

The Impacts of COVID 19 on Small and Medium Enterprises

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ABSTRACT

This study was aimed to assess the impacts of COVID 19 on the Small and Medium Enterprises (SMEs). The SMEs contributes country's economy, it is an income opportunity for the society, and it creates employment opportunities for the youth, women and the entire society. COVID 19 has grown into an unprecedented health, economic, social, business and the entire cycle of the life. Current outbreak has severe economic consequences across the globe. To limited spread of this pandemic the global government should admire steps to curb the *spread* of the *COVID19*, through this the government imposed nightly curfews, a ban on public events, social distance, stay at home, the closure of non-essential business. This study is limited to SMEs located in Garowe to assess how the pandemic was affected the SME's supply and demand, revenue, the employees and other business operations. The study deployed quantitative method of research with questionnaire and telephone interview for collecting data from selected respondents.

The study found that the supply decreased 38% whereas the demand declined 83% as the respondents of the study confirmed. The income experienced 89% of fall down and pressured that 60% SMEs reduced the working hours. On the other hand 75% of the respondents confirmed that they are planning or already lay off the employees. Most of the SMEs met decline of cash, the cash receipts from sales declined 72%, also the accounts receivable reduced 61% this resulted that 64% SMEs failed to cover the operating expenses. The SMEs faced financial distress or insolvency which resulted to trigger massive job losses and the shuttering of businesses. The COVID 19 has potentially dire implications for SMEs, it needs financial assistance to protect the lives and livelihoods of people, especially the most vulnerable.

Finally the study recommends for the SMEs stakeholders including the chamber of commerce, government, international partners, banks and other interested parties is a needed to take an urgent stimulus package to support immediate liquidity challenges and negative impacts raised from the containment of COVID 19 and to sustain their existence and developments.

Key words: COVID 19, Small and Medium Enterprises (SMEs), supply and demand, revenue, temporarily or permanently closure

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Background Information

COVID-19 has become a global emergency with leaving of death, economic and business devastation, it impacted on the health system, economy, business, social movements, employees and employment opportunities. Global governments-imposed restrictions to contain the spread of COVID 19 including; stay at me, quarantine, social distance and limitation of social movements all these steps are resulted the decline of supply and demand, the SMEs experienced dramatic revenue drops, and this may increase the unemployment rate and prices of necessary goods. The SMEs overwhelming competing *challenges raised from the COVID 19 had taken steps to continue the existence including the reduction of working hours, dismissal, halting some of business operations, temporarily close*, it increased the existing inequalities and vulnerabilities among the societies.

Definition of Small and medium enterprises (SMEs) is different from country to country, it depends on the country's economic development and the role of SMSs in the country. Also, the SMEs determine the size of the business, the capital investment, the assets and business' operations. According to Pakistan Central Bank SMEs is characterized by the employment, asset or the combination of both (Jasra, et al., 2011). Normally a business is an enterprise that produces goods or service for provision of customer's satisfaction. SME positively contributes the

country's economy, it creates opportunities to the local communities both employment and business opportunities and it fulfills community needs, most of the countries realized the importance of SMEs towards to country's productivity (Jasra, et al., 2011).

Currently the confirmed cases in Somalia are low comparing to other countries in the horn of Africa, this could change at any time (MoH, 2020). The impact of this pandemic increased the likely hood of poverty and inequalities in the entire world, during the emergencies of pandemic the global governments put highest priority to minimize the shortage of Personal Protective Equipment (PPE), ventilators, facemask, sanitizers to curb the outbreak of COVID 19. There are number of health worker that working on the frontline of this pandemic was lost (MoH, 2020). The rapid spread of the virus has exacerbated an already fragile economic situation in Somalia, there are a number of Small businesses temporally or permanently closed the doors of their business. The business transactions halted after when the sales projection and business plans dragged down and businesses faced uncertain, traumatic and panic to cover the operating expenses. The businesses that had dramatically impacted includes; travelling agencies, hotels, restaurants, cafeterias, shops, Khat sellers, road side businesses, hairdressers, supermarkets. An observation made by the researcher indicating that the items of the sanitary and hygiene kits' prices increased as well as soap, shampoo, masks, and gloves' prices are also increased due to dire demand and less supply especially masks and gloves.

