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COVID-19 PANDEMIC: INSTITUTIONAL TRUST AND SAFETY COMPLIANCE AMONG OWNERS OF SMALL AND MEDIUM SCALE BUSINESS IN YENAGOA, NIGERIA

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ABSTRACT: *The outbreak of the Covid-19 pandemic has unraveled the level of skepticism between governmental institutions and the governed through breaches of confidence and non-compliance with government safety regulations. Despite this, empirical studies on the degree of confidence and compliance with government rules/guidelines in preventing pandemic transmission are still scarce. This study, therefore, examined the relationship between institutional trust and safety compliance with government directives among owners of Small and Medium Scale Business' (SMBs) in Yenagoa City, Bayelsa State, Nigeria. Institutional theory was used as a framework, and a cross-sectional survey was employed. A sample of 346 SMB owners were surveyed, and a structured questionnaire was administered proportionally to randomly selected respondents using Yamane's (1967) formula. The data were analysed using descriptive statistics and Chi Square at 95% significance level. The respondents' age was 33.39±6.27 years. Half of the respondents (50.0%) engaged in service providing subsector. A high proportion of SMB owners (65.6%) displayed low trust in government Covid-19 rules/guidelines; and this was significantly related to age (x^2=119.47), nature of business (x^2=61.33), religion (x^2=38.82), monthly profit (x^2=55.67), and educational level (x^2=55.67). While the majority of SMB owners (59.8%) claimed a high degree of compliance with Covid-19 rules/guidelines, 40.2% did not; and this was significantly related to age (x^2=54.79), nature of business (x^2=20.34), religion (x^2=34.55), monthly profit (x^2=31.83), educational level (x^2=32.58) and underlying health conditions (x^2=92.82) of SMB owners. This finding suggests that there should be a need to enforce stringent compliance rules on SMB owners, while palliatives are provided to cushion the effects of the guidelines.*

KEYWORDS: Covid-19, Breach of trust, Safety, Compliance, Small and Medium Scale workers

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INTRODUCTION

All public institutions have a common purpose for their existence which includes; the promotion of relationship between social agents through the enhancement of social life and cooperation. Trust is central in social relations because it facilitates the collective involvement of citizens towards a goal. Trust is the cornerstone for sociability which leads to cooperation between the people and government. Trust in political institutions is citizens' relative confidence in government ability to efficiently, impartially and efficiently take decisions' on their behalf (Resnick, 2020). Trust is the bedrock of legitimacy. Government loses legitimacy when trust diminishes. It is the cornerstone of response to natural disasters, economic crisis and pandemic. Citrin and Stoker (2018) opined that, trust is "the reliability of other people, organizations, or processes and necessary for cooperation, which helps people coordinate action without the need for imposition". It is "the willingness to rely on an exchange partner in whom one has confidence" (Moorman, Deshpande and Zaltman, 1993: 82). Lewicki, McaAllister and Bies (1998) regard the concept in Citrin and Stoker (2018) as confident positive expectations regarding another's conduct. The key term from these views is that, trust is built on confidence, which includes believe that a person or institution is reliable to discharge its duties in truth and within best acceptable standards.

Few studies have been conducted on the relationship between citizens' trust in state institutions and fight against global pandemics. What is evidently clear is that, there is high level mistrust between citizens and government (Onyima and Udeh, 2020; Olatunji, 2020; Ezeibe, Ilo, Ezeibe, Oguonu, Nwankwo, Ajaero, Osadebe, 2020). An Edelman Intelligence Report cited in Olatunji (2020) showed that Nigerians have no confidence in their government. Similar studies by the World Economic Forum ranked Nigeria at 130 of 137 countries for citizens' distrust of state officials (Pulsenigeria, 2018). Institutional trust is determined by previous records of state actors and institutions (Resnick, 2020).

Gavin (2020) emphasized the importance of institutional trust when he posit that, "public health depends on participation, and when citizens mistrust those asking them to make sacrifices or take unusual steps to protect the greater good, even the most thoughtful interventions are doomed to fail". Trust is therefore a condition for the implementation of preventive policies and public compliance (VanBavell, Baicker, Boggio, Capraro, Cichocka, Cikara, Crockett, Crum, Douglas, Druckman, Drury, Dube, Ellemers, Finkel, Fowler, Gelfand, Han, Haslam, Jetten, Kitayama, Mobbs, Napper, Packer, Pennycook, Peters, Petty, Rand, Reicher, Schnall, Sheriff, Skitka, Smith, Sunstein, Tabri, Tucker, Linden, Lange, Weeden, Wohl, Zaki, Zion, and Willer, 2020). Higher level of trust on government translates to citizens' willingness to obey government recommendations and pro-social behaviours (Rubin, Amlot, Page and Wessely, 2009). Similar studies reveal that, it ensures compliance with social distancing and preventive policies initiated by state institutions in times of pandemics (Blair, Morse, and Tsai, 2017). Public trust facilitates social order and collective involvement of citizens in pursuit of specific objectives.

