

Impact of Covid-19 on Institutional Operations in Zambian Organisations

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Abstract: Covid-19 has had a devastating impact on world economies, particularly the poor economies. In this study, a survey was conducted on the impact of Covid-19 on business organisations involving 94 organisations in Zambia. Findings revealed that most organisations implemented the global and national health Covid-19 guidelines that were provided by institutions such as the World Health Organisation (WHO) and the Government of the Republic of Zambia through the Ministry of Health. The study also revealed that although the majority of the organisations were impacted by Covid-19, the impact was not uniform as some organisations were severely affected, whilst others were moderately affected; Only 8.5% of the organisations had completely shut down; 21% of the organisations reported that their operations were severely affected by covid-19, while 58.5% of the organisations reported that they were moderately impacted by Covid-19; 8.5% of the other organisations reported that they were not impacted by Covid-19, while 3% reported to have had a positive impact out of the covid-19 situation. These results suggest the availability of a relatively stable operational environment for Zambian organisations despite the on-going challenges posed by Covi-19 globally. The results may thus suggest that the various interventions from the Zambian Government as well as the individual institutions are yielding positive results in terms of mitigating the Covid-19 operational challenges.

Keywords: Covid-19, Operational Performance, Business Performance, Financial Performance, Zambia

I. INTRODUCTION

The global economy in 2020 witnessed unprecedented ravaging impact of a pandemic that was hardly known (African Union 2020; Association of Certified Chartered Accountants 2020; Kumar et al 2020; Vyas and Butakhieo 2021; Przytuła et al 2020; World Health Organisation 2020). The effects of Covid-19 in organisations have ranged from not only deaths of human capital but to death of institutions in extreme circumstances (Association of Certified Chartered Accountants 2020; SHRM 2020; United Nations Conference on Trade and Development 2020). Many more other organisations have been reported to have had their operations disrupted, placing their operational performance in dismay (Association of Certified Chartered Accountants 2020; United Nations Conference on Trade and Development 2020; WHO 2020). These developments have rendered the going concern of most organisations to be in doubt (United Nations Conference on Trade and Development 2020). To this end, the world stage has witnessed various Governments struggle to

keep their economies afloat. Similarly, corporate institutions have equally been hit hard leading to their folding up their businesses, others making drastic changes to their operations by instituting budget cuts, laying off staff and reducing scope of operations, among other efforts (Association of Certified Chartered Accountants 2020; Society for Human Resource Management 2020).

Similarly, the situation in Zambia has not been different (WaterAid 2020). The government has acknowledged the effects of Covid-19 and has put up measures to try and rescue the economy. Having experienced an economic slowdown from 2015 arising from power outages and drought, Zambia tried to avoid a complete lockdown in its response to overcome the Covid-19 epidemic without negatively affecting its economic recovery, which was why it avoided to order a complete lockdown. In 2020, Zambia's economy was expected to contract by 20%. Consequently, the government through the Bank of Zambia allocated a stimulus and recovery package of K10 billion to mitigate the economic slowdown and impact of Covid-19 to Small and Medium Enterprises. Furthermore, as a way of cushioning employers on the negative impact of Covid-19, the Government of the Republic of Zambia in 2020 issued a Statutory Instrument Number 48, which provided for several exemptions in terms of effecting some of the clauses contained in its legislation called Employment Code Act Number 3 of 2019 to employers who had been negatively impacted by Covid-19.

In order to appreciate the global extent of the impact of Covid-19 on world economies and businesses, there is need for researchers to inquire into the devastating effects of Covid-19 from different perspectives. Such investigations could establish the extent of the effects of Covid-19 on both the economies and businesses. Findings of such inquiries on the real impact of Covid-19 would help governments to devise appropriate measures to overcome the pandemic. It is from this background that this study on the Impact of Covid-19 on Institutional Performance in Zambian organisations was conducted.

