary effect of Nigeria's worldwide pandemic. The bill is depicted as 'A Bill for an Act to accommodate Corporate Tax Relief, Suspension of Import Duty on Selected Goods and Deferral of Residential Mortgage Obligations to the Nigerian Federal Mortgage Bank for a predetermined period to secure business and soothe the monetary strain on individuals in light of the financial slump brought about by the COVID-19 malady episode.' The Bill's three (3) key needs and targets are:
- o Give representative occupation assurance, and corporate expense alleviation.
- o Give expansion to the Federal Mortgage Bank of Nigeria (FMBN) of a ban of 180 days on contract installments.
- Forgoing of import practice charges on every single restorative item.
- The Government Enterprise and Empowerment Program (GEEP): One of the Social Investment Programs of the Federal Government comprising of Trader Moni, Market Moni and Farmer Moni, and managed by the Bank of Industry (BOI), declared that it would disperse an aggregate of N5 billion to 500,000 little merchants across the nation [15].
- Nigerian President Buhari's Approval of the Disbursement of Relief Materials To 3.6 million families: President Muhammadu Buhari reported in his location to the individuals of Nigeria on Sunday 12 April 2020 on the expansion of the COVID-19 pandemic lockdown that the current social register will be stretched out from 2.6 million families to 3.6 million family units in the following fourteen days. As reported by [15], the Federal Government of Nigeria has offered N102.5 billion in financing to be made accessible for direct intercessions in the medical care sector.
- **Two-month Authorizing Expense Waiver to Broadcast Stations:** The Federal Government likewise affirmed a two-month permitting charge waiver for broadcast transmission stations as a major aspect of endeavors to ameliorate the negative impacts of the COVID-19 pandemic on the nation's transmission industry.
- Increment in the Federal Accounts Allocation Committee (FAAC) Allocations and Moratorium on State Debt: Due to the noteworthy fall in worldwide oil costs President Muhammadu Buhari has consented to pull back the measure of US\$ 150 million from the Nigerian Sovereign Investment Authority (NSIA) Stabilization Fund to back FAAC payment in June 2020 [15].

8.4 Tax Palliative Measures to COVID-19

- Federal Inland Revenue Service (FIRS) and Internal Revenue Service of Many States (SIRS) Palliative Steps to Mitigate the Impact of COVID-19 on Industries and Taxpayers. The FIRS and a few SIRS have stepped in to alleviate COVID-19's effect on organizations and citizens also. A portion of the measures set up by the FIRS as noted by [15] are as follows:
- Taxpayers can demand records on the web.

Late Returns Penalty (LRP) for citizens who pay early and record later was been suspended.

In contrast with the 21st day of the month, Value Added Tax (VAT) and Withholding Tax (WHT) were reached out to the last working day of the month.

Visits to handle reviews, audits, and observing was deferred until further notification.

Taxpayers confronting FOREX facing difficulties to counterbalance their liabilities may pay on the installmental date in Naira at the common Investors and Exporters (I and E) Forex Window rate.

Interest and punishments emerging from charge unfulfilled obligations coming about because of work area review, charge review and examination for the sum total of what duties were deferred.

8.5 The Steps taken by the Internal Revenue administration of the states are as follows:

Augmentation of documenting date Annual Federal Income Tax (PIT) Filing Returns. For instance, the Lagos State Internal Revenue Service (LIRS) stretched out the cut-off time for people to round out their yearly returns by 31 May 2020. Indeed, even the FCT-IRS has stretched out the cutoff time to June 30th 2020.

8.6 Palliative Steps against COVID-19 Pandemic by the Central Bank of Nigeria (CBN)

The accompanying measures were set up by the Central Bank of Nigeria (CBN) to pad the unfavorable impacts of the Coronavirus outbreak in Nigeria as reported by [15]:

