

Effects of COVID-19 on Students' Families and their Coping Mechanisms: Implications on School's Resilience

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1. INTRODUCTION

Many households worldwide suffered economic distress brought about by the prolonged COVID-19 pandemic. The wave of this plague has inflicted misery mostly on low-income families, particularly in countries where governments are less able to provide adequate social amelioration support to their constituents. The World Bank and UNICEF joint report (2022) revealed that “at least two-thirds of households with children have lost income since the COVID-19 pandemic hit two years ago.” A report from the University of Michigan showed that because of the COVID-19 pandemic, low-income households are least likely to send their children to school (Mostafavi, 2020). According to Kakuchi (2021), Universities in Japan reported a decrease in new and ongoing student enrolment due to the impact of the COVID-19 pandemic on families' economic conditions and students' mental health. The leading reasons reported are students' difficulty paying the tuition fees and lack of motivation while forced to study online at home.

The pandemic's negative impact on families' finances forced some U.S. students to sacrifice college, while one in four high school graduates postponed their college plans (Dickler, 2021). Feuer (2020) cited the executive director of the United Nations Children's Fund as saying that “at least 24 million children are projected to drop out of school due to COVID-19.”

Save the Children Cambodia reported that “students in households where the head of the household could not continue in the same job as before the pandemic were exposed to a dropout risk of about 5.3 percent higher than students staying in households where the head of the household could continue in the same job as before the pandemic” (Cheb, 2021). The World Vision survey on the impact of COVID-19 on vulnerable households showed that the pandemic has reduced the income of 95 percent of households in Phnom Penh and 70 percent of households in the provinces (World Vision, 2021). Based on 2019 data, there were 3,636,100 households in

Cambodia, and 531,600 (15 percent) live in Phnom Penh (CEIC Data 2021). These households have been adversely affected by the pandemic in various ways. The enormous financial constraints on families inevitably impacted academic institutions as the parents and students are their primary stakeholders and the main source of the revenue stream sustaining their operations.

Dara (Phnom Penh Post, January 19, 2021) reported that enrollment in higher education institutions in the new academic year has decreased compared to the previous years due to the COVID-19 pandemic. The Cambodian Higher Education Association (CHEA) chairman said that students across all private universities had stopped paying tuition fees since the COVID-19 outbreak. Only 40 percent of students at Vanda Institute resumed their studies for the new academic year. But how about the students at another leading business school- CamEd Business School? Is not sending the children back to school one of their parents' coping mechanisms? How does this coping mechanism affect the school's resilience during this pandemic-induced financial crisis?

This chapter aims to determine the effects of the COVID-19 pandemic on students' families and their coping mechanisms during this health and financial crisis. Specifically, it seeks to find out the following:

1. The profile of the families of the student respondents in terms of the number of family members, the family breadwinners, the number of family members attending school, and the sources of family income before the pandemic;
2. The effects of the pandemic on employment and family businesses, children's school attendance, family exposure to COVID-19 disease, changes in household income, savings, borrowing, and spending;
3. The psychological effects of the pandemic experienced by the students;
4. The coping mechanisms of the families during these difficult times; and
5. The decision to send children back to school (as one of the common coping mechanisms of parents) and its implications for the school's resilience.

The chapter's following section reviews the empirical studies in this direction. Following this, the chapter discusses the methodology used in this study. Subsequent sections present the empirical results and discussions, followed by the conclusion and recommendations.

2. LITERATURE REVIEW

2.1 Effects of the Pandemic on Employment and Family Businesses

The effects of the pandemic on employment and family business are pervasive. Disparte and Tillemann (2020) reported that one in four American workers has filed

for unemployment protection in just three months since the crisis began. As stated by Mayai *et al.* (2020), the COVID-19 pandemic has affected both the public and private sectors in South Sudan. Both sectors experienced declining employment and wages as many businesses laid off workers due to reduced operations and/or closed down. Kelly (2020) cited the U.S. Chamber of Commerce report that 20 percent of small businesses have temporarily closed down since the pandemic started. The pandemic has forced enterprises to adopt technology to do business online, but their online sales cannot compensate for the closure of their physical stores.

Since March 2020, Cambodia has imposed entry restrictions for all foreign travelers (Xinhua, 2021). Consequently, tourism has been one of the most affected sectors by the pandemic as travel restrictions have been implemented (B2B Cambodia, 2020). It was reported that 90 percent of MSMEs suffered a decline in revenue because of the pandemic. Most reported a 50 percent drop in revenue, and some reported no revenue. In response to this crisis, 12 percent of the MSMEs adopted a new business model, such as using online markets or social media to reach their customers, working from home, or providing home delivery services. However, only 8 percent reported to have generated more revenue than before the pandemic (The Asia Foundation, 2020). Most private businesses in Cambodia are small and medium; many are family-run, of which women own 65 percent. A survey by the Cambodia Women Entrepreneurs Association (CWEA) in 2020 shows that 59 percent of women-owned businesses were affected by the pandemic, out of which 17 percent of the businesses were closed (Seng, 2020).

