

# SOCIO-ECONOMIC EFFECTS OF COVID-19 LOCKDOWN ON MALE-OWNED INFORMAL BUSINESSES IN BOKKOS LGA, PLATEAU STATE, NIGERIA

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## ABSTRACT

This paper analysed the impact of Covid-19 lockdown on men-owned businesses in Bokkos Local Government Area of Plateau State, Nigeria. A survey design was adopted for the study and a sample size of 302 was selected using multi-stage sampling method. The research problems involved where to ascertain the level of damages experiences during the COVID-19 lockdown such as low patronage, low income generation, lost of social hunter and lost in businesses, as well as educational system of the male Using a “before, during and after approach”, the study revealed that the labour force of men-owned businesses represented by 88.9% declined significantly during the lockdown, whereas, after the lockdown, the labour force of men-owned businesses slightly increased. Level of patronage and volume of sale revealed that 55.6% of the businesses owned by men experienced large decrease in demand in their business as a result of Covid-19 lockdown. The change of prices as a result of Covid-19 lockdown reveals that majority of the men-owned businesses represented by 51% experienced large decrease in prices of goods and services. The result further revealed that 84.1% of the men-owned businesses in the area experienced a significant decrease of between 26–51% in their total revenue. Also, level of change in saving of men-owned businesses presented in the area shows that 63.6% of the businesses experienced decrease in savings. The study concluded that COVID-19 lockdown has had a significant impact on men-owned businesses in Bokkos Local Government Area of Plateau State, Nigeria. To mitigate the negative impact of the lockdown on these businesses, it is recommended that stakeholders focus on empowering men-owned enterprises, enabling them to rebuild and contribute to the local economy’s recovery.

**Keywords:** lockdown, men-owned business, COVID-19, informal sector, small scale business.

## Introduction

On 11th March 2020, the World Health Organization (WHO) declared the novel coronavirus (COVID-19) outbreak a global pandemic. As the virus made its way across the globe, it induced radical shifts in the ways we interact, learn, carry out business activities, work and co-exist with a new way of living and doing things including the mandatory wearing of facemasks and the practice of hand hygiene. Far from just a health challenge, the secondary effects of the COVID-19 pandemic have caused substantial damage to the global economy (Abdulmajeed, Adeleke & Popoola, 2021)..Economic recession, stock market, Volatility, trade disruption, fiscal challenges, widening inequality, and disruptions in education are among the notable consequences.

The COVID-19 pandemic presents an unprecedented challenge in many ways. First, it threatens millions of people's lives all over the world. As of the end of 2021, it has already taken a dead total of almost four (4) millions people worldwide, (Worldometers, 2021). As of 24 May, 2023, there have been 766, 895, 075 confirmed cases of Covid-19, including 6, 935, 889 deaths, reported to World Health Organization (WHO, 2023). When Nigeria recorded its index case of the Coronavirus (Covid-19) on February 27, 2020, it was thought that the disease would be more of a medical concern, which would have an overwhelming effect on health institutions, stretching the carrying capacity of health infrastructural facilities and personnel beyond limit (NCDC, 2020). As of May 10, 2023, there have been over 11,000 confirmed deaths and over 300,000 confirmed cases in the country (Nigeria Centre for Disease Control (NCDC) 2021; Africa CDC, 2023). However, as the disease began to spread, government at all levels began to adopt public health measures to curtail the spread. At first, the social distancing guidelines, taken to contain the virus, affected businesses especially SMEs sector, an area where physical proximity often matters and a sector that depends more on Micro and Small businesses than the manufacturing sector.

To combat the spread of the virus, the Federal Government of Nigeria (FGN) and the various State governments enforced a 14-day lockdown to both the Federal and state government respectively. It was on these bases that Federal Capital Territory (FCT), Lagos, and Ogun states declared lockdown on the 29th March 2020 (Anifowose, and Ale, 2020). This included movement restriction, the closure of public and commercial schools and offices as well as governmental organizations and businesses. The lockdown was prolonged for another two weeks on April 13, 2020. Other precautions taken by the government to slow down the spread of the virus included school closures and ban on public gatherings such as marketplaces and places of worship.

As the virus spread, evidence in Nigeria and throughout the world revealed that the pandemic was more of a socio-economic than a medical issue, especially for men, among other vulnerable groups in the society. For instance, global projection indicated that COVID-19 will affect about 50% of the world population and that 20% of those affected will be severe resulting to the death of between 1% and 3% (Committee for the Coordination of Statistical Activities, 2021; Jacobs & Okeico, 2022).

It is no secret that men are at a socio-economic advantage compared to women; the Coronavirus pandemic therefore exposed and magnified the extent of this inequality. The impact of COVID-19 is felt more deeply for men because they are the productive to the family and the society at large. Although gender inequality is a global issue, the reality in Africa and Nigeria in particular is that Nigerian women have several obstacles to realizing their complete autonomy, dignity and protection (Mahdi, 2020).

Despite all these, in general, men also have disproportionately less access to financial services and, in particular, credit, which can help provide a safety net and insulate businesses from the pandemic's worst effects. Men-owned businesses account for an increasing proportion of all businesses in several African nations. According to the UNESCO Men Reports (2021),

men own up to 34.5% (one-third) of formal enterprises in Sub-Saharan Africa. However, in Nigeria, men run only 20% of businesses in the country's formal sector; 23% are for the retail sector, while 37% are in the garment industry with very poor representation in the wood, metal, chemical, construction, and transport industries (World Bank, 2017).

