

EFFECT OF COVID-19 PANDEMIC ON THE PERFORMANCE OF MICRO, SMALL AND MEDIUM SCALE ENTERPRISES IN FCT, ABUJA- NIGERIA

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Abstract

The Covid-19 pandemic spread across the globe without obstacles and the worst that affected the global economy since the great depression. This pandemic did not exclude Nigeria and hence the effect of it on business operation of MSMEs in FCT-Abuja. It is obvious that the presence of pandemics especially those that are viral in nature and without immediate cure can be problematic and destructive. Therefore, a healthy environment and well-being are important factors for business growth and development. This among other reasons are why the researcher's interest is on interrogating the effect of COVID-19 pandemic on Micro, Small and Medium-Scale Enterprises performance using the six area councils in FCT, Abuja as research area. The total population of 12382 registered MSMEs with Abuja Enterprise Agency, the research selected 387 sample using Taro Yamane (1967) sample selection technique. A survey research design was adopted and multiple regression analysis were used to estimate the effect of COVID-19 variable on customer patronage. Subsequently, the study revealed that; social distancing has significant positive effect on MSMEs performance as shown by the probability value of 0.041 which is less than 0.05 level of significance. In view of the findings, the researcher recommends that MSME owners should comply with all containment measures of COVID-19 as indicated above in order to avoid further spreading of the deadly pandemic. In addition, MSMEs should avail themselves for training and capacity building in order to be strengthen to confront similar pandemic or economic shock that might likely occur in the future.

Keywords: COVID-19, Pandemic, Social distance, Remote working, Lockdown, Customer patronage, MSMEs.



INTRODUCTION

The outbreak of the novel coronavirus that was first reported in Wuhan (China's most central city and the capital of Hubei Province) by Chinese Health Authorities in January 2020 has become pandemic. While health care professionals across the globe strive to alleviate human suffering, economists and financial institutions are trying to address its impacts on the global economy. In fact, sizeable economic effects of the pandemic are only beginning to become apparent (Ahmad, Salter, Nawaz, 2016).

There is no gain saying the fact that this current pandemic – COVID-19 has affected many businesses all over the world. Even at government cycle, exchange of trade relations and products are badly affected. Many countries of the world are already feeling the pang of the pandemic and most companies are either currently experiencing or anticipating significant constraints in business operation, cash and working capital including potential liquidity challenges.

Ibrahim and Ibrahim (2015) argued that though MSMEs played important role in the development of a nation's economy because they provide benefits such as job creations, knowledge spill over, economic multipliers, as innovation driver etc., it is quite plausible that their working capital is affected by COVID-19. This same working capital is a major determinant of their survival and growth. Therefore, it is envisaged that this clog shall not lead to their poor financial performance. Small and medium scale enterprises are undeniably critical to the growth and development of the global economy.

Additionally, the on-going pandemic crisis will severely hamper the operations of these businesses because MSMEs are highly dependent on the cash economy, which has been adversely affected by the pandemic (Williams & Schaefer, 2013). Besides, the unavailability of labours, slowdown of productions, shortage of raw materials, and transportation restrictions will have major ramifications on these businesses. This, in turn, will have a significant impact on the national economy as a whole. Hence, a robust policy response is also essential to offset the negative effects of the current outbreak. Till date, no study has been conducted to examine the global outbreak's impact on MSMEs operating in Nigeria. Thus, this research aims to investigate the effect of the COVID-19 outbreak on FCT MSMEs. It is also aimed at assisting policymakers and practitioners in identifying strategies required to respond to the impact of the ongoing pandemic on MSMEs due to low level of preparedness and to avoid sudden shock in the near



future for any pandemic that may occur. Mainly, this study emphasizes to pay more attention to the huge risks brought by external environmental uncertainty to MSMEs and help these enterprises in predicting risks in the early stage of business decision-making and planning, and specify countermeasures.

LITERATURE REVIEW

Concept of Covid-19

COVID-19 is a new pandemic ravaging the entire world. It was discovered in Wuhan province in China towards the end of 2019. The virus spread without restrictions and frontier. Towards the end of 2021, some research institutes in America and Europe claimed to have manufactured vaccines that can cure COVID-19. Some of these vaccines were subjected to clinical trials to establish the potency and credibility of the vaccines. Both first and second dosage of the vaccines were distributed worldwide. In terms of health and as it relates to international travel, it is expected that everyone must take a minimum of one dosage of the vaccines before embarking on any travel globally. The health institutions have been faced with scary challenges that stem from; sickness, ailment and subsequent death. These set of professionals have been worst hit by the prevalence of the COVID-19 pandemic.