2.2 Changes in Household Spending

The loss of income has tremendously affected household spending. The aggregate data from countries in the eurozone show that in the year 2020, household spending dropped by 7 percent compared with the year 2019. The drop is higher in three countries, 6.1 percent in France, 8.9 percent in Italy, and 10.9 percent in Spain (Christelis *et al.*, 2021). In another study, Kenny *et al.* (2021) mentioned that many writers have conducted several studies to investigate the consumption effect of the COVID-19 pandemic in the U.S. and European countries. However, they rely primarily on administrative data rather than a household-specific evaluation that can capture the wide-ranging effects of the pandemic among different households. Their recent study covering 10,000 households across Europe looks at the degree of financial concerns about the financial consequences of the pandemic. The results show that lower-income households and those experiencing liquidity constraints feel high financial concerns. The consumption of non-durable goods dropped by 25 percent among households who are very concerned compared to those who are least concerned. This, however, excludes other variables that may affect household consumption.

The survey of 451 Research's Voice of the Customer Macroeconomic Outlook, Consumer Spending of North American consumers shows that 75 percent of the respondents reported that their spending on eating out and leisure travel has declined, and about 30 percent said that their spending on consumer electronics would decrease (Bitter, 2020). Demand for non-essential goods and discretionary items in India has dropped by 50 percent due to COVID-19 restrictions. As a result, businesses are worried as they confront huge losses (India Today, 2021).

Brancaccio *et al.* (2020) reported that more expenses are incurred when studying from home due to the pandemic. Households that do not have internet or better connections need technology upgrades. Additionally, households with more children studying need more devices as well. The financial cost of online learning, however, is not the same in all households. Based on one analyst, millennial parents are affected most as they are most likely to have school-aged children. According to Brenneman (2020), the survey of 1,971 families with children in K-12 in Los Angeles schools revealed that "families have made great sacrifices to invest in digital infrastructure, with the highest spending on fixed Internet followed by laptops and computers. Digital readiness at home is key to supporting live instruction models, which in turn affect schoolwork completion and student motivation."

The survey of World Vision Cambodia (2021) among households within their program areas revealed that only 46 percent of the households in Phnom Penh can fully cover their expenses for food, while 50 percent in the provinces. To cope with the impact of the pandemic, 38 percent of households reduce their spending on food, 37 percent take on more debts, and 36 percent spend their savings. The World Bank's (2020) monitoring shows that the households in rural and urban areas of Cambodia suffered a reduction of income from all sources due to the pandemic, and to cope with the income losses, they have reduced food and non-food spending.

2.3 Psychological Effects of the Pandemic Experienced by the Students

The results of the survey with students at a large public university in the United States showed that 71 percent of the respondents reported increased stress and anxiety due to the COVID-19 pandemic. The contributing stressors were fear and worry about their health and their loved ones, difficulty concentrating, disruptions to sleeping patterns, and decreased social interactions due to physical distancing (Son *et al.*, 2020).

The cross-sectional study by Browning *et al.* (2021) found that the risk factors for higher levels of psychological impact during the COVID-19 pandemic among college students in the United States were being a woman, being of younger age (18–24 years old), experiencing poor/fair general health, spending eight hours extensive

time on screens daily, and knowing someone infected with COVID-19. The study concluded that “inadequate efforts to recognize and address college students’ mental health challenges, especially during a pandemic, could have long-term consequences on their health and education.”

A survey in Cambodia shows that the mental health of adults and children also deteriorated during the pandemic, where 80 percent of the adult respondents feel more hopeless, depressed, and stressed than before the start of the pandemic. More than 70 percent of the children felt more angry, afraid, and hopeless since the beginning of the COVID-19 pandemic (World Vision Cambodia, 2021).

2.4 Households’ Coping Mechanisms during the COVID-19 Crisis

Chowdhury (2019) mentioned that support systems or social support are among the positive coping strategies. As cited by Chowdhury (2019), Lazarus and Folkman defined a support system as “having someone to take your back during tough times,” which can help people overcome stress more efficiently. The study by Adesina-Uthman and Obaka (2020) on how households coped with the COVID-19-induced lockdown in Nigeria showed that the most preferred coping strategy was to take salary advance followed by going back to work. Other coping strategies include borrowing essential supplies from families and friends and selling personal assets. The least adopted coping strategy is lending from banks.

