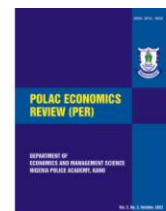




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IMPACT OF COV-19 LOCKDOWN ON MARKET VALUE AND WORKERS INCOME IN AHMADU BELLO UNIVERSITY ZARIA, KONGO CAMPUS

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Abstract

The study examined the impact of COV-19 Lockdown on market value and workers in Ahmadu Bello University Zaria, Kongo Campus. The study adopted descriptive survey design with questionnaire on COVID-19 as instruments for data collection. Convenient sampling technique was used in distributing the questionnaire to the 412 people structured validated Likert-Scale questionnaire that assessed the impact of COV-19 Lockdown on market value and workers. Data was analyzed using 4-point likert scale. The overall results between the individual variables and COV-19 variable of this study rejected all the hypotheses. The study recommends that policy makers should intensify efforts to ensure that corona virus is completely prevented both inside and around the campus. Government should ensure strict compliance to PTF directive on COVID-19 by everyone carrying out any marketing activity and working around the campus environment and every Nigerian citizen should always wear facemask and maintain proper hygiene.

Keywords: Marketing Activities, Workers Productivity, Workers Income and COV-19

1. Introduction

The country witnessed unprecedented challenges in different sectors of the economy, such as marketing, revenue generation, income, education, health care, transport, among others as results of the Corona virus disease in 2019 popularly known as (COVID-19). This virus was first discovered in China around December 2019 which continued to spread to other parts of the world, infecting thousands of people daily that culminate with significant number of mortality. This COVID-19 virus spread the disease very fast from person to person which can easily be contacted from either through an asymptomatic or symptomatic carrier. One of the dangerous things was that one cannot ascertain the next victim that can contact it or how far it will spread. Although, the treatment and vaccine has been cumbersome as it is quite expensive, this resulted to limited resources and vaccines. But the good part of it is that it is not as deadly as it was assumed and expected especially in Nigeria, since quite substantial numbers of people have recovered from the novel disease using available healthcare

services, than the number of people who have died (Chinwe & Bigman, 2021).

In respect to marketing and other promotional activities, the situation in particular has been challenging a place like Zaria, in managing the trading activities that took place around Kongo area of Ahmadu Bello University particularly during the lockdown as majority of these small traders had to visit the market before they can have food on their tables. This also, resulted to the low revenue generation and high rates of poverty. In addition, there may be a number of undetected cases in the place because of the lack of attitude to visit the health care system and limited access to testing procedures. This is associated with most campuses in Nigeria where most people still live and work under poor conditions daily, indulging with poor personal hygiene, ignoring the precautionary measures as a result of nonchalance, improper knowledge of the pandemic and lack of regular washing of hands due to the unavailability of soap and running water (Surico & Galeotti, 2020; Fernandes, 2020; McKibbin & Fernando, 2020; Nicola et al., 2020; Ozili & Arun, 2020).

The consequence of this on financial and marketing activities, schools, the pandemic has been that the measures taken to curb the spread of this disease include; travel bans, shutdowns of businesses, commercial activities, closure of schools, and a general shutdown of major cities and towns. This has led many businesses and schools to shut down their activities and ask their staff to work from home (Spreitzer, Cameron, & Garrett, 2017). Therefore, Nigerians had to make use of the available digital technology and infrastructure, this made the situation bearable when compared with the impact of the Avian Influenza witnessed by the world a century ago (1918), therefore, schools and marketers had to engage the use of remote interactions.

Furthermore, a small campus like Kongo had to suffer the consequences as business environment are characterized by low wages, poor housing infrastructure, poor access to internet services and other modern facilities that may aid working at home bearable. The heavy blows of this pandemic were felt by the marketers and managers of schools as it had implications for higher operational costs that needed to be borne by business organisations that are unable to meet their targets. Thus, most of their employees received less pay or some did not receive any pay at all while some shut down totally (Cao et al., 2020; Tull et al., 2020, Baldwin & Weder di Mauro, 2020).

Moreso, even after COVID-19 subsided or reduced, it is still having impact on schools, businesses and workers and their levels of productivity (Kramer & Kramer, 2020). Also when a worker or any business person is infected with the virus, at the time of the morbidity, the worker cannot work so they become less productive until after recovery. Hence, the general shutdown experience which constituted the closure of all schools, markets, motor parks, and recreational centers among others had significant effects on productivity (Wren-Lewis, 2020 and Berube & Bateman, 2020). All these aforementioned factors have created a gap that needs to be filled and therefore, there is a need for a study to be conducted in the area to see the overall effects of this COVID-19 on the market value and workers productivity in the academic environment.