Nonetheless, the foregoing explanation shows the trends of COVID-19 and it has economic implications in different countries. Reports given by UN analysts show that \$80 trillion economy of the world will tremendously decline by \$ 1 trillion to \$2 trillion. This scenario of the global level will surely affect the economy of Nigeria especially the cases of coronavirus in the country plus direct business contact of the country with China. At the international level, it has caused a lot of disruptions to social and economic activities of citizens. For instance, the United States of America has initially budgeted \$350 billion as relief fund for sustaining small businesses in the country. However, recently, the country is seeking for additional amount of \$250 billion in order to provide loans for the citizens to be able to cater for the economic sector (Odinaka & Josephine, 2020). With the global trend of COVID-19 which undoubtedly affects various facets of human endeavours, it therefore needs to be addressed especially by looking inwardly in exploring how to strengthen Small and Medium Enterprises (SMEs) in the country as literature advocates (Odinaka & Jesephine, 2020).



Social Distancing

Social distancing entails keeping a safe space between yourself and other people who are not from your households. The unprecedented measures to slow down COVID- 19 outbreak were the introduction of physical and social distance measures (Perm,et al., 2020). Venkatesh and Shantal (2020) opine that to mitigate the deadly impact of COVID – 19 on people, physical distance measure should be enforced. On the contrary, Ezenwile (2020) stated that individual behavioral change to avoid gathering above 20 people was a challenge because Nigerians are not used to living isolated live. Africans emphasize communal living rather than individualist way of life (Onah, Ezebuilo & Ojiakor, 2016), but the emergence of COVID – 19 brought about social/ physical distance which threatens substance of this culture. Buheji and Ahmed (2020) argued that coronavirus presents an opportunity to review how human begins to live in order to reduce the virus spread, because this pandemic would bring in more innovative development and not only in the medical, healthcare requirements and services, but also in all spheres of life, how humans relate in work place. Taylor (2020) corroborate that home working via internet with the aid of advance technological tools has become the new normal way of working due to the physical distance.

Remote working

The current crisis of the new corona virus pandemic initiated dramatic changes around the world. In this context, both companies and customers switched instantly to digital models. Covid-19 has intensified digital transformation for companies and many workers around the world need to have necessary skills to use technologies (Sheppard, 2020) in order to perform their job remotely. The digital technologies enable virtual work as well as to automate task and make decision (Parry and Battista, 2019). The pandemic has made it visible that the most demanding skill for the employees is digital, but also collaborative (Sheppard, 2020). Any problem happening in the interconnected world encourages organization of any size to respond and adapt to changes, as well as manage their employee accordingly (Carnevale and Hatak, 2020).

Moreover, Covid-19 will impact profoundly on the employment, and can cause career shock for people (Akkerman, Richardson, and Kraimer, 2020). Human resource management need now to deal with the increasing stress of their workforce caused by remote working when work and family boundaries have blurred (Giurge and Bohns, 2020). Previous report anticipated that the trend towards online workers and platform workforces increases, which present re-skilling needs

from employers and workers (World Economic Forum 2018). According to the Sheppard (2020), business should prepare to changes and turbulence in the future by introducing and adapting platform – based technologies, and develop business model accordingly (Sheppard, 2020). The studies from previous years confirmed that emerging technologies including digital platforms, artificial Intelligence, robotics, augmented reality, and block chain would change the functions human resource professionals perform (Parry and Battista, 2019). To adapt to digital work employees should learn new skills that increase their employability (Sheppard, 2020). Based on the study, Parry and Battista (2020) demonstrated that human resource management should help employee to use the advanced technologies in an organization. Since employee alone cannot cope with all the challenges the recent pandemic crisis brought. In this respect, leaders acknowledge the importance of lifelong learning and developing talents; consequently, they are planning training session online (Narayandas, Hebbar, and liangliang, 2020).

COVID-19 Pandemic and SMEs Financial Performance

The deadly disease (COVID-19) has spread to almost everywhere in the world at an incomparable level. Governments are uncertain when the virus will vanish and the infection decline. In trying to tackle the spread of the virus, many countries have lockdown all or part of their country in an attempt to prevent the spread of the virus. Therefore, because of the lockdown business and economic activities have been affected and have weakened the available human and economic resources such as workmen, materials, transport, etc (Craven, Liu, Mysore, & Wilson, 2020). This has caused the closure of many businesses and equally affected their performance. The lockdown, movement restriction, market closure, and social distancing as announced by the government has also truncated the movement of goods and services which stand as the backbone and which the SMEs depend on for their smooth routine activities.

