

# Impact of Corona Virus Outbreak on the Performance of Small & Medium Enterprises Located in Burao, Somaliland

Dauda W. Jamada<sup>1</sup>, Salim Sabil Ali<sup>2</sup>

<sup>1</sup>Director of Research/ Gollis University Burao, Somaliland

<sup>2</sup>Faculty of ICT/ Gollis University Burao, Somaliland

## Abstract

According to the WHO, SARS-CoV-2 also commonly known as Covid-19 or Coronavirus is a highly contagious and a new type of ribonucleic acid (RNA) single stranded virus first discovered in Wuhan, China, in December 2019. The virus has since spread worldwide presenting one of the most serious global health crises in human history, with high socio-economic costs. Containment measures such as isolation, contact restrictions and economic shutdown has caused a major economic shock. Businesses of all sizes and sectors have been affected in an exceptional way with some facing closure due to disruptions in the global supply chain, foreign/supplier contacts strongly limited and many activities canceled. The General Objective of the study was to assess the impact of Corona Virus outbreak on the Performance of Businesses located in Burao, Somaliland in the period between 2019 and 2022. Specifically, the study investigated the extent to which Covid-19 had impacted the four business performance areas of business productivity, sales of goods and services, supply of goods and services, and income of businesses. The study adopted descriptive survey design to establish the impact of Coronavirus Pandemic on the Performance of Businesses located in Burao. We used descriptive techniques for analyzing the data. The sample size was randomly selected by using systematic random sampling method from the target population which consisted of all businesses currently registered with the Somaliland Chamber of Commerce (SCC) in Burao. Furthermore, data was analyzed and interpreted by using SPSS version 26 and statistical tools like table frequency and percentage. The findings of the study revealed that productivity, sale of goods and services, supply of goods and services and income of businesses were highly affected by the outbreak of the Covid-19 Pandemic. Furthermore, the study revealed a positive moderate correlation between Covid-19 and the four business performance areas of business productivity, sales of goods and services, supply of goods and services, and income of businesses.

**Keywords:** Covid-19, Performance, Small & Medium Enterprises Burao Somaliland

## I. INTRODUCTION

Ever since the outbreak of Covid-19, a lot has been done to investigate the extent to which the outbreak has affected all spheres of human life. This study aims to investigate the extent to which Corona Virus outbreak impacted the performance of businesses in Burao. According to the WHO (2019), SARS-CoV-2 also commonly known as Covid-19 or Coronavirus is a highly contagious and a new type of

ribonucleic acid (RNA) single stranded virus first discovered in Wuhan, China, in December 2019. Gondwe (2020) lamented that the virus has since spread worldwide presenting one of the most serious global health crises in human history, with high socio-economic costs. The sign and symptoms range from mild upper respiratory tract infections, usually fever and cough, to severe acute respiratory distress syndrome (ARDS) and sepsis (Paules et al., 2020). Based on data from the World Health Organization (WHO), as of October 14, 2021, there were 239 million cumulative confirmed cases globally (Setiawan et al., 2021). Key measures adopted by most countries including Somaliland to curtail the spread of the disease include the closure of their frontiers and partial or complete lockdowns of economies which among other things, have seen the temporary closure of businesses, schools and social services. However, these measures have generated significant setbacks for many economies mainly in terms of lost productivity and trade both within and among countries. Gondwe (2020) further noted that these measures have significantly strained almost all key growth enhancing sectors of many economies, and ultimately, on their overall income.

As time progresses, Coronavirus disease profoundly continues to affect lives around the globe. Containment measures such as isolation, contact restrictions and economic shutdown impose a complete change to the psychosocial environment of affected countries and individuals. In fact, Bartik et al (2020) argue that coronavirus disease has caused a major economic shock. The current situation affects businesses of all sizes and sectors in an exceptional way. Some businesses have been closed due to disruptions in the global supply chain, foreign/supplier contacts strongly limited and many activities canceled. Businesses are forced to seek financial support in form of loans which they cannot repay due to poor business operations. External supports to small businesses by other family members and social support systems have fallen away. Indeed, Ferget et al (2020) lamented that beside worries and anxieties related to COVID-19, the economic situation has worsened with high and rising levels of unemployment in all affected countries. This has put a lot of pressure on business owners and their families which could result in distress, mental health problems and eventually violence.

According to the WHO (2020), the ongoing Coronavirus disease has not only disrupted global social, cultural and health systems, but it has also severely disrupted the economic systems. The pandemic has widely affected performance of businesses across the globe. Golubeva et al (2020) cites Mather (2020) arguing that organisations often face crises, but the COVID-19 pandemic may be unique given its speed of change and the scale of its impact on both private and public segments of the economy. Golubeva et al (2020) further cited Bongini et al (2019) arguing that the COVID-19 outbreak had triggered a \$2.2tn bailout package in the USA versus that country's \$750bn package during the previous global financial crisis. This clearly illustrates the magnitude of the impact that the pandemic has caused to the economy and businesses. In fact, Golubeva et al (2020) confirm that multiple factors indicating business performance were highly affected due to the pandemic. These factors include sectors, size, participation in exports and market demand for firms' products. Belitski et al (2021) further claim that COVID-19 directly affected self-employed individuals more than employed individuals and small businesses more than large businesses, both in Europe and the United States. Still in the USA, Bartik et al., (2020) further affirmed that businesses faced mass layoffs and closures had already occurred—just a few weeks into the Corona virus crisis which was negatively associated with the expected length of the crisis and businesses were seeking funding through the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

In Africa, economies have not been spared by the negative impacts of the pandemic. Gondwe (2020) argued that COVID-19 will drag African economies into a fall of about 1.4% in GDP, with smaller economies facing contraction of up to 7.8%. The contraction according to Gondwe (2020) is mainly a result of export adjustments affecting primary commodity exporters, and the attendant losses to tax revenue which reduce the capacity of government to extend public services necessary to respond to the crisis. Overall, Gondwe (2020) estimated a regional average of about 5% in public revenue losses in Africa, with total merchandise exports contracting by about 17%. This clearly indicates the magnitude at which businesses in Africa have been affected due to the pandemic.

In the neighboring country of Ethiopia, Engidaw (2022) found that many small and large businesses are suffering numerous challenges and this unprecedented Coronavirus crisis has caused destruction for many businesses and it is challenging to survive with reduced revenue, jobs lost and life slowing down and weak marketing performance even difficult to keep a calm head and their business alive.

In Somalia, the country's economic recovery has been at risk ever since the outbreak of Covid-19 Pandemic. Gross domestic product (GDP) growth was estimated to contract to 2.5% in 2020, down from 2.9% in the previous year, due to the pandemic and a number of associated issues such as declining remittances, reduced aggregate demand, disrupted supply chains and reductions in labor supply. The pandemic has also had negative impact on the aviation sector, trade and fiscal revenue and moderately increased inflation in the first half of 2020. COVID-19 impacts on imports and exports have widened Somalia's international trade deficit. The sudden drop in livestock exports to the Gulf States, especially Saudi Arabia, due to the suspension of the Hajj severely affected exports. As the result of the worldwide lockdown restrictions, inflow remittances have fallen by almost 15% and outflow remittances have fallen by around 25%. Estimated remittances of US\$56 million have been blocked. Job losses and disruptions in cash flow due to travel restrictions are the fundamental factors contributing to the drastic decline in remittances. Suppressed economic activity and disrupted supply chains caused inflationary pressure and Somalia's overall inflation rate rose from 3.1% in February 2020 to 5.2% in March. The disruption of food supplies caused by global travel and transport restrictions as well as panic buying among Somalis led to sharp rises in food prices. The food inflation rate surged from 2.6% to 4.8% in Mogadishu and from 0.5% to 2.0% in Puntland. Food prices vary considerably across Somali regions - prices in Puntland and Somaliland are twice as high as those in Jubaland and South West State (Anonymous, 2020).

As the pandemic is evolving through phases, this paper evaluates the impact these phases have had on the performance of businesses in Burao City. This paper highlights some key challenges and concerns for businesses that have highly been affected by the outbreak of Covid-19 across Somaliland and more specifically in Burao City and offers some recommendations that can be adopted immediately to harness the situation.

### **Statement of the Problem**

The Coronavirus pandemic has hugely affected business operations in Burao District of Somaliland. It is expected that businesses should thrive and become successful through improved productivity and that forms the major objective of business operations. However, ever since the outbreak of the disease which according to WHO (2019) is caused by a novel corona virus known as the Severe Acute Respiratory

Syndrome Corona Virus 2 (SARS-CoV-2), there have been a lot of disruptions in Somaliland and across the globe and businesses have been highly affected. The outbreak led to the interference of global supply chain since countries decided to take harsh measures in order to control the pandemic. Countries including Somaliland closed their borders, mandatory quarantine was enforced, and much more with the major purpose of stopping the spread of the disease in their boundaries. This highly affected business operation and the same holds true here in Burao District of Somaliland. Most businesses experienced reduced level of productivity, low sales of goods and services, interruptions on supply chain, delays in delivery of necessary goods and services, increase in the level of inflation due to price hikes, recorded low income and much more. While measures have been adopted by the Somaliland Government to support the lives of its citizens during the pandemic, no action has been taken to support the local businesses that have been hardly hit by the Coronavirus pandemic.

