



Research Paper

Managing Financial Stress in Post-Covid Era Among Academic Staff Of Private Universities (A Case Study Of Renaissance University, Enugu State)

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This study was on managing financial stress in post-covid era among academic staff of private universities among the academic staff of private universities: Renaissance University (RNU), Ugbawka, Enugu State. It aimed to interrogate the Covid-19 sources of financial stress, highlight its effects and identify the post Covid strategies for managing financial stress among academic staff of RNU. A sample of 102 respondents was drawn from the population of 138 academic staff of the university. Usable responses of 74 (73 per cent) were received. The social media and phone interview were used to elicit needed information from the respondents. Tables and simple percentages were used for data presentation and analyses; while stated hypotheses were tested using the Chi-Square test statistics in SPSS version 21. The study found that there were identifiable sources of financial stress among the staff. They included inadequate pay, delay in payment of salary, the need to finance one's education, the need to meet up with children's school fees, not having enough savings to meet up with emergencies, the need to pay back loans, the need to renew housing rents, the need to embark on capital projects and the need to publish in recognized journals. It was equally observed that Covid financial stress has significant negative effects on academic staff. The identified effects included manifestation of anxiety, severe emotional disturbances, feeling of shame, insomnia, inability to meet up with publication deadlines, feeling of helplessness, disorganization and falling behind performance benchmark. In order to reduce, if not completely eliminate the effects of financial stress in the post Covid era, the study found that the academic staff reduced expenses, increased sources of income, borrowed money from other sources and sought for help. Following the outcome of this study, the study recommended that academic staff of universities should try as much as possible to invest in other sources of income, which will not disrupt their official duties in their schools.

KEYWORDS: financial stress, Covid-19, stress management strategy, academic staff, Post-Covid Era

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I. INTRODUCTION

The outbreak of COVID-19 in late December 2019 wreaked havoc across the world and like any critical sector, education received hard heat (Philani, 2020). At the peak of the COVID-19 pandemic, students, schools, colleges, universities and academic staff were deeply impacted, as significant disruptions to education was felt across the globe. According to the United Nations Educational, Scientific and Cultural Organisation (UNESCO), over 800 million learners from around the world have been affected, 1 in 5 learners could not attend school. 1 in 4 could not attend higher education classes; and over 102 countries ordered nationwide school closures while 11 implemented localized school closure. Andaleeb and Tiwari (2021) observed that school closures disrupted the education of approximately 1.5 billion students in over 190 countries – 1 in 4 of whom, were enrolled in private schools

Though school closure is intended to control the spread of the virus within schools, prevent carriage to other vulnerable individuals, and sustain public health, these closures had widespread socioeconomic impacts (Lindzon, 2020; Wren-Lewis, 2020; Cauchemez et al., 2009). Furthermore, the far-reaching effects of social/physical distancing and the associated lockdown measures, as well as school closures, thwarted the education sector and left an indelible mark on the education system (Impey, 2020; Yinka & Adebayo, 2020;

Nicola et al., 2020). Over 188 out of 195 countries have been implementing nationwide school closures and restricted education facilities (Nicola et al., 2020; UNESCO, 2020). It was estimated that more than 1,576, 021, 858, which constitute about 91.3% of all the learners across the globe, were affected by the closure of educational institutions (Fong et al., 2020; Nicola et al., 2020; Sadique Adams & Edmunds, 2008; Brown et al., 2011; UNESCO, 2020). Apart from the impact on learners, school closures have high economic, health and social costs (Cauchemez et al., 2009; Brown et al., 2011; Wu et al., 2010). Lecturers of private universities were not left untouched by the pandemic effects.

Onu, Agu and Ebenyi (2020) rightly observed that lecturers' responsibilities go beyond teaching. They are equally expected to conduct quality research and engage in community activities. As rightly observed by Pey (2009) in Onu et al (2020); beyond teaching and research duties, academicians are responsible to participate in numerous committees in the university such as research, student affairs, computer lab, course management, and many more, as this would affect the merit given during yearly assessment. Further alluding to this, Danku, Dzomeku, Dodor and Adade (2017) noted that lecturers in private universities perform many responsibilities in addition to lecturing. They have to administer students' continuous assessment, attend conferences, seminars and workshops, carryout researches and publish in recognized journals as well as engage in community services. This supports the notion of Arokiasamy et al (2009) as cited in Zakaria, Omar and Asmawi (2015), that the academicians in private universities are also expected to produce outstanding research publications.