Households in Cambodia resorted to drastic coping mechanisms such as reducing spending on education and health, selling productive assets, and sending family members to look for work in other provinces (UNICEF Cambodia, 2021). Human Rights Watch (2021) reported that the Cambodian government on May 11, 2021, through its “emergency social assistance program,” provided one-time cash transfers to low-income families affected by COVID-19 lockdowns and with members who were infected or who died due to the pandemic. However, according to the Asia director of Human Rights Watch, the government’s one-off cash transfer will not address people’s basic needs. It also cited the UN-led study in April, which showed that “in the last six months, households have increasingly adopted coping strategies to access food including reducing food intake, relying on cheaper options, and borrowing.” The survey conducted in three provinces and Phnom Penh by World Vision Cambodia (2021) mentioned the different coping mechanisms used by the respondents to deal with their reduced income during the pandemic. It was reported that 70 percent of the respondents rely on less preferred, less expensive food, 50 percent reduced the portion size of their meals, 34 percent reduced the number of meals eaten daily, and 25 percent reduced the quantities consumed by adults or caregivers.

3. STUDY METHODOLOGY

The respondents of this study were 188 students out of a total of 236 second-year students of CamEd Business School who studied Business and Technology course in January-June 2021. CamEd Business School is a higher educational institution in Phnom Penh, Cambodia, offering Bachelor of Accounting and Finance and Professional Certification Programs such as Certified Accounting Technician (CAT) and Association of Chartered Certified Accountants (ACCA). Participation in this study was voluntary, and 48 students did not participate, as 17 had stopped attending school, and 31 did not respond. The Business and Technology course covers the business environment and microeconomics topics, particularly commodities responsive to household income changes.

The primary data were collected using a questionnaire prepared in Google Forms. The link to the questionnaire was sent to the target students. The respondents were requested to complete the questionnaire and interview their parents or other household members about other questions they may be unable to answer. The questionnaire has five sections: household profile; effects of COVID-19 on family businesses and employment, health, and education of family members; changes in household finances during the pandemic; the psychological impact of COVID-19 on students; and the coping mechanisms of their families during the pandemic. The study used secondary data collected from CamEd Business School. Finally, the study used descriptive statistics to analyze the data.

4. EMPIRICAL FINDINGS

4.1 Profile of Surveyed Families

The data shows that the family size of the respondents varies. Most families had four to six members. The breakdown indicates that 3.2 percent and 8.0 percent of families had two and three members, respectively. In contrast, nearly one-third (32.4 percent) of respondents had four members in their families, 29.3 percent had five members, and 27.1 percent of families had six or more members.

As far as the number of family members who are breadwinners is concerned, more than half (53.2 percent) of the families had both parents as breadwinners. However, a few families had only a father (34.0 percent) or a mother (11.2 percent) as the income earner. In addition, a meager percentage of families (1.1 percent) breadwinners were the respondents' brother/sister and grandfather/grandmother.

Among students who responded ($n = 185$) when asked about the sources of their family income, almost half (45.9 percent) of their families derive their income from family businesses. In comparison, nearly the same number of families (47.0 percent)

rely on parents' employment in the public or private sector. Property rental was another source of income for the respondents' families (2.7 percent).

In terms of the number of family members attending school, it is revealed that while less than one-tenth (7.4 percent) of respondents' families had four or more children studying, above one-third (38.3 percent), families had two children, 32.0 percent had three children, and 22.3 percent had only one child attending school.

The analysis of the responses shows that out of 188 families, 26 percent reported having children who stopped studying in other schools due to the pandemic. These are the families with more than one child attending school. Of the 49 households, 47 percent were sending three to four children to school, and 41 percent were sending two children to school.

The data in Table 11.1 shows that families with more income earners were least likely to have children who stopped attending school during the pandemic. Of the 188 families, 52 (27.7 percent) had only one member earning for the family. This group had the highest percentage (31 percent) of children who stopped attending school. For families with two income earners, 26 percent reported having children who quit school. Of those with three income earners, 20 percent had children who stopped attending school, while for those with four or more income earners, only 18 percent had children who left school due to the pandemic.

Table 11.1: Number of Income Earners Per Household and Children Who Stopped School

<i>Number of income earners per household</i>	<i>f</i>	<i>%</i>	<i>Number of families with child/children who stopped attending school due to the pandemic</i>	<i>The proportion of households with a child who stopped attending school with regards to the number of earners per household</i>
One	52	27.7	16	31%
Two	100	53.2	26	26%
Three	25	13.3	5	20%
Four or more	11	5.9	2	18%
Total	188	100.0	49	26%

4.2 Effects of the COVID-19 Pandemic on Surveyed Families

Effects of COVID-19 on Employment and Family Business

The respondents reported that their household income was affected by the COVID-19 pandemic in various ways. The results show that among 182 reported respondents,

7.0 percent of them had a father who lost employment during the pandemic. Those with mothers who lost a job were twice in percentage. This result implies that the COVID-19 pandemic caused the displacement of more women workers among the surveyed families. In addition, 48 percent of respondents reported that their father and 37 percent of respondents' mothers continued to work with reduced pay. Those households that owned a business were also affected: 40 percent reported that their business was temporarily closed, while 8 percent had a permanently closed business.

