

**DIGITALIZING SMALL AND MEDIUM SCALE ENTERPRISES IN THE POST
COVID-19 PANDEMIC ERA FOR SUSTAINABLE NATIONAL DEVELOPMENT**

¹DR. NJOKU, CHRISTIAN O.

08065355109

njokuchris34@yahoo.com

²DR. SHAIBU, OGWUCHE GABRIEL

08065715075

gabbyacademia123@gmail.com

**DEPARTMENT OF BUSINESS EDUCATION, ALVAN IKOKU UNIVERSITY OF
EDUCATION, OWERRI,
IMO STATE.**

Abstract

The study x-rayed the process of digitalizing small and medium scale enterprises in the Post Covid-19 pandemic era for sustainable national development in Imo State. The researchers raised two research questions in line with the two specific objectives to guide the study. The descriptive survey was adopted as design used for the study. The population of the study comprised 2,600 Small and medium scale enterprises owners in Imo State. The sample of the study was 752 Small and medium scale enterprises owners arrived at using stratified random sampling technique. The instrument for data collection was a structured questionnaire structured by the researchers. The instrument was validated by experts in Measurement and Evaluation. The reliability of the instrument was determined through a trial test. The application of the Cronbach Alpha reliability method for the two clusters yielded coefficient values of 0.82 and 0.88 for the two clusters with an overall reliability co-efficient of 0.85. Data for the study was analyzed using mean and standard deviation. Findings revealed that workers require some skills like ability to work with technology, good communication skills, ability to work in a team, taking responsibility for action and being proactive in decision making. Specific skills knowledgeable about trends in the business and ability to manage the business online environment etc, for digitalization of SMSEs in the post Covid-19 pandemic era in Imo State. For effective digitalization in the Covid-pandemic era employees need to be willing to work and apply creativity and initiative in the discharge of their duties. The researchers recommended among others that Small and medium scale enterprises (SMSEs) should go into partnership with local Information technology companies to provide digital services that would help to mitigate the impact of Covid-19 pandemic on their business enterprises for profitability.

Keywords: Digitalizing, Small and Medium Scale Enterprises, Post Covid-19 Era, Sustainable National Development, SMSEs Owners

Introduction

The advent of COVID-19 triggered the need for digitalizing SMSEs for sustainable national development thereby necessitating the need for lecturers and students to be equipped with digital skills. Integrating new digital learning models into the business education curriculum can provide opportunities for lecturers and students to continue their education with remote teaching and online learning. Unfortunately, in many developing countries and Higher Education Institutions, no remote teaching or online learning took place at all during the COVID-19 pandemic due to high cost or insufficient internet access, lack of computers or laptops, and lack of remote teaching abilities and tools, among others. Small and Medium Scale Enterprises (SMSEs) are at the center of growth and development in Imo state. This is because SMSEs are the major contributors to the revenue generation drive of Imo state government. SMSEs are important in the state because they are the highest employers of labour and wealth creation as

well as drive direct foreign investment into the State. The importance of SMSEs was aptly enunciated by Obi, Ididunmi, Tolulope, Olokundun, Amaihian, Borishade and Fred (2018) who noted that SMSEs are critical to the development of the local economy because it contributes to job creation, economic growth, and poverty reduction. However, the pandemic seems to have eroded the contributions made by SMSEs in Imo State. According to Borino and Rollo (2020), the pandemic has decimated the large majority of businesses everywhere in the world where lockdowns and quarantines were utilized as a method to stop its spread, reports continue to highlight the terrible sufferings of micro, small, and medium size enterprises (MSMEs). According to the International Trade Centre (ITC), developing countries are the hardest hurt by COVID 19, with one out of every four businesses permanently folding up if governments in such regions do not act quickly.

