

Challenges and Coping Strategies for Covid-19 among the Civil Populace in Southwest, Nigeria

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Abstract

This study evaluated the strategies for coping with the challenges of post covid-19 pandemic on Nigerians populace. The study was conducted using questionnaire as means of collecting data and 987 participants were used for the study. The scale comprises of 28 items measuring strategies for coping with the challenges of post covid-19 on Nigerians on a four point scale likert scale response format: Strongly Agree (SA = 1); Agree (A = 2); Disagree (D = 3) and Strongly Disagree (SD = 4). Completing the strategies for coping with the challenges of post covid-19 pandemic questionnaire requires about 10 to 20 minutes. The instrument was pilot-tested by the researcher for validation using fifty (50) participants with 25 female and 25 male participants in the market places and Oyo states secretariat, Nigeria. Cronbach Alpha of 0.82 was obtained in the trial test. Some of the strategies for coping with the challenges of COVID-19 pandemic among masses in Nigeria are: the use of counselling, social supports, provision of soft loans from various sources, rehabilitation of depressed people, prayers, the use of social media for connecting people and sales of goods and services and etc. Based on these findings it was concluded that COVID-19 challenges can be coped with if the content of this paper can be adhere to.

Keywords: Challenges, Copping, COVID-19, Evaluation, Pandemic, Strategy

Introduction

The coronavirus disease of 2019 (COVID-19) pandemic gripped the world with a shock, thereby overwhelming the health system of most nations. And it was characterised with severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The World Health Organization (WHO) declared the novel human coronavirus disease (COVID-19) outbreak, which began in Wuhan, China on December 8, 2019, a Public Health Emergency of International Concern (PHEIC) on January 30, 2020 (WHO, 2020). With over seven million cases globally as of June 7 (2020): United States (over two million cases), Brazil (over 700,000 cases), Russia (over 500,000 cases), and in Africa, South Africa (over 54,000 cases) and Egypt (over 38,000 cases) bear the greater brunt.

The first confirmed case in [Nigeria](#) was announced on 27th February 2020, when an Italian citizen in [Lagos](#) tested positive to the virus. On 9th March 2020, a second case of the virus was reported at [Ewekoro, Ogun State](#), a Nigerian citizen who had contact with the

Italian citizen. Following the WHO declaration, the Coronavirus Preparedness Group was constituted on January 31st in Nigeria (Nigeria with 36 states and a Federal Capital Territory [FCT]). WHO categorized Nigeria as one of the 13th high-risk African countries with respect to the spread of COVID-19. Nigeria is also among the vulnerable African nations, given the weak condition of the healthcare system (Marbot, 2020). In Africa, there are still communities without healthcare facilities, apart from the scarcity of health workers (Amzat, 2011). The projection is that Africa could bear the final burden of the COVID-19 pandemic if the countries do not institute effective measures to combat the pandemic.

On 28 January 2020, the [Federal government of Nigeria](#) assured citizens of the country of its readiness to strengthen surveillance at [five international airports](#) in the country to prevent the spread of coronavirus. The government announced the closure of airports at [Enugu](#), [Lagos](#), [Rivers](#), [Kano](#) and the FCT. The Nigeria Centre for Disease Control also announced same day that they had already set up coronavirus group and was ready to activate its occurrence system if any case emerged in Nigeria.

Having known the etiology of Covid-19 and the occurrence of it in Nigeria, there is the need to know the havocs it has caused among the Nigeria populace before we discuss the coping strategies. Covid-19 pandemic has affected lots of Nigerians in many different ways. According to Fehintola and Fehintola (2020), the Covid-19 has affected lots of things especially in the following areas like: economics, politics, social life, social-amenities, education and psychological wellbeing of Nigerians in our country. Covid-19 pandemic have destroyed many families beyond redeemable level, many have lost their jobs, many could not feed his/her family again, many companies, factories and firms are closed down, people can no longer feed as they like again and many results to illegal businesses like kidnapping, banditry, commercial sex workers in order to feed their children and family. There are instances that some women exchange one of their children in exchange for food to feed the rest family members. It become of necessity for the researcher to examine the challenges created by Covid-19 and the possible solution to the challenges caused by Covid-19.

Purpose of the Study

The main objective of this paper is to assess and determine the challenges and coping strategies against the havoc caused by Covid-19 pandemic.