The choice of investigating institutional operations and business and financial performance was motivated by the fact that not many studies have been conducted in this area in Zambia. It was hoped that the study would trigger further detailed studies, which would be broader in scope. Further,

human resources practitioners were targeted owing to the strategic role of human resource management as a business partner in institutions as it impacts employees, employers and the work environment (Adonu et al 2020; Gigauri 2020; Mala 2020). Further, human resource management practitioners have been at the centre of implementing and guiding work place reforms in the on-going mitigations against the impact of Covid-19 (Gigauri 2020).

II. LITERATURE REVIEW

Towards the end of the year 2019, the world witnessed the emergence of a global pandemic that was not anticipated and whose impact to the normal settings of global life was distressing. Normal life was disrupted leading to anxiety and fear endured under strict instituted measures that included restricted movements through lock downs, economic shutdowns, wearing of masks, observing social and physical distance, among many others (Alves et al 2020; Kumar 2020; Shereen et al 2020; United Nations Conference on Trade and Development 2020; World Health Organisation 2020).

The World Health Organisation took centre stage in guiding global populations on the appropriate measures that the global population was to follow (World Health Organisation 2020). Within the human resources fraternity, the International Labour Organisation released guidelines which employers were to embrace as a strategy of effectively managing human resources in workplaces (International Labour Organisation 2020). Given the guidance from global organisations like the World Health Organisation and International Labour Organisation as indicated above, countries and organisations alike, devised and customised their own mechanisms for combating Covid-19 (International Labour Organisation 2020; Kayula 2020; World Health Organisation 2020). Some of the initiatives implemented included those dealing with health related matters to the general public as well as to staff in work places (International Labour Organisation 2020; World Health Organisation 2020). Other interventions guided economic and business recovery measures aimed at sustaining economic performance and institutional operations respectively (Association of Certified Chartered Accountants 2020; African Union 2020; Alves et al 2020; International Labour Organisation 2020 Economic Commission for Latin America and the Caribbean 2020; Kumar et al 2020; PwC 2020; Seetharaman 2020).

While undergoing these strenuous experiences, a number of leading institutions, scholars and practitioners have inquired into the repercussions of Covid-19 at global, regional, national, organisation and household levels (Gigauri 2020; Hamid et al 2020; United Nations 2020; United Nations Conference on Trade and Development 2020).

2.1 Impact of Covid-19 on the Global Economy

There is no doubt that the Covid-19 has had devastating impact on the socioeconomic status of the global economy in general and Zambian economy in particular (Mphahlele,

Seeletso, Muleya & Simui 2021; Nyashanu et al 2020; United Nations 2020; United Nations Development Programme 2020). The pandemic has threatened every aspect of economic and human life including, among others, trade, education, health, work and food. Global economic assessments have been made on various institutions to establish the severity of the pandemic and propose measures for recovery. (International Labour Organisation 2020; International Labour Organisation and OECD 2020; HLPE 2020; United Nations Development Programme 2020; United Nations Conference on Trade and Development 2020). In their special report, "Impact of the Covid-19 Pandemic on Trade and Development: Transitioning to a new normal" the United Nations Conference on Trade and Development (United Nations Conference on Trade and Development), (2020:6-8) indicated that:

The COVID-19 pandemic has gravely wounded the world economy with serious consequences impacting all communities and individuals. Moving rapidly across borders, along the principal arteries of the global economy, the spread of the virus has benefited from the underlying interconnectedness – and frailties – of globalization, catapulting a global health crisis into a global economic shock that has hit the most vulnerable the hardest...and the global economy is expected to contract by a staggering 4.3 per cent in 2020. Millions of jobs have already been lost, millions of livelihoods are at risk, and an estimated additional 130 million people will be living in extreme poverty if the crisis persists.

Other than the overall impact to the global economy as indicated by the United Nations Conference on Trade and Development above, many other global operations have been hit. One such key operation that facilitates economic growth is education. Accordingly, in one of its Policy Briefs, the United Nations (2020:5) indicated that:

The COVID-19 pandemic has caused the largest disruption of education in history, having already had a near universal impact on learners and teachers around the world, from pre-primary to secondary schools, technical and vocational education and training (TVET) institutions, universities, adult learning, and skills development establishments. By mid- April 2020, 94 per cent of learners worldwide were affected by the pandemic, representing 1.58 billion children and youth, from pre-primary to higher education, in 200 countries.