Trust is crucial in times of uncertainties (Mishra, 1996; Resnick, 2020; Cairney and Wellstead, 2020; Ezeibe et al, 2020). The ravaging consequence of the first and second wave of Covid-19 has documented negative effects on all economic sectors (Onyima and Udeh, 2020). Africa's economy is largely informal (Kiaga, 2020), with about 2 billion people, constituting 61% of the global employed population engaged in the informal sector (International Labour Organization, 2020). Workers in this sector are largely low income

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earners, with little or no division of labour and capital. They possess low level of education (Onyima and Udeh, 2020), and include domestic workers, construction workers, transport workers, street vendors and peasants who are mainly involved in producing for the rural markets. Obiakor (2020) noted that 80% of working Nigerians are found in the informal sector. Their survival depends on the caprices of daily survival. The impact of Covid-19 institutional preventive policies such as physical distancing and restrictive movement will be most felt by workers in the informal economic whose survival depends on daily income. The success of mitigating the spread of Covid-19 is determined by compliance of informal labour force. Institutional trust elicits compliance to covid-19 directives. Distrust motivates citizens to ignore medical evidences, expert advices and defy government health instructions, therefore increasing the rate of the spread of Covid-19 (Rubin *et al.*, 2009; Blair *et al.*, 2017; Resnick, 2020; Olatunji, 2020).

Cairney and Wellstead (2020) explained that, citizens' trust produces policy designs and health safety compliance, as much as distrust may compel citizens to ignore expert medical advice and institutional safety rules. Health policies fail if citizens do not have confidence in public institutions with a reputation for corruption and insincerity (Wike, Simmons, Vice and Bishop, 2016). Trust diminishes into mistrust when there is a widening gap between citizens' trust and actions of state institutions. Nigerians do not trust government institutions (Fadesere, 2018; Roeloffs, 2019, Adedotun, 2020). Distrust owes to lack of transparency, political corruption and unequal economic system (Wike *et al.*, 2016; Ezeibe et al, 2020, Fadesere, 2018, Roeloffs, 2019). Majority believe covid-19 is a hoax initiated by state officials to siphon public funds (Fadesere, 2018; Oleribe, Osita-Oleribe, Olawepo, Musa, Omoluabi, Fertleman, Salako, and Taylor-Robin, 2020). Others attribute their immunity to religious beliefs (Okoye and Obulor, 2021).

Citizens distrust is not unfounded. Several instances, including alleged claims of the establishment of isolation centers by Nigeria Minister for Health exposed that such projects were inexistent as funds were not allotted for isolation centers (Olatunji, 2020). Given the importance of trust during pandemics, this study will uncover the level of trust which informal sector workers have on government and establish a correlation between the extent of institutional trust and compliance to safety policies in Yenagoa, Nigeria.

Theoretical Framework

Institutions convey governments' policies and programs. Therefore, citizens' perception and trust on state institutions are informed by experiences from public institutions and its officials. A negative experience diminishes trust by creating public suspicion of policy makers and programs; this is the basis for institutional theory developed by Meyer and Rowan (1977). The institutional theory examines interlinks between formal structures and institutional environment, and hold that, high level of consensus between institutions and environment will lead to diffusion of innovative structures and compliance, as organizational existence and persistence are more driven by exchange, symbolic actions and external influences. Scott (2005: 2) assert that, "institutional theory examines the processes and mechanisms by which structures, schemes, rules and routines become established as authoritative guidelines for social behaviour". Implicitly, Covid-19 preventive guidelines, and medical policies, including public compliance to physical distancing measures and restrictive order is influenced by the actions of institutions, and because institutions cannot be separated from the actions of its officials, policy makers serve as role models whose actions, including

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compliance, sincerity in policy implementation and public sector accountability shapes public trust.

Trust is crucial in the fight against public pandemic (Rubin *et al.*, 2009; Ezeibe *et al.*, 2020; Cairney and wellstead 2020; Resnick, 2020). Trust engenders obedience to legitimate orders. Legitimacy ensures acceptance and compliance to government Covid-19 preventive measures. However, resistance to compliance is a result of prolonged abuse of powers and neglect of citizens' trust by institutions in the social exchange system. Trust is predicated on mutual exchange between institutions and people; with the assumption that, government institutions exemplify probity, prudence and sincerity in decisions and management of public resources, while citizens' complement by willfully cooperating with institutions towards attaining institutional goals.

