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PERCEPTION OF SMALL AND MEDIUM SCALE ENTERPRISES' OPERATORS ON ONLINE LEARNING AS AN AVENUE FOR SELF-DEVELOPMENT AND ACHIEVEMENT

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ABSTRACT

Lifelong learning enables individuals to stay current and competitive globally. Due to the current economic situation, small and medium-scale businesses are increasing in number. These businesses can benefit from online and distance learning (ODL) to improve their educational attainment. ODL bridges the gap in distance and time posed by traditional learning systems to offer self-development and achievement with ease. This study examines the perception of small and medium-scale enterprise operators regarding online learning as an avenue for self-development and achievement. The population and sample size of the study was four hundred and eighty-two (482) male and female SME operators from Abuja Federal Capital Territory in Nigeria. A 23 items Structured questionnaire in four sections was developed for the SMEs and used for data collection. The questionnaire was subjected to face validity, while Cronbach Alpha method was used to test the reliability of the instrument resulting in 0.72 reliability coefficient. The data generated from the study were analysed using descriptive statistics of mean and standard deviation. The study found that lack of financial support is a major factor that hinders SME operators' enrolment in online learning. The study concluded that SME operators in Abuja FCT have a high positive perception of online learning towards self-achievement and self-development. Based on the findings, it was recommended among others that the government

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and NGO initiatives should provide scholarships, grants etcetera to SME operators to address financial barriers associated with online learning, so to enable the operators enroll in online learning.

Keywords*:* Lifelong Learning, ODL, SME Operators, Self-development and Achievement, Formal Education.

Introduction

The impact of the current economic situation in Nigeria has affected almost everything that concerns man. The cost and standard of living are seriously affected and the continuous inflation has left the Naira valueless. Many families are finding it quite difficult to make ends meet, thereby redirecting both parents and young adults into different shades of small and medium-scale businesses. Some parents who cannot meet up with paying their children's school fees especially secondary school graduates who should gain admission into higher institutions persuade or encourage them to move into business or seek for white caller jobs that can pay them at that level. As stated by Evans et al. in Basar et al (2021), many working students are compelled to the arrangements to fund their studies. As a result, small and medium-scale enterprises (SMEs) are on the increase but at the detriment of the young adults' formal education, who may not meet up with the conventional physical, face-to-face teaching and learning pattern. Hence, the social mobility of these victims of circumstance is restricted especially for those who desire to upgrade/develop themselves to achieve more in this digitalized era.

Education is one of the pillars that can push a nation towards economic stability. Formal education is an essential acquisition for everyone, especially in this 21st century and its importance cannot be over-emphasized. According to Grajcevci and Shala (2016), formal education is an organized education model, structured and administered by laws and norms, and subject to strict curriculum objectives, methodology, and content. This form of education involves the instructor (i.e., lecturer for a conventional school, facilitator for an online based school), students, and the institution. Participants in formal education are expected to attend classes and subject themselves to assessments that are meant to take learning to the next stage for the attainment of diplomas and degrees (Grajcevci and Shala, 2016). Formal learning supports the accumulation of shared knowledge (beyond specific contexts), which can enhance social mobility (Morgan, 2015; Young & Muller, 2013). These authors explained that formal education enables self-development by elevating the social status of the beneficiaries. Self-development is an ongoing process of improving oneself through learning, skill acquisition, and reflection, essential for entrepreneurs adapting to a dynamic business environment (Mansoori & Lackéus, 2020). Self-

achievement, on the other hand, is about realizing personal goals and potential. Khera (2022) defines it as the fulfilment that comes from systematic effort and overcoming challenges, while Kauffman (2020) notes that online learning platforms support self-achievement by providing flexibility and autonomy, enabling learners to reach their goals at their own pace.