The inability and failure of major stakeholders to integrate digital learning model into the business education curriculum during COVID-19 have made enterprises to struggle to deliver its broad objectives, namely: preparing students for career progression in various occupations and professions; equipping students with relevant practical skills to start entrepreneurial business; and providing students with relevant theoretical knowledge about entrepreneurial business. Recognizing the benefits of integrating new digital learning model into business education curriculum, both the public and private Higher Education Institutions should reconsider how remote teaching and online learning can continue to exist beyond the COVID-19 pandemic. They should also reflect on how to accelerate the use of digital technologies to enable new ways of working in the wake of their COVID-19 pandemic experiences. The outbreak of the COVID-19 or Corona Virus and its post effect have greatly affected the way human activities have traditionally been conducted universally. This is because of the severity in which the virus spreads as a result of physical interaction between person and which has led to loss of millions of lives around the world (World Health Organization, 2020).

There is the need to integrate a new digital learning model into business education curriculum in both the public and private institutions goes hand-in-hand with the demand for lecturers and students with specialized digital skills. Before the outbreak of the pandemic, business education was characterized by under-funding, incompetent lecturers, outdated curriculum, and dearth of physical facilities and instructional resources (Edokpolor and Owenvbuigie, 2017). The inadequate supply of financial, human and material resources contributed to the development of digital skills gap among business education students (Ile and Edokpolor, 2020). The development of digital skills gaps among business education students contributed to the alarming incidence of unemployment and underemployment (Edokpolor, 2020). After all lockdowns were lifted in October 2020, the unemployment and underemployment statistical document released by the Federal Republic of Nigeria (FRN) acknowledged the fact that unemployment and underemployment has increased statistically in the post COVID-19 era. For instance, the entire number of university graduates who are unemployed was put at 40.1% (2,382,052 in terms of people) and the total number of university graduates who are underemployed was put at 12.5% (741,208 in terms of people) in the fourth quarter of 2021 (FRN, 2022). This report revealed how existing university graduates, including those of business education are trained with defective learning curriculum, which provided an opportunity for them to be well-equipped with digital skills to start a business after graduation.

The above statistics confirm the pressing need to develop a new curriculum for business education that would address the digital skills gap experienced by business education students.

Following the pandemic and digital skills gap, which exacerbated the alarming incidence of unemployment and underemployment, business education curriculum innovation and digitally skilled business education lecturers and students are required, which has great implication for the future of business education. It is hoped that a change in business education curriculum and digital skills development among business education students will salvage the alarming rates of unemployment and underemployment. The COVID-19 pandemic outbreak opened the eyes of all relevant stakeholders of business education that more need to be done. Before, during and after the pandemic, some factors were observed that impede the integration of digital learning model into the business education curriculum and the development of digital skills among business education students. For instance, before the pandemic, Ile and Edokpolor (2020) carried out a study on the need to reform the business education curriculum and the result indicated that the curriculum of business education is theoretical in nature, and do not have ability to prepare students for entrepreneurial career and lifelong learning. Rather, business education curriculum prepares students to work for entrepreneurs. The result further revealed that a change in business education curriculum is needed that would cater for continuous learning and digital skills development among students. Before the pandemic, Edokpolor and Oduma (2017) also conducted a study on the need to reposition the business education programme. The result showed that the position of business education is currently characterized by inadequate financial, human and material resources and lack of capacity to equip students with digital skills to start a business and become self-reliant.

Ile and Edokpolor (2020) carried out a study on the issues and challenges facing teaching and learning of vocational education, of which the business education is major component. The authors argued that lecturers and students lacked the digital skills and infrastructure to accommodate virtual teaching and learning approach. They also argued that epileptic electricity/power supply, low internet connectivity, low data transfer and lack of network capacity to cope with increased data usage affect teaching and learning in vocational education during the face of COVID-19 pandemic. Their speculations supported the assertions of ILO (2020) and United Nations (2020) that quality resources and infrastructure to support online teaching and virtual learning are generally lacking in vocational education, especially when these resources and infrastructures are needed to be deployed on a large scale. The effect of lockdown measure during the era of COVID-19 pandemic led to the challenges of financial resources viability and cash flow of vocational education providers. This can be traceable to sudden loss of income from other sources, such as tuition fees and all other income generating revenues of vocational education programme. For instance, at that time, vocational education providers experienced diminished financial viability owing to students' attrition and parents' inability to pay fees, leading to students dropping out of the programme. The situation affected the ability of vocational education (including business education) providers to invest time and money in the deployment of quality resources and infrastructures and in some cases to pay lecturers' salaries. As we mark three years since the pandemic ravaged the whole world including Nigeria, we look at the present pitfalls affecting the integration of virtual learning model into business education curriculum and the development of digital skills among business education students. There seem

