



Analysing The Socio-Economic Impacts Of Covid-19 On Small And Medium Enterprise Hotels In Lagos, Nigeria

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Abstract

In 2019 the world was hit by a deadly pandemic of Coronavirus known as COVID-19 which spread to all nations putting lives in danger. To contain the virus, countries of the world responded with strict regulations of people and businesses. Applying qualitative research method and utilising purposive sampling, this research used a semi-structured interview approach on owner/managers of SME hotels across Lagos state. Data was thematically analysed and findings revealed that COVID-19 had a devastating economic impact on SME hotels in Lagos Nigeria to include hotel shut downs, mass booking cancellations, loss of business and revenue, bankruptcies and business collapse, empty rooms, unavoidable fixed expense payments, erosion of savings and investment and lack of government support.

Key words: UK, Nigeria, Tourism, SME, COVID-19,

INTRODUCTION

Tourism is a powerful economic and social force involving movement of people from one place to another if its capacities are not curtailed through market forces (Higgins-Desbiolles, 2006). According to WTTC (2020), Travel and Tourism is one of the largest sectors steering socio-economic growth in the world creating employment to drive prosperity in society. It is one of the most important industries shaping the world yet also extremely vulnerable and susceptible to world disasters and crisis (Hosie and Pforr, 2016). Hospitality on the other hand refers to a host welcoming, receiving and catering to the needs of guest who are temporarily away from home (Dittmer, 2002). This makes tourism and hospitality extremely sensitive industry where the occurrence of COVID-19 presents example of natural disaster shattering the global industry (Zhong et al., 2021). The outbreak of COVID-19 is a worldwide health challenge infecting more than 46 million people with about 1.2 million deaths as at 31st October, 2020 (Sharma et al., 2021). As noted by the United Nations Framework Report (2020), COVID-19 is recognised as one of the most serious pandemics experienced in the world causing crisis across the globe leading to world economy being plunged into recession and creating historical levels of unemployment due to restrictions on free movement. The restriction on movement, services and goods caused great losses in business such as entertainment, tourism, hospitality and sports.

RATIONALE

According to WTTC (2021), the travels restrictions caused by COVID-19 led to losses of nearly USD 4.5 trillion in Travel and Tourism sector creating a decline to GDP by 49.1% in 2019 when compared to USD 4.7 trillion in 2020, causing a 3.7% GDP decline in the world economy. Globally, SMEs experience high levels of disruption to their businesses as they seek ways to survive COVID-19 especially for hospitality, tourism and food businesses (Bularafa and Adamu, 2021). SMEs were not ready for the pandemic and had no precautionary measures for emergencies except for the bigger businesses (Rebmann et al., 2013). While the world faces an unparalleled challenge with the threat from COVID-19 (WTTC, 2020), SMEs in Nigeria stand a bigger risk of surviving the devastating effects of the virus. Large sections of Nigerian population were affected as SMEs are the main employers with 141.1 million people employed across the country making more than 70% of the working-class population (ILO, 2017). Studies on COVID-19 have been carried in Nigeria but in other industries while for tourism, studies have been carried out in other states but not Lagos state (Ozili, 2020). This research aims to fill the gaps in knowledge on SME hospitality sector in Lagos while analysing its challenges and potential socio-economic impact on the industry. With this consideration therefore, the rational of this research is to investigate the impact of COVID-19 on SME hotels in Lagos Nigeria.

AIMS AND OBJECTIVES

This research aims to analyse the economic and social impact of COVID-19 on SME hotels in Lagos, Nigeria and will make recommendations for use with future pandemics.

The Objectives are:

1. Critical assessment of the economic impact of Covid-19 on SME hotels in Lagos, Nigeria.
2. Critical assessment of the social impact of Covid-19 on SME hotels in Lagos, Nigeria.
3. Provide recommendations for survival strategies for SME hotels to adopt for future pandemics.

LITERATURE REVIEW

TOURISM

Travel can be traced as far back as Egyptian and Babylonian empires over 3000 years ago (Holloway and Humphreys, 2019). Tourism concept according to UNWTO (1991 cited in Beech *et al.*, 2006) refers to people's actions of travelling outside of their usual residence for a specific time and not for employment. Without a doubt, tourism is one of the important forces shaping the world as people travel globally (Higgins-Desbiolles, 2006). Tourism however, has positive and negative impacts among which are economic and social impacts. UNWTO (2019) notes that tourism is of great importance to countries as it is one of the largest global export earners providing foreign exchange and employment. Consequently WTTC (2018 cited on GTP.gr, 2019) confirmed world tourism grew by 3.9% employing 319 million people, and contributing \$8.8 trillion to global economy in 2018 (see Figure 1).

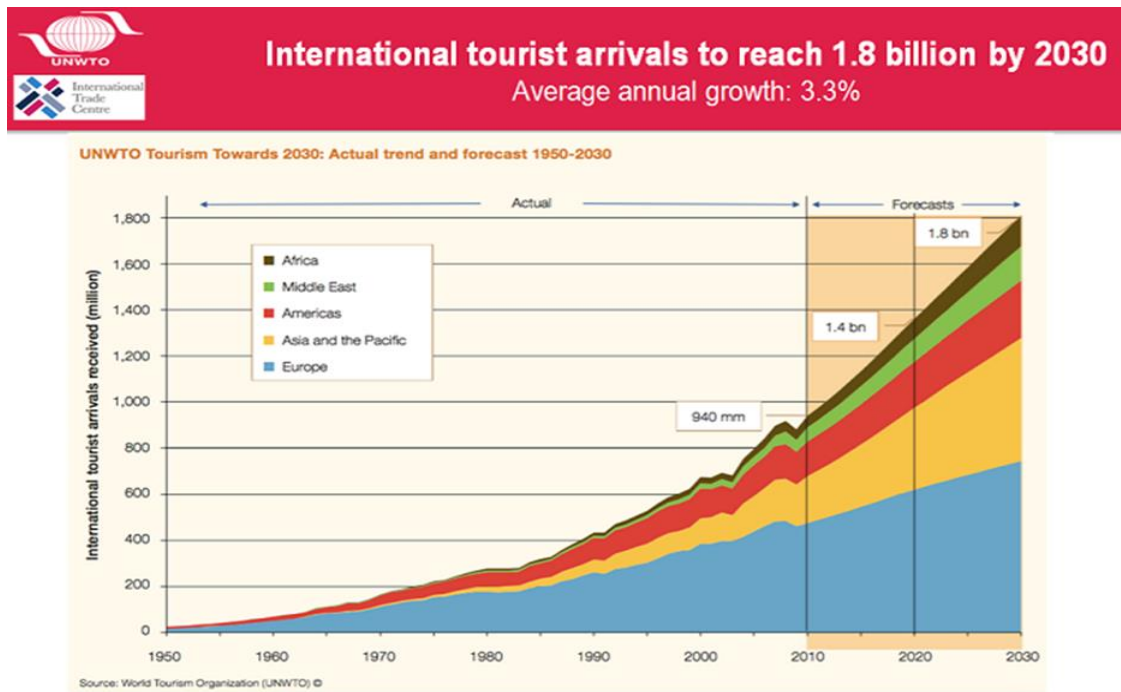
Figure: 1 - Travel and Tourism Global Economic Contribution (2018)