A rapid assessment conducted by the Ministry of Women and Human Rights Development revealed that COVID 19 was seriously impacted by the women in small-scale business, the study highlighted that the government's regulations combating the COVID 19 reduced mobility in Mogadishu has seriously shrunk the sales volume and made the women led business to face challenges and fail to pay the running costs (MOWHRD, April 2020).

In Somalia the sources of funds are very limited, there is no direct foreign investment in the country, there is no international banks for business investments and the government's support is limited to basic services, there are some international partners supports the SMEs in the areas of capacity training, provision of technical materials and developing business frameworks. The small business is family's breadwinners, most of the small businesses are run by family headed women who lost their husband, it covers the family's daily income, education, home rent, utilities and other family's expenses. The SMEs contributes country's economy, it is an income opportunity for the society and creates employment opportunities for the youth, women and the entire society. The Corona Virus pandemics continue to spread exponentially, I had impacted the entire live cycle and business operations, the hospitality sector was affected badly, there are number of cancellations of fight, hotel seminars and meetings that was planned to conduct but the due to bid to prevent the spread of the virus.

According to IMF, World Bank the Somali remittances contributes nearly a third of the country's GDP, the remittances plays an important role both country's economy, the funds received from abroad relatives, covers the basic needs, foods, shelter and education and so on (PDRC, 2020). In 2016 the remittances estimated to USD \$1.4 Billion per year and it is of one of the largest external financial support to Somalia and it is constitutes 23% of Somalia's GDP, 40% of the population receives remittances from their relatives and also Somali abroad communities has a huge investments in the country (Majid, Abdurahman, & Hassan, 2018). Due to the impact of COVID 19 it is expected that the remittances decline due to the lockdowns; layoff, illness and restriction imposed by the governments to combat the Corona virus.

In 2017 and 2018 Somalia received US\$ 2 billion of Official Development Assistance (ODA), while 2012- 2016 was received US\$1.3 billion a year (MoPIC, 2020). But through the impacts of COVID 19 it is expected that the interventions of International partners will be declined due to negative impacts of COVID 19, all the interventions are limited to awareness and surveys related on the impacts on the society but there are no international partner's subsidies to businesses.

The global governments are attempting to respond the economic challenges caused lockdowns, still there no announcement from the Federal government and the state government's support to the business to stand their legs. The US Congress passed CARE Act \$2 trillion to stable the economic conditions \$349 billion was planned to small business as a loan (Richards, 2020).

General Objectives of the Study

The general objective of the study was to assess the impacts of COVID 19 on the Small and Medium Enterprises (SMEs).

Specific Research Objectives

1. To point out the influence of COVID 19 on demand and supply of SMEs

2. To find out the effects of COVID 19 on revenue of SMEs
3. To determine the influence of COVID 19 on jobs and employee salary of SMEs
4. To identify the effects of COVID 19 on the availability of sources of funds for SMEs

Justification of the study

This study focused on the impact of the lockdown imposed by countries to contain the spread of COVID 19 and how the lockdowns affected the SMEs and the challenges that the SMEs encountered during this pandemic disease spreading person to person. The studies indicated that the COVID 19 had significant impact on the SMEs and resulted that some of SMEs temporarily or permanently closed their business. Puntland government-imposed lockdowns, curfew, banning of all movements from outside and other restrictions to fight the spread of COVID 19, these restrictions reduced the mobility of people which resulted decline of supply and demand remained to fall the revenue.

The SMEs has positive contribution to the country's economy, it creates employment opportunities for youth, the small business covers family's daily income, education, home rent, utilities and other family's expenses. According to the researcher's observations it shows that some of the SMEs already closed their doors due to the impact of COVID 19 and others was hard to pay the running costs, including the rent, utilities, labor and other sunk costs.

