

## CHAPTER FOUR

**Intersection of COVID-19, Local Livelihoods and Educational Services in Akwa Ibom State, Nigeria.**

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**Abstract**

The intersection of COVID-19, local livelihoods and education has been examined. COVID-19 pandemic has been recorded in all countries of the world with significant social and economic adverse consequences. Specifically, COVID-19 has negatively affected the local livelihoods of small and medium scale enterprises (SME), small scale fisheries (SSF) operators and education among coastal fishing communities and other rural communities. Literature on impact of COVID-19 here are reportedly based on secondary sources of data. The containment measures of government have significantly weakened the economic and financial confidence of SME and SSF. The lockdown, social distancing, inter-state border closures, school closures have been adopted to check the increase health risks but these have also aggravated the vulnerable nature of these small-scale businesses to the pandemic. The fiscal space to fund education has shrunken with the revenue and economic downturn arising from the impact of COVID-19 on the operators of SMEs and SSFs. The consequence has been missed education for majority of students. COVID-19 induced collapse of small-scale services have robbed students from low socio-economic background of educational opportunities.

**Keywords:** COVID-19, local livelihoods, education, educational services.

**Introduction**

The Corona Virus (COVID-19) out-break was recorded in December 2019, with first death record on January 11<sup>th</sup>, 2020 in the Chinese community of Wuhan, and then spread to other major cities of the world. The World Health Organisation's (WHO) Director General declared the corona virus infection as a pandemic in March 11. The consequence was the significant economic shutdowns around the world in a bid to contain its exponential spread. The pandemic has resulted to loss of millions of lives globally and has negatively disrupted commerce and education. This interruption has severely affected livelihoods resources, trade and supply chains with a significant negative impact on local, national and global economies (McClosley & Heymann, 2020). In major urban and rural environments of the world, because of the health risks and high mortality, governments

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implemented lockdowns and travel restrictions as containment measures, thus changing life styles of people and organisations (Wand, Horby, Hayden & Gao, 2020;)

The consequences of the containment measures for the informal economy has been unfavourable. Many small and medium scale enterprises had to shut down. Globally, the demand for luxury sea food declined and markets collapsed for Canadian and American lobsters, Australian crayfish, Vietnamese shrimp and many other fisheries (Tester, 2020; Dao, 2020; Taunton & Cropp, 2020, Johnson, 2020). The global outcome has been changing patterns in small and medium enterprises (SMEs), small scale fisheries (SSF) activities in coastal fishing communities (Bennett, Finkbeiner, Ban, Belhablb, Jupiter & Kittinger, 2020). Even when the lockdown measures were eased, many small and medium sized enterprises and small-scale fisheries have not been able to successfully resume their services and activities. This has led to significant economic and livelihoods losses and endangering operational abilities of many permanently (Lu, Wu, Peng & Lu, 2020)

The challenges associated with COVID-19 pandemic snowballed into the educational enterprises. The need to check the spread in the number of COVID-19 cases led to the lockdown of schools as well. In most localities, the children from very low socio-economic background homes with self-employed parents whose sources of livelihoods are micro-enterprises and small-scale fisheries particularly have been seriously disadvantaged educationally. These vulnerable children who attend low cost private schools that are not government funded are mostly affected. Also, students attending schools in rural communities have been affected. In Akwa Ibom State of Nigeria, low cost private schools account for a significant proportion of the schools and educate millions of children from very poor communities. It seems these schools survive from hand to mouth and they depend on the meagre fees received from poor parents working in the informal economic sector on daily, weekly or monthly basis. Many of these schools were already encountering various dimensions of challenges before COVID-19 pandemic. The local livelihoods in coastal communities have been negatively impacted by the pandemic thereby making these micro-entrepreneurs unable to assist their children educationally by providing them with the facility to participate in the government education programme. It may be out of place to notice that the proprietors of low cost schools are not able to meet up with the financial obligation to sustain the schools because of the collapse of the small scale businesses of the people whose children attend such schools. The students in rural communities are not accessing online learning programme, thus making them to stagnate educationally.