To structure the study, the following objectives were raised to:

- i. Examine the effect of COV-19 on the marketing activities in Ahmadu Bello University Zaria, Kongo Campus.
- ii. Investigate the effect of COV-19 on workers' productivity in Ahmadu Bello University Zaria, Kongo Campus.
- iii. Evaluate the effect of COV-19 on the workers income in Ahmadu Bello University Zaria, Kongo Campus.

In line with the objectives stated above the following hypotheses were stated in null form:

- i. There is no significant relationship between COV-19 and marketing activities in Ahmadu Bello University Zaria, Kongo Campus.
- ii. There is no significant relationship between COV-19 and workers productivity in Ahmadu Bello University Zaria, Kongo Campus.
- iii. There is no significant relationship between COV-19 and workers income in Ahmadu Bello University Zaria, Kongo Campus.

Therefore, the remaining part of the paper is structured as follows: Section 2 reviewed the state of the art of related studies while Section 3 described the methodology which comprises the research design and methods of the study. Section 4 discussed the findings of the investigation carried out, and section 5 concludes the discussion and makes recommendation.

2. Empirical Review of Related Literature

Chinwe Mathew and Bigman (2021) investigated the impact of COVID-19 on professions and professionals using developing countries, where post-COVID-19 economic distress has been felt. The data were sourced primarily using questionnaires and in-depth interviews from 466 respondents. The data were analysed using logistic model over a wide variety of socio-demographic, productivity and economic variables. Prevalent variables with high significance on work productivity include fear, anxiety, depression, work boredom, remuneration, palliative and infrastructure availability. The result of the study indicated that 5 out of 19 variables that are work boredom, remuneration, depression, internet and fear have significant effects on work productivity.

Chakraborty and Maity (2020) carried out a study on the effect of COV-19 on the area of transport, tourism,

industries, schools among others and the results of the studies shows that the pandemic had significant negative effects on the performance and workers productive. This could be justified by the closure of all work places or some operate partially for some number of hours and only the key officers were allowed to go to work or work at home. For example, here in Nigeria in the institution or educational sectors in general there was total closure of school at the peak of the pandemic both private and public school. Therefore, this had negative impact on all the sectors which can be seen from the increase in unemployment, folding up of the small and medium scale businesses, the reduction in internally generated revenues of the country and the rising effect of inflation (Sahu, 2020; Zhu & Liu, 2020).

Gilat and Cole (2020) investigated the area of performance and productivity which the country witnessed as a result of the unprecedented fracture draw back that was associated with occupational stress, the work-family balance, reduction in income base, family size and energy resource capacities more especially in urban centers where most of the essential services were restricted. Thus, most of these also, had effects on the economies whether from urban or rural settlement as a result of the large increase in unemployment, folding up of small and medium scale businesses, reduced internally generated revenues and inflation affected for examples. The sectors that provide essential service had grossly been affected such as health, food items and security, as they performed their work at a high risk of getting infected in the bid to provide or offer services to humanity (Hart & Koenig, 2020, Ongole et al., 2020, Dubey et al., 2020).

Akanni and Gabriel (2020) revealed that COVID-19 pandemic in 2020 had global economic slowdown which had consequences on Nigeria's revenue that is primarily derived from oil, air and ground travel as it halts in almost most parts of the country. For example, not only here in Nigeria, globally, oil prices dropped by 45% to around US\$30 per barrel during the first quarter of 2020 which resulted to a shaped decline in revenue and this had direct consequence on Nigeria's federal government budget. In Nigeria, as oil revenues contribute to more than 60% of government revenues and the federal government had projected revenues for 2020 based on the oil benchmark price of US\$57 per

barrel. Therefore, as a result of the COVID-19, the federal Ministry of Finance, Budget, and National Planning (MFBNP) had to announce that as a result of the pandemic government's monthly oil receipts would decline from USD 2.3 billion to around US\$1 billion (BudgIT, 2020; CBN, 2020; PWC, 2020, FMBNP, 2020).