Meyer and Rowan's (1977) institutional theory complements Social exchange theory developed by George Homans (1958). The theory assumes that, in every social transaction, no party will embark on interchange in a condition of exploitation of the less vulnerable. Where exploitation occurs, one party develops mistrust towards another. This psychological revolt against compliance to Covid-19 policies emanates from a continuing culture of mistrust over many years. The accumulation of citizens' mistrust in government institution results in widespread resistance to Covid-19 policies enacted by the state. Overtime, resistance to safety policies may reduce compliance rate and exacerbate the spread of Covid-19 with great implications on workers, especially those in the informal sector whose survival depends on the dictates of daily earnings.

DATA AND METHODS

This was a cross-sectional study using quantitative approach. Data were gathered for two months following the ease of Covid-19 lockdown and implementation of government protocols on the prevention of the pandemic from June to August 2021. The study was done in Yenagoa, the capital city of Bayelsa State in Nigeria's South-South geopolitical zone. The city is located between the latitude of 4^0 55 ' 29" N and longitude of 6^0 15' 51" E. According to the 2006 Nigerian Population Census, the city's population was estimated to be 352,285 people, with a projection of 470,800 people in 2016 (National Population Commission, 2006). According to a 2019 report from the Corporate Affairs Commission (CAC), Yenagoa Office, the city had 2,900 registered Small and Medium Scale Businesses (SMBs), each run by a single person. SMBs, on the other hand, represent informal sector in our study, while government institutions represent the formal sector.

Sampling and recruitment procedures

Owners of registered Small and Medium Scale Businesses (SMBs) provided data for the study, as they also represent informal sector. The study drew a total sample of 346 respondents using Taro Yamane's (1967) sample size determination formula. Based on their historical antecedents and communities' agglomeration, Yenagoa city was grouped into Attissa, Biseni, Ekpetiama, Epie, Gbarain, Okordia and Zarama throughout the respondents' recruitment procedure. Owners of registered SMBs were randomly selected in each cluster, and a structured questionnaire was administered proportionally to randomly selected respondents (SMB owners).

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Instrumentation

A structured questionnaire was employed to gather quantitative data from the respondents. This instrument was designed with five distinct components. The respondents' socio-demographic information was gathered in Section 'A'. Section 'B' was designed to elicit information on trust in government Covid-19 rules/guidelines, which consisted of whether respondents trusted government's rules/guidelines on lockdown, curfew declaration, restriction of large gatherings, closure of recreational activities, closure of bars, night clubs and pubs, mandatory use of non-medical facemasks, knowing one's Covid-19 status, and 14 days isolation for international travelers. The Section 'C' elicited information on SMBs' support for government rules and this was assessed by the rate of support for preventative measures, financial and economic relief, government solutions to curb the pandemic, and the move towards sustainable Covid-19 recovery. Low, moderate and high were assigned to each of the responses. The Section 'D' of the instrument solicited data on compliance with government Covid-19 protocols. The respondents were questioned about their level of compliance with social distance, the use of facemasks, knowing one's Covid-19 status, regular washing of hands, use of hand sanitizers and covering nose or mouth while sneezing or coughing. Each protocol's degree of compliance was graded as low, moderate and high accordingly. Finally, the instrument's Section 'E' was created to track customers' adherence to government Covid-19 protocols, which included everything from social distance to wearing of facemasks, knowing their Covid-19 status, washing their hands, using hand sanitizers, and covering nose or mouth while sneezing or coughing.

Data Analysis

Descriptive statistics were used to analyse the data, which included the use of basic percentage distribution table and the mean. The purpose of employing descriptive statistics was to show the research findings exactly as they were, while also explaining the respondents' degree of compliance after the ease of lockdown. Chi Square statistics test was also used as an inferential statistical method to determine the relationship between socio-demographic characteristics of SMBs owners and the level of trust as well as compliance with government rules/guidelines on Covid-19 pandemic. The significance threshold for the test was at 95%. The Department of Sociology, Federal University Otuoke, Bayelsa State (Nigeria) provided the ethical approval. Rigorous anonymity, confidentiality, and non-maleficence guidelines were duly followed.

RESULTS

Socio-demographic characteristics of respondents

Table 1 shows the socio-demographic profiles of the respondents. It was shown that more than half of the respondents (55.8%) were males and 44.2 per cent were females. The average age of the respondents was 33.39±6.27 years, with the highest proportion of them falling between the ages of 30 and 39 years. This indicates that the study's participants were mostly young people. According to the nature of respondents' business, half of them engaged were in service providing subsector (50.0%), followed by those who deal in retailing (30.9%), and distribution (13.3%) among other things. Over half of those surveyed been in the business for

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1 and 5 years (61.6%), followed by those who had been in business for between 6 and 10 years (19.4%) and those who had been in business for less than 1 year (11.6%).

