

An Analysis of the Impact of the Sit-at-home Phenomenon on Small and Medium Enterprises' Productivity and Sustainability in the South-Eastern Nigeria

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Abstract

Political agitations appear to alter the modus operandi of business ventures globally as their activities are marred during these periods. Currently, the South-eastern region of Nigeria is witnessing such agitations in the form of a Sit-at-Home order placed by political agitators in the region. This study evaluates the impact of sit-at-home threats or orders on the operations of small and medium businesses (SMEs) within the region. The study adopted a survey research approach and incorporated a sample of business operators and owners of four (4) carefully chosen ventures. For data collection, a standardised questionnaire set with a five-point Likert scale was used. The hypotheses were tested using regression analysis, and the findings indicated that sit-at-home orders significantly and negatively impacted SMEs' capacity to sustain productivity. In addition, it recommended that SMEs must create plans to curb the over-arching consequences of sit-at-home on their operations while maintaining a focus on their growth and economic contribution to society.

Keywords: *Consumer Behaviour, Decline in Revenue, Nigeria, Productivity, Sit-at-home, Supply Chain Disruption.*

Introduction

Political agitations appear to alter the modus operandi of business ventures globally as their activities are marred during these periods. Currently, the South-eastern region of Nigeria is witnessing such agitations in the form of a Sit-at-Home order placed by political agitators in the region. Undoubtedly, the sustainability of small and medium-sized businesses determines the extent of development in any given nation. Nonetheless, if the political environment is unsettled, it possesses grave consequences for commerce and any form of economic operations or development. The sit-at-home threats have proven to be a serious socio-political issue that is impacting businesses. According to Obasi and Onwuka (2023) and Ojukwu (2020), sit-at-home orders have become a common form of economic disruption. These enforced orders leading to the shutdown of business endeavours aim to draw attention to socio-political issues within the region. However, this is taking a heavy toll on local businesses and affecting their financial performances, operational efficiency, and overall sustainability. The sit-at-home directive is disrupting business activities in more ways than one. For instance, businesses that rely on daily foot traffic and in-person transactions are now facing the challenges of decreased revenues and the inability to sustain their operations (Olowofeso & Oyedele, 2021). In August 2023, there were widespread protests and violent confrontations between security forces and residents that occurred following a pronounced sit-at-home order. Businesses were once again forced to shut down, with significant losses recorded in sectors such as retail, transportation, and hospitality (Ndukwe, 2023). Several business enterprises reported a steep decline in sales due to the recurring nature of these shutdowns, resulting in growing fear amongst consumers and entrepreneurs alike.

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The Sit-at-home phenomenon has disrupted the normal flow of business activities, forcing SMEs to curtail operations, reduce workforce engagement, and experience declining revenues. Most businesses, particularly those reliant on daily sales, have been unable to recover from the cumulative effects of these shutdowns, leading to closures and layoffs. According to the Nigerian Bureau of Statistics (NBS) 2023 report, recurring sit-at-home orders and the ensuing insecurity caused SMEs in the Southeast region of Nigeria to see a 15% drop in annual turnover (NBS, 2023). In their study, Okafor and Nwankwo (2022) indicated that businesses experienced substantial declines in daily revenues during sit-at-home days, with an average drop of 55% reported among retail outlets. This makes the retail and service sectors operate on thin margins, making them vulnerable to any interruption in daily transactions. Some of the sit-at-home phenomenon's most noticeable features and characteristics include changing consumer behaviour patterns, declining revenue, and supply chain disruptions (Akogwu & Ezech, 2023; Obasi & Onwuka, 2023; Okoye, 2020). It is worthy of note that the repeated sit-at-home orders have eroded consumer confidence, which in turn affects the purchasing power of residents in the region. Fear of violence, harassment, or being caught in the crossfire of political protests has made consumers hesitant to engage in any economic activity, further diminishing the demand for goods and services. This behaviour is particularly pronounced among residents of Enugu metropolis, where incidents of violent clashes during these orders have increased, as noted in reports by local news outlets (The Nation, 2023). Consequently, SMEs in these areas face a dual challenge of reduced consumer demand coupled with an inability to maintain consistent operations. In recent times, the region has witnessed violent incidents linked to the sit-at-home orders. On October 1, 2023, clashes between a socio-political faction known as the Indigenous People of Biafra (IPOB) and security agencies in the Enugu metropolis resulted in the death of individuals and the destruction of property. Such events not only disrupt business endeavours but also create an insecure atmosphere, which further deters potential customers and investors from engaging with businesses in the region (Daily Trust, 2023). The unpredictability of these incidents makes it challenging for SMEs to forecast their operations with any degree of certainty, compounding the already existing economic hardships. The sit-at-home order, which is primarily associated with socio-political grievances, has become a significant challenge for the economic viability of SMEs in the region. The business landscape of the entire South-eastern region has become bedevilled by these orders (Eboh, 2019; Chukwuemeka, 2020; & Okafor, 2021). Most worrisome of this situation is that rather than being targeted or channelled to aggrieve quarters, such orders have further worsened the viability of SMEs. The impact of these forced closures and restrictions on the operating time of businesses also inhibits business activities by preventing business ventures from transacting with customers, thereby reducing chances of satisfying customers' demands. This disruption in the economy creates immediate cash flow problems as a result of its prolonged practice, creating a case for widespread economic instability and causing SME operations to be unsustainable (Adeniran & Ojo, 2019). The recurring nature of this disruption to business activities, which oftentimes involves people remaining at home in observance of protests or curfews, has led to negative economic consequences for enterprises. SMEs, which are vital to the nation's economy, are particularly vulnerable, as they incur losses due to reduced customer patronage, supply chain disruptions, and the inability to operate effectively during these periods. Additionally, the uncertainty surrounding the phenomenon makes it difficult for these business owners to plan or invest in their operations. This situation poses critical questions about the sustainability of small-scale businesses in the region, the long-term effects of the sit-at-home orders on the economy, and the broader implications for the region's economic development. Despite the resilience of many small business owners, the ongoing disruptions exacerbate existing economic challenges and undermine efforts to foster growth, stability, and entrepreneurship in the South-east region. Hence, it becomes imperative to investigate the sit-at-home phenomenon's impact on SMEs' sustained productivity and devise strategies to curb its overarching consequences on the region.