This study therefore investigates into the extent to which Corona Virus outbreak has affected the performance of businesses in Burao, Somaliland more especially with a focus of the extent to which it has affected the productivity, sale of goods and services, supply of goods and services and the income of local businesses.

## **II. METHODS AND MATERIALS**

### **Study Area**

The study was conducted in Burao City of Somaliland. Burao City is the capital of Togdheer Region found in the Eastern Part of Somaliland. The area was selected because there are numerous businesses located in the area ranging from Small Businesses to large companies and there has been an alarming rate of closure of some Small and Medium Enterprises ever since the outbreak of the pandemic.

### **Target Population**

The population for the study were businesses located in the Central District of Burao. The Target Population is defined as that population from whom the researcher expects to obtain the necessary information about the study (Bhattacharjee, 2012). The target population consisted of all businesses currently registered with the Somaliland Chamber of Commerce (SCC). According to the SCC Regional Office, there are a total of 134 currently registered businesses in Burao City.

### **Research Design**

This study used descriptive survey design to establish the impact of Coronavirus Pandemic on the Performance of Businesses located in Burao. According to Mugenda&Mugenda (2003), descriptive study sought to obtain information that describes a phenomenon by asking individuals about their perception, attitudes, behaviour or values. Moreover, descriptive design is concerned with finding out the who, what, where and how of a phenomenon that exists which is the concern of this study. As such, the study was both qualitative and quantitative because it adopted the use of questionnaires and interviews as data collection methods, which sought to collect data that describes.

### **Sources of Data**

The study has used both primary and secondary sources of information. Primary sources included Small Business owners and technical staff of the studied businesses. Secondary sources on the other hand include textbooks, documents from websites and human resource manuals of the studied businesses.

## Sampling

### Sample Size and Technique

From the population frame and the required number of respondents were selected in order to make a sample. Probability sampling technique was employed in the study. This was followed by adopting cluster probability sampling techniques to identify the unit of selection in the sampling process, which included the four major districts of Burao (Sheikh Bashiir, Farah Omar, Mohamed Ali, and Lihle). A target population of 134 respondents was utilized. To get the ideal sample size per district, the ideal sample size of 100 respondents was divided by the target population (134), resulting in about 0.7 sampling fraction. The sampling fraction was multiplied by 35, to get the ideal sample size per district. This value resulted in 24.5, which was rounded off to 25 small businesses per district. Simple Random Sampling was then used to select 25 small and medium businesses in each of the four districts. Simple random sampling was used because it gave equal chances for the businesses to participate in the study and also because simple random sampling requires minimum advance knowledge of the population (Taherdoost, 2016).

From the target population of 134 businesses, 100 businesses were subjected to the study using Slovin's Formula. According to Slovin's Formula, if the target population is 134 the sample will be 100 as illustrated below:

Slovin's formula: 
$$n = \frac{N}{1 + Ne^2}$$

Where:  $n$  = Sample size

$N$  = Total population

$e$  = Error margin

Substituting therefore: 
$$n = \frac{134}{1 + 134 * 0.05 * 0.05}$$

Therefore:  $n = 100$  Respondents

## Data Collection Methods

### Key Informant Interview Analysis

The researchers used interview schedule to collect data from the Key Informant whom in this study was an expert at the Somaliland Chamber of Commerce (SCC). Interview schedule was used basing on the fact that the interviewee can provide data that would otherwise not be provided by the respondents more especially on issues related to general impact of Coronavirus Outbreak on businesses in the study area. The interview schedule was structured based on the predetermined questions of the study.

## Participant Observation

We realized that Key Informant Interviewing goes hand in hand with participant observations. In most of the studied businesses, owners and their technical employees were reluctant to fill the questionnaires but requested us to leave them with them to return later when they have completed this simple task. We were always positive and accepted their request. However, looking at the responses in most of the questionnaires, your mind could quickly reason that some responses provided were well coordinated. This could imply that they first discussed the questions during our absence and agreed on the response for each question.

## Questionnaire

Questionnaires are useful instruments of collecting primary data since respondents can read and then give responses to each item and they can reach a large number of subjects as argued by Kabir (2016). Questionnaires were used to collect data from the businesses in Burao City. Closed ended questions were used to collect data for the study. The questionnaires were divided into different sections whereby each section addressed questions to achieve each of the specific objectives of the study. Given time constraints, the use of questionnaires is ideal for collecting data.

## III. DISCUSSION OF RESULTS

### Demographic Characteristics of Respondents

*Table 1: Demographic Characteristics of Respondents*

Variables	Values	Frequency	Percentage
Gender	male	59	59.0%
	female	41	41.0%
Age	0-20	30	30.0%
	21-30	24	24.0%
	31-40	38	38.0%
	40+	8	8.0%
Marital Status	Married	27	27.0%
	Divorced	15	15.0%
	Widowed	32	32.0%
	Other	26	26.0%
Education Level	Primary/Elementary	14	14.0%
	Secondary	52	52.0%
	Diploma	34	34.0%
	Degree/Higher	0	0.0%
Respondents' Position In The Business	Owner	36	36.0%
	Manager	41	41.0%
	Employee	23	23.0%
Types Of Business	Manufacturing	5	5.0%
	Service	41	41.0%
	Construction	30	30.0%
	Retail	15	15.0%

	Wholesale	7	7.0%
	Other	2	2.0%
Years Of Business Operation	>3	14	14.0%
	3-4	53	53.0%
	4-5	23	23.0%
	<5yrs	10	10.0%
Business Location	Sheikh Bashir	25	25.0%
	Farah Omar	25	25.0%
	Mohamed Ali	25	25.0%
	Lihle	25	25.0%

Source: Survey Questionnaire

Table 1

Participants' demographic data regarding gender, age, marital status, education level, respondents' position in the business, type of business, years of business operation, and the business location were captured. Statistics regarding location of business indicated that the 100 respondents were equally distributed among the four districts of Burao, garnering 25% (n=25) for each of Farah Omar, Sheikh Bashir, Mohamed Ali and Lihle districts. The reason for equal distribution of respondents' business location was to ensure fairness and confidence in generalization of research findings. The frequency distribution of gender of participants indicated that the majority, 59% (n=59) were male while 41% (n=41) were female. This suggests that in Burao, males are dominate the business industry. The reason could be due to lack of or inadequate women emancipation and other many factors which entails further investigation. The frequency analysis of the age of respondents indicated that 30% (n=30) were under the age of 20 years, 24% (n=24) aged between 21 and 30 years, 38% (n=38) aged between 31 and 40 years, and 8% (n=8) were aged above 40 years.

An analysis of marital status of the respondents indicated 27% (n=27), 15% (n=15), and 32% (n=32) were married, divorced, and widowed respectively, while 26% (n=26) reported "other". The frequency distribution of the educational qualifications of the participants indicated that majority, 52% (n=52) were secondary school leavers, followed by 34% (n=34) who were diploma holders, and 14% (n=14) were primary school leavers. This suggests that majority of Buraore respondents value education, hence why none reported to be illiterate. Regarding respondents' position in the business, a frequency analysis indicated that 36% (n=36) were owners, 41% (n=41) were managers, and 23% (n=23) were normal employees. Concerning types of business, a frequency analysis indicated that manufacturing was 5.0% (n=5), service was 41.0% (n=41), construction was 30.0% (n=30), retail business was 15.0% (n=15), wholesale business was 7.0% (n=7), and 2.0% (n=2) reported "Other". Majority of businesses, 53.0% (n=53), had been in existence for 3 – 4 years, 23% (n=23) had survived for between 4 and 5 years, 14% (n=14) were below 3 years of existence, and 10% (n=10) were in existence for more than 5 years.

## Frequency Distributions

Frequency distribution is a statistical way of representing statistical data. It shows the frequency of repeated items in a graphical form or tabular form. It gives a visual display of the frequency of items. It is an ideal method of showing and summarizing data on how often something happened. In this section,

frequency distributions of the independent variable (Corona Virus) and the dependent variables (performance of business) are analyzed and presented.