UNESCO (2020) reported that most governments around the world have temporarily closed educational institutions in the attempt to contain the transmission of the corona virus pandemic. These nationwide school closures are impacting negatively on over over 60% of the world's student population. Several other countries have implemented localized closures impacting millions of additional learners as well. Data by UNESCO (2020) on COVID-19 impact on education indicated that 1,186,127,211 representing 67.7% of total enrolled learners in 144 country wide closures are affected.

### **Role of Small Businesses as Drivers of Local Economy.**

A healthy economy requires small business growth and sustainability. When small businesses are healthy, the community at large benefits and prospers too (Hales,2016). The spirit of entrepreneurship is deeply engrained in the culture and small business operators as the men and women who take their ideas and bring them to life. These small business owners are community members who comprise the backbone of the community itself. They provide jobs for the neighbours, donate to local charities, support community events and do everything they can to ensure their businesses provide goods and services to meet the community needs.

Small or micro-businesses provide catalytic benefits to the economy. They contribute to local and national output and to the society as a whole beyond the spending and profit they generate. Small Scale Businesses such as Small and Medium Enterprises (SMEs) and Small-Scale Fisheries (SSF) demonstrated their economic resilience and durability in the 1970s and 1980s in particular. In modern economies, economic activities by small firms are increasingly important for achieving sustainable growth and development. The small-scale business sector is regarded as a fundamental ingredient in the establishment of modern, progressive and vibrant national economy (Nummela,2011).

There are a number of reasons why there is considerable interest in the creation, management, dynamics and contribution of small businesses. These are discussed below as presented by Stan (2014):

- a. Small firms help to diversify a nation's economic base and provide it with the opportunity of responding to a variety of market conditions.
- b. The creation of a new business venture provides an opportunity to transend social inequality and the unemployment trap.
- c. The presence of small firms in an economy is an expression of healthy and necessary competition against the excesses of big business monopoly power and exploitation.
- d. Small firms are better able to adapt to changing and sometimes disruptive circumstances. Due to its flexibility the sector is in an advantageous position to face challenges and changes. It is ideally poised to attract both technology and funds to generate rapid growth and sustained process of technology educational quality improvement.
- e. Small firms are the natural avenues for self- development and individual achievement, being the natural expression of entrepreneurship.

The role of small business is highly crucial in the development of the family, community and rural and urban areas of Akwa Ibom State. These businesses have the potential to reduce the rate of unemployment in Akwa Ibom State and thus contribute to Gross Domestic Product (GDP) and economic growth of the state. The industrialized nations have attained technological advancement due to the establishment of small-scale industries (Nwoye,2015). The Committee for Economic Development in the United States of America considered a business to be small when at least, two of the following features prevail:

- a. The person managing the business is the owner.
- b. Capital is provided by the individual owner(s) of the business.
- c. The area of operation is small.

d. The size of the business within the industry is small compared with the bigger units in its field.

#### **Vulnerability of Local Livelihoods of SME and SSF to Shocks.**

Small businesses play major roles in most economies as they drive growth, provide employment and open new markets. Even though small businesses are significant contributors to economic growth, they are often most vulnerable during period of major public crisis such as the present COVID-19 pandemic (Lu, et.al.2020). Small firms are most severely impacted in outbreaks or crises because of the following reasons provided by Runyan (2020). These are:

- a. Lower levels of preparedness.
- b. Higher vulnerability.
- c. Higher dependence on owner's resources and local agencies.
- d. The greater psychological and financial impact on the owner-manager.