As a response to the crisis caused by Covid -19 on education, the United Nations recommended among other measures, that the transmission of the virus be suppressed and plan thoroughly for school re-openings, protect education financing and coordinate for impact, build resilient education systems for equitable and sustainable development and reimagine education and accelerate change in teaching and learning (United Nations 2020).

The Economic Commission for Latin America and the Caribbean (2020:15) indicated that ECLAC projected “that the Latin American and Caribbean economy will contract by 5.3% in 2020, increasing the number of poor by almost 30 million”. Commenting on the impact of Covid-19 on African economies, the African Union noted that the pandemic had not spared any economy and in Africa, visible effects were seen on sectors such as transport and communication, tourism and health. Further, the African Union (2020:13) noted that

The COVID-19 pandemic has hit almost all African countries and appears poised to worsen dramatically. The disruption of the world economy through global value chains, the abrupt falls in commodity prices and fiscal revenues and the enforcement of travel and social restrictions in many African countries are the main causes of the negative growth. Exports and imports of African countries are projected to drop by at least 35% from the level reached in 2019. Thus, the loss in value is estimated at around 270 billion US dollars. To fight against the spread the virus and medical treatment will lead to an increase of public spending in Africa estimated to be at least 130 billion.

Given the foregoing, the impact of Covid-19 is and it has impacted the world economies and businesses, including the Zambian economy. In April 2020, the United Nations Development Programme (2020) conducted a rapid assessment of the socio-economic effects of Covid-19 in Zambia and its findings included the fact that the country would have declines in terms of GDP growth as most contributing sectors such as the mines were affected by the pandemic. Further, the study hinted on the challenges related to the possibility of people adhering to the public health guidelines such as social distancing and masking due to high poverty levels. The study concluded by intimating that “perhaps the biggest dilemma that Covid-19 poses to decision makers in Zambia is the need to find a balance between addressing the imminent Covid-19 crisis and ensuring continuity of essential services in delivering its commitments under the Seventh National Development Plan” (United Nations Development Programme 2020:1).

2.2 Impact on Covid-19 on Organisations

The impact of Covid-19 has not only impacted national economies, but its impact has been on individual organisations as well (United Nations Development Programme 2020; Zou 2020; Alves et al 2020; Shankar 2020; Shen et al 2020). To this extent, professional organisations representing various professions, sectors and industries as well as individual scholars and practitioners have inquired into the impact of Covid on organisations (Association of Chartered Certified Accountants 2020; Chowdhury et al 2020; Christian et al 2020; Deloitte 2020; Donthu and Gustafsson 2020; KPMG 2020; Kaushik and Guleria 2020; Shankar 2020; SHRM

2020). Zambian informal and formal businesses have not been spared too (Mukosa et al 2020).

In a survey conducted by the Association of Chartered Certified Accountants in March 2020 involving over 10,000 members and other stakeholders across the world from over 100 countries representing the global finance professionals across all sectors and institutions of all sizes identified a wide range of business and financial challenges facing organisations during the Covid-19 pandemic (Association of Certified Chartered Accountants 2020). The Association of Certified Chartered Accountants (2020:4) Report identified, among other challenge, the following:

- a) 80% of business leaders expect a significant downturn in expected revenues and profit year on year;
- b) Employee productivity identified as the most widespread concern facing organisations;
- c) Over one third of organisations already facing cashflow problems;
- d) One fifth of organisations deferring investments;
- e) Almost half of businesses had not undertaken a reforecast impacting ability to plan;
- f) Over one fifth of organisations already freezing recruitment;
- g) Only 17% currently see current government interventions as effective; and
- h) Almost one third of organisations have no business continuity plan in place.