Today, in a bid to conserve resources, yet achieve effective management, Alegbede, Ojeifo and Idris (2014) observed that most universities are finding ways to cut cost, and at the same time meet set targets. While analyzing the fate of lecturers, especially in private universities, Onu et al (2020) observed that the private university lecturers are assigned multiplicity of tasks that subject them to undue pressure. In order to meet these numerous job targets, without consequences for dismissal or other sanctions, they remain stuck to their perceived underpaid job. Given the work load, there is no chance to seek out other supplementary sources of income. Other worrisome characteristics of the private university exist. Activities of lecturers are closely monitored to ensure there is no other source of 'distraction' from their duty; sale of textbooks and handouts is a taboo; having a side business is a distraction; engaging in a part-time appointment may be met with a threat to call in the Economic and Financial Crimes Commission (EFCC) to question the 'culprit'. Worst still, sometimes, payment of salaries may be delayed for two or more weeks into the next month, if paid at all. It is unimaginable that some lecturers in private universities are being owed three to five months salary. This position is sustained and exacerbated by labour immobility, arising from high level of unemployment of higher degree holders in Nigeria (Egwu & Nwogbo- Egwu, 2016). Lecturers, in most private universities have become expendable and may be 'dared' to resign, because the university may already have uncountable applications of other legions of unemployed, but qualified potential replacements. Lecturers in private universities are on their own, as they are neither unionized nor members of Academic Staff Union of Universities (ASUU).

Conversely, according to Onu et al (2020), lecturers in public universities are not so disadvantaged. Apart from their monthly salaries, they have other legally recognized sources of income. In some schools, the system allows them to sell textbooks and handouts, though with close monitoring from the managements; while some of their career advancements are sponsored through Tertiary Education Trust Fund (TETFund) scheme. Some of them have the time to engage in own businesses, even if small, both within and outside the school. Most importantly, their employments, except for criminal reasons, are protected by civil service rules and ASUU. Life would have been much easier for private universities' lecturers, if the socio-cultural system had not imposed further financial burden on the lecturers. Given our African collectivist culture, 'man' is expected to fulfill his 'obligations' to family and other religious and social associations, without excuses. Naturally, the struggle to meet 'other people's expectations' has the tendency to result in financial stress, among private university lecturers.

As if that was not enough, the 2020 lockdown of schools in Nigeria led to reduction in the income of private universities. Renaissance University was not left out. The survival of the institution therefore, rested on the shoulders of the owners. The beginning period lockdown was manageable. However, after the second month, all the staff of the institution were subjected to half salary. This resulted in more financial stress among the academic staff.

This study therefore, aims at investigating the post-covid responses of the academic staff of Renaissance University Ugbawka (RNU) Enugu State on financial stress and coping strategies. The specific objectives of the study are to:

- i. Interrogate the Covid-19 sources of financial stress among academic staff of RNU;
- ii. Highlight the effects of Covid financial stress on academic staff of RNU;
- iii. Identify the post Covid strategies for managing financial stress among the academic staff

Moreover, the following null hypotheses were tested in this study:

H₀₁: There are no significant post Covid financial stressors among academic staff of RNU.

H₀₂: Covid financial stress has no significant negative effects on academic staff of RNU.

H₀₃: There were no identifiable post covid strategies for managing financial stress among the academic staff.

II. REVIEW OF RELATED LITERATURE

Austin (2005) cited in Okwuagwu and Agu (2017) saw stress as the totality of the responses to the individual's environmental demands and pressure. For Agu (2017& 2019), it is a state of psychosomatic and behavioral abnormality resulting from substantial imbalance between job demand and response capability, which is caused by constraints imposed on an individual's ability to attain a desired outcome. Okwuagwu and Agu (2017) concluded that stress is a condition, which develops when the demands made on people exceed their adaptive or coping abilities. They noted that these demands could be physical, social, or psychological, and we add financial demands.