SMEs together with their employees are an integral part of social and economic systems of day-to-day life globally. This important role played by SMEs now is facing threats from unmatched effects of coronavirus. The customers, as well as facilitators of SMEs, are under the threat of business bankruptcy as a result of the recession experienced globally (Wuen and Wu, 2020). However, in such conditions controlling the virus, maintaining employee pay, reduction in long-term costs and cost of preventing business collapse are vital which the government should be doing. Hence, because of the above reason, serious action with well-determined programs and donations are urgently required (Weiwen, Karen, & Luedi, 2020).



Therefore, to win the fight against the pandemic and to restore peace to the business community, everyone must make sure that the infection has decreased to the barest minimum through the adoption of regulatory measures from the health authorities. Individuals should be aware of the short-term effect caused by the pandemic in the system. Also, reliable micro and macro measures should be supported with effective controlling tools from the appropriate bodies concern (Frank, 2020).

Theoretical Anchor

The system theory by (Boulding, 2016) was made on the assumption that "the whole is more than the sum of its parts", meaning that individuals perform different types of roles that result in specialization and segmentation, which eventually result in a common interdependence between units.

A unit cannot stand and function without depending on others (Durkheim, 2015). Generally, there are three most known boundaries of social systems which are; Micro System, Mezzo System, and Macro System. Micro System refers to the small size social system, example are; individual and couples. The Mezzo System refers to intermediate size system example groups and extended families. Macro System refers to large systems. Examples are; communities and organizations. However, each level stands as a unit of a whole with a different property that differentiates it from other systems (Friedman, 2015), which Bertalanffy referred to as the system's boundary. Thus, COVID - 19 is interpreted as an element that breaks the boundaries of well-being, and social systems, which are normatively defined.

Furthermore, many communities or societies give value to shared culture and interaction within families, communities, groups, and organizations, therefore, these societies commonly suffering major weak health structures and low health consequences. Hence, the spread of COVID-19 is inclined. The relevancy of this theory to this study is that organizations can use many plans (i.e., loosen or tighten) in responding to a challenging situation. Therefore, MSMEs need to take appropriate safeguarding measures on huge tremors that may shake the society in the occurrence of tragedies such as COVID-19.

Systems theory, however, is not without some shortcomings. The first shortcoming relates to measurement, and the second is the issue of whether the means of survival really matter. Robbins (2019) noted that one criticism of this approach is that its focus is on "the means necessary to achieve effectiveness rather than on organizational effectiveness itself.



METHODOLOGY

This study used a cross-sectional research design. The Cross-sectional research design is flexible when applied on a wide range of issues and it is important because it assist researchers in obtaining an unadulterated data and in the observation of variables without influencing them.

The population of the study comprises of micro, small and medium scale enterprise owners from the six Area Councils in Abuja and registered with Abuja Enterprise Agency as at 2019, which is before COVID-19 started in Nigeria. The agency reported a population of 12,382 as at 2019 but they were not able to break it down based on the kind of businesses they operate

Data collected was analyzed using descriptive and inferential statistics. Descriptive statistics such as frequency counts and percentages was used to analyze the demographic data of the respondents.

Descriptive statistics such as frequency counts, percentages, mean and standard deviation was used to analyze data generated from the research questions raised.

Furthermore, inferential statistics of Multiple Linear Regression (MLR) was used to establish the relationship between the Independent and dependent variable. All analyses will be done with the aid of computer software named IBM Statistical Package for Social Sciences (SPSS) version 27.00.

Model Specification

For purpose of clarity the study adopted explanatory model for this research work. This model was adopted to enable the researcher to explain the liner relationship between the dependent and independent variables in relation with the subject matter. Furthermore, this model can help a researcher lay the foundation of a research which can lead to further research.

The independent variable is Covid-19 pandemic represented by physical/social distances (SD), remote working (RM), and Lockdown (LD). On the other hand, the dependent variable is Financial Performance.

This Model is stated as follows:

$Y = f(X_1, X_2, \dots, X_n) \dots\dots\dots (1)$

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$

Where Y = Dependent Variable of the study
X1.....Xn = Independent variable of the study

Substituting the variable of this current study into equation 1 above, we have:

$FP = f(SD, RM, LD,) \dots\dots\dots (2)$

Where, FP = Financial Performance



SD = Social Distance

RM = Remote working

LD = Lockdown

The model can be expressed mathematically as:

FP = β0 + β1 SD + β2 RM +β3 LD (3)

X = Independent Variables

Y = Dependent Variables

Y = f(X)

X = Effect of the pandemic on Financial Performance

X = B (X1, X2, X3)

X1 = Social/Physical distance measures,

X2 = Remote Working

X3 = Lockdown

Y= Financial Performance

ε is errors (factors not captured by the model)

A regression model was stated in terms of a connection between the predictors and Independent variables, X and the response (Financial Performance) Y.