As students or learners in the formal education setting gain proper knowledge in a particular field of study, they will learn the best and easiest ways to protect their businesses for increased achievement. For most SME operators, who desire to further their education, gaining admission into higher institutions seems not possible because the traditional method of teaching and learning warrants that both the students and the teachers must be physically present. The efficacy of online learning was not so visible to the masses as the majority did not show concern for it until the nationwide lockdown saga caused by the coronavirus (COVID-19) in 2020. The spread of COVID-19 triggered the development of new pedagogical models and online learning applications to facilitate the achievement of learning goals (Schneider & Council, 2020).

The Covid-19 pandemic followed by the nationwide lockdown caused an immeasurable turnaround in the education system, projecting the use of online learning (Bridge, 2020; Zulaikha, Azlin, Khairul and Bity, 2021), as the gateway/remedy to face-to-face traditional teaching and learning pattern. Educational institutions have shifted to online learning platforms to keep academic activities moving (Muthuprasad, Aiswarya, Aditya, and Girish, 2021). According to the National Open University of Nigeria (NOUN, 2023), online learning currently, has become a significant platform for education. Individuals who have missed out on school for one reason or the other can enroll for online and distance learning (ODL) to improve their interpersonal skills and enhance their adaptability to new technologies. Online learning implies the use of any form of information and communication tools or applications to teach and learn. Online learning, according to Basar, Mansor, Jamaludin, and Alias, (2021) is a teaching and learning process between teachers and pupils that involves various digital mediums, such as 'WhatsApp', 'Zoom', and 'Google Classroom' among others.

Online learning has gained substantial popularity, offering numerous benefits to individuals. According to current research, these benefits can be categorized into flexibility, accessibility, cost-effectiveness, and personalized learning experiences (Allen & Seaman, 2017; Dhawan, 2020; Kizilcec et al., 2020 and Morris, 2021). A major importance of online learning is its accommodation of distant learners. This is in line with Basar et al (2021) who asserted that online learning does not just refer to direct learning alone and explained that the assignments or activities, provided by the teacher online, are considered part of online learning. In other words, distance learning is more about using technology to bridge the distance between students and instructors

(Berg, 2020). Through online and distance learning, for instance, a student can study in any academic institution in another state or country without having to relocate. This is why Hussin (2017) asserted that by interacting online, facilitators remain connected with their students despite being in different locations. Hasifah (2020) averred that learning online enables more effective self-learning. Students can choose the time they spend, the content they learn, and the direction of their learning. Students also have the opportunity to re-watch recordings made by the educator, obtain information from books, or use the internet to strengthen their knowledge and revisit challenging topics until they feel confident in their understanding (Fauziana, 2020; Basar et al, 2021). Furthermore, online learning allows individuals or learners who shy away from publicity to study in a "safe" environment, and at their convenience without experiencing embarrassment about asking questions.

Njoku, Ukaoha, Anthony, Ajibare, and Oluleye (2022) studied the assessment of investment decisions and financial performance of small and medium enterprises in Abuja, Nigeria. The study discovered that the financial performance strategies of the SMEs include liquidity levels, sales turnover, accounting rate of return, payback period, net present value, and internal rate of return. Furthermore, the study found that the factors influencing willingness to invest more funds into the SMEs include the SMEs owners' educational level on information technology capabilities, competition level, managerial skills, initial investment, capital, and access to funding. Based on these findings, the authors recommended amongst others that policy should be formulated towards educating and training SME owners to have more knowledge about business enterprise operation to be able to assess their financial performance.

Aigbedion, Anefu-Apochi, Ezulike & Gabriel (2018) studied the impact of Small and Medium Scale Enterprises in Nigeria: A Case Study of Abuja Municipal Area Council (AMAC). The result revealed that there are SME activities in AMAC have low and poor social responsibility services in Abuja Municipal Area Council and the SME activities in AMAC have a positive impact on the well-being of citizens, job creation, availability of goods and services in meeting the needs of citizens and also in income generation for entrepreneurs. It was revealed also that the challenges of SMEs in Nigeria include inadequate finance, poor access to credit facilities, poor government participation, inconsistent government policies, poor infrastructure development in the country, and low assistance of SMEDAN and other credit-guaranteed financial institutions to SMEs in Nigeria. Based on these findings, the authors recommended that the Nigerian government should provide the basic infrastructure that will assist the SMEs and there is the need to establish formal financial institutions just like the Bank of Industry (BOI) with the mandate of providing financial support specifically to the SMEs.

