

## Checking the Spread of Coronavirus in Nigeria through Private Sector Participation

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### **Abstract**

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Coronavirus otherwise called COVID-19 is no doubt a major health problem confronting the entire world hence, nations are devising different methods and ways to check and contain its spread. This study therefore examined the role of Nigeria's private sector in checking and containing the spread of the dreaded virus in Nigeria. Data for the study were drawn from secondary sources while the analysis was done descriptively through the qualitative research method. The study also relied on the basic human need's theory as its theoretical framework in order to give direction to the study. Findings revealed that the Nigerian government through its presidential taskforce on COVID-19 set out policy guidelines and frameworks while the private sector players in Nigeria under the aegis of the Nigerian Private Sector Coalition against COVID-19 pulled their resources together in order to complement the efforts of the federal government. The study also shows that the assistance and intervention from the private sector came in different forms, platforms and packages. However, there is need for more private sector intervention (civil society groups, development partners and non-governmental organizations etc.) at the regional and global level.

**Keywords:** *Coronavirus (COVID-19), checking, spread, private sector, intervention and Nigeria.*

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### **Background to the Study**

It is on record that Coronavirus started in Wuhan, China in 2019 and it has spread to different parts of the world. In March 13 2020, the Director General of World Health Organization (WHO) identified Europe as the center of the global COVID-19 outbreak. According to him, all countries within Europe had a confirmed case of COVID-19 by 17th March 2020. In response to the pandemic, different countries took different steps and approaches in containing the spread hence, countries adopted different policy actions and measures based several indices and variables. In the case of Nigeria, the federal government inaugurated a 12-member presidential taskforce to control the spread of the dreaded disease. A state house statement by President Muhammadu Buhari's media aide, Mr. Garba Shehu who announced the 12-member presidential taskforce stated thus: This action is in preparation for the unlikely but probable major outbreak of the disease in the country which will require a multi-sectoral inter-governmental approach as advised by the World Health Organization similar to that adopted for the HIV epidemic in the last two decades.

While justifying its action, the presidential spokesman added that “given the current global outbreak of the novel Coronavirus and its potential of causing significant disruption to health services in the country as well as impacting negatively on the economy. President Muhammadu Buhari has established a presidential taskforce for the control of the Coronavirus disease (COVID-19). From February 2019 – March 2021, the Coronavirus pandemic has claimed several lives in various countries hence; most countries have diverted their energies and resources into medical and health research at the expense of other aspects of national development. Finding a permanent cure for COVID-19 remains a major challenge confronting nation hence, how far and how well nations have been able to contain the spread of the dreaded virus remains a major thrust of the study.

### **Containment Measures put in Place by the Nigerian Government**

To ensure a centralized coordinated effort, the Nigerian government set up a presidential taskforce on COVID-19. According to Boss Mustapha, who is the chairman of the taskforce stated that the composition of the taskforce would enable Nigeria in its multi-sectoral and inter-governmental approach to the national response. In his words: And also, to lay a foundation for scientific and medical research to address all emerging infectious diseases and advice the government on declaration of national emergency as part of containment measures when necessary. Terms of reference given to the presidential taskforce include: strengthening the national response strategy, particularly in the areas of testing, containment and management of COVID-19, and strengthening collaboration with all tiers of government, private sector, faith-based organizations, civil societies, donors and partners: building awareness among the populace; and directing the deployment of any relevant national assets when necessary. Apart from the revised quarantine protocol for persons arriving in Nigeria from any country introduced by the government, the President Muhammadu Buhari-led government on the 26th January, 2021 signed into law the “Coronavirus Disease (COVID-19) Health Protection Regulations 2021”. Details are reflected below:

## **Coronavirus Disease (COVID-19) Health Protection Regulations 2021**

In the exercise of the powers conferred upon me by Section 4 of the Quarantine Act, Cap. Q2 Laws of the Federation of Nigeria 2010 and all other powers enabling me in that behalf; and in consideration of the urgent need to protect the health and wellbeing of Nigerians in the face of the widespread and rising numbers of COVID-19 cases in Nigeria, I, Muhammadu Buhari, President of the Federal Republic of Nigeria, hereby make the following Regulations:

### **Part 1**

#### Restrictions on gatherings

1. At all gatherings, a physical distance of at least two metres shall be maintained at all times between persons.
2. Notwithstanding the provision of Regulation 1, no gathering of more than 50 persons shall hold in an enclosed space, except for religious purposes, in which case the gathering shall not exceed 50% capacity of the space.
3. All persons in public gatherings, whether in enclosed or open spaces, shall adhere to the provisions of Part 2 of these Regulations.
4. The provisions of these Regulations may be varied by Guidelines and Protocols as may be issued, from time to time, by the Presidential Task Force (PTF) on COVID-19 on the recommendation of the Nigeria Centre for Disease Control (NCDC).

### **Part 2**

#### **Operations of public places**

Markets (including open markets), Malls, Supermarkets, Shops, Restaurants, Hotels, Event Centres, Gardens, Leisure Parks, Recreation Centres, Motor Parks, Fitness Centres, etc.

5. No person shall be allowed within the premises of a market, mall, supermarket, shop, restaurants, hotels, event centres, gardens, leisure parks, recreation centres, motor parks, fitness centre or any other similar establishment (hereinafter collectively referred to as “establishments”) except:
  - a. he is wearing a face covering that covers the nose and mouth;
  - b. he washes his hands or cleaned the hands using hand sanitiser approved by the National Agency for Food and Drug Administration and Control (NAFDAC); and
  - c. His body temperature has been checked. Any person found to have a body temperature above 38 degrees Celsius shall be denied entry and advised to immediately seek medical attention.
6. Every establishment occupier shall make provision for regular hand hygiene for any person coming into the premises during opening hours. This includes a handwashing station with soap and running water, or hand sanitiser approved by NAFDAC.
7. Each establishment occupier is responsible for cleaning and disinfecting his premises.
8. It is the responsibility of the occupier of the establishment to:
  - a. Enforce the proper use of face covering;

- b. Make provision for safe hygiene facilities;
  - c. Enforce provision of temperature checks prior to entry into the establishment;
  - d. Enforce provisions and use of face covering within the establishment;
  - e. Ensure that their customers queue up and are attended to serially while complying with physical distancing measures and avoiding overcrowding; and
  - f. Generally, ensure compliance with the provisions of these Regulations.
9. Occupiers of establishments are liable for any observed non-compliance by any persons within the premises.

### **Places of Worship**

- 10. All worshippers and users of places of worship shall comply with the provisions of Parts 1 and 2 of these Regulations.
- 11. Worshippers shall, where and whenever possible, avoid sharing worship items such as mats, bottles, hymnals, etc.
- 12. It is the responsibility of the person in charge of a place of worship to ensure compliance with the provisions of these Regulations within the worship centre.

### **Workplace and Schools**

- 13. All persons entering the premises of a workplace or school shall comply with the provisions of Parts 1 and 2 of these Regulations.
- 14. It is the responsibility of the person in charge of a workplace or a school to ensure compliance with the provisions of these Regulations within the office or school premises.

### **Banks**

- 15. All employees, customers and visitors of banks shall comply with the provisions of Parts 1 and 2 of these Regulations.
- 16. All banks shall comply with the guidelines, mode and scope of operations issued by the Central Bank and Federal Ministry of Finance as it relates to the COVID-19 response.
- 17. All banks shall develop a schedule for regular cleaning of buttons and surfaces of Mantrap Entrance Doors, ATM machines and other commonly used areas.

### **Public Transportation Vehicles**

- 18. All operators and passengers of public transportation vehicles (hereinafter referred to as "operators") shall comply with the provisions of Part 2 of these Regulations.
- 19. Operators shall ensure adequate spacing in between passengers.
- 20. Operators shall ensure frequent cleaning and disinfection of parts of the vehicle frequently handled by passengers and drivers such as doors and window handles/buttons, steering wheels and dashboards.
- 21. Operators shall encourage passengers to frequently perform hand hygiene.
- 22. All operators of trains, ships and planes shall have an occupational health and infectious diseases preparedness plan, in case an employee or traveler becomes unwell in the course of a journey.