Table 1: Socio-demographic characteristics of the respondents

Demographic variables	Response categories	Frequency (n=346)	Percentage (%)
Sex	Male	153	44.2
	Female	193	55.8
Age		108	31.2
	18 – 29	172	49.7
Mean=*33.39±6.272*	30 – 39	66	19.1
years	40 – 49		
Nature of business	Service Providing	173	50.0
	Retailing	107	30.9
	Distribution	46	13.3
	Others	20	5.8
Duration of Business	<1 Year	40	11.6
	1 – 5 years	213	61.6
	6 – 10 years	67	19.4
	>10 years	26	7.5
Religion	Christianity	285	82.4
	Islam	41	11.8
	Others	20	5.8
Ethnic group	Ijaw (Ogbia, Ijaw, Nembe, Epie-	155	44.8
	Atissa)	135	39.0
	Igbo/Ikwere	23	6.6
	Isoko/Urhobo/Beni	33	9.5
	Others		
Monthly profit margin	<₦50,000	59	17.1
	₦50,000 – ₦100,000	61	17.6
	₦101,000 – ₦150,000	74	21.4
	₦151,000 – ₦200,000	113	32.7
	>₦200,000	39	11.3
Educational Level	No formal Education	20	5.8
	Primary	61	17.6
	Secondary	93	26.9
	Tertiary	172	49.7
Underlying health condition (e.g BP, asthma, diabetes, etc.)	Yes	100	28.9
	No	246	71.1

The majority of the respondents were Christians (82.4%), with just one-tenth practicing Islam. The Ijaw ethnic group had the highest proportion of the respondents (44.8%), followed by the Igbo/Ikwere ethnic group (39.0%), and the Isoko/Urhobo/Beni (6.6%) among other ethnic groupings in the country. This indicates that Christianity and Ijaw people are dominant

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cultures in the research region. On a monthly basis, the highest proportion of respondents earned between 151000 and 200000 naira as profit (32.7%), followed by those who earned between 101000 and 150000 naira (21.4%), and those who made between 50000 and 100000 naira as profit (17.6%). This indicates that the majority of respondents have a higher profit margin than those who had a lower profit margin.

The highest proportion of respondents (49.7%) had completed tertiary education, followed by those who had completed secondary school (26.9%), and those who had completed primary school (17.6%). This indicates that just a minority of the respondents lacked a formal education. Conversely, when questioned about underlying health condition, (such as high blood pressure, asthma, diabetes and so on), over two-thirds of the respondents said that they did not have any, while 28.9% stated they had.

Institutional trust and safety compliance after Covid-19 Lockdown

The institutional trust and safety compliance following Covid-19 were investigated among Small and Medium Scale Business (SMBs) operators during and after the lockdown. Respondents were asked if they believed government safety regulations for preventing the spread of Covid-19 pandemic throughout the epidemiology community in order to assess their faith in government rules/guideline. Table 2 indicates the distribution of respondents' faith in government's Covid-19 rules/guidelines for lockdown, curfew, limitation of large gatherings, closure of recreational centres, mandatory use of facemasks, knowing Covid-19 status, and 14 days isolation for international travelers.

Table 2: Distribution of respondents by trust in government Covid-19 rules/guidelines

Public Trust variables	**Response categories**	
	Yes (%)	**No (%)**
Lockdown	79 (22.9)	267 (77.2)
Curfew	119 (34.4)	227 (65.6)
Restricting Large gathering	219 (63.3)	127 (36.7)
Closure of recreational activities	152 (43.9)	194 (56.1)
Closure of bars, night clubs and pubs	145 (41.9)	201 (58.1)
Mandatory use of non-medical facemasks	201 (58.1)	145 (41.9)
Knowing ones' COVID-19 status	147 (42.5)	199 (57.5)
14 days isolation for international travelers	213 (61.6)	133 (38.4)

Trust in government Covid-19 protocols was generally low (65.6%). Specifically, finding reveals that the majority of respondents (77.2%) answered that they did not trust government's lockdown restrictions, while the minority indicated that they did. More than half of those surveyed (65.6%) said they did not trust government curfew rules, while 34.4% said they did. In contrast, more than half of the respondents (63.3%) said that they trusted government rules on prohibiting large gatherings, while roughly two-fifths (36.7%) did not. Over two-fifths of respondents (43.9%) trusted the regulation regarding the closure of recreational activities, whereas more than half of the respondents (56.1%) did not. Similarly, the results show that roughly half of the respondents (41.9%) believed government rules governing the closing of bars, nightclubs, and pubs, while the majority (56.1%) did not.

