
COVID-19 AND MOBILE MONEY AGENTS IN GHANA

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ABSTRACT

Purpose of the Study: This survey sought to explore the impact of COVID-19 pandemic on mobile money businesses in Ghana with the focus on three thematic areas; traffic of transactions, the value of transactions and the revenue of the agents.

Statement of the Problem: Mobile money services and operations are essential platforms for money transfer, safe keeping of funds for future use and also serve as job avenues for the youths. Mobile money businesses equally serve as a vital channel for financial inclusion in an economy. COVID-19 induced lockdown and restrictions had direct impact on the daily activities of mobile money agents.

Research Methodology: An online and offline survey questionnaire was employed to collect primary data from a sample of 1000 mobile money agents in Ghana. The survey adopted a comparative analysis of the impact of COVID-19 on the business activities and profitability of mobile money agents.

Result: The results obtained suggest that the traffic and value of mobile money transactions as well as the profitability of the mobile money agents in Ghana have witnessed downward trends during the lockdown periods. These indicators began to rise during the post-lockdown but not yet fully returned to pre-lockdown levels even after relaxing of the lockdown restrictions.

Conclusion: The containment measures put in place by authorities like travel restrictions, ban on public gatherings, closing down some major streets, closure of market places, states of emergency, and total lockdown in some cases except for essential service providers. The disruptions have led to little or no work hours which have resulted in lower mobile money traffic, value of transaction and the profitability of mobile money agents putting their business and livelihood of risk.

Recommendation: The study recommends a retargeting of COVID-19 business support schemes and social intervention programs by the government of Ghana to address the challenges faced by mobile money operators posed by the pandemic. Mobile money service providers insurance cover mobile money from a small portion of agents' commission for times like this.

Keywords: *Corona Virus, COVID-19, Lockdown, Mobile Money Agent, Pandemic.*

1.1 INTRODUCTION

Mobile money services and operations form the backbone of developing and emerging economies' new electronic financial system and the drive to include the masses financially. Mobile money operation provides jobs for the youth through micro start-ups. According to the International Labor Organization, micro and small businesses generate approximately 90% of employment in Sub-Saharan Africa. Mobile money services and operations are an essential source of money transfer, safe keeping of funds and job avenues for vulnerable communities and serve as a vital link in financial inclusion. Mobile money has enabled Ghanaians to transfer funds, pay bills, and fees, anytime and anywhere, regardless of the subscriber's level of education. Arguably, mobile money has become one of the surest, if not the surest, payment system in Ghana. And at the center of this is the activities of mobile money agents. The coronavirus disease 2019 (COVID-19) has caused a major economic shock around the world, aside its impact on health. Micro and small businesses like mobile money agents are battling with the shock that came with the advent of COVID-19.

1.2 STATEMENT OF THE PROBLEM

An acute respiratory syndrome caused by coronavirus, COVID-19, which had killed thousands of people the world over was first reported in Wuhan in December 2019 (Li et al., 2020; Kano, Yasui, Mikami, Asally & Ishiguro, 2020; Rodriguez-Morales, et al., 2020). As at September 24, 2020, more than thirty-two million people have been tested positive for the disease and more than nine hundred and eighty-five thousand people have died due to COVID-19 as the data from Johns Hopkins University, Coronavirus Resource Center. From the economic aspect, many people have suffered losses in revenue, income, jobs and many others (Coibion, Gorodnichenko & Weber, 2020). Governments are in dilemma between mitigating the spread of COVID-19 and reducing economic losses. That is, the strategies for decreasing contacts between humans such as draconic lockdown and social distancing hinder normal economic activities. It is an urgent need for governments to strike a balance between these two. How are various sectors of society impacted? A number of studies had considered the impact of COVID-19 on various facets of the society (Demuyakor, 2020; Owusu-Fordjour, Koomson & Hanson, 2020; Morgan, 2020; Saire & Panford-Quainoo, 2020).