There have been few previous studies on the impact of disasters on small scale enterprises including fisheries and their post-disaster policy needs (Chang& Falit-Baiamonte,2002; Dahles&Susilowati,2015; Tierney, 1997; Wedawatta & Ingirige, Susilowati, 2012 and Lu, et.al,2020). Most of these studies focused on recovery after environmental hazards such as earthquakes and floods. Studies of the impact of small scale enterprise after pandemics are rare (Lu, et.al. 2020). The impacts of environmental hazards and pandemic are not similar. For instance, while environmental hazards can inflict physical damage to infrastructure systems, pandemics can have more devastating and prolonged impacts on the general population (Santos, May & Haimar,2013).

Nigerian small business enterprises have been a major supplementary driving force to its economic development. Adetiloye (2020) enumerated the top ten most profitable Small Scale Businesses in Nigeria to include:

- a. Small chops such as sausage rolls, peppered gizzards, puff-puff, goat meat, fish rolls, meat pies, fish pies, samosa, plantain chips, spring rolls, snails, chicken strips etc. These are usually used to celebrate birthdays, weddings, burials, gatherings, events, business meetings, conferences
- b. Cakes. These represent seasons and times especially birthday celebrations.
- c. Party drinks such as chocolate drink, ice cream, yoghurt, fruit wine, spiced tea, smoothie, kunun, zaki, zobo drink.
- c. Private school teaching. This is one of the businesses that need no capital at all for raw materials.
- d. Hair styling /barbing. All you need to remain relevant in this business is your skills.
- e. Rental services. This business entails investing your little cash into the purchase of celebration materials such canopies, plastic chairs, plastic tables, standing fans, mobile air condition, decoration materials, flowers, coolers, plates and spoons, plastic drums, fire potential, etc. Once this investment has been done, profit begins to come in as people hire the materials per quantity for events.
- f. Computer training. There are still several young students and a few adults without computer literacy. The target market can be fresh secondary school graduates who need computer knowledge for university examination. They are charged daily, weekly or monthly as they learn the skills they want to know.

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g. Bakery. Bread is one of the foods Nigerians love to consume in combination with butter, mayonnaise, beans, honey, tea, bean balls etc. Almost every junction in our society has a bread seller. Provision of oven grilled sandwiches can also be incorporated into this bakery business.

h. Catering services. This entails the provision of party foods (continental dishes and local dishes) for big event and celebrations.

i. Hospitality services. This relates to micro hotel services like inns, beer parlours, transportation etc.

j. Make up/ head gear tying. This is the 21<sup>st</sup> century business as everyone is concerned about their looks and head gears.

Small scale fishing services include smoking, hand-gathering, spear fishing etc. There are also commercial, recreational and artisanal fishing. Many people in coastal communities practice subsistence and commercial fishing- relying on fishing as their major source of livelihood, that is, fishing for a living. There is dearth of literature on the impact of serious outbreak on SMEs and SSF, however, the present pandemic has revealed how vulnerable they are to outbreaks as presently being experienced globally.

### **COVID -19, Small and Medium Enterprises (SMES), Small Scale Fisheries (SSF) and Education**

COVID-19 has spread to all countries, altering living conditions and leading to millions of cases and thousands of deaths (JHU, 2020). Most countries of the world have implemented social distancing measures or more stringent lock downs, in efforts to slow down the spread of the virus and to “flatten the curve” of hospitalization and deaths. Places of work, worship, education and socialization centres have been closed. Other measures include restricting international and domestic travels and state border closure. National economies have been adversely affected and unemployment numbers have soared- with dire predictions that the economic effects could be as bad as the Great Depression (IMF,2020). Some groups and sectors are highly susceptible to the rapid social and economic effects of the COVID-19 pandemic (Bennett, et al, 2020). Small and Medium Scale Enterprises (SMSE) and Small Scale Fisheries (SSF) including fishing, marketing and processing and coastal fishing communities are highly vulnerable to the COVID-19 community spreading and the subsequent containment measures adopted by governments globally and locally have seriously stressed their resilience to a zero level.