## COVID-19 and Business Productivity

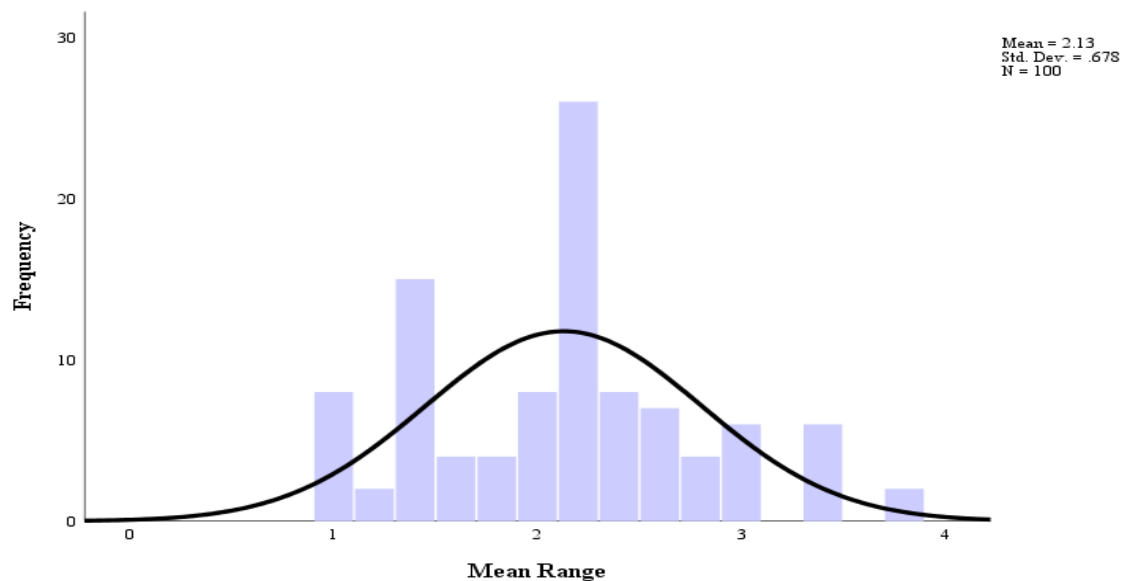
Table 2 below summarizes the findings related to respondents' feedback regarding the association between COVID-19 and business productivity. The responses were scaled using the Likert scale of five batteries (5= Strongly Agree; 4= Agree; 3= Neutral; 2= Disagree; 1= Strongly Disagree). Business productivity was operationalized with five main items which were: There was a huge reduction in productivity in my business during the Covid-19 crisis; Covid-19 crisis resulted in full or partial cessation of production activities in my business; There was a shift from in-office work to working from home during Covid-19crisis hence affecting my business performance; Covid-19crisis led to employee absenteeism leading to low productivity in my organization; Covid-19crisis resulted into slow production process in my business.

**Table 1: COVID-19 and Business Productivity**

Variables	Values	Frequency	Percentage
There was a huge reduction in productivity in my business during the Covid-19 crisis	Strongly agree	62	62.0%
	Agree	12	12.0%
	Neutral	18	18.0%
	Strongly disagree	6	6.0%
	Disagree	2	2.0%
Covid-19crisis resulted in full or partial cessation of production activities in my business	Strongly agree	37	37.0%
	Agree	41	41.0%
	Neutral	16	16.0%
	Strongly disagree	6	6.0%
There was a shift from in office work to working from home during Covid-19crisis hence affecting my business performance	Strongly agree	22	22.0%
	Agree	37	37.0%
	Neutral	27	27.0%
	Strongly disagree	12	12.0%
	Disagree	2	2.0%
Covid-19crisis led to employee absenteeism	Strongly agree	25	25.0%

leading to low productivity in my organization	Agree	16	16.0%
	Neutral	37	37.0%
	Strongly disagree	18	18.0%
	Disagree	4	4.0%
Covid-19crisis resulted into slow production process in my business	Strongly agree	44	44.0%
	Agree	21	21.0%
	Neutral	26	26.0%
	Strongly disagree	7	7.0%
	Disagree	2	2.0%

**Histogram Showing Relationship Between Covid-19 & Business Productivity**



**Figure1: Histogram of Showing Relationship Between Covid-19 and Business Productivity**

## Covid-19 and Sale of Goods & Services

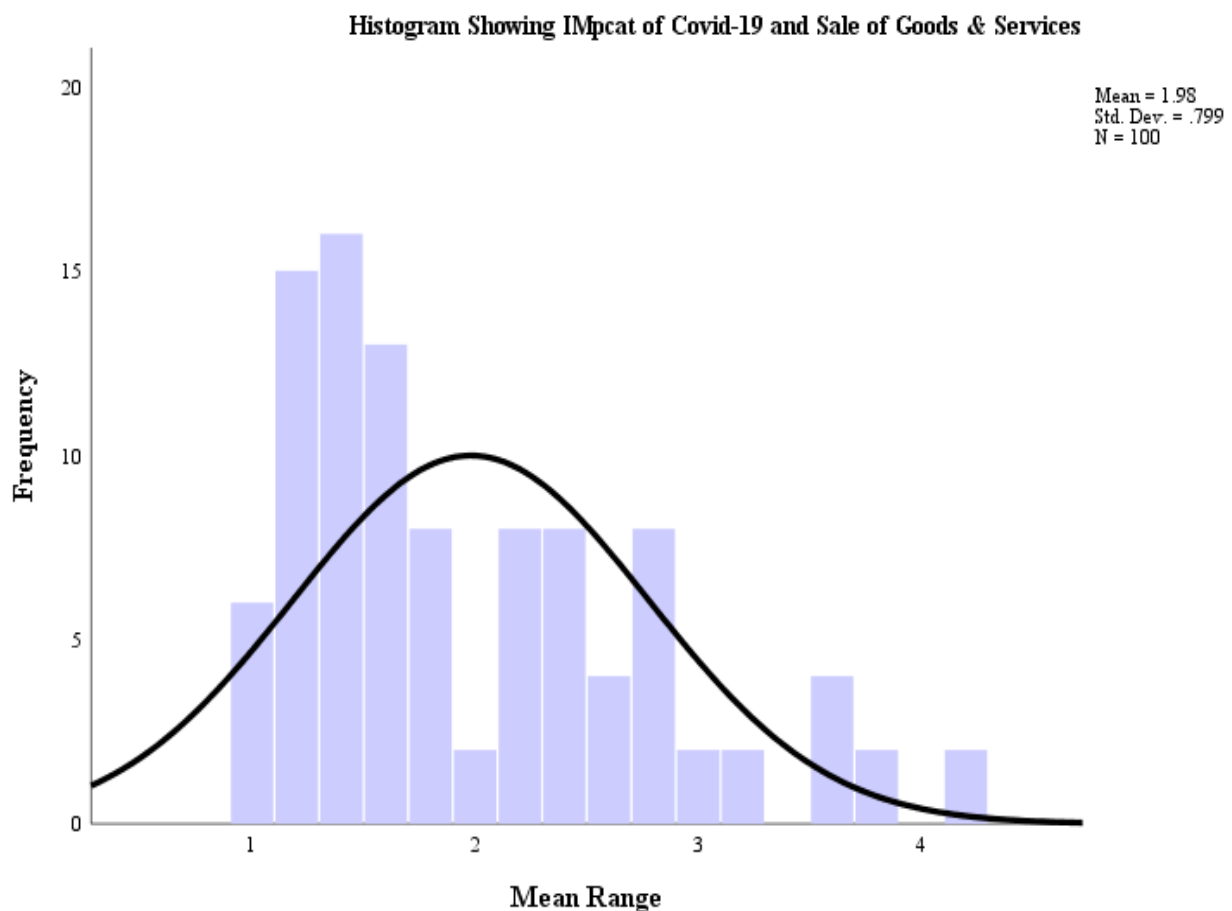
Table 3 below presents the findings related to respondents' Covid-19 and goods & services perception. The responses were scaled using the Likert scale of five batteries (5= Strongly Agree; 4= Agree; 3= Neutral; 2= Disagree; 1= Strongly Disagree). This relationship was operationalized with five main items including: The general sales of goods and services in my business tremendously reduced during the Covid-19 pandemic; Covid-19 crises resulted in reductions in demand for my goods and services; The partial or full lock-down by the Government during Covid-19 pandemic affected the sale of my goods &

services; Covid-19 crises disrupted the flow of raw materials for my business hence affecting sales; Massive financial losses were accrued by my business as a result of lack of or low supply of goods/services during the Covid-19 crisis.