When there is an outbreak of a pandemic like COVID-19 where daily economic activities are hindered, the livelihood of menial workers are seriously affected (Hoke, Kanzig & Surico, 2020). According to Hoke et al. (2020), menial workers who are at the bottom quartile of the income distribution have seen the largest drop in earnings. Governments and public interest groups usually come out with interventions to mitigate adverse effects. There is the need to get scientific understanding of such adverse effects. This study aimed at assessing the impact of COVID-19 on the activities of mobile money agents within and outside the worst hit areas by COVID-19 in Ghana. More specifically mobile money agents within Greater Accra and Greater Kumasi areas have been the worst hit and areas outside of Greater Accra and Greater Kumasi

have been the least affected. Mobile money agents within these areas have been considered under this study.

A mobile money agent is the mobile financial service providers' retail arm, supporting cash-in and or cash-out transactions as well as person-to-person fund transfers, mobile phone airtime purchases, and bill payments. Like the traditional bank agent, the mobile money agent operates like a franchisee. Mobile money agents receive commissions through mobile money services provided on a daily basis. The income of mobile money agents is based on daily transaction. COVID-19 induced lockdown had limited movement of people and by extension the daily activities of mobile money agents. In effect, this paper explores the impact of COVID-19 on mobile agents' businesses in Ghana. It looked at how COVID-19 impacted the volume of mobile money transactions before, during and after the lockdown. Second, how COVID-19 impacted the traffic of transactions before, during and after the lockdown. Third, how COVID-19 impacted the profitability of mobile money businesses before, during and after the lockdown. The timing of the study will help us to understand the impact of COVID-19 on mobile money agents at the various stages of the serious fight against COVID-19.

1.3 RESEARCH OBJECTIVES

- i. The main objective of this paper is to investigate the impact of COVID-19 on mobile money agents in Ghana. The specific objectives include: To examine how COVID-19 impacted the volume of mobile money transactions before, during and after the partial lockdown in Ghana.
- ii. To investigate the extent to which COVID-19 impacted the traffic of transactions before, during and after the partial lockdown in Ghana.
- iii. To examine how COVID-19 impacted the profitability of mobile money businesses before, during and after the partial lockdown in Ghana.

1.4 RESEARCH HYPOTHESES

This study tests the veracity or otherwise of the following null hypotheses.

H₀₁: The COVID-19 partial lockdown has resulted in decreased volume of mobile money transactions in Ghana

H₀₂: The COVID-19 partial lockdown has resulted in decreased value of mobile money transactions in Ghana.

H₀₃: The COVID-19 partial lockdown has resulted in decreased profitability of mobile money agents in Ghana.

2.1 LITERATURE REVIEW

Restriction and in some cases total limitation of movement resulting from the global outbreak of COVID-19 has brought to the fore, the livelihood and survival of individuals with jobs that pay as you go. That is, jobs where the payment comes with daily performance of an activity. The outbreak of COVID-19 had resurfaced the debate on types of employment individuals within an economy are engaged in and how sustainable such jobs are. Though the activities of mobile money agents generate employment and foster entrepreneurship (Peša, 2018), the job of a mobile money agent can be classified under this group. How sustainable the job of a mobile money agent is, is an issue of concern.

Activities of mobile money agents and the operation of mobile money services make saving opportunities more accessible, especially for the vulnerable communities who are unbanked (Wolman, 2012). Kusimba, Chaggar, Gross and Kunyla (2013) observe that savings in general has been facilitated by the adoption of mobile money. Non-governmental organizations worldwide are adopting mobile money as a means of payment in various initiatives.

With the recent outbreak of COVID-19, a number of studies had been conducted on the impact of this pandemic on various aspects of the Ghanaian community and the world at large. On the educational front; Demuyakor (2020) assessed whether Ghanaian international students in China are satisfied with the mass online learning in higher educational institutions in Beijing, China. Owusu-Fordjour et al. (2020) looked at the impact of Covid-19 on Ghana's teaching and learning and revealed some challenges students encounter during the close down of schools. They found that students are unable to study effectively on various virtual platforms from their homes. Upoalkpajor and Upoalkpajor (2020) examine the effect of COVID-19 on education in Ghana. Anane, Addo and Adusei (2020) examined how the COVID-19 pandemic impacted the work of university administrative and professional staff in Ghana.