Globally, there are approximately 32 million individuals directly employed as small scale fishers, an additional 76 million employed in post- harvest jobs and 81% of fish caught are used for commerce and human consumption (The World Bank,2012). The small scale fisheries sector has the following defining characteristics according to (Kittinger, 2013; Smith & Basurto, 2019):

- a. Smaller vessels and engines.
- b. Simpler or more traditional gears.
- c. Proximity to the coast.
- d. Family or local ownership.
- e. Importance for local livelihoods and subsistence.

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The COVID-19 pandemic has significantly inflicted adverse social and economic impacts on small scale services sector. In both developing and developed countries, the scope of the impact is far greater than any large- scale environmental hazard. The short- and long –term effects of COVID-19 risk have further marginalized many small scale businesses (SMES & SSFS) which are already vulnerable to the myriads of social, economic and environmental changes( Bennett et. al,2016; Freduah, Fidelman & Smith, 2017). These difficulties and unfamiliar conditions faced by SMES and SSFS have trickled down to the educational sector financing and attendance. The COVID-19 pandemic has affected educational systems worldwide leading to near total collapse of schools (UNESCO,2020).

On 19 March 2020, the Federal Ministry of Education in Nigeria approved school closures as a response to the pandemic. A struggle was going on prior to COVID-19 to ensure young children stay in school and have access to proper education, as Nigeria contributes approximately 20% of the global out-of school population (World Economic Forum, 2020). The immediate ramifications of COVID-19 on the economy are evident. The basic education sector like all others have succumbed to the overpowering negative effects of corona virus. This has significantly distorted schooling life and hampered educational accessibility by some categories of students. The nationwide closure has disrupted learning and access to vital school provided services especially those in rural communities. According to UNESCO, almost 40 million learners have been affected by the nationwide school closure in Nigeria, of which over 91% are primary and secondary schools learners who rely on the meagre income of their parents to access education. COVID-19 has disrupted the landscape of learning in Akwa Ibom State in Nigeria by limiting how students can access learning across the rural and urban communities

COVID-19 has had a consequential negative socio-economic impact on the education especially as it involves the disadvantaged students in poor rural environment whose parents are self- employed in small scale enterprises and small fishing sector as sources of livelihoods. Therefore, COVID-19 has disrupted the landscape of learning in the Nigerian environment especially in local and coastal communities of Akwa Ibom State. Students in this environment have experienced this negative impact of the pandemic and are unable to access educational services.

Given the state of affairs in the world today, continuation of learning has been affected by COVID-19 pandemic and its containment measures. The operators of the informal economy of SMEs and SMF lack the ability to swiftly harness available technology to enable their children access and utilize available learning infrastructure and alternative learning programs. The implication is that education for students of self- employed parents in SMEs and SMF have no immediate learning plans for their children as they have lost their major source of livelihoods, thus making these children miss learning altogether.

COVID-19 has affected the supply of quality education for children. The ability of children from low-income families to build lasting pathways towards benefitting from quality education appears very remote. The collapse of sources of livelihoods has further exposed the disadvantaged position of children from those homes. Schools and parents lack the capacity to tackle the most common

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obstacles that stand in the way of providing quality education to local communities (sustainable Education & Enterprise Development SEED,2020).

The extreme measures of government have contributed to slowing the spread of corona virus. However, they have significantly threatened the survival of firms across all sectors and industries with potentially devastating individuals, social and economic outcomes such as massive job losses and social vulnerability. With the cities locked down, borders closers, roads blocked, schools closed and residential communities sealed off, many people who are small scale business operators found out they could not go to their work places or continue to carry out their economic and social services. These stringent pandemic control measures inhibited the spread but also prevented these informal economy entrepreneurs from resuming their businesses thereby interrupting the circulation of raw materials and products and school attainment (Mc Closkey & Heymann, 2020).