23. It is the responsibility of operators to ensure compliance with the provisions of these Regulations in the course of their operations.

#### **Hostels, Boarding Houses and Detention Centres**

24. Managers of Hostels, Boarding Houses, Nursing Homes, Correctional Centers, Remand Homes, Holding Cells, Military Detention Facilities, and such centers for care and custody of persons shall ensure compliance with the provisions of these Regulations.
25. Managers of such facilities shall ensure that suspected cases of COVID-19 are promptly and appropriately separated from others and are reported to medical officers of the State Ministry of Health for necessary action.

#### **Part 3**

##### **Mandatory Compliance with Treatment Protocols**

26. The health and safety protocols and guidelines are issued by the PTF on COVID-19 on the recommendation of the NCDC and shall be binding on all persons.
27. Persons confirmed to have tested positive to COVID-19 by an NCDC accredited laboratory, may not refuse isolation and or admission to a designated health establishment for management of the disease.
28. All public secondary and tertiary health facilities shall designate a space or holding bay for the initial triage or assessment of suspected persons with COVID-19 in line with the approved protocol for case management.
29. All public secondary and tertiary health facilities shall establish sample collection centers, where test samples from suspected cases can be collected and transmitted to an accredited testing laboratory in the State.
30. Notwithstanding the provision of Regulation 27, where a person confirmed to have tested positive to the COVID-19 is:
  - a. Asymptomatic or has mild symptoms; and
  - b. Proves able to make an alternative isolation arrangement that satisfies protocols issued by the NCDC, as certified by a healthcare provider and assessment by a medical professional;

such person may use such alternative arrangements, including supervised "home-based care," for self-isolation and adhere strictly to the guidelines, until confirmed by the healthcare provider to be no longer at risk of infecting others with the virus.

#### **Part 4**

##### **Offences and Penalties**

31. Any person who contravenes the provisions of these Regulations commits an offence.
32. Any person who, without reasonable cause, contravenes a direction given under Parts 1 and 2 of these Regulations commits an offence.
33. Any person who, without reasonable cause, obstructs an authorized official from enforcement of these Regulations commits an offence.
34. An offence under these Regulations is punishable, on summary conviction, by a fine or a term of six months imprisonment or both in accordance with Section 5 of the Quarantine Act.

## **Part 5**

### **Enforcement and Application**

35. Personnel of the Nigeria Police Force, the Nigeria Security and Civil Defense Corps, the Federal Road Safety Corps, the Nigeria Immigration Service, the Federal Airport Authority of Nigeria, and other relevant Local Government, State and Federal Government agencies are hereby directed to enforce the provisions of these Regulations.
36. Any officer of the enforcement agencies who fails, neglects, or refuses to enforce the provisions of these Regulations shall be subject to disciplinary action by the disciplinary body of his respective agency.
37. The provisions of these Regulations shall apply throughout the Federal Republic of Nigeria.
38. State Governors may issue Regulations on further steps as may be considered necessary.

## **Part 6**

### **Interpretation and Citation**

39. In these Regulations, unless the context otherwise requires:
  - a. "Offence" means any act, which may constitute a violation of the provisions of these Regulations.
  - b. "Enforcement Agency" means any law enforcement or security agency vested with the statutory power to investigate and prosecute any person in respect of any of the applicable offences.
  - c. "Face covering" means a covering of any type (other than a face shield) which covers, fully, a person's nose and mouth.
  - d. "Gathering" means an assembly or meeting of people.
  - e. "Occupier" means any person who is in current occupation and control of premises either as an owner or lessee.
  - f. "Public transportation vehicle" means bicycle, motorcycle, tricycle, car, taxi, limousine, bus, train, ship, plane, or any other vehicle of transportation that carries more than one person at a time.
  - g. "Reasonable cause" includes medical emergency, wherein the person in violation forgot to put on face covering, but complied with the directive to do so upon prompting; a natural disaster, wherein persons need to be evacuated into a public space; etc.
40. These Regulations shall take effect immediately and remain in effect until otherwise determined.
41. All other Protocols and Guidelines issued by the PTF, NCDC, and or State Governments, except as expressly provided, shall remain in force.
42. These Regulations may be cited as the Coronavirus Disease (COVID-19) Health Protection Regulations 2021.