**Table 3: Covid-19 and Sale of Goods & Services**

Variables	Values	Frequency	Percentage
The general sales of goods /services in my business tremendously reduced during the covid -19 pandemic	Strongly agree	56	56.0%
	Agree	8	8.0%
	Neutral	22	22.0%
	Strongly disagree	12	12.0%
	Disagree	2	2.0%
Covid-19 crises resulted in reduction in demand for my goods/services	Strongly agree	42	42.0%
	Agree	28	28.0%
	Neutral	14	14.0%
	Strongly disagree	14	14.0%
	Disagree	2	2.0%
The partial or full lock-down by the government during Covid-19 pandemic affected the sale of my goods/services	Strongly agree	40	40.0%
	Agree	28	28.0%
	Neutral	20	20.0%
	Strongly disagree	10	10.0%
	Disagree	2	2.0%
Covid-19 crises disrupted the flow of raw materials for my business hence affecting sales	Strongly agree	51	51.0%
	Agree	23	23.0%
	Neutral	20	20.0%
	Strongly disagree	4	4.0%
	Disagree	2	2.0%
Massive financial losses were accrued by my	Strongly agree	45	45.0%

business as a result of lack of or low supply of goods/services during the Covid-19 crisis	Agree	23	23.0%
	Neutral	22	22.0%
	Strongly disagree	8	8.0%
	Disagree	2	2.0%



**Figure 2: Covid-19 and Sale of Goods & Services**

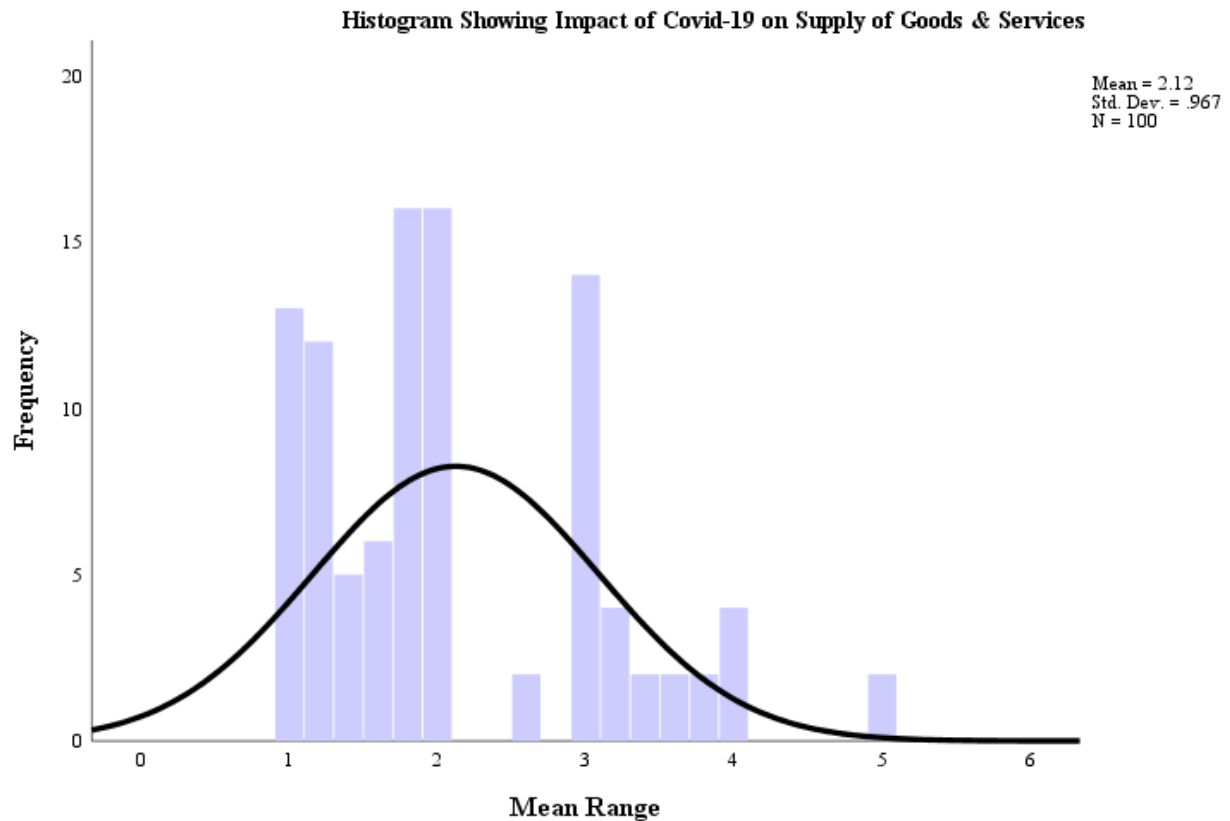
## Covid-19 and Supply of Goods & Services

Table 4 below presents the findings related to the impact of Covid-19 and supply of goods and services. The responses were scaled using the Likert scale of five batteries (5 =Strongly Agree; 4 = Agree; 3= Neutral; 2 = Disagree;1 = Strongly Disagree). Supply of goods and services were operationalized with five main items including:Covid-19 pandemic disrupted the supply of my goods/services to clients; There was a massive decrease in the supply of goods/services for my business due to Covid-19; Covid-19 crisis resulted in the slow or even temporarily stop in the flow of raw materials for my business; The pandemic resulted in the total halt or slow supply of my finished goods/services; Covid-19 crisis accelerated and magnified problems in the supply chain of my business.

**Table 4: Histogram of Covid-19 and Supply of Goods & Services**

Variables	Values	Frequency	Percentage
Covid-19 pandemic disrupted the supply of my goods/services to clients	Strongly agree	58	58.0%
	Agree	14	14.0%
	Neutral	20	20.0%
	Strongly disagree	6	6.0%
	Disagree	2	2.0%
There was a massive decrease in the supply of goods/services for my business due to Covid-19	Strongly agree	30	30.0%
	Agree	36	36.0%
	Neutral	22	22.0%
	Strongly disagree	10	10.0%
	Disagree	2	2.0%
Covid-19 crisis resulted in the slow or even temporarily stop in the flow of raw materials for my business	Strongly agree	50	50.0%
	Agree	16	16.0%
	Neutral	22	22.0%
	Strongly disagree	8	8.0%
	Disagree	4	4.0%
The pandemic resulted in the total halt or slow supply of my finished goods/services	Strongly agree	30	30.0%
	Agree	32	32.0%
	Neutral	22	22.0%
	Strongly disagree	14	14.0%
	Disagree	2	2.0%
Covid-19 crisis accelerated and magnified problems in the supply chain of my business	Strongly agree	23	23.0%
	Agree	30	30.0%
	Neutral	35	35.0%

	Strongly disagree	10	10.0%
	Disagree	2	2.0%



**Figure 3: Impact of Covid-19 on Supply of Goods & Services**

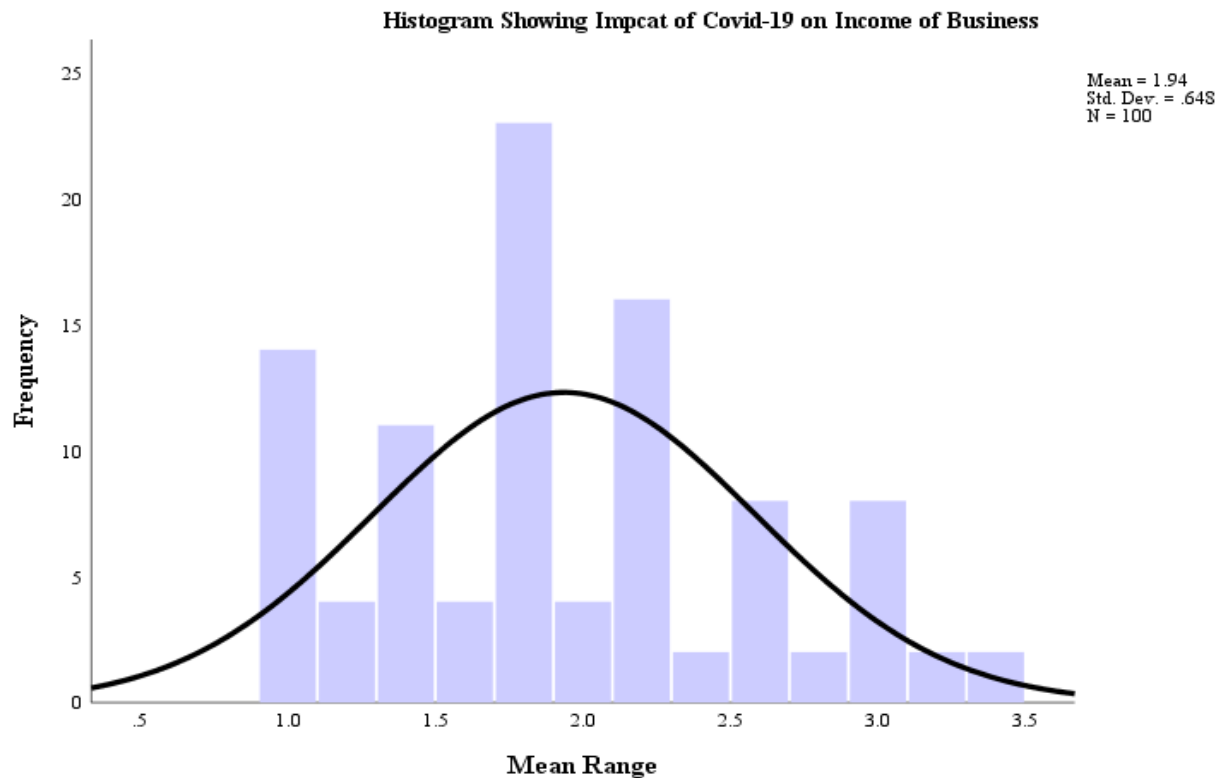
## Effect of Covid-19 on Income of Business

The table 5 below presents the findings related to the consequences of Covid-19 on the income of businesses in Burao. The responses for income of business were scaled using the Likert scale of five batteries (5 =Strongly Agree; 4 = Agree; 3= Neutral; 2 = Disagree;1 = Strongly Disagree). Income of business was operationalized with five main items: Covid-19 crisis brought a large drop in revenues throughout my business; Covid-19 increased intermediate costs of my business operations; Covid-19 crisis resulted in difficulty in accessing financing for my business; My business has experienced a disruption in cash flow as a result of the COVID-19 crisis; Covid-19 crisis resulted in temporary bankruptcy for my business.