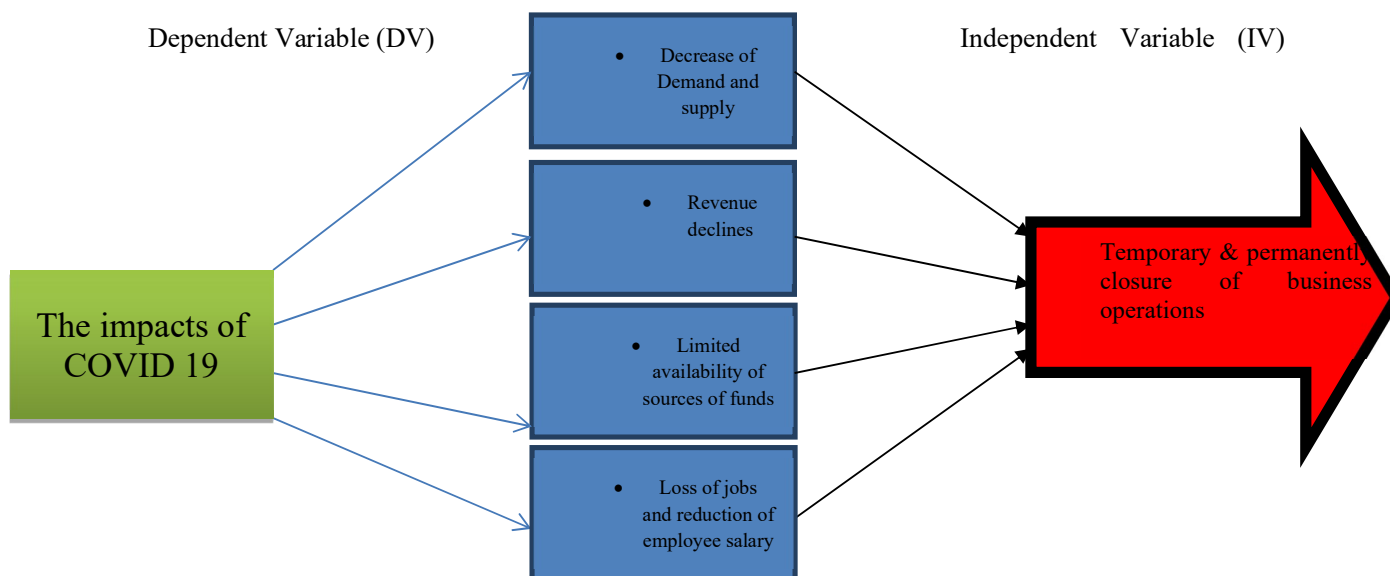
There is a limited study on the impact of COVID 19 on the local enterprises. This study will highlight impacts of COVID 19 on SMEs and challenges they met during the pandemic.

Finally, the key findings from the study will add value the government's policies related to SMEs and give them priority and to sustain their existences.

Methodology

This study's primary objective is to assess the impact of COVID 19 to SMEs through this the study deployed quantitative method of research, the data was collected through telephone interview and questionnaire which was sent through Email for the target SMEs in Garowe. The Telephone interview and questionnaires that was sent through Email was selected to admire the governments-imposed restrictions to combat the spread of COVID 19. The questionnaire was divided into two main categories, first demographic information and the second category were mainly based on questions related on the impacts of COVID 19 on SMEs. Study was successfully covered 40 participants with valuable information on the SMEs.

Figure 1 Conceptual framework for COVID 19 on SMEs



Study's findings

The interpretation of the data was divided into demographics and the analysis of COVID 19 impacts to the SMEs, The for the demographics the researched used frequency and percentages to report the findings and the impacts

was based on the 5 points Likert scale to report the researched group two groups which was strongly agreed and agreed was a grouped and reported as percentages. The second group was added strongly disagreed and disagreed as the second group and reported as percentages.