Financial stress may be defined as the inability to meet one's financial obligations, but can also include psychological or emotional effects (Northern et al., 2010). Onu, Agu and Ebenyi (2020) defined financial stress as a state of mental and performance imbalance, which results from experienced or expected imbalance between financial demands and the response capability of a person. Much of the literature on financial stress has focused on stress outcomes. Research has documented the following negative outcomes of financial stress: (a) depression (Andrews & Wilding, 2004; Clark-Lempers, Lempers, & Netusil, 1990), (b) anxiety (Andrews & Wilding, 2004), (c) poor academic performance (Andrews & Wilding, 2004; Harding, 2011), (d) poor health (Northern et al., 2010), and (e) difficulty persisting towards degree completion (Letkiewicz, in press; Joo, Durband, & Grable, 2008; Robb, Moody, & Abdel-Ghany, 2011). Other research has focused on coping behavior of financially-stressed students, such as seeking help (Lim, Heckman, Letkiewicz, Fox, & Montalto, 2012). For Ubangari and Bako (2014), financially stressed employees may become disorganized, dazed, panicky and generally display the signs of severe emotional disturbances. Many empirical studies on financial stress have dwelt on its nature, main causes and coping strategies.

Moreover, as observed by Verne (n.d.) in Onu et al (2020), financial stress is an inevitable shackle hampering the productivity of employees. This can result from different sources including student or housing debt, when income does not cover cost, bad spending habits, not having enough money to meet emergencies, and not knowing how to budget. Lim, Heckman, Letkewicz and Montalto (2014) noted that financial stress is traceable to personal financial issues such as need to pay loans, the cost of education, borrowing money and the need to find a new job. Whereas Bestmoneymove.com (2019) identified debts, housing and financial habits; Stevens (2018) identified retirement savings and loan debt as sources of financial stress. Business wires (2019) noted that financial matters challenge many workers leading to prevalence of stress, arising from pay transparency, pay equity and inadequate communication. It can also be a side effect of a serious illness or disease (Ubangari & Bako, 2014).

Ayedu, Oloyede, Ikpefan, Akinjare and Oloke (2017) studied cooperative societies, housing provision and poverty alleviation in Nigeria: A case of Covenant University Staff Cooperative and Multipurpose Society Limited, Ota, Ogun State, Nigeria. The study employed qualitative research method, involving interviewing ordinary and executive members of the society. Data presentation was done using tables and percentages. Findings showed that various avenues were available for accessing credit, at short notice, with very low interest rates and generous repayment plan. Within the ten years existence of the Cooperative Society, it has significantly assisted members in embarking on massive housing construction, and access to funds for other family needs with ease. Danku, Dzomeku, Dodor and Adade (2017) generally evaluated the causes of stress and coping strategies among lecturers of private universities in Ghana using Evangelical Presbyterian University College (EPUC) as the case. The study employed a descriptive research design. The population of the study included all faculties in the university. Thus, census method of selecting respondents was adopted. A response rate of 86.5% was recorded. Relative Importance Index (RII) was used for data analysis. The findings indicated delay or irregularity in payment of salary, workload, inadequate monetary reward, too many courses to teach, and excessive work hours as the major causes or sources of stress among the lecturers. In addition, goal setting, relaxing after work, positive thinking, planning ahead and prioritizing, learning how to control emotion, and forgetting things that happened in school after work, were the prominent and most effective stress coping strategies used by the lecturers.

Heckman, Lim and Montalto (2-14) explored the factors related to financial stress among college students using the Roy Adaptation Model, a conceptual framework used in health care applications. Responses from the 2010 Ohio Student Financial Wellness Survey were analyzed using proportion tests and multivariate logistic regressions. The results showed that financial stress was widespread – 71% of the sample reported feeling stress from personal finances. The results of the proportion tests and logistic regressions show that the study successfully identified important financial stressors among college students. Two of the most important financial stressors were not having enough money to participate in the same activities as peers and expecting to have higher amounts of student loan debt at graduation. The results also indicate that respondents with higher

financial self-efficacy and greater financial optimism about the future are significantly less likely to report financial stress. Implications for student life administrators, policymakers, financial counselors, and financial therapists are discussed.

