

Households' Resilience to COVID-19 Pandemic in Nigeria: Way Forward

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Abstract

The impact of the current global pandemic on households' economy in Nigeria cannot be overemphasized. Undoubtedly, households' resilience is threatened by the global pandemic that has ravaged the means of survival of people in both urban and rural areas. The onset of the lockdown that affected all individuals put setback on economic activities and this impacted negatively on the income of households. The already dwindling economy of households, especially those in rural areas become hampered thereby enhancing vulnerability. The poor becomes poorer because there is no back up that the poor could easily fall on. Also, the capacity to recover and adapt become impaired. The emergence of COVID-19 has implication for food security sustainability among households. This study employed the use of secondary sources to examine the vulnerability of households to the global pandemic and the ramifications of the effect of COVID-19 on households' economy in the rural and urban areas of Nigeria. Containment strategies (such as innovative information system delivery, interest free loan especially to entrepreneurs, sensitization and promotion of home gardening particularly in urban, among others) that could stimulate households' resilience or foster quick economic recovery in urban and rural Nigeria in the bid to ensure food security and livelihood sustainability were suggested.

Keywords: *COVID-19, Food security, Vulnerability, Poverty, Resilience*

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Background to the Study

The global pandemic which broke out from China throws almost the entire countries in the world into panic and confusion that lasted for months. Millions of people were infected by the deadly coronavirus, several people lost their lives and jobs, though many were also able to recover from the virus. According to European Centre for Disease Prevention and Control (2020) and Worldometer (2020), 40 106 965 cases of COVID-19 were reported worldwide including 1 114 636 deaths while cases in Africa were reported to be 1 646 862 with South Africa (703 793), Morocco (173 632), Egypt (105 424), Ethiopia (89 137) and Nigeria (61 440) having the highest number of cases in Africa. Hence, Nigeria ranked 5th in Africa coronavirus cases but the rate of death was lower compared to some other African countries. The total number of deaths in Africa as at October 19, 2020 was 39 741 and South Africa (18 471), Egypt (6 120), Morocco (2 928), Algeria (1 856) and Ethiopia (1 352) were the five African countries with the highest number of coronavirus deaths (European Centre for Disease Prevention and Control, 2020). In total, 56 611 have been able to recover from coronavirus in Nigeria while 1 125 deaths had been recorded (Nigeria Center for Disease Control, 2020; Google News, 2020). Currently, active cases in the world as at October 19, 2020 is 9 082 422 and 3 704 are currently infected in Nigeria (Worldometer, 2020). Several deaths resulting from the global pandemic had implication on labour availability as loss human lives imply reduction in labour force. Furthermore, the global outbreak was accompanied by a great unrest in the normal peaceful coexistence in the society. Activities in various sectors of the economy across the globe were halted abruptly in a bid to save lives and curb spread. The pandemic has consequential effect on the world economy which is revealed in significant decline in household income, increase in unemployment, restriction of movements and obstruction of trade.

Obviously, the global pandemic had caused fear, panic, stress, confusion and emotional disorderliness among various households worldwide. Particularly, since it was not prepared for, many households were taken unaware and unprepared for the attendant shocks that came with the pandemic. Hence, the kind of financial stress posed by the pandemic of households' economy was unprecedented. Though, various governments had spur into action in a bid to find containment strategies and lasting solution to the spread of the ravenous virus, but no cure yet. The continued existence of the virus had implication for nation's food security.

Ensuring household food security had been a major challenge in most developing countries owing to the dwindling meagre income gotten from livelihood activities. The bulk of the people in developing countries like Nigeria lived in the rural areas with limited financial opportunities that could boost their economy. Most of the people in the rural areas predominantly engage in agriculture as their primary means of survival. It is noteworthy that most people engaging in farming activities subsist on small farm holdings and this had made savings difficult. The emergence of the global pandemic that erupted some months ago disrupted the daily activities of all people both in the rural and urban, thereby compounding the economic challenges of people. The impact of the current global pandemic on households' economy in Nigeria cannot be overemphasized. Undoubtedly, the inception of COVID-19 creates a great unrest and instability in homes, hence threatening households' food security and resilience. Currently, people had to adjust themselves to the new normal. The inception of

lockdown to curb spreading of diseases spells doom for both the rural and urban economy as there was a shutdown of both formal and informal services generating income for the populace. Pak, Adegboye, Adekunle, Rahman, McBryde and Eisen (2020) rightly noted that “significant economic impact has already occurred across the globe due to reduced productivity, loss of life, business closures, trade disruption, and decimation of the tourism industry.

