

## Impact of Covid-19 on Informal Sector and Livelihood Sustainability in Nigeria: A Conceptual Approach

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### Abstract

The covid-19 pandemic is a public health crisis that has continue to spread across continents with no definite treatment or vaccine, but requires an extraordinary set of policy responses. A greater part of the world economy is being shut down for public health reasons related to covid-19 while none of the existing economic programmes in Nigeria are adequate to tackle this menace. In lieu of that, this study evaluates the impact of covid-19 on informal sector and livelihood sustainability in Nigeria. The study adopted a method based on scenarios and make use of rapid response survey to elicit additional information. This is due to the difficulty of quantifying the real impact as a result of the uncertainty and the rapidly evolving nature of the pandemic. The findings of the study revealed that many businesses in all sectors of the economy have been affected by the social distancing and lockdown measures thereby inflicting more economic hardship and decreased social welfare in addition to loss of learning among the students. When a government forces a business to close for public health reasons, same government should absorb the debt, but not the business. Therefore, government should provide massive loans to business with generous interest rate and payback periods in addition to palliatives. Furthermore, international monetary agencies should provide a debt relief services to enable government focus on protecting vulnerable population and strengthening palliative measures.

**Keywords:** Covid-19 pandemic, Employment, Livelihood sustainability, Nigeria, Observational method and Rapid response survey.

### Introduction

The greatest threat to Nigerian economy following the outbreak of covid-19 in the country is the threat of loss of jobs and livelihoods. COVID-19 was declared a pandemic by the World Health Organization (WHO) on 11 March 2020, and has since then become a global emergency, given its impact on the entire world population and the economy. Nigeria is already experiencing the direct effects (morbidity and mortality) and indirect effects (economic activities-related) of Covid19 and the situation is expected to worsen under any scenario with the pandemic virus already affecting many states in the country.

After a slow start among sub-Saharan region, covid-19 has increasingly spread throughout the African countries with no definite vaccine or treatment (except Lesotho – a covid-19 free economy as at 6<sup>th</sup> May, 2020) with more than 42,500 confirmed cases across the continent and 1,911 death with 16,322 recoveries (John Hopkins University and Africa Center for Disease Control on Covid-19 in Africa). This obnoxious scenario has propelled many African governments to impose a number of measures in terms of prevention and containment against the spread of the pandemic.

Unless proactive measures are taken and the continent urgently receives more assistance, the virus may continue to cut a deadly path and record more damage with severe economic and health consequences. Fighting covid-19 appears more challenging in Africa most especially in Nigeria relative to other part of the world. This is because, access to quality health care in the country remains scarce despite yearly huge budgetary allocation to the sector. Undeniably, over 60% of the Nigerian population cannot maintain the personal hygiene practices in terms of washing hands regularly, because they lack access to clean and portable water. In addition, lack of refrigeration to store perishable foods and pharmaceutical drugs makes it difficult for most household to comply with the stay-at-home order imposed by the government. More so, millions of workers livelihood and welfare condition are in the state of coma because they also have limited access to broadband connectivity and other welfare opportunities to maintain basic incomes.

However, the Nigerian government has responded to the covid-19 pandemic by establishing a presidential task force with daily updates, making available a state of emergency phone numbers, introduction of testing centres across regions, maintaining of social distancing, restriction of travels and public gatherings including worship centres, establishment of palliative measures to poorest of the poor, imposing a quarantine policy and compulsory wearing of face mask in public places. To align with the regional governments and ensure synergy, the African Union has adopted a joint continental strategy and established a task force to coordinate the efforts of member states. Furthermore, the WHO has also shown commitment to African countries.

Consequential from the above discussions, there are a lot of challenges hindering the smooth operation of these policy measures including availability of resources. The global decline in oil prices, unfavourable terms of trade and decreased tourism due to the pandemic are causing the Nigerian government revenue to deteriorate. Meanwhile, investors (foreign and domestic) pullback from risky assets has raised the cost of borrowing in the financial market thereby restricting the feasible alternatives for resource mobilisation. Interestingly, national and international institutions have provided assistance to complement other local efforts. The G-20 has called for a harmonised and collective response to assist the world most vulnerable countries, pledged to provide immediate resources on a voluntary basis and directed various government to develop an action plan. Given the global support and domestic efforts to the Nigerian government, there are more lingering impact affecting the general welfare state and livelihood sustainability among the populace. This has demonstrated the long-term efforts needed to strengthen the Nigerian health system, diversify the economy beyond oil and gas, and further widen the domestic revenue sources.