Source: GTP.gr (Greek Travel Pages) headlines (2019)

As a global industry, tourism has rapidly grown with 1.8 billion travels forecast by 2030 UNWTO (2017 cited in Holloways and Humphreys, 2019) as shown in Figure 2.

Figure 2: Tourism Forecast to 1.8 billion by 2030

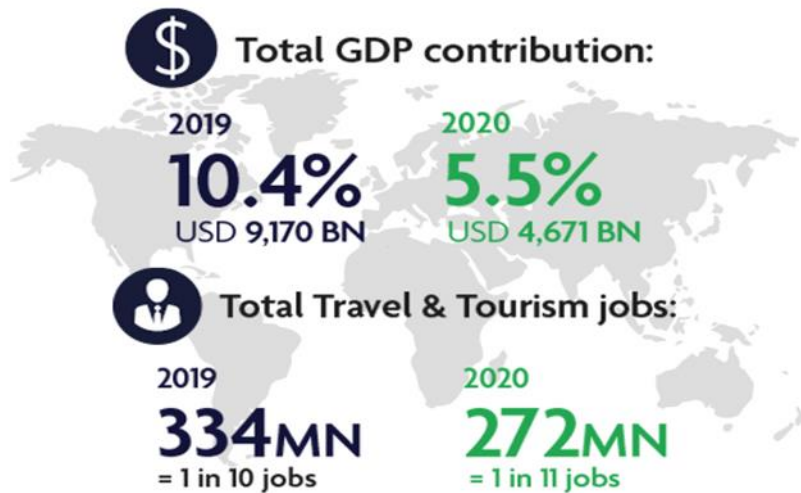


Source: UNWTO (2017)

HOSPITALITY

The Joint Hospitality Industry Congress (1996 cited in Lashley and Morrison, 2013) defines hospitality as providing beverages, food, and accommodation to people away from regular place of residence. As noted by Hole and Snehal (2019), the progress of hospitality industry is mainly based on tourism with the movement of people seeking a place to lodge and refresh. Subsequently, in every tourism economy, hotel business forms a major part of the infrastructure (Blagoev *et al.*, 2019). Consequently in 2019, Travel & Tourism contributed 10.4% of world GDP (USD 9.2 trillion), provided 10.6% of all jobs (334 million), and created 1 in 4 new jobs around the world (WTTC, 2021) as shown in Figure 3.

Figure 3: Total Tourism GDP Contribution in 2020



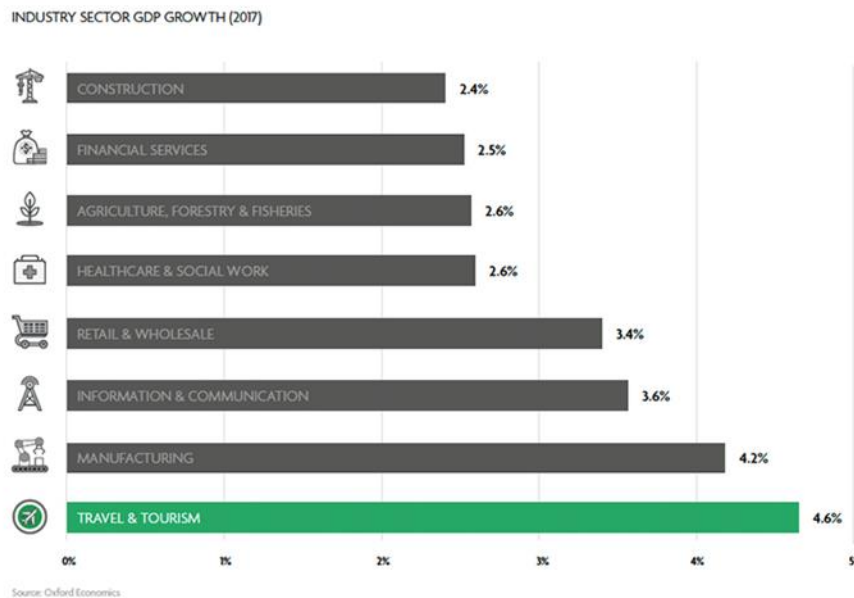
Source: WTTC (2020)

As Blagoev *et al.* (2019) notes, hotel businesses form the main part of hospitality industry where low-quality service and insufficient hotel rooms affect tourist flow and tourism development in a destination.

FACTORS INFLUENCING TOURISM AND HOSPITALITY DEVELOPMENT

Tourism and hospitality industry are major contributors in global development. As shown in Figure 4, travel and tourism outpaced global economy in 2017. According to WTTC (2018), the year became one of the robust years of GDP growth with strong worldwide consumer spending giving the industry a growth that outpaced the world economy for seven years successively.