Vulnerability and Households' Resilience to the Global Pandemic

Vulnerability of households makes resilience to the global pandemic difficult. Household resilience to the global pandemic is strongly linked to and affected by a factor that amplifies vulnerability. Some of the factors that could predispose households to vulnerability include high poverty level, corruption, poor governance, weak institutional system, poor disaster management, weak risk strategies, poor health system, poor/inadequate infrastructural facilities, and unemployment among others.

The menace of poverty is worldwide and according to Adebayo (2018), statistical report revealed that more than 643 million people live in extreme poverty across the globe with Africans accounting for about two-thirds of the total number. There are speculations that the United Nations' Sustainable Development Goal (SDG) to end extreme poverty by 2030 is unrealistic in Nigeria as it has become the poverty capital of the world according to a report by the World Poverty Clock (Quartz Africa, 2020). It had been reported that researchers had found that not enough is being done in Africa to tackle extreme poverty (Adebayo, 2018) that has eaten deep into the fabrics of some households in a country like Nigeria. It can be deduced that Africa nations like Nigeria will be worst hit by the aftermath of COVID-19 as many people lived below the poverty line. Hence, increase in vulnerability is inevitable and according to Diwakar (2020), 'inadequate coping capacities at national level had the tendency of putting people living at or near the poverty line at risk of new or deepened poverty'. Infact, a strong correlation coefficient (0.73) was established between the \$1.90 poverty rate and lack of coping capacities in developing countries (Diwakar, 2020).

The feasibility of any proactive measures towards strengthening household resilience to COVID-19 relied heavily on a strong institutional base and political systems. This is critical to quick economic recovery and food security sustainability of households. According to Quartz Africa (2020), “the struggle to lift more Nigerians out of extreme poverty is an indictment on successive Nigerian governments that mishandle the wealth accruing from the country's oil through incompetence and corruption”. Transparency is crucial to proper utilization of a nation's wealth and implementation of economic recovery plans. Corruptions usually frustrate achievement of project objectives and result to disappointment of intended beneficiaries who perceived the government as not being reliable and trustworthy. In India, Vikaset *al.* (2020) laments that “instead of providing relief to farmers and rural workers, the government is using this pandemic as an opportunity to further dispossess the working people of their rights and resources”. In Nigeria, it is wisdom to look beyond oil exploration to save the populace from further deepening into extreme poverty. Pak, Adegboye, Adekunle, Rahman, McBryde and Eisen (2020) submit that the global pandemic might represent a red

flag for leaders all over the world to strengthen collaboration on epidemic preparedness and provide the requisite financing for international collective action. This will enable households to develop resilience to shocks.

Ramifications of the effect of COVID-19 on households' economy

Undoubtedly the global pandemic had posed unprecedented challenges to the livelihood of people in rural and urban areas of Nigeria. Households' resilience is threatened by the global pandemic that has ravaged the means of survival of people in both urban and rural areas. The onset of lockdown that affected all individuals put setback on economic activities, cut supply chains and this impacted negatively on the income of households. The already dwindling economy of households, especially those in rural areas become hampered thereby enhancing vulnerability. The poor becomes poorer because there is no back up that the poor could easily fall on. Also, the capacity to recover and adapt become impaired. In the rural areas where the dominant occupation is primarily agriculture, farming activities was restricted because of the lockdown imposed by the Nigerian government to curtail the spread of COVID-19. Lockdown enforcement results to close down of all economic activities (on farm, off farm and non-farm activities) of the rural people and in urban. Hence, people were not able to move around to carry out their normal daily activities. Invariably, the sale of farm produce was negatively affected resulting to further economic losses that are beyond farmers' control. Some ramification of the effects of the global pandemic is spelt out thus;

Reduction in Agricultural Yield

The restriction of movements resulting from the coronavirus outbreak debar farmers from going about their farming activities. Agriculture was largely affected as most activities were unavoidably stopped and this was beyond what farmers could control. Obstruction of farming operations implied that certain crops failed to receive adequate care needed for optimum production. Hence, poor outputs or no output at all of such crops become inevitable. Most especially, perishable fruits and vegetables cultivation, maintenance and marketing were grossly affected. Livestock farmers were not spared as there was a drop in the price of poultry products like eggs due to a fall in demand resulting from restriction of movements and shutdown of schools. Even, some poultry farmers had to sell off their birds during the pandemic.