Effects of COVID-19 on Children's School Attendance and Family Exposure to the Virus

The study shows that 26 percent of respondents reported having a sibling who stopped attending school, 14 percent said they have a sibling who transferred to another school with a cheaper tuition fee, and 9 percent stated that they have a sibling who shifted to another course. Among 188 students, 82 percent indicated their determination to complete their studies despite the pandemic. Regarding family exposure to COVID-19, seven respondents reported having a family member infected by the virus but recovered. However, one of them had a family member who died due to the infection. A total of six respondents reported having lost a family member to this deadly virus. The school records show that the six respondents and a family member who succumbed to COVID-19 lived in Phnom Penh City, where the school is located. The shift from hybrid class meetings to a fully online class was sensible to prevent the spread of the virus in school.

Effects of COVID-19 on Household Income, Savings, Borrowing, and Spending

Figure 11.1 shows that out of 188 families, 86 reported having experienced a significant decrease in family income, 73 reported a slight decline in income, 17 indicated no change in income, and only two said their family income increased slightly. Of the 86 families who had a significant decrease in income, 44 own a family business, 25 derived incomes from employment in the public sector, seven from jobs in the private sector, two from the income of a sibling, one from farm income, three from the property rental, and another four from various income sources. The 44 families who derived income from family businesses suffered a significant reduction in income as 31 of them had closed their businesses temporarily, and seven had closed permanently. Of the 73 families that experienced a slight decrease in income, 31 were engaged in business, 25 derived income from employment in the public sector, 13 from jobs in the private sector, and others from farm income, property rental, and other sources. It can be deduced that a reduction in household income (whether significantly or slightly) was experienced by 88 percent of those operating a family

business, 87 percent of those employed in the private sector, and 78 percent of those employed in the public sector. In general, eight of every ten families suffered a reduction in family income during the pandemic.

The study further reveals that family savings dropped due to the pandemic. Forty-two respondents reported a significant decrease in savings, while 59 had a slight decrease. Forty-two respondents declared their family savings remained the same, 11 had a slight increase, and five declared to have a significant increase. These five households with a substantial increase in savings were engaged in business, and their company did not close. Two of them sold a property, while two took loans from the bank.

The study also reveals that family borrowing increased significantly, as reported by 15 respondents, and rose only slightly, as stated by 24 respondents. Sixty-eight respondents said their family borrowing was the same, and 66 were unsure. Seven respondents revealed that their family borrowings decreased because their business did not close; one sold a property, one spent their savings, and two families asked their children to stop attending school.

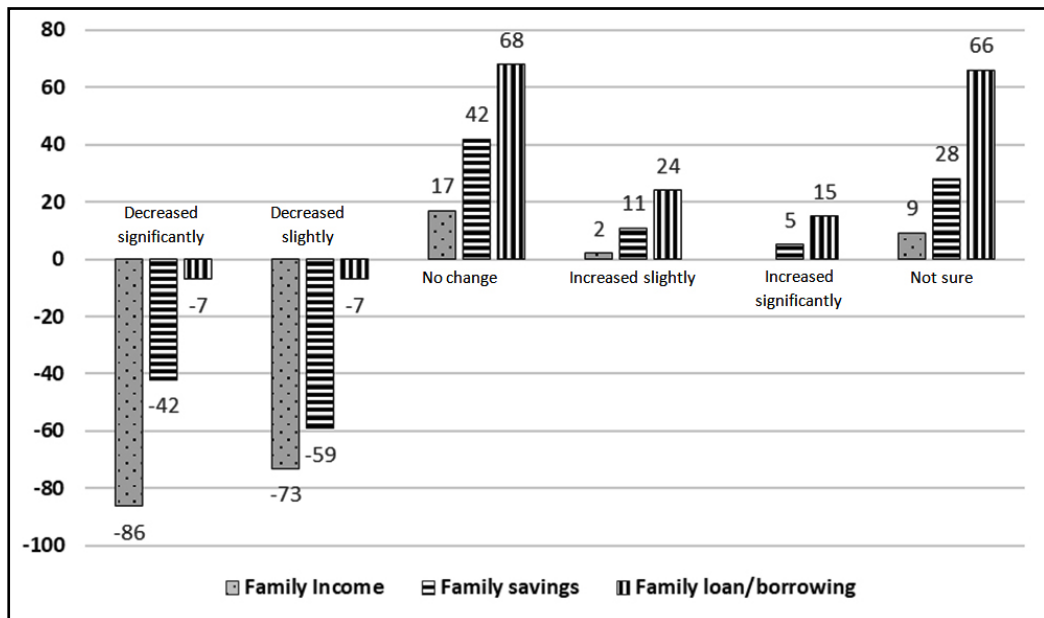


Figure 11.1: Changes in Family Income, Savings and Borrowing

Household spending on basic needs such as food, electricity, and water increased except for clothing. The data in Figure 11.2 shows that spending on electricity increased significantly, as 58 percent of the respondents reported. This is followed by

spending on water (33 percent) and food (29 percent). Nine respondents said that their spending on food decreased significantly, and 29 reported only a slight decrease. One respondent mentioned, “We have difficulty in buying food and other stuff because of reduced salary, so we have to spend less every day,” and another respondent stated, “Our family income has reduced by about 60 percent but we spent more than before for electricity, water, wi-fi and food as well.” Spending on clothing dropped significantly, as reported by 35 percent, and decreased slightly, as stated by 20 percent of the respondents.