DATA ANALYSIS

Collected data were scrutinised for errors of omission or commission before being inputted for analysis. Descriptive statistics such as mean and standard deviation were used to perform data analysis. Data were processed using SPSS version 24 to obtain results for OLS regression (Ordinary Least Squares) from the model earlier established. Given the nature of the data (primary), unit root test and most other post-diagnostic tests will not be necessary, but it will be essential that the OLS basic assumption be met. Thus, this research determines the average of the questionnaire to determine the value for each variable. There are total of 387 questionnaires as established in chapter three of which 352 were returned.

Table 1 Inter-Item Correlation Matrix

Table with 7 columns: Variables, X1, X2, X3, X4, X5, Y1. Rows include X1, X2, X3, and Y1 with correlation values.

Note: Y1 represents Customer Patronage X1 stands for Social/Physical distance measures; X2 means Remote Working, X3 is Lock down X4 is Coping strategy and X5 is Health & Well Being.

Source: Author's Computation (2021)

**Pre-Estimation Tests and Correlation**

The pre-estimation test reported in this research work is the Correlation coefficients, Descriptive and Reliability Statistics. Table 1 reports the correlation. It is established that none of the variables is highly correlated with each other, hence, can be estimated simultaneously in the model. In other words, researchers have noted that when independent variables are correlated, this is a likelihood of multicollinearity issues in the model. This has been avoided in the given correlation matrix reported in Table 1.

The study conducted the descriptive statistics and reliability test for the overall response of the questionnaire. These results posted in Table 2 reveal the summary statistics (Panel A) and reliability test (Panel B) of the relevant variable included in the research. In panel A of Table 2, the dependent variable is represented by performance and the mean value is reportedly 4.41, while the standard deviation is approximately 0.43 which yields a variance of 0.168 approximately. The independent variables include Social Distance Measures which shows the mean value is 4.030 while the standard deviation is 0.713 which will give a variance of 0.508 approximately. Another independent variable is Remote Working which has reported mean of 4.16 while the standard deviation is 1.139, which yields a variance of 1.297 approximately. The third independent variable Lockdown measure with means value of 4.05 and the standard deviation is 0.646 which give a variance of 0.419 approximately. The fourth independent variables are Coping strategies, which has means value of 4.20 and the standard deviation is 0.405 which give a variance of 0.164 approximately. Finally, the Cronbach's Alpha for the four variables is 0.748 which is above the minimum requirement.

Table 2 Descriptive and Reliability Statistics**Panel A: Descriptive Statistics**

Variables	Mean	Std. Deviation	N
Customers Patronage	4.412136536030340	0.433539324194425	352
Social Distance Measures	4.030341340075850	0.713124394566593	352
Remote Working	4.166065998146728	1.139478001228911	352
Lock down	4.054203539823010	0.646694053840820	352
Coping strategy	4.202433628318580	0.405156007785585	352
Health & Wellbeing	4.130134007585063	0.611243456593441	352

Panel B: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	N
0.848	0.861	6	352

Source: Author's Computation (2021)



In addition, findings from the analysis of the null hypothesis are presented below:

The R-Square indicates that these independent variables could influence the dependent by 67.8 per cent. In other words, social distance, remote working, Lockdown and Coping strategies accounted for 67.8 per cent of the variance in customer patronage. The Durbin Watson (DW) statistic test reveals there is no autocorrelation in the residuals from the statistical regression analysis. This is evident with the value of 2.14 which is above 2.0 that reveals no autocorrelation detected in the selected sample. This indicated that the model is well fitted.

Hypothesis One (H₀₁): Social distancing does not have any significant effect on MSMEs customers' patronage in Abuja.

The probability value of 0.041 is statistically significant at P<0.05 level. The result shows that social distance has a significant negative influence on the performance of Small and Medium Scale Enterprises (MSMEs). This is shown by a probability value of 0.041 which is less than the significance value of 0.05. The statistical implication of this result is that at 0.05 level of significance, a unit increase in social distance will cause about 15.3% of decrease in MSMEs performance in form of customer patronage in Abuja. This result is statistically significant at 5% level. Thus, the null H₀₁: Social distancing does not have any significant effect on MSMEs customers' patronage in Abuja. is hereby rejected. It shows there is significant influence of influence of social distance on MSMEs performance in terms of customer patronage of Abuja and this result can be generalised with the Federal Capital Territory.