However, no sector of the Nigerian economy that is not severely affected by the pandemic. In view of that, this study raised a question on whether covid-19 pandemic has any significant impact on informal sector, employment and aggregate welfare state in Nigeria. To have a better understanding, the study focusses on the impact of covid-19 on informal employment and livelihood sustainability in Nigeria with the view to measuring it effects on living standard and general welfare level. Sequel to the aforementioned, the study is categorised as follows: section 2 deals with the conceptual clarifications on issues related to informal sector as it appears as the most vulnerable in Nigeria and the livelihood sustainability of the populace; section 3 contains material and methods adopted in the study; section 4 presents the result and discussion based on observation and contextual analysis; section 5 provides the concluding remarks; and finally section 6 contains the policy recommendations.

## **Conceptual Clarification**

It is essential to provide some insight about certain basic concepts that attract the attention of current literature and remains paramount to the covid-19 pandemic in Nigeria especially as it relates to informal sector and livelihood sustainability. These concepts laid the foundation for systematic comprehension of ideas enclosed in this study.

### **Informal Sector**

An informal sector is regarded as the part of an economy that is neither taxed nor monitored by the government or its agencies. The informal sector refers to those workers who are self-employed, or who work for those who are self-employed. Thirty years ago, the International Labour Organization coined the term “the informal sector” to describe the activities of the working poor. Today, this sector accounts for nearly half of all workers in the world and it is expanding in both developing and industrialized countries.

People who earn a living through self-employment in most cases are not on payrolls, and thus are not taxed. Many informal workers do their businesses in unprotected and unsecured places. The informal sector is generally classified as units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units operate at a low level of organisation, with little or no division between labour and capital as factors of production and on a small scale. ILO (1993) observed that in terms of labour relations, where they exist, are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees. The informal sector provides a very important economic opportunity for the poor and has been expanding rapidly in recent times. Although the informal sector constitutes a great proportion of the economies of most developing countries, it is sometimes considered to be troublesome and unmanageable.

The informal sector is characterised by low income, income security, huge family responsibilities, high cost of living (especially in urban areas) and poor social safety nets all lead to a situation of living from hand-to-mouth. Majority of micro and small businesses/daily earners have very low income that can hardly allow them have savings/investments for emergency like the present situation of covid-19 pandemic (CSEA, 2020).

### **Sustainable Livelihood**

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term (Chamber and Conway, 1992).

The Institute for Development Studies (IDS) (cited in Krantz, 2001) proposes that “a livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base”. The main difference between this definition and the earlier one elaborated by Chambers and Conway is that it does not include the requirement that for livelihoods to be considered sustainable they should also ‘...contribute net benefits to other livelihoods’. In this sense the IDS version is less demanding but, presumably, more realistic (Krantz, 2001).

The sustainable livelihoods idea was first introduced by the Brundtland Commission on Environment and Development as a way of linking socioeconomic and ecological considerations in a cohesive, policy-relevant structure (Krantz, 2001). The concept of sustainable livelihood was developed to harmonise development programmes with environmental concerns and to offer a new way of thinking about work, especially the work of vulnerable populations. The concept was developed to extend the focus of poverty studies beyond the physical manifestations of poverty to include also vulnerability and social exclusion (Krantz, 2001). The term sustainable was used to refer to an individual's ability to provide for themselves in such a way that is viable in the long term (Krantz, 2001). Sustainability is also used to show the ability to undergo external shocks or stresses (similar to covid-19) and recover from such traumas either maintaining or improving one's livelihood (Serrat, 2017). The sustainable livelihood framework provides a structure for holistic poverty alleviation action (Jeremy and Blackburn, 1998). Common adaptations of a sustainable livelihood framework focus on dynamic, human-centered programs aimed at reducing poverty.