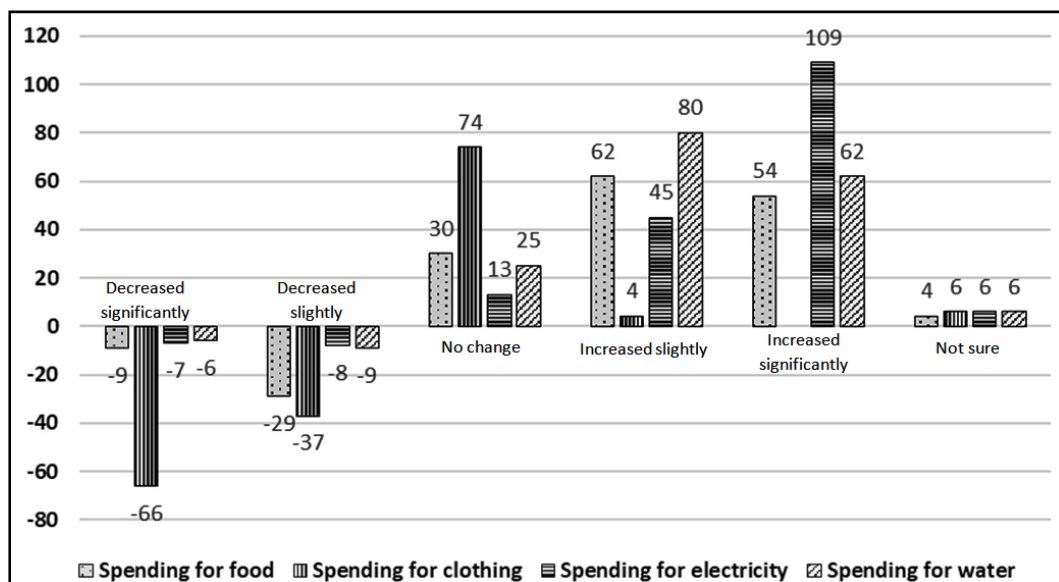


Figure 11.2: Changes in Spending on Basic Needs

The data in Figure 11.3 indicates that expenses for the Internet/wi-fi increased significantly, as reported by 39 percent of the respondents. One respondent mentioned, “Spending at home, especially for wi-fi increased significantly as we use more electronic devices for working from home and studying from home.” As indicated by 31 percent of the respondents, spending on education also increased, as many of them have invested in technology to study from home. This result conforms with the study of Brancaccio *et al.* (2020), which states that more expenses are incurred when studying from home due to the pandemic.

Spending on transportation decreased significantly among 31 percent of the respondents and slightly among almost the same proportion. However, three out of ten respondents said their spending on the Internet, medicines, transportation, and education stayed the same.

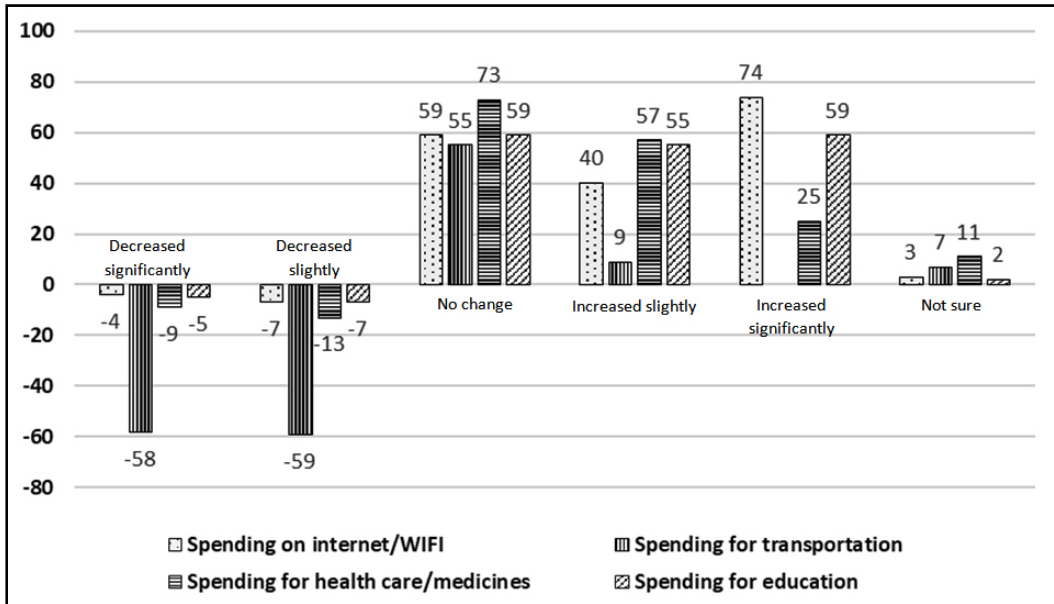


Figure 11.3: Changes in Spending on the Internet, Health Care, Transportation, and Education

The study shows that expenditures on travel and durable goods fell significantly. As 51 percent of the respondents indicated, spending on overseas holidays significantly decreased. This was the effect of the government’s travel restrictions and flight cancellations. Expenses for recreation and domestic travel and spending on appliances and vehicles also dropped substantially. This result indicates that the pandemic mainly affected the business sector.