**Table 5: Covid-19 Impact on Income of Business**

Variables	Values	Frequency	Percentage
Covid-19 crisis brought a large drop in revenues	Strongly agree	51	51.0%

throughout my business.	Agree	19	19.0%
	Neutral	18	18.0%
	Strongly disagree	8	8.0%
	Disagree	4	4.0%
Covid-19 increased intermediate costs of my business operations	Strongly agree	37	37.0%
	Agree	29	29.0%
	Neutral	22	22.0%
	Strongly disagree	10	10.0%
	Disagree	2	2.0%
Covid-19 crisis resulted in difficulty in accessing financing for my business	Strongly agree	30	30.0%
	Agree	56	56.0%
	Neutral	10	10.0%
	Strongly disagree	4	4.0%
	Disagree	0	0.0%
My business has experienced a disruption in cash flow as a result of the COVID-19 crisis	Strongly agree	21	21.0%
	Agree	61	61.0%
	Neutral	10	10.0%
	Strongly disagree	8	8.0%
	Disagree	0	0.0%
Covid-19 crisis resulted in temporary bankruptcy for my business	Strongly agree	58	58.0%
	Agree	23	23.0%
	Neutral	13	13.0%
	Strongly disagree	6	6.0%
	Disagree	0	0.0%



**Figure 4: Covid-19 and Income of Business**

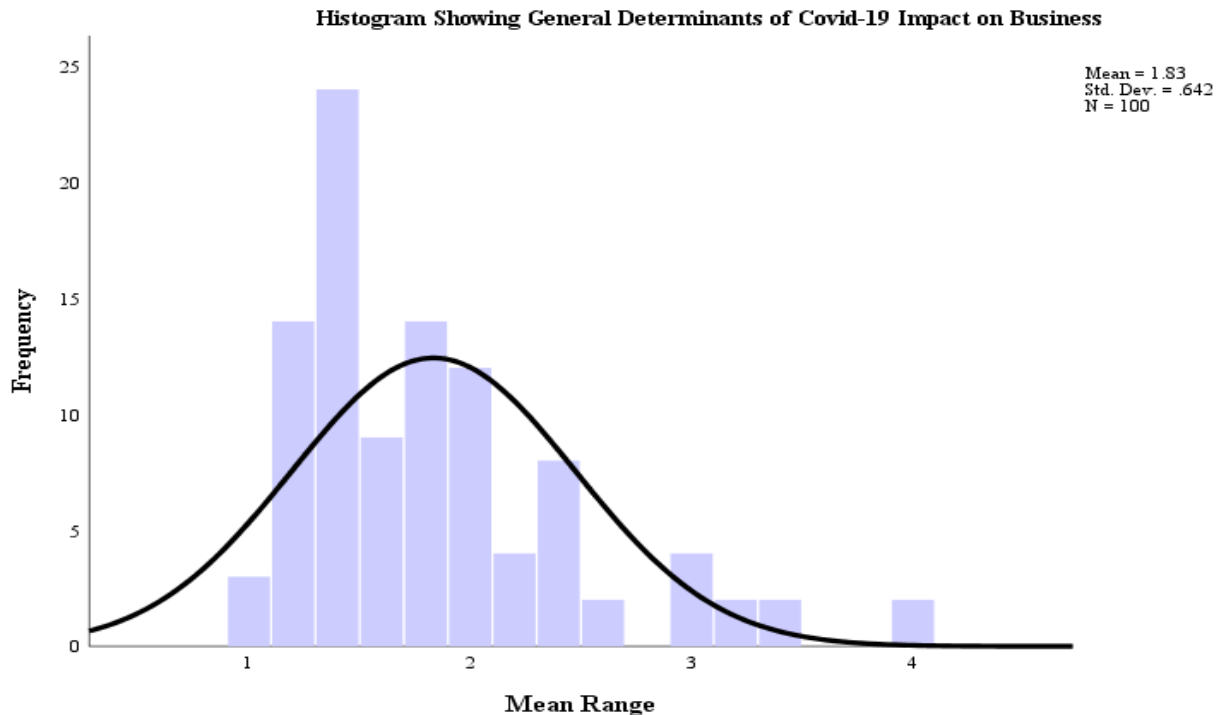
## General Determinants of Covid-19 Impact on Business

Table 6 below presents the findings related to the general implications of Covid-19 on businesses located in Burao. These determinants were measured by the following statements: The Covid-19 pandemic had a negative impact on the performance of my business; Covid-19 pandemic disrupted the workforce of my business; The supply of raw materials, finished goods and services in my business were hampered by the Covid-19 crisis; The pandemic led to massive financial losses for my business; The general productivity of my business was to a larger extent retarded by Covid-19 crisis. The table and histogram summarize these statistics:

**Table 6: General Determinants of Covid-19 Impact on Business**

Variables	Values	Frequency	Percentage
The Covid-19 pandemic had a negative impact on the performance of my business	Strongly agree	80	80.0%
	Agree	6	6.0%
	Neutral	12	12.0%
	Strongly disagree	2	2.0%
	Disagree	0	0.0%

Covid-19 pandemic disrupted the workforce of my business	Strongly agree	43	43.0%
	Agree	21	21.0%
	Neutral	28	28.0%
	Strongly disagree	8	8.0%
	Disagree	0	0.0%
The supply of raw materials, finished goods and services in my business were hampered by the Covid-19 crisis	Strongly agree	64	64.0%
	Agree	18	18.0%
	Neutral	10	10.0%
	Strongly disagree	6	6.0%
	Disagree	2	2.0%
The pandemic led to massive financial losses for my business	Strongly agree	37	37.0%
	Agree	35	35.0%
	Neutral	18	18.0%
	Strongly disagree	6	6.0%
	Disagree	4	4.0%
The general productivity of my business was to a larger extent retarded by Covid-19 crisis	Strongly agree	45	45.0%
	Agree	21	21.0%
	Neutral	18	18.0%
	Strongly disagree	14	14.0%
	Disagree	2	2.0%



**Figure 5: General Determinants of Covid Impact on Businesses**

## Descriptive Statistics of Variables

Descriptive statistics is an important type of analysis that helps in describing data in a meaningful way. Its widely used in describing fundamental features a study data by providing descriptive features such as the mean, standard deviation, and mode. In this analysis, the mean and the standard deviation were utilized. The mean provided the central tendency of the data set since the question utilized a Likert scale of 1 to 5 (low to high), whereby 5 was represented by (strongly agree) and 1 was represented by (strongly disagree). The analysis implies that higher central tendency denotes higher attributions of the variables and vice versa. The standard deviation helped to describe the association of the set of responses to the mean of the data set, hence indicating the variations in the data distribution.

Table 7 below describes the summarized ratings of responses received from the D.V and I.V. The results indicated that the summarized means for the variables are: Covid-19 and Business Productivity(mean = 2.13; Std. Deviation = .678); Covid-19 and Sale of Goods & Services(mean = 1.98; Std. Deviation = .799); Covid-19 and Supply of Goods & Services(mean = 2.12; Std. Deviation = .967); Covid-19 and Income of Business(mean = 1.94; Std. Deviation = .648); and General Determinants of Covid-19 Impact on Businesses(mean = 1.83; Std. Deviation = .642). From these findings, business productivity was the worst hit by the consequences of Covid-19, hence resulting to the underperformance of businesses.

**Table 7: Descriptive Statistics of I.V and D.V.**

	N	Minimum	Maximum	Mean	Std. Deviation
Covid-19 and Business Productivity	100	1	4	2.13	.678

Covid-19 and Sale of Goods & Services	100	1	4	1.98	.799
Covid-19 and Supply of Goods & Services	100	1	5	2.12	.967
Covid-19 and Income of Business	100	1	3	1.94	.648
General Determinants of Covid-19 Impact on Businesses	100	1	4	1.83	.642
Valid N (listwise)	100				

### Inferential Statistics

For further meaningful analysis of the research variables, inferential statistics, involving the Pearson Correlation tests were conducted. Correlation tests are ideal in identifying whether research variables are associated with each other in form of linearity. In this case, the D.V is business performance while the I.V is impact of Covid-19.

### Hypotheses Formulation

The following hypotheses were formulated for the purpose of carrying out the inferential statistics:

- 1)  $H_0-1$  – There is NO relationship between Covid-19 and business productivity.
- 2)  $H_0-2$  – There is NO relationship between Covid-19 and sale of goods and services.
- 3)  $H_0-3$  – There is NO relationship between Covid-19 and supply of goods and services.
- 4)  $H_0-4$  – There is NO relationship between Covid-19 and income of business

### Correlations Analysis

This section attempts to assess the relationship between the I.V (Covid-19) and the different elements of the D.V of the study (business productivity; sale of goods & services, supply of goods and services, income of business) and presents the correlation results.

### Covid-19 and Business Productivity

To assess the relationship between Covid-19 and Business productivity, a Pearson Correlations test was conducted. A null hypothesis of no correlation whatsoever between these two variables was adopted.