**COVID-19, Local Livelihoods and Education: The Nexus  
Specific Impacts of COVID-19**

The drastic negativities that COVID-19 is having for the small scale businesses and education are becoming obvious. Data from public sources help to provide insights into the impacts that these sectors are experiencing around the world. Many Small and Medium Scale Enterprises and Small Scale Fisheries faced shut down at the onset of lockdown restrictions especially if they were not considered vital to national food supply systems (Immanuel,2020). The indiscriminate measures and mitigating factors of COVID-19 clouded the significance of SMES and SSF in local and national food systems (Bene, Barange, Subasinghe, Pinstrup-Andersen, Merino, Hemre & Williams, 2015). At the peak of the lockdown in Akwa Ibom State in coastal communities, fisheries entrepreneurs were not allowed to continue. In most cases these coastal communities were totally deserted. For the SMES, only a few foodstuff sellers and pharmaceutical enterprises were permitted to operate. This crucially affected the subsistent economy of the people. With the continuing closure of schools, learning activities are affected. The lockdown has also exposed the extent of social inequality in school attendance or educational service accessibility. The COVID-19 mitigating measures super-imposed on the low socio-economic conditions of community dwellers including those inhabiting coastal communities have paralysed them economically and financially. The parents are unable to afford a common transistor radio to enable the children participate in the government free radio education programme. Thus, the lockdown has exacerbated the level of absolute and relative poverty.

In India, fisheries and small and medium scale enterprises were entirely closed down initially (contrary to farming) and only after significant pressure from civil society pointing to their vital role in food provisioning was small scale fisheries allowed under controlled operations (Mohan,2020). Even in instances where fishing is considered essential service, social distancing measures have precluded many small scale fishers from going fishing due to vessel size or trading in close quarters in local markets. The same situation is observed in other small scale business enterprises.

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The economic effects from market disruptions associated with COVID-19 have hampered the small scale medium enterprise and small scale fishers' ability to pursue their livelihoods due to reduced demands and collapsed of prices. In the Philippines, slashed prices due to reduced demand from local restaurants and hotels have reduced SMEs and fishing activities with factories closed or operating at reduced capacity (Oeamo,2020). The temporary closure of interisland ferry transport and interstate boundary closure minimized the spread of COVID-19 pandemic to rural and coastal communities but cut off access to urban and semi-urban markets.

The small-scale entrepreneurs, fishers, fish processors and sellers face the risk of COVID-19 community infection, thus, they are compelled to make difficult decisions: feeding their families, risking exposure to the virus or money for children education. Fishing communities could potentially become "hotpots" for rapid infection because of the migratory nature of fishers (FAO, 2020). Access to health services in rural fishing communities is difficult even under normal circumstances (Orlowski, 2020). These locations are unable to access testing, treatments and sanitation supplies needed to adequately address COVID-19 spread and infection (CFFA2020).

Certain individuals or groups vulnerability to global structural, social and economic inequality exacerbated the health, economic and other adverse impacts of COVID-19. These small entrepreneurs and migrant fishers or sedentary fishers face combined stress from loss of income, inability to support families, inability to access and utilize basic necessities and exclusion from government relief aids or palliatives. In India, many migrants were stranded on harbours, unable to return home, living in cramped living conditions without adequate water or food (Pandey,2020).

In humanitarian crisis situation such as COVID-19, children become vulnerable to increases in child labour and abuses as schools close; formal economies are restricted and parents are financially impotent and depressed (Kundu, 2020; Harvey,2020). Rural and isolated indigenous communities are particularly at risk as they may have reduced immunity and access to healthcare. Though confirmed cases have not been officially recorded in these communities, the interstate lockdown and social distancing have officially affected the economy which has reverberated on potential to acquire education by the children. This is essentially because businesses are no more even operating and yielding expected results (Turkewitz, 2020)

### (i) COVID-19 and cash flow.

Many SMEs and SSF lack working capital in normal times (Lee, Sameen & Cowling, 2015). When these small scale businesses were mandated to shut down due to the imposed COVID-19 restrictions, most had little or no cash or cash flow to sustain family survival and pay their recurrent expenses. Retaining revenue by SMES and SSF poses a serious economic problem as it determines the survival of the enterprises. Thus, the lockdown has affected business continuity and family food security (Biggs, Hall & Stoeckl,2012).