1. Decline in Income

The global pandemic resulted in disruption of the flow of trade which unequivocally led to a fall in rural income. Marketing activities were obstructed and this led to series of losses especially for the farmers and traders in rural and urban. There was increase in agricultural losses as farmers could not move their produce to the markets; these produce eventually got wasted. Even when farmers managed to get their produce to nearby markets, only few or no buyers were available to purchase such goods. Majority of the people are scared of contacting the disease even if they were opportune to go out to neighboring markets. The resultant effect of this is a decline in rural income as there was a fall in the price of farm produce because supply exceeds demand. The reduction in income limit households' resilience capacity to the attendant effects of the pandemic as other household essential services needs to be catered for.

Individuals who are primarily farmers could be said to be at an added advantage relative to those engaging in off farm activities solely unless they also practice subsistence farming to cater for household food demands. In urban, private workers' households were had hit relative to state/federal government workers' households. According to Singh (2020), decline in producer price and increasing pressure on the agricultural sector will lead to an increase in rural unemployment and poverty. Invariably, food insecurity among urban populace becomes inevitable and worsened.

Increase in Unemployment and Poverty

The problem of unemployment and poverty is further worsened in households who already had weak financial capacity. It was forecasted that the rate of unemployment in Nigeria could rise to 33.6% (which is about 39.4 million people) by the end of the year if urgent steps are not taken (The Conversation Africa Inc., 2020). Unemployment and poverty are intertwined and could limit a nation's capacity to ensure economic recovery. Currently, Nigeria had been reported as to have overtaken India as the country with the highest number of people living in abject poverty (Quartz Africa, 2020). Nigeria Bureau of Statistics report for year 2019 shows that by national standard, 40.1% of Nigerians are poor, while 52.1% of the poor lived in rural areas, only 18.04% of lived in urban (Adesoji, 2020).

Obviously, household's weak financial base will not be able to suffice for the financial stress posed by the global pandemic. It is noteworthy that majority of the individuals who worked in private organisations were not paid during the pandemic, including those that undertook teaching professions in primary and secondary schools. In a household where both husband and wife worked in a private organisation, it is glaring that meeting household food demands and other essential services will become difficult. Some organisation had to downsize because of the inability to cope with financial implication of staff retention. The salaries of some workers were reduced, some workers were not paid at all for the period of the pandemic lockdown, while other workers were retrenched. According to World Economic Forum (2020), the incidence of the global pandemic had provoked the rate at which 'organizations are changing their pay programmes through pay reductions, incentive resets and pay premiums'. A situation where individuals are already underemployed, now coupled with dismissal from work will definitely result in a colossal poverty for affected households. Additionally, households' financial strength determines their purchasing power and when the purchasing power is low, it has resultant effect on farmers and other traders of goods and services. Hence, it is evident that the global pandemic will further impoverished households living close to or below the poverty line.

Amplification of Food Insecurity

Inabilities of farmers to finance their agricultural activities even after the ease of lockdown limit efforts to ensure food availability at affordable prices to consumers. Farmers that relied mainly on external inputs for their various farm operations may encounter difficulties that will lead to further reduction in their productivity. Hence, this will amplify the problem of food insecurity in the country. Even if certain food items are available, some households had no financial capacity for their purchase. Adesoji (2020), revealed that a report by the Nigeria

Bureau of Statistics stated that on the average, 4 out of 10 people in Nigeria has real per capita expenditures below N137,430 per year which implies an average of N376.5 per day. It is envisioned that people just above the poverty line might relapse into poverty and the poor may experience further abject poverty, this result in serious imbalances and great unrest in the society which will endanger food security efforts.

Increase in Malnutrition and Hunger

Malnutrition had been an age long challenge in most developing countries to which there is yet to be a lasting remedy. The global pandemic impact negatively on the livelihood of the populace. The obstruction of farming activities during the lockdown implied that affected crops will be scarcely available. More so, with the attendant hike in prices of goods and services, an untold hardship in households is inevitable unless proactive measures are taken to cushion the effects of the pandemic. There is the need for a strong financial base if adequate diet is to be ensured by households. But in a bid to cope with the aftermath of the pandemic, households may resort to slashing of expenses of households' utilities, food inclusive. Malnutrition becomes inevitable when households can no longer sustain the financial strength required for a balanced meal. In the face of a dwindling economy, some households who can afford adequate diet before may resolve to skipping meals, rationing food portion, purchasing smaller quantity of foods, resorting to less nutritious substitutes. Hike in the prices of commodities implied increase in hunger experienced in households. Even if desired foodstuffs are available, lack of money will denied affordability of some households to them, hence increasing hunger. The attendant effect of hunger is revealed in increased mortality rate. It is also noteworthy that hunger and rise in the price of commodities can stir strife among people and protest against the government. Protest could result because lack of imminent solution to the current situation of hunger and inability to purchase essential commodities/services could be interpreted by the populace as injustice on the part of the government to care for her citizens.