Demographic profile

This section combines respondent's characteristics of gender and age, Work experience, academic qualifications, Local or abroad received projects, Position in the business

Respondent Characteristics

This section composes all aspect of respondent's characteristics include gender and age.

Table 1 Gender perspective

Gender	Frequency	Percent
Male	26	65%
Female	14	35%
Total	40	100.0

The above table showed number of males and females involved, the researcher more participants but due to challenges of COVID 19 only 35 of the target groups was successfully contributed the finding of the study. As the above table indicates that 69% (25) of the respondents were male and 31% (11) were female. Although the representative of the study is limited accordint to the SMEs exits in Garowe and Somalia but it can be a good estimation the the male mor then females in SMEs.

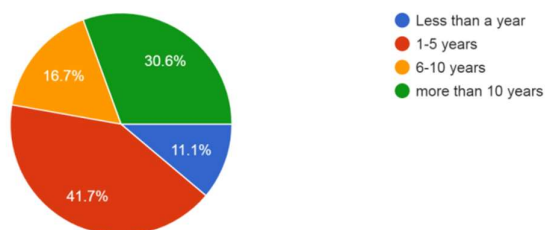
Table 2 Respondent's age

Table 3 age group	Frequency	Percent
18 - 24	4	10%
25 - 29	5	12.5%
30 - 34	11	27.5%
35 - 39	8	20%
40 and above	12	30%
Total	40	100%

According to the above table, the respondents were divided into five age groups; the majority of respondents were constituted 33% of respondents were with the age of bracket (40 and above), the second largest age group was 31% of respondents (30 – 34) and third age group was 14% of the respondents (25 – 29), and last two age groups represented only 11% of the respondents which was (18 – 24 and 35- 39). The majority of the respondents showed that they had an experience and had been worked more than 40 years which provides huge weight to the study to share their experiences on SMEs. On the other hand, the data indicated that youth were involved the SMEs, 56% of the respondents were less than 35 years.

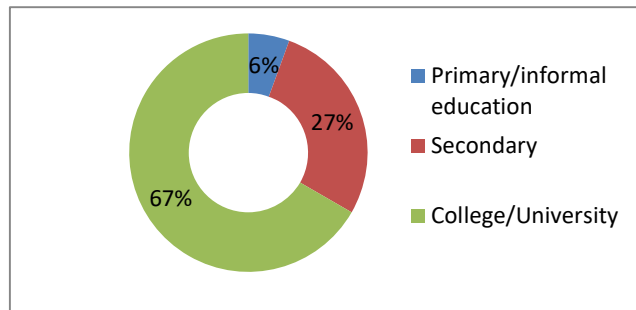
Figure 2 Work Experience

How long have you been running this business?
 36 responses



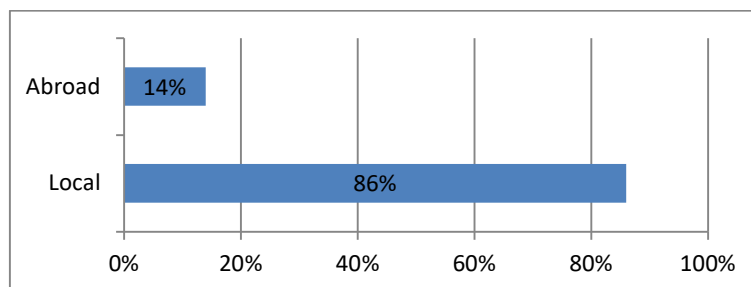
the above pie chart, showed that the majority of the respondents that makes up 42% of the total respondents had been worked 1 to 5 years, the second group of respondents which constitutes 31% had experience of more than, the third group which had an experience of 6 to 10 years of experience represented 17% and the last group had worked less than a year which represented only 11% of the respondents. The majority of the respondent's experience to the SMEs was more than 5 years which makes contribute to the study more valuable.