Figure 4. Industry Sector GDP Growth (2017)



Source: WTTC (2017)

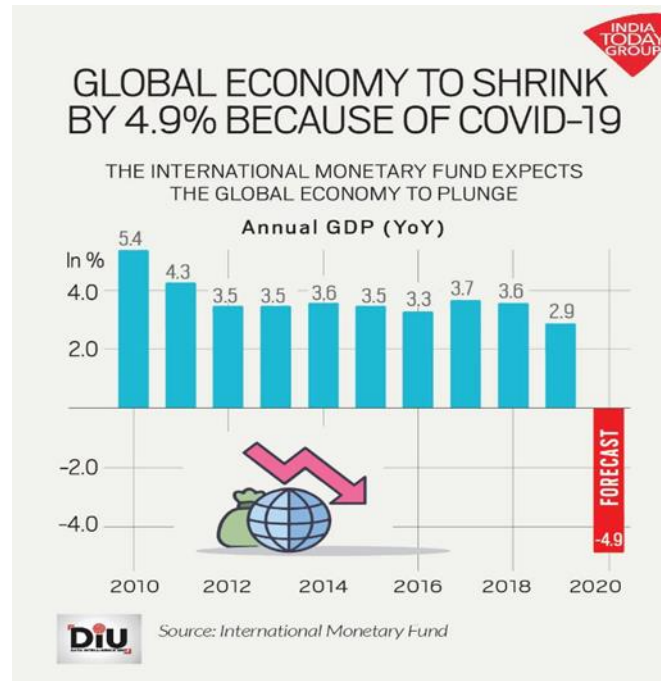
Despite the positive impacts of tourism, there are trends that limit its capacity to fulfil its potentials such as the industry's vulnerability and susceptibility to world disasters and crisis (Hosie and Pforr, 2016). The industry's success and failures are influenced by various factors such as - the environment, political issues, terrorism, recessions, earthquakes, health threats etc (Ritchie, 2009). This makes tourism a sensitive industry where the current occurrence of COVID-19 presents an example of natural disaster shattering the global industry (Zhong *et al.*, 2021). Like other countries across the world, Nigeria and her citizens are no exception to the unprecedented current challenges of COVID-19 (Aladejebi, 2020).

COVID-19 PANDEMIC AND ITS IMPACTS

According to Mishra *et al.* (2020) COVID-19 is a respiratory tract disease that damages not only the tissues of lungs, but also might affect other respiratory organs. It is a transmittable disease produced by SARS-CoV-2 virus (WHO, 2021) where the virus spread is common in plasma breathing tract infections and may also occur through blood transfusions (Sharma *et al.*, 2020). WHO (2021) notes infected people experience slight respiratory illness which may improve without needing specific treatment while in some instances, infected persons become extremely ill and need medical attention. United Nations Framework Report (2020), also noted COVID-19 as one of the most serious disasters the world has experienced with global crisis and plunging the

world into economic recession (see Figure 5) and causing historical unemployment, restrictions on people’s movement and high levels of deprivation.

Figure 5: Global Economy Shrinks By 4.9% Because Of Covid-19



Source: IMF (2020)

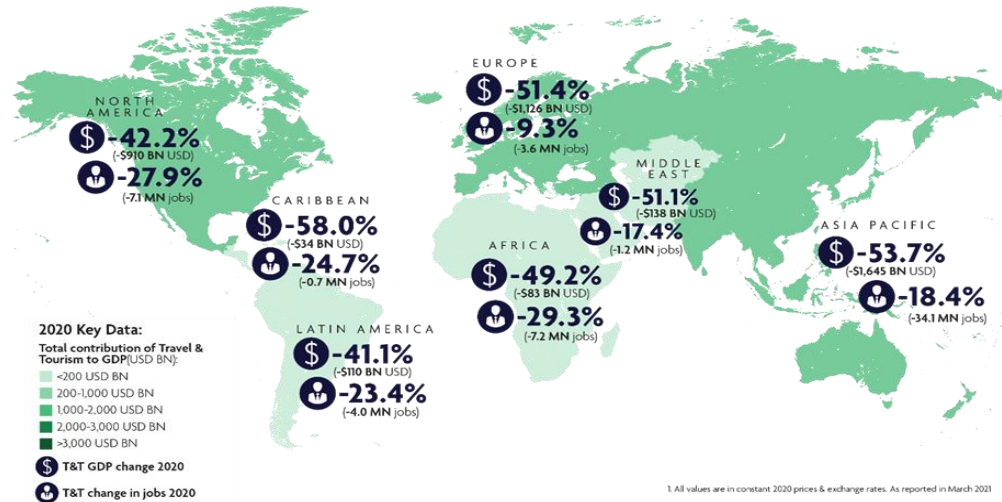
As at March 2020, when WHO (2020) confirmed COVID-19 a global pandemic, several countries declared state of emergencies and global lockdown (New Scientist, 2021). COVID-19 had put world policymakers and institutions under pressure, resulting in several extenuating initiatives by global Government agencies to fight the negative socio-economic impacts on businesses and households (KPMG, 2020). The government initiatives brought world economies to its knees and in a short period, the outbreak created a huge international social and economic impact on tourism industry due to the reduction of movement (Aduhene and Osei-Assibey, 2021).

ECONOMIC IMPACT OF COVID-19

According to Fletcher *et al.* (2017), economic benefit is the main focus for development where foreign exchange earnings, job creations and income generation are motivations. Aladejebi (2020) notes the world economy was expected to have economic losses through three main channels: financial market, world demand and supply chain which negatively impacted international trade, businesses and household consumption. The restriction forced on movement of people in most

countries contributed to losses for travels, events, aviation, entertainment, sports, and hospitality industry. WTTC (2021) and IMF (2020) reports economic impact of COVID-19 on global tourism with negative numbers for jobs and income as shown in Figure 6.

Figure 6: Travel and Tourism Economic impact 2020



Source: WTTC (2020)

When countries chose to lockdown, it caused 3 billion people to stay at home across the world (Business insider, 2020). With restricted movements and people unable to travel, it resulted to economic meltdown from closed factories and offices. In its annual report of over 30 years, WTTC (2021) reveals the economic impact of COVID-19 on the industry goes beyond direct GDP impacts and employment; but includes losses through indirect gains which had spread through the entire supply chain linkages and ecosystem to other sectors. Due to COVID-19 and its ongoing restrictions for travels, the industry suffered losses of about USD 4.5 trillion, with its GDP contribution falling by 49.1% when compared to 2019 to a range of USD 4.7 trillion in 2020; displaying a 3.7% GDP decline in the world economy (WTTC, 2020) seen in Figure 7.

