

CHALLENGES OF COVID 19 PANDEMIC ON ADULT LEARNERS ENGAGED IN
SMALL AND MEDIUM ENTERPRISES (SME) IN OSHIMILI SOUTH LOCAL
GOVERNMENT AREA OF DELTA STATE, ASABA.

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Abstract.

The study examined the challenges of COVID 19 pandemic on adult learners engaged in small and medium enterprises{SME} in Oshimili south Local Government area of Delta State. The population of the study comprised the entire adult learners in all literacy centers in Oshimili South Local Government area of Delta State and they were 62 in numbers. Random sampling technique was used to select 48 learners. The researchers adopted mean and standard deviation for the study. There was a negative and significant effect of COVID-19 on the performance (growth) of businesses in Oshimili south. Conclusion: The study recommended that Government of Nigeria especially Delta State Authority Administration in Nigeria should ensure to provide financial assistance to micro, small and medium businesses to recover from the negative effect of COVID-19. They should encourage them by removing them from multiple taxations so they can survive their businesses.

Keywords: COVID-19, adult learners, adult centers.

Introduction.

Corona virus outbreak is a human tragedy affecting hundreds of thousands of people and has impacted negatively on the global economy. The outbreak is moving quickly and affecting almost everything including human lives. Small and medium enterprises(SMEs) which generate 90% of employment, constitute of 80% of exports has been hit particularly hard. (Chukwuka & Mma 2020) A small scale enterprise is one marked by a limited number of employees and a limited flow of finances and materials. Small and medium-sized enterprises (SMEs) are companies whose headcount or turnover falls below certain limits. According to the World Banks definition, an SME has no more than 300 employees and annual turnover/ total assets not more than US\$ 15 million (Liu Mysore &Wilson 2020).

Adult education usually refers to any form of learning undertaken by or provided for mature men and women outside the formal school system. The main targets are specifically defined as youth (girls and boys over 15 years of age, but sometime younger) as well as women and men, generally poor or socially disadvantaged (Obiakor, 2020). However, as literacy continues to be at its heart, adult education also includes “numeracy”, problem-solving and life skills, and other forms of knowledge for lifelong experiences. The notion of adult education is often used interchangeably with other notions such as literacy, adult basic education, lifelong learning, continuing, adult basic end non-formal education, etcetera. For the purpose of this paper, adult education is understood as a transmission process of general, technical or vocational knowledge, as well as skills, values and attitudes, which takes place out of the formal education system with a view to remedying early education inadequacies of mature people or equipping them with the knowledge and cultural

elements required for their self fulfillment and active participation in the social, economic and political life of their societies (Eze G.U 2006).

The adult learners have wealth of experience because many of them are fathers, mothers, breadwinners in their families, title holders and so on, and most importantly they are engaged in one business or the other to sustain a living. Therefore the basic literacy programme they engaged in is secondary to their survival. COVID 19 pandemic has greatly affected their businesses one way or the other and this has redirected their focus from literacy programme to look for an alternative means of survival. One of the Millennium Development Goal(MDG) is education for all, and one major means to achieve this agenda is through adult education programmes. COVID 19 pandemic has come as a limitation to this vision through its negative implication on the small, micro and medium enterprises which most adult learners at the basic literacy levels engaged in. This has led many of them to looking for an alternative means of financial capacity instead of focusing on the literacy programme that will be of immense benefit to them in future (Obiakor, 2020). Many institutions adopted an online method of teaching learning to overcome the barriers of lockdown/stay at home, high cost of transportation and other protocols, but adult literacy learners could not fit in to this digital method due to lack of the facilities required (Maijamaa & John 2020).

As finances became tighter, many businesses, particularly informal ones, resorted to more traditional means of financing, either by dipping into their own personal savings, or soliciting help from social networks like friends and relatives in order to survive, highlighting how their operations depend more on the communal fabric that surrounds them. The contraction in sales of goods and services translated to significant declines in revenue. 81% of the enterprises reported

losses in revenue due to the pandemic .Among formal enterprises, 82 % indicated lower revenues compared to 2019 while the figure for informal enterprises was lower at 79% perhaps reflective of the higher percentage among this group that did not close operations despite lockdown directives. Similarly, a slightly higher proportion of enterprises with annual revenues over one million naira in 2019 reported a decline in revenues compared to those with less than one million in revenue. The utilities, financial and insurance and human and health services sectors reported higher proportions of enterprises registering revenue gains since the pandemic, compared to the year before. At the same time, enterprises in the transportation, construction, arts, entertainment and recreation and education sectors reported significantly higher proportions facing a decline in revenues (Olagunju, ,Ogunniyi, , Awotide, , Adenuga, & Ashagidigbi, 2019).