- **Formation of a Targeted Credit Facility N50 billion (TCF):** CBN dispatched the N50 billion TCF as one of the palliative strides to help families and miniature, little and medium-sized endeavors (MSMEs) affected by the nation's novel Covid pandemic.
- **Moratorium Extension:** The CBN gave an extra one-year ban on all vital reimbursements effective from March 1st, 2020.
- **Decrease in Interest fee by 44 percent:** financing costs for all CBN intercession offices which produce results from March 01, 2020 have been reduced from 9 percent to 5 percent for a year.
- **Regulatory Forbearance:** All Deposit Money Banks (DMBs) have been given leave by the Central Bank of Nigeria (CBN) to consider impermanent and time-restricted rebuilding of tenor and credit terms for organizations and families generally influenced by the COVID-19 flare-up, particularly in the oil and gas, agribusiness and production sectors.
- **N100 billion Credit Support for the Healthcare Industries:** The CBN has given N100 billion credit palliative to the medical care segment as a component of its means to reduce the effect of COVID-19. This is to improve the sector's ability to meet the expected rise in the need for medical care items and administrations. The program is additionally proposed to offer help to indigenous drug organizations and other worth chain in the medical care segment who intend to create or expand capacity.
- **CBN, Banking Committee Suspend lay-offs in Banks:** In request to lessen and reduce the negative impacts of the COVID-19 pandemic on families and jobs, CBN instructed banks in Nigeria not to withdraw the services of any of their staff in whatever position.
- Expansion of Deadlines by One Year for the Revised Minimum Capital Requirements for Microfinance Banks (MFBs): The CBN reached out by one year the deadline for meeting the least capital necessities for all MFB group.

8.7 Customs and Ports to COVID-19 Palliative Steps

The Nigerian Ports Authority has requested all Terminal administrators to broaden the suspension of all pertinent consignment of terminal stockpiling expenses (demurrage) for an additional fourteen days with effect from April 13, 2020. During the period of COVID-19 lockdown, the Nigerian Shippers' Council requested delivery ventures to suspend demurrage with effect from March 30th 2020.

8.8 Available Funds from Foreign Organisations

The International Monetary Fund has also approved a \$3.4 billion loan to assist Nigeria in curtailing the economic impacts of the novel pandemic.

In the bid to contain the widespread of the virus, the Nigeria Center for Disease Control (NCDC) has approval from the World Bank for a Regional Disease Surveillance System ('REDISSE') in the amount of about US\$90 million.

9. How effective are the Palliative Measures for Cushioning the Impacts of Coronavirus in Nigeria.

As good and commendable the palliative measures and stimulus packages to the outbreak of COVID-19 by Nigerian government are, they are, however, a significant level or degree of groaning hounding the distribution pattern of the stimulus packages by the members of the public. For instance, [17] revealed that there were wailings and bitter complains across the country especially in Lagos State where there is an escalations of the virus. Nigerians are complaining that the palliative measures proclaimed by the Federal and State governments were not fully deployed as planned and have not genuinely applied the consequences of the lockdown in some States and the Federal Capital Territories to prevent the further spread of the latest pandemic [17]. According to them, Nigerians are alleging that the process of deploying the stimulus packages to the masses had been politicized and its purpose jeopardized.

Though the Federal government of Nigeria had said that the stimulus packages were for the most vulnerable in the society, but unfortunately, there were no strict criteria for assessing the target beneficiaries of the most vulnerables and that makes the measures ineffective in the achievement of its aims and objectives.

10. Conclusion

Outbreak in Nigeria is undoubtedly a real challenge that has posed a serious threat leading to lockdown and closure of businesses and the adverse effects of it was massive retrenchment of employees and layoffs across the different sectors of Nigerian economy, resulting from decrease in demand for goods and services, chocks in supply chain and restriction of movements among others. Generally, Covid-19 pandemic has social, religious, political and economic effects on the economy of Nigeria but the sociological analysis of the effects of Covid-19 pandemic on jobs losses in Nigeria is the major kernel or thrust of this paper.

The variables drawn through the literature were majorly on the origins of COVID-19 outbreak, the preventive measures to reduce the widespread of coronavirus and the palliative measure put in place for the most vulnerable by the government to soften the adverse reactions of the novel pandemic on individuals and the economy. Though the paper revealed that the stimulus packages were commendable but ineffective for lack of appropriate parameters for its implementation.

The outbreak of this pandemic has emphasized the need for multiple streams of income. Many people have lost their jobs due to the novel pandemic, and some people who depend on one business as a source of livelihood are now regretting. Meanwhile, one of the significant lessons learnt from this pandemic is that relying on one source of income is tantamount to putting all your eggs in one basket and it could be disastrous when that source of income is lost. Having multiple streams of income is important because when one source of income is affected, there would be other source(s) to fall back on. For employees, it is advisable to build other sources of income that can be combined with their main jobs. For example, employees could go into businesses like blogging, rentals, online advertisement, investment in stocks with high returns, writing e-books, investment in real estate, website or application design, virtual assistant, small-scale poultry or fish farming among others.

Compliance with ethical standards

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