Despite the gender, In Nigeria Report (2012) further indicates that more men are located within the formal sector in Nigeria both Southern and Northern country. Men-owned businesses in the business sector is higher in the South (36%) than those in the North (23%). Men-owned businesses play significant role in the economic development of most nations of the world in the area of creating employment opportunity, wealth creation, poverty alleviation as well as provision of resources and at the same time help tremendously to increase the number of men-owned entrepreneurial ventures in the world (United Nations, 2006).

According to Ojo (2006), men-owned businesses contribute more than half of the Gross Domestic Product (GDP) of most developed and developing countries. These men-owned businesses are mostly Small and Medium Scale Enterprises (SMEs) which are key drivers of economic growth and account for approximately 30-37% (8-10 million) of all SMEs in emerging markets. As such, men are the fastest-growing market segment; they started businesses at a higher rate than women, and it is expected that they will create approximately 50% of new jobs from small businesses every year (IFC, 2014; IFC, 2021, World Bank, 2021).

There seem to be limited studies on COVID-19 lockdown and the impact on men-owned businesses in Bokkos Local Government Area of Plateau State, Nigeria. Therefore, this paper examined the impact of COVID-19 lockdown on men-owned businesses in the study area.

### **Theoretical Framework**

The paper will be focused on the theoretical framework of descriptive of respondents on the personal questioners collected from the economic and commercial characteristics of the male owned businesses in the study area. The data collected will be analyzed for interpretation and recommendation.

### **Study Area**

Bokkos Local Government Area of Plateau State is located 77km South-West of Jos between latitude  $9^{\circ} 18'00''N$  and  $9^{\circ}00'00''E$  at the equator and between longitudes  $9^{\circ}14'00''W$  and  $9^{\circ}55'00''S$  of the Greenwich meridian. It has a total land area of 1682 kilometer square and a population of 178,454 (PC, 2009, and was projected to be 269.286 (NPC, 2016).

Bokkos Local Government Area shares boundaries with Barkin Ladi in the north, Quan-Pan L.G.A in the south Mangu LGA in the east, as well as Keffi LGA of Nasarawa State in the west respectively. The study area is located within the sub-Saharan climatic zone experiencing the influence of north easterlies and westerly's air masses. These air masses determine the weather conditions of the LGA which give rise to distinct seasons of the year. The north easterlies air masses are prevalent from October to March and the influence of the south westerly's air masses from April to September, with cold desert temperature about  $22^{\circ}C$  and a mean low temperature of about  $18^{\circ}C$ . The study area receives an average precipitation between 900 - 1000 mm in seven (7) months per year (Ombosh et al., 2002).

There are monthly and daily rainfall variations all over Bokkos LGA, the rainfall is concentrated between April/October with a single maximum in August or September. The dry season covers November to early March and April, which are usually the hottest months. The mean maximum monthly temperature was  $22^{\circ}C$  around December and early February which is considered as tropical wet and dry, type coded "Aw" according to Koppen's classification system. The mean temperature of  $32.6^{\circ}C$  and  $33.3^{\circ}C$  were recorded in 1999 and 2006 respectively.

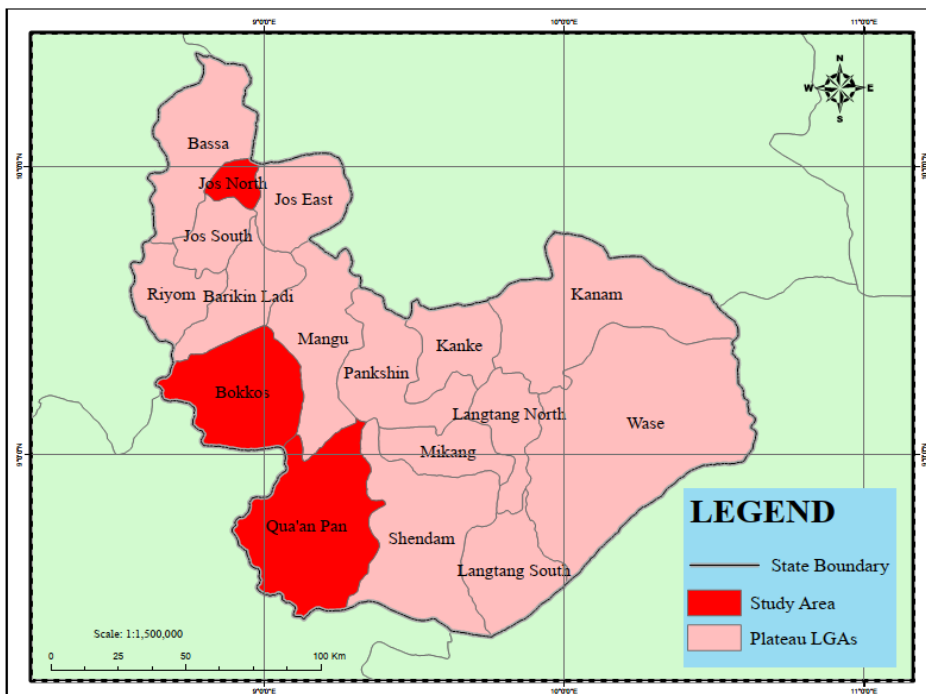
The vegetation of the study area falls between the Guinea or Sudan Savannah and the trees are measured up to three meters in height, some are in groups and others are isolated

(Udo, 1981). Plateau State falls within the three (3) distinctive Agro Ecological zones namely: Southern Guinea Savannah (SGS), Northern Guinea Savannah (NGS) and Sudan Savannah (SS).