Research Objective

The central objective is to examine the impact of the sit-at-home phenomenon on the productivity and sustainability of SMEs in South-eastern Nigeria. While having as its specific objectives to:

- i. Evaluate the extent to which consumer behaviour patterns affect the productivity of SMEs;

- ii. Analyse the rate at which revenue decline affects SMEs' productivity; and,
- iii. Determine the degree of disruptions in the supply chain that affect the productivity of SMEs.

Literature Review and Theoretical Underpinning

Theory of Economic Disruption by Gurr in 1970

This study is underpinned by the theory of economic disruption. The theory of economic disruption postulates how external shocks in the political sphere, such as political instability, civil disturbances, and societal agitations, cripples the economic activities of businesses and individuals (Gurr, 1970; 1973). This theory argues that the extent of unrest in the socio-political environment is often caused by a mismatch between individuals' expectations and their actual economic conditions. Oftentimes, economic disruption occurs when individuals or groups feel that their economic safety nets, well-being or opportunities for advancement are threatened, which leads to frustration and actions of agitation (Monyei, Onyekwelu, Emmanuel & Taiwo, 2023; Gurr, 1985). Linking the propositions of this current study to the theory, it emphasises that sit-at-home orders often result in business closures, restricted movement, and limited consumer spending, leading to a disruption of the economy. Meanwhile, SMEs are usually more vulnerable to these external shocks and will likely experience reduced revenue, low productivity, and potentially an increase in operational costs (Daily Trust, 2023; Niyi & Chijindu, 2022).

The Concept of Sit-at-Home

Businesses in the South-eastern region of Nigeria have been affected in recent years by the ongoing sit-at-home phenomenon. The sit-at-home orders, initially cited as a socio-political agitation, have been implemented intermittently to draw attention to various grievances within the region. However, this has taken a toll on the profitability and viability of SMEs within the region. Making it a challenge for these ventures to be sustainable due to the recurring sit-at-home orders. As pointed out by Uzochukwu et al. (2021), and Chukwuma (2021), the sit-at-home mandates have led to reduced business activities and consumer patronage for SMEs within the region, creating a significant decline in productivity. For most SMEs that rely on daily transactions, when consumers are coerced to remain indoors and not engage with business associates, revenue plummets. Meanwhile, SMEs that rely on foot traffic or in-person interactions are particularly vulnerable to reduced demand during sit-at-home periods. As witnessed in trades such as hospitality, fast-moving consumer goods, and transport services (Okoro, 2020; Uche & Eze, 2023). In their disposition, Adewole and Longe (2022) and Monyei and Ukpere (2024) also aver that the sit-at-home situation has social and psychological implications for operators of SMEs in the region. Emphasizing that the decision-making and business planning are usually impacted by the paranoia, anxiety and sense of ambiguity that might result from a protracted period of inactivity (Monyei & Ukpere, 2024). This psychological burden may, in turn, lead to poor performance and low morale among business owners. Nwachukwu and Chukwu (2021) and Muhammed and Okoro (2021) posit that this constant disruption makes it challenging for SMEs to establish a consistent customer base or build long-term business relations. In other words, businesses in areas with recurrent shutdowns or civil unrest often face difficulties in scaling up their endeavours and attracting investment. Going further, Nwosu (2022) notes that the prolonged sit-at-home orders foster a climate of uncertainty and fear, ultimately affecting the decision-making capabilities of business owners. This is becoming evident as entrepreneurs are now more hesitant to invest in their businesses for fear of forced disruptions. Simultaneously, this affects consumers' spending decisions, resulting in decreased demand for goods and services (Okafor, 2023). The Sit-at-Home phenomenon is leading to severe economic disruptions, particularly for SMEs that are susceptible to market shares and limited resources. In their study, Eze and Ijeoma (2020), Njideka, et al. (2020) and Okafor and Nwankwo (2022), revealed that during such enforced shutdowns, SMEs in conflict zones face reduced consumer demand, and are often forced to operate below their capacity, leading to revenue losses and operational inefficiencies. A study by Uche and Eze (2023) and Chukwu et al. (2022) found that consumer spending patterns drifted significantly and negatively on sit-at-home days, with many avoiding markets altogether, which resulted in a major hit for local vendors. Onuoha (2021) posits that SMEs in conflict-affected regions