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Small and medium-scale enterprise (SME) operators are those who work in or for those enterprises regarded as small and medium-scale. Those enterprises consist of business ventures with staff strength of at least 10 members but not more than 250. According to the International Labour Organization (ILO, 2015), small enterprises are those enterprises that range between 10 to 100 employees while micro-enterprises are the type of enterprises that have up to 10 employees and medium-sized type of enterprises have between 100 to 250 employees. SME's plays a major role in the transition and developing countries across the globe (Njoku et al, 2022). This assertion is because these enterprises constitute a major source of employment opportunities aside from white-collar jobs and they also generate some significant domestic and export earnings for the country. Taiwo (2016) posited that SME's have contributed to the economic and social development of people, especially in the area of poverty reduction which shows why most people end their educational career in SME's and why SME operators should utilize online learning to advance academically.

Studies have shown that many people who operate SMEs do not have adequate knowledge of the basic investment concepts which are required to make important and prudent investment decisions (Njoku et al., 2022). Online studies provide training on various business potentials/skills that will enable business operators to improve financially via financial literacy, effective decision-making, and increased investment. Small and medium-scale operators can study from the comfort of their offices/workshops or homes, which justifies the flexibility and cost-effectiveness of ODL which highlights the need for them to avail themselves of the opportunity of ODL to improve their educational attainment.

Problem statement

According to Sultan Sallah in Mafiana (2023), in a country where food becomes more expensive than the salary of a worker two things become cheap, namely; the dignity of a man and the honour of a woman. This is the status quo in Nigeria currently because due to the increased cost of living, most working parents have persuaded their children to move into business or start paying their school fees themselves. Right from the inception of COVID-19 till date, the cost of living has increased tremendously. The economic meltdown, constant inflation, and Naira devaluation have equally affected the lives of the majority thereby causing a rush into small-scale businesses in a quest to survive to the detriment of the young adults' academic life. Passing through the streets in urban areas, SME structures line up the road, as well as the residential areas of which the operators are mainly the young people who are supposed to be in schools. The education of these young people is being terminated for the sake of money so that their families can survive the present harsh realities. The researchers found out that the individuals affected still desire to upgrade their academic status even while on

the job or in business. A good number of these individuals are yet to enroll for an online study which is the perfect medium to achieve that desire without going through the conventional university.

Studies have revealed that in a low-income country like Nigeria, only 20% of the populace considered online learning to be a valid learning avenue to formal or conventional schools (UNESCO-UNICEF World Bank Survey, 2020). The problem of this study, therefore, is that the perception of these young SME operators for online learning as an avenue for self-development and achievement appears not to be clearly known. This makes it imperative to conduct this study to determine the perception of small and medium scale enterprise operators on online learning as an avenue for self-development and achievement to have empirical evidence as basis for encouraging them to enhance their status through online learning.

Research Questions

The following research questions guided the study.

1. What are small and medium-scale business operators' perception on the benefits of online learning?
2. What are the factors SME operators perceive as hindrances to their enrolment in online learning?
3. To what extent does online learning contribute to self-achievement?
4. To what extent does online learning enhance self-development?

Method

This study employed a descriptive survey research design. Nworgu (2015), posited that descriptive survey research design covers the studies which aim at collecting data on a population under study and describing systematically, the characteristics, features, or facts about a given population. The researcher considers this design appropriate for this study since the study aims at collecting data from a representative sample of small and medium scale enterprise operators to determine their perception on online learning as an avenue for self-development and achievement.