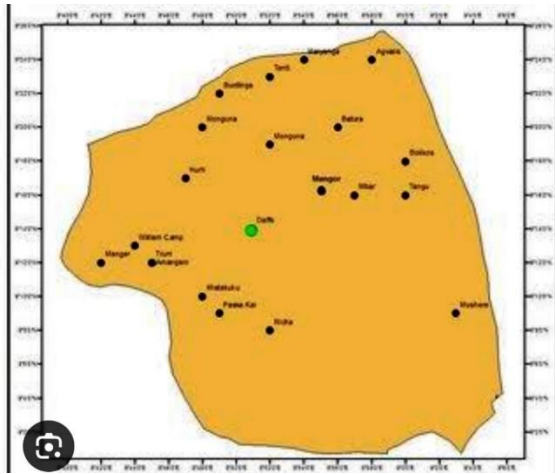
Bokkos LGA is home to several marketplaces, including the Daffo market, where a wide range of goods are bought and sold such as livestock, Irish potatoes, sweet potatoes, maize, sugar cane, acha, rice, wheat and sorghum in excess. There are also a lot of mineral resources, such as tin, columbite, limestone, and gypsum. Farming, ceramics, handicrafts and fish rearing are some significant economic activity in Bokkos LGA. The mineral resources in the study area are however underutilized, a sad reality that makes the Local Government one amongst those with least infrastructural development and road accessibility for harnessing all those abundance resources to the central and daily marketplaces at the headquarter of the town.



Source: (GISUNIJOS 2021)  
Fig. 1 Nigeria Map showing Plateau State



Source: (GIS UNIJOS 2020)  
Fig. 2 Map of Plateau State showing the study locations



Source: From Goggle.com 2025.

Fig. 3 showing the study locations

Table 1: Wards in Bokkos LGA and selected wards

S/No	Wards	Selected Wards
1	Mushere Central	Mushere Central
2	Mangar/Kopmur	Mangar-Kopmur
3	Bokkos Central	Bokkos Central
4	Bokkos West	Bokkos West
5	Daffo	Daffo
6	Richa	
7	Mushere North	
8	Toff	Toff
9	Magama	
10	Bokkos North	Bokkos North
11	Kuratas	
12	Horop West	Horop West

**Source: Author’s analysis, 2023**

Farmers’ awareness to climate change was analyzed using descriptive statistics and mean ranking of responses. Effectiveness of Climate Change Weighted Value (ECCWV) developed by Saaty (1993) in Ajiboye (2015) after modification was used to ascertain which of the responses is more severe among the indicators to awareness of the impacts of climate change in the study area. Student’s t-test was then used to test whether there is significant variation in Climate Change awareness across the selected wards. Therefore, a total of 300 copies questionnaire was used for this study. The study area has 12 wards (Mangar/Kopmur, Mushere Central, Mushere North, Horop West, Bokkos West, Bokkos North, Daffo, Richa, Magama, Toff, Bokkos Central and Kwatas). However, only 8 wards were selected and administered questionnaire (Table 1). This selection was done according to farming outputs from the wards in the study area. In order to ensure fair representation, equal number of copies of questionnaire was administered to these eight (8) selected wards using simple random sampling technique. The questionnaires were distributed to farmers during the farming season. Therefore, a total of 37.5 copies of questionnaire was administered to each of the eight (8) selected districts. Table 1 below shows the 12 wards and selected wards of the study area.

**Methods**

The study considered the men business owners experienced before and during or after the pandemic in the area from 2019–2022. This period was considered because 2019 was the period before the outbreak in the study area and could provide baseline information before the

impact of the pandemic, while 2020 and 2021 was the main period that experienced different levels of lockdown, and 2022 is the post-lockdown period. The research adopted a survey research design, which was deemed suitable for the research given that the respondents can give their views on the impact of COVID-19 lockdown on the activities of men-owned businesses in the study area. The study area covered ten (10) wards of the Bokokos LGA namely: Bokokos West, Bokokos North, Bokokos Central, Mbar, Daffo, Mushere Central, Mushere North, Mushere West, Richa and Toff. Bokokos LGA is located in the Central Senatorial Zone of Plateau State, Nigeria.

The data required for the study includes the following: Change in number of employees, level of patronage, volume of sale and frequency of sale, prices and profit margin of commodity sold, income generated and cash flow, saving level and investment during and after the lockdown period. These data were collected from primary data sources which were obtained from responses to the questionnaire distributed to the individual men-led business owners operating in the study area to obtain information necessary for the research. The study adopted purposive sampling technique to select five (5) wards out of the ten (10) wards in the study area. The selection of these wards is as a result of the dominance of men-owned business activities within the selected wards (UN Men, 2019). Since men own at least 46% of the total businesses in the area in 2019 (UN Men, 2019) which is the base year, and the total number of businesses in the area is 2,690, with a total of 1,237 men-owned businesses in the area based on the 46% projection of businesses owned by men.

The sample size for the study was determined using Taro Yamane's (1973) formula for sample size determination. This is statistically stated as follows:

**Where:**

- $n$  = Sample size
- $N$  = Population size
- $e$  = Level of significance

**Applying the formula:**

The research adopted multi-stage sampling procedure. The study in the first (1st) stage adopted Purposive sampling technique to select five (5) wards out of the ten (10) wards in the study area. These selected wards include: Bokokos Central, Bokokos West, Bokokos North, Mushere Central and Daffo. These wards based on the UN memo report of 2019 have more men-owned businesses and are likely to be affected by COVID-19 lockdown. Furthermore, the research used simple random sampling techniques to select 302 businesses owned by men in the five (5) selected wards.