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More than half of the respondents (58.1%) indicated they trusted mandatory usage of non-medical facemasks, while two-fifth (41.9%) said they didn't. It was also found that more than half of the respondents (75.5%) did not trust government rule on knowing one' Covid-19 status, while more than two-fifths (42.5%) trusted a government regulation on knowing one's Covid-19 status. The majority of respondents (61.6%) trusted the regulation requiring 14 days isolation for international travelers, while fewer than two-fifths (38.4%) did not. These might have major implications for their adherence to the government's broad guidelines for preventing the spread of the pandemic.

Table 3 shows the relationship between SMB owners' socio-demographic characteristics and the level of institutional trust during and after Covid-19 lockdown. While there is no statistically significant relationship between sex and trust in government protocols, there is a significant relationship between age (x^2=119.474, p<0.05), nature of business (x^2=61.329, p<0.05), duration of business (x^2=30.335, p<0.05), religion (x^2=38.822, p<0.05), ethnic group (x^2=22.772, p<0.05) and the level of trust in government rules/guidelines. The Table further indicates that there is statistically significant relationship between monthly income generated (x^2=116.217, p<0.05), educational level (x^2=55.670, p<0.05), underlying health condition (x^2=12.913, p<0.05) and the level of trust they had in government Covid-19 rules/guidelines.

Table 3: Relationship between socio-demographic characteristics of SMB owners and institutional trust during and after Covid-19 lockdown

Demographic variables	Response categories	Trust Level			
		Low (%)	High (%)	Total (n=346)	Chi Square; P-Value
Overall Trust	Trust	65.6	34.4	346	
Sex	Male	65.4	34.6	153	x^2=0.007;
	Female	65.8	34.2	193	P=0.931
Age**	18 – 29	100.0	0.0	108	x^2=119.474;
	30 – 39	61.6	38.4	172	
	40 – 49	19.7	80.3	66	P=0.000
Nature of business**		80.9	19.1	173	x^2=61.329;
	Service Providing	57.0	43.0	107	
	Retailing	56.5	43.5	46	P=0.000
	Distribution	0.00	100.0	20	
	Others				
Duration of Business**	<1 Year	100.0	0.0	40	x^2=30.335;
	1 – 5 years	65.7	34.3	213	
	6 – 10 years	50.0	50.0	67	P=0.000
	>10 years	65.6	34.4	26	
Religion**	Christianity	58.2	41.8	285	x^2=38.822;
	Islam	100.0	0.0	41	
	Others	100.0	0.0	20	P=0.000
Ethnic group**	Ijaw	63.9	36.1	155	x^2=22.772;
	Igbo/Ikwere	70.4	29.6	135	
	Isoko/Urhobo/Beni	56.5	43.5	23	P=0.000
	Others	60.6	39.4	33	

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Monthly profit margin**	<₦50,000		100.0	0.0	59	x^2=116.217; P=0.000
	₦50,000 – ₦100,000		100.0	0.0	61	
	₦101,000 – ₦150,000		28.4	71.6	74	
	₦151,000 – ₦200,000		53.1	46.9	113	
	>₦200,000		66.7	33.3	39	
Educational Level**	No formal Education		100.0	0.0	20	x^2=55.670; P=0.000
	Primary		100.0	0.0	61	
	Secondary		57.0	43.0	93	
	Tertiary		54.1	45.9	172	
Underlying health condition (e.g BP, asthma, diabetes, etc.)**	No		59.8	40.2	246	x^2=12.913; P=0.000
	Yes		80.0	20.0	100	

Table 4 also displays the distribution of respondents according to their level of support for government rules/guidelines aimed at preventing the spread of the Covid-19 pandemic. While about two-thirds of respondents (69.1%) supported government preventative actions in a moderate way, less than one-fifth strongly supported it. Although 47.7% of respondents said they supported the government's financial and economic relief in a moderate way, 48.6% said they only supported it in a low way. While nearly a quarter of respondents (24.6%) supported government's plan to combat the pandemic, the majority (63.6%) did not.

Table 4: Distribution of respondents by the level of support for government rules

Level of support for government rules/guidelines	**Response categories**		
	Low (%)	Moderate (%)	High (%)
Rating support for government preventive measures	87 (25.1)	239 (69.1)	20 (5.8)
Rating support for government's financial and economic relief	168 (48.6)	165 (47.7)	13 (3.8)
Rating support for government's solution to curb the pandemic	220 (63.6)	86 (24.6)	40 (11.6)
Rating support for government moves towards sustainable Covid-19 recovery	188 (54.3)	98 (28.3)	60 (17.3)

While roughly a third of respondents (28.3%) said they were moderately supportive of government efforts to restore Covid-19, more than half (54.3%) said they were unsupportive. This reveals that compared to other levels of support, the degree of support for government's preventative efforts, financial and economic assistance, pandemic-fighting, and initiatives toward long-term Covid-19 recovery was typically low.