Akinmayowa and Kadiri (2014) investigated the factors associated with stress among academic staff in a Nigerian university. It ascertains if there is significant difference between stress and selected socio-dynamic variables of academics staff. Data was collected from 313 randomly selected academic staff from a research population of 1442. Data was analyzed using both descriptive and inferential statistics. Findings revealed that all tested variables: academic workload, student-related issues, research and career development, interpersonal relationship and administrative-related issues, were significantly associated with stress among academic staff. The results also showed that there is no significant difference in the level of stress among academic staff with respect to gender, age, teaching experience and academic rank. However, significant difference was observed in the level of stress among academic staff with respect to marital status. The study recommended among others that the university authority should establish an Employee Assistance Programme (EAP) to provide professional services and assistance to academic staff suffering stress-related problems.

To cope with financial stress, Grable and Joo (1999) cited in Lim et al. (2014) summarized the strategies, which include reducing expenses, increasing income, improving management skills, borrowing money, employing psychological means and seeking help. Zakaria, Omar and Asmawi (2015) studied the Work Responsibilities Stress among Academicians in Private Universities in Malaysia. The study aimed to explore the causes and main contributors of stress among these academicians with regard to job responsibilities of teaching, researching and administrative tasks. A total of 200 respondents consisting of academicians from private universities in Malaysia participated in this study. The findings at the end of the study was not entirely meant to change the whole academicians' scope of job in the industry, but as a guide, be it university or the government, in designing or developing new policy for their respective institutions.

III. METHODOLOGY

This study adopted the case study approach, which aimed to explore, examine or bring to light variables, phenomena, processes and relationships within the context of Renaissance University, Ugbauka, (RNU), Enugu State, Nigeria. The essence of using case study was to gain insight into the state of financial stress among academic staff at RNU caused by the Covid-19 pandemic and their coping strategies. The population of all the academic staff of RNU was 138. Using Taro Yamane's formula $\{n = N/1 + N(e)^2\}$, where $N = 138$ and $e = 5\%$; the sample size for the study was 102. The researcher designed and distributed the survey questions via the social media to the respective academicians, in order to get higher response rate. Collected data were presented using tables for easy understanding. Again, to test the hypotheses formulated in the study, the chi-square statistical techniques was used with SPSS version 21 applied. The critical values were obtained by checking the degrees of freedom at 95%. The calculated chi-square values were then compared with the critical values in order to accept or reject the research hypotheses. Decision on acceptance or rejection of the null hypotheses (H_0) or alternate hypotheses (H_1) was made as follows: Accept (H_0) if $X^2_{Cal} < X^2_{tab}$ or Accept (H_1) if $X^2_{cal} > X^2_{tab}$.

Data presentation and analysis

In this session, the responses to the questionnaire were presented and analyzed using tables, simple percentages, pie charts, line graphs, bar charts and chi-square statistics.

Table 1: Distribution and Retrieval of Questionnaire

Category of staff	Number Distributed	Number of copies retrieved and used	Percentage of total retrieval
Senior lecturers	12	6	8
Lecturer I	30	22	30
Lecturer II	20	12	16
Assistant Lecturers	38	32	43
Graduate Assistants	2	2	3
Total	102	74	100

Source: Field survey, 2021

Table 1 above shows how the copies of the questionnaire used in this study were distributed and retrieved. From the analysis, out of the 102 copies of questionnaires distributed, 74 copies were correctly filled and returned. That is to say, 73% of the distributed copies were returned and found useful for further analyses. Thus, 6 (8%) copies were retrieved from Senior lecturers; 22 (30%) from Lecturer I; 12 (16%) from Lecturer II; 32 (43%) from Assistant Lecturers and 2 (3%) from Graduate Assistants, respectively.

Table 2: Response to the identified Covid-19 sources of financial stress

Statement	SA	A	UN	D	SD	Total
Inadequate pay	30	28	8	4	4	74
Lack of pay equity in salary scale	20	24	16	8	6	74
Delay in payment of salary	46	16	6	4	2	74
The need to finance one's education	36	30	2	4	2	74
The need to meet up with children's school fees	20	24	14	8	8	74
Not having enough savings to meet up with emergencies	38	32	2	2	0	74
The need to pay back loans	42	20	6	2	4	74
The need to renew housing rents	22	36	4	6	6	74
The need to embark on capital projects	46	16	10	2	0	74
The need to publish in recognized journals	40	26	0	0	8	74
Total	340	252	68	40	40	740
Average	34	26	6	4	4	74
Percentage	46	36	8	5	5	100

Source: Field survey, 2021

Information presented in table 2 above shows that on the average, 34 (46%) respondents, 36 (36%) respondents and 6 (8%) respondents strongly agreed, agreed and were indifferent on the identified post Covid-19 sources of financial stress with regards to academic staff of the university. On the other hand, an average of 4 respondents each disagreed and strongly disagreed respectively, on the identified post Covid sources of financial stress.