The questionnaire where structure in such a way that the respondents will be collected and analyzed using percentage and variable means to obtained the results that will be used for interpretation and recommendation for the study.

The data for this study was collected through a structured questionnaire, and Key Informant Interview (KII). The questionnaire was designed in such a way that it contained open ended and multiple-choice questions with minimum ambiguity and bias, and was administered by the researcher and field assistants to respondents using Kobo Collect tool within the study area. In order to ensure the validity and reliability of the questionnaire, the instrument was pre-tested by administering it to a few respondents from the selected sample; which enable the researcher to correct ambiguous questions, and determine the difficulty likely to be encountered by the respondents in completing the questionnaire.

The Key Informant Interview (KII) was also conducted by the researcher with the help of trained research assistants. Information on the impact of COVID-19 on activities of men-owned businesses was collected using KII to collaborate the information generated using questionnaire. This helped immensely in reducing the errors and strengthening the adequacy of the data that was discussed.

The methods used for analysing data related to the impact of COVID-19 on various business aspects, including Patronage, Prices, Income, and Profit Margin. The study utilized descriptive statistical techniques to analyse the collected data, which included frequency counts, tables, graphs/charts, percentages, means and inferential statistics were also used. The collected data was subjected to descriptive statistical analysis, which provided valuable insights into the impact of COVID-19 on different business variables. Frequency counts were employed to determine the number of occurrences of specific responses or events. Percentages were calculated to determine the relative distribution of responses or events, which allowed for a comparative analysis. Means, or averages, were calculated to determine the central tendencies of numerical data, such as income and profit margin. By calculating the mean values, the study was able to assess the overall impact of COVID-19 on these variables and draw conclusions regarding changes in financial aspects. In addition to the quantitative analysis, qualitative data collected through questionnaire key informant interview played a critical role in the study. These qualitative inputs offered rich insights into the experiences and perspectives of the participants.

## Results and Discussion

**Socio-Demographic Characteristics of Respondents** Information on the socio-demographic characteristics of men business is presented in Table 1

**Table 1: Socio-demographic characteristics of Respondents**

Socio-demographic Characteristics	Variables	Frequency	Percentage
Marrital Status	Single	31	10.3
	Married	177	58.6
	Divorced	66	21.9
	Separated	28	9.3
Age	less than 26 yrs	30	9.9
	26 – 35 yrs	120	39.7
	36 – 45 yrs	95	31.5
	46 – 53 yrs	31	10.5
	56 yrs and above	26	8.6
Educational qualification	No formal	11	3.6
	Primary educ.	46	15.2
	Sec. education	211	69.9
	Tertiary	7	2.3
	Postgraduate	27	8.9
Occupation	Trader	187	61.9
	Manufacturer	25	8.3
	Service	18	6.0
	Produce buyer	65	21.5
	Others	7	2.3
Position	Proprietor	123	40.7
	Head/CEO	171	56.6
	Senior staff	8	2.6

**Source: Fieldwork, 2023**

Table 1 Shows that 58.6% of the men in business considered for the study are married, 21.9% are divorced, while 10.3% Single. This implies that the majority of the men in business are married and may have large families which could affect their ability to withstand the

adverse impact of COVID-19. Age was another variable examined to gain insights into the men-owned businesses. The information reveals that 39.7% of the respondents are within the age of 26 and 35 years while 31.5% are within the age of 36 and 45 years, with mean age of 37 years which means that majority of men in business in the area are within the active age. This investigation helped identify patterns, motivations and specific needs associated with men's entrepreneurship at different stages of life. The level of education of the respondents in the area indicates that the majority of the respondents represented by 69.9% have Secondary education, while 15.2% have primary education. This exploration helped to gauge the influence of education on entrepreneurial success and understand the relationship between educational attainment and business performance.

Occupation was a significant factor in the socio-demographic analysis of men-owned businesses. The developed into the various occupation that these entrepreneurs were engaged in before COVID-19. Majority of the respondents represented by 61.9% are traders, in non agricultural produce, while 21.5% are manufacturers, and 6% are into service provision. Additionally, most the men owned businesses are headed by men represented by 56.6% of the respondents, while 40.7% are proprietor of the businesses. By considering these specific variables, the analysis of socio-demographic characteristic of men entrepreneurs in the study area offered a comprehensive overview of their backgrounds, experiences and position within the business landscape.

**Nature and Compliance of COVID-19 Pandemic lockdown:** The nature and implementation of lockdown measures varied across states in the country but generally involved restrictions on movement, business closures, and social distancing requirements which has impact on men-owned businesses. These measures, while necessary, had profound consequences for men-owned businesses in the study area leading to exacerbating pre-existing gender inequalities in businesses. The information on the nature of lockdown is presented in Table 2.

**Table 2: Nature of lockdown and level of Compliance**

Nature of lockdown	Frequency	Percentage
Full lockdown	106	35.1
Partial lockdown	95	31.5
No lockdown	101	33.4
<b>Total nature of lockdown</b>	<b>302</b>	<b>100.0</b>
<b>Level of Compliance</b>		
Full compliance	145	48.0
Partial compliance	94	31.1
No compliance	63	20.0
<b>Total of compliance</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Table 2 shows that, 35.1% of the respondents affirmed that there was total lockdown in the area during COVID-19 period. While 48.0% of the respondents affirmed that there was full compliance in the area during Covid-19 lockdown period, 31.1% affirmed that it was a partial level of compliance to the directive of government that was experienced in their area.