Following our investigation into the amount of confidence and support for government rules/guidelines aimed at stopping the spread of the Covid-19 pandemic, we also look at customers' compliance with government Covid-19 procedures. Customers' compliance with

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government Covid-19 protocols, which included social distance, use of facemasks, knowing their COVID-19 status, use of hand sanitizers, and covering of nose or mouth while sneezing or coughing, is shown in Table 5. While the majority of customers (84.7%) followed the social distance guidelines, 15.3% did not. While the majority of respondents (59.5%) used facemasks, two-fifths (40.5%) did not. This suggests that many of the customers of SMB operators did not rigorously follow the government's order to wear facemasks to avoid the spread of the pandemic.

Nearly two-thirds of respondents (38.4%) stated that their customers/clients did not cover their nose or mouth when sneezing or coughing, while more than half of respondents (61.6%) said they did. The implication is that the majority of SMB's customers/clients did not follow the government's Covid-19 standards which might be harmful to the people at risk's health. On the other hand, more than half of the respondents (63.0%) said their customers refused to know their Covid-19 status, while almost two-fifths (37.0%) did. While over two-thirds of respondents (75.1) said their customers followed the hand-washing regulation, about one-fourth of them (24.9) did not. When it came to the usage of hand sanitizers, the majority of respondents (72.8%) said their customers did, while 27.2% said they didn't.

Table 5: Distribution of respondents by customers' compliance with government Covid-19 protocols

	Response categories	
Compliance with Covid-19 protocols	**Yes (%)**	**No (%)**
Social distance	293 (84.7)	53 (15.3)
Use of facemasks	206 (59.5)	140 (40.5)
Knowing their Covid-19 status	128 (37.0)	218 (63.0)
Washing of hands	260 (75.1)	86 (24.9)
Use of hand sanitizers	252 (72.8)	94 (27.2)
Covering of nose or mouth when sneezing or coughing	213 (61.6)	133 (38.4)

Table 6 displays the results of a Chi Square statistical test used to examine the relationship between socio-demographic characteristics of SMB owners and compliance with Covid-19 rules/guidelines. Despite the fact that more than half of the respondents claimed a high degree of compliance with Covid-19 rules/guidelines, there is a substantial relationship between compliance level and respondents' socio-demographic factors. In fact, it was discovered that sex (x^2=11.660, $p<0.05$), age (x^2=54.789, $p<0.05$), nature of business (x^2=20.340, $p<0.05$), duration of business (x^2=15.757, $p<0.05$), religion (x^2=34.553, $p<0.05$), ethnic group (x^2=14.908, $p<0.05$) and compliance with government rules/guidelines have a statistically significant relationship. Furthermore, the results demonstrate a statistically significant relationship between monthly profit generated (x^2=31.827, $p<0.05$), educational level (x^2=32.583, $p<0.05$), underlying health condition (x^2=92.823, $p<0.05$), and compliance with government Covid-19 rules/guidelines. This implies that all socio-demographic characteristics of SMB owners are related to whether or not they follow government rules/guidelines on Covid-19 prevention.

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Table 6: Relationship between socio-demographic characteristics of SMB owners and compliance with Covid-19 guidelines

Demographic variables	Response categories	Compliance Level			Chi Square; P-Value
		Low (%)	High (%)	Total (n=346)	
Overall Trust	Compliance	40.2	59.8	346	
Sex	Male	30.1	69.9	153	x^2=11.660; P=0.001
	Female	48.2	51.8	193	
Age	18 – 29	49.1	50.9	108	x^2=54.789; P=0.000
	30 – 39	50.0	50.0	172	
	40 – 49	0.0	100.0	66	
Nature of business	Service Providing	42.2	57.8	173	x^2=20.340; P=0.000
	Retailing	49.5	50.5	107	
	Distribution	28.3	71.7	46	
	Others	0.0	100.0	20	
Duration of Business	<1 Year	50.0	50.0	40	x^2=15.757; P=0.001
	1 – 5 years	43.7	56.3	213	
	6 – 10 years	19.4	80.6	67	
	>10 years	50.0	50.0	26	
Religion	Christianity	34.7	65.3	285	x^2=34.553; P=0.000
	Islam	48.8	51.2	41	
	Others	100.0	0.0	20	
Ethnic group	Ijaw	42.6	57.4	155	x^2=14.908; P=0.002
	Igbo/Ikwere	29.6	70.4	135	
	Isoko/Urhobo/Beni	56.5	43.5	23	
	Others	60.6	39.4	33	
Monthly profit margin	<₦50,000	55.9	44.1	59	x^2=31.827; P=0.000
	₦50,000 – ₦100,000	32.8	67.2	61	
	₦101,000 – ₦150,000	17.6	82.4	74	
		53.1	46.9	113	
	₦151,000 – ₦200,000	33.3	66.7	39	
	>₦200,000				
Educational Level	No formal Education	0.0	100.0	20	x^2=32.583; P=0.000
	Primary	65.6	34.4	61	
	Secondary	43.0	57.0	93	
	Tertiary	34.3	65.7	172	
Underlying health condition (e.g BP, asthma, diabetes, etc.)	No	24.0	76.0	246	x^2=92.823; P=0.000
	Yes	80.0	20.0	100	