The Association of Certified Chartered Accountants (2020:8) Report further indicated that organisations were responding to these challenges by putting in place measures and that “as an immediate response to the COVID-19 crisis, the vast majority of organisations are rightly prioritising the health and well-being of employees and other stakeholders such as customers, suppliers and other partners”. Another intervention reported was with regard to “activities focused on reducing costs, negotiating with banks and debt providers on debt service repayment obligations, reviewing creditors and debtors to manage cash flow, delaying investments, and making adjustments to remuneration and employment models” (Association of Certified Chartered Accountants 2020:8).

The Society for Human Resources Management conducted a study entitled “Navigating Covid-19: Impact of the pandemic on small business”. The study investigated 375 businesses in the service, knowledge and physical industries. Among other findings, the study established that 42% of the investigated businesses had closed while 62% reported decrease in revenue. Also among the findings were that some of the businesses had laid off staff, reassigned duties to staff, deferred compensation furloughed staff and also lowered wages as mechanisms for ensuring business continuity. Further, 67% of the businesses had applied for loans to keep their business going as 47% of the surveyed businesses believed that government interventions were not enough to

keep them in operation (Society for Human Resources Management 2020).

Apart from professional institutions conducting studies to assess the impact of Covid-19 on organisations, some scholars have also conducted similar studies on industries such as hospitality and IT (Alonso et al 2020). These studies have revealed the devastating impacts of Covid-19 on firms (Gigauri 2020).

III. PURPOSE OF STUDY

The general purpose of this study was to assess the impact of Covid-19 on institutional operations and business and financial performance in Zambian organisations. Given the topical nature of the subject that was inquired into, interest was placed on soliciting responses from a distinguished gathering of human resource management practitioners in order to facilitate knowledge generation on the subject and help shape knowledge sharing on Covid-19 impact on firms. Specifically, the study investigated the following:

- a) Awareness and knowledge of Covid-19;
- b) Impact of Covid-19 on institutional operations in organisations; and
- c) Impact of Covid-19 on business and financial performance of organisations.

IV. METHODOLOGY

The study followed a quantitative approach. Data was collected using a questionnaire from a gathering of 109 human resources management practitioners who gathered at Lake Kariba Inns in a town called Siavonga, in Zambia. The delegates were attending a training on Highlights of Judicial Decisions affecting HR Practice in Zambia: A Case Study of the New Employment Code and the Amended Constitution organised by the Zambia Institute of Human Resources Management (ZIHRM). Questionnaires were circulated to all the 109 attendees out of which 94 were returned representing a response rate of 86 percent. The attendees were representative of almost all sectors of the economy, including the primary, secondary and tertiary industries. Organisations represented included, among many others, those involved in mining, tourism and hospitality, construction, manufacturing, telecommunication and financial sector.

The questionnaire included both open closed-ended questions. Data was analysed using SPSS and MS Excel. The results of the study are presented and discussed in the following sections below.

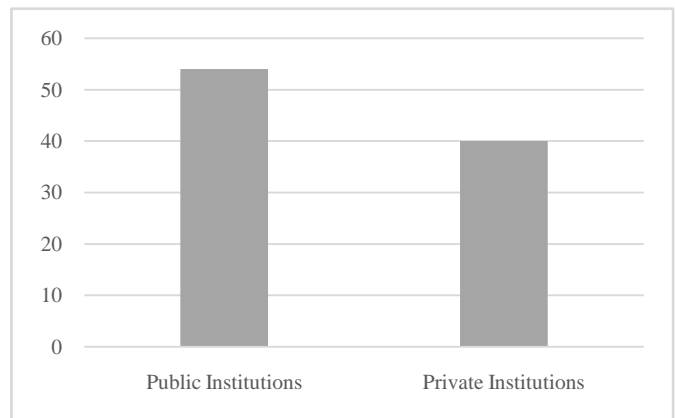
V. PRESENTATION OF FINDINGS

Results of the study have been presented using various sub-headings including the background of investigated organisations; awareness and knowledge of Covid-19; impact of Covid-19 on institutional operations and impact of Covid-19 on business and financial performance in organisations.