These findings align with the research by Shodunke (2022) and the subsequent study by shodunke et al (2023), indicating a clear presence of lockdown measures and a high level of compliance across the states or the nation at large.

**Impact of COVID-19 lockdown on Labour.** The labour force of men-owned businesses declined irretrievably as a result of the Full/Partial lockdown policy of government imposed in the area as seen in Table 3.

**Table 3: Impact of Covid-19 lockdown on men-owned businesses Labour**

No of employees	Before COVID-19 F	%	During COVID-19 F	%	After COVID-19 F	%
1-5 Persons	90	29.8	268	88.7	113	37.4
6-10 Persons	8	2.6	21	7.0	142	47.0
11-15 Persons	35	11.6	7	2.3	37	12.3
16-20 Persons	57	18.9	3	1.0	7	2.3
21 person and above	112	37.1	3	1.0	3	1.0
<b>Total number of employees</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Information on the impact of COVID-19 lockdown on labour force of men-owned businesses presented in Table 3 shows that before COVID-19 lockdown, majority of the businesses represented by 67.6% were having a labour force of between 11 and 21 persons. But during the COVID-19 lockdown, the labour force declined significantly and majority of the businesses represented by 88.7% were having a labour force of between 1-5 persons, while after the lockdown, the labour force of men-owned businesses slightly increased. The labour force of the businesses owned by men represented by 47% were having a labour force of between 6-10 persons. This indicates that labour force of men-owned businesses in terms of number of persons employed per businesses declined due to COVID-19 lockdown. This agrees with findings of National Survey on the impact of COVID-19 on men-owned businesses in Nigeria (2020), that the COVID-19 Pandemic has led a significant impact on men-owned businesses particularly in terms of employment. The study reveals that 25% of men-owned businesses declined during the COVID-19 lockdown.

**Impact of Covid-19 lockdown on level of Patronage and Volume of Sale.** The level of patronage and volume of sale of men-owned businesses were seriously affected by the full and partial lockdown policy of government imposed in the area. Information on the impact of COVID-19 lockdown on labour force of men-owned businesses presented in Table 4.

**Table 4: change in level patronage.**

Change in Demand	Frequency	Percentage
Large decrease in demand	168	55.6
Moderate decrease in demand	31	10.3
Little or no change in demand	83	27.5
Moderate increase in demand	20	6.6
<b>Total change in demand</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Table 4 shows that 55.6% of the businesses own by men experience large decrease in demand in their business as a result of Covid-19 lockdown, 27.5% experience little or no change in demand, while 10.3% experience moderate decrease in demand of their products. This findings agrees with several studies examining the impact of COVID-19 on businesses own by men, many of which have found that these businesses have experienced a significant decreased in demand as a result of lockdown and other measures implemented to control the spread of the virus. A study by Ahmed (2021) examined the impact of the COVID-19 pandemic on men entrepreneurs in the United Kingdom. The study reveals that men entrepreneurs were more likely than female entrepreneur to experience a decrease in demand for their products or services and that they were also more likely to experience challenges accessing finance and government support.

A further analysis on the level of Patronage shows that before the lockdown, majority of the men-owned businesses experienced high level of patronage. But during the lockdown,

the level of patronage declined significantly. However, after the lockdown, men-owned businesses showed a sign of recovery. This information is presented in Table 5.

**Table 5: level of Patronage of men own businesses**

Level of Patronage	Before COVID-19 F	%	During COVID-19 F	%	After COVID-19 F	%
Very high Patronage	191	63.2	11	3.6	23	7.6
high Patronage	46	15.2	64	21.2	45	14.9
Little Patronage	58	19.2	65	21.5	217	71.9
no Patronage	7	2.3	162	53.6	17	5.6
<b>Total level of Patronage</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

The level of patronage before, during and after the lockdown, majority of the businesses owned by men represented by 63.2% experienced high level of patronage. However, during the lockdown, level of patronage declined significantly. But majority of the men businesses represented by 53.6% experienced no patronage during the lockdown, while 21.5% of the men-owned businesses experienced little patronage. This implies that level of business patronage declined from high patronage the pandemic, to little or no patronage during the pandemic. After the lockdown, level of patronage did not recover immediately. Majority of the businesses owned by men represented by 71.9% experience little patronage.

These findings align with the research by Shodunke (2022) and the subsequent study by Shodunke et al (2023), indicating a clear presence of lockdown measures and a high level of compliance across the States or the nation at large.

**Impact of COVID-19 lockdown on Labour.** The labour force of men-owned businesses declined irretrievably as a result of the Full/Partial lockdown policy of government imposed in the area as seen in Table 3.

**Table 3: Impact of Covid-19 lockdown on men-owned businesses Labour**

No of employees	Before COVID-19 F	%	During COVID-19 F	%	After COVID-19 F	%
1-5 Persons	90	29.8	268	88.7	113	37.4
6-10 Persons	8	2.6	21	7.0	142	47.0
11-15 Persons	35	11.6	7	2.3	37	12.3
16-20 Persons	57	18.9	3	1.0	7	2.3
21 person and above	112	37.1	3	1.0	3	1.0
<b>Total number of employees</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023.**

Information on the impact of COVID-19 lockdown on the labour force of men-owned businesses presented in Table 3 shows that before COVID-19 lockdown, majority of the businesses represented by 67.6% were having a labour force of between 11 and 21 persons. But during the COVID-19 lockdown, the level of Volume of Sale, the result shows that before the lockdown, the majority of the men-owned businesses experienced high Volume of Sale.

