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ASSESSMENT OF THE IMPACT OF CORONA VIRUS PANDEMIC DISASTER ON LIVELIHOOD OF SMALL AND MEDIUM SCALE BUSINESS OPERATORS IN RIVERS STATE

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Abstract

The main purpose of the study was to determine Assessment of the Impact of Corona Virus Pandemic disaster on livelihood of Small and Medium Scale Business Operators in Rivers State. Two research Questions and two hypotheses were formulated and tested at 0.05 level of significance. The descriptive survey research design was adopted for the study. The population of study comprised the entire population of 440 business operators which was also used as sample. A structured instrument titled “Assessment of the Impact of Corona Virus Pandemic Disaster Questionnaire (AICOVPADIQ) was used to collect data for the study. The instrument was validated by three experts. A pilot study involving 30 small scale business operators from Abia State were conducted to assertion the reliability of the instrument and analysis with the Cronbach alpha which yielded the reliability coefficient of 0.81. The instrument was directly administered to the respondents by the researchers with the help of two research assistants. Data collected were analyzed using mean to answer the research questions and standard deviation to determine the homogeneity or otherwise of the independents' mean relays t-test statistical tool was used to test the null hypotheses at 0.05 level of significance. The decision rule was based on the cluster mean score relative to the real limits members on a four-point scale. Similarly, null hypotheses were rejected if the calculated t-value excess the table value where the calculated t-value is having the critical value, hypotheses was accepted. Based on the analyses, it was revealed that that corona virus pandemic affected small scale business operators in Rivers State, that corona virus negatively affected businesses, customers were scores, difficulty in purchase of goods from producers, etc. negatively affected small scale business operators. It was also revealed that Government should provide strategies to stop the spread of corona virus pandemic and that Business operators should adhere to stipulated strategies outlined curb the spread of Corona Virus pandemic.

Keywords: Corona Virus, Pandemic, disaster, Small Scale, Business Operators

Introduction

World Health Organization acknowledged in Sunder, Adersh and Pankaj (2013) defined disaster as any occurrence that causes damage, economic disruption, loss of human life and deterioration in health and the health services on a scale sufficient to warrant are extra-ordinary response from outside the affected community or area. They also defined disaster as a catastrophe, mishap, calamity or grave occurrence, in any area, arising from natural or man-made causes or by accident or negligence which results in substantial loss of life or human suffering or damage to and destruction of property, or damage to, or degradation of environment and is of

such a nature of magnitude as to beyond the coping capacity of the community of affected area. Okeleye, Ocorutemi, Sogbeji and Aziadeke in Ikyumen (2017) defined disaster as a social condition whereby the normal functioning of a system is severely interrupted by the levels of loss, damage and impact suffered. Cocona virus pandemic, as a disaster caused crises which served as a catalyst for every human facet such as churches, schools, mosque, businesses etc. Corona virus has caused panic globally. It has caused disastrous effects on livelihood, churches, mosque, Agriculture, economic development as well as social and human activities.

The high rate of Corona Virus pandemic disaster on livelihood of small scale Business operators in Nigeria and the world at large prompted the Federal Government of Nigeria to start embarking on various transformation programme to ensure the reduction and containment of the deadly disease. The Federal Government of Nigeria had seen the need to encourage small scale businesses operators as to alleviate poverty in the country and also called upon for unemployed youths to engage in small scale businesses as a source of reducing hardship among small scale business operators in Nigeria. Small scale business is seen as an engine for economic growth, and a vital contributor to environmental services. It is the glue that binds rural societies together.

Small scale businesses constitute the main stabilizing force in the Nigerian economy. Most Nigerians earn their living by operating micro, small and medium scale enterprises. Only a negligible percentage of the Nigerian population holds full-time employment in civil service and the large corporations. Nigerians in their millions engage in small scale farming, distributive trade, transport services, hotel and catering services, repairs and maintenance services. To boost the performance of the small scale businesses during this Corona virus pandemic, the Federal Government of Nigeria calls upon younger and more educated youths to embark on small scale businesses, manage as well as obey and observed stipulated rules of COVID 19 so as to assist the nation to eradicate hardship on the livelihood of small scale business operators.