not to be much difference between the pitfalls experienced before and during the COVID-19 pandemic and the challenges experienced in the post-COVID-19 pandemic. For instance, efforts to integrate virtual learning model into the business education curriculum has been faced with lack of available quality resources and infrastructures for virtual learning, unpreparedness of lecturers for digital education, lack of appropriate digital skills, decreased funding of business education, unimproved digital abilities, inappropriate digital infrastructure, insufficient digital competences of lecturers, inability of students to afford fees, slow decision-making processes among business education providers, poor internet connectivity, inability to adopt virtual learning platforms. Furthermore, efforts towards developing digital skills among business education students is currently impeded by lack of skills and competencies regarding the use of digital technologies, insufficient exposure of digital literacy among business education students, lack of accessibility and quality assurance of digital learning and curriculum contents, unpreparedness of students for digital skills development poor readiness of students for digital skills development, few virtual learning manuals and digital libraries.

Integrating digital technologies and data to transform the current business model, reshape the way work is done, and add a new dimension to interactions with customers, contractors, and government agencies, as well as create new opportunities for generating revenue and creating products is referred to as digitalization. According to Uvarova and Pobol (2020), through the use of Internet of Things (IoT) technologies, extensive data sharing, and predictive analytics, digitalization is transforming the way business is performed inside industrial value chains. SME digitalization allows companies to lower operational costs and increase efficiency, which could lead to increased transparency and easier access to capital. Bikse, Lusena-Ezera, Peteris, Rivza and Baiba Rivza (2021) analyzed key definitions from various sources and concluded that the given definitions allow categorizing digitalization into three distinct elements which are: technological, where digitalization is based on the use of new digital technologies such as social media, mobile, analytics, or embedded devices; organizational, where digitalization necessitates a change in organizational processes. Uvarova and Pobol (2020) averred that digitalization is more than just putting IT solutions in place. However, organizational reform, culture transformation, and moving toward a customer-centric strategy should all be considered in the same breath. Segal and Gesterl (2020) stated that digitalization of SMSEs entails developing a customer-centric business strategy with the goal of transforming internal owners using digital technologies such as cloud, mobility, social, augmented/virtual reality, IoT, analytics, and artificial intelligence (AI) to improve customer, partner, and employee engagement. Bikse, et al (2021) asserted that digitalization has to do with the customer. For Verhoef (2021), the merger of modern technologies and the integration of physical and digital systems characterize digitalization.

For SMSEs to effectively deal and work more with the latest available technologies during digitalization, managers and employees in SMSEs are expected to develop relevant competencies and digital skills that are required when using ICT and digital media. This is because, first, in order to deal and work more effectively with the latest available technologies, one must have a high level of professionalism with advanced digital skills (Bikse, et al, 2021). Second, it is critical to build not just skills but also digital competencies, as the term "digital competence" encompasses a far larger idea than "digital skills." Digital competence

entails the development of soft skills such as problem solving, cooperation, and creativity, as well as a mix of knowledge, skills, and attitudes. As a result, digital skills are a crucial part of digital competence. Furthermore, Organization for Economic Co-operation and Development (OECD) in Uvarova and Pobol (2020) emphasized that the idea of digital competence must be based on a broader perspective, since ICT skills alone would not suffice in the digital economy age, and other complementing skills will be required. Additionally, the European Commission policy (2020) stated that in addition to digital skills, the digital economy requires also complementary skills such as adaptability, communication and collaboration skills, problem solving, critical thinking, creativity, entrepreneurship and readiness to learn current and new innovations.