often suffer from direct financial losses during periods of sit-at-home orders. Particularly amongst retail and service business operators, as they experience a steep decline in sales. Additionally, fixed costs like rent, salaries, and utility bills continue to accrue, even when businesses are unable to operate, which is also a financial loss (Okoye, 2020). Obasi and Onwuka (2023) contend that the sit-at-home phenomenon is also causing supply chain and commodity transport disruptions, as delays in the procurement of raw materials are inhibiting the ability to meet customer demands. Consequently, this results in production stoppages, delays in delivery, and strained relationships with suppliers and clients. A study by Adeola and Akinbode (2022) found that SMEs often face significant labour shortages during such times, which hinders their capacity to operate effectively. In other words, labour force availability and productivity are also major concerns for SMEs during periods of enforced lockdowns, which also affects supply chain.

Supply Chain Disruption

Internally, stock outs or other abrupt changes in demand can lead to significant expenditures to recover the supply chain more quickly; however, rapidly shifting demand conditions during supply chain disruptions can be caused by poor inventory management, inadequate forecasting, and a lack of coordination among manufacturers, distributors, and suppliers; disruption of supply chain processes when businesses fail to maintain adequate inventory levels or adapt to sudden changes in demand makes them vulnerable. Well-established worldwide supply chains that depend on outsourcing and long-distance transportation are also inevitably vulnerable in terms of communications and lead times (Chopra & Meindl, 2016). Additionally, production and distribution are stopped, and further delays are caused by cyberattacks against supply chain networks and mechanical failures in automated systems. These supply chain interruptions have far-reaching effects, including decreased income, higher operating expenses, and a damaged reputation. Businesses with limited supply, for instance, would either raise the prices of their few products or lower their product offerings at a specific price, which would drive customers to rival businesses. Long-term disruptions may cause businesses to re-evaluate their reliance on particular suppliers or regions, which could alter market circumstances. Responding to these issues, organizations are already reinventing their supply chain strategies to emphasize resilience, diversification, and technological transformation (Sheffi, 2020). Advanced technologies like artificial intelligence (AI) and blockchain would allow for real-time visibility, improved risk management, and agility in responding to disruptions (Baryannis et al., 2019). Supply chain disruptions are primarily complex phenomena that arise from a variety of internal and external factors, and they serve as a reminder of the need for resilient, adaptive supply chains that can withstand unexpected shocks. The COVID-19 pandemic also made it clear that industries must shift to more flexible, technology-driven supply chain strategies to lower the risk from numerous global disruptions. A typical supply chain may involve natural disasters, geopolitical issues, economic shifts, or even unique events like a pandemic or internal political problems or emergency measures that limit mobility and economic activity, such as the "sit-at-home" phenomenon. Typical supply chains include the entire process from the use of raw materials through the finished product to reach the consumer. The "sit-at-home" phenomenon often refers to situations in which authorities advise or mandate that people remain in their houses, for instance, because of hazardous conditions or public health risks. These embargoes limit people's freedom of movement and prevent them from engaging in regular activities like going to work, school, or shops. They have the potential to disrupt several economic sectors seriously, especially supply chains. Disruptions to the supply chain seriously impair the efficient flow of products and services between nations or regions. They typically cause firms' expenses to rise and be delayed. These companies primarily rely on the continuous flow of products and services. These factors include: Travel restrictions and transportation have also caused delays in the shipping and logistics networks as goods do not travel quickly to their end destination-from suppliers, to manufacturers, and finally to the distributors or retailers. The most critical industries truly in danger are manufacturing, retail, and food production, as all three depend on timely deliveries and consist of continuous operations. The global supply chain was severely disrupted during the early stages of the COVID-19 pandemic. Thus, several interrelated factors, such as limited mobility, sit-at-home, labour shortages, and changes in consumption, cause disruptions in the chain, which can have a significant, if not the greatest, impact on the operation of businesses when it comes to keeping them running smoothly. These factors can result in slow-shipped goods, higher costs, and a shortage of products available in the market. These circumstances have highly influential effects; during crises like those caused by COVID-19, supply

chains have consequences that extend from mountains to continents (Christopher, 2020; Ivanov, 2020). This has tendency to also impact consumer behaviour.

Consumer Behaviour

The study of how people choose, buy, use, and discard goods and services, as well as other actions that go into these choices, is known as consumer behaviour. All activities, including mental and physical ones, aimed at comprehending the reasons behind the choices made by customers, are included in the consumption of goods and services (Schiffman & Kanuk, 2010). Consumer behaviour has changed in a "sit-at-home" scenario as a result of societal changes, especially the development of technology, health concerns, and changes in many people's lifestyles about market associations. A major consequence of the global pandemic forcing people to stay indoors for extended periods is the "sit-at-home" pattern of consumer behaviour, which focuses primarily on activities that can be done at home, like work, entertainment, or essential services, rather than more common external-from-home activities, like dining out or shopping (Baker et al., 2020). As a result, people rely more on the internet for these activities because they are convenient and safe. Since these activities are safe and convenient, people are depending more on the internet to do them. Products that can facilitate domestic activities, such as food delivery services, work-from-home devices, and home entertainment, are becoming more and more appealing to the decision-making process at home (Roggeveen, Sethuraman, and Marchant, 2020). This indicates that health-related issues and a greater desire to create pleasant and effective home environments are also influenced by the time component. To improve living at home, for instance, purchase extra cooking supplies, self-care products, and home renovation items (Pereira et al., 2021). Convenience, comfort, and well-being are now the top priority in purchasing decisions, reflecting fundamental shifts in consumer attitude, which could impact revenue.