Furthermore, according to Onyekwena and Amara (2020), the pandemic also forced the government despite the revenue shortfall, to rise pending in areas which were not considered in the budget this constituted a US\$300 million for disease preparedness and response, the government had to stimulate the payments of US\$700 million. Therefore, the budget had to be revised which led to the reduction in capital spending rather than recurrent spending and social transfers. This has also forced the government to seek for new loans from the African Development Bank, Islamic Development Bank, the IMF, and the World Bank (FMBNP, 2020; PWC, 2020; FMBNP, 2020).

Theoretical Framework

Theoretical framework is one of the bedrocks of a study which links the various constructs of the independent and the dependent variable. Therefore, for the purpose of this study, the theory that was considered relevant to underpin the study is the information processing theory because information dissemination during a pandemic is paramount. The COVID-19 pandemic has brought with it a number of conspiracy theories that has misleading information and fake news. Following this, it has become imperative for the public to distinguish between what is fake and what is the most reliable source of information. Hence, the information process theory has become key for this study.

3. Methodology

A case study approach was used because it enables intensive observations and investigation of important variables (Sakpere, Sakpere, & Awoyemi, 2013). The study identified how workers perform under extreme conditions and how they can increase performance under COVID-19 circumstances. This was done by analysing respondents' feedbacks on a questionnaire by adopting and modifying the approach of Sakpere et al. (2013). For this reason, the survey research design was adopted in this study because it enables a better understanding of the variables that inhibit work

performance during the COVID-19 period. Questionnaire was the primary instrument for data collection. A five-point Likert scale ranging from Strongly Agree to Strongly Disagree was used. The questionnaire was anonymous, ensuring the confidentiality and reliability of data. Also, the study population comprised of residents around the Ahmadu Bello University Kongo Campus. The survey was collected from a cross-section of professions and professionals in the industry and academia. In essence, the snowball sampling technique was used in the gathering of data. This technique works like a chain referral, allowing the leveraging of people-network to reach potential participants that are not within reach or access. The population of the study is considered as an infinite. The sample size was arrived at using non-probability convenience sampling method. Sample Size Formula = $[z^2 * p(1-p)] / e^2 / 1 + [z^2 * p(1-p)] / e^2 * N]$

Where,

N is the population size

z is the z-score

e is the margin of error

p is the standard of deviation

Given: Z = 1.960, P = 0.5, M = 0.05

$S = Z^2 \times P \times (1-P) / M^2$

$S = (1.960)^2 \times 0.5 \times (1-0.5) / 0.052$

$= 3.8416 \times 0.25 / 0.0025$

$S = 384.16$

Therefore, the required sample size is 412 with 10% rate of attrition to cover for losses, incorrect filling of questionnaires and all of the items were measured using a five-point Likert scale in which one represents “strongly disagree, 2 disagree, neutral, 4 agree and 5

strongly agree.” In analyzing the data SMART-PLS 3.0 were used in analyzing the data.

PLS-SEM Analysis Results

The paper used structural equation model using PLS path modeling in conjunction with Smart PLS 3.0 software to process and analyze the data (Ringle, Wende & Becker, 2015). The essence is to predict the effect of COV-19 lockdown on marketing value and human life. The present study is causal-predictive where a model with many variables, indicators, and relations were tested by using path modeling approach (Hair, Hollingsworth, Randolph & Chong, 2017; Hair, Hult, *et al.*, 2017; Hair, Matthews, Matthews & Sarstedt, 2017).

Measurement Model

In the present study, a measurement model was evaluated for reliability and validity. Reliability and validity are two essential criteria for assessing the quality of measures (Andrew, Pedersen & McEvoy, 2011; Kimberlin & Winterstein, 2008). Reliability is usually ascertained at the individual indicator level or a given construct level (Götz, Liehr-Gobbers & Krafft, 2010; Im & Grover, 2004). The measurement scales were evaluated by individual item reliability, internal consistency reliability, convergent validity, as well as discriminant validity (Hair, Hollingsworth, *et al.*, 2017; Hair, Hult, *et al.*, 2017; Hair, Matthews, *et al.*, 2017). Thus, figure 4.1 and below 4.8 above present the measurement model of the study. In the Table 4.9, loadings of items of individual construct are shown including Composite Reliability (CR) for internal consistency and Average Variance Extracted (AVE) for construct validity.