SMSEs are able to operate and manage transactions at a distance, facilitates access to financial services, ensures prompt delivery of goods, and increases efficiency of interaction with new and existing clients. However, the researcher wonders if SMSEs in Imo state have the potentials in terms of the possession of competencies to adopt digitalization process in their business owners. It is against this background that the study investigated the digitalizing Small and medium scale enterprises in the post COVID-19 pandemic era for sustainable national development.

Statement of the Problem

The aftermath of COVID-19 has continued to affect the owners of SMSEs in Imo State thereby resulting to restriction of person to person interaction in order to lessen the spread of the virus. This restrictions have placed heavy burden on Small and medium scale enterprises which heavily rely on personal face to face interaction with their customers to sell their products. The impact of the pandemic has led to some businesses closing down a result of low patronage and their inability to adopt innovative method to make their products visible to their client base. However, the use of technology has been reportedly to have been successfully used by small businesses in continents like Europe and America to keep businesses operational, its use in Nigeria at large and Imo State in particular appear to be disturbing. The researchers were worried that this situation had left many young entrepreneurs out of work and might have resulted in the high rate of criminal and other social vices in the State.

This negative trend makes the researchers to wonder if the failure of SMSEs to go digital in their business owners and processes in the Post COVID-19 pandemic era and lack of competencies among SMSEs owners and workers in managing digital tools for business success. The researchers went further to pose answers to the competencies required of workers.

Objective of the Study

The major objective of the study was to x-ray the process of digitalizing small and medium scale enterprises owners in the Post COVID-19 pandemic era for sustainable national development in Imo State. Specifically, the study was out to:

10. Ascertain the digital skills required of workers of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State.
11. Determine the strategies for promoting the digitalization of SMSEs in the Post COVID-19 era for sustainable national development in Imo State.

Research Questions

The following research questions were raised by the researchers to guide the study:

12. What are the digital skills required of workers of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State?
13. What are the strategies for promoting the digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State?

Method

The researchers made use of the descriptive survey design. The area of the study was Imo state and the population of the study was 2,600 owners of SMSEs in Imo state. Sample of this study comprised 752 owners of SMSEs from the study area. The sample was drawn from 2,600 owners of SMSEs in Imo state using stratified random sampling. Thirty percent 30% each of SMSEs owners were selected. The instrument for data collection was a structured questionnaire titled "Questionnaire on Digitalizing Small and Medium Scale Enterprises (QDSMSE)". The instrument contains 40 items arranged in two sections of A and B according to the two research questions that guided the study. Section A contains 22 items on competences required of employees of SMSEs for digitalizing of SMSEs in the Post COVID-19 pandemic era. Section B contains 18 items on basis for promoting the digitalizing of SMSEs in the Post COVID-19 pandemic era. The instrument was structured on a four point rating scale of Very High Extent (VHE), High Extent (HE), Low Extent (LE) and Very Low Extent (VLE). The instrument was face and content validated by two experts in Measurement and Evaluation.

A trial test was carried out to determine the reliability of the instrument. The instrument was administered to 20 Small and Medium Scale Enterprises (SMSEs) owners in Abia State. The application of the Cronbach Alpha reliability method for the two clusters yielded coefficient values of 0.82 and 0.88 for two clusters with an overall reliability co-efficient of 0.85. The instrument was administered to owners of SMSEs by the researchers and with the help of eight research assistants who were briefed on the mode of instrument administration. The researchers through the help of research assistants administered the instrument to the owners of SMSEs in the state and they were allowed time to fill the questionnaire on the spot. The data collected from the respondents was analyzed using mean and standard deviation. The mean value was used to answer the research questions, while the standard deviation was used to ascertain the reliability

or otherwise of the respondents' ratings. Any item with mean rating between 2.50 and above was regarded as Very High Extent or required, while any item with mean value less than 2.50 was rejected.

Results

Research Question One

What are the digital skills required of owners of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State?