Revenue Decline

A comprehensive aspect of all the interrelated components that enter its fold is the revenue drop. Poor strategic decisions, outdated company models that do not meet market demands, and inefficient operations can all contribute to a loss in internal revenue. Businesses that ignore technological advancements and shifting consumer preferences risk losing their competitive advantage. According to research, businesses that do not adapt to changing consumer behaviour or innovate constantly risk losing market share and, as a result, revenue (Christensen, 1997). Other factors, such as subpar management and leadership techniques, could contribute to resource misallocation and negatively impact financial performance and growth (Kotter, 1996). The economy is the main external factor influencing revenue trends throughout time. Constricting economic conditions, such as recessions or high inflation, generally have the impact of lowering consumer spending, which lowers sales across a wide range of companies (Mishkin, 2015). As the COVID-19 pandemic has shown, unexpected events can occasionally occur globally, disrupting supply chains and even consumer behaviour and further lowering revenues, particularly for those who are unable to swiftly adapt to these new methods of doing things (Baldwin & di Mauro, 2020). Growing rivalry usually diminishes a company's market share and slows revenue development, whether it comes from new competitors or replacement products (Porter, 1980). Price wars and product commoditization reduce profit margins in highly competitive industries, even when sales volumes remain high. Changes in regulations may also have a significant impact on businesses' bottom lines. Lower profitability is frequently the result of higher operating costs brought on by stricter regulations or changes to tax laws that restrict access to the market (Ghemawat, 2001). These kinds of changes are typically seen in sectors with highly complex and ever-evolving regulatory frameworks, such as banking, health, and energy. The combination of shifting customer behaviour, operational disruption, and market adaptability is responsible for the situation where many businesses experienced revenue losses throughout the home-sitting period, particularly during the COVID-19 period. Governments all over the world imposed lockdowns, forcing millions of people to remain in their homes and posing very difficult business challenges. The first immediate repercussions were seen in industries like retail, entertainment, and hotels that depended on face-to-face interaction. Travel limitations and the general closure of physical stores reduced foot traffic and purchasing opportunities, which greatly

reduced income in those industries (Baldwin & di Mauro, 2020). Customers continued to migrate their shopping to the internet during that time, putting brick-and-mortar businesses that had not completely adopted e-commerce at a competitive disadvantage (Brynjolfsson, Hu, & Rahman, 2020). However, businesses that were better able to adapt to remote work or quickly change their business models, like those centred on the technology and digital services sectors, saw an increase in revenue or, at the very least, a stability of their financial performance (Ghemawat, 2020). The spike in demand for digital entertainment, online retail, and remote work solutions created new revenue streams for businesses hoping to capitalize on these developments. The loss in revenue during the lockdown period can, therefore, be linked to the disruption of typical company operations, behavioural shifts among consumers, and differential capacity of enterprises to navigate this new terrain. While some industries experienced losses, others quickly recovered, highlighting the need for adaptability, creativity, and digital readiness in preventing revenue losses in the event of unforeseen circumstances on a worldwide basis.

Productivity of SMEs

World Bank (2020) states that the economic viability of nations is significantly hinged on the pivotal roles of SMEs. These roles can be in the provision of employment, innovativeness, and income generation. These are some of the most important direct contributions they offer to the growth potentials of nations, especially emerging economies. However, the productivity of SMEs has been one of the most subjectively enthralling themes in empirical investigations, especially considering their quest for sustainability and productivity amidst intense competition. Bloom and Van Reenen (2007) aver that business ventures must be managed efficiently to achieve productivity or sustainability, be it in resource optimisation or increased output. This is achieved when SMEs' adopted administration systems allow them to adapt more quickly to market changes or streamline operations for agile functioning (Monyei, Okeke & Nwosu, 2021; Barney & Hesterly, 2015). It is also worth noting that the sustainability of operations and productivity of SMEs is significantly impacted by different economic, socio-cultural and political factors, and this study's independent variable, the sit-at-home phenomenon, is a factor. This sit-at-home situation usually encourages or forces people to stay indoors, thereby truncating SMEs' potential in different ways and disrupting their efficiency and effectiveness in serving clients while ultimately hindering productivity. The sustainability and productivity of SMEs has been greatly hampered under sit-at-home orders as economic exchanges are greatly disrupted. The immediate impact of business closures or halting of operations is seen in the decline in sales and revenue, while SMEs with limited financial reserves and restricted access to safety-net schemes are most affected, either becoming moribund, liquidated or unsustainable (Chowdhury & Mollah, 2020; Kar, 2020). However, some SMEs demonstrated resilience by adapting to the situation. For instance, those that could operate online and engage with e-commerce channels managed to recover some lost productivity. According to McKinsey (2020), the businesses that had adopted digital operations had a somewhat intact productivity achieved through online platforms, remote service offerings and telemarketing. Technology indeed played a major role for those firms in ensuring sustainability during prolonged sit-at-home orders. Perhaps the most important change for many SMEs was the shift to remote working. Companies became acclimatized to applying digital tools in terms of cloud computing, communication platforms (e.g., Zoom), and project management software and found ways to keep the operations going while maintaining communication and collaboration among their teams (Brynjolfsson & McAfee, 2020). While e-commerce platforms were adopted or digital presence increased by these SMEs, they managed to keep business operations ongoing and extended their markets during lock-up days. According to a survey by the International Labour Organisation (2020), SMEs that invested in online sales channels expanded their consumer base to absorb some of the impacts of the physical closure of stores and enhance their productivity through access to markets. The quest for sustainability and productivity by SMEs in a sit-at-home situation was also linked to government interventions. Similarly, during the Covid-19 pandemic era, the Small Business Administration (2020) report asserts that governments all over the world provided different kinds of financial assistance programs and tax relief measures to support SMEs in addressing the financial difficulty brought on by lockdowns. For example, the Paycheck Protection Programme provided loans to SMEs so taxpayers could help keep employees on the payroll during the lockdown. Likewise, the European Union had consensus for many funding schemes that offer huge financial assistance to businesses during the pandemic in a bid to remain productive (European