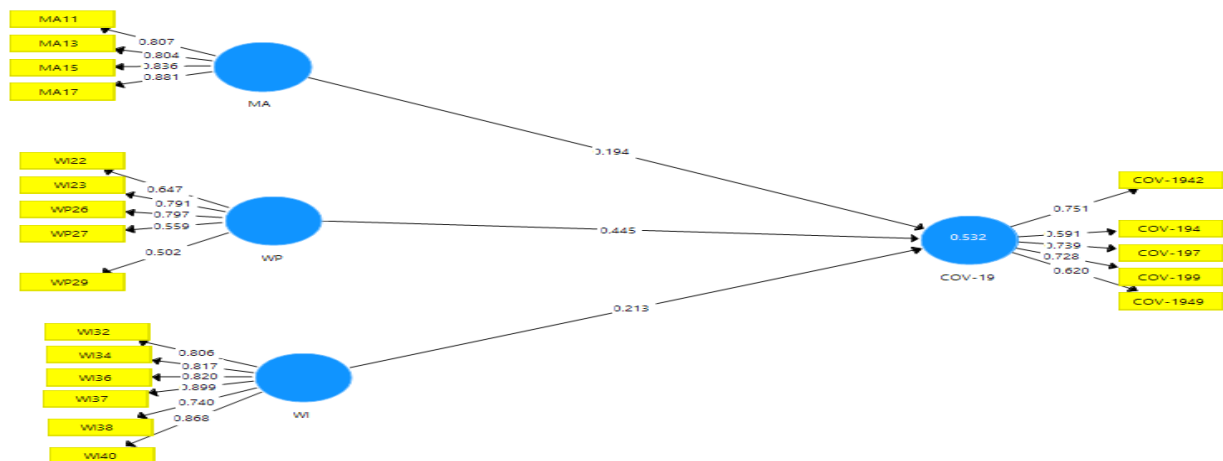


Figure 1: Measurement Model

The measurement model is shown in figure.1 above, The circular shapes represent the constructs under study while the rectangular shapes represent the

indicators, which are items measuring the constructs of the study.

Table 1: Construct Reliability and Validity Analysis

Construct	Item	Loadings	CA	CR	AVE
COV19-1	1	0.751	0.724	0.817	0.475
	10	0.620			
	4	0.591			
	7	0.739			
	9	0.728	0.853	0.900	0.693
	MA11	0.807			
	MA13	0.804			
	MA15	0.836			
Marketing Activities	MA17	0.881			
	WP26		0.691	0.928	0.683
	WP27				
	WP29				
Workers productivity	WI32	0.806	0.906	0.798	0.449
	WI34	0.817			
	WI36	0.820			
	WI37	0.899			
Workers Income	WI38	0.740			
	WI40	0.868			

Source: Computed and Compiled by Author, 2022

The first column in the table 1 represents the constructs followed by the items measuring each construct, the loadings, Cronbach Alpha (CA), Composite Reliability (CR) and Average Variance Extracted (AVE). The loadings of items measuring the constructs of the study were greater than 0.5 which is the minimum threshold recommended by Hair et'al. (2013). However, items that failed this benchmark were deleted. All the constructs in the study met the

composite reliability and Cronbach alpha benchmark of 0.7 and the average variance extracted expect workers productive of CA and AVE.

The assessment of the model fit is done by using discriminant validity. Fornell and Larker (1984) criterion was used. According to this criterion, the square root of AVE must be greater than the correlation with other variables in the study. This is as presented in table 2 below.

Table 2: Discriminate Validity

Construct	COV-19	MA	WI	WP
COV-19	0.689			
MA	0.554	0.833		
WI	0.580	0.538	0.826	
WP	0.502	0.546	0.588	0.670

Source: Computed and Compiled by Author, 2022

Note: The bold diagonal in represents the square roots of Average Variance Extracted (AVE), while the other entries represent the correlations.

Table 2 indicates that, using Fornell-Lacker criterion, a reflective construct has discriminant validity (DV) when the square root of its AVE is higher than its correlation with any other reflective construct in the same model (Fornell & Larcker, 1981). The logic behind this method is that if the square root of the AVE of latent reflective construct is higher than its correlations with other reflective latent constructs, it indicates that a particular construct shares more variance with its associated indicators than with any other latent construct of the model. Hence, such reflective construct is distinct from other constructs (Hair et al., 2014).