Psychological Effects of the Pandemic Experienced by Students

The respondents were asked about the psychological effects of the pandemic that they have experienced. Table 11.2 shows that the majority experienced stress (89 percent), lack of focus on their studies (82 percent), fear that their family will be infected by the virus (77 percent), and hopelessness (52 percent). These results corroborate the study of Son *et al.* (2020), where 71 percent of the students at a large public university in the United States reported increased stress and anxiety due to the COVID-19 pandemic. The survey of World Vision Cambodia (2021) also noted that the mental health of adults and children deteriorated during the pandemic, where 80 percent of the adult respondents felt more hopeless, depressed, and stressed.

One of the respondents said, “My parents are nurses, so they are still going out to perform their duties as medical staff. It worries us a lot about their health and safety.” Many respondents worry that they cannot continue their studies (47 percent) and

that they may transfer to a less expensive school (32 percent), while some said that they may stop schooling and find a job to help their family (23 percent). Some respondents stated, “The COVID-19 pandemic caused a financial problem for my family. School fees and everything increased, and we struggled to meet our needs. I tried looking for a job to support my family, but no company wants new employees due to the pandemic. Another thing is that our neighbors are affected by the virus, and we are apprehensive that our family will have to face the same problem.” “My family’s earning capacity is affected as the crisis hits everyone and appears to be threatening the economy and the entire family, which is a worrying sign for my future education in CamEd.” “We lost a lot of income, and our family business didn’t do well. I took \$1,500 out of my school fee and put it into my small online business, but I didn’t get any income back due to the pandemic.” “The COVID-19 lockdown with many infected cases and deaths gave everyone a hard time, including students. I believe that some people might not find it easy to get focused all the time during online classes. It would be nice if students often receive more positive encouragements/mental support from the school.”

Table 11.2: Psychological Effects of the Pandemic Experienced by Students

<i>Psychological Effects of the Pandemic</i>	<i>f</i>	<i>Rank</i>
Stress	168	1st
Lack of focus on my studies	154	2nd
Fear that anyone in the family will get sick of COVID-19	144	3rd
Hopelessness	98	4th
Worry that I cannot continue my studies	89	5th
Worry that I may transfer to another school with lower tuition fees	60	6th
Worry that I may stop schooling and find a job to help my family	44	7th
Concern that I might shift to an IT course	9	8th

4.3 Coping Mechanisms of Families during the Pandemic

To cope with the effects of the COVID-19 pandemic, 83.5 percent of households opted to reduce spending on non-essential goods (Figure 11.4). This option ranks first among the coping mechanisms adopted by the families. These households were further classified according to whether their household income decreased significantly, decreased slightly, had no change, or increased somewhat, and not sure. The analysis of the data showed that 50 percent came from families whose income declined significantly, 34 percent came from the group whose income decreased

slightly, 10 percent from those whose income remained the same, and only 2 percent among those with a slight increase in family income (Table 11.3). This indicates that non-essential goods were more responsive to the change in household income. Hence, non-essential businesses were most likely faced massive losses during this pandemic. Those respondents who reported that their family income rose slightly had both parents engaged in business, and their company did not close. They also invested in technology to do business online.

Table 11.3: Households that Reduced Spending on Non-essential Goods during the Pandemic

<i>Households that reduced spending on non-essential goods</i>	<i>Household Income</i>	<i>f</i>	<i>%</i>
157 (84%)	Decreased significantly	79	50
	Decreased slightly	53	34
	No change	15	10
	Increased slightly	3	2
	Not sure	7	4
	Total	157	100.0%

Another coping mechanism for families was having a positive attitude during the crisis. This was the 2nd common coping mechanism preferred by seven out of ten respondents. Two respondents had these to say: “at this time of the pandemic, stay at home (especially, those who live in the red zone); practice the three do’s and three don’ts protocols set by the government; only take note and listen to reliable information from the Ministry of Health; try to stay positive and absorb sunlight; meditate at least 10 to 15 minutes every morning; and always have a positive attitude and do things that make you happy.” “No more family reunions, and we should not hang out like we used to. The business getting complicated because of the safety guidelines where there are many requirements we need to follow and we require to try harder to make the business stay stable despite the unstable circumstances.”