The extent to which Covid-19 protocols were followed was examined. Table 6 displays the results in terms of low, moderate and high compliance levels. While the majority of respondents (75.2%) indicated they maintain a moderate level of social distance, just a handful of them fully adhere to the rule. The use of hand sanitizers was observed in a similar

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way. When compared to others, more than half of the respondents (65.6%) somewhat adhered to it, while just one-fourth utilized facemasks (24.9%).

Table 6: Distribution by the level of compliance with Covid-19 protocols

Compliance with Covid-19 protocols	Response categories		
	Low (%)	Moderate (%)	High (%)
Social distance	66 (19.1)	260 (75.2)	20 (5.8)
Use of facemasks	33 (9.5)	227 (65.6)	86 (24.9)
Knowing their Covid-19 status	194 (56.1)	92 (26.6)	60 (17.3)
Washing of hands	107 (30.9)	92 (26.6)	147 (42.5)
Use of hand sanitizers	53 (15.3)	147 (42.5)	146 (42.2)
Covering of nose or mouth when sneezing or coughing	146 (42.2)	126 (36.4)	74 (21.4)

The majority of respondents (56.1%) reported that they were not aware of their Covid-19 status, and just a handful carefully followed the rules. When it came to hand-washing, the highest proportion of the respondents (42.2%) claimed they followed the process very closely, while a quarter (30.9%) stated they did not. In comparison to other categories of responses, practically all respondents somewhat (42.5%) and strongly (42.5%) cooperated with the usage of hand sanitizers. Only 21.4% of respondents following the guidelines for covering the nose or mouth when sneezing or coughing, while a high proportion of them reported limited (low) compliance. This suggests that consumers and clients of SMBs in Yenagoa did not properly follow all of the Covid-19 requirements as stipulated by the government.

DISCUSSION

This study established a relationship between institutional trust and safety compliance among Small and Medium Scale Business (SMB) owners in Yenagoa. In comparison to their female counterparts, the majority of SMB owners were men. This shows that among SMB operators in the study population, there were more men. The average age of SMB owners was also discovered to be 33.39±6.27 years. This suggests that, in comparison to individuals who were older, the majority of SMB owners were often young. The findings also revealed that half of SMB owners engaged in the service providing subsector, such as barbering, hairdressing, and so on, while other half engaged in retail and distribution of finished goods. This means that, in contrast to those who retailed or distributed finished goods, many of the SMB owners in the study area provided services to customers/clients.

Findings revealed that when comparing individuals who had ran their firms for less than a year, it was shown that the majority of the SMB owners' firms have been in operation for a long time before the Covid-19 pandemic. It was also found that nearly all SMB owners practiced Christianity as a religion. This indicates that, in comparison to individuals who practiced other religions, the majority of SMB owners were Christians. Again, in comparison to those who were Igbo/Ikwere and Isoko/Urhobo/Beni, a high proportion of the SMB owners were Ijaw. This indicates that the Ijaw ethnic group dominates the research locale.

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In comparison to other profit margin categories, it was observed that a large proportion of SMB owners earned more than 151,000 naira in monthly profit. This demonstrates that the majority of respondents profited greatly during and after the Covid-19 pandemic lockdown. It also means that they were mostly unaffected by the lockdown rules. When also comparing individuals with no formal education versus those with formal education, it has been found that a large proportion of SMB owners have formal education. This finding suggests that just a small percentage of small business owners lack a formal education, which supports a high profit margin and a high possibility of being effective in their operations. It was discovered that the majority do not have any underlying health conditions such as high blood pressure, asthma, diabetes, or other conditions that could have hampered their business operations during the lockdown.