The population of this study consists of 482 male and female SME operators in Abuja, Federal Capital Territory. The whole of the population was used as the sample because the size is manageable. A four-point rating scale questionnaire titled “Perception of SME operators on online learning as an avenue for self-development and Achievement (PSMEOOLASDA) was used for data collection. The instrument has four sections with five, seven, four and seven items respectively according to the research questions. The questionnaire was subjected to face validation by three experts from department of measurement and evaluation and technology and vocational education precisely. Cronbach Alpha method was used to test the reliability of the instrument resulting in 0.72 reliability coefficient. Out of the 482 questionnaires administered, only 459 copies were properly filled and collected. The survey questionnaire was helpful because it provided direct

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information from the respondents on their encounters, experiences, and perceptions of an issue (Chua 2020). Data collected in the study was analyzed using the arithmetic mean to answer the research questions and standard deviation to determine the closeness of respondents' responses. The data was analyzed using SPSS Version 23. Decisions on the questionnaire items and the research questions was based on the item and cluster means relative to the real limits of numbers as shown below:

Response Scale	Real Limits of Numbers	Rating
Very Great Extent	4	3.50-4.00
Great Extent	3	2.50-3.49
Low Extent	2	1.50-2.49
Very Low Extent	1	1.00-1.49

Presentation of Results

The results of the data analyzed are presented in the following tables in line with the research questions formulated for the study.

Research Question 1- What are small and medium-scale business operators' perception on the benefits of online learning?

Table 1 –Respondents' Mean Ratings on Perception of SME Operators on the Benefits of Online Learning. N=459

S/N	ITEMS	MEAN	STD. DEV.	REMARK
1	Online learning will impart confidence in me when it comes to tackling unfamiliar business issues.	3.39	.64	G E
2.	Online learning has nothing to do with learning how to boost my financial achievements.	2.22	1.21	L E
3.	Online learning will enable me familiarize myself with various online applications to update my knowledge	3.37	.75	G E
4.	Online learning is the best substitute for a formal education	3.25	.80	G E
5.	I can upgrade my academic status via online studies	3.71	.61	V G E
	Cluster Mean	3.19		G E

Data in table 1 show that out of 5 items on pperception of SME operators on the benefits of online learning, respondents perceived item 5 to a very great extent, items 1, 3 and 4 to a great extent and item 2 to a low extent. The cluster mean score of 3.19 indicates that online learning can benefit SME operators to a great extent. The

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standard deviations for all the items except item 2 are within the same range which shows that the respondents are not wide apart in their ratings.

Research Question 2- What are the factors SME operators perceive as hindrances to their enrolment in online learning?

Table 2: Respondents' Mean Ratings on the Factors Perceived of as Hinderances to SME Operators Enrolment in Online Learning. N= 459

S/N	Items	Mean	Std. Dev.	Remark
6.	No financial support	3.35	1.09	G E
7.	Always busy	3.26	1. 03	G E
8.	Cost of buying data	3.27	1.04	G E
9.	Negative attitude from family members	1.90	1.05	L E
10	I don't have an Android phone	2.14	1.31	L E
11.	Inadequate power supply	3.00	1.28	G E
12.	Lack of Internet	3.20	1.17	G E
	Cluster Mean	2.87		G E

Data in table 2 show that out of 7 items on factors perceived of as hindrances to SME operators' enrolment in online learning, respondents perceived items 6,7,8, 11 and 12 to a great extent and item 9 and 10 to a low extent. The cluster mean score of 2.87 indicates that most of the items listed hinders SME operators to a great extent. The standard deviations for all the items are within the same range which shows that the respondents are not wide apart in their ratings.

Research Question 3- To what extent does online learning contribute to self-achievement?