Commission, 2020). As such, the SMEs that had access to these supports from governments continued their business operations and remained productive during the sit-at-home period (Ghosh et al., 2020). Despite these difficulties, many SMEs have begun to carry out innovative strategies to survive the sit-at-home orders. For example, retail establishments began providing pickup or delivery services, while restaurants instituted takeout and delivery models (Cavallo et al., 2020; McKinsey, 2020). Organisations that conducted their businesses only in face-to-face meeting patterns swiftly adapted by shifting to virtual consultation, online events, and webinars to reach clients (Brynjolfsson & McAfee, 2020; OECD, 2021). Therefore, the companies that invested in digital tools or could bend their business model had better chances of adapting to the disruption of sit-at-home orders while keeping productivity high.

Empirical Insights

Dada et al. (2020) examined the impact of the IPOBs' Monday sit-at-home orders on the socio-political-economic landscape in Southeast Nigeria, with a particular focus on banks, government establishments, educational institutions, and market operations. The study adopted descriptive and qualitative approaches in its investigation, and it draws on secondary sources of information, mostly media releases, as well as documented evidence. The data obtained were content analysed thematically with logical reasoning. It concluded that the South-East area of Nigeria's socio-political and economic activities were negatively impacted by the IPOBs' Monday sit-at-home. While recommending that the Federal Government of Nigeria take immediate action by intervening in the situation.

The effect of sit-at-home orders on basic education in Nigeria's southeast geopolitical zone was examined by Niyi and Chijindu (2022). The study, which used a qualitative research approach, discovered that the region's fundamental education has suffered greatly as a result of sit-at-home instructions. While also revealing the general state of insecurity as a major factor. It, therefore, concludes that the security issues in the region are hinged on every facet of the problem bedevilling the educational system during the sit-at-home situations. While stressing that the government's intervention is pivotal in its resolution.

The study by Akogwu and Ezeh (2023) on the socioeconomic ramifications of the South-east and the sit-at-home directive. Using a qualitative research approach, the results showed that the sit-at-home order and compliance level had caused a sharp drop in economic activity, a drop in investor confidence, and an increase in poverty, misery, anxiety, and despair. Therefore, recommended the need for dialogue between the federal government and the aggrieved group to find a lasting solution to the issues leading to the agitation.

Osita et al. (2022) studied the IPOB's enforced sit-at-home directives and how they affected the economy of southeast Nigeria. The study employed a survey research approach and included 250 participants. Data was collected using a standardised questionnaire set, and the collected data was examined using regression analysis at a significance level of 0.5. Findings indicated that the sit-at-home orders have a significantly negative effect on the economy of South-eastern region of Nigeria. It thus recommends that key stakeholders of the region engage diplomatically with the federal government of Nigeria in seeking a resolution of the situation.

Research Methods and Measures

The descriptive survey approach was used to gather information from a sample of respondents using a questionnaire set that was created using the 5-point Likert scale, according to the study's feature. For a seamless data collection and proximity, the Enugu state metropolis was chosen. This is justified as statistics puts it as the state with the largest concentration of SMEs quoted in the Nigerian Stock Exchange (Nigerian Bureau of Statistics, 2023). The study's population consisted of 70 duly registered SMEs in Enugu metropolis. The selection of SMEs was based on a number of criteria, including the number of business branches both inside and outside the South-east region, the length of time the business has been in operation (at least five years, to account for the time since the sit-at-home orders were implemented), and the number of employed staff (at least five, which confirms a requirement for a SME). Therefore, adopting the convenient sampling method, Yamane's (1967) technique yielded a sample size of 59. They were then

proportionately distributed among the SMEs, using the Bowley (1897) proportionate formula to consider the variation in the populations of each SME. The study employed both content and face validation to ensure the questionnaire items were designed to elicit the necessary responses. In order to ensure that the questionnaire items were designed to elicit the necessary responses for the study, management and industry professionals carried out this task. The hypotheses were using the Regression analysis of the Statistical Package for Social Sciences at a 5% level of significance.