Although Fornell and Lacker (1981)'s criteria have been used to establish DV but recently Henseler et al. (2015) discovered that Fornell and Lacker criterion did not perform well in establishing DV particularly when the indicator loadings on a construct differs only slightly. As a result, Heterotrait Monotrait (HTMT) ratio of the correlation for assessment of DV the advantage of HTMT against the two proceeding methods (cross loadings and Fornell and Lacker criteria) is that, it takes the serial mean of the item correlation against the construct correlation (geometric mean) as cited (Hair et al. 2017). The threshold values of establishing HTMT should be less than or equal to 0.85 (Henseler et al., 2015) and 0.90 as suggested (Franke & Sartedt, 2019). As can be seen in Table 4.11 the DV is established as the serial mean of all the construct is below the lower benchmark of 0.85.

Table 3: Discriminants Validity Using Hetrotrait Monotrait (HTMT) Ratio

Construct	COV-19	MA	WI	WP
COV-19				
MA	0.683			
WI	0.698	0.609		
WP	0.898	0.690	0.708	

Source: Computed and Compiled by Author, 2022

Structural Model

Having established the model fit from the measurement model, the next part is the structural model or inner model. Hair et al. (2013), identified four key criteria for assessing the structural model in PLS-SEM. These include assessments of significance of the path coefficients, coefficient of determination (R^2), the effect

size (f^2), and lastly (4) predictive relevance (Q^2). However, to ascertain the effect of COV-19 lockdown on market value and human life, it is important to carry out a bootstrapping analysis. Bootstrapping was done by using 5000 subsamples using 286 cases. Figure 4.2 presented the structural model of the direct effects.

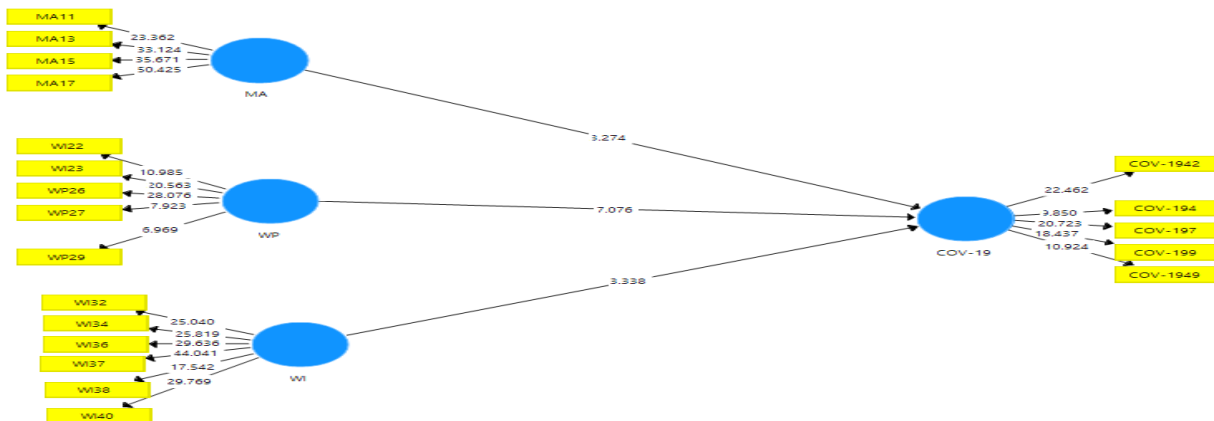


Figure 2: Structural Model

Test of Hypotheses

The study tested the three hypotheses. From Table 4 the study presented the results of the path coefficients for

the structural model with the t-statistics relationships with P-Value.

Table 4: Structural Model with the t-statistics Relationships with P-Value.

Hypotheses	Relationship	T-value	p-value	Decision
H1	MA -> COV-19	3.374	0.001	Rejected
H2	WI-> COV-19	3.338	0.001***	Rejected
H3	WP -> COV-19	7.076	0.000***	Rejected

Source: Computed and Compiled by Author, 2022

***P value <0.01, **P value<0.05 *P-value<0.1

From Table 4 it can be seen that marketing activities has significant positive effect on the COV-19 in Ahmadu Bello University, Zaria (t-value = 3.374, p-value < 0.001). This means that cov-19 will lead to necessarily lower or decreased on marketing activities. Thus, the first hypothesis (H1) that state that cov-19 has no positive and significant effect on marketing activities is rejected. Cov-19 on the other hand has a significant positive effect on workers income (t-value = 3.338, p-value <0.001). Hypothesis two (H₂), workers productivity has no positive and significant

effect on cov-19 is rejected. H₃ indicates that workers productivity has significant relationships and cov-19 (t-value=0.0087.076, p<0.000).