It has been examined that both the short-term and mid-term impact of COVID-19 restrictions on small and medium sized enterprises (SMEs), were high based on two waves of phone interviews with a previously surveyed large SME sample in China (Bartik, Bertrand.,Cullen, Glaeser, Luca & Stanton 2020). The outbreak of COVID-19 and resultant lockdowns cast a heavy toll on SMEs. Affected by problems of logistics blocks, labor shortages, and drops in demand, 80% of SMEs temporarily closed at the time of the first wave of interviews in February 2020. After reining in COVID-19, authorities largely eased lockdown restrictions in April. Consequently, most SMEs had reopened by the time of the second round of surveys in May (Ahma, Suraiya&Mohd 2020). However, many firms, particularly export firms, ran at partial capacity, primarily due to inadequate demand. Moreover, around 18 percent of SMEs closed for good between the two waves of surveys from February to May, shedding 14% of total jobs.

This could be detrimental to adult Education students who were into literacy programmes for a better coordinated future and were interested in micro, small and medium Enterprises.

Micro Enterprises or Businesses are those enterprises whose total assets (excluding land and buildings) are less than Five Million Naira with a workforce not exceeding ten employees. Small Enterprises are those enterprises whose total assets (excluding land and building) are above five Million Naira but not exceeding fifty million naira with a total workforce of above ten, but not exceeding forty- nine employees. Medium Enterprises are those enterprises with total assets excluding land and building) are above Fifty Million Naira, but not exceeding Five Hundred Million Naira with a total workforce of between 50 and 199 employees

Statement of the Problem

Economic activities have been grinded globally with so much negative effect on all the sectors. Micro, Small and Medium Enterprises the bedrock of Nigerian economy cannot be exceptional. Although MSMEs in Nigeria seems to have faced some challenges previously, the presence of COVID-19 pandemic and the measures to contain its spread must have added much more negative impact on the micro, small and medium businesses in Nigeria. Over the last year, we have seen the severe effects the COVID-19 pandemic had on all aspects of society. The life of millions of people has changed drastically as many have faced social and health issues, had to refrain from social activities, faced educational disruption and/or lost their jobs, leading to a negative impact on their wellbeing.

Most adult basic literacy learners engaged in SMS for survival. The arrival of COVID 19 pandemic has brought a lot of changes to the business world, such as halt in business, reduced hours of operation, operation stay at home has in many ways affected small, micro and medium enterprises, and this has so much effect on the adult learners since most of them were business

men and women. Adult education is an education that gives opportunity to people who were not opportune to attend basic education during their early stage of life or those that dropped out of school due to some constrains such as lack of financial assistance and so on. Many of these learners were surviving through the small scale business they engaged in and through the help of loans accessed from micro finance. COVID 19 pandemic has put a halt on businesses and this has rendered many adult learners jobless.

Despite the continuous spread and no cure for COVID-19 pandemic, there is need for the ways of minimizing the impact of coronavirus pandemic on micro, small and medium businesses in Nigeria. If prompt action is not taking by the government to address the impact of this pandemic on businesses, Adult learners engaged in SMEs may be rendered jobless, unable to meet their needs and also will not be able to continue their basic literacy programmes as well.

Research Questions.

The following research questions guided the study:

1. To what extent does COVID 19 affect the sources of income of adult learners participation in literacy programmes in Oshimili South Local Government area of Delta State.?
2. What are the impact of COVID 19 pandemic on adult participation in learning in Oshimili South Local Government area of Delta State.

Methodologies,

The research adopted a descriptive survey design and two research questions were generated for the study. The total population were 62 because it was only one centre that was functional at the time of this study and 48 learners were selected Through Simple random sampling technique. Self structured validated and reliable questionnaire served as research instrument. The instrument was constructed on a four point rating scale, ranging from Strongly Agree = SA, Agree=A, Disagree=D and Strongly Disagree=SA. To establish the content validity of the instruments, draft copies of the questionnaire were given to experts in Department of Adult and Non-Formal Education and Department of Measurement and Evaluation, Federal College of Education (Technical) Asaba to scrutinize and to determine the relevance of each item in the instrument to the specific purpose and the research questions that guided the study. The experts rated each item on a scale and their recommendation which were used to finally modify the items and the expected data. The expertise input helped in modifying and improving the item on the basis the final copy of the instrument was produced for administration. The researchers adopted mean and standard deviation for data analysis and the population consisted all adult learners in all the adult literacy centres in Oshimili South Local Government Area of Delta State. The decision rule for the research questions was based on the mean score, which was slated on 2.50. Therefore any mean scores of the respondents' statements which rated 2.50 and above were regarded as agree while means scores of the respondents' statement which rated below 2.50 was regarded as disagree.