However, during the lockdown, the Volume of Sale declined significantly. However, after the lockdown men-owned businesses showed sign of recovery. This information is presented in Table 6.

**Table 6: Volume of Sale of men-owned businesses**

Volume of sale per day	Before COVID-19 F	%	During COVID-19 F	%	After COVID-19 F	%
less than 50 units	51	16.9	215	71.2	168	55.6
51 - 100 units	38	12.6	64	21.2	50	16.6
101 - 150 units	16	5.3	7	2.3	71	23.5
151 - 200 units	55	18.2	10	3.3	10	3.3
201 - 250 units	92	30.5	2	.7	0	0
251 - 300 units	50	16.6	4	1.3	3	1.0
<b>Total Volume Per day</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Table 6 shows that before the lockdown, 65.3% of the men-owned businesses sold between 151 and 300 units of their products in a day. However, during the lockdown, Volume of sale declined significantly and majority of the men-owned businesses sold less than 50 units a day. But after the lockdown, volume of sales did not recover immediately as the majority of the men-owned businesses represented by 55.6% sold less than 50 units a day of their products.

Furthermore, the supply chain of men-owned businesses was seriously disrupted. Information on the impact of COVID-19 lockdown on suppliers of men-owned businesses is presented in Table 7.

**Table 7: Impact of lockdown on suppliers**

Impact on suppliers	Frequency	Percentage
Severely hindered	241	79.8
Moderately hindered	43	14.2
Slightly hindered	14	4.6
not hindered.	4	1.3
<b>Total of suppliers</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

The impact of the lockdown on suppliers to men-owned businesses in Table 7 shows that 79.8% of the respondents affirmed that suppliers of products to business owned by men in the study area were severely hindered, 14.2% were moderately hindered, 4.6% were slightly hindered, while 1.3% were not hindered. This implies that the lockdown affected supply chain process as movement were highly restricted except for essential commodities. the lockdown measures were aimed at containing the spread of the virus but had significant impacts on the supply of chain, production, transportation, and delivery of goods and services. This agrees with the findings of Akter et al (2020) that the COVID-19 Pandemic had significant impacts on supply chains, resulting in decreased productivity, increased delivery times and increased costs. The study identified that lockdown measures led to the closure of factories, transportation restriction and labour shortages, which disrupted the supply chain process of men-owned businesses in the area.

### **Impact of COVID-19 Lockdown on Prices of Commodities and Profit**

The price of commodities and profit margin of men-owned businesses declined during COVID-19 lockdown. The result shows that there was a high decrease in the price of commodities sold by the businesses in the study area as presented in Table 8.

**Table 8: change in price of Commodities and Services**

Change in Price	Frequency	Percentage
large decrease in Prices	154	51.0
Moderate decrease in Prices	62	20.5
Little or no change in Prices	4	1.3
Moderate increase in Prices	58	19.2
Large increase in Prices	24	8.0
<b>Total change in Prices</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldworks, 2023**

The change of prices as a result of the COVID-19 lockdown presented in Table 8 shows that majority of the men-owned businesses represented by 51.0% experience large decrease in prices of goods and services, 20.5% experience moderate decrease of prices, 19.2% experienced Moderate increase of prices as well as 8.0% experienced Large increase in the prices goods and services in the study area. While 1.3% experience little or no change in prices of commodities sold or services rendered. On the account of Price change, the result shows that before the lockdown, majority of the men-owned businesses experienced low Price change. During the lockdown, the amount of Price change increased significantly, However after the lockdown men-owned businesses showed no sign of recovery. The information is presented in Table 9.

**Table 9: Amount of Price Change of men-owned businesses**

Amount of Price Change	Before COVID-19 F	%	During COVID-19 F	%	After COVID-19 F	%
less than 100	252	83.4	75	24.8	27	8.9
101 - 200	14	4.6	17	5.6	40	13.2
201 - 300	11	3.6	3	1.0	189	62.6
301 - 400	0	0.0	176	58.3	12	4.0
401 - 500	2	0.7	6	2.0	4	1.3
501 - 600	17	5.6	17	5.6	2	0.7
601 and above	6	2.0	8	2.6	28	9.2
<b>Total amount of Price change</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023.**

Table 9, before COVID-19 lockdown, majority of the men-owned businesses experienced less than N100 price change. However, during the lockdown, majority of the men-owned businesses, represented by 58.3% experienced price change of between N300 and N400 while, after the lockdown, the business represented by 62.6% experienced price change of between N200 and N400. the findings indicate that there was significant increase in prices of goods and services of the men-owned businesses during COVID-19, However, there was little or no patronage during the lockdown.

**Impact of COVID-19 lockdown on Income and Cash Flow.** The income and cash flow of the men-owned businesses during COVID-19 lockdown was also affected. The result shows that there was high decrease in the income and cash flow of the men-owned businesses in the study area as presented in Table 10.