Figure 7: Global Travel & Tourism Suffers A Loss Of Almost US\$4.5 Trillion In 2020

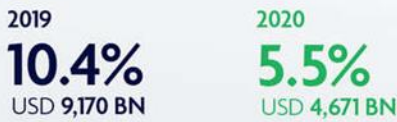


TRAVEL & TOURISM: ECONOMIC IMPACT 2021¹



GLOBAL DATA

\$ Total GDP contribution:



Total Travel & Tourism GDP change in 2020:



👤 Total Travel & Tourism jobs:



1 in 4 net new jobs were created by Travel & Tourism during 2014-2019



Change in jobs in 2020²



\$ Leisure vs Business Spending:



\$ Domestic vs International Spending:



1 This data includes the direct, indirect, and induced impact of Travel & Tourism. Source: WTTC and Oxford Economics. All values are in constant 2020 prices & exchange rates. As reported in March 2021
2 Where countries or regions have implemented job support schemes and supported jobs are still recorded as employment by national statistical authorities, job losses exclude those supported jobs (where known).

Source: WTTC (2020)

SOCIAL IMPACT OF COVID-19

Tourism also contributes to greater social understanding of societies where with tourist arrivals comes opportunities and problems (Holloway and Humphreys, 2019). According to WTTC (2021) tourism enables social development and positive social impact through job creation, alleviating poverty, driving prosperity, offering special opportunities to women and youths. In response to the immediate health consequences and containment of COVID-19, a lockdown system involving

strict social distancing, business premises closures, work from home etc were put in place to stop the virus transmission (Pereznieto and Oehler, 2021). The mobility restrictions, contributed to about 62 million job losses, leaving only 272 million tourism and hospitality jobs worldwide (WTTC, 2021) see Figure 7 above. On the contrary however, the pandemic offered opportunities to think development and growth for stronger, more inclusive greener economies when they are rebuilt (Pereznieto and Oehler, 2021). In a report according to Deloitte Access Economics (2020) while physical social connections had declined, it witnessed social connections with adoption of new technologies and innovation on an unprecedented level. Consequently, there has been a rise in internet and social media use during the lockdown (Donthum and Gustafsson, 2020).

SMALL AND MEDIUM ENTERPRISES (SMEs)

According to OECD (2000), SMEs are independent, non-subsidary businesses employing from 250 to 500 staff depending on the country. Small businesses work with less than 50 staff and micro-businesses work with 5 - 10 staff. Other criteria in considering SMEs are financial assets and balance sheet valuation. SMEs are the main drivers in the growth of an economy by providing global employment prospects (Elimam, 2017). Accordingly, OECD (2000) notes SMEs contribute over 95% of businesses and 60%-70% of jobs thereby providing a great share of employment in OECD countries. World Bank (2021) maintains SMEs contribute important roles in various economies, especially in emerging countries where most official employments are created by SMEs, producing 7 out of every 10 jobs. According to OECD (2020) the negative effects caused by COVID-19 on SMEs include among others - cash flow problems, disruptions of supply chains, weakened request for imported goods and services, increased danger aversion in financial markets and inability to meet delivery dates. Some SMEs may not be able to survive beyond one month due to cashflow problems caused by COVID-19 lockdown (Farrel and Wheat, 2016).

SMEs IN NIGERIA

The Micro, Small and Medium Enterprises (MSME) sector is the engine for growth contributing to job creation, export and development of Nigeria (PwC, 2020). No doubt, MSME sector is fundamental to Nigeria's socio-economic transformation including industrial development while creating employment and reducing poverty (SMEDAN/NBS, 2017). Nigeria's SMEs provides nearly 50% of the economy's GDP and is responsible for over 80% of jobs in the country (SMEDAN/ NBS, 2017). According to PwC (2020), initial start-up capital for Nigerian micro enterprise is less than fifty thousand Naira and 68.35% of businesses in Nigeria fall within this category. In Nigeria, micro businesses employ 1-9 persons; while small businesses employ 10-49 persons and medium enterprises employs 50-199 persons (PwC, 2020). According to SMEDAN report (2017), the total number of people employed by the MSME sector as at December, 2013 is 59,741,211, with a representation of 84.02% of the total labour force. The sector has provided immensely to the creation of prosperity and enhanced social-economic growth of Nigeria.

SME HOTELS IN NIGERIA

Tourism and hospitality sector is predicted to have contributed a total of 48.96% variation in real gross domestic product (RGDP) between 1981 and 2017 in Nigeria (Omodero, 2019). The hospitality industry in Nigeria provided about 4.8% to Nigeria's total national output (GDP) and employed about 1.6% of Nigerians in the year 2016 (Kushal, 2017). Domestic tourism is the key earner in the sector in Nigeria with 97% tourism spending in 2017 where the industry accounts for about 5% of GDP in Nigeria (PwC, 2017). Statista, (2021) notes available hotel rooms in Nigeria - 2013-2023 will rise whereas at 2018, number of available hotel rooms was 9,900 as seen in the Figure 8.

Figure 8: Number Of Available Hotel Rooms In Nigeria From 2013 to 2023



Source: Statista (2021)

PwC (2017) report highlights that with an improved economy, there will be gains in 2021-22, with an occupancy rate averaging 50% and increased revenue of 11.7% from 45.2% in 2017 with revenue of 4.8%.



SME HOTELS IN LAGOS NIGERIA

With estimated 21 million population, Lagos is the commercial and industrial heartbeat of Nigeria and one of Africa's fastest growing cities (World Population Review, 2021). According to Statista (2021), the forecast tourism employment in Lagos State for 2026 is approximately 134 thousand while forecast of direct tourism input to Nigerian GDP for 2026 is approximately USD\$3.4 billion. Lagos is a city on the move and its hospitality industry is moving with the city (Omogunloye and Ayani, 2012) where accordingly, the success of Lagos tourism and hospitality will depend on its ability to sufficiently develop, manage and market its activities and facilities. There is no dedicated database for Lagos hotels records and there are varied numbers in each local council.