Table 1: Respondents Mean Ratings on digital skills required of workers of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development

S/N	Item Statements	Mean	SD	Remarks
A.	Soft skills			
1.	Use of wikis	3.65	0.91	Required
2.	Use of projectors	3.33	0.78	Required
3.	Document management system	3.20	0.70	Required
4.	Use of internet services	3.50	0.87	Required
5.	Use of scanners to aid instructions	3.48	0.76	Required
6.	Use of smart Board	3.30	0.72	Required
7.	Use of e-library	3.44	0.74	Required
8.	Use of weblog	3.39	0.73	Required
9.	Use of podcast	3.52	0.84	Required
10	Use of video conferencing	3.22	0.76	Required
11	Use of digital camera	3.08	0.71	Required
12	Use of computers	3.10	0.71	Required
13	Use of tablet or mobile phone	3.24	0.76	Required
14	Use of facebook	3.44	0.75	Required
15	Use of twitter	3.02	0.72	Required
	Cluster Mean	3.32		Required
B.	Specific Skills			Required
16	Good communication skills	3.96	0.98	Required
17	Ability to effectively provide feedback to customers	3.70	0.88	Required
18	Ability to speak different languages	3.66	0.81	Required
19	Ability to effectively manage the business online environment	3.50	0.79	Required
20	Ability to work with technology	3.55	0.77	Required
21	Knowledgeable about trends in the business	2.89	0.69	Required
22	Ability to achieve better results with fewer resources	3.49	0.72	Required
	Cluster Mean	3.53		Required
	Grand Mean	3.39		Required

Source: Researchers' Study, 2023

Table 1 reveals that the respondents rated items, 1 to 22 as digital skills required of owners of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo state with mean ratings ranging between 2.89 to 3.96.

Furthermore, Table 1 also indicated that the respondents rated soft skills (with cluster mean ratings of 3.32) and specific skills (with cluster mean of 3.53) as digital skills required by owners of SMSEs for digitalization of SMSEs in the Post COVID-19 pandemic era in Imo State. The Grand mean of 3.39 shows that owners of SMSEs require soft skills like ability to use wikis, projectors, internet services, podcast, e-library, weblog, facebook among others; and specific skills such as good communication skills, ability to work with technology, knowledgeable about trends in the business and ability to manage the businesses online for digitalization of SMSEs in the COVID-19 pandemic era in Imo State. The standard deviation scores ranging between 0.69 to 0.98 showed that the responses from the operators of SMSEs were in close similarity and are highly required by SMSEs owners in Imo State.

Research Question Two

What are the strategies for promoting the digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State?

Table 2: Respondents' mean ratings on the strategies for promoting the digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development.

S/N	Item Statements	Mean	SD	Remarks
23	Creating an institutional environment that supports safe consumer use of digital products and services	3.80	0.88	Required
24	Promoting public-private initiative that aims at providing digital access to businesses	3.42	0.76	Required
25	Promoting a proper data management system	3.28	0.72	Required
26	Continuous use of policy tools and regulation to ensure inclusive access to digital capabilities	3.08	0.72	Required
27	Use of tools to protect all consumers from privacy violations	3.43	0.78	Required
28	Using policy tools to protect all consumers cyber attacks, and other threats	2.98	0.67	Required
29	Attracting professionals with digital skills	3.32	0.76	Required
30	Training and retaining of professionals with digital skills	3.50	0.97	Required
31	Facilitating access to financial services	3.72	0.84	Required
32	Identifying new technological niches	3.68	0.76	Required
33	Fostering environments friendly to innovation in new technological areas	3.76	0.71	Required
34	Improving mobile internet access	3.55	0.71	Required
35	Improving mobile internet affordability	3.76	0.76	Required
36	Generating investment in digital enterprises	3.66	0.84	Required
37	Funding digital research and development	3.95	0.99	Required
38	Expanding adoption of digital consumer tools like e-commerce and digital payments	3.36	0.73	Required
39	Providing fast, universal and terrestrial optics	3.44	0.78	Required
40	Providing mobile broadband Internet access	3.32	0.76	Required
Grand Mean		3.34	0.78	Required

Source: Researchers' Study, 2023

Table 2 above reveals that the respondents rated items 23 to 40 as strategies necessary for promoting the digitalization of SMSEs in the Post COVID-19 pandemic era in Imo State with mean ratings ranging between 2.98 to 3.95. The standard deviation scores ranging between 0.71 to 0.99 indicate that the respondents opinion were close. The cluster mean of 3.51 showed that creating an institutional environment that supports safe consumer use of digital products and services, promoting a proper data management system, funding digital research and

development, expanding adoption of digital consumer tools like e-commerce and digital payments, facilitating access to financial services, improving mobile internet affordability, fostering environments friendly to innovation in new technological areas, training and retraining of professionals with digital skills are some of the strategies necessary for promoting the digitalization of SMSEs in the COVID-19 pandemic era for sustainable national development in Imo State.