Literature Review

Loss of job/financial problem- For those who lost their jobs the presenter recommend that they could look for portion of land by the river side to start cropping and be growing vegetables and other food crops. Planting of vegetables can fetch them money within short period. Also, they can engage in animal husbandry within the confinement of their house.

Another coping strategy that can be used is to learn how to trade or to learn handiwork. Furthermore, loan can be sought for from financial banks, if the individual is sure of getting the money paid as at when due. Social support can also be looked for, social support is the perception and actuality that one is cared for, has assistance available from other people, and most popularly, that one is part of a supportive [social network](#). These supportive resources can be emotional (e.g., nurturance), informational (e.g., advice), or companionship (e.g., sense of belonging); tangible (e.g., financial assistance) or intangible (e.g., personal advice). Social support can be measured as the perception that one has assistance available, the actual received assistance, or the degree to which a person is integrated in a social network. Support can come from many sources, such as family, friends, pets, neighbors, coworkers, organizations, etc. Government-provided social support may be referred to as public aid in some nations.

Heath care problem – In order to overcome the problem of health issue, the household should be eating vegetable and herbs to boost immunity as this can serve as alternative to the use of medication and herbal medicine can also be used as well. Prayer can be offered for the person, James 5:14-Is any one of you sick? He should call the elders of the Church to pray over him/her and anoint him with oil in the name of the Lord. And the prayer offered in faith will make the sick person well; the Lord will raise him up. If he has sinned, he will be forgiven. Covid-19 Immunization should not be joked with by those who like themselves. Prayer is very powerful if due process will be adhered to – holiness, righteousness etc.

Shortage of food/Hunger – Social support is highly needed on this particular point. Because a hungry man is an angry man, to prevent misbehaviour among masses, issue of hunger must be addressed squarely. Governments at various levels, Non Government Organisation, Churches and all well-to-do people should rally round those who are in need of food to avoid many casualties. Another thing that can be done is to reduce food consumption, eating one time daily or twice daily. The Church of God should have provision for the needy in terms of social supports inform of provision of food, money and essential goods.

Reduction of Income/Lack of money in circulation– The government at all levels should make the money available in terms of loans and make it available for masses to access it without much interest. Selling of assets by individual too can be done to alleviate their problem and when recovered such assets can be bought. Social support can also be sought from Church, mosque or religion associates. Bank loans can also be looked for.

Increase in market price– When market price of any given commodity or commodities is too high, individual should limit him/herself to most essential needs. Such period is not a good period to stock house with plenty of such commodity except otherwise there is evidence that the price will keep on increasing. The three-tiers of the government (federal, state and local government can buy such commodity and be selling it to the masses at reduced prices.

The NGO and religious body can as well engage in buying in bulk and subsidize the price for the members.

In accessibility to market place- Use of social media as means of buying and selling of goods and services which is the order of the day in the market is not accessible. The only coping strategy for inaccessibility to market place is that individual should be computer literate and be internet shuffler and by so doing they can place their orders online. The seller in turn can deliver the good at the door step of the buyer and get paid at the point of delivery. This method is very rampant most with the international market but it has become the order of the day even at the local market with the prompt delivery to the buyers.

Restriction of immigrants – Another serious threat caused by Covid-19 is the restriction of travelling/movements from one place to another most especially the international and local movement. Use of social media, online and virtual means of participation in programme is alternative means of moving from place to place. Video chat, send short messages, the use of WhatsApp, Facebook, Tugo, Twitter and etc. In case of conference attendance, seminar attendance and lecture attendance the use of telegram, Zoom, online meeting webinars, mobile class and etc can be used to participate virtually. The voice and pictures of organizers can be seen and the organizers can also feel the presence of the participants.

Social life restriction – Sensitization and advocacy should be intensified through the social media and media houses like radio and television stations. Daily papers should also be used to educate and sensitize people about the importance and reasons for prohibition of social gathering. The Level of awareness among family, peers, church members, extended family and business partners must be intensified before restriction order. The prohibition of public gathering to be adhere to by every individual; it will be helpful to connecting to others, especially to the people in one’s life through the social medial by video chatting, watching videos, sharing pictures and playing online games. This coping strategy can be helpful in keeping people from loneliness and depression.

Lawlessness – Lawlessness was very rampant after Covid-19 pandemic in an attempt to get what to eat by many young and able bodies. People should not practice lawlessness not to talk of Christians. Instead of doing anything contrary to the law, assistance should be sought from friends, colleagues and family members. No matter how difficult the country may be, one should try to manage the little resources at his or her disposal. The Church, Mosque and significant others should rise up to meet the challenges of the others inform of social support. Social support in form of provision of food, wears, money, by individual, NGO and the three tiers of government can support the masses.