COVID-19 IN NIGERIA

Covid-19 was discovered first in Nigeria on 27th February, 2020 (NCDC, 2020 cited in Bularafa and Adamu, 2021) and as at 28th July, 2020 a total of 41,804 cases had been reported of which 868 deaths were recorded and 18,704 people discharged. To stop the spread of the disease, the Nigerian government restricted the movement of goods, services and people. The lockdown affected the purchasing power of customers resulting in percentage fall from 59.2% to 41.1% between January to June 2020 which affected the SME sector (CBN, 2020). Statistics showed there was a rising trend in unemployment in Nigeria from 23.1% to 33.5% in 2019 and 2020 consecutively based on COVID-19 lifting unemployment to about 39.5 million people (NBS, 2020 cited in Andam *et al.*, 2020). Consequently, unemployment rate caused poverty increase during lockdown period from 43.5% to 52.2% showing 17 million extra people falling under the poverty limit in addition to already recorded 100 million people in poverty (Andam *et al.*, 2020).

METHODOLOGY

This research is aimed at exploring the socio-economic impacts of COVID-19 pandemic on SME hotels in Lagos, Nigeria and will utilise owner-managers opinions and thoughts to bring out understanding of their ways of thinking and acting. Altinay *et al.* (2015) notes two main research philosophies – positivism and interpretivism. For considerations of the hotel owner-manager's world to be seen from multiple realities this research is best suited for the interpretivist approach (Saunders *et al.*, 2016) as different from positivists approach. Interpretivism does not use scientific methods rather it is subjective and reality differs from person to person as is the case in this research (Flick, 2014). Altinay *et al.* (2015) explains that interpretivist philosophy develops ideas through induction from data where this research uses data collected from hotel managers to analyse the impact of COVID-19 on the SME hotels in Lagos Nigeria. Some advantages suggests that the researcher being part of the process, connects a cause-and-effect link in the social world while the disadvantages among others are that this approach is more time consuming with data collected over a long period of time for analysis and also requiring a small sample size with the risk of no useful data pattern (Altinay *et al.*, 2015; Blumberg *et al.*, 2014).

QUALITATIVE RESEARCH

This project utilised a qualitative approach, arguing it was the most appropriate method aimed at interpreting and understanding owner-managers experiences. Qualitative research focuses on probing emotions and experiences thereby encouraging informants to discuss thoughts of importance from their own perspective rather than pre-conceived idea by the researcher as with quantitative research (Altinay *et al.*, 2015). Quantitative approach would not have been adequate for the desired outcomes as collecting numerical data would not have allowed the researcher to review individual owner-manager's meanings and experiences needed for the nature of this research. Drawbacks of qualitative research according to Hennink *et al.* (2020) suggests that the researcher being the main source of data collection may be subjective and biased in understanding of the social world.

TELEPHONE INTERVIEWS

The recruitment process was planned into stages. Stage one was online search with travel websites where Google (Google.com, 2021) travels showed 2,756 hotels. Sample SME hotels were selected based on 3- and 4-star hotels. Initial introduction letters were sent to the 40 hotels by email. The letter introduced the research project and requested interviews while explaining importance of confidentiality. A total of 5 positive responses were received while 30 emails were returned based on wrong addresses and 5 emails were ignored.

Second stage used WhatsApp contacts from websites of the listed 40 hotels. A total of 20 hotels were contacted with same message requesting interview appointment with hotel owner/managers. Total of 5 positive responses were received from WhatsApp making a total of 10 positive responses. Appointments were booked with the 10 contacts – and subsequently 2 extra contacts were received from the interviewed managers using the snowball sampling technique where according to Bryman *et al.* (2018), is useful when the researcher is not sure of the population. All interviews were conducted between 23 November and 7 December 2021 and lasted between 25 to 35 minutes. A total of 12 participants were interviewed for this study. (See Table 1) for information.

Table 1 – Structure of SME participant hotels in Lagos, Nigeria

Interviewee No.	Designation	Number of Rooms	Number of staff	No. of years in business
1	Owner	60	48	20
2	Manager	92	45	25
3	Manager	10	12	15
4	Owner	50	45	10
5	Manager	40	30	15
6	Manager	45	30	15
7	Owner	70	50	20
8	Manager	55	30	26
9	Manager	65	50	20
10	Manager	25	24	10
11	Manager	40	30	17
12	Manager	65	45	20

Designed by Researcher

According to Saunders *et al.* (2009) after data collection, it needs to be transcribed and analysed to create theory for qualitative research. Collected data in this research was analysed with the use of the thematic approach. Thematic analysis identifies common recurrences in collected data and summarises views from the informants in the semi-structured interviews (Attride-Stirling, 2001). This means extracting similar themes where Bryman and Burgess (1994) suggest factors to use are the frequency of certain words, phrases and sentences which indicate a theme. Firstly, interviews were transcribed with Microsoft Word document and categorised according to different themes where the semi-structured interview questions had been divided according to themes (see Table 2).

The themes were noted according to the questions already categorised accordingly. An understanding of the themes was achieved while setting the questions and from reading the data several times to provide an overall scheme summing up the analysis of the socio-economic impact of COVID-19 that emerged from the data.

DISCUSSION AND RESULTS

Saunders *et al.* (2016) states that qualitative data analysis is like putting together a jigsaw puzzle where the pieces represent the data. The relationship between the pieces of data help researchers to present the picture as the understanding of what the data is telling. The collected data was organised and analysed according to recurrent themes. The research objectives created the guide in setting the semi-structured interview questions which were classed into categories that generated the themes as below.

SME CLASSIFICATION (DEMOGRAPHY)

This theme is aimed at establishing the classification of SME hotels in Lagos Nigeria. The data shows that the participants have different backgrounds with number of rooms, years in business, staff numbers etc. Of the twelve hotels interviewed, the staff varied from 20 to 50. Start-up investments ranged from 300 million Naira to 850 million Naira excluding land - See Table 3 for detailed summary of participants' background.