Figure 3 Academic Qualification



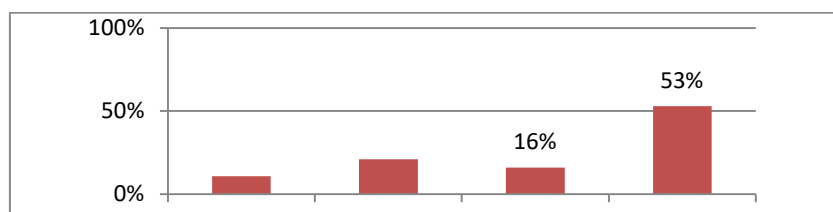
The above pie chart represented the respondent's academic qualifications, the most of the respondents were college or university level, 67% of the total respondents holders bachelor or diploma for their academic qualifications, 27% of the respondents had had secondary qualification, the last group had equivalent to primary education were 6%, this groups is the least group. SMEs is opportunity for youth and graduate students as you can see the above pie chart was dominated by the university or college graduates who had knowledge to run their business operations.

Figure 4 Local and abroad products



According to the above the chart most of the SMEs in Garowe that involved in the study received their product as a local, 86% of the respondents indicated that they use local channel for demands, and only 14% of the interviewed SMEs showed that they were received products from abroad. Most of the abroad dependents include; the constriction companies, whole sales and the furniture companies as the interview confirmed.

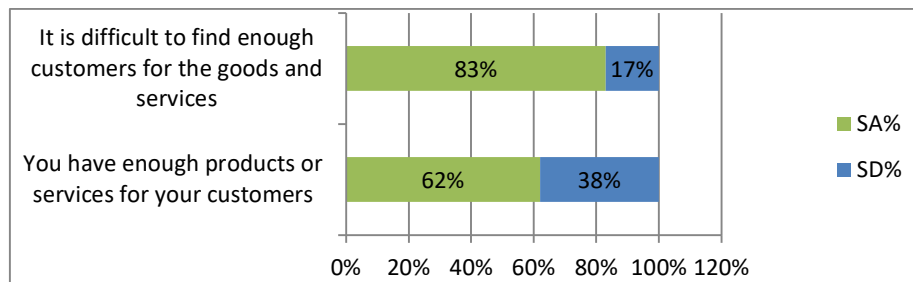
Figure 5 Respondent's position in the business



COVID 19 Impacts on SMEs

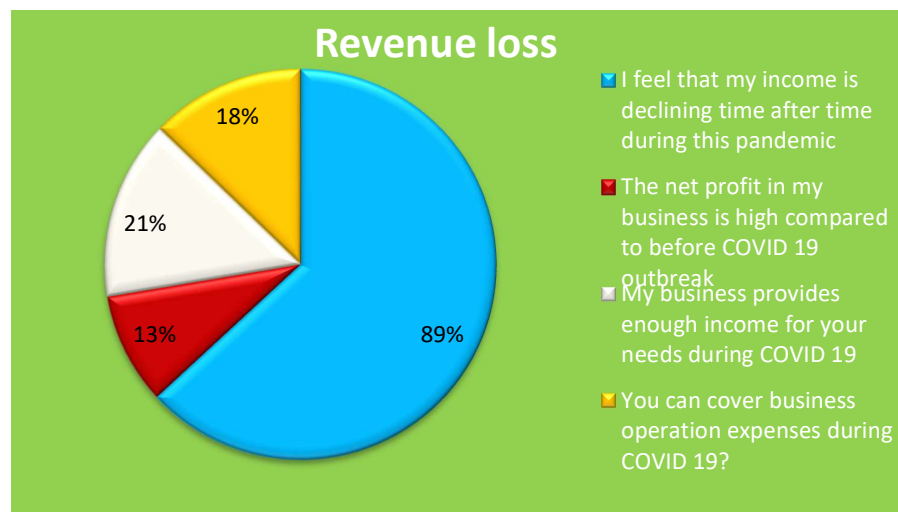
The following are the findings of the study, it was based on the 5-points Likert scale to report the researched group two groups which was strongly agreed and agreed was a grouped and reported as percentages. The second group was added strongly disagreed and disagreed as the second group and reported as percentages.