The impact of the pandemic has been multi-dimensional with reduced operating incomes and increase operating costs being the most direct effects. As the small scale services remain responsible for their fixed assets such as wages, rents and taxes, many have become bankrupt because of depleted cash flow. Many have become completely shut down with no plan for

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resuscitation. Because some consumption is seasonal, the SMEs in the tourism sector, for instance the retail, catering, transportation etc have suffered great losses. It is possible that many of the SMEs and SSF would not be able to recoup after the COVID-19 mitigation measures are finally eased. Some of these micro-enterprises may become totally moribund in the post-COVID-19 era.

### **(ii) COVID-19 and Supply Chain**

The nationwide lockdown blocked transportation across the country. This has made small scale enterprises encounter substantial reduction in production while the fisheries services have followed non patronage. These micro enterprises are unable to cushion supply chain disruptions and have not been able to access government palliatives or disaster aid relief package. In a study on short term business recovery following the 1994 Northridge earthquake, Dahlhamer and Tierney (1998) found that the disaster induced business recovery problems were related to difficulties in getting the supplies and material needed to run the micro-enterprises.

### **(iii) COVID-19 and Market Demand.**

Market demand is a significant guide for the survival and development of micro businesses. These small-scale businesses suffer from large contractions in demand for their goods and services (Cowling, Liu, Ledher & Zhang,2015). Since these SMEs and SSF depend on regular customer traffic for survival, they have been hit by COVID-19 pandemic. Because corona virus is highly infectious and lethal, people's sense of insecurity is heightened with many feelings of severe panic. Therefore, services involving face-to –face contact have been dealt a severe blow due to the widespread fear of infection through such interaction. This battered consumer or customer confidence continued to seriously affect the degree of their satisfaction with the current situation and future expectation (Lu, Wu, Peng & Lu,2020; Tierney,2007; Tierney, 1997).

The panic and anxiety surrounding the pandemic meant that consumers/ customers are shunning shops, restaurants and entertainment venues and travellers are cancelling trips. As the restrictions taken to contain the virus outbreak require people to stay at home, economic activities declined and social demands are suppressed; consumption patterns are changed. The continuing impact of the pandemic has caused SMEs and SSF to remain extremely vulnerable (Lu, et. al. 2020).

### **(iii) COVID-19 and Education.**

Education has been negatively impacted by COVID-19. For the already fragile education system, the COVID-19 pandemic poses unprecedented challenges on the government, students and parents. Some of the immediate and long-term impacts of the closure of education are documented by Obiakor and Adeniran (2020) as follows:

#### **1) Missed learning for the Majority of Pre-Pandemic in School Students.**

According to UNESCO, about 35.9 million primary and secondary school learners are currently out of school as a result of the school closures. For primary schools, this number totals approximately 25.6 million students of which about 87% (23.5 million) are students enrolled in public schools. Opportunities to learn within the houses are limited given that a parent's ability to provide educational support to their children is shaped by their level of educational attainment, general literacy level and other commitments. Given the significant relationship between educational attainment and income level, and the correlation between parents' income level and

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school choice, children whose parents are micro-enterprise operators that have been significantly affected by COVID-19 measures are not likely to afford even the minimal educational requirement of their children in public schools. While the school closures are necessary to curtail the spread of the COVID-19, even when the ban on movement is lifted and schools are reopened majority of students from homes where the sources of livelihood are SMEs and SSF may not be able to resume learning immediately with others.

**2. *Loss of access to vital school-provided services***

Beyond the missed learning opportunities, students in Akwa Ibom State, Nigeria are also losing access to the daily meals made available by the federally-funded school feeding programs. Nigeria has one the largest school feeding programs in the world. The World Food Program estimated that in 2019, Nigeria's home-grown school feeding initiatives provided access to daily meals to over 9 million children in over 40,000 public schools.