The concept of sustainable livelihood is used in this study to examine the activities of people in the informal sectors who are conceived as poor, with low income, poor access to health care, mostly illiterate, lacked social services and highly vulnerable to sudden shock such as the outbreak and spread of the present covid-19 pandemic. The covid-19 pandemic will greatly affect the ability of the people in the informal sector to cope with and recover from the stresses and shocks of the pandemic and maintain or enhance their capabilities and assets both now and in the aftermath of the pandemic.

### **Methodology**

The study adopted a conceptual approach and observations to established findings on the impact of covid-19 pandemic on the informal sector and livelihood sustainability in Nigeria. This is necessary due to the difficulties in quantifying the real impact of the pandemic as posed by high uncertainty, volatility trend and a rapidly evolving nature of the scenario.

The study adopted a method based on scenarios, to evaluate the potential impact of the covid-19 pandemic on livelihood sustainability in Nigeria. The study also makes use of rapid response survey to elicit additional information. Secondary materials obtained through web-based generic search engines were also used. The data generated were analysed using content analysis. The study focuses on understanding the potential impact of the pandemic on livelihood sustainability in Nigeria during and after the covid-19 pandemic in order to propose policy recommendations to respond to the crisis.

### **Result of the Findings**

In line with the methodology adopted for this study, results are based on scenarios and other matters arising from the daily impact of covid-19 pandemic, whereby numerous vital sectors of the economy are affected thereby prompting the need for critical evaluation and assessment.

### **Informal Sector**

The Nigerian economic sector is made up of the formal and informal sector. The informal sector constitutes the bulk of the country's workforce, providing employment and means of livelihood. It consists of the small and medium enterprises (SMEs), the artisans, petty traders, small shop owners and the rest who earn their living from their day to day activities. This categories of people are at the lowest strata of the society. They are very poor, mostly illiterate, lack access to finance

and operate with little running capital. These are the worst hit by the government policy of lockdown occasioned by the covid-19 pandemic. The informal sector contributes to about 35 percent of GDP and employs more than 75 percent of the labour force in Africa (AU, 2020). The size of informality represents nearly 55% of the cumulative gross domestic product (GDP) of sub-Saharan Africa. According to the African Development Bank (2018), further studies showed that the size of informality ranges from a high of 50 to 65 percent in Nigeria. Excluding the agricultural sector, informality represents between 30% and 90% of employment (AU, 2020). Additionally, the informal economy in Nigeria remains among the largest in the world and consists of a kind of social shock-absorber in major cities of the country (IMF, 2018). In many African countries, up to 90% of the labour force is in informal employment (AUC/ OECD, 2019).

### **Impact of Covid-19 on Employment and Livelihood Sustainability**

The covid-19 pandemic has made the global economy to become fragile. There is fear that the current fragility in the global economy could increase global unemployment by almost 25 million, according to a new assessment by the International Labour Organization (ILO). The ILO estimates that as many as 25 million people could lose their job across the globe with loss of workers' income of as much as USD 3.4 trillion (ILO, 2020). The ILO puts the global unemployment at 190 million at the moment. According to the most recent estimates, vulnerable employment rate was at 76.6 per cent in Sub-Saharan Africa, with non-agriculture employment in the informal economy representing 66 percent of total employment and 52 percent in North Africa (ILO, 2015).

The Mckinsey survey predicts that the covid-19 pandemic could affect a third of the 440 million formal and informal jobs in Africa. Out of this figure, 140 million people in Africa are employed in formal sector while 300 million people is informal employment. These statistics are attributable to the lockdowns and curfews currently being imposed by various governments across the continent of which Nigeria is no different (Oni-Egboma, 2020).

The Nigerian economy is largely dominated by the informal sector that are very extroverted and vulnerable to external shocks. According to the International Labour Organisation, in Nigeria, over 80% of working people are employed in the informal sector (CSEA, 2020). These informal sector include taxi drivers, waste recyclers, tradesmen, construction workers, artisans, food vendors, hairdressers, street trading and vending, micro and small scale manufacturing, repair and service provision, home-based enterprises, informal employees of formal enterprises (making daily/weekly wages) among others. This group are also the most vulnerable to the negative economic impacts of covid-19 pandemic. Their income-generating activities are more closely tied to the daily whims of the market. Thus, negative impact of the pandemic will constrain the ability of the people to meet their immediate basic needs such as access to food, shelter, and health services, predicated on daily access to face-to-face interactions and customer flow (CSEA, 2020).