Figure 6, the impacts of Demand and supply for SMEs



As showing the above chart the COVID 19 impacted both the supply and demand, majority of the respondents strongly agreed or agreed that The SMEs had 62% enough products or services for customers and 38% of the respondents strongly disagree or disagree. In 19 March the Ministry of Aviation of Federal suspended domestic and international flights to limit the outbreak of COVID 19, and also the Puntland government suspended all inside and outside movement including the domestic travel between cities and districts meanwhile the country is dependent with export from abroad, Somalia have a good relation with United Arab Emirates (UAE), India, Yemen, Turkey, Iran, Brazil, China and others those have direct business relation to Somalia. The global country imposed partial or full lockdowns to prevention and containment measure of COVID 19. As the above chart shows 83% of respondents strongly agreed or agreed that the SMEs had not enough customers while only 17% of respondents strongly disagree or disagree that they had enough customers. Both the supply and demand was affected by the imposed restrictions, the demand shortfalls resulted that the revenue fall down and many small businesses responded by reducing hours worked for employees or dismissing the employees, others halted business operations and others permanently closed their business doors due to their inability to make profit and or cover the business operating expenses.

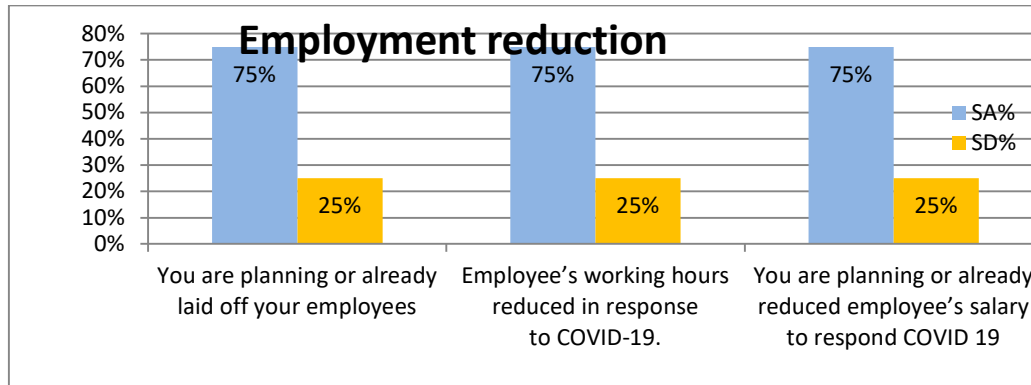
Figure 7 Impacts of revenue for SMEs



According to the above pie chart showed the effects of revenue during the COVID 19 pandemics as the SMEs who involved the data collection highlighted that there were revenue declines for some of the SMEs. Most of the respondents strongly agreed or agreed 89% of SMEs experienced income is declining during the COVID 19 pandemics and 3% of the respondents strongly disagreed or disagreed that their income is declining during this pandemic. Only 21% of the respondents strongly agreed or agreed that their business provides enough income to cover their needs while 79% of the respondents strongly disagreed or disagreed that their business provides enough income to cover their needs. 18% strongly agreed or agreed that their business can cover operating expenses during this pandemic, where as 82% of the respondents strongly disagreed or disagreed their business can cover operating expenses during this pandemic. Only 13% of respondents of the respondents strongly agreed or agreed that the net profit they received is high compared to before COVID 19 outbreak and 87% of the respondents strongly disagreed or disagreed that the net profit they received was high compared to before outbreak of COVID 19. The pandemic