Table 3: Response to the identified effects of Covid financial stress on academic staff

Statement	SA	A	UN	D	SD	Total
Manifestation of anxiety	40	16	6	6	6	74
Severe emotional disturbances	44	20	4	4	2	74
Feeling of shame	36	18	6	8	6	74
Lack of sleep (Insomnia)	38	20	8	4	4	74
Inability to meet up with publication deadlines	46	20	4	2	2	74
Feeling of helplessness	32	28	8	2	4	74
Disorganization	20	36	6	8	4	74
Absenteeism	22	14	20	14	4	74
Chronic tardiness	20	16	20	10	8	74
Falling behind performance benchmark	42	22	6	4	0	74
Total	340	210	88	62	49	740
Average	34	22	8	6	4	74
Percentage	46	30	11	8	5	100

Source: Field survey, 2021

As shown in table 3 above, an average of 34 (46%) respondents, 22 (30%) respondents, 8 (11%) respondents, 6 (8%) respondents and 4 (5%) respondents strongly agreed, agreed, were indifferent, disagreed and strongly disagreed, respectively on the identified effects of financial stress on academic staff.

Table 4: Responses to the post covid strategies for managing financial stress among the academic staff

Statement	SA	A	UN	D	SD	Total
Reducing expenses	74	0	0	0	0	74
Increasing sources of income	36	12	6	12	8	74
Borrowing money	50	14	6	4	0	74
Seeking help	30	16	12	10	6	74
Total	190	42	24	26	13	296
Average	48	10	6	6	4	74
Percentage	65	14	8	8	5	100

Source: Field survey, 2021

Information contained in table 4 above shows that on the average, 48 (65%) respondents, 10 (14%) respondents, 6 (8%) respondents, another 6 (8%) respondents and 4 (5%) respondents strongly agreed, agreed, were indifferent, disagreed and strongly disagreed respectively, to the strategies adopted by the staff to manage financial stress..

Test of hypotheses

The hypotheses stated in this study were tested using the Chi-Square test statistic in SPSS version 21. Data utilized for the test were the average responses in tables 2, 3 and 4 as summarized in table 5 below:

Table 5: Average responses to the research questions

Statement	SA	A	UN	D	SD
Response to the identified Covid-19 sources of financial stress (CSFS)	34	26	6	4	4
Response to the identified effects of Covid financial stress on academic staff (CEFS)	34	22	8	6	4
Responses to the post covid strategies for managing financial stress among the academic staff (PCSMFS)	48	10	6	6	4

Source: Extracts from tables 2, 3 and 4.

Table 6: Chi-Squared Descriptive Statistics of the Average Responses to the Research Questions

	N	Mean	Std. Deviation	Minimum	Maximum
Identified Covid-19 sources of financial stress	74	4.1081	1.11733	1.00	5.00
Identified effects of Covid financial stress	74	4.0270	1.18174	1.00	5.00
Post Covid strategies for managing financial stress	74	4.2432	1.22542	1.00	5.00

Source: Chi-Square Statistical Output, 2021

Table 7: Summary of Chi-Square Test Statistics

	Identified Covid-19 sources of financial stress	Identified effects of Covid financial stress	Post Covid strategies for managing financial stress
Chi-Square	54.378 ^a	44.649 ^a	94.378 ^a
df	4	4	4
Asymp. Sig.	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 14.8.

Test of Hypothesis One

H₀: There are no significant post Covid financial stressors among academic staff of RNU.

H₁: There are significant post Covid financial stressors among academic staff of RNU.

Table 8: Chi-Square Statistics Output of Identified Covid-19 sources of financial stress

	Observed N	Expected N	Residual
SD	4	14.8	-10.8
D	4	14.8	-10.8
UN	6	14.8	-8.8
A	26	14.8	11.2
SA	34	14.8	19.2
Total	74		

Interpretation

The SPSS output shows that X^2 calculated is 54.378 at 0.05 level of significance and df (4) and p-value equals 0.000 (table 12). This shows that the test is significant.