**Signed on 26th January, 2021 by President Muhammadu Buhari**

The above regulations which comprised of part 1 – 6 contains rules and expected standards of behaviour in public places including sanctions for those who will go against rules, regulations and NCDC Protocols.

### **Checking the Spread of Coronavirus Disease (COVID-19) in Nigeria through Private Sector Participation**

This section of the study examined the role played by the organized private sector in checking the spread of COVID-19 in the country. Banwo and Ighodalo (2020) stated clearly that the Coronavirus Disease (COVID-19) has continued to significantly impact people's health, businesses and the global economy. They reiterated that from country shutdowns, disruptions of supply chains, crash in stocks, drop in commodity prices, loss of daily income, and the negative economic effects are innumerable. Insisting that COVID-19 is now a global pandemic they stated thus: now a global pandemic, corporates, regulators and governments across the world are responding to the scourge. In Nigeria, various policy actions and measures championed by the Central Bank of Nigeria (CBN), the National Assembly, the organized private sector under the aegis of the Nigerian Private Sector Coalition against COVID-19 (Private Sector Coalition) and other key market players have been put in place. For example, Nigerian private sector leaders announced the creation of the Coalition against Coronavirus (CACOVID). Available records show that the initiative is spearheaded by Access Bank Group and Dangote industries Ltd, with support from Zenith Bank, Guaranty Trust Bank, MTN, ITB etc. In a report titled "Nigerian Private Sector Supporting Government efforts to fight COVID-19", private sector players who are driving the CACOVID project reiterated that the Nigerian private sector players will work to fight COVID-19 by raising public awareness, supporting healthcare professionals, institutions and governments, and by mobilizing private sector leadership and resources. In their words:

*As part of these efforts, CACOVID will build fully-equipped medical tents as testing, isolation, treatment and training centers. These centers will be equipped with medical equipment, suppliers and trained personnel to support sick patients. Work has already commenced to ensure the facilities are completed in time to serve the growing need of the population during this critical period. In addition to the safety measures we have put in place, we are also extending support to complement the (Nigerian) government's efforts in the fight against COVID-19. We have created CACOVID, tasked with the responsibility of mobilizing the private sector through leadership and resources, creating public awareness, and directing support to private and public healthcare institutions.*

Specifically, Herbert Wigwe, Group Managing Director/Chief Executive Officer of Access Bank Plc reiterated the stand and willingness of the private sector in partnering with the federal government in checking the spread of COVID-19 when he stated thus: We are pulling together resources across industries to provide technical and operational support, while providing funding and building advocacy through aggressive awareness drives.

Other practical steps taken by the Central Bank of Nigeria and the organized private sector in checking the spread of Coronavirus in Nigeria is contained in the CBN's circular, referenced: FPR/DIR/GEN/CIR/07/049 and titled: "CBN policy measures in response to COVID-19 outbreak and spillovers", which provides for the following:

- i. Extension of moratorium for all CBN intervention facilities – With effect from March 1, 2020, all CBN intervention facilities have been granted additional one year on all principal repayments. In this regard, the participating financial institutions are required to provide new amortization schedules for the beneficiaries of the various loans.
- ii. Reduction in the applicable interest rates on all CBN intervention facilities – Interest rates on all applicable CBN intervention facilities have been reduced from 9% to 5% per annum, with effect from March 1, 2020.
- iii. Creation of a N50 Billion Targeted Credit Facility – A Fifty-Billion-Naira (N50) facility has been created to provide support for targeted sectors of the economy, particularly households and the micro, small and medium-sized enterprises ("MSMEs") that are particularly affected by the COVID-19 outbreak. The credit facility, which is established through the NIRSAL Microfinance Bank, is also open to other vulnerable entrepreneurs including hoteliers, airline service providers and healthcare merchants.
- iv. Credit Support for the Healthcare Industry – Given the serious pressure brought on the healthcare industry by the COVID-19 outbreak, a special One-Hundred-Billion-Naira (N100) intervention facility has been established, open to pharmaceutical companies, hospitals and healthcare practitioners intending to expand/open their drug manufacturing plants in Nigeria or expand/build their health facilities to first class centers, as the case may be.
- v. Regulatory forbearance – Deposit Money Banks ("DMBs") have been given leave to extend the tenors of credits granted to businesses and households affected by the Coronavirus outbreak. In this regard, temporary and time-limited restructuring of loan terms are to be considered for all credits granted to businesses, particularly in the oil & gas, agriculture, and manufacturing sectors.
- vi. Strengthening of the CBN Loan/Deposit Ratio (LDR) – In order to sustain the successful implementation of the existing LDR Policy, in the light of the negative consequences of the COVID-19 on the financial system, the CBN is considering further support for the industry funding levels (by providing liquidity backstops as the lender of last resort) in order to maintain the capacity of DMBs to continue to extend low-interest and longer-tenured credits to households and businesses.

As part of its implementation guidelines and support to the private sector in its way against the Coronavirus pandemic, the Central Bank of Nigeria again issued two governing documents namely:

1. Guidelines for the implementation of the 50 billion targeted Credit Facility via a circular referenced: FPRD/DIR/GEN/CIR/07/050
2. Guidelines for the operations of the 100 billion credit support for the Healthcare sector referenced: FPR/DIR/GEN/CIR/07/051
1. On 16 March, the Central Bank of Nigeria announced new measures:
  - a) A 1 year extension of a moratorium on principal repayments for CBN intervention facilities;
  - b) The reduction of the interest rate on intervention loans from 9 percent to 5 percent;



- c) Strengthening of the Loan to Deposit ratio policy (i.e. stepped up enforcement of directive to extend more credit to the private sector)
  - d) Creation of NGN50 billion target credit facility for affected households and small and medium enterprises
  - e) Granting regulatory forbearance to banks to restructure terms of facilities in affected sectors
  - f) Improving FX supply to the CBN by directing oil companies and oil servicing companies to sell FX to the CBN rather than the Nigerian National Petroleum Corporation
  - g) Additional NGN100 billion intervention fund in healthcare loans to pharmaceutical companies and healthcare practitioners intending to expand/build capacity
  - h) Identification of few key local pharmaceutical companies that will be granted funding facilities to support the procurement of raw materials and equipment required to boost local drug production.
2. N1 trillion in loans to boost local manufacturing and production across critical sectors.
  3. The CBN has adopted a unified exchange rate system for Inter-Bank and parallel market rates to ease pressure on FOREX earnings as oil prices continues to plummet.
  4. CBN adopts the official rate of NGN360 to a dollar for International Money Transfer Operators rate to banks.
  5. For on-lending facilities financial institutions have been directed to engage International development partners and negotiate concessions to ease the pains of the borrowers.
  6. Provision of credit assistance for the health industry to meet the potential increase in demand for health services and products "by facilitating borrowing conditions for pharmaceutical companies, hospitals and practitioners".

### **Fiscal Policy**

1. The crude oil benchmark price was also reduced from USD 57 to USD 30.
2. The Central Bank pledged to pump NGN 1.1 trillion (USD 3 billion) into critical sectors of the economy.
3. Commencement of a three month repayment moratorium for all Trader Moni, MarketMoni and Farmer Moni loans
4. Similar moratorium to be given to all Federal Government funded loans issued by the Bank of Industry, Bank of Agriculture and the Nigeria Export-Import Bank.