Increase in Mortality Rate

Health they say is wealth. Certain factors among which is strong financial base and adequate dietary intake are crucial to the enhancement of healthy living among households. Households already struggling with balanced meals might be prone to diseases due to low or non-consumption of essential nutrients needed for the normal functioning of the body system. When people fall sick, recuperation may be delayed or inhibited owing to lack of money to ensure adequate dietary intake and purchase necessary drugs. Poor household economy makes payment of hospital bills difficult or even impossible at times and this might lead to deaths in households. The scarcity of food items and the hike in prices of available ones is an indication that some households will go hungry due to inability to cope. Increase in hunger dovetail to increase on mortality rate due to cut off of the means of survival. Currently, an irony of the global pandemic is that you spend more and receive less. Sickness and mortality will result in a loss of income and human life (Singh, 2020). It is noteworthy that increase in mortality rate could lead to emotional trauma and behavior disorderliness among households and the society at large. To aid recuperation from economic losses, there is the need for individuals to be in their right frame of heart for a meaningful remedial impact to be made.

Increase in Crime

Even before the lockdown, there were array of social vices such as kidnapping, prostitution, arm robbery, bribery, theft, burglary among others engaged in by some people to enhance their financial status and living standard. Some of these social vices were escalated during the pandemic. Because of hunger strike, some people resort to stealing to stay alive. It is also worthy of note that unemployment is fuelling some of these social vices and behavior disorderliness. There were also incidences of rape and killings reported during the pandemic. Oditia (2020), reported there were indications that there would be an increase in criminal activities during and after the COVID-19 lockdown across states in Nigeria following the crippling of businesses.

Emergence of COVID-19 has Implication for Food Security Sustainability among Households

The global pandemic disrupts agricultural activities such as planting, weeding, harvesting, processing, marketing among others. This had negative effect on crops growth and availability. Crops due for harvesting were wasted on the farm while those that need maintenance activities were retarded in growth and production. Farmers made substantial losses during the pandemic as farm produce were sold at giveaway prices due to restriction of movements. All these culminate into poor household income that would not enhance food security and economic sustainability of households as well as finance of their enterprises, especially in rural areas. In the urban, the stand still of trading activities implies no income for households who relied on this for their daily sustenance. Some traders are yet to recover from the effect of the pandemic as they have used up their savings to meet household needs, hence no money to stock their shops again.

Currently in Nigeria there had been progressive increase in the price of food items and other commodities. As an example in Bodija market (Ibadan, Oyo State, Nigeria), a sachet of tomato paste sold for N50 before is now N100, the price of 1 congo of rice had increased from N500 to N1 000 - N1 100 and that of *garri* from N110 to N250. This increase in price applies to both food and nonfood items. It is apparent that the prices of products had increased by 100% and in some cases even above 100%. It is apparent that decline in income and the surge in food prices (with no hope when situation will be normalizing again) unarguably will not enhance food security sustainability in the country in both rural and urban.

The rural areas serviced the urban areas in terms of food production since the bulk of agricultural produce comes from there. But the distortion of farming activities had come with attendant cost constraints both for buyers and sellers. Moreso, though there had been ease of lockdown, but the increase in transportation fares had contributed to the rise in prices of food products. In the past, what is produced had not been able to meet the demand of the teeming population in Nigeria and with many Nigerians living below the poverty line, it implies that more people will go hungry. It is noteworthy that Nigeria ranked 1st as the most populated country in Africa and it ranked 7th as the most populated country in the world with a population above 200 million people which accounted for 15% of the entire African population and 2.64% of the world's population (Olawale, 2020; Medeiros, 2020). Unequivocally, according to the

National Bureau of Statistics (NBS) report on poverty and inequality, 40 percent of Nigerians (accounting for 82.9 million people) lived below the poverty line of 137,430 naira (\$381.75) a year which also translate to less than \$1 per day (Aljazeera, 2020). It is crystal clear that the poor will be majorly affected by the pandemic effects owing to low financial coping capacity. Corroborating this assertion, Diwakar (2020) noted that COVID-19 can also compound other existing shocks and stressors, further impoverishing households near the poverty line. Moreso, it is noteworthy that Nigeria is yet to recover from the economic recession of 2016. In the face of extreme poverty, extreme hunger and hike in food prices currently plaguing the country, ensuring economic recovery, food security and its sustainability requires hard work, conscious efforts and proactive measures.