IV. DECISION

Since X^2 calculated (54.378) is greater than X^2 critical (9.488) and p-value (0.000) is less than alpha (0.05), we therefore reject H₀ and accept H₁ which states that there are significant post Covid financial stressors among academic staff of RNU.

Test of Hypothesis Two

H₀: Covid financial stress has no significant negative effects on academic staff of RNU.

H₁: Covid financial stress has significant negative effects on academic staff of RNU.

Table 9: Chi-Square Statistics on the identified effects of Covid financial stress on the academic staff

	Observed N	Expected N	Residual
SD	4	14.8	-10.8
D	6	14.8	-8.8
UN	8	14.8	-6.8
A	22	14.8	7.2
SA	34	14.8	19.2
Total	74		

Interpretation

The SPSS output shows that X^2 calculated is 44.649 at 0.05 level of significance and df (4) and p-value equals 0.000 (table 12) . This shows that the test is significant.

Decision

Since X^2 calculated (44.649) is greater than X^2 critical (9.488) and p-value (0.000) is less than alpha (0.05), we therefore reject H_0 and accept H_1 which states that Covid financial stress has significant negative effects on academic staff of RNU.

Test of Hypothesis Three

H_0 : There were no identifiable post covid strategies for managing financial stress among the academic staff.

H_1 : There were identifiable post covid strategies for managing financial stress among the academic staff.

Table 10: Chi-Square Statistics on Post Covid strategies for managing financial stress

	Observed N	Expected N	Residual
SD	4	14.8	-10.8
D	6	14.8	-8.8
UN	6	14.8	-8.8
A	10	14.8	-4.8
SA	48	14.8	33.2
Total	74		

Interpretation

The SPSS output shows that X^2 calculated is 94.378 at 0.05 level of significance and df (4) and p-value equals 0.000 (table 12). This shows that the test is significant.

Decision

Since X^2 calculated (94.378) is greater than X^2 critical (9.488) and p-value (0.000) is less than alpha (0.05), we therefore reject H_0 and accept H_1 which states that there were identifiable post covid strategies for managing financial stress among the academic staff..

V. DISCUSSION OF FINDINGS

From the analyses of data, the study established that there are identifiable covid-19 sources of stress among academic staff of Renaissance University. The identified sources of Covid financial stress among the academic staff and their acceptance rate (that is, the percentages of strongly agreed and agreed responses to the total responses) are quite significant. They include; inadequate pay (78%), lack of pay equity in salary scale (59%), delay in payment of salary (84%), the need to finance one’s education (89%), the need to meet up with children’s school fees (59%), not having enough savings to meet up with emergencies (95%), the need to pay back loans (84%), the need to renew housing rents (78%), the need to embark on capital projects (84%) and the need to publish in recognized journals (89%). This is in line with extant findings of Danku, Dzomeku, Dodor and Adade (2017), and Akinmayowa and Kadiri (2014).

The study also found that Covid financial stress has significant negative effects on academic staff. The identified effects of Covid financial stress as indicated include; manifestation of anxiety (76%), severe emotional disturbances (86%), feeling of shame (73%), lack of sleep (insomnia) (78%), inability to meet up with publication deadlines (89%), feeling of helplessness (81%), disorganization (76%) and falling behind performance benchmark (86%). This findings support the study of Ayedu, Oloyede, Ikpefan, Akinjare and Oloke (2017). However, less than half of the respondents identified absenteeism (49) and chronic tardiness (49%), which though not significant, still form part of the negative effects of covid financial stress.

In order to reduce, if not completely eliminate the effects of financial stress in the post Covid era, the study found that the academic staff adopted different stress management strategies. Responding, 100% have reduced expenses, 64% have increased their sources of income, 84% take towards borrowing money from other sources; while62% adopt seeking of help.

VI. CONCLUSION

Following the findings of the study, we hereby conclude that the Covid-19 pandemic had financial stress evidence among academic staff of the Renaissance University. The effects of Covid financial stress may have negative manifestations among the staff. However, the academic staff of the university have taken to different management practices to cope with the financial stress in this post Covid era.

VII. RECOMMENDATIONS

Following the outcome of this study, we hereby recommend that academic staff of universities should try as much as possible to invest in other sources of income, which will not disrupt their official duties in their schools. Again, further study is required to compare the financial stress experience of private and government owned universities.

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