Discussion of Findings

The findings from research question one of table one revealed that owners require soft and specific skills for digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State. The findings further revealed that for owners of SMSEs to be able to efficiently engage in the digitalization process of their businesses, they have to possess certain soft skills such as ability to use wikis, projectors, internet services, podcast, e-library, weblog, facebook among others. Findings also revealed that they require specific skills like the good communication skills, ability to work with technology, knowledgeable about trends in the business and ability to manage the businesses online among others which owners of SMSEs need to acquire for digitalization in the Post COVID-19 pandemic era. The finding is in agreement with Bikse, Lusena-Ezera, Rivza, and Rivza (2021) who reported that for SMSEs to successfully transform their business operation digitally, employees require certain digital competences which are showcased in the demonstration of soft and specific skills. For effective digitalization in the COVID-pandemic era employees need to be willing to work and apply creativity and initiative in the discharge of their duties. In the same vein, Verhoef (2021) captured that for small enterprises to engage in digitalization employees need to possess some level of digital competencies that would assist them in navigating the change in business practices and processes of digitalization in the Post COVID-19 pandemic era.

The findings from research question two of table two revealed that creating an institutional environment that supports safe consumer use of digital products and services, promoting a proper data management system, funding digital research and development, expanding adoption of digital consumer tools like e-commerce and digital payments, facilitating access to financial services, improving mobile internet affordability, fostering environments friendly to innovation in new technological areas, training and retraining of professionals with digital skills are some of the strategies necessary for promoting the digitalization of SMSEs in the Post COVID-19 pandemic era for sustainable national development in Imo State. This is in agreement with OECD (2020) which reports that government and stakeholders in the business community should ensure that necessary conditions are put in place to facilitate digitalization of SMSEs in the pandemic era. According to the OECD (2020), government needs to promote digitalization among SMSEs by making policy regulations that promotes adoption of digital tools, provides financial services and provides affordable and accessible mobile internet access to businesses and their customers. According to Klein and Todesco (2021), when government provides access to finance for SMSEs, they would be able to easily transform their business owners digitally. In a similar vein, Klein and Todesco noted that one area where government can promote digitalization among SMSEs is in the area of making policies that promotes consumer

trust and perception in the usability and adoption of digital platforms for business transactions. This is why Bikse, et al (2021) called for increased awareness programme aimed at promoting the benefits of the application of digital tools to mitigate the impact of COVID-19 pandemic. Through increased awareness, provision of necessary enabling digital infrastructures and access to funds, SMSEs would be able to engage in smooth transformation of products and services to ensure business sustenance and profitability in the Post COVID-19 pandemic era for sustainable national development in Imo State.

Conclusion

Based on the findings, the researchers concluded that digitalizing SMSEs in the Post COVID-19 pandemic era requires the acquisition of soft and specific skills as well as the provision of necessary conditions that would facilitate the digitalization process. SMSEs need to emphasize the acquisition of these competencies so as to successfully mitigate the effect of COVID-19 on their businesses. It is therefore, imperative that measures are put in place to facilitate the digitalization processes among small and medium scale enterprises (SMSEs), so as to ensure that they remain competitive and profitable during and in the Post COVID-19 pandemic era.

Recommendations

The following recommendations based on the findings were made by the researchers:

27. Owners of Small and medium scale enterprises (SMSEs) should organize training and retraining programmes that will equip their workers with the necessary digital competencies needed to conduct businesses with digital tools in the Post COVID-19 pandemic era for sustainable national development in Imo State.
28. Small and Medium Scale Enterprises (SMSEs) owners should go into partnership alliance with local Information technology companies to provide digital services that would help to mitigate the impact of COVID-19 pandemic on their businesses.