From the perspective of employment and interventions; a study looked at the impact of COVID-19 on employment and the policy responses that developing countries have taken, drawing from the sub-Saharan African experience. Danquah, Schotte and Sen (2020), said the available evidence so far suggests that the negative effect of the pandemic has been large for informal workers, who constitute the majority of the working poor in the region. It remains to be seen what the overall effect of the pandemic may be on employment and livelihoods in the region, and whether the policy responses enacted so far are enough to combat the adverse effects of the pandemic on the working poor (Danquah, et al., 2020). Owusu and Frimpong-Manso (2020), also looked at the impact of COVID-19 on children from poor families in Ghana and the role of welfare institutions. According to this study, social and economic stress is overly placed on poor families. And as such children from these families are more likely to become street children and or get into child labor. COVID-19 had caused these children to miss out on free meals provided for public schools by the Government of Ghana under the school feeding program and other social benefits (Owusu & Frimpong-Manso, 2020).

Again, Gyimah (2020) ascertained the effect of partial lockdown on food security in Accra. Morgan (2020) sheds light on some strategic actions that must be adopted by government and other groups (Non-Governmental Organisations and Civil Society Organizations inclusive) towards making COVID-19 prevention etiquette of social distancing a reality for the homeless and slum dwellers in Ghana. Saire and Panford-Quainoo (2020) on the other hand use text mining to draw insights from data collected from the social network, Twitter. This led to understand the most frequent topics raised in the Greater Accra region of Ghana from March to July 2020. This study follows on bridging the gap in knowledge on the extent of the impact of COVID-19 on various aspects of society.