**Table 10: Impact on the level of income and cash flow of the men-owned businesses.**

Impact on revenue	Frequency	Percentage
decrease of over 51 percent	121	40.1
decrease between 26-50 percent	133	44.0
decrease up to 25 percent	12	4.0
increase up to 25 percent	6	2.0
Increase between 26-51 percent	27	8.9
Increase of over 51 percent	3	1.0
<b>Total revenue</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Table 10 Shows that Covid-19 lockdown have significant impact on the revenue generation of the men-owned businesses. The result reveals that 44.0% of the men-owned businesses in the area experienced a significant decrease of between 26-51% of their total revenue, this is followed by 40.1% of the men-owned businesses with a decrease of 50% and above in their total revenue, while only 4% experienced a decrease of below 26% in their total revenue generated. A decrease of 26-51% of revenue as a result of COVID-19 lockdown is an indication that men-owned businesses were significantly affected by the pandemic. This finding agrees with the study conducted by the National Bureau of Economic Research (2020) and United Nations (2020). Both studies asserted that men-owned businesses have disproportionately impacted by the COVID-19 Pandemic, with a significant decrease in revenue generation. Men-owned businesses were particularly vulnerable during the Pandemic, as they tend to be smaller and have less access to financial resources. Actions to support men-owned businesses, including providing access to financial resources, promoting gender responsive policies, and investing in men and women education and retraining are necessary for such business to recover fast and overcome the impacts of lockdown disruptions in the study area.

A Key informant interviewed was conducted with a men entrepreneur in the study area state; "Prior to the COVID-19 Pandemic, there was a thriving environment that allowed me to accumulate a substantial amount of money. This was largely due to my involvement in various ventures and initiatives. with such confidence in my endeavours, I felt empowered to invite additional individuals to joint me in my endeavours. However, when the Pandemic struck, everything took a new dimension. our attention shifted solely towards the production and sale of Face Masks, which became our primary source of income. while it did not generate as much revenue as our Previous venture did initially, it became the pillar that sustained us during these challenging times. Following the COVID era, there came a brief period of respite. During that time, individuals began venturing out, creating a sense of normalcy, if only momentarily."

**Table 11: Impact of COVID-19 lockdown on businesses turnover**

Business turnover	Before COVID-19 (F)	%	During COVID-19 (F)	%	After COVID-19 (F)	%
Turnover increased	212	70.2	27	8.9	83	27.5
Turnover remain the same	58	19.2	134	44.4	82	27.2
Turnover decreased	32	10.6	137	45.4	133	44.0
Turnover not sure	0	0.0	4	1.3	4	1.3
<b>Total turnover businesses</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Table 11 of the business turnover during COVID-19 lockdown shows that before the lockdown, a significant number, 70.2% of men-owned businesses experienced increased

business turnover. This suggests that the business environment was generally favourable for the men entrepreneurs at that time, and they were able to grow their businesses. However, during the lockdown, the situation changed, 45.4% of the men-owned businesses experienced a decrease in the business turnover, indicating the adverse effects of the lockdown measures on their operations. It is worth noting that a significant number (44.4%) of men-owned businesses managed to maintain their turnover levels throughout the lockdown period. This indicates that some businesses were able to adapt and sustain their operations, despite the challenging circumstances. These businesses might have implemented strategies, such as transitioning to online sales, diversifying their offerings, or finding alternative revenue streams to mitigate the impact of the lockdown. After the lockdown, the findings shows that 44.0% of businesses in the area experienced a continued decrease in the business turnover. This suggests that the recovery from the lockdown was not immediate or uniform for all businesses. On a more positive note, 27.2% businesses reported that their turnover stayed the same after the lockdown. Although this indicates that they did not experience growth, it also suggests that they were able to stabilize their business operations and avoid further decline.

Table 12: Impact of lockdown on Cash Flow/receipt of businesses

Cash Flow and Sales receipt (₦)	Before COVID-19 (F)	%	During COVID-19 (F)	%	After COVID-19 (F)	%
Less than 200,000	11	3.6	192	63.6	36	11.9
200,001 – 400,000	11	3.6	64	21.2	55	18.2
400,001 – 600,000	9	3.0	24	7.9	125	41.4
600,001 – 800,000	72	23.8	4	1.3	75	24.8
800,001 – 1,000,000	159	52.7	14	4.6	7	2.3
1,000,001 and above	40	13.2	4	1.3	4	1.3
<b>Total cash flow and sales receipt</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

Source: Fieldwork, 2023

The findings on Table 12 suggests a significant shift in the income levels of men-owned businesses before, during, and after the COVID-19 lockdown. Before the COVID-19 lockdown, 52.7% of men-owned businesses earned an annual income ranging from ₦800,000 to ₦1,000,000. This implies that considerable proportion of the men entrepreneurs were operating at a relatively higher income bracket. However, during the COVID-19 lockdown, the findings indicate that the income level generated from the men own businesses were significantly affected. A staggering 63.6% of the men-owned businesses reported earning an annual income of less than ₦200,000 during the lockdown period. This sharp decline in income suggests that the pandemic and associated restrictions had a severe impact on the men entrepreneurs, leading to decreased revenue generation and financial struggles. After the lockdown, the findings shows a slight improvement in the income levels. Approximately 41.4% of the business reported earning an annual income between ₦400,001 and ₦600,000. While this indicates a modest recovery, it is important to note that the income levels have not returned to pre-lockdown levels.

Table 13: The level of change in Saving

Change in Saving	Frequency	Percentage
high increase in savings	14	4.6
Moderate increase in savings	39	12.9
Little or no change in savings	57	18.9
Moderate decrease in savings	129	42.7
high decrease in savings	63	20.9
<b>Total change in saving</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

The level of change in savings of the men-owned businesses presented in Table 13 shows that 42.7% of the businesses experienced moderate decrease in savings, 20.9% experienced high decrease in savings, while 18.9% experienced little or no change in savings in the area during COVID-19 lockdown. This implies that the majority the men own businesses experienced significant decrease in their savings, which will further weaken the growth process of these businesses.