Table 3 Regression Analysis on Effect of Covid 19 on Customer Patronage

Variables	Unstandardized Coefficients		Significance level
	ϕ	Std. Error	
Constant	3.495	0.335	0.001
Social Distancing	-0.153	0.092	0.041
Remote Working	-0.124	0.056	0.002
Lock down	-0.067	0.677	0.032
Coping Strategy	0.148	0.062	0.036
Health & Wellbeing	0.218	0.181	0.004
R-Square	0.678	Durbin-Watson	2.14
Adjusted R-square	0.596		

Source: Author's Computation (2021)

Hypothesis Two (H₀₂): Remote working does not have significant influence on the MSMEs customers' patronage in Abuja.

From the second hypothesis raised, the probability value of 0.002 is statistically significant at $P < 0.05$ level. The result shows that remote working has a significant positive effect on Performance of MSMEs in form of customer patronage in Abuja. The estimated coefficient is -0.124 which implies that as remote working increases by one percent, customer patronage also decreased by 12.4% in MSMEs, Abuja all things being equal. The result is statistically significant at one per cent. This provides enough ground for the rejection of the null hypothesis; **H₀₂**: Remote working does not have significant influence on the MSMEs customers' patronage in Abuja. It is established that the remote work is after all bad but a successful tool for improving the level of MSMEs owners' response to covid-19 measures.

Hypothesis Three (H₀₃): Lock down has no significant effect on the MSMEs customers' patronage in Abuja.

From the third hypothesis raised, the probability value of 0.032 is statistically significant at $P < 0.05$ level. The result shows that Lockdown has a significant positive effect on Performance of MSMEs measure in customers' patronage. This is shown by a probability value of 0.032 which is less than the significance value of 0.05. The estimated coefficient of -0.067 implies that a percentage increase in Lockdown control will cause 6.7 per cent decrease in performance in form of customer patronage, all things being equal, and statistically significant at five per cent. This result provides reason for rejection of the null hypothesis resulting that lock down has significant effect on the customer's patronage of MSMEs in Abuja. Lockdown caused less customer patronage among the MSMEs in Abuja, the result reveals as indicated in Table 3 (Regression analysis on effect of COVID-19 on customer patronage).

CONCLUSION AND RECOMMENDATION

Based on the results of the study, it was observed that social distancing, remote working, lockdown and coping strategies had significant effect on the performance of Small and Medium Scale Enterprises (MSMEs) in Abuja. However, the effects are either positive or negative depending on the COVID-19 variable.

It was discovered that social distancing which was given much priority so as to mitigate or flatten the curve of Covid-19 has negative influence on customer patronage. In other words, a percentage increase in social distance during the COVID-19, reduces customers patronage of the MSMEs by 15.3%, all things being equal.



Remote working was captured as one of the independent variables. The estimated coefficient is -0.124 which implies that as remote working increases by one percent, customer patronage also decreased by 12.4% in MSMEs operating in FCT- Abuja all things being equal. The result is statistically significant at one per cent.

The estimated result also revealed that lockdown has negative effect with regards to the number of customer patronage of MSMEs in Abuja. In other words, the estimated coefficient of -0.067 implies that a percentage increase in Lockdown control will cause 6.7 per cent decrease in performance in form of customer patronage, all things being equal, and statistically significant at five per cent

Various coping strategies were adopted by both the government and private sectors to ameliorate the impact of COVID-19. The estimated coefficient of 0.067 implies that a percentage increase in coping strategy will cause 6.7 per cent increase in Performance in form of customer patronage all things being equal, and statistically significant at five per cent.

Following the various findings that emanated from this study, summarily, it is expected that the MSME owners should comply with all measures of COVID-19 in order to avoid further spreading of the deadly pandemic. This is because, the moment the deadly disease ceases to spread, their businesses will regain normalcy. The following are the recommendations:

- i. In order to have a secured and healthy environment to operate business, MSMEs should ensure that social distancing containment measure is strictly complied with.
- ii. Remote working has been adopted as a more secured measure to avoid contacting COVID-19 pandemic. This measure though more advantageous to high profile MSMEs, it is also recommended that the measure be adopted by all MSMEs through training and capacity building. Research will have to be undertaken and new innovation will be adopted in order to continue in business.
- iii. During pandemic of this nature, lockdown measure should be complied with as a containment measure in order to reduce the continuous viral spread of the pandemic or disease. The more an environment is healthy for business operation, the better it is for business growth and development. Therefore, MSMEs are strongly advised to comply with lock down containment measures in order to save guard their businesses.

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