2.2 CONCEPTUAL FRAMEWORK

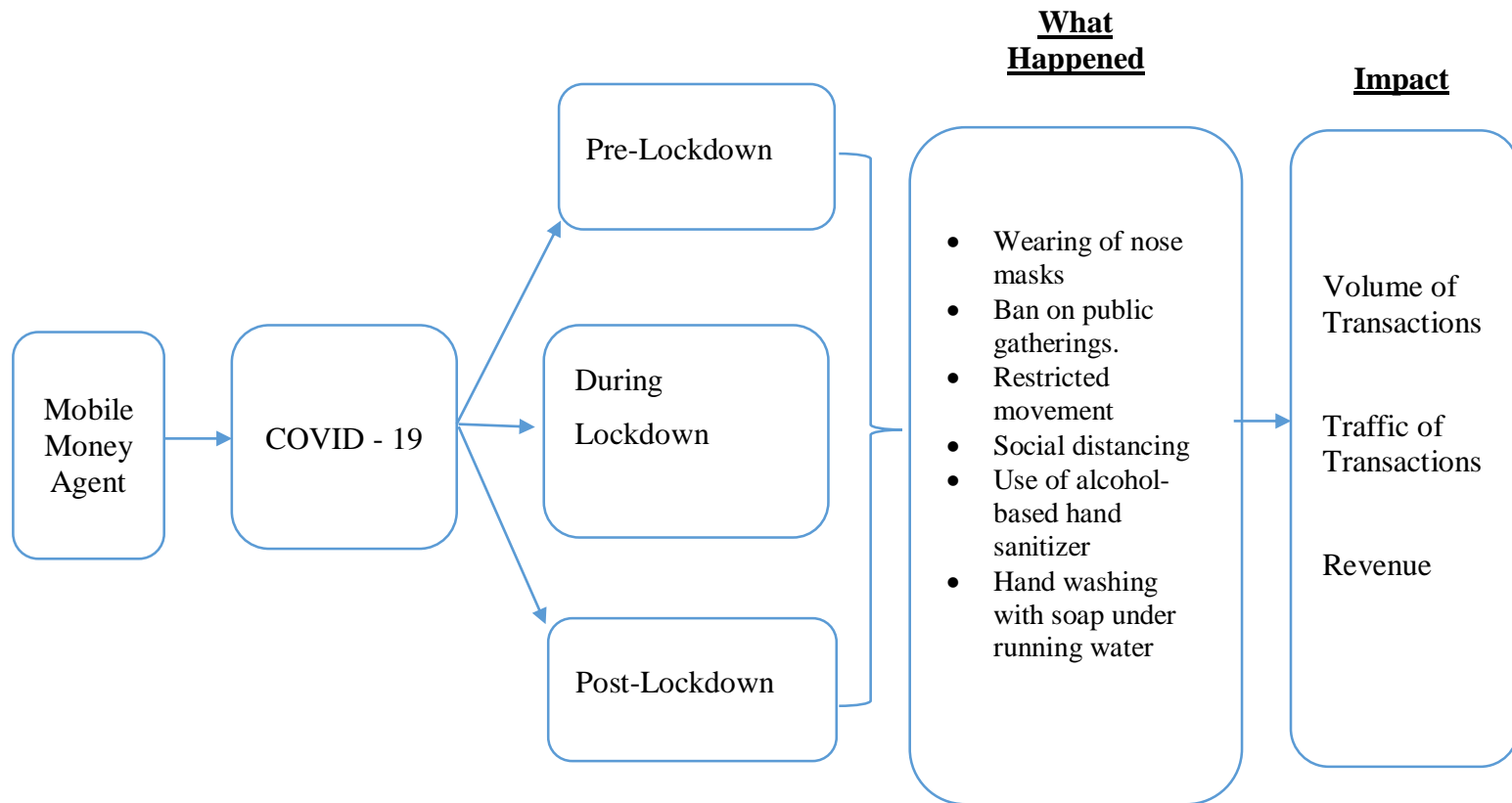


Figure 1: Conceptual Framework

The conceptual framework of the impact of COVID-19 on mobile money agents in Ghana above (Figure 1) illustrates what is expected to be the linkage among the various constructs in the study. The important variables for the paper had been mapped out on how they are assumed to be related. The framework shows how the operations of mobile money agents are affected since the outbreak of COVID-19 in Ghana in a conceptual form. That is, from the time the first case was recorded to the onset of lockdown (12th March, 2020 to 30th March, 2020), lockdown period (30th March, 2020 to 20th April, 2020), and the period right after the lockdown (20th April to 31st August, 2020). The things that happened during those stages and the final impact on the activities of mobile money agents.

3.0 RESEARCH METHODOLOGY

According to a Summary of Economic and Financial Data published by the Bank of Ghana in March 2020, there are 235,000 active mobile money agents in Ghana. The sample of 1000 mobile money agents across Ghana are used for the study. Sampling was done through random sampling. As every member of the population have an equal chance of being selected. Mobile money agents included should have been started operation before the outbreak of COVID-19 in Ghana. Questionnaires was used. Questionnaire had both open-ended and close-ended questions. Our survey was sent out participants through social media platforms. Questionnaires are distributed through WhatsApp, Emails, Facebook, SMS, and face-to-face contact. No payments are offered; participation was completely voluntary. It is always vital to be conscious of research ethics in relation to the “researcher” and the “researched upon”, who have basic

rights that should be protected (Samkange, 2011). The study therefore was conducted with fairness eliminating all possible risks to the respondents. Confidentiality was ensured by neither taking names nor including details which may reveal the identity of respondents as same was not included in the questionnaire.

4.0 RESULTS AND DISCUSSIONS

This survey sought to explore the impact of COVID–19 pandemic on mobile money business in Ghana with the focus on three thematic areas; the traffic of transactions, the volume of transactions and the revenue of the agent over this period. The researchers conducted a comparative analysis of these phenomena among the mobile money agents during the pre-lockdown, during the lockdown, and the post-lockdown periods.

The aim of this section is to present and analyze the results of the research undertaken. We first look at demographics. Demographic data is statistical data collected about the characteristics of the population. These include gender, age, highest level of education, and the number of businesses activities undertaken. Demography is a vital statistic that gives an insight into the nature of the participants. To examine the demographic characteristics of the 1000 completed questionnaires, descriptive statistics are computed and summarized in table 1.

Table 1: Demographic Characteristics

Category		Frequency	Percentage
Gender	Female	670	67.00
	Male	330	33.00
Age	Below 18	20	2.00
	18-23	180	18.00
	24-29	530	53.00
	30-35	210	21.00
	36-40	30	3.00
	Above 40	30	3.00
Highest Education	No Formal Education	20	2.00
	Basic	50	5.00
	Secondary	520	52.00
	Tertiary	410	41.00
Number of businesses activities	Mobile Money Only	230	23.50
	Mobile Money & Recharge cards	460	46.90
	Mobile Money & Provision	60	6.10
	Mobile Money & other things	230	23.50

Source: Researchers’ Fieldwork (2020)