Economic crisis –COVID-19 pandemic has significant effects on economies in several countries in which Nigeria is not left out since trade, tourism, remittances, financial markets, and consumer and business sentiment are all disrupted. The coping strategy that can be used

here are as follows: borrowing money from family members and friends, accepting a low paying job as a short term solution, operating a small scale business, life style changes, by looking for cheaper alternatives and prioritize spending, selling property/ farm harvest/livestock, acquiring new skills, acquiring more land for crop cultivation and be ready to make sacrifice by working harder are important coping strategies. The three tiers of government can support the masses, the investors and Banks should be empowered to give soft loans to investors.

Drug abuse – The acute shortage of food, social amenities, closure of schools, churches, mosques and shrine and club houses many people have resulted in to drug abuse to alleviate their fear and unforeseen circumstances. These set of people need to be assisted with moral and social support. Counselling, moral support through trained social workers and prayers from prayer houses for their remediation so that they can live normal lives through combine efforts of those who cares for such individuals.

Closure of worship places – Counselling is a form of 'talk therapy'. It is a process where an individual, couple or family meet with a trained professional counsellor to talk about issues and problems that they are facing in their lives. Prayer and advocacy through the strong men of God to reconcile people back to God and social support like food, money and possibly provision of jobs. Because when someone has a problem the first contact person is very significant in that person's life, because whatever advice given will sound meaningful to the person and if positive outcome is obtained to get that person back to church will be very difficult.

Closure of companies, factories and firms– Many manufacturing companies, factories and firms were closed after the Covid-19 pandemic as a result of lockdown order put in place during ravaging period of Covid-19 pandemic. This happened as a result that many raw materials purchased before the lockdown got wasted and many of these wasted raw materials run into millions and billions of Dollars. Therefore, the entrepreneur can no longer finance the production and payment of the employees which resulted to closure of companies, factories and firms. To bring these companies, factories and firms back to limelight there should be loans from Bank of industries, commercial Banks and from the three tiers of government that we have to rise up for upliftment of ailing companies, firms and factories. Social supports by the well to do in the society and significant others to resuscitate the dying companies, factories and firms. The Banks should be empowered to finance the dying companies.

Pool betting – Counselling is the skilled and principled use of relationship to facilitate self-knowledge, emotional acceptance and growth and the optimal development of personal resources. The overall aim is to provide an opportunity to work towards living more satisfyingly and resourcefully. Counselling relationships will vary according to need but may

be concerned with developmental issues, addressing and resolving specific problems, making decisions, coping with crisis, developing personal insights and knowledge, working through feelings of inner conflict or improving relationships with others. The counsellor's role is to facilitate the clients' work in ways that respect the client's values, personal resources and capacity for self-determination. **Psychodynamic approaches** such as [Transactional Analysis](#) and [Gestalt](#) focus on how past events impact our lives today. These approaches help us look at our entire life as opposed to specific difficulties. **Cognitive Behavioural Therapy (CBT)** works with changing negative thought patterns and replacing them with a healthier evidence-based way of seeing the world. Theories such as CBT and REBT are examples of [Cognitive Behavioural Therapy](#). **Humanistic approaches** focus on the individual's unique world view sometimes referred to as [Phenomenology](#) the philosophy of perception. One approach, [Person-Centered therapy](#), focuses on the quality of the counsellor-client relationship, to help the client emotionally grow and take ownership of their destiny. **Integrative approaches** - The term 'integrate' means to combine or blend. Counsellors who combine several therapeutic approaches are called [integrative therapists](#) because they draw on different models of therapy depending on what the client needs. Social support, provision of food, money, wears and essential commodities will be okay as coping strategies for those that have engaged themselves in pool betting.

Death of loved ones– The most painful havoc caused by Covid-19 pandemic was death of loved ones. In many families Covid-19 pandemic has claimed many bread winners leaving the living miserable, subjecting them to everlasting/eternal agony and sorrowful life. Social support, counselling and prayer, constant visitation, possibly those who are willing to be remarried should be assisted and in case of death of child/children the government can be consulted for adoption of child or children as their need required.