Table 3 – Detailed Summary of Interviewee SME hotels in Lagos, Nigeria

Interview-ee No.	Designation	Number of Rooms	Number of staff	No. of years in business	Investment excluding land (=N= million)	Designated Location in Lagos
1	Owner	60	48	10	850	Ikeja
2	Manager	41	40	10	300	Surulere
3	Manager	31	20	5	700	Lekki
4	Owner	50	45	20	750	Lekki
5	Manager	40	30	15	750	Victoria Island
6	Manager	45	30	17	400	Surulere
7	Owner	70	50	20	850	Ikoyi
8	Manager	55	30	26	200	Ajao Estate
9	Manager	65	50	20	700	Victoria Island
10	Manager	25	24	15	500	Apapa
11	Manager	40	30	15	500	Ikeja
12	Manager	65	45	20	400	Apapa

Designed by Researcher

From Table 3, number of rooms ranged from 25 to 70. Out of the 12 participants interviewed, 3 were hotel owners while the rest were managers. The participants locations in Lagos were varied as seen in Table 3.

ECONOMIC IMPACT

In this theme, there were series of categories that emerged from the respondents as follows: COVID-19 impacted SME hotels in Lagos with **business shut down** as 12 out of the 12 participants reiterated the same experience with varied timelines. The shutdown led to business stoppage and major negative economic impacts for the SME hotels.

It became a major issue in March 2020 as it started raging and eventually Government shut down the hotels. Prior to this time, when we realised that COVID-19 was becoming an issue, we had started slowing down in our activities at this point...Eventually we then shut down the hotel for 3 – 4 months...

Interviewee 1.

Loss of customers, business, earnings and income. When the hotels were shut down, SME hotels suffered great economic losses as stated by all participants. Some of the participants recall the following:

This was a complete lock down on all our economic activities. We could not welcome new customers into the hotel so all our financial activities of receiving money was stopped.

Interviewee 5

It was total lockdown and all the staff were asked to stay at home. At this stage there was no financial inflow. We still had fixed cost for example NEPA electricity bill ...

Interviewee 2

We had to try and keep our business afloat in the heat of a very difficult time. We had our source of income cut away from us. The hotel was losing a lot of money and no new money was coming in.

Interviewee 6.

Depletion of savings and investments. When the hotels were confronted with loss of business, earnings and income due to COVID-19 and subsequent shut down, SME hotels in Lagos sought ways to stay afloat financially by dipping into their business savings and investments. This was confirmed by all the respondents.

We had to rely on our business savings and investments. There was no bank willing to negotiate loans at this stage since nobody knew how long the pandemic will last.

Interviewee 3.

We had to return the money of prepaid customers, dipped into our reserves and now we had nobody to turn to for help.

Interviewee 4

In Nigeria, we had no choice but to find our own way and this was only to depend on savings which we had put aside over the years.

Interviewee 10

COVID-19 caused **financial difficulties** for SME hotels in Lagos as due to loss of business and earnings, the hotels continued to maintain their fixed overhead expenses in order to remain in business. This caused difficult financial period for all of the participants, leading to high debts,

business breakdown and bankruptcies for some of the businesses. Participants 1 – 8 noted that they struggled to cope while 9 and 10 know of hotels that lost their business during COVID-19 and participants 11 and 12 amassed high debts in the period.

This was the worst time I have experienced since running this business. We were spending money on staff who were not working because we know they too had nowhere to turn.

Interviewee 4

Due to complete lock down on all our economic activities. We could not welcome new customers into the hotel so all our financial activities of receiving money was stopped. Our bills did not change even if we were locked down.

Interviewee 5

The small businesses in this country struggled to survive and I know so many that could not cope and, in the end, lost their businesses.

Interviewee 10

We focused on paying our electricity bills, water, security and general maintenance of our facilities as these were priorities for us. In the end we amassed a lot of debt.

Interviewee 12

MASS JOB LAYOFFS / STAFF EMPLOYABILITY

Most participants confirmed being put in a situation of undertaking mass job layoff in their business. The data showed six out of twelve respondents could not afford to pay their staff during the period and completely laid them off. Out of the remaining 6 respondents, 1 respondent paid the staff salary throughout and also increased their salary when they resumed. 2 respondents paid for 2 months and laid their staff off for the remaining month, while the remaining 3 respondents paid 1 full month and half for the second month while letting them go for the remaining months. This pushed already deteriorated job strapped country like Nigeria into further brink of unemployment crisis.

Unfortunately, we could not help our staff as there was not enough money to pay them. We do not know how our staff coped in this difficult time as we too were also struggling to survive...

Interviewee 7

Unfortunately, we could not help them as we did not have the money to maintain their salaries while they were not working...

Interviewee 8

Interviewee 1 covered all the staff salaries for the period and increased their salaries when they returned to work.

In our hotel, we paid all our staff throughout the lockdown in spite of the fact that they were not working.

Interviewee 1

GOVERNMENT SUPPORT

During the pandemic in Nigeria, the participants did not receive financial support from the government. Out of the twelve participants, all the informants had the same report which created varied financial difficulties for the businesses.

Unfortunately, the government did not support our businesses. All the hotel managers I know confess to not receiving any support from the government. The Nigerian government is a disgrace as they did not support the businesses rather, they planned more stringent efforts to stagnate our survival with more taxes.

Interviewee 8

The Nigerian government did not support us. They refused to offer us any financial incentive or support so we had to deal with our difficult times on our own.

Interviewee 9

This was the biggest shock of the COVID-19 lockdown as the Nigerian government did not support the people financially. How do you tell people to sit at home and do nothing, cut out their source of income and then give them nothing to rely on?

Interviewee 10

SOCIAL IMPACT

All the participants in the study agreed that COVID-19 affected the social side of their business negatively. The degree to which it affected individual business however varied according to participants. The categories identified was that COVID-19:

Created **fear of human interaction** in their business. The 12 informants agreed on COVID-19 causing fear of interaction in their business.

The social impact of COVID-19 on our business is that it stopped customers from freely walking into our premises to seek our services.

Interviewee 9

Socially, we were made to lockdown and stop interactions with our customers. Socially we stopped relating to our customers as everyone was asked to isolate and stay at home. Socially we stopped all our business of hall renting as we could not allow anything that created meeting and creation of crowds in our premises.