Small and medium business, according to the Nigerian Bank for Commerce and Industry as cited in Kanu (2019) is a firm with asset base (including working capital but excluding cost of land) and not exceeding N750,000. According to CAMA (2004) A company qualifies as small company in a year if for that year the following conditions are satisfied:

- (a) it is a private company having a share capital.
- (b) the amount of its turnover for that year is not more than N2 million or such amount as may be fixed by the Corporate Affairs Commission.
- (c) its net asset value is not more than Ni million or such amount as may be fixed by the Commission.
- (d) the directors between them hold not less than 51 percent of its equity share capital.

Imandojemu (2020) asserted that an enterprise is a venture, concern or (organization) set up by an individual or group of individuals for a certain purpose. The purpose may also include promoting social interest; as in the case of public enterprises. Many of these public enterprises are now re-orientating their policies from purely non-profit making enterprise to profit making ones in line with privatization and commercialization policy of government.

Generally, an enterprise may be government owned or privately owned. Private enterprises are common in Nigeria because of the mixed economy policy of the government. They range from small and medium to large ones. According to Mbanefoh (2014), small business enterprises are those businesses concerned with a total capital investment of not more than two million naira (N2,000,000.00) with the number of employees not more than 50 (Federal Ministry of Trade,

2001). In defining what a small enterprise is, the emphasis has commonly been on using some yardsticks such as ownership, restriction of market to immediate environment, total capital investment and rate of turnover.

However, in order to take into consideration, the reality of the Nigerian situation, the researcher's definition of small scale business enterprise shall include all business ventures which are set up to provide one's satisfaction (utility) or the other for a defined market target, and with capital and asset base as low as N5,000 and as high as N1,000,000. This definition takes care of such small businesses as tailoring, hairdressing, weaving, carpentry, dry cleaning, petty trading, agriculture (e.g. poultry, horticulture.) which are common in our society. The focus of government has continued to be on the small scale enterprises because the aggregation of such businesses have the potential for accelerating the pace of economic development of the country. It is expected that Business operators (BES) should play positive role in the economic life of many rural areas in Nigeria.

A Business operator could be a business owner who establishes and manages his enterprise usually for personal gains. The business therefore reflects his needs, goals, personality and values. The Business Education Student (BES) could also be an entrepreneur who exploits an idea, creates an enterprise (small or big) for social and developmental gains as the case may be; and needs skills to establish an enterprise and promote one idea or another for the benefit of the society. Business operators are expected to discover new ideas, employ creative ideas and modern management techniques in establishing and managing an enterprise from there derive a living. The curriculum provision for Business operators' entails that after graduation they should be innovators, investors, risk-takers and managers of enterprises. The essence of this is to ensure the enormous contributions which students of Business Education could make toward management of small scale businesses and the development of the national economy.

Mbanefoh (2014) defined skill as ability to do something well especially as the result of long practical experience. These skills include managerial, information and communication technology, accounting, public relations as well as marketing skills. Business operators must acquire the basic skills to excel in the management of small scale enterprises.

In managing small scale enterprises, it does not call for a particular gender or the type of institution attended because education is for all. According to Abdulazeen (2014), education is a universal practice engaged in by societies at all ages for their development. Abdulazeen further stated that education is the deliberate, systematic, and sustained effort to transit, evoke or acquire knowledge, attitude and value, skills that results from the effort directed or undirected, intended or unintended for both male and female. Acquisition of skills by Business operators for managing small scale enterprises is not based on gender or the type of institution attended but on the integration of individuals into sound and effective citizenship with equal educational opportunities at all levels through formal and non-formal system of education which entails that concerted efforts should be directed towards enhancing accessibilities of education to all Nigerians at all level or sex. According to Emeasoba (2016) cited article of the universal declaration of human rights which states 'everyone has the right to education'. This implies that in principal it is legal 'right for both male and female to be educated and also legal to attend any institution of their choice, which will enable them to acquire the needed skills to become self-reliance.