5.1 Background of Investigated Organisations

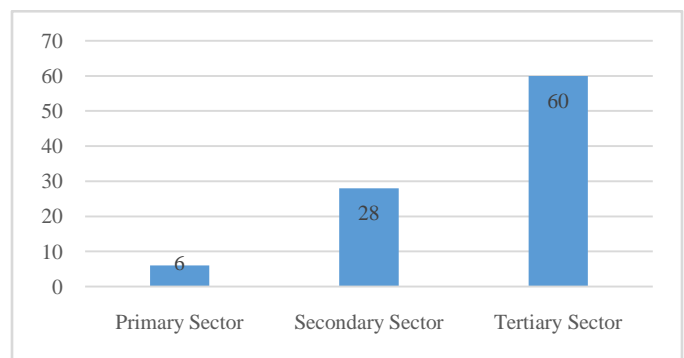
There were 109 delegates who attended the training under the theme “Highlights of Judicial Decisions affecting HR Practice in Zambia, A Case Study of the New Employment Code and the Amended Constitution” organised by the Zambia Institute of Human Resources Management (ZIHRM). Out of the 109 attendees, 94 responded to the questionnaire that was distributed to them. Out of the 94, 54 (57%) were from public institutions, including state-owned enterprises, government agencies and regulatory bodies and the mainstream civil service, while 40 (43%) were from private institutions.

Figure 1: Type of Institution



In terms of industry representation, the delegates were drawn from the primary 6(6%), secondary 28 (30%) and tertiary 60 (64%) sectors. Thus, there were organisations from the agricultural and mining sectors, manufacturing and construction industries as well as telecommunications and financial institutions and others from the service industry. Figure 1 below shows the graphic representation of organisations from which the delegates were drawn from in the economy.

Figure 2: Sector of investigated institutions



5.2 Awareness and Knowledge of Covid-19

Respondents were asked to indicate whether they were aware of the existence of the COVID-19 pandemic. In order to appreciate the institutional context, a follow up question was asked to assess if the senior management staff of their organisations were also aware of the COVID-19 pandemic.

Furthermore, the respondents were asked to indicate the specific mitigating measures their organisations had taken in order to minimise the adverse impact of COVID-19.

Figure 3 shows that all the 94 (100%) respondents indicated that they were aware of Covid-19. Further, all the 94(100%) respondents indicated that their senior management staff in their organisations were aware of Covid-19. On the mitigation measures put in place by the organisations, the respondents provided multiple responses which included adherence to health guidelines and measures (68), flexible work arrangements (40) and adjusting operations and introducing new ways of executing duties (18) and changes to conditions of service (4). One respondent indicated that his organisation did not put in place any mitigating measures to minimise the impact of COVID-19.

Figure 3: Mitigation measures put in place by the organisations

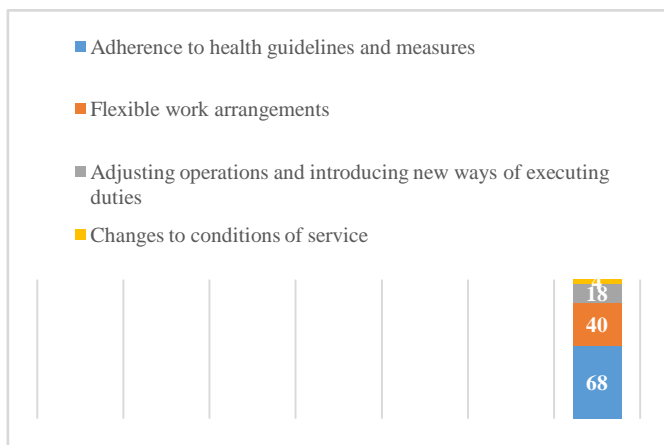


Table 1 below shows the summary of mitigating measures that organisations had adopted to minimise the adverse impact of COVID-19.