However, earlier studies have highlighted that trust plays important role in the fight against public pandemic (Cairney and Wellstead, 2020; Resnick, 2020), and also depends on citizens' participation (Gavin, 2020). When determining SMB owners' trust for government institutions, especially during and immediately after the Covid-19 pandemic; it was discovered that adherence to government rules/guidelines in pandemic was inadequate based on their diminishing trust for government institutions. For example, the research revealed that a large proportion of SMB owners did not trust government's lockdown restrictions, curfew rules and government policies preventing mass gatherings and the shutdown of bars, nightclubs, and pubs. As VanBavell et al (2020) points out, trust conduces for citizens compliance to health policies and compliance measures required to mitigate the spread of public health hazards. Our finding, on the other hand, suggests a lack of trust in such governmental arrangement, which hampered the implementation of preventive policies and public compliance. This research backs up Roeloffs (2019) findings that Nigerians lack trust in government institutions due to a lack of transparency, political corruption, and an unequal economic structure, as described by Wike *et al*. (2016).

While some components of trust with regard to government guidelines were not upheld, we discovered that others were upheld. For example, while the majority of SMB owners do not trust lockdown rule, curfew declarations, or bar closures; a high proportion of SMB owners do trust mandatory use of non-medical facemasks, knowing one's Covid-19 status, and regulations requiring 14 days isolation for international travelers, among others guidelines. This indicates that while the majority of SMB owners trusted some of the government's rules/guidelines, others did not. This finding shows a high level of distrust between citizens and the government, as shown by Pulsenigeria (2018), which found that Nigerian had the lowest positive attitudes toward government out of 36 African countries studied during the lockdown and high incidence rate of Covid-19 pandemic.

Despite the high level of mistrust between SMB owners and the government, it was discovered that age, nature of business, duration of business, religion, ethnic group, monthly profit, educational level, underlying health condition, and level of trust in government rules/guidelines had a significant relationship. This suggests that the level of trust SMB owners had in the implementation of governmental rules as an informal organization was influenced by their socio-demographic characteristics. This has a significant impact on their adherence to the protocols.

Previous research has found that skepticism leads citizens to disregard medical evidences, expert counsel and defy government health guidelines, thereby increasing the rate of the

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spread of Covid-19 pandemic (Resnick, 2020; Olatunji, 2020). While some SMB owners expressed moderate support for government rules/guidelines in a moderate way, others had a low support. Despite the fact that a high proportion of SMB owners acknowledged that their customers followed social distance rules, used hand sanitizers, and wore facemasks, the majority of them indicated that their customers refused to know their Covid-19 status. This shows that SMB owners did not strictly follow all of the guidelines regulating the prevention of the spread of Covid-19 pandemic. Furthermore, SMB owners' socio-demographic characteristics, such as sex, age, nature of business, duration of business, religion, ethnic group, monthly profit, educational level, and underlying health issues influenced compliance with government Covid-19 procedures.

According to Meyer and Rowan (1977), the foundation of institutional theory is that a negative experience reduces trust by developing public skepticism of policymakers and programs. This means that, while government institutions communicate policies and programs, individuals' perceptions and trust in government institutions are shaped by their interactions with government institutions and officials. This explains why the formal frameworks of rules/guidelines preventing the spread of Covid-19 pandemic and SMB owners were not completely disseminated throughout the research area. It also shows that the acts of government officials and policymakers influenced the social behaviour of partial compliance by SMB institutions as an informal subsector. This has implications on the popular trust in government policies to a considerable extent.

CONCLUSION

The purpose of this study was to determine the relationship between institutional trust and safety compliance among owners of Small and Medium Scale Businesses in Yenagoa, Bayelsa State (Nigeria) during and immediately after Covid-19 lockdown order to stop the virus from spreading. As a result, it is clear that SMB owners and customers/clients' trust in government policies was substantially based on their previous experiences with government regulations, particularly during pandemic situations. This explains their selective trust and adherence to the lockdown restrictions and curfew, among other things. Indeed, while it is believed that a higher level of trust in government policies translates to a willingness to obey government recommendations and engage in pro-social behaviour, a negative experience on the part of SMB owners, including customers/clients, in government policies has resulted in a decrease in trust and, as a result, non-compliance with stringent government policies designed to stop the pandemic from spreading.

Given the lack or low trust level in government rules and guidelines during and soon after the Covid-19 lockdown, SMB owners and government as institutions of the society should maintain a symbiotic relationship. It is necessary to ensure compliance with Covid-19 pandemic rules/guidelines in order to prevent the pandemic from spreading. On the other hand, the government should be attentive enough to SMB owners and citizens, in general, to ensure enough palliative measures for strict adherence to government rules and guidelines.

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