Kanu (2019) asserted that the skill requirements for management and establishment of small scale enterprises could be achieved in Business Education. Business Education is one of the units of Vocational Education which emphasizes skill acquisition, knowledge and attitude that will enhance students' job opportunities upon graduation. The curriculum, according to the authors it empowers students to develop their full capacities and seize available employment opportunities. Business Education could help to raise productivity, enterprise development, and contribution to boosting future innovation and development, so as to encourage domestic and foreign investment for market opportunities and reduce poverty and unemployment. Vocational is a form of education which is practically oriented, geared towards self-employment or self-reliance which could help a secondary or tertiary school graduate to be functional and productive. Emeasoba (2018) asserted that Business education shapes the entrepreneurial skills of the graduates thereby preparing them to take up the challenges of management of small scale enterprises for self-employment. Entrepreneurial skills are the experiences acquired in vocational education as a discipline which help the individual to be self-sustaining as well as enabling the recipient to establish and manage an enterprise of his own successfully. The entrepreneurial skills in business education include: managerial skills, information and communication technology (ICT) skills, accounting skills, public relations skills and marketing skills among others. These skills are capable of equipping an individual for a successful entrepreneurship

Parker (2018) posited that management involves the process of planning or forecasting, organizing, coordinating, controlling of available resources to achieve a set goal. To plan, individuals must be willing and able to seek out investment opportunities in an environment and be able to establish and run an enterprise successfully based on the identified. Without a good managerial skill, no business can be successful. The managerial skills needed by the Business Educators involve the ability to communicate effectively, ability to make long and short term planning, ability to conduct personal evaluation and knowledge of good human relationship among others. Mbanefoh (2014) posited that in displaying proficiency in management of a business, a Business Educator should display managerial skills on accounting, public relation, marketing and ICT skills and also exhibit their competencies. Parker (2018) noted that skills being possessed by Business graduates must be to organize material, human and financial resources, and choose what management style to adopt to suit his peculiar circumstances, build network of communication and monitor the environment very closely. The author further stressed that management is - to have personal skill which involves control discipline, when taking innovation orientation, persistent visionary leadership and ability to manage change. A successful Business operators according to Kennedy (2014) is one who is vested with information and communication technology skills (ICT) which provide a viable platform for using sophisticated technologies to provide solutions to many of the problems of people everywhere especially in the face of grinding poverty faced by many nations of the world. ICT is fast becoming a key factor in driving production and development towards economic improvement in a nation like Nigeria. It is therefore important for Nigeria as a nation to achieve a sustainable socio-economic growth by deploying ICT to generate wealth for the masses and tackle unemployment.

Mbanefoh (2014) recorded that ICT has become one of the most important channels through which a state can impact on her citizens, it can be used to drive sustainable development and eradicate poverty and unemployment. According to the author it has opened up business opportunities and become a veritable revenue generating tool for most graduates in Nigeria.

Many Business Students use the mobile phone to make calls and charge people and many of them also open up a shop and sell the accessories, by this activity they generate income for sustenance and also create employment.

Statement of the Problem

Corona virus has done great damages in all human spheres, including business. Its emergency leads to closure of all parastatals, organizations, including schools, churches, markets, businesses as well as human activities and appearance. The corona virus pandemic has caused individuals not to be in contact with each other, because it can be contracted by handshakes, droplets from the person to another from sneezing, coughing etc. Furthermore, many studies, researches have been carried out the causes, and strategies for preventive measures of the corona virus pandemic. Its vulnerability, effect etc. Many of these researches consulted that corona virus is deadly, categories, penetrable, control/contained through maintain of social though maintain of social distancing, covering of nose mouths, avoiding handshake etc. According to *Nigeria Centre for Diseases Control* (2020), most COVID 19 victims contracted the various through human and infected objects contacts. Above all there is none, of these studies (researches that have studied the impact of Corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State, Nigeria. It is against this background that this research work aims at assessing impacts of corona virus (COVID-19) pandemic disaster on livelihoods of small scale business operators in Rivers State, Nigeria. Specifically, use determine the effect of corona virus pandemic disaster on livelihood of small scale business operators in Rivers State, Nigeria.