Interviewee 6

COVID-19 impact on social interactions contributed to **stoppage of large gatherings** and parties. In a country as Nigeria where culturally people enjoy parties, the concerns about infection and contamination stopped large gatherings in hotels. The participants explained how their entertainment business were put to a stop which equally affected their incomes. Out of 12 participants, 8 had to stop their entertainment and hall renting business while the remaining 4 participants had to curtail the number of customers that used the services of their hotel.

Customers had become uncomfortable with interacting with other people as the message was that COVID-19 gets transmitted through crowds. In Nigeria the general public had started being careful of going out to events and intermingling with each other.

Interviewee 12

As a business we were equally concerned with the social interaction of customers as we were not sure how safe our customers were. This created a fear for relationship in an atmosphere that is usually very welcoming and cordial.

Interviewee 2

Too many COVID-19 rules put off most of our customers who then chose to avoid using our services. This was a major social problem and we lost a lot of customers due to the negative customer relationship.

Interviewee 10

The impact of **social distancing** on businesses created mistrust from customers and this led to a social problem to stay away from using the services of hotels. The 12 participants had the same challenges with social distancing as it socially affected their businesses negatively.



When people were asked to keep distances from each other, it was assumed that the next person you are staying away from is a carrier of this disease. When we resumed business after lockdown, and the government asked us to mark the floors to guide customers, it was difficult for our customers to obey this rule.

Interviewee 10

Social distancing in addition to the other measures created mistrust and fear in our business. When customers are asked to social distance and follow the floor markings in our premises, they feel very uncomfortable.

Interviewee 11

So many of our customers complained about the treatment and said it made them feel dehumanised. Most customers avoided hotels until things got better and got respectful treatment.

Interviewee 8

FINDINGS AND DISCUSSIONS

The articulation of participants experiences was developed into themes and analysed for common patterns with the research objectives. This section discusses the findings with the themes while addressing the objectives of the research:

1. Critical assessment of the economic impact of Covid-19 pandemic on SME hotels in Lagos, Nigeria.
2. Critical assessment of the social impact of Covid-19 pandemic on SME hotels in Lagos, Nigeria.
3. Provide recommendations for future survival strategies for SME hotels to adopt for future pandemics.

The two major themes correlating with this research objectives are the economic and social impacts of COVID-19 on SME hotels in Lagos further discussed here as was already noted with excerpts from respondents in Findings and Discussions section.

ECONOMIC IMPACT

Regarding the economic impact, in line with the World Bank (2021), all participants confirmed that they experienced serious negative economic impact of COVID-19 in their hotels. Some of the impacts they reported include hotel shut down, mass booking cancellations, loss of business, revenue and income, bankruptcies and business collapse, empty rooms, unavoidable fixed expense payments, erosion of savings and investment and lack of government support among others.

HOTEL SHUT DOWN

COVID-19 disrupted the businesses in the hotel of all the participants and led to the hotels being shut down. All the informants said similar things with Interviewee 1 noted here “*when guests checked out, we stopped accepting new clients....* This was also found with Interviewee 4 who states *When government asked us to lock down the hotels, we completely locked down at the beginning of the crisis.* The studies of Nhamo *et al.* (2020) confirms COVID-19 had a devastating effect on the hotel sector leading to among others, booking cancellations, hotel closures and vacant rooms causing hotel business slump.

LOSS OF REVENUE

Faulkner (2001) observed that crises create uncertain environments that negatively impact the flow of functions and activities of companies and jeopardize their existence. From all the participant’s

views, COVID-19 devastated their economic positions by negatively affecting their incomes. Interviewee 6 explained “*We returned all pre-payments to customers and stopped all new transactions to the business.*” Basnyat and Sharma (2021) notes COVID-19 crisis created a weak economic condition posing a threat to the survival of hotels especially causing them loss of business. Interviewee 8 explained this “*There were so many challenges with COVID-19 and the worst for us was the financial challenge...* A study by Tunio *et al*, (2021) confirmed COVID-19 forced various negative impacts on hotels where the immediate impact was loss of income caused by unplanned business disruptions and terminations due to the lockdown orders imposed by the government.

EROSION OF SAVINGS AND INVESTMENTS

Interviewees 1 to 10 reported that COVID-19 pandemic crisis threatened their savings and investments by forcing them to pay for fixed expenses they did not use. Interviewee 10 recalled “*In Nigeria, we had no choice but to find our own way and this was only to depend on savings which we had put aside over the years.* A study on the impact of COVID-19 on SME hotels in Sri Lanka revealed that the high economic cost included erosion on savings, difficulties in paying back loans /interest and problems with utility bills and payroll etc (Robinson and Kengatharan, 2020). Interviewee 11 and 12 recalled amassing debts with Interviewee 12 explaining “*We relied on our savings which ran out fast without new income coming into the business.*”

PAYING UNAVOIDABLE FIXED EXPENSES

The 12 participants confirmed they had problems paying fixed cost which they no longer used as their hotels were locked down. Interviewee 11 reports “*We had fixed expenses and bills that we had no money to take care of.* The report on the impact of COVID-19 on SME hotels in Sri Lanka (Robinson and Kengatharan, 2020) confirmed operators had to deal with unavoidable recurring expenses including fixed cost that further deteriorated their business and hopes of sustaining the business. Interviewee 12 clarified. “*Bills were coming in but there was no money to take care of them.*”

LACK OF GOVERNMENT SUPPORT

The findings showed that all participants were frustrated by the lack of support from the government. Interview 12 explains “*We had hoped we will get support from the government but they did not provide any form of support to our business.....* According to Basnyat and Sharma, (2021) on a report from Nepal, it showed that the lack of support from the government contributed to increase the vulnerability of failure among SME hotel operators. Interviewee 5 mentioned this “*While the government asked all the hotels and businesses to shut down, they never considered*

that we had responsibilities to take on.” Research by Tunio *et al*, (2021) showed similar situation where also in other developing countries such as Indonesia and Pakistan, the separate governments did not offer any support programmes to the SMEs and they were left to be exposed to the varied challenges.