Table 1: Mitigation measures adopted by organisations to minimise COVID-19 impacts

MITIGATING MEASURES	ACTIVITIES IMPLEMENTED
Adherence to health guidelines and measures	Restricted entry to the institution
	Washing hands
	Decongesting work places to allow for social and physical distancing
	Wearing masks
	Sanitizing bodies and hands
Flexible work arrangements	Work schedule for staff rotations
	Working from home
	Working virtually/remote working using digital platforms
	Attending virtual meetings using Zoom/ MS Teams/Google Meet
	ICTs used to promote continuity of operations
Adjusting operations and introducing new ways of	Restricting to minimum operations
	Suspension of face to face interaction with clients

executing duties	Completely no meetings
	Placing operations online e.g. marketing strategy/student admissions
	Installation of pre-paid meters
Change in conditions of service	Reduced non-essential costs due to reduced revenue
	All employees put on half salaries
	Payment of outstanding allowances to employees
	Employees placed on Covid-19 leave
	Employees put on recess

5.3 Impact of COVID-19 on Operational Performance of Organisations

Table 2 below shows the results of the extent of the impact of COVID-19 on the operational performance of the organisations at the height of the pandemic in Zambia. Pre-determined responses were provided to the respondents and they were requested to tick the response which was most appropriate to their situation.

Table 2: Extent of effect of Covid-19 on the operations of organisations in Zambia

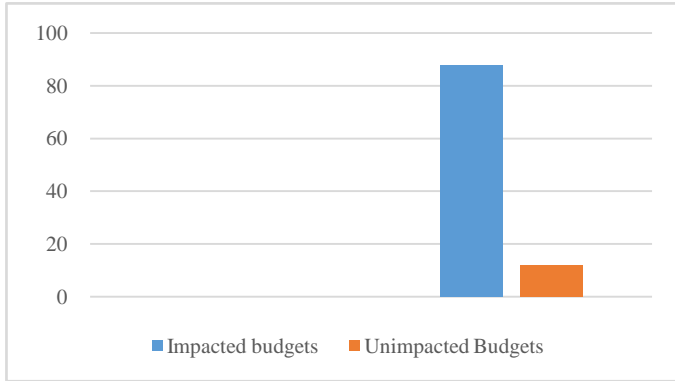
Extent of Impact	Percentage
Very serious impact, leading to serious difficulties in business operations and bankruptcy	8.5%
Great impact: operations barely maintained	21%
Minimum impact, some difficulties in business operations, but overall stability	58.5%
No significant impact	8.5%
Positive impact, providing new opportunities for development and growth	3%

5.4 Impact of COVID-19 on Business and Financial Performance of Organisations

In order to establish the extent to which organisations were affected financially, respondents were asked to ascertain whether their organisations operated with budgets for the year 2020. Respondents were also asked to indicate if their 2020 budgets were affected by COVID-19. Further, respondents were also asked to indicate the specific COVID-19 related factors that could have impacted their 2020 budgets.