The National Bureau of Statistics (NBS) shows that Nigeria's unemployment rate rose from 18.1% in 2017 to 23.1% by the end of September, 2018. The official unemployment rate now is around 26% but there is fear that the actual figure could be as high as 60%. More than 60% of Nigeria's 200 million population are youths most of who are vulnerable and out of gainful employment. Thus, covid-19 pandemic poses a threat to the livelihood of about 50% of the 99.6 million Nigerian adult population who earn their income on daily or weekly basis (Bailey, 2020). The outbreak of covid-19 will further exacerbate the unemployment situation in the country. Any disruption to the daily livelihood activities of the people in informal sector is capable of impacting greatly on their

ability to meet their most basic needs. The high level of informality and relatively low levels of social protection exacerbate the risk.

A financial sector development organization, Enhancing Financial Innovation and Access (EFInA) reveals that 32.0% of Nigeria's adult population earns its income daily, 17.5% earn weekly, 18.5% earn monthly, 5.5% earn annually, 18.5% earn their income occasionally or upon completion of job and 8.0% do not earn any income (Bailey, 2020).

The government policy of lockdown and social distancing which restricted movement across the country placed millions of jobs in the country at risk of being lost as around 80% of all tourism businesses are small-and-medium-sized enterprises (SMEs) (AU, 2020). Nigeria's imports are hit by the Covid-19. The drop-in imports and the shortages of basic consumer goods imported from China have increased inflation in the country. The country is seriously affected by the crisis as it earns its livelihood trading Chinese products such as textiles, electronics, and household goods.

Many businesses have already stopped operations, cut working hours, laid off their staff and others sent their staff on indefinite compulsory leave without pay. With more businesses closing down each day, more and more people are losing their job and means of livelihood. Usually the most vulnerable and quick to lose their jobs are those with precarious employments such as sales clerk, waiters, baggage handlers, cleaners, kitchen staff among others.

The job losses and loss of means of livelihood are as a result of loss of income and revenue by most businesses occasioned by cancellation of flights, hotel reservations and major sociocultural and sporting events in an effort to curtail the spread of the covid-19 pandemic. As it is expected, businesses exist to make profit. Any event or incident that can constrained businesses from making profit certainly will have a multiplier effect on the ability of businesses to contribute to employment and sustenance of livelihoods. The outbreak and fast spreading of covid-19 took the world by surprise. People all over the world never expected such pandemic and were never prepared for it. Thus the pandemic practically brought the world to a standstill and all economic activities shut down. This sudden incident of the pandemic has greatly worsened the already precarious economic situation in the country. The covid-19 came at a time when workers in Nigeria are agitating for improved wages and better living conditions. Despite federal government acceptance to pay the minimum living wage of ₦30,000 (USD80), most state government are yet to accept and implement the decision. The working environment in Nigeria has been characterised by very poor and unsustainable practices such as casualization of workers, out-sourcing and in-sourcing of workers, underemployment among others.

The Federal Government of Nigeria Covid-19 containment effort is multi-sectoral response. The lockdown policy limit employers of labour ability to generate income to pay their workers or retain their work force. This resulted in many businesses downsizing their workforce, sending their staff on compulsory leave without pay and the few that were able to retain their jobs were subjected to pay cuts, thereby making workers to be the sacrificial lamb for the covid-19 pandemic.

Just recently, the Kaduna Refining and Petrochemical Company Limited (KRPC), a subsidiary of the Nigerian National Petroleum Corporation had on the 31st March, 2020 sacked about 200 support staff (TVN, 2020). These are support staff that have served the corporation between 10 to 15 years and waiting for regularization of their job. The Nigerian Union of Petroleum and Natural Gas Workers (NUPENG) and the Petroleum and Natural Gas Senior Staff Association of Nigeria (PENGASSAN) have also threatened to shut down the oil sector over alleged Federal

Government's plan to sack no fewer than 1,100 workers of the Nigerian National Petroleum Corporation (NNPC) (The Pointer Online News, 2020). The union feared that their members who have served for years are about to be thrown into the unemployment market because of inconsistent policies of government.