Containment Strategies towards substantial Economy Recovery

It had been noted that the impact of the global pandemic will not be the same for all households. Wiggins (2020) economically projects that 'some households have capacity and resources to get through with loss of labour and income, while others cannot be owing to inequality that exist between the rich and the poor in a society'. Speaking from the geographical point of view, Wiggins (2020) stressed that 'the global pandemic impacts will vary by the type of crops farmers grow, type of livestock reared, reliance on labour, dependence on purchased inputs and by the supply chains that link them to markets'. Containment strategies that could contribute to substantial economy recovery include:

Innovative information systems

Stemming from the global pandemic, there is the urgent need to curb the looming danger of severe food insecurity in the country. It is wisdom to develop new innovations in response to the reality of current issues. Access of farmers to new innovations should be facilitated in order to make adaptation to changing situation easier. Owing to the global pandemic, it is factual that many factors are changing and farmers will need to adapt rapidly to these changing circumstances (Carlos, 2020). Adaptation to changing circumstances requires that innovative information be disseminated to intended audience promptly. Farmers and entrepreneurs need to be abreast of information that are germane to their enterprises as the lockdown had been eased. Timeliness of innovative information is important for appropriate responses to be gotten. If the information on coronavirus can go viral in such a little time to alert every one of the necessary precautionary measures to be taken, information on new innovations that will enhance quick economic recovery and security is achievable. Noteworthy is the efforts of Nigeria Center for Disease Control in reaching the populace through periodic text messages, same could be replicated to reach people on the roles they are expected to play in achieving economic recovery. Additionally, effective use of radio to communicate new ideas that will stimulate positive responses to economic recovery could be done periodically in different local dialects. Carlos (2020) noted that "it is important to let farmers know how essential they are in the future economic order". Stressing further, Carlos (2020) stated that it is reality that "farmers may have to reinvent themselves, adopt new farming habits, cooperate with each other rather than compete, and use whatever technological resources they can have access to".

Boosting Farmers' Financial Capacity

To be candid, it is expensive to successfully run a farm that will be productive, profitable and sustainable. The need for money had been one of the major challenge to smooth running of farming enterprises. The global pandemic further compounded the financial burden of farmers. The recovery efforts of the farmers need to be encouraged by the government with the requisite financial assistant needed. Most farmers are physically and emotionally distressed owing to financial crisis encountered at home and in their livelihood. A closure of farming enterprises and reduced production capacity is inevitable if farmers are not aided financially. A poultry farmer in Nigeria once lamented on the social media for lack of capital to finance her poultry enterprise in a video clip during the pandemic. Because there was no money to buy poultry feeds, most of her birds were lost. The consequential effect of this is that such poultry farmer might eventually close down her poultry farm due to inability to cope with the financial implication of maintaining the farm. It is high time the government and non-governmental organizations expended money on profitable ventures that will foster food security. Priorities need to be rightly set by the government so that the most important societal needs are met first. Boosting farmers' financial capacity is one of the potent panacea to attaining food security and economic recovery. Also, the reimbursement of farmers will serve as an incentive for continued production and enterprise sustainability.

Boosting small and Medium Scale Enterprises

Small scale enterprises should be helped to thrive as it had been observed that they provide primary support for economic growth because of its ability to enhance economic output and improve human welfare (Adeyipo, 2019). Both in the rural and urban areas, small scale enterprises had proven to provide means of survival for numerous Nigerians. This had greatly helped in reducing the problem of unemployment in Nigeria to a great extent. Also, small and medium scale enterprises foster technological innovation, wealth creation, technical innovation and poverty alleviation. This review envisioned that government investment in small and medium scale business will yield positive results that could aid economic recovery. According to Adeyipo (2019), the more people are actively engaged economically, the better Nigeria is as a nation and with poverty alleviation efforts. There is the need for government to create favourable trade condition that will make small and medium scale businesses to thrive in the country to ensure continuity of operation. FAO (2020) calls for the urgent need to render assistance to small scale producers in the adoption of existing technologies and practices. It is also essential that they are empowered to innovate and develop their own ideas and localized solutions (FAO, 2020). This review envisaged that maximum government support of small and medium scale businesses will enhance their capabilities to contribute positively to economic recovery and poverty alleviation in both rural and urban areas in Nigeria. In addition, infrastructural development is crucial to the efficiency of small and medium scale producers. Hence, investing in the provision of consistent power supply and reducing the current cost of power for businesses is paramount (The Conversation Africa Inc., 2020).