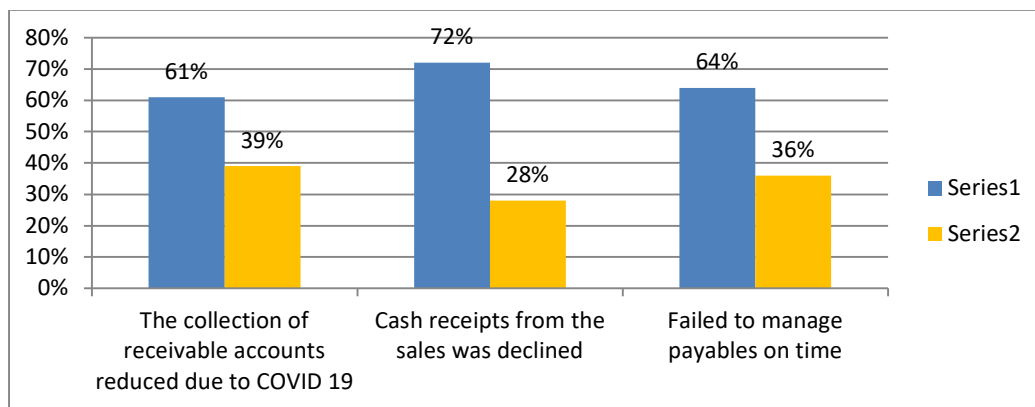
was seriously affected by non-basic needs including; travelling agencies, hotels, restaurants, cafeterias, shops, Khat sellers, road side businesses and others. On the other hand, pharmacies or centers for Personal Protective Equipment (PPE), ventilators, facemask, sanitizers and the internet providers showed that their net profit increased during the pandemics.

Figure 8, the effects of jobs and employee salary for SMEs



The above chart indicated the effects of jobs and employee salary during pandemics, 75% of interviewed respondents strongly agreed or agreed that they are planning or already laid off their employees, where only 25% of the respondents strongly disagreed or disagreed that they are planning or already laid off their employees. 60% of the respondents strongly agreed or agreed that they are reducing employee's working hours to respond COVID 19 whereas only 40% of the respondents strongly disagreed or disagreed that they are reducing employee's working hours. 70% of the respondents strongly agreed or agreed they are planning or already reduced the salary of employees and opposite to the only 30% of the respondents strongly disagreed or disagreed that they are planning or already reduced employee's salary to respond COVID 19. Some of the SMEs already halted their business operations after then the SMEs failed to pay the salary and other business expenses on time this resulted that SMEs reduced the working hours, the salary and reduce business operations whereas others obliged to temporally or permanently close off business to avoid loss and huge damages.

Figure 9 Availability of sources of funds for SMEs



The above the chart represented SME's sources of funds as the data showed the SMEs experienced cash flow limitations. 61% of the respondents strongly agreed or agreed that the collection of receivable accounts was reduced due to COVID 19 and only 39% of the respondents strongly disagreed or disagreed that the collection receivable accounts was reduced. Also, the cash receipts from sale was declined as respondents indicated, 72% of the respondents strongly agreed or agreed that the cash receipts from the sales was declined whereas 28% of the respondents strongly disagreed or disagreed that cash receipts reclined. The cash declined also affected account payables as the most of the respondents pointed out that 64% of the respondents strongly agreed or agreed that SMEs failed to manage the account payable on time. On the other hand, the private banks like Amal, Salaama and Dahabshiiil are considered external investors with compliance of Sharia suspended the investment for SME due to

COVID 19 as they confirmed with research's interviews with Amal, Salaama and Dahabshil banks. The temporary suspended investments to SMEs this can make the situation worse and burden to the SMEs.

Summary of finding

The COVID-19 outbreak has developed rapidly in 2020 and seriously affected the health, economic, social, business and all the entire cycle of the life, to limited spread of this pandemic the global government should admire steps to curb the *spread* of the *COVID19*, through this the government imposed restrictions to prevent and respond the *spread of infections*; include limiting the movement of people, nightly curfews, a ban on public events, restricting domestic and international flights and other travel within the country, temporarily closing businesses and schools, and cancelling events, sports and gyms, and non-essential items which turn has implications for SMEs.