As presented in Table 1, of the 1000 respondents, 33.00% are male while 67.00% are females. Majority of the participants representing 53.00% are young adults of ages ranging from 24 to 29 years. About 18% of the participants are 18 - 23 years old and 2.00% of the respondents are younger with ages below 18 years. Whereas 21.00% and 3.00% of the participants are in their middle ages of 30 – 35 years and 36 – 40 years respectively. There are few among them that are above 40 years representing 3.00% of all participants. In terms of levels of education, 520 respondents, representing 52% are secondary school graduates. This is followed closely by the number of those who had attained tertiary level of education which is made up 41.00% of the respondents. While 5.00% of the respondents had basic education, only 2.00% of the respondents did not have any formal education as illustrated in table 1. Out of the 1000

participants, 980 of them responded to the question on the number of businesses activities they engaged in. We found that majority of them representing 46.90% of the responses are engaged in mobile money and sale of recharge cards. In contrast, only few of them representing 6.10% of the responses undertook mobile money and the sale of provisions. 23.50% of the respondent are into mobile money only. Similarly, 23.50% of the respondents' businesses are mobile money transactions and the sale of other things.

The survey questionnaires are designed to ensure they corresponded with the main objective and the three sub objectives of the research. The results obtained are summarized in tables 2, 3 and 4. Table 2 below summarizes the results of the traffic of mobile money transactions over the periods of pre-lockdown, during lockdown, and post-lockdown eras of COVID-19 in Ghana. This helped us to do a comparative analysis of the traffic of the mobile money transactions in Ghana in order to explore the impact of COVID-19 on the actives of mobile money agents in Ghana.

From table 2, the results illustrate that the average number of people who sent/deposited money in a day stood at 40 during the pre-lockdown period. This number reduced to 28 during the lockdown time. This represents a 28% decrease in the traffic of mobile money transactions from the pre-lockdown era into the lockdown period. Similarly, the results indicate that the average number of people who received/withdrew money in a day was 41 during the pre-lockdown period. This number declined to 30 during the lockdown time. This denotes a 26% decline in the traffic of mobile money transactions from the pre-lockdown era into the lockdown period. Also, the results show that after the lifting of the lockdown, the average number of people who sent/deposited money in a day rose from 28 to 35 representing a 24% increase in the traffic of mobile money transactions in Ghana. In the similar vein, the results presented elucidate that following the lifting of the lockdown, the average number of people who received/withdrew money in a day rose from 30 to 36 signifying a 19% rise in the traffic of mobile money transactions in Ghana.

Table 2: Traffic of Transactions

	Average number of people who sent/deposited money in a day	Percentage change	Average number of people who received/withdrew money in a day	Percentage change
Pre-Lockdown	40		41	
During lockdown	28	-28%	30	-26%
Post-Lockdown	35	24%	36	19%

Source: Researchers' Fieldwork (2020)

From table 3, the results show that the average amount of money sent/deposited in a day was about GHS 3,231.85 during the pre-lockdown period. This amount declined to about GHS 1,827.38 during the lockdown time. This makes up of about 43% fall in the volume of mobile money transactions from the pre-lockdown time to the lockdown period. Likewise, the results postulate that the average amount of money received/withdrew in a day was about GHS 3,119.79 during the pre-lockdown period which declined to GHS 1,946.43 during the lockdown period. This represents a 38% decrease in the volume of mobile money transactions from the pre-lockdown period to the lockdown period.

Again, the results illustrate that following the lifting of the lockdown, the average amount of money sent/deposited in a day increased from the GHS 1,827.38 to GHS 2,518.42 making up a 38% rise in the volume of mobile money transactions in Ghana. In a like manner, the results revealed that after lifting of the lockdown, the average amount of money received/withdrew money in a day rose from the GHS 1,946.43 to GHS 2,571.05 giving us a 32% rise in the volume of mobile money transactions in Ghana.