Results

The response rate achieved by the questionnaire was 69% which means that of the 59 copies of questionnaire distributed to the respondents, 41 responses were valid and used for data analyses. According to Ankur et al. (2015) and Mark (2022), the development, modification, and interpretation of Likert Scales are in par with the study and interpretations of manifest features and question summary of the proposed study. An example is illustrated in Table 1. The average threshold mean acceptable limit based on the table is $2 < x < 4.0$. These variables in latent properties are summed from their manifest characteristics to latent qualities (Ufomba & Udensi, 2024).

Table 1. Interpretation Framework for Likert Scale Analysis

Where $x < 2.0$	Non-affirmative responses or disagreement to statements
Where $2.0 < x < 4$	Moderated opinions and manifestations of the constructs.
Where $x > 4.0$	Affirmative responses and substantial levels of agreement to the scales.
Where $x = \text{Mean}$	Derived response values.

Table 2. Respondents' Responses on Pattern of Consumer Behaviour

S/N	ITEM	SA (%)	A (%)	N (%)	D (%)	SD (%)	MEAN	SD
1	I feel more comfortable making purchases from local businesses that offer delivery services during the sit-at-home days	16 (39.0%)	13 (31.7%)	3 (7.3%)	6 (14.6%)	3 (7.3%)	3.81	1.3
2	The sit-at-home phenomenon has affected my decision to delay or cancel planned purchases due to limited access to physical stores	14 (34.1%)	22 (53.7%)	5 (12.2%)	-	-	4.22	0.7
3	The sit-at-home orders have increased my reliance on home delivery services	12 (29.3%)	17 (41.5%)	1 (2.4%)	9 (22.0%)	2 (4.9%)	3.68	1.3
4	I prefer to purchase goods and services online instead of going to physical stores	7 (17.1%)	9 (22.0%)	9 (22.0%)	12 (29.3%)	4 (9.8%)	3.07	1.3

Source: SPSS Output (2025)

Table 2 above pertains to consumer behaviour and the effects of the "sit-at-home" phenomena on purchase decisions. With a mean score of 3.81, which indicates a great degree of agreement, respondents usually favour businesses that provide delivery services. With the highest mean of 4.22, respondents also mentioned that delays or cancellations of intended purchases was brought on by limited access to physical shops. Dependency on home delivery services was also strong, which means changing to more handy purchasing choices. Conversely, with a lower mean score of 3.07, it suggest mixed views, indicating respondents' inclination towards online purchases over physical stores was not very affirmative.

Table 3: Respondents' Responses on Decline in Revenue

S/N	ITEM	SA (%)	A (%)	N (%)	D (%)	SD (%)	MEAN	SD
1	The sit-at-home trend has led to a reduction in customer spending at my business, affecting overall profitability	16 (39.0%)	21 (51.2%)	4 (9.8%)	-	-	4.29	0.64
2	The sit-at-home phenomenon has affected my decision to delay or cancel planned purchases due to limited access to physical stores	16 (39.0%)	18 (43.9%)	5 (12.2%)	2 (4.9%)	-	4.17	0.83
3	The sit-at-home orders have increased my reliance on home delivery services	21 (51.2%)	17 (41.5%)	2 (4.9%)	1 (2.4%)	-	4.42	0.71
4	I prefer to purchase goods and services online instead of going to physical stores	15 (36.6%)	21 (51.2%)	4 (9.8%)	1 (2.4%)	-	4.22	0.73

Source: SPSS Output (2025)

Table 3 shows that reduced consumer spending during the "sit-at-home" time causes financial hardships for businesses, particularly SMEs. Given the high mean score of 4.29, the replies show that this tendency has impacted company profitability. Clientele of businesses are cited with a mean score of 4.17 to have delayed or resulted in the cancellation of sales. Dependency on home delivery services was also highlighted with a mean of 4.42, which indicates that inclination for online purchases over physical stores scored highly and signifies the shift toward digital alternatives as a way to reduce income losses.

Table 4: Respondent Responses on Supply Chain Disruptions

S/N	ITEM	SA (%)	A (%)	N (%)	D (%)	SD (%)	MEAN	SD
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1	I face challenges in sourcing raw materials and products	14 (34.1%)	17 (41.5%)	9 (22.0%)	1 (2.4%)	-	4.07	0.8
2	The sit-at-home orders have caused an increase in the cost of goods or raw materials for my business	11 (26.8%)	20 (48.8%)	2 (4.9%)	7 (17.1%)	1 (2.4%)	3.81	1.1
3	My business has had to adjust its operations or seek alternative suppliers as a result of supply chain disruptions caused by the sit-at-home order	11 (26.8%)	23 (56.1%)	5 (12.2%)	1 (2.4%)	1 (2.4%)	4.02	0.9
4	The sit-at-home phenomenon has made it difficult for my business to maintain regular communication with suppliers, affecting the efficiency of my supply chain	9 (22.0%)	17 (41.5%)	7 (17.1%)	6 (14.6%)	2 (4.9%)	3.61	1.1

Source: SPSS Output (2025)

Table 4 reveals the issues SMEs faced in preserving supply chains through the "sit-at-home" orders. With a mean of 4.07, respondents claimed they had difficulties locating goods and raw materials, and the mean of 3.81 showed rising expenses. Most SMEs changed their operations or looked for other suppliers to help them adapt, giving a mean response of 4.02. With a mean score of 3.61, the communication with suppliers confronted another significant difficulty that clearly shows how the sit-at-home phenomenon compromised supply chain effectiveness and business sustainability.