Arm robbery- Provision of job, and social support with monetary incentives should be the first thing and followed with rehabilitation. Rehabilitation – trying to (CBT) restructure their mental cognitive that stealing and robbery is not the way out of their challenges and that it is not even good or appropriate for a normal human being. Social support in terms of food, drinks, wears and etc should be provided for them because refusal to do so may lead to further damages in the society. Finally, counselling and prayer should be going side by side with social supports. Strong men of God should be allowed to feed them with words of God from time to time for quick recovery from their antisocial behaviours.

Academic activities-Higher & elementary and public & private institutions have resulted to virtual learning and use of sophisticated ICT materials that cost extra money. Government at the three tiers can offer loans to the schools. Loan can also, be obtained from commercial banks to replace some damaged equipments. Loan can also be obtained to purchase and repair the necessary materials. Finally on the issue of academic activity the school should provide data for learners to enable cope with virtual learning.

Political Crisis- Government of one nation against another government, the government of developed countries dictating what to do for another nation, this did not argour well with the government of developing countries. The developing countries remained slaves for life to the developed countries. The antidotes discovered by the developing countries are not even allowed to see the light of the days not to talk of trial testing it for their efficacy in curing the Covid-19. Back at home, the three tiers of government are against one another on the existence of Covid-19 pandemic and this led to mistrust. Some individual are claiming that issue of Covid-19 pandemic in Nigeria is a mirage and that government are making money out of it, hence, nothing like Covid-19. Our representatives from local level should be called to order and be sensitized to maintain peace and order with various arms of government in order to move the country forward. The citizens should speak out through social media so as to sensitize the government on existence of Covid-19 pandemic and there should be harmony among the arms of the government within and outside the country. However, the masses should know that it is their responsibility to pray for the government and counsel the government on what will make the government to stand and to live in peace.

Kidnapping – The provision of jobs for able people, that is, those who engaged in kidnapping is the solution. There is no any amount of counselling and social support that can be given that can be enough for these set of people. Provision of job the government, private companies, factories and firms and significant others can only solve the problem of kidnapping. Because, the little money possessed by individual had been used up and people are living penury and there is no job the next thing is that people turn to kidnapping.

Methodology

The research design used for this study is descriptive research design of survey type. Descriptive research design of survey is considered as the best method available to social scientists and other educators who are interested in collecting original data for purposes of describing a population which is too large to observe directly (Nwakwo, 2013). This research design was therefore found suitable in studying the coping strategies for Covid-19 pandemic, since the researcher would not have to manipulate such factors as they had already occurred, The target population for this study comprises of all Nigerians who witnesses outbreak of Covid-19 pandemic in the year 2020 in the Southwest geopolitical zone, Nigeria. This study employed stratified random sampling because the participants are from different age categories, working and not working class, men and women, different religious background, different ethnic background and of different educational background. Though, the participants were exposed to same research instruments. Therefore, this study employed stratified random sampling for the target population and was accorded equal chance of being included in the final sample hence ascertaining objectivity in sample selection. 987 participants were used for the study using simple random sampling procedures to select the participants from each of the stratum.

One research instruments was used for the study. The instrument was tagged “Strategies for Coping with the Challenges of Post Covid-19 Questionnaire” it was prepared for all categories of respondents. ‘Section A’ measured the demographic information of the respondents. The Strategies for Coping with the Challenges of Post Covid-19 Questionnaire was measured with likert response format, where A –(1) strongly agree, B – (2) agree, C – (3) disagree and D – (4) strongly disagree, with reliability coefficient of 0.82. Data were collected by administering the instrument to the respondents by using self administering questionnaire and the collection of data exercise lasted for four weeks. The researcher visited the respondents with the questionnaire and after introducing himself to the respondents the questionnaire was given out and the researcher waited to collect the filled questionnaire back.

The questionnaires were sorted, coded and entered into computer using SPSS software program. The responses of the respondents was analysed using frequency counts and percentages.

Results

Research Question 1: What are the challenges of Post Covid-19 among civil populace in the Southwest geopolitical zone, Nigeria?

This research question was answered using frequency counts and percentages.