Table 14: Monthly Savings of men own business

Amount of savings Per month (₦)	Before COVID-19 (F)	%	During COVID-19 (F)	%	After COVID-19 (F)	%
less than 20,000	7	2.3	215	71.2	47	15.6
20,001 — 40,000	69	22.8	57	18.9	145	48.0
40,001 — 60,000	18	6.0	16	5.3	58	19.2
60,001 — 80,000	163	54.0	0	0.0	17	5.6
80,001 — 100,000	4	1.3	0	0.0	17	5.6
100,001 — 120,000	6	2.0	0	0.0	8	2.6
120,001 and above	35	11.6	14	4.6	10	3.3
<b>Total monthly savings</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

The above Table 14 shows that before COVID-19 lockdown, 54.0% of the men owned businesses were saving between ₦60,000 and ₦80,000 monthly. This findings indicates that a significant proportion of the men who owned businesses were able to save a considerable amount of money each month before the pandemic. It suggests a level of financial stability and success in their businesses, allowing them to set aside a substantial money monthly. But during the lockdown, 71.2% of the men own businesses were saving less than ₦20,000 in a day [sic - month]. This finding reveals a significant drop in savings during the lockdown period, with the majority of the business owners saving less than ₦20,000 in a day [sic]. The COVID-19 pandemic and associated lockdown measures imposed various challenges on the businesses, leading to reduced revenues, disrupted supply chains, and decreased consumer demand. However, after the lockdown, 48.0% of the businesses were saving between ₦20,000 and ₦40,000 in a month. This implies that there is a partial recovery in savings after the lockdown, although at a lower level than before the pandemic. It indicates that some men owned businesses were able to regain stability and improve their financial situation as restrictions prevent business restoration of the area.

Table 15: Coping strategies adopted by men own business during COVID-19

B	Frequency	Percentage
adopt and expand use of digital technologies	17	5.6
change management practice	76	25.2
change business strategies	69	22.8
introduce new goods and services	28	9.3
improve existing goods and services	32	10.6
improve method of producing goods and services	34	11.3
improve method of logistics (delivery & distribution)	33	10.9
none of the above	13	4.3
<b>Total during COVID-19</b>	<b>302</b>	<b>100.0</b>

## Coping Strategies after COVID-19

Strategy	Frequency	Percentage
borrow from friends and family	260	86.1
take bank loan	7	2.3
buy goods on credit	11	3.6
sell asset(s) to raise fund	17	5.6
use savings	7	2.3
<b>Total after COVID-19</b>	<b>302</b>	<b>100.0</b>

**Source: Fieldwork, 2023**

Coping strategies adopted during COVID-19 by men own businesses presented in Table 15 reveals that 25.2% of the men-owned businesses changed their management strategies in response to the COVID-19 pandemic. This indicates that a considerable number of men owned business recognized the need to modify their approach to effectively mitigate the challenges brought about by the crisis in the area. Furthermore, 22.8% of the men owned businesses altered their business strategies to cope with the pandemic period. This demonstrate the proactive nature of men entrepreneurs in finding innovative solutions to mitigate the adverse effects of this crisis. Additionally, 10.9% of the men-owned businesses adopted improved method of delivery and distribution. This highlights the importance of adopting to changes in consumer behaviour and leveraging digital technologies to sustain business operations even under challenges.

Furthermore, 10.6% of the men-owned businesses focused on improving existing goods and services. This demonstrates their commitment to enhancing customer value and maintaining competitiveness during challenging times, whereas, 9.3% of the total men-owned businesses introduced new commodities to their product offerings. This indicates a willingness to explore new market opportunities and diversify revenue streams. The findings of this study highlight the adoptability and resilience of men owned businesses during the COVID-19 pandemic. The significant percentage of men entrepreneurs who changed their management and business strategies indicates their ability to respond effectively to crisis situations and provide insights that can inform policy initiatives and support programs for men businesses.

Coping strategies adopted after COVID-19 lockdown shows that majority of men-owned businesses, accounting for 86.1% relied on borrowing from friends and family to recover from the adverse effects of the COVID-19 pandemic. This observation aligns with a study conducted by the National Men Business Council (NMBC) in 2020, which revealed that men-owned businesses were particularly susceptible to the economic impact of the pandemic. The study further emphasized that many men entrepreneurs sought financial assistance from their social networks, emphasizing the crucial role that social connections can play in supporting entrepreneurs during times of economic shock caused by pandemic (NMBC, 2020).

### Conclusion

The findings from this study can contribute to the development of targeted policies, initiatives, and support systems that address the unique challenges and opportunities faced by men-owned businesses in the region. The COVID-19 lockdown has had a significant impact on the men-owned businesses in Bokokos Local Government Area of Plateau State, Nigeria, based on the findings in tables 9,10,12,13,14 and 15 on finical support schemes, tax relive digital training and micro credit. The lockdown measures implemented to curb the spread of the virus have resulted in various challenges and setback for men entrepreneurs, affecting their economic stability, access to resources, and overall business operations. During the lockdown, many men-owned businesses had to temporarily close down or reduce their operations, leading to a declined in revenue and profit generation. The restrictions on movement and closure of

essential and non-essential businesses limited their ability to generate income and serve customer efficient and effectively.

### **Recommendations**

Based on the findings, it is recommended that the stakeholders, private organizations, and government should help mitigate the negative impact of COVID-19 lockdown on men and women owned businesses in Bokokos LGA, through empowering them to rebuild and contribute to the local economy's recovery which includes:

1. empowering the men own-businesses
2. Provide education to the community.
3. Enforcing laws and order to the men own-business.
4. Provide security to the men own business.
5. Encouraging men and women participation in businesses
6. Provide accessibility to the men own businesses to improve on the lost.

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