**Table 8: Correlations between Covid-19 Impact and Business Productivity**

		Business Productivity
Impact of Covid-19	Pearson Correlation	.435

	Sig. (2-tailed)	.000
	N	100

From table 8 above, the findings posted a moderate positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .435 ( $r = 0.435$ ). Also, the p value (Sig. (2-tailed)) of .000 is observed here, which is below the significance level of 0.01. Hence, the p value indicates that the correlation for these two variables is statistically significant and thus does exist in the population from which the sample was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The results are based on  $N = 100$  cases. Since this corresponds to our sample size, we conclude that there are no missing values in our data. The findings in the table above implies that the strength of linkage between the D.V and I.V is positive and moderate. As such, from the findings, it can be deduced that Covid-19 had a moderate impact on the productivity of businesses in the area of study. It is therefore argued that the overall effects of Covid-19 on business productivity masked some large and offsetting forces. Businesses in the area of study experienced a tremendous reduction in productivity during the period between 2019 and early 2022 when Covid-19 was at its peak.

## Covid-19 and Sale of Goods & Services

To assess the relationship between Covid-19 and the sale of goods & services, a Pearson Correlations test was utilized. A null hypothesis of no correlation whatsoever between these two variables was adopted.

**Table 9: Correlations between Covid-19 and Sale of Goods & Services**

	Sale of Goods & Services	
<b>Impact of Covid-19</b>	Pearson Correlation	.373
	Sig. (2-tailed)	.000
	N	100

From table 9 above, the show a low positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .373 ( $r = 0.373$ ). Also, the p value (Sig. (2-tailed)) of .000 is generated, which is below the significance level of 0.01. Hence, the p value indicates that the correlation is statistically significant and does exist in the population from which it was sampled. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The results are based on  $N = 100$  cases. Since this corresponds to our sample size, we conclude that there are no missing values in our data. The findings in the table above implies that the association between the D.V and I.V is positive and low. As such, from the findings, it can be interpreted that Covid-19 in the sample study does influence the sale of goods & services for businesses. This finding is rather no coincidence because, globally, Covid-19 was responsible for ravaging businesses, hence to a larger extent reducing the

volume of sales of goods & services, especially on the service industry, which were also sampled in this study.

## Covid-19 and Supply of Goods & Services

To assess the implications of Covid-19 on the supply of goods and services, a Pearson Correlations test was used. A null hypothesis of no correlation whatsoever between these two variables was adopted. Supply of goods and services was operationalized with five main items including: Covid-19 pandemic disrupted the supply of my goods/services to clients; There was a massive decrease in the supply of goods/services for my business due to Covid-19; Covid-19 crisis resulted in the slow or even temporarily stop in the flow of raw materials for my business; The pandemic resulted in the total halt or slow supply of my finished goods/services; Covid-19 crisis accelerated and magnified problems in the supply chain of my business.

**Table 10: Correlations between Covid-19 and Supply of Goods & Services**

		Supply of Goods & Services
<b>Impact of Covid-19</b>	Pearson Correlation	.345
	Sig. (2-tailed)	.000
	N	100

From table 10 above, the findings of the analysis also resulted in a low positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .345 ( $r = .345$ ). Moreover, the p value (Sig. (2-tailed)) of .000 is also observed here, which is below the significance level of 0.01. Hence, the p value indicates that the correlation achieved is also statistically significant and does exist in the population from which it was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The results are based on  $N = 100$  cases. Since this corresponds to our sample size, we conclude that there are no missing values in our data. The findings in the table above implies that the association between the D.V and I.V is positive and moderately low. As such, from the findings, it can be interpreted that Covid-19 play a role in influencing the supply of goods & services, though at a low level. It is argued that financial stability plays a critical role in ensuring effective management of diabetes mellitus due to national and international lockdowns due to the Covid-19 pandemic, the movement of goods & services were brought into a sudden halt. This means that businesses were unable to receive raw materials for production, and at the same time, they were unable to supply goods and services to their clients and customers.

## Covid-19 and Income of Businesses

The Pearson Correlations test was also exploited in determining the association between Covid-19 and the income of businesses. A null hypothesis of no correlation whatsoever between these two variables was hypothesized. Income of businesses was measured by five items: Covid-19 crisis brought a large drop in revenues throughout my business; Covid-19 increased intermediate costs of my business operations; Covid-19 crisis resulted in difficulty in accessing financing for my business; My business

has experienced a disruption in cash flow as a result of the COVID-19 crisis; Covid-19 crisis resulted in temporary bankruptcy for my business.

**Table 11: Correlations Covid-19 and Income of Businesses**

		Income of Businesses
<b>Impact of Covid-19</b>	Pearson Correlation	.472
	Sig. (2-tailed)	.000
	N	100

From table 11 above, the findings of the analysis between the two variables posted a positive, moderate Correlations Coefficient value of .472 ( $r = 0.472$ ). Also, the p value (Sig. (2-tailed)) of .000 is generated here, which is below the significance level of 0.01. Hence, the p value indicates that the correlation for these two variables is statistically significant and does exist in the population from which the sample was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The results are based on  $N = 100$  cases. Since this corresponds to our sample size, we conclude that there are no missing values in our data. The findings in the table above implies that the strength of linkage between the D.V and I.V is positive and moderate. As such, from the findings, it can be interpreted that Covid-19 had a positive, moderate impact on the income of businesses in the area of study. It is therefore argued that the onset of Covid-19 pandemic, partial and full lockdowns were introduced, thus business operations also reduced, resulting in reduced revenues of many existing firms in the area of study. As such, cash flow turned negative for many businesses. Also, some businesses increased some of their budgeted capital expenditures during the Covid-19 pandemic, forcing some businesses to plunge into temporary and permanent bankruptcy.

### Summary of Correlations among the Variables of the Study

Table 12 below sort summarizes the correlations of all the variables used in this study. It can be seen that there is an average of a moderate positive correlation between the I.V. and D.V elements. Importantly, all the rest of the four elements of the D.V are correlating positively to each other. Also, all variables have a natural perfect correlation on themselves. The values are based on 100 cases; hence this indicates that there are no missing values in sample data.

**Table 12: Correlations among Research Variables**

		Impact of Covid-19	Business Productivity	Sale Goods & Services	Supply of Goods & Services	Income of Businesses
<b>Impact of Covid-19</b>	Pearson Correlation	1	.435**	.373**	.345**	.472**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100

<b>Business Productivity</b>	Pearson Correlation	.435**	1	.626**	.143	.429**
	Sig. (2-tailed)	.000		.000	.155	.000
	N	100	100	100	100	100
<b>Sale of Goods &amp; Services</b>	Pearson Correlation	.373**	.626**	1	.637**	.497**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
<b>Supply of Goods &amp; Services</b>	Pearson Correlation	.345**	.143	.637**	1	.667**
	Sig. (2-tailed)	.000	.155	.000		.000
	N	100	100	100	100	100
<b>Income of Businesses</b>	Pearson Correlation	.472**	.429**	.497**	.667**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100
**. Correlation is significant at the 0.01 level (2-tailed).						

## Interview Transcript

An interview was conducted with some key members of the businesses, especially the owners and business managers. Regarding the major problems faced by businesses in Burao due to Covid-19 pandemic, the majority were of the view that decreased sale of goods and insufficient inventory were the major challenges. It was also found out that the extent of the infliction of Covid-19 was extreme, greatly affecting the flow of businesses, causing a huge economic slowdown in Somaliland at large. Regarding how Covid-19 affected business productivity, key respondents lamented that the production of workers was reduced due to partial lockdowns and quarantines. Concerning if the future growth and investments plans of the business was affected, majority said no. Finally, the interviewee was asked to state the major steps that the Somaliland Chamber of Commerce has taken to protect the registered businesses against the adverse effects of Covid-19 for the survival of those businesses. In his response, he stated that SCC has made tax free for businesses which help them to grow and gain investment.

## SUMMARY OF RESULTS

The first specific objective was to assess the association of Covid-19 and business productivity. To achieve this, a Pearson Correlations test was undertaken by the researcher. A null hypothesis of no correlation whatsoever between these two variables was adopted. The findings from the analysis revealed a moderate positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .435 ( $r = 0.435$ ), with the p value (Sig. (2-tailed)) of .000 which is below the significance level of 0.01. Hence, the p value indicates that the correlation for these two

variables is statistically significant and thus does exist in the population from which the sample was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The findings in the table above implies that the strength of linkage between the D.V and I.V is positive and moderate. As such, from the findings, it was concluded that Covid-19 had a moderate impact on the productivity of businesses in the area of study. This correlations result concurs largely with other studies elsewhere which found a significant positive correlation between Covid-19 pandemic and business productivity. For instance, Bloom et al., (2020), found out that Covid-19 led to a widespread economic contraction and reorganization, with significant effects, especially on productivity. According to them, total factor productivity (TFP) fell by up to 5% during 2020-21 in the whole of United Kingdom. It is therefore argued that the overall effects of Covid-19 on business productivity masked some large and offsetting forces. Businesses in the area of study experienced a tremendous reduction in productivity during the period between 2019 and early 2022 when Covid-19 was at its peak.