Table 5. Respondents' Responses on SMEs' Productivity

S/N	ITEM	SA (%)	A (%)	N (%)	D (%)	SD (%)	MEAN	SD
1	My enterprise has experienced a significant reduction in customer demand	12 (29.3%)	23 (56.1%)	5 (12.2%)	1 (2.4%)	-	4.21	0.71
2	My enterprise's financial performance has worsened during the sit-at-home period	10 (24.4%)	22 (53.7%)	8 (19.5%)	1 (2.4%)	-	4	0.74

3	The sit-at-home has forced my enterprise to reduce staff working hours or temporarily shutdown	14 (34.1%)	20 (48.8%)	3 (7.3%)	4 (9.8%)	-	4.07	0.91
4	My enterprise has managed to maintain or improve performance by leveraging alternative strategies such as digital marketing and e-commerce	9 (22.0%)	25 (61.0%)	6 (14.6%)	1 (2.4%)	-	4.02	0.69

Source: SPSS Output (2025)

Table 5 shows the effect of the "sit-at-home" phenomena on SMEs' productivity. The respondents concurred that client demand had dropped significantly, giving a mean score of 4.21. With a mean of 4.0, financial performance degraded from normal operations. With an average of 4.07, most SMEs were obliged to cut staff working hours or temporarily lay them off. SMEs with alternative plans, such as digital marketing and e-commerce, showed more resilience and averaged score of 4.02. This highlights the vital need to adjust business operations and functions during sit-at-home periods.

Test of Hypotheses

H₀₁: Consumer behaviour patterns do not impact SMEs' productivity.

H₀₂: SMEs' productivity is not impacted by the decline in revenue.

H₀₃: Supply chain disruptions do not impact SMEs' productivity

Table 6. Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.508	.468	.34949
a. Predictors: (Constant), Supply chain disruptions; Pattern of consumer behaviour; Decline in revenue				

Source: SPSS Output (2025)

According to the Model Summary in Table 6, the correlation coefficient ($R = .713$) indicates a significant positive relationship between the dependent variable (SMEs' productivity) and the predictors (supply chain interruptions, customer behaviour patterns, and revenue decline). The R Square value for these variables is .508, meaning that they explain 50.8% of the variation in SME production. These statistics are improved by modified R Square.468 which takes into consideration the number of predictors. It shows that 46.8% of the variation is consistently explained given model complexity. Lastly, the estimate's standard error, .34949, represents the average difference between actual and expected values. Consequently, it provides information about the model's predicted accuracy.

Table 7 ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	4.670	3	1.557	12.743	.000 ^b
	Residual	4.519	37	.122		
	Total	9.189	40			

a. Dependent Variable: Productivity of SMEs

b. Predictors: (Constant), Supply chain disruptions; Pattern of consumer behaviour; Decline in revenue

Source: SPSS Output (2025)

The general significance of the regression model is ascertained by the ANOVA, as shown in Table 7. The regression sum of squares, which is 4.670, illustrates the variation that can be explained by the predictors, whereas the residual sum of squares, which is 4.509. As a reflection of the data structure, the residuals have 37 degrees of freedom (df) while the predictors have 3. By dividing the sum of squares by their various degrees of freedom, the mean square values—1.557 for regression and 0.122 for residuals—highlight the variance contribution of predictors vs error. The F-statistic of 12.743, which is further confirmed by a p-value of .000, demonstrates the model's noteworthy ability to explain variation and, consequently, the significant impact of the variables on SME productivity.

Table 8. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.650	.445		3.710	.001
	Pattern of consumer behaviour	.079	.068	.139	1.163	.252
	Decline in revenue	.234	.112	.290	2.091	.043
	Supply chain disruptions	.287	.088	.461	3.251	.002

a. Dependent Variable: Productivity of SMEs

Source: SPSS Output (2025)

The Coefficients table emphasizes how each predictor variable contributes to the dependent variable. When all the predictors are zero, SMEs perform constantly at a baseline level of 1.650. Though its standardized coefficient (Beta = .139) demonstrates little effect and its p-value (.252) confirms statistical insignificance, the unstandardized coefficient (B = .079) indicates that a one-unit increase correlates to a .079 rise in SME productivity for the pattern of customer behaviour. Declining revenue has an unstandardized coefficient (B = .234), suggesting a .234 increase in productivity per unit change with a low standardized coefficient (Beta = .290) and statistical significance (.043). Supply chain disruptions exhibit the most effect and underscore their critical role in determining SMEs' productivity with an unstandardized coefficient (B = .287), a standardized coefficient (Beta = .461), and strong statistical significance (.002). Thus, this analysis indicates that the pattern of consumer behaviour was not statistically significant, suggesting it does not strongly impact SME's productivity. Similarly, the decline in revenue showed a moderate impact, suggesting a meaningful effect. Supply chain disruptions indicated the strongest impact among predictors, highlighting their critical role in affecting SME's productivity.