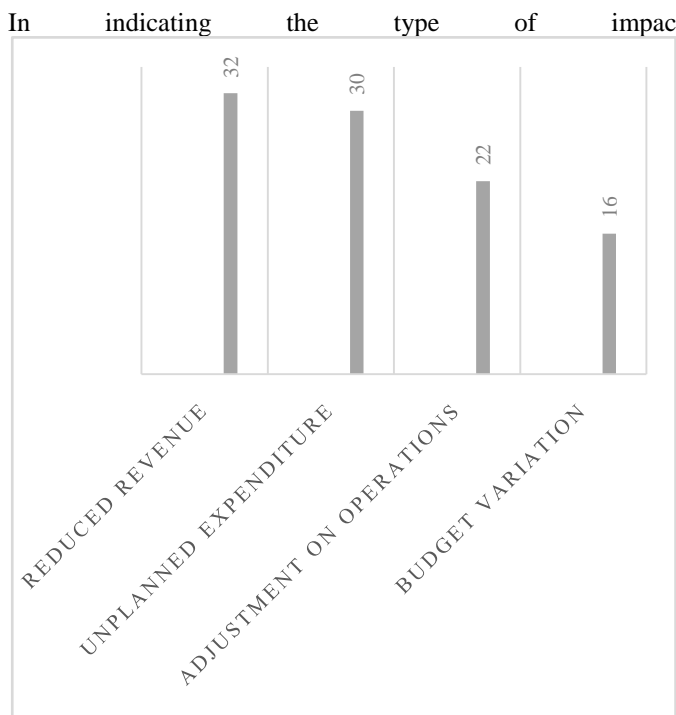
The results of the study shows that all the 94 (100%) respondents indicated that their organisations had operational budgets for 2020. Of the 94 (100%) who confirmed availability of budgets in their organisations, 83 (88%) indicated that their budgets had been impacted by the COVID-19 pandemic, while 11(12%) indicated the COVID-19 pandemic had no impact on their budgets.

Figure 4: Covid Impact on Institutional Budgets



Further, the 83 (88%) of the respondents who indicated that their budgets were impacted differently by the COVID-19, indicated the impact to be: reduced revenue (32%); unplanned expenditure (30%); adjustment on operations (22%); and budget variations (16%) as presented in figure 5 below.

Figure 5: Specific impact of COVID-19 on budgets



t caused by Covid-19 on their budgets, candidates stated the kind of budget impact that had experienced by their organisations, descriptions which are summarized in table 3 below.

Table 3: Impact on Organisation budgets

Impact on budget	Type of Budget Impact
Reduced revenue	Reduced revenue
	Funding has not been consistent
	Reduction in funding

	Reduced volume of sales
	Reduced volume of business
	Low/Poor payment rate for services
	Earnings below the budget
Unplanned expenditure	Renegotiated monthly rental costs
	Unplanned procurement of anti-Covid-19 materials /additional expense for Covid-19
	Cost on health budget increased
	Reduced expenditure
	Increased cost of raw materials
	Work shifts removed
	Difficulty to pay salaries
Adjustments on operations	Reduced production
	Importation of materials and services impacted by delay
	Austerity measures such as limited training
	Certain projects put on hold
	Certain activities could not be undertaken
	Reduction in operation frustrated the implementation certain plans
Budget variation	Failure to meet certain requirements as a result of non-availability of imported resources
	Saving made on training budget
	Budget adjusted, critical areas attended to, others pended
	Budget cuts
	Contingency Fund provided
	Non effecting of salary increment for 2020
	Payments of allowances have either been deferred to indefinite time or not paid at all
	Movements were affected
	Salary cuts due non receipt of budgeted funds from donors
	Registered for variance
	Unutilised funds to be returned to government due to non-undertaking of activities
	Loss of managerial positions

Having asked 83 candidates questions on the impact of Covid-19 on their budgets, a specific question with predetermined responses was asked regarding the main operating expenses that their organisations were not able to meet or had challenges to meet resulting from the impact of the COVID-19 pandemic. Table 4 below indicates the responses to main operating expenses that the organisations were not meeting or had challenges to meet.

Table 4: Operating expenses that organisations had challenges to meet

Type of expenses	Frequency
Payment of employee salaries and related allowances	17
Payments for rentals and hire of equipment	8
Repayment of loans	20

Payments for goods and services	32
Other	6

Further, respondents were asked to indicate the other specific expenses which their organisations were they could not meet or were failing to meet as indicated in table 4 above.

Table 5: The “Other” expenses that organisations had challenges to meet

Other Expenses	Frequency
Terminal benefits	1
Restriction on spending	1
Personal loans and advances that we give employees	1
Staff benefits such as gratuity and bonuses	1
Regulatory requirement contribution	1
Payment of taxes to the Zambia Revenue Authority suspended	1

VI. DISCUSSION OF FINDINGS

A discussion of the results of the study is presented below in relation to the objectives of the study as follows: Awareness and knowledge of Covid-19; Impact of Covid-19 on operations of organisations and the impact of Covid-19 on business and financial performance of organisations.