Further, the research had another specific objective of analyzing the impact of Covid-19 on the sale of goods and services. To fulfill this objective, a Pearson's Correlations test was performed. A null hypothesis of no correlation whatsoever between these two variables was hypothesized. The analysis results posted low positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .373 ( $r = 0.373$ ). Also, the p value (Sig. (2-tailed)) of .000 is generated, which is below the significance level of 0.01. Hence, the p value indicates that the correlation is statistically significant and does exist in the population from which it was sampled. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The findings in the table above implies that the association between the D.V and I.V is positive, although low. As such, from the findings, it can be interpreted that Covid-19 in the sampled area did influence the sale of goods & services for businesses. This finding is rather no coincidence because, globally, Covid-19 was responsible for ravaging businesses, hence to a larger extent reducing the volume of sales of goods & services, especially on the service industry. Correspondingly, a study by Euromonitor (n.d.) found that Covid-19 pandemic shook up consumer goods and service industries in the Middle East, putting pressure on supply chains and depressing sales as lockdowns and job losses squeezed discretionary spending. Similarly, a study in Spain conducted by Minondo (2021) reported that Covid-19 crisis led to the sharpest collapse in the Spanish trade of goods and services in recent decades. The government and businesses were forced to adopt outrageous containment measures to arrest the spread of the virus, which caused an especially intense fall of trade in services.

The third specific objective was to discern the association between Covid-19 and supply of goods & services. This objective was also achieved by adopting a Pearson's Correlations Test. A null hypothesis of no correlation whatsoever between these two variables was adopted. The correlations analysis also revealed a low positive correlation between the D.V and I.V. This is denoted by the Pearson Correlations Coefficient value of .345 ( $r = .345$ ), with a p value (Sig. (2-tailed)) of .000. Hence, the p value indicates that the correlation achieved is also statistically significant and does exist in the population from which it was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The findings in the table above implies that the association between the D.V and I.V is positive and moderately low. As such, from the findings, it can be interpreted that Covid-19 play a role in influencing the supply of goods & services, though at a low level. It is argued that due to national and international lockdowns due to the Covid-19 pandemic, the movement of goods & services were brought

into a sudden halt. This means that businesses were unable to receive raw materials for production, and at the same time, they were unable to supply goods and services to their clients and customers. Anitha, Patil, & Venkatapur (2021) are of the view that the Covid-19 pandemic caused a high impact on the supply chain industries, which includes manufacturers, wholesalers, and retailers all over the globe. Economically, affected countries are facing challenges related to the supply chain for transportation of essentials. COVID-19 also affects the supply chain related to health care. It causes suspension of retail trade, save for essential goods for sustainability (including medicines, food, and their supply chains. Also, industries are facing challenges in the supply chain for transportation of goods, especially essential grocery items during COVID-19 and problem related to suppliers. Several research show the severe disruption through the pandemic is driving enterprises to make their supply chains more resilient, collaborative and networked.

The last specific objective was to discern the linkage between Covid-19 and the income of businesses. A Pearson Correlations test was utilized to realize this objective. A null hypothesis of no correlation whatsoever between these two variables was hypothesized. The findings of the analysis posted a positive, moderate Correlations Coefficient value of .472 ( $r = 0.472$ ). Also, the p value (Sig. (2-tailed)) of .000 is generated here, which is below the significance level of 0.01. Hence, the p value indicates that the correlation for these two variables is statistically significant and does exist in the population from which the sample was taken. In this regard, the previous null hypothesis for this test is rejected at the .000 Sig. (2-tailed) level. The findings in the table above implies that the strength of linkage between the D.V and I.V is positive and moderate. As such, from the findings, it can be interpreted that Covid-19 had a positive, moderate impact on the income of businesses in the area of study. It is therefore argued that during the onset of Covid-19 pandemic, partial and full lockdowns were introduced, thus business operations also reduced, resulting in reduced revenues of many existing firms in the area of study. As such, cash flow turned negative for many businesses. Also, some businesses increased some of their budgeted capital expenditures during the Covid-19 pandemic, forcing some businesses to plunge into temporary and permanent bankruptcy. The downfall of the business income was to a larger extent faced by the service industry like schools, hotels, and travel, not only locally but internationally as well. For instance, a study by Fairlie and Fossen (2021) in the US concluded that business sales dropped by 17% on average due to the pandemic during the second quarter of 2020 in California State alone, while accommodations lost 91% of sales due to lack of clients.

In summary therefore, the study revealed a positive moderate correlation between Covid-19 and the four business performance areas of business productivity, sales of goods and services, supply of goods and services, and income of businesses. This implies that Covid-19 played a key role in negatively affecting the performance of businesses in the area of study, as has been verified by the correlations test results.

#### IV. CONCLUSION

The study was meant to investigate about impact of Covid-19 outbreak on the performance of businesses located in Burao Community, Somaliland. Four business performance factors were formulated, which included business productivity, sales of goods and services, supply of goods and services, and income of businesses. All four of these business performance factors posted a moderate, positive correlation with

the infliction of Covid-19. This implies that the pandemic negatively affected the performance of businesses in Burao through these four indicators.

## REFERENCES

1. Alsamhi M. H., et al., (2022), Impact of Covid-19 on firms' performance: Empirical evidence from India, Cogent Business & Management (2022), 9: 2044593, <https://doi.org/10.1080/23311975.2022.2044593>
2. Anonymous (2020), The Economic Impacts of Covid-19 on Somalia, A Special Focus on Business Impact, November 2020, Heritage Institute; City University, Available at: <https://heritageinstitute.org/wp-content/uploads/2021/01/The-economic-impacts-of-Covid-19-on-Somalia.pdf>
3. Asenahabi B., M., (2019), Basics of Research Design: A Guide to selecting appropriate research Design, International Journal of Contemporary Applied Researches, Vol. 6, No. 5
4. Bartik et al., (2020), The impact of COVID-19 on small business outcomes and expectations, PNAS; Economic Sciences, July 10, 2020, 117 (30) 17656-17666, <https://doi.org/10.1073/pnas.2006991117>
5. Belitski M., et al., (2021), Economic Effects of the COVID-19 Pandemic on Entrepreneurship and Small Businesses, IZA Institute of Labor Economics; Discussion Papers Series, IZA DP No. 14630, Available at: <https://ftp.iza.org/dp14630.pdf>
6. Bhattacharjee, A., (2012), Social Science Research: Principles, Methods, and Practices, Textbooks Collection. 3. [http://scholarcommons.usf.edu/oa\\_textbooks/3](http://scholarcommons.usf.edu/oa_textbooks/3)
7. Bloom N., et al., (2022), The Impact of Covid-19 On Productivity, NBER Working Paper Series, National Bureau of Economic Research, 1050 Massachusetts Avenue Cambridge, MA 02138, Available at: [https://www.nber.org/system/files/working\\_papers/w28233/w28233.pdf](https://www.nber.org/system/files/working_papers/w28233/w28233.pdf)
8. Canals, L. (2017). Instruments for gathering data. In E. Moore & M. Dooly (Eds), Qualitative approaches to research on plurilingual education (pp. 390-401). Research-publishing.net. <https://doi.org/10.14705/rpnet.2017.emmd2016.637>
9. Chen, H.-C., & Chia-Wei, Y. (2021). Global financial crisis and COVID-19: Industrial reactions. Finance Research Letters, 42, 101940. <https://doi.org/10.1016/j.frl.2021.101944>
10. Cheval, S., Mihai, C., Georgiadis, T., Herrnegger, M., Piticar, A., & Legates, D. (2020). Observed and Potential Impacts of the COVID-19 Pandemic on the Environment. International Journal of Environmental Research and Public Health, 17(11), 4140. <https://doi.org/10.3390/ijerph17114140>
11. Dai, R., H. Feng, J. Hu, Q. Jin, H. Li, Ranran Wang, Ruixin Wang, L. Xu, and X. Zhang. 2020. "The Impact of Covid-19 on Small and Medium-sized Enterprises: Evidence from Two-Wave Phone Surveys in China." Working Paper 549, Center for Global Development, Washington, DC.
12. ECLAC (2020), The effects of the Coronavirus disease (COVID-19) pandemic on international trade and logistics, Covid-19 Special Report No. 6, Available at: [https://repositorio.cepal.org/bitstream/handle/11362/45878/1/S2000496\\_en.pdf](https://repositorio.cepal.org/bitstream/handle/11362/45878/1/S2000496_en.pdf)
13. Engidaw A. E., (2022), Small businesses and their challenges during COVID-19 pandemic in developing countries: in the case of Ethiopia, Journal of Innovation and