Before the covid-19, there were many employment and labour challenges in the country which include; casualization of workers, out sourcing and in sourcing of workers among others. In order to mitigate the impact, government has a responsibility of ensuring that businesses that provide source of income for millions of workers remain afloat in this period of the pandemic. Government can do this by working with employers' organization and trade unions to come up with practical ways of distributing the stimulus packages in order to protect jobs. Some of the practical ways include wage subsidies, temporary layoff grants for people working in more formal organizations, tax credits for self-employed and financial support for businesses.

### **Salvaging the educational system**

A strong educational system with suitable policy measures is required to reduce the consequences and lost learning due to the pandemic. The Nigerian educational sector has nearly ground to a halt because of the covid-19 crisis. Thousands of workers are now seeing their jobs and livelihoods disappear. The most recent is the disengagement of over 400 staff from the American University of Nigeria (Sahara reporters, New York; 5<sup>th</sup> May, 2020). Many campus businesses will never reopen especially those with large debts to manage or with limited capital capacity. Local and international donors have responded by pouring billions of Naira into the economy to address the immediate cost including the introduction of E-learning platforms.

However, there is another significant dimension along which this current crisis will generate long-term costs comprising of youth educational attainment and training of future workforce. There are different categories of people who will be affected and suffer the education lost causing them greater future lost and economic pains. A particular set of workers consist of people permanently displaced from their current jobs who will need assistance with retraining or reemployment. Another group is the young adults completing school, facing a weaker job market and lower returns on their schooling than expected. It is a fact that the pandemic will intensify existing inequities in educational system, but it is essential to give attention to the potential downstream economic impact of a widening achievement gap caused by school closure around the country.

The schools closure and rapid increase of ad-hoc distance learning programmes are now adding another layer of inequality for disadvantaged children and rural populace who lack access to broadband connectivity and power supply. Evidence shows that students with lower income parents who lack the essentials at home to study online are falling further behind their more affluent peers. If the impact of lost learning among these students is not properly mitigated, achievement gap and inequality level that have existed for decades will continue to escalate thereby posing a great danger to unemployment trend and poverty ratio, national security and sustainable development. More so, educational attainment and earnings between the disadvantaged students and the more affluent will greatly increase. Unless measures are taken, the entire cohort of students could also fail to possess the skills required by employers to create a productive economy. For any nation, economic success will require a well-educated workforce who learnt a range of cognitive and analytical skills as well as social and communicative abilities, otherwise the fatalities will be borne not only by the ill-workforce but the overall economy. Abnormalities such as social dislocations, rising crime rates, poor state of health, etc. would occur under these circumstances.

## **Conclusion**

This study has examined the impact of covid-19 on the informal sector economy and livelihood sustainability in Nigeria using a conceptual analysis. The findings of the study reveals that the world is living through the deadliest and widespread pandemic in over 100 years. The covid-19 epidemic is regarded as a global emergency and has continue to spread across continents with no definite treatment or vaccine, but requires an extraordinary set of policy responses. A greater part of the world economy is being shut down for public health reasons related to covid-19 and none of the existing economic programmes in Nigeria are adequate to tackle this menace. The study reveals that many businesses in all sectors of the economy have been affected by the social distancing and lockdown measures. Moreover, private sector employers have adopted measures to participate in this tragedy by laying-off their workers even when the economic damage is caused by social distance measures thereby inflicting more economic hardship and decreased social welfare. To ensure workers protection in such circumstances, additional measures need to be adopted by the labour unions and trade organisations with the view to ensuring that workers legitimacies are maintained.

## **Recommendation**

Based on the findings of the study, the following recommendations are suggested;

- i. As a matter of policy suggestion, government should provide massive loans to businesses with generous interest rate and payback periods. Many self-employed, daily wage-workers and mid-sized businesses would be forced to close when they realised that paying back debts would lead to bankruptcy. When a government forces a business to close for public health reasons, same government should absorb the debt, but not the business.
- ii. Furthermore, there is a need for international monetary agencies to provide a debt-relief services for the Nigerian economy with parallel treatment in relations to private and commercial debt which account for a significant share of the country's external debt. These services should also be extended to other African countries with track records of capital flight and unsustainable debt burdens; as many African countries spend over 20% of their revenues on debt services which crowds out expenditures designed for educations, health and infrastructural development.

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