This year for 2020 only limited number of people present in the kingdom was allowed to perform Haj and Omra for this year to curb the spread of COVID 19 (Al-Jazeera, 2020). This will impact the livestock export which contributed to the Somali economic. The Somali remittances which contributes 23% of country's GDP and supports 40% of population, due to the impact of COVID 19 it is expected that the remittances decline due to the lockdowns; layoff, illness and restriction imposed by the governments to combat the Corona virus (PDRC, 2020). The 19% increase of exchange rates between the Sh.So and USD is expected to weaken the society's power purchasing power parity (Puntlandpost, 2020).

The study found that the supply decreased 38% whereas the demand declined 83% as the respondents of the study confirmed. The income experienced 89% of fall down and pressured that 60% SMEs reduced the working hours and 75% of the respondents confirmed that they are planning or already lay off the employees. 61% of the collection of account receivable reduced 61%, 72% of cash receipts from sales was declined, 64% SMEs failed to cover the operating expenses this the business financial distress or insolvency which resulted that some of the SMEs decided temporarily whereas others preferred permanently shut down.

Through observation made by the researcher and interview with respondents indicated that some of SMEs temporarily halted their business operations whereas some others permanently shut down the businesses this expected to foster the *poverty* rate and number of extreme *poor* in communities.

Close to 305 million full time workers lost their jobs for the second quarter of 2020, due to COVID 19 the impacts, the loss of jobs was severely affected the lower income countries that had weak health system and economic issues (Ramdoo, 2020). In Pakistan 95% of enterprises met reduction on their operations, 89% of the enterprises reported financial challenges and 48% of enterprises laid off their employees due to the impacts of COVID 19 on small and medium enterprises (Ganale; Zafar, April 2020). In Iraq the COVID 19 had seriously impacted the SMEs in Iraq, 71% of sales declined in period of 24 March to 21 April, the production declined 52%, and employment was reduced to 40% with salary reduction of 36%, also the SMEs experienced a huge loss of revenue (IOM, June 2020).

Conclusion

The SMEs plays an important role in the economy and create jobs, widen income earning opportunities for the society. The initial outbreak of the Corona virus in China disrupted global supply chains, layoff and dismissed employed increased. The pandemic negatively impacted the global economy and increased the risk of economic recession. COVID 19 not only impacted the economy but also negatively impacted the health, education, social, employment and employment opportunities. Country's sources of income including the remittances, livestock export to Saudi Arabia in the Haj and Omra session and the aid from international partners were decreased. Puntland Budget for 2020 was 346million is expected to decrease due to experienced losses and implication from COVID containments (MoF, 2020). The prices of goods increased as the supply decreased, it has weakened the purchasing power party of people in the country. The government's limited support to SMEs and the suspension of local bank' investment for SMEs pressured the business to halt and permanently shut down to the business this will have impact for both short term and the long term. Although the Strong *containment* and mitigation measures *reduced*, the night bans and nightly curfews removed, the domestic flights reopened but still the implication on SMEs are on the ground. Finally, the study will recommend a number of recommendations to sustain their existences and the development of SMEs to continue its contributions to economy and to the community.

Recommendations

The Government should continue the steps to prevent the spread of COVID and to limit the restrictions to contain this pandemic. The management of SMEs is recommended they should actively evaluate their cash flow requirements, reduce the unnecessary costs incurred and develop appropriate plans tackling, to avoid potential risks for the SMEs. The government and chamber of commerce is recommended to consider the current situation and implications faced by the SMEs and to reduce the tax and the government should advocate the SMEs to offer stimulus package to address immediate liquidity challenges, reduce layoffs, and avoid firm closures and bankruptcies, this could be reached to work with federal government and to have a meeting with international partners and the local banks. The local banks is recommended that they should take a lion's share the current challenges faced by the SMEs, the banks is recommended to reduce investment with facilitating investment criteria and to provide opportunities for the SMEs to sustain their existences.

Finally, this study was limited to Garowe SMEs, the researcher is recommending to broadening scope of the study, to cover large coverage to assess the impact of COVID 19 on Small and Medium Enterprises (SMEs) in Somalia to reduce the impacts of this pandemic.

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