Table 1: Frequency Counts and Percentages Showing the Challenges of Post Covid-19

Item	Agree	Disagree
Loss of job	499(50.6%)	488(49.4%)
Lack of money in circulation	532(53.9%)	455(46.1%)
Shortage of food	498(50.5%)	489(49.5%)
Heath care problem	527(53.4%)	460(46.6%)
In accessibility to market	609(61.7%)	378(38.3%)
Increase in market price	530(53.7%)	457(46.3%)
Death of loved ones (a) father (b) mother (c) child (d) family and friends	961(97.4%)	26(2.6%)
Restriction of immigrants	927(93.9%)	60(6.1%)
Insufficient of accommodation/accommodation palaver	916(92.8%)	71(7.2%)
Social life restriction	539(54.6%)	448(45.4%)

Lawlessness	588(59.6%)	399(40.4%)
Arm robbery& Banditry	888(90%)	99(10%)
Economic crisis	878(89%)	109(11%)
Drug abuse	574(58.2%)	413(41.8%)
Pool betting- as means of setting money	599(60.7%)	388(39.3%)
Closure of worship places – church, mosque and shrine	565(57.1%)	422(42.8%)
Closure of many companies, factories and firms.	888(90%)	99(10%)
Kidnapping	878(89%)	109(11%)
Academic activities	927(93.9%)	60(6.1%)

From the results in Table 1, It was discovered that the following among others were the havocs caused by Covid-19 pandemic (i)Loss of job/financial problem(ii) Reduction of income/lack of money in circulation(iii)Shortage of food/hunger(iv) Heath care problem (v) In accessibility to market (vi) Increase in market price (vii) Death of loved ones (a) father (b) mother (c) child (viii) Restriction of immigrants (ix) Insufficient accommodation/accommodation palaver (x) Social life restriction (xii) Lawlessness (xii) Arm robbery (xiii) Economic crisis (xiv) Drug abuse (xv) Pool betting- as means of getting money (xvi) Closure of worship places – church, mosque and shrine (xvii) Closure of many companies, factories and firms(xviii) academic activities and (xviii) Kidnapping.

Research Question 2: What are coping strategies for the challenges left behind by by the Covid-19 pandemic in Nigeria?

This question was answered by highlight the coping strategies in front of challenges caused by Covid-19 pandemic and it is in tabular format.

Table2: The Copping Strategies to Challenges of Covid-19 pandemic

S/N	Challenges	The copping strategies that can be used to alleviate the challenges
1	Loss of job/financial problem	Cropping and animal farming practice learning of how to trade and handicraft
2	Reduction of income/lack of money in circulation	Selling of assets and social support.
3	Shortage of food/hunger	Reduction in food consumption eating one, twice

		daily, social supports provision of food, money and essential goods.
4	Heath care problem	Use of medication and herbal medicine and offer prayer to God. HH should be eating vegetable and herbs to boost immunity. To embrace inoculation.
5	In accessibility to market	Use of social media as means of buying and selling of your goods.
6	Increase in market price	Reduction in food consumption eating one, twice daily, social supports provision of food, money and essential goods.
7	Death of loved ones (a) father (b) mother (c) child (d) family and friends	Social support, counselling and prayer, constant visitation, possibly those who are willing to be remarried should be assisted and incase of death of child/children the government can be consulted for adoption of child or children as the need required.
8	Restriction of immigrants	Use of social media, online and virtual means of participation in programme.
9	Insufficient accommodation/accommodation palaver	of More accommodation should be looked for to prevent overcrowding. Rents more rooms
10	Social life restriction	Prohibition of public gathering should be adhered to by every individual. Level of awareness among family, peers, church members, extended family and business partners.
11	Lawlessness	Provision of adequate security personnel. Should not be practiced by the Christians, no matter how difficult the country is. Social support.
12	Arm robbery& Banditry	Social support, counselling and prayer, they should be fed with words of God. Provision of job, and support with monetary incentives. Rehabilitation – try to (CBT) restructure their mental cognition.
13	Economic crisis	Borrowing money from family members and friends. ii) Accepting a low paying job as a short term solution iii) operating a small scale business