Most respondents (60 percent) reported investing in technology to study from home as the third coping mechanism. Strengthening their connections and support among relatives and friends ranks fourth. Spending family savings was the fifth option to cope with the financial pressures due to reduced income. The sixth and seventh options were investing in technology to work from home and do business online. The data showed that 68 households invested in technology to work from home. Because of this investment, 38 respondents had parents who continued working online.

Twenty-seven respondents said their families invested in technology, hoping to continue their business remotely. Of this group, 48 percent continued their business online, while another 48 percent reported temporarily stopping their business during the lockdown. This result implies that technology drives businesses to thrive despite the pandemic. This option, however, significantly increased spending on the Internet and electricity, as shown in Figures 11.2 and 11.3.

Borrowing money from the bank ranks as the 8th coping mechanism. Adesina-Uthman and Obaka's study (2020) similarly indicates that borrowing from banks was the least adopted coping strategy by households in Nigeria. The trend of responses showed that asking their children to stop attending school, borrowing money from employers, and using microcredit were among the least preferred options for families to cope with the adverse effects of the pandemic.

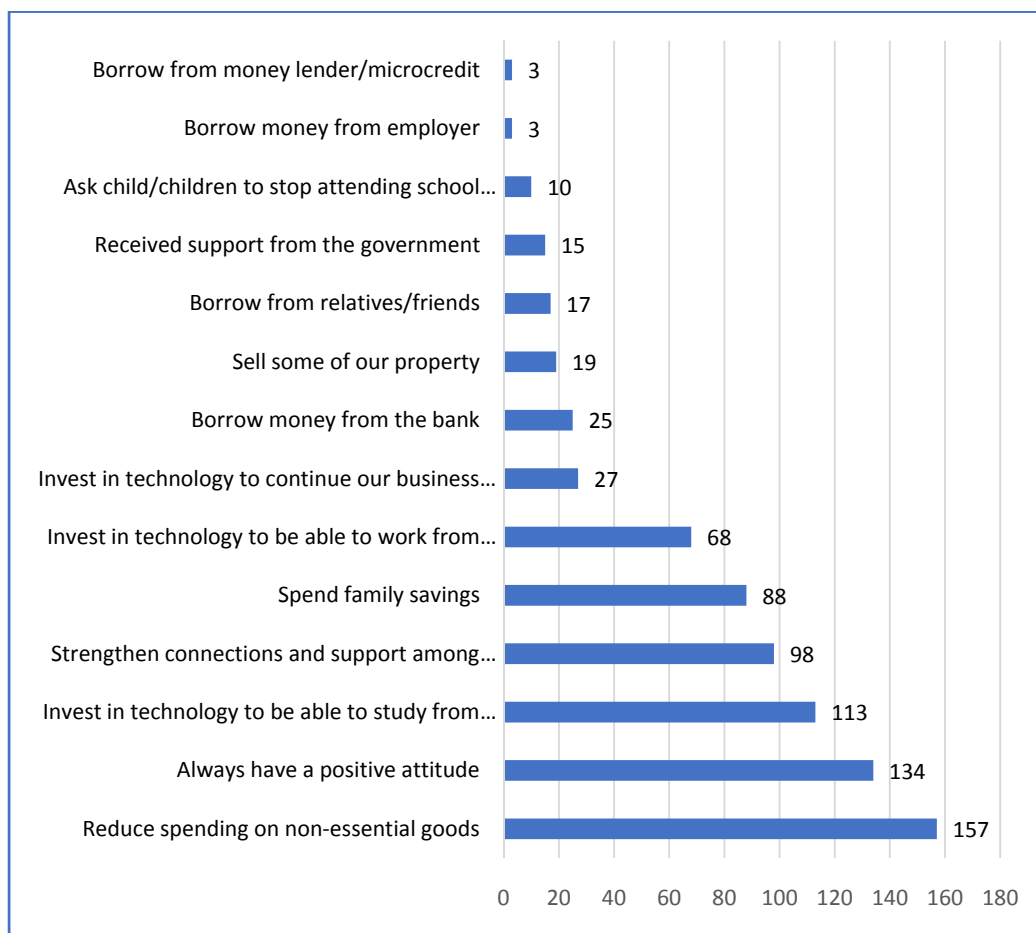


Figure 11.4: Coping Mechanisms of Families during the Pandemic

Sending children back to school was a common coping mechanism for parents. The findings reveal that not sending their children back to school was not a common coping mechanism for parents of CamEd students. This implies that parents put a high value on their children's education, which is an advantage to the school. One respondent said, "My family reduced spending on non-essential goods, but education is very important, so it comes first as we cannot stop attending school." This was confirmed by the data collected from the CamEd school, which revealed that only 1.6 percent to 3.9 percent of first-year students did not return to school. These figures are much lower compared to the pre-pandemic time, where enrollment in the first semester of 2019 dropped by 7.4 percent in the second semester. Thus, the proportion of 2019 first-year students in the Bachelor's program advancing to the higher years during the pandemic period (School year 2020 and School year 2021) was appreciative. It was remarkable that despite the health and economic crisis, most students resumed their studies at CamEd Business School.