SOCIAL IMPACTS

All participants interviewed reported COVID-19 severely weakened the social fabrics of their business with impacts to include - fear of human interactions, mistrust of hotel services, mass job layoff, social distancing causing uncomfortable feelings among others.

FEAR OF HUMAN INTERACTIONS AND INFECTION

Fear of the unknown with COVID-19 put hotels on alert of not knowing which customers they were dealing with. All the participants commented on this with various degrees of impact. Interviewees 1 – 5 noted similar experiences with Interviewee 5 explaining “*Socially we lost contact with our customers....*” Tunio *et al*, (2021) in a study of Austria noted the situation created stress for workers who were concerned for their own safety as well as doing their duties. This caused a fear situation. Interviewees 6 – 10 recalled similar experiences with Interviewee 9 narrating “*Socially COVID-19 created health and safety fear in hospitality industry. Employees were worried about their own health while continuing to take on their job. This made it challenging for them to manage work and life balance during the period. Interviewee 11 and 12 recalled similar impacts “Socially we were made to view our customers as enemies with health problems and this created a hostile relationship.”*”

MISTRUST OF HOTEL SERVICES

All the participants noted that COVID-19 created mistrust and lack of confidence with regards to safety among customers and employees. While customers did not feel comfortable in places with crowds, employees were concerned about their personal health dealing with the public. Interviewee 10 explains “*After lockdown was lifted, some people still do not trust the hotel environments with crowds*”. A study by Naumov *et al*, (2020) on Bulgarian tourists showed that tourists lacked confidence in the health and safety practices by hotels in the post COVID-19 period. COVID-19 changed tourists’ behaviours, intentions and perception to visit and also changed the attitude of staff too.

UNCOMFORTABLE FEELINGS WITH SOCIAL DISTANCING

Most participants reported difficulty and challenges in implementing social distancing in their business. As a culture, Nigerians struggle with isolation and social distancing which showed in the difficult time of COVID-19 as expressed by Interviewees 7 – 10 with Interviewee 9 noting

“Customers did not like the feeling of being distanced like a carrier of disease and resisted the order.” A study by Peters (2020) highlights same thoughts noting that informants found it difficult to adopt social distancing forcing them to forgo their long-held culture. Interviewee 6 explains *“Customers felt uncomfortable obeying this rule although they know we did not create the law.”*

MASS JOB LOSSES

COVID-19 resulted to many challenges on SMEs with one of the most difficult as their relationship with their employees. There were mixed reactions from all the participants. One participant maintained staff salary throughout, two informants paid for two months, two informants paid the first month and half salary for the second month and 1 participant paid for 1 month only. The remaining 6 participants let go of their staff immediately lockdown started causing mass job losses as predicted by World Bank (2020 cited in Ogunsanya, 2021) that about 23 million Africans will be at risk of Covid-19 induced poverty pushing the continent into the world’s most impoverished continent. Interviewee 6 – 12 laid off their staff immediately where Interviewee 10 explained *“When we had a general appraisal of our financial situation, we had to let go our staff, as we could not pay them”*.

RECOMMENDATIONS FOR FUTURE SURVIVAL STRATEGIES FOR SME HOTELS TO ADOPT FOR FUTURE PANDEMICS.

COVID-19 attack to the economic life of Nigeria devastated all MSMEs and the threat to the survival of these businesses crippled the population. The following are some recommendations for future pandemics:

- Technology, Internet and Innovation - adapting new technologies in the industry is a necessity towards development and success (Chan *et al.*, 1998). Hjalager (2015) suggest the following: Blogging, social media, E-ticketing, QR code, Online check-ins, Mobile phone, service robots, contactless payments, virtual meetings, self-check-ins, keyless check-in and check-outs, touchless elevators, websites etc. Innovation has the capacity to create added value to consumers and sustainable growth for businesses (Peters and Pikkemaat, 2005). Forbes (2021) notes that hotels that allow guests to be heard, empowered, engaged and excited with latest technology will succeed post COVID-19.
- Government financial support - Nigerian government should put in place a relief fund sector to cater to businesses affected by the pandemic especially for the SME hotels. As noted by Williams (2021) in the developed countries such as the UK, governments offered financial support / furlough to affected businesses and workers which helped SMEs. The USA supported its ailing businesses with relief packages under the CARES Act 2020 for

the sum of \$2.2 trillion to offer liquidity to employees and businesses worst affected (Tunio *et al.*, 2021).

- According to KPMG (2020), SME hotels should include use of staff duty rotation on alternative days and times, use of contract staff without permanent staff commitments, working from home options, revision of variable pay schemes, salary restructuring etc.
- SME hotels should seek available government loans, initiatives, palliative supports, low interest loans etc (Aladejebi, 2020)
- The industry should set a representative body to protect and work for their interest – such as the creation of a Nigerian Institute of Tourism and Hospitality.

CONCLUSIONS

On the path of health, since the outbreak of COVID-19, Nigeria has only recorded 2,745 deaths with 207,618 infection cases as at 11 October 2021 from a country of about 200million population. Conversely, the economic and social impact on the country has been devastating causing untold levels of unemployment, poverty and social disasters as businesses were forced into liquidation across the country (Down to Earth, 2021). Generally, SME hotels were faced with the challenge of sustaining themselves during COVID-19 (Peters & Buhalis, 2013) and this is a situation that needs to be reversed. A report from UNDP (2020) confirms the unemployment rate increased in Nigeria from 27% to 33% in 2020 and youth unemployment stood at 42.25% as at July 2021 while 20% of the workers lost their jobs in 2020. The World Bank also estimates that 11 million Nigerians will be in poverty in 2022 adding to the already 100 million Nigerians (out of 200million) people in the country already known as poor (World Bank, 2021). This study agrees and concludes with the various authorities that COVID-19 was not only a health pandemic but an economic and social pandemic in Nigeria. This research has contributed practical recommendations to SME hotel owner-managers, visitors, guests, employees, governments and other stakeholders. In conclusion it is thought that this study will not only contribute to the current body of knowledge of understanding the impact of disasters in SME hotels in Lagos but also to support future development of hospitality sector in Lagos Nigeria. The researcher hopes that this study will inspire more research in hospitality in Lagos in particular and Nigeria in general.

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