Table 3: Respondents' Mean Ratings on the Extent Online Learning Contribute to Self-Achievement. N=459

S/N	ITEMS	MEAN	STD DEV.	REMARK
13.	Online learning can uplift my social status	3.20	1.20	G E
14.	Social media adverts can increase my customers	3.31	1.12	G E
15.	Social media sales can increase my business turnover	3.18	1.13	G E
16.	The online classes will improve my buying and selling tactics.	3.18	1.18	G E
	Cluster Mean	3.22		G E

Data in table 3 show that out of 4 items on the extent online learning contribute to self-achievement, respondents perceived all items; 13, 14, 15 and 16 to a great extent.

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The cluster mean score of 3.22 indicates that most of the items listed contributes to self-achievement of the SME operators to a great extent. The standard deviations for all the items are within the same range which shows that the respondents are not wide apart in their ratings.

Research Question 4- To what extent does online learning contributes to self-development?

Table 4: Respondents' Mean Ratings on the Extent Online Learning Contributes to Self-Development. N= 459

S/N	ITEMS	MEAN	STD. DEV.	REMARK
17.	This study can improve my digital literacy.	3.47	.78	G E
18.	Online Learning can help me master the use of the Zoom app.	3.16	.93	G E
19.	Can help me master the Microsoft word for recording information.	3.14	.83	G E
20.	The online classes will enhance my communication skills.	3.39	.80	G E
21.	This will enable me to learn how to use the browser.	3.49	.76	G E
22.	Online learning can help me know my profit and loss.	3.02	.88	G E
23.	The online classes will sharpen My analytic skills.	3.35	.87	G E
	Cluster Mean	3.29		G E

Data in table 4 show that out of 7items on the extent online learning contribute to self-development, respondents perceived all items; 17, 18, 19, 20, 21, 22 and 23 to a great extent. The cluster mean score of 3.29 indicates that most of the items listed

contributes to self-development of the SME operators to a great extent. The standard deviations for all the items are within the same range which shows that the respondents are not wide apart in their ratings.

Discussion

The findings of this study revealed that SME operators in Abuja Federal Capital Territory (FCT), perceived the benefits of online learning to a great extent. This is encouraging because out of five items, one was rated very great extent, three items were rated to a great extent and the remaining one was rated low extent in disagreement with the negative items against the benefit of online learming shows that the most of the operators maintained that online learning is of great benefit. This is shown by a cluster mean score of 3.19 which is within the great extent (2.50-3.49) category. Findings of this study concur with that of (NOUN, 2023), online learning currently, has become a significant platform for education, stating that individuals who missed out on school can enrol for online and distance learning (ODL) to improve their interpersonal skills and enhance their adaptability to new technologies.

The findings of the study regarding the second research question showed that SME operators in Abuja FCT, considers five out of seven factors that hinder one's enrolment in online learning to a great extent, while the remaining two items was considered a hindrance to one's enrolment to a low extent. The study revealed that negative attitude from family members and not having an android phone constitute hindrance to one's online learning enrolment but to a low extent. This is because almost every youth make use of android phones especially for business transactions, coupled that with determination, family members attitude could be overcome. The findings of this study are in line with the findings of Aigbedion, et al (2018) that revealed the challenges of SMEs in Nigeria to include inadequate finance and poor access to credit facilities among others. Also, the assertion of Zhu et al. (2020), maintained that lack of access to reliable technology and the internet is a significant challenge for many potential online learners, making it difficult for them to enroll. Some online programs are more cost-effective, tuition fees can still be a barrier, especially for low-income students. Additionally, not all online programs offer the same level of financial aid or scholarships as traditional programs. Castro and George (2020) in support of the above stated that lack of financial support can deter potential students from enrolling, as they may not be able to cover the costs out-of-pocket.