- Entrepreneurship volume 11, Article number: 1 (2022), Available at: <https://innovation-entrepreneurship.springeropen.com/articles/10.1186/s13731-021-00191-3>
14. Fan Y et al, (2019), Bat coronaviruses in China, *Viruses*, 11 (3), p. 210
  15. Fegert J. M. et al., (2020), Challenges and burden of the Coronavirus 2019 (COVID-19) pandemic for child and adolescent mental health: a narrative review to highlight clinical and research needs in the acute phase and the long return to normality, *Child Adolesc Psychiatry Ment Health* (2020) 14:20, <https://doi.org/10.1186/s13034-020-00329-3>
  16. Franco-Santos, M., Kennerley, M., Micheli, P., Martinez, V., Mason, S., Marr, B., Gray, D. & Neely, A. (2007), "Towards a definition of a business performance measurement system." *International Journal of Operations & Production Management*, 27, No. 8, pp. 784-801
  17. Golubeva O., (2020), Firms' performance during the COVID-19 outbreak: international evidence from 13 countries, Emerald Publishing Limited., ISSN 1472-0701, DOI 10.1108/CG-09-2020-0405
  18. Gondwe G., (2020), Assessing the Impact of COVID-19 on Africa's Economic Development, United Nations Conference on Trade and Development - UNCTAD/ALDC/MISC/2020/3
  19. Hakim, C., (2000). *Research Design: Successful designs in social and economic research*. Abingdon: Routledge.
  20. Hayes M., (2021), Business; What is a Business?, Investopedia, Available at: <https://www.investopedia.com/terms/b/business.asp>
  21. Honigsbaum, M. (2009), Historical keyword Pandemic, *The Lancet*, 373
  22. Huang, Y., C. Lin, P. Wang, and Z. Xu. 2020. "Saving China from the Coronavirus and Economic Meltdown: Experiences and Lessons." VoxEU CEPR Policy Portal, March 23.
  23. Islam, D., Khalid, N., Rayeva, E., & Ahmed, U. (2020). COVID-19 and financial performance of SMEs: Examining the nexus of entrepreneurial self-efficacy, entrepreneurial resilience and innovative work behavior. *Revista Argentina de Clínica Psicológica*, XXIX(3), 587–593. <https://doi.org/10.24205/03276716.2020.761>
  24. Kabir, S. M., (2016), *Methods of Data Collection*, ResearchGate Publication, available at: <https://www.researchgate.net/publication/325846997>
  25. Laura, B. F., Shawnee, K. V. & Cornelia, L. M. D. (1996), "The contribution of quality to business performance." *International Journal of Operations & Production Management*, 16, No. 8, pp. 44-62.
  26. Leedy, P. D. (1997). *Practical research: Planning and design* (6th Edition). New Jersey: Prentice-Hall
  27. Lu R. et al.. (2020) Genomic characterisation and epidemiology of 2019 novel coronavirus: implications for virus origins and receptor binding, *Lancet*, 395 (10224), pp. 565-574
  28. MacMillan, J.H. and Schumacher, S. (2001) *Research in Education. A Conceptual Introduction*. 5th Edition, Longman, Boston.
  29. Majid, U., (2018), *Research Fundamentals: Study Design, Population and Sample Size*, Undergraduate Research In Natural And Clinical Science And Technology (URNCSST) Journal
  30. Minondo A., (2021), Impact of COVID-19 on the trade of goods and services in Spain, *Applied Economic Analysis*, Volume 29 Issue 85, ISSN: 2632-7627
  31. Motimer-Lee P. & Pabst A., (2022), Covid-19 and Productivity Impact and Implications, National Institute of Economic and Social Research Occasional Paper LXII, ISBN: 978-1-

- 9162584-4-0, Available at: <https://www.niesr.ac.uk/wp-content/uploads/2022/02/OP62-Covid-19-and-Productivity.pdf>
32. Mugenda, O.M. and Mugenda, A.G. (2003) Research Methods, Quantitative and Qualitative Approaches. ACT, Nairobi.
  33. Nicola F. et al., (2021), Productivity in the Time of COVID-19: Evidence from East Asia and Pacific, Research & Policy Briefs From the World Bank Malaysia Hub, Available at: [https://documents1.worldbank.org/curated/en/577501619186435038/pdf/Productivity-in-the-Time-of-COVID-19-Evidence-from-East-Asia-and-Pacific.pdf?deliveryName=FCP\\_18\\_DM102099](https://documents1.worldbank.org/curated/en/577501619186435038/pdf/Productivity-in-the-Time-of-COVID-19-Evidence-from-East-Asia-and-Pacific.pdf?deliveryName=FCP_18_DM102099)
  34. Oikawa K. et al., (2021), The Impact of COVID-19 on Business Activities and Supply Chains in the ASEAN Member States and India, ERIA Discussion Paper Series No. 384, Available at: <https://www.eria.org/uploads/media/discussion-papers/FY21/The-Impact-of-COVID-19-on-Business-Activities-and-Supply-Chains-in-the-ASEAN-Member-States-and-India.pdf>
  35. Orodho J., (2009), Elements of Education and Social Science Research, 3<sup>rd</sup> Ed. Nairobi Kanejzia
  36. Paules CI, Marston HD, Fauci AS (2020), Coronavirus infections more than just the common cold. J Am Med Assoc., 323(8):707-708. doi:10.1001/jama.2020.0757
  37. Piccarozzi, M., Silvestri, C., & Morganti, P. (2021). COVID-19 in management studies: A systematic literature review. Sustainability, 13(7), 3791. <https://doi.org/10.3390/su13073791>
  38. Quinn, R. E. & Rohrbaugh, J. (1983), "A spatial model of effectiveness criteria: Towards a competing values approach to organisational analysis." Management Science, 29, No. 3, pp. 363-377.
  39. Rababah, A., Al-Haddad, L., Sial, M. S., Chunmei, Z., & Cherian, J. (2020). Analyzing the effects of COVID-19 pandemic on the financial performance of Chinese listed companies. Journal of Public Affairs, e2440. <https://doi.org/10.1002/pa.2440>
  40. Rehman et al., (2021), Novel coronavirus disease (COVID-19) pandemic: A recent mini review, Computational and Structural Biotechnology Journal, Volume 19, 2021, Pages 612-623
  41. Setiawan H. W. et al., (2021), Challenges for Healthcare Workers Caring for COVID-19 Patients in Indonesia: A Qualitative Study, The Journal of Health Care Organization, Provision, and Financing, Volume 58: 1-13, DOI: 10.1177/00469580211060291
  42. Shen, H., Fu, M., Pan, H., Yu, Z., & Chen, Y. (2020). The impact of the COVID-19 pandemic on firm performance. Emerging Markets Finance and Trade, 56(10), 2213-2230. Available at: <https://www.tandfonline.com/doi/pdf/10.1080/1540496X.2020.1785863?needAccess=true>
  43. Simpson, M., Padmore, J., Taylor, N. & Frecknall-Hughes, J. (2006), "Marketing in small and medium sized enterprises." International Journal of Entrepreneurial Behaviour & Research, 12, No. 6, pp. 361-387.
  44. Smith, T. M. & Reece, J. S. (1999), "The relationship of strategy, fit, productivity and business performance in a services setting." Journal of Operations Management, 17, No. 2, pp. 145-161.
  45. Taherdoost H., (2016), Sampling Methods in Research Methodology; How to Choose a Sampling Technique for Research, International Journal of Academic Research in Management (IJARM), Vol. 5, No. 2, 2016, Page: 18-27, ISSN: 2296-1747
  46. Venkatraman, N. & Ramanujam, V. (1987), "Measurement of business economic performance: An examination of method convergence." Journal of Management, 13, No. 1, pp. 109-122.

47. WHO (2019), Coronavirus Disease (Covid-19) Outbreak: Rights, Roles and Responsibilities of Health Workers, Including Key Considerations for Occupational Safety and Health, Available at: <https://www.who.int/docs/default-source/coronaviruse/who-rights-roles-respon-hw-covid-19.pdf>
48. WHO (2020), World Health Organization: COVID-19 Weekly Epidemiological Update, 2020. Available at: <https://www.who.int/publications/m/item/weekly-epidemiological-update---22-decem-ber-2020>
49. Wood, E. H. (2006), "The internal predictors of business performance in small firms." *Journal of Small Business and Enterprise Development*, 13, No. 3, pp. 441-452.
50. World Bank (2020), *Global Economic Prospects: June 2020*, Washington, D.C.
51. Xu, L., Yang, S., Chen, J., & Shi, J. (2021). The effect of COVID-19 pandemic on port performance: Evidence from China. *Ocean & Coastal Management*, 209 (2021), 105660. <https://doi.org/10.1016/j.ocecoaman.2021.105660>
52. Youmatter (2020), Impact Definition, Definitions, Available at: <https://youmatter.world/en/definition/impact-definition/>
53. Zhao, H., & Feng, Z. (2020). Staggered release policies for COVID-19 control: Costs and benefits of relaxing restrictions by age and risk. *Mathematical Biosciences*, 326(2020), 108405. <https://doi.org/10.1016/j.mbs.2020.108405>
54. Zulkiffli S. N. & Perera N., (2011), A literature analysis on business performance for SMES - subjective or objective measures?, *Sydney Business School Papers*, University of Wollongong, Available at: <https://ro.uow.edu.au/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1315&context=gsbpapers>