The trend of first-year students' enrollment showed that in the school year 2021, CamEd bounced back by getting more new entrants, with a 46 percent increase in enrollment during the first semester. These results imply that CamEd, as an educational institution, was resilient and was least impacted by COVID-19 in terms of enrolment and dropout rate.

Business resilience is "the ability of an organization to cope with different challenges. This includes maintaining a steady flow of business operations while safeguarding employees, business assets and general brand equity" (DisasterSolutions, 2018). Another factor that may have boosted the resilience of CamEd is students' confidence in the high employability of its graduates, as revealed in a study by Uy (2021) that six out of ten respondents viewed it as easy for them to find a job if they are a graduate of CamEd Business School. The ability of the school to quickly adopt a new teaching model was also one of its strengths. Another factor could be the fact that CamEd is a significant reservoir of workforce for audit firms that were least likely affected by the pandemic, as shown in the study by Ng (2020) that "revenues at some accounting firms are increasing despite the pandemic" through increasing consulting services they provide to their clients. Other contributing factors may be investigated in a separate study in the future to learn more about best practices and the dynamics of ensuring long-term business resilience.

5. CONCLUSION

Most respondents came from families with four to six members and two to three children attending school. A majority of them have both fathers and mothers as breadwinners. Almost half of them derive income from the family business, while almost the same proportion relies on parents' employment in the public or private

sectors. During the pandemic, two of ten households had children who stopped attending school. It was found that families with more income earners were least likely to have children who stopped studying. Eight of every ten families had experienced a reduction in family income. Almost half of the respondents reported that their businesses were temporarily closed, while a few closed them permanently. Family savings also dropped, but a few reported an increase in savings because they sold a property and took credit from the bank. Spending on food, electricity and water increased. Expenses for the Internet significantly increased, but expenditures for travel and durable goods fell considerably.

The respondents reported having experienced stress, lack of focus on their studies, fear that anyone in their family will get sick from COVID-19, and hopelessness. Many were worried that they could not continue their studies, transfer to another school with less tuition fees, or stop schooling and find a job to help their family. Seven respondents reported having a family member who got infected by the virus but had recovered, and six respondents reported losing a family member to this deadly disease.

The most common coping mechanisms of the families were reducing family spending on non-essential goods, having a positive attitude, investing in technology to be able to study from home, strengthening connections and support among relatives and friends, spending family savings, and investing in technology to be able to work from home and to continue business remotely. Asking children to stop attending school was among the least preferred options for families. As proven by school data on enrolment and the proportion of students continuing to higher years, CamEd Business School appeared to be more resilient. The COVID-19 pandemic has had a negligible impact on enrolment and dropout rates. CamEd's business practices and processes look proactive and easily adjust to the changes brought about by the sudden economic downturn caused by the prolonged COVID-19 pandemic.

However, this study has its limitations. The 188 respondents may not represent the 2,159 students pursuing a bachelor's degree at CamEd Business School, and the result cannot be generalized to the whole school's population.

6. RECOMMENDATIONS

Based on the results of this study, the following recommendations were drawn: Should the school decide to start in-person classes, it must coordinate and collaborate well with the Ministry of Health to be updated on the local transmission trends and undertake timely measures for the safety of the school community. Students must be mapped to know their zones of origin. Class size must be reduced to ensure social distancing inside the classrooms.

With the rising spread of a more transmissible Delta variant, most cases were detected in Phnom Penh (Khmer Times, September 6, 2021). The faculty and staff, particularly those at higher risk, like those 60 years and older, people with health conditions, or pregnant women, may be considered to work from home to prevent exposure to the disease.

For the school facilities, frequent disinfection shall be carried out regularly. The school may improve indoor air quality by installing air purifiers in all enclosed classrooms as, based on a CDC study, “schools that used HEPA filters in their classrooms had a 41 percent lower COVID-19 rate compared to those that did not” (Vanzo, 2021). The Ministry of Health posters on health protocols, such as the “three do’s and three don’ts” and “two submissions,” must be posted in conspicuous areas in the school.

The school may provide the students with an in-person or online/telephone counseling program, encourage them to connect with their friends and create small peer support groups. The teachers and school staff may be more sensitive to the student’s concerns to identify those experiencing stress and may refer them to the school counseling office when needed. The school shall also make compulsory the policy for students to stay home if they are not feeling well. It also encourages students to get complete vaccinations and to cascade the health message to their respective family members to mitigate the impact of the disease. Monitoring of school dropouts during the pandemic may be done, and the school may re-invite and encourage those students to return to school, making them feel that “CamEd cares” for their education and future.

CamEd must continue to build its image as an educational institution with high employability of graduates and continuously serve as a reservoir of the quality workforce for accounting and audit firms locally and globally to attract and retain more students.

Future studies could be undertaken with a bigger sample size to highlight the best practices and strategies that enhance the resilience of higher education institutions during health and economic crises.

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