Determination of Coefficients Using R² value

Some scholars provided a threshold as a rule of thumb of the R² (Hair et al., 2014). Chin (1998) suggested an R² value of 0.67, 0.33, and 0.19 to be considered as substantial, moderate, and weak. The result the R² value of the direct relationship model is presented in Table 5.

Table 5: Coefficient of Determination for Mediating Relationships: R-Squared

Construct	R Squared	Adjusted R ²
Cov-19	0.532	0.527

Source: Computed and Compiled by Author, 2022

It can be seen on Table 5 that marketing activities, workers income and workers productivity and explains 53 percent variance in customer cov-19. The R square is considered to be substantial and adequately explain the variables.

Assessment of the Effect Size for Mediating Relationship

Similar to the case of direct relationship's hypotheses testing in subsection 4.9.1 next is to check the change in the R² value when a particular antecedent construct

is excluded from the research model, and to examine whether an excluded construct has any significant effect on that dependent variable (Hair et al., 2014). Likewise, a Cohen's (1988) threshold value of the effect size (f^2) of 0.02, 0.15, and 0.35, indicate small, medium, and large effects size, was used to measure the effect size for the relationship. The result is presented in Table 6

Table 6: Effect Size of the Mediation model

Construct	COV-19	Effect Size
MA	0.194	Medium

WI	0.213	Medium
WP	0.445	Large

Source: Computed and Compiled by Author, 2022

Based on Table 6, therefore, the effect size of independent variables on the defendant variable could be interpreted as follows. The effect size is medium for marketing activities, workers income and large for workers productivity on cov-19.

Predictive Relevance of the model

Table 7: Blindfolding Q^2

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
COV-19	1410.000	1074.711	0.238
MA	1128.000	1128.000	
WI	1692.000	1692.000	
WP	1410.000	1410.000	

Source: Computed and Compiled by Author, 2022

Based on the guideline for assessing predictive relevance of the structural model which says that Q^2 value should be larger than zero (0) to suggest a small predictive relevance, and 0.25 for medium predictive relevance as well as 0.50 for a large predictive relevance (Hair et al., 2020). As the Q^2 value of both COV-19 is below 0.25, it can be stated that Table 4.16 returns a medium predictive relevance of the model (Hair et al., 2017).

Discussion of findings

The broad objective of the study was to examine the effect of COV-19 on marketing activities and human life. Overall, the results show that all the three variables were significant. The result indicates that marketing activities, workers income and workers productivity jointly explained 53% of the variance of COV-19. The overall results between the individual variables and COV-19 variable of this study found that the hypotheses were rejected. The statistically significant results on the relationship of variables is consistent with some past studies, including Chinwe et al. (2021), Chakraborty and Maity (2020), Gilat and Cole (2020), Akanni and Gabriel (2020), Onyekwena and Amara (2020). These studies found that marketing activities, workers income and workers productivity have significant relationship with COV-19.

Theoretical Implications

In general, this study found empirical evidence for the theoretical relationships posited in the research framework. This study has three main direct hypotheses that are fully supported. The theoretical contributions to the study are discussed as follows: This study found empirical evidence to support the information processing theory. Information processing theory suggests that information dissemination during a pandemic.

Conclusion and Recommendations

In conclusion, the results of the study established the impact of COV-19 on market value in Ahmadu Bello University, Zaria. The overall findings from the study in broad term have proven that, the effect of COV-19 have been established for the study. Specifically, marketing activities, workers income and workers productivity have significant positive causal relationship with COV-19. Therefore, the following recommendations were made in respect to COV-19 and market value:

- The policymakers should intensify efforts to ensure that corona virus is completely prevented both inside and around campuses by providing and making COVID-19 drugs and vaccines available to all living there and entering that place in order to avert the

negative impact of the pandemic of the marketing activities of the people.

- ii. Government should ensure strict compliance to PTF directive on COVID-19 by everybody carrying any marketing activities and working around the campus environment by delegating PTF monitoring teams. The lockdown rule should be ruled out or stopped; however,

every Nigerian citizen should always wear facemask and maintain proper hygiene.

- iii. Government should ensure that there is adequate distribution of COVID-19 palliatives to people especially those in sub-urban areas to enable them cope with the economic recession occasioned by the pandemic.

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