Table 3: Volume of Transactions

	Average amount of money sent/deposited money in a day	Percentage change	Average amount of money received/withdrew money in a day	Percentage change
Pre-Lockdown	3,231.58		3,119.79	
During lockdown	1,827.38	-43%	1,946.43	-38%
Post-Lockdown	2,518.42	38%	2,571.05	32%

Source: Researchers' Fieldwork (2020)

Table 4: Revenue

	Average commission received from send/deposit transactions in a day	Percentage change	Average commission received from receipt/withdrawal transactions in a day	Percentage change
Pre-Lockdown	66.05		57.45	
During lockdown	51.51	-22%	44.88	-22%
Post-Lockdown	62.37	21%	56.91	27%

Source: Researchers' Fieldwork (2020)

From table 4, the results of the survey point out that the average commission received from the sending/depositing of money in a day was about GHS 66.05 during the pre-lockdown period. This amount decreased to about GHS 51.51 at the time of the lockdown which is about 22% decrease in the revenue of mobile money agents from the pre-lockdown time to the lockdown period. In the same way, our findings suggest that the average commission received from the receiving/withdrawal of money in a day was around GHS 57.45 during the pre-lockdown period. This amount fell to GHS 44.88 during the lockdown period. This also designates a 22% decline in the revenue of mobile money agents from the pre-lockdown period to the lockdown period. Furthermore, our findings illustrate that moving from the lockdown period into the post-lockdown era, the average commission received from the sending/depositing of money in a day rose from GHS 51.51 to GHS 62.37 representing a 21% increase in the revenue of mobile money agents in Ghana. Comparably, the findings summarized reveal that the lifting of the lockdown has led to an increase in the average commission received from the

receiving/withdrawal of money in a day from GHS 44.88 to GHS 56.9 indicating a 27% rise in the revenue of mobile money agents in Ghana.

From the results presented, relevant deductions are made in order to address the objectives of the study. The study investigated the extent to which COVID-19 has impacted the traffic of mobile money transactions in Ghana. The results obtained suggest that the traffic of mobile money transactions in Ghana was negatively impacted during the lockdown period. Following on the heel of that, is that fact volume of mobile transactions was equally impacted in the same manner as value of trade and the profitability of mobile money transactions. This is as a result of the restrictions on movement. Most mobile money agents are dotted on street corners, lorry stations and parks, and market squares. During the lockdown period, businesses that do not provide essential services or goods were closed down. This means fewer people were frequenting market centers and the roads. According to mobile money agents, their level traffic for their service is dependent on the level of human traffic in their operating area. Fewer people meant fewer transactions. This explains why the level traffic had fallen drastically during the COVID-19 induced lockdown period. This is in line with the findings of Danquah et al. (2020) on the impact of COVID-19 on informal sector; which mobile money agents form a part.

Again, the post-lockdown period has witnessed some form of revival as human traffic returning to street corners, lorry stations and parks, and market squares. But these levels are yet to get back to pre-lockdown period. These recoveries may take a while to get back normal levels. The COVID-19 induced restrictions have not been fully removed as there are fears of a second wave as seen in other parts of the world (Xu & Li, 2020; Panovska-Griffiths, Kerr, Stuart, Mistry, Klein, Viner & Bonell, 2020; Leung, Wu, Liu & Leung, 2020; Ferrante et al., 2020; Ghanbari, 2020; Wise, 2020). Due to this fear, the recoveries to volume, value and profitability of mobile money agents post COVID-19 induced lockdown will be very slow.

5.0 CONCLUSIONS

This survey data provides evidence of how mobile money agents are impacted by COVID-19 induced lockdown. It is evident that the COVID-19 pandemic has brought unprecedented uncertainty and challenges for mobile money agents. The containment measures put in place by authorities like travel restrictions, ban on public gatherings, closing down some major streets, closure of market places, states of emergency, and total lockdown in some cases except for essential service providers. The disruptions have led to little or no work hours which have resulted in lower mobile money traffic, value of transaction and the profitability of mobile money agents putting their business and livelihood at risk. This had negatively affected the volume and value of traffic mobile money agents in the lockdown zones. Profit margins are heavily affected by the corona virus pandemic induced lockdown. Pre-lockdown profit margins are far higher than lockdown margins even when agents operated. Volume of traffic, value of transactions and profit margins had not returned to pre-lockdown levels even after relaxing of the lockdown restrictions.

6.0 RECOMMENDATIONS

There should be retargeting of COVID-19 business support scheme, a social intervention program by the government of Ghana targeting disadvantaged informal sector workers whose livelihoods were heavily affected by the outbreak of COVID-19. Also, Mobile money service providers who are represented by mobile money agents should design insurance packages for mobile money agents. A small portion of commissions given to mobile money agents should be pooled to serve as a buffer for mobile money agents for periods like the one created by the outbreak of COVID-19.

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