The findings of the study regarding the third research question showed that the extent to which online learning contributes to self-achievement was rated to a great extent by the SME operators in Abuja FCT. The study revealed that all the items on this section contributes to self-development as perceived by the operators.According to a study by Kauffman (2020), online learning environments encourage learners to take

greater responsibility for their learning outcomes, which in turn leads to higher levels of self-achievement.in support of the above statement, Broadbent and Poon (2015) posited that the flexibility and accessibility nature of online learning platforms allow individuals to balance education with other life responsibilities, leading to a sense of personal accomplishment as they meet their learning goals at their own pace. Therefore, it's of great importance and advantage for the SME operators to queue into the online learning programmes as an avenue to increase their self-worth and obtain self-achievement as posited by Njoku et al., (2022), that policy should be formulated towards educating and training SME owners to have more knowledge about business enterprise operation to be able to assess their financial performance.

The findings of the study regarding the fourth research question showed that the extent to which online learning contributes to self-development was rated to a great extent by the SME operators in Abuja FCT. The study revealed that all the items on this section contributes to self-devepment by the perception of the SME operators. This agrees with the assertion of Cacciolatti et al. (2020), which states that online learning enables entrepreneurs to acquire practical knowledge. Moreover, research by Yu and Hu (2021) suggests that online learning environments provide entrepreneurs with opportunities to engage in continuous learning, allowing them to stay updated with the latest industry trends and technological advancements. This continuous professional development is essential for navigating the complexities of the modern business environment. That is to say that online learning significantly contributes to the self-development of entrepreneurs by offering them flexible access to a wealth of knowledge and skills tailored to their specific business needs (Cacciolatti et al, 2020). Through online platforms, SME operators can enhance their competencies in areas such as business strategy, financial management, and marketing, which are crucial for the growth and sustainability of their enterprises. Mansoori and Lackéus (2020) equally supprts this study by positing that online learning facilitates entrepreneurial self-development by offering resources that foster critical thinking, innovation, and problem-solving skills that are crucial for navigating the complexities of entrepreneurship and achieving business success.

Conclusion

The findings of this study emphasized the significant positive perception SME operators in Abuja FCT have toward the benefits of online learning, particularly in terms of its contribution to self-achievement and self-development. The study reveals that most operators recognize the value of online learning, as evidenced by the high ratings across multiple items related to its benefits. This suggests a growing awareness and appreciation for the role that online education plays in enhancing entrepreneurial skills and knowledge, which are crucial for

business success, especially in a dynamic and uncertain economic environment.

Moreover, despite some identified barriers to enrolment in online learning such as negative attitudes from family members and limited access to technology the overall perception remains favourable. The minimal impact of these barriers suggests that with proper motivation and access to resources, SME operators are likely to overcome such challenges. The study also highlights the importance of online learning in fostering continuous professional development, which is essential for staying competitive in today's market. The ability of online platforms to provide flexible, accessible, and practical learning opportunities is instrumental in helping SME operators in Abuja FCT improve their competencies, ultimately contributing to the sustainability and growth of their enterprises.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. The government or private sector initiatives should help to provide affordable internet access and digital devices to SME operators. It is important to improve access to reliable technology and internet services to ensure that SME operators can fully benefit from online learning opportunities.
2. Initiatives should be undertaken to educate families and communities through creation of awareness about the value of online learning. This can help mitigate negative attitudes and encourage more SME operators to enroll in online programs, thereby fostering an environment supportive of continuous learning.
3. The government and NGO initiatives should provide scholarships, grants, and low-interest loans to SME operators to address financial barriers associated with online learnings. This would enable more entrepreneurs to afford the costs associated with online education, and encourage more enrolment.
4. Educational institutions and online learning platforms should create courses specifically designed for SMEs, focusing on practical business skills such as financial management, marketing, and strategic planning. These tailored programs can better meet the needs of entrepreneurs, facilitating their professional development and the growth of their businesses.
5. More universities, polytechnic, colleges of education and even secondary schools should be advised to apply for a license to operate dual-mode programs where online learning will be incorporated for the benefit of these groups of people as practised in some other countries like India.

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