Discussion of findings.

The analysis of research question one revealed that: Adult learners in Oshimili South LGA of Delta State sources of income were greatly affected as a result of COVID 19 pandemic outbreak in Nigeria.

Results and Discussion.

The result of the study are presented in tables 1-3.

3. **Table 1:** Mean response on the extent to which COVID 19 affect the sources of income of adult learners participation in literacy programmes in Oshimili South Local Government area of Delta State.

S/N	Statements	N	Mean	S.D	Decision
1	High cost of raw materials.	48	1.94	1.04	Disagree
2	High cost of goods and services.	48	3.05	0.99	Agree
3	Reduced hour of operation.	48	3.04	1.01	Agree
4	Halt in businesses due to stay at home policy.	48	3.30	0.91	Agree
5	Increase in customers.	48	1.86	1.03	Disagree
6	Loan repayment problem	48	3.21	0.87	Agree
7	Decline in sales revenue	48	2.95	1.06	Agree
Grand Mean			2.74		Agree

Result presented in Table 1 showed that item 2, 3, 4, 6 and 7 scored above 2.50 of the acceptable mean score, this showed that the respondents agreed with the statements. Item 1 and 5 score below 2.50 of the acceptable mean score indicating disagreed. The grand mean of 2.74 which is also above 2.50 of the acceptable mean score showed that the respondents reacted positively to the statements which reveals that COVID 19 pandemic has a negative influence on adult learners sales, revenue and finances in Oshimili South Local Government area of Delta state.

Table 2: Mean scores on the impact of COVID 19 pandemic on adult learners participation in learning in Oshimili South Local Government area of Delta State.

S/N	Statements	N	Mean	S.D	Decision
8	Increase in the cost of transportation to the centre	48	3.21	0.83	Agree
9	Learners were able to learn from home online	48	1.70	0.83	Disagree
10	Loss of interest in learning due to long time of stay at home,	48	2.95	1.06	Agree
11	Attention were diverted to alternative means of getting income.	48	3.21	0.83	Agree
12	Protocols of COVID 19 makes learning discouraging	48	2.97	0.84	Agree
13	Fear of contracting the infection .	48	3.20	0.92	Agree
Grand Mean			2.87		Agree

Result presented in Table 2 showed that item 8, 10, 11, 12 and 13 scored above 2.50 of the acceptable mean score, this showed that the respondents agreed with the statements. While items 9 scored below 2.50 of the acceptable mean score indicating disagreed. The grand mean of 2.87 which is also above 2.50 of the acceptable mean score showed that the respondents reacted positively to the question which reveals that COVID 19 pandemic hinders adult learners participation in learning in Oshimili South Local Government area of Delta State.

Discussion of findings.

Based on the research questions and the analysis of the respondents in this study, the findings of the study reveals that COVID 19 Pandemic has negatively impacted on the adult learners engaged in small and medium scale businesses in Oshimili South local government area of Delta state and this is as a result of the different measures taking by the government to prevent the spread of the infection such as business shut down, social distances, and so on. This findings agree with (Olagunju, ,Ogunniyi, , Awotide, , Adenuga, &Ashagidigbi, 2019) who reported that enterprises in the transportation, construction, arts, entertainment and recreation and education sectors reported significantly higher proportions facing a decline in revenues . And in line with (Maijamaa& John 2020) Many institution adopted an online method of teaching learning to overcome the barriers of lockdown/stay at home, high cost of transportation and other protocols, but adult literacy learners could not fit in to this digital method due to lack of the facilities required.

Conclusion.

The survey results highlight some of the primary effects of COVID 19 which includes include a worrying rise in unemployment and negative growth in key industrial and service sectors, the fact that a majority of currently operating businesses had to temporarily close due to the pandemic partly due to a lack of demand, a decrease in production of goods and services by the overwhelming majority of businesses, and a decline in working hours for roughly half of all businesses. In addition, enterprises have been affected by lockdowns and restrictions of movement which disrupted supply chains, leading to a decline in exports and lack of access to raw materials. Based on the findings of this study, the authors concluded that: COVID 19 Pandemic has negatively

affected adult learners that are engaged in small, micro and medium enterprises, which in turn has also accounted for some of the slow down in adult participation in learning .

Recommendations.

The following recommendations were made:

1. The study recommended that Government of Nigeria especially Delta State Authority Administration in Nigeria should ensure to provide financial assistance to micro, small and medium enterprises to recover from the negative effect of COVID-19.
2. Delta State Authority Administration in Nigeria to deliver a strategic city-wide technical skills and adult education offer through the creation of a new Skills digitally that will enable learners participate in learning during this pandemic.

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