		<p>iv) Life style changes, by looking for cheaper alternatives and prioritize spending. V) selling property/ farm harvest/livestock vi) Acquiring new skills vii) Acquiring more land for crop cultivation and be ready to make sacrifice by working harder are important coping strategies. Viii) The three tiers of government can support the investors and Banks should be empowered to give soft loans to investors.</p>
14	Drug abuse	Rehabilitation. Social support, counselling, prayer for those susceptible to drug abuse.
15	Pool betting- as means of setting money	Social support, provision of food, money, wears and essential commodities. Counselling therapy
16	Closure of worship places – church, mosque and shrine	Counselling, prayer and advocacy through the strong men of God to reconsider people to God and social support like food, money, means and possibly provision of jobs.
17	Closure of many companies, factories and firms.	Social supports by the well of do in the society. The government to loan the desired entrepreneurs. Banks to be empowered to financial the dying companies.
18	Kidnapping	Rehabilitation, Counselling, Social support and provision of job.
19	Academic activities (Both higher and elementary institutions, public and private were badly affected) Ranging from loss of time, teaching material, dilapidated and blown off of many classroom and invasion of classroom and hostel accommodation by night maunders and reptiles	Higher & elementary and public & private institutions have resulted to virtual learning and use of sophisticated ICT materials that cost extra money. Government at the three tiers can offer loans to the schools. Loan can also, be obtained from commercial banks to replace some damages equipments. Loan can also be obtained to purchase and repair the necessary materials.

The information from Table 2 showed the coping strategies that can be used to the challenges of Covid-19 pandemic. It's ranges from rehabilitation, counselling, application of psychological therapy, social-support, provision of loans from government and banks,

provision of essential commodities by the government, the NGO and well-to-do people in the community, provision of jobs, looking for husband and wife for the deserved individuals and adoption of child from appropriate quarters. These and many other strategies can be adopted by individual in the society and guidance counsellors can be consulted for appropriate step.

Discussion of Findings

Base on the research question one on challenges of Covid-19 the following are challenges caused by Covid-19 as obtained from the respondents viz: Loss of job/financial problem(ii) Reduction of income/lack of money in circulation(iii)Shortage of food/hunger(iv) Heath care problem (v) In accessibility to market (vi) Increase in market price (vii) Death of loved ones (a) father (b) mother (c) child (viii) Restriction of immigrants (ix) Insufficient accommodation/accommodation palaver (x) Social life restriction (xii) Lawlessness (xii) Arm robbery (xiii) Economic crisis (xiv) Drug abuse (xv) Pool betting- as means of getting money (xvi) Closure of worship places – church, mosque and shrine (xvii) Closure of many companies, factories and firms(xviii) academic activities and (xviii) Kidnapping. These problems cannot but to occur since the lockdown syndrome that characterised the Covid-19 pandemic prevented people from looking for what to eat and it also happened here in Nigeria when many families are finished blowing their money for Christmas and New year festivities. This finding is line with Fehintola & Fehintola (2020) and Fehintola (2021) who highlighted the problems encountered many people. This findings is also corroborates the findings of researchers like Marbot (2020), WHO(2020) and NCDC(2020) who suggested that government should find relieve measures for the masses to cushion the problems being faced by the masses as a results of Covid-19 which did not allow them to have free movement to source of their livelihood.

The second research question came out with these findings from the respondents that the coping strategies that can be used and that it had been using by the masses for the challenges of Covid-19 pandemic are as followed viz: rehabilitation, counselling and application of psychological therapy, social-support, provision of loans by the government and banks, provision of essential commodities by the government, the NGO and well-to-do people in the community, provision of jobs, looking for husband and wife for the deserved individuals and adoption of child from appropriate quarters. These are the coping strategies suggested and being practiced by everyone are in line with the findings and suggestion of many researchers like (Fehintola & Fehintola (2020); Fehintola (2021); Marbot (2020); WHO(2020) and NCDC(2020). Marbot suggested that masses should be taken for pending the time that the ailing economics will come back to normal. WHO, was particularly about the provision of basic amenities that will assist the masses not to fall victims of other ailments as a results of malnourishment. Fehintola (2021) suggested soft loans, social support and counselling and psychotherapies for rehabilitated individuals as required by individuals to cushion the challenges created by Covid-19 pandemic.

Conclusion

The researcher concludes that all the coping strategies discussed in this paper like the use of counselling, social supports, provision of soft loans from various sources, rehabilitation of depressed people, prayers and etc could be the effective coping strategies that can be used to provide solution to all the havocs caused by Covid-19 pandemic in Nigeria.

Recommendations

- 1) The Federal and State Governments needs to make sure that there is provision of soft loans to every sectors of economy for quick recovery from Covid-19 pandemic challenges.
- 2) As parts of palliative measures the government at the federal, state and local government in conjunction with service providers should make food, wears, and essential commodities available to the citizenry.
- 3) Media houses should continue to create awareness to masses and educate people on how to create wealth so as to alleviate the problems facing masses after Covid-19 pandemic.
- 4) Government at various level and the security stake holders should provide adequate security to lives and properties of individuals.

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