The benefits of school feeding programs extended beyond the immediate education benefits of the meals, provided such as encouraging enrolment in schools and boosting learning. School feeding programs yield larger socio-economic groups: boosting health and nutrition and providing social protection and safety needs. Students from homes in the state where SMEs and SSF constitute major sources of livelihood are likely to be denied of these benefits.

**3. *Leaving more children behind.***

A longer term impacts of these school closures would be deepened educational inequality. While some international development partners such as UNESCO have provided access to ICT based to foster learning, uptake depends on the level and quality of digital and internet access by students. About 60% of Nigerians are not connected to the internet. For children from poor backgrounds whose socio-economic conditions have been worsened by the COVID-19 pandemic, ICT learning uptake is an uphill task. These group of students have no access to internet connectivity, computers and other devices; also, they reside in the rural communities and coastal environment where local language takes dominance over English. Given that the school closures are consequent of COVID-19 containment measures, these students would continue to fall further behind.

**Conclusion**

The paper has explored the intersection of COVID-19, local livelihoods of small and medium scale enterprises (SMES) and small scale fisheries (SSF) and education. The pandemic has considerable impacts on the services and activities of these small scale enterprises, the income and confidence of their owners; it also poses a huge challenge to the survival of these local livelihoods resources. Specifically, most of these livelihoods have collapsed due to stringent government imposed COVID-19 mitigation requirements, the reduced market demand and the shortage or non-availability of pandemic alleviation resources or materials. Many are facing cash flow risks resulting in capital chain rupture and bankruptcy crisis. This is reverberating negatively on educational sector which is also a serious victim of the pandemic. The threats posed by this near collapse of small scale enterprises to educational needs of students include: limited or zero access to devices or hardware to sustain learning by the students; sustained high illiteracy rate and poverty levels of most parents whose sources of livelihood are SMEs and SSF making it unable for them

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to embrace new education solution such as internet classes; lack of access to infrastructure to support remote learning in these low income communities such as power and internet access due to collapse of micro businesses; also some learners will never return to the classroom due to the bankruptcy of small enterprises and the time lag to settle for an alternative source of livelihood. The financial survival of the low cost private schools where vulnerable children receive education in communities due to loss of revenue from school fees because of the impact of COVID-19 on parents' income is threatened.

### **Policy Suggestions**

1. Mobilizing in support of small scale businesses. The governments, development organizations, NGOs, donors, the private sector and researchers should mobilize in support of small scale business operators, coastal fishing enterprises and less privileged students in remote rural communities. For instance:
  - a. Government should prioritize re-opening of SMEs and SSF, provide economic relief and protect these entrepreneurs by augmenting social and health services.
  - b. Researchers should study social impacts, identify solutions and communicate recommendations to government; also support advocacy.
  - c. NGO's should aggregate insights, mobilize resources and advocates for SMEs and SSFs; also, coordinate activities.
  - d. Private sector should strengthen social safeguards, ensure market access and protect the safety of micro-business owned.
  - e. Donors agencies should identify options to support, re-orient funding programmes and target funds for SMEs and SSF
  - f. Government at all levels and development organizations should create targeted economic relief packages and aid for SMEs and SSF especially in rural communities.
  - g. Reaching the most vulnerable. Education support programs are needed.
  - h. The educational needs of the hard-to-reach families and communities whose sources of livelihoods have collapsed should be addressed by all levels of government to a significant extent.
  - i. Lessons and homework by NGOs can go together with physical delivery of additional education support to these homes in a centralized location within the community.
  - j. Education financing. There is need for government at all levels to complement with total financing of less privileged educational needs of students in coastal and remote communities with the aim of bridging the educational gap to be created due to the negative impact of the COVID-19 measures on micro-enterprises sectors.
  - k. Since the pandemic has plunged these micro- businesses into bankruptcy thus making the parents ability to meet their children's educational needs very challenging and almost impossible, education should be made free to all.

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