Purpose of the Study

The main purpose of the study was to assess the impact assessment of Corona virus (Covid - 19) pandemic disaster on livelihoods of small-scale business operators in Rivers State. Specifically, the study sought to:

1. Determine effect of Corona virus pandemic on the livelihoods of small scale business operators in Rivers State.
2. Determine the strategies for curbing the effect of Corona virus pandemic in Rivers State.

Research Questions

The following research questions were raised to guide the study.

1. What is the effect of Corona virus pandemic disaster on the livelihoods of small-scale business operator in Rivers State.
2. What are the strategies to curb the effect of Corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State.

Hypotheses

The following null hypotheses were tested at 0.05 level of significance.

1. There is no significant difference in the mean ratings of male and female of small scale business operators on the effect of Corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State.
2. There is no significant difference in the meaning ratings of male and female small scale business operators on the need to curb the effect of Corona virus pandemic disaster.

Methodology

The descriptive research design of survey type was adopted for the study. Descriptive survey is a research design one in which a group of people is studied by collecting and analyzing data from few peoples considered to be representation of the entire group. The population of

study comprised the entire population of 440 business operators were used as the sample of the study. A structured instrument titled “Impact Assessment of Corona Virus Disaster Questionnaire (IMACOVID) was used to collect data for the study. The instrument has two main pairs: A and B. Part A contained the details of the respondents, which part B contained 10 items each on a four-point scale of Strongly Agree (SA) (4), Agreed (A) 3, Disagreed (D) 2, and Strongly Disagree (SD) 1. The instrument was validated by three experts, two in Business education and one from measurement and evaluation from the Faculty Education, Rivers State University, Port Harcourt. A pilot study involving 30 small scale business operators from Abia State was conducted to ascertain the reliability of the instrument and analysis with the Cronbach alpha which yielded the reliability coefficient of 0.81. The instrument was directly administered to the respondents by the researchers with the help of two research assistants. The two research assistants were briefed on how to administer and retrieve the questionnaire. Out of the 254 instruments administered, 252 instrument were correctly filled and used for the analysis of the study. Data collected were analyzed using mean to answer the research question and standard deviation, with a criterion mean of 2.50 to determine the homogeneity or otherwise of the independents' mean relays t-test statistical tool was used to test the null hypotheses at 0.05 level of significance. The decision rule was based on the cluster mean score relative to the real limits members on a four-point scale. Similarly, null hypotheses were rejected if the calculated t-value excess the table value where the calculated t-value is having the critical value, hypotheses was accepted.

Results

Research Question One: What is the effect of Corona virus pandemic disaster on the livelihoods of small-scale business operator in Rivers State.

Table 1: Respondents mean ratings on the effect of corona virus pandemic disaster on the livelihoods of small-scale business operators in Rivers State. N=440

S/N	Statement(s)	Mean	SD	Remarks
1.	Corona virus negatively affects my business	4.31	1.07	Agreed
2.	There were no customers to purchase my goods	4.28	0.76	Agreed
3.	It was difficult to purchase goods from the produced	4.10	0.82	Agreed
4.	The pandemic negatively affected my business income	4.21	0.89	Agreed
5.	The lockdown caused by corona virus pandemic negatively affective my business	4.11	0.94	Agreed
6.	The pandemic cause the expiring of the goods I had	4.07	0.98	Agreed
7.	It affected my business income.	4.04	0.61	Agreed
8.	It brought hunger	4.24	0.71	Agreed
9.	The goods I had was not enough for my family and customers.	4.42	0.78	Agreed
	Cluster Mean (GX) =	4.20	0.84	Agreed

Data in Table 1 showed mean responses of the respondents in Rivers State on the effect of corona virus pandemic on the livelihoods of small scale business operators in Rivers State. The results revealed that all the results in the items had the mean scores ranging from 4.04 + 4.42. The mean scores are an indication that corona virus disaster affected the livelihoods of small scale business operators in Rivers State with the grand mean (GX) of 4.20 which showed that corona virus pandemic affected small scale business operators in Rivers State. The study specifically revealed that corona virus negatively affected businesses, customers who find it difficult to purchase of goods from producers, etc. negatively affected small scale business operators.

Research Question Two: What are the strategies to curb the effect of Corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State.