### **Customs Measures**

#### **Export of Mask**

1. Some restrictions on exportation of masks have been implemented.

### **Other Measures**

1. Authorities are considering a wide range of COVID-19 support measures, including reductions of customs duty and customs audits but such measures are not officially announced

2. No changes to Customs requirements as at 31 March 2020.

### **Payment Facilities**

1. Extension of filing due date for Value Added Tax (VAT) from the 21st day to the last working day of the month, following the month of deduction.

### **Other Measures and Sources**

#### **Fiscal Policy**

1. The Federal Government revises planned spending in the 2020 budget with an increase of about ₦0.23 trillion in expenditure and a 31 % decrease in revenue.

#### **Suspension of New Electricity Tariffs:**

1. On April 1st, the Nigerian Electricity Regulatory Commission (NERC) suspended the payment of the new electricity tariffs scheduled to commence on 2 April, citing poor electricity supply, wide metering gap and the impact of the COVID-19 pandemic. The National Assembly recently postponed the effective date of the new tariff to the first quarter of 2021.
2. On October 11, NERC suspended the Multi Year Tariff Order (MYTO) 2020 for the Electricity Distribution Licensees for 2 weeks.

#### **NIS Payment Waiver for Visitors Affected by Travel Ban**

1. On 16 April, Nigeria Immigration Service (NIS) announced the grant of payment waiver to visitors / migrants affected by the travel ban and the closure of international airports. Affected persons are expected to reschedule their flights and travel within a week of the suspension of the restriction.
2. Lagos State Government reverts annual land use charges to pre-2018 rates.

### **Conclusion**

This paper examined the role of the Nigerian private sector in checking and containing the spread of Coronavirus in Nigeria. It is a fact that COVID-19 has become a global pandemic with its attendant consequences in the health sector and economy of nations. Thus, to meet the demands of this study the paper was divided into the following sections: Abstract, introduction, containment measures put in place by the Nigerian government, checking the spread of Coronavirus Disease (COVID-19) in Nigeria through private sector participation, conclusion, recommendations and references. The paper observed that the Central Bank of Nigeria, National Assembly, and the organized private sector under the aegis of the Nigerian Private Sector Coalition against COVID-19 (CACOVID) greatly assisted the federal government through the provision of funds with reduced interest rates to families and households during the lockdown. These incentives and other interventions assisted in containing and checking the spread of COVID-19 in the country. Thus, the paper maintains that private sector participation in governance during emergencies will complement the efforts of the federal government at all levels.

## **Recommendations**

COVID-19 pandemic is no doubt a major challenge to nations across the world at the moment hence; the following recommendations will help to check the spread of the dreaded disease in Nigeria:

1. Public awareness should be created on how citizens can access the facilities made available by the government and the organized private sector. This is necessary because during the nationwide lockdown, citizens across the country feigned ignorance of existing stimulus packages.
2. The fight against COVID-19 should not be seen as a private sector affair hence, the government at all level should not shy away from its responsibilities but rather, the federal government should drive the process of containing the spread of the dreaded disease via policy measures and other initiatives
3. Frontline health workers and the elderly should be considered and giving priority in the ongoing COVID-19 vaccination exercise. This is necessary and fundamental because health workers and the elderly are the most vulnerable group of citizens in the country.
4. Government agencies and institutions such as the National Orientation Agency (NOA), ministry of information etc. should carry out public enlightenment and education programmes on the dangers and prevention measures of COVID-19. Existing government agencies and institutions in the country have been very dormant in recent times despite been funded monthly by the federal government.
5. Government at all levels should update and upgrade public health centers, hospitals and institutions across the country. Available records show that pre-COVID-19 state of health institutions in the country was nothing to write home about.
6. Special allowances should be approved for frontline health workers and their families. This is important because many of them have lost their lives in the course of carrying out their professional duties and responsibilities.
7. External financial assistance received from foreign countries to support the fight against COVID-19 should be judiciously utilized by the government at all levels.
8. It is not enough to issue COVID-19 guidelines and protocols, the government through its agencies, institutions and taskforces should also take necessary steps to enforce all existing COVID-19 guidelines and protocols. Erring members of the public especially those who refuse to wear facemasks should be arrested, prosecuted and convicted where necessary.

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