The first objective of the study was to determine whether the respondents were aware of the Covid-19 pandemic. The study revealed that all the respondents were aware of the existence of Covid-19. This is not surprising considering that measures that were implemented by countries such as lockdowns, ban on travels and non-visitations to public and recreational facilities had far-reaching implications on people’s lives and thus contributed to raising awareness of the existence of the pandemic. Further, these findings suggests that the advocacy works made by institutions such as the World Health Organisation (WHO) and governments were loud enough and adhered to by organisations (ILO 2020; Kayula 2020; WHO 2020). It is hoped that the citizens will continue to adhere to the COVID-19 preventive guidelines in order to overcome the COVID-19 pandemic. The current efforts on the acquisition of COVID-19 vaccines by various governments, including Zambia will contribute to overcoming the COVID-19, thereby enabling organisations return to normalcy.

The second objective of the study was to determine the impact of Covid-19 on organisations. The findings of this study support the already established impact of COVID-19 on institutions which included closure of business and severe difficulties in sustaining business operations (SHRM 2020). The study revealed that more than 50% of the institutions that participated in the study had encountered challenges in their operations, but overall, continued to operate as going concerns. Therefore, the more than 50% of the organisations that participated in the study were less impacted by the COVID-19 pandemic.

The third objective of the study was to determine the impact of Covid-19 on business and financial performance of

organisations. The study findings of the study revealed that 88% of the organisations that participated in the study had challenges meeting some of their operating expenses.

Overall as presented in this discussion, the findings of this study are somewhat at variances with findings in other studies which reported that most organisations were highly hit by Covid -19 (SHRM 2020; UNCTAD 2020). Possible reasons for these findings could be, among other reasons, the following:

- a) Firstly, most of the studies reviewed were done in early to mid-2020 with exception of few that were conducted beyond September 2020. At that time, Covid-19 had rapidly escalated to extreme levels. There was a lot of fear then and most individuals and organisations went into panic mode (Alves et al 2020; Chowdhury 2020). Given such an environment, it is possible that organisations then were still finding their feet to finding alternative options for sustaining their operations. However, the prevalence rate of COVID-19 in Zambia increased in December 2020 and January 2021.
- b) Secondly, the possible explanation could relate to what Nyashanu et al (2020) reported in their study that given the economic environment of Zambia, it was not possible for the government to implement extreme measures such as the complete lockdown as the government did not have the resources to feed the disadvantaged communities during the lockdown. Thus, organisations continued to operate even at the height of the pandemic.
- c) Thirdly, another possible explanation could be that Zambia like most African countries was not severely hit by Covid-19. The possible reason advanced for this could be the youth population that the Country has. Studies have reported that COVID-19 has severely impacted elderly populations than the young people (Cilliers et al 2020; Umvilighozo et al 2020).
- d) Lastly, governments globally responded through policy interventions such as amendments to labour laws and providing financial incentives (Alhamra 2020; Sachs 2020). Zambia implemented similar interventions (Kayula 2020). These interventions could be the explanation why Zambian organisations have not been severely impacted by Covid-19. It can only be hoped that such interventions will go a long way in sustaining institutional operations as they fight hard to emerge victorious beyond Covid-19.

VII. CONCLUSIONS

The global impact of Covid-19 in organisations cannot be denied. Governments and business institutions have had a rough time finding their feet amidst the presence of this pandemic. Scholars and practitioners alike have taken keen interest to report the impacts caused by the pandemic. This study is just another addition to the wealth of knowledge being generated in this subject area.

The finding of this study while being in consistent with findings established by others, they have added another perspective from a developing African country in which it has been established that the impact of Covid-19 has not been extremely gloomy despite the fact that organisations had their operations and financial performance impacted.

It is therefore hoped that these findings would be insightful to policy makers and business owners and aid in their continued efforts to sustain organisational operations.

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