References

- Bikse, V., Lusena-Ezera, I., Rivza, P. & Rivza, B. (2021). The development of digitalization and relevant competencies for employees in the context of the impact of the COVID-19 pandemic in Latvia. *Susfa/naMtfy*, 13,9233.h_ttps://dQj..org/10.339Q/su13169233.
- Borino, F., & Rollo, V. (2020). Quantifying the effect of COVID19 on small business around the world. <http://vTOWjnt racen.org/covid19/Bloq/QuantifyingtheeffectofCOVID19onsm>
- Edokpolor, J. E. (2020). Entrepreneurship education and sustainable development: Mediating role of entrepreneurial skills. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(3), 329-339.
- Edokpolor, J. E., & Odurna, C. (2018). Reposition Fig business education programme for post-oil boom economy. *International Journal of Vocational and Technical Education*, 10 (2),14-23.
- Edokpolor, J. E., & Owenvbiugie, R O. (2017). Business education in Nigeria: Issues, challenges and way forward tor national development. *Journal of Collaborative Research and Development*, 5(1), 150-161.
- Federal Republic of Nigeria (FRN) National Bureau of Statistics force statistics' Unemployment and underemployment import Retrieved from [https://www.p^oshareng.co\[^/adm^fl/upload/^epo^ls/122^6Q32018u^lemploymerltbySl3te-proshare.pdf](https://www.p^oshareng.co[^/adm^fl/upload/^epo^ls/122^6Q32018u^lemploymerltbySl3te-proshare.pdf).
- Fems, K. M., Opigo, H., SOwutuamor, Z. (2020). A survey of the impact of COVID 19 on micro, Small and medium scale enterprises in Nigeria. *European Journal of Business and Management*. In Print
- http://www.ilo.org/skills/pubs/WCMS_743485/lang-on/indC-x.htm International Labour Organization (ILO). (2020). Skills for employment Policy Brie! - Distance and online
- Klein, V.B. & Todesco, J.L. (2021). COVID-19 crisis and SMSEs responses: The role of digitalization. *Knowledge Process Management*, 28, 117-133.
- Ile, C. M., & Edokpolor, J. E. (2020). A Reformulation of business education curriculum for Die development of career opportunities among undergraduates of South Nigerian Universities. *Asian Journal of Assessment in Teaching and Learning*, 10 (1), 10-22
- Obi, J., Ibidunni, A. S., Tolulope, A., Olokundun, M. A., Amaihian, A. B., Borishade, T. T. & Fred, P. (2018).Contribution of Small and medium scale enterprises to economic development: Evidence from a transiting economy. *Data in Brief*, 18, 835-839.

- Segal, S. & Gerstel, D. (2020). The global economic impacts of COVID-19, critical questions. Center for Strategic and International Studies (CSIS). <https://www.csis.org/analysis>
- United Nations. (2020). Policy Brief: Education during COVID-19 and beyond. Retrieved from https://www.un.org/development/dgsa/docs/pd/wncntentfulOadS/Sit86/22/2020/08/Bg_policy_brief.covid-19_and_ediwalion_august_2020.pdf
- Uvarova, O. & Pobol, A. (2020). SMSEs digitalization in the EaP countries in COVID-19 time: Challenges and digital solutions. European Union.
- Verhoef, P. C. (2021). Digitalization: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122, <https://www.sciencedirect.com/science/article/pii/S0148296319305478>
- World Health Organization (WHO) (2020). Coronavirus disease (COVID-19): Situation Report-191. Retrieved from https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200729-covid-19-sitrep-191.pdf?sfvrsn^2c327e9e_2
- World European Commission. (2020). Digital Education Action Plan 2021-2027: Resetting education and training for the digital age. <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0624>.
- World Health Organization (WHO) (2020). Coronavirus. https://www.who.int/news/topics/coronavirus#tab=tab_1