Table 2: Respondents mean ratings on strategies to curb the effect of corona virus pandemic disaster in the livelihoods of small scale business operators in Rivers State. N=440

S/N	Statement(s)	Mean	SD	Remarks
1.	Corona virus pandemic can be contacted.	4.31	0.71	Agreed
2.	Small scale business operators can contain the corona virus by washing the hands frequently.	4.22	1.09	Agreed
3.	Corona virus pandemic can be curb by practicing social distancing during business transactions.	4.61	0.82	Agreed
4.	Small scale business operators must summarize their hands regularly	3.88	0.82	Agreed
5.	Small scale business operators are expected to always put on that nose mask while dealing with customers.	4.20	0.17	Agreed
6.	By observing every protocol against the spread of Covid 19.	3.92	0.78	Agreed
7.	They are expected to undergo regular medical check up to ascertain their good health.	4.14	0.81	Agreed
	Grand Mean (GX)	4.18	0.74	Agreed

Table 2 showed the mean responses of the respondents on strategies to curb the effect of corona virus pandemic disaster in the livelihoods of small scale business operators in Rivers State. The result revealed that all the mean scores of the item ranges from 3.58 to 4.61. The mean scores are an indication that there are strategies to curb small scale business operators in Rivers State with grand mean of 4.18, which indicates that there are strategies to curb the effect of corona virus pandemic disaster in the livelihood small scale business operators.

Hypotheses

H₀₁

There is no significant difference in the mean ratings of male and female of small scale business operators on the effect of Corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State.

Table 3: Summary of t-test analysis of male and female small scale business operators on the effect of corona virus pandemic disaster.

Gender	N	Mean	SD	@	Df	t-cal	t-crit	Remark
Male	180	4.70	0.81	0.05	438	0.38	1.96	Not significant
Female	260	4.32	0.97					

Table 3 showed that the calculated t-value of 0.38 is less than the critical t-value of 1.96 at 0.05 level of significance and 438 degree of freedom this indicates that a both male and female do not differ significantly on the assess effect of corona virus pandemic disaster on the livelihoods of small business operators in Rivers State. Therefore, the null hypothesis was accepted.

H₂: There is no significant difference in the meaning ratings of male and female small scale business operators on the need to curb the effect of Corona virus pandemic disaster.

Table 4: Summary of t-test analysis of male and female small scale business on the strategies to curb the effect of corona virus disaster.

Gender	N	Mean	SD	@	Df	t-cal	t-crit	Remark
Male	180	4.23	0.91	0.05	438	0.36	1.96	Not Significant
Female	260	4.11	0.83					

Table 4 showed that the calculated t-value of 0.36 is less than the critical value of 1.96 at 0.05 level of significance and 438 degree of freedom. This indicates that both male and female strategies to curb the effect of corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State. Therefore, the null hypothesis was accepted.

Discussion of Findings

The findings of the study from the first research questions showed that the respondents agreed on the nine items as the effect of corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State. The pandemic negatively affected small scale business operators in Rivers State. The findings are in line with the findings of Jonas in Rivers State Health Management Services (2020) which held that corona virus has crippled world economy, including small scale business world over. Jonas noted that most businesses are shamble due to the outbreak of corona virus pandemic, thereby causing the hardship amongst business operators. The null hypothesis indicated that the was no significant difference in the mean responsible of the respondents on the effect of corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State.

The result of the study with respect to the second research question identified the strategies to curb the effect of corona virus pandemic disaster on the livelihoods of small scale business operators in Rivers State. The findings showed that there is need to curb corona virus pandemic disaster in Rivers State as Sunder, Adersh and Pankaj (2013) noted that the general public should join hands to curb corona virus pandemic due to its disaster to mankind, Joseph also stated that if corona kind rules are not a quickly adhere to, it many destroy the entire world economy. The test of the second null hypothesis showed that there is no significant difference in the mean ratings of male and female small scale business operators on the need to curb the corona virus pandemic disaster on livelihoods of small-scale business operator in Rivers State.

Recommendations

Based on the findings of the study the following recommendations are made:

1. Government should provide strategies to stop the spread of corona virus pandemic.
- 2.Business operators should adhere to stipulated strategies outlined curb the spread of Corona Virus pandemic.

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