Interest free Loan to Farmers and Entrepreneurs

Farmers and entrepreneurs required loan without interest to run their enterprises especially in the advent of the global pandemic. Concerned government parastatals could assist in this

regard and ensure unnecessary bureaucracy during loan processing. There is the need to facilitate access of farmers to interest free loans as this will ease the burden of farmers during repayment of such loans. Similarly, loan without interest should be made available to small and medium scale business owners to boost their potentialities. Money is pivotal to the purchase of raw materials for their production activities and its continuity. Moreover, access to financial capital will help recovery and resuscitation of businesses that suffered setback from the pandemic effect. It is also essential that farmers and business owners are faithful and judicious in the use of such loans for intended purposes. In this regard, proper monitoring and evaluation measures should be put in place before disbursement of such loans so that intended loan objectives will not be jeopardized. It is noteworthy that the continued operation of small and medium scale businesses create avenue for the use of local resources in its production activities. Invariably, the use of such resources enhances their local production and improvement; hence upgrading their patronage and attainment of self-reliance in Nigeria. Without doubt, the continuity of interest free loan availability and accessibility is crucial to the sustainability of enterprises in Nigeria. Also, it is good that the repayment process of such loans is relaxed and made convenient.

Sensitization and Promotion of Home Gardening

Disruption of the supply chain of agricultural produce is one of the major reasons that should necessitate promotion of home gardening. The importance of home gardening in ensuring food, nutrition and economic security in this pandemic era should not be underestimated. Considering the fact that it is not certain when economy will be normalized such that households could afford their basic food needs, it is necessary to spur people into the practice of home gardening to support their households. Home gardening simply involves growing of fruits, vegetables, arable crops, spices among others in available spaces at homes or in the neighbourhood. This is very essential especially in urban areas where land availability is limited. It is interesting that even if there are no available spaces at homes, alternatives such as unused trays, buckets, sack bags, polythene bags could be used to grow fruits, vegetables, spices among others. While some households in Nigeria are already using the opportunity of home gardening to cushion the effect of pandemic on their households, some are yet to exploit its potentials. There is the need to sensitize the populace on the immense opportunities home gardening could contribute to household income and nutrition security. Home gardening has the capacity to ease households of unnecessary burden posed by the hike in food prices. It will also help to enhance the health of household members through consumption of balanced meals.

Assistance to Vulnerable Households

Statistically, over 82 million Nigerians are reported to be poor (Adesoji, 2020), indicating that coping with the global pandemic will be difficult and even unbearable for some households. Vulnerable households include those who are physically challenged (blind, deaf, dumb, crippled, widows, orphans, among others) and displaced. In addition, landless agricultural labourers who are usually involved in informal activities are hard hit by mobility restrictions and economic disruption (FAO, 2020), hence need assistance. The poor and vulnerable should be assisted in cash and kind by the government and through relevant NGOs in as much as it is authenticated that they are incapable and deficient. Diwakar (2020) advised that in response

to coronavirus, it is essential that measures taken by the government are sensitive to the needs of their poorest and most vulnerable people. More importantly, the benefits of programs designed to assist the poor should trickle down to the intended beneficiaries. It is disheartening that corruption had made some past programs unsuccessful and it is a great challenge responsible for poor implementation of most projects and policies in Nigeria. But a difference could still be made taking into consideration various bottlenecks to effective implementation of programs targeting the poor and the vulnerable.

Conclusion

It is glaring that the global pandemic will have both short (loss of jobs, increase in unemployment, reduction in wages and income, increase in poverty, increase in mortality rate) and long (loss of human capital- health, education; poor infrastructural development) term effects on the rural and urban economy. Apparently, more people will fall deeper into poverty owing to excess pressure on agriculture and already dwindling economy. Hence, strategies to restore and sustain the economy are essential to continued sustenance of the populace.

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