Discussions

The results from the tests of hypotheses showed that patterns of consumer behaviour had no significant impact on SMEs' productivity. This indicates that a shift in customer behaviour or decision-making on consumption during the sit-at-home periods has no significant effect on the SMEs' productivity. In other words, the way consumers make purchasing decisions, including their preferences, habits, and trends, does not directly influence or affect the business outcomes of the understudy SMEs in the region, especially during the sit-at-home period. Therefore, this result is not in tandem with the findings of Eze and Ijeoma

(2020), Njideka et al. (2020), and Okafor and Nwankwo (2022), which indicated that during such enforced shutdowns, SMEs in conflict regions are faced with declining consumer demands. Also, the result does not align with Uche and Eze's (2023) findings that indicated significant alterations in the spending and purchasing patterns of consumers during any forcefully imposed sit-at-home days. Furthermore, the second hypothesis result showed that a decline in revenue had a significant impact on SMEs' sustainability and productivity in the research region. This implies that reduction in income generated by SMEs is closely linked to their overall performance, such as profitability, efficiency, and sustainable business operations during this period. This implies that sit-at-home directives have a measurable and direct impact on the financial outcomes and viability of the studied SMEs. The result is consistent with the findings of Onuoha (2021), which indicated that SMEs in conflict-affected regions often suffer from direct financial losses during periods of sit-at-home orders. The result further corroborates those of Uzochukwu et al. (2021), Dada et al. (2020), Chukwuma (2021), and Akogwu and Ezech (2023), which stated that the sit-at-home mandates is leading to an exponential reduction of consumer activity within the South-eastern region of Nigeria, creating a significant decline in sales, profitability and operational capacity of the local businesses. Lastly, the result of the third hypothesis revealed that disruptions in the supply chain had a significant impact on the productivity of SMEs. This implies that the interruptions witnessed by SMEs in their supply chains directly affect their capability to operate effectively and achieve desired outcomes. In other words, the challenges in obtaining resources, raw materials, or production services negatively affect the productivity and sustainability of SMEs. The findings corroborate the study by Obasi and Onwuka (2023), which revealed that sit-at-home orders lead to transport disruptions, delays in raw material procurement, and difficulties in meeting customer demands. It also concurs with Adeola and Akinbode (2022) and Niyi and Chijindu (2022), who stated that SMEs often face significant labour shortages during such shutdown of business days, which hinders their capacity to transact, operate and deliver product offering effectively to target markets/customers.

Suggestion for Further Research

This study has made its modest contributions to the call for empiricism on the sit-at-home phenomenon by investigating its impact on the productivity and sustainability of SMEs. Subsequent studies should consider extending this inquiry into family-owned businesses and their operational effectiveness. Also, there is a need to investigate supply chain disruptions as an independent variable to ascertain their impact on business sustainability.

Conclusion and Policy Implications

The widespread sit-at-home orders in the South-eastern region of Nigeria have negatively impacted the productivity and sustainability of SMEs. This has resulted in operational time losses as businesses are closed during certain working days, hindering income generation. As inferred from the survey, a decline in revenue or reduction in profitability is caused by SMEs' limitation to deliver product or service offerings due to the forced closure of business premises, coupled with the security threats. It is worthy of note that the relatively small size or nature of these SMEs causes limited capital and resources, and most often find it difficult to cope with such external or environmental complexity and disruptions, which causes strained finances. Consequently, many SMEs now find it challenging to restock products/commodities promptly due to their inability to utilise the services of staff who struggle to be in attendance. Also, a consequent effect of the sit-at-home phenomenon is the heightened uncertainty of the business environment and sustainability of operations, which impacts every facet of the business activities. Hence, based on the responses as agreed and strongly agreed by the respondents, this study concludes that SMEs' productivity and operational sustainability are negatively impacted by the enforced sit-at-home across the South-eastern region of Nigeria. As such, without the necessary support and intervention, the negative aspect of the sit-at-home phenomenon on SMEs will continue and ultimately affect the economic productivity and operational sustainability of businesses across the country.

The implication to policy is that since consumer behaviour appears less impacted, SMEs must focus on mitigating external risk, such as diversifying the supply chain and improving security measures around their operations. SMEs must adopt lean management practices as it reduces production waste and improves

operational efficiency. Furthermore, there is a need to create alternative transaction avenues, such as online sales or delivery services, as this helps to mitigate the restrictions imposed on movement of goods, services and customer patronage on sit-at-home order periods. This study also proffers the need for robust contingency plans to sustain operations during disruptions by building financial reserves and implementing flexible work arrangements. It will help to reduce the over-reliance on a limited supply chain for materials and resources, thereby providing the opportunity to expand their operations outside the South-east region by establishing networks with diverse and multiple suppliers, which will greatly mitigate the extent to which the disruptions impact their productivity and sustainability.

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