



THE IMPACT OF COVID 19 ON EDUCATION AS A BUSINESS INVESTMENT

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Abstract

When Uganda registered the first Covid 19 patient in the mid- March 2020, President Yoweri Kaguta Museveni passed directives stopping all educational institutes from operating to control the rapid spread of corona virus in the country. However, the government and private educational institutes continued teaching students from their homes through using radios, televisions, newspapers and new media platforms (zoom, Google class etc) despite having some students living in places without clear signals for the aforementioned information and communication technologies. This prompted different education investors like Private Teachers` Print Companies to invest heavily in Uganda`s education sector. Therefore, this study examines the type of new investors in education sector during Covid 19 pandemic and how they sustain their business during Covid 19 lock down period. It also explores the challenges faced by education as a business during Covid 19 lock down period. This was a case study research design conducted in the first lock down period from 19th March, 2020 and 15th October, 2020. Interviews were used to collect primary data from 19 education investors in Bwaise II, Kawempe Division. Descriptive analyses were used to interpret data collected. The study findings show that Covid 19 lock down period has negatively affected private education investors; private teachers` contracts were suspended and this forced them to start private teachers` printing companies to earn a living. The study recommends that, the government should support private schools through giving soft loans to both private school owners and private printing companies to enable them sustain themselves through the pandemic induced financial short comings.

Key words: Covid 19, Education business, Education investors.

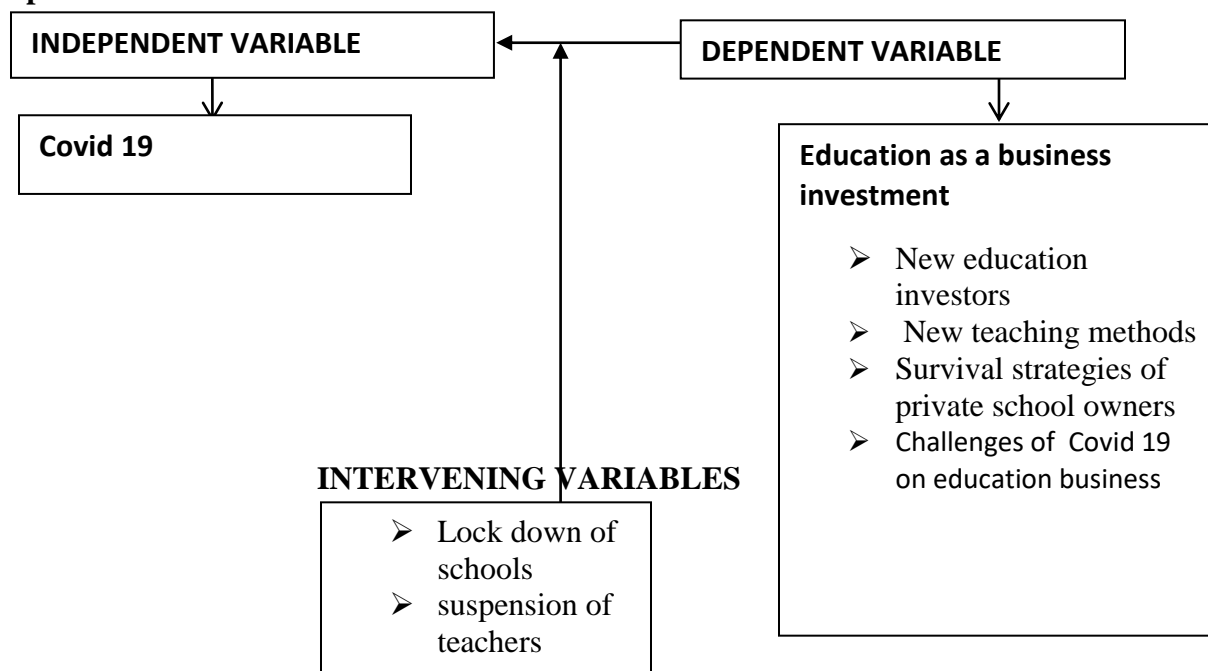
Introduction

Education investment is the commitment of current financial savings in education to achieve future education gains like getting better jobs, profits and skills (Sellami et al, 2020). Parents invest in education because they want their children to get better jobs in future. The governments invest in education to improve the quality of the future labour force in the country. An investment is a commitment of funds made in the expectation of some positive rate of return in future (Greeshma et al, 2011). The objective of an investor is to make money accepting the fact of risks that are likely to happen (Greeshma et al, 2011). In this study, education investors refer to whoever used his/ her financial savings to invest in supplying of study materials to school age children to get income or improve the quality of labour force in the country during the first Covid 19 lock down period. Therefore, it is this reason that, the government, NGOs, Private school owners and Private teachers` printing companies are perceived to be education investors in Bwaise II Parish, Kawempe Division.

When Uganda registered the first case of Covid 19, President Yoweri Kaguta Museveni declared the closure of all education institutions on 19th March 2020. However, the need to continue providing education service to students seemed to have attracted many media houses, private school owners, NGOs and government to invest heavily in the education sector through printing and supplying a lot of home study materials to children at home. Unlike the government, some education investors aimed at yielding profits, something that was greatly hindered by the global Covid 19 pandemic outbreak which stopped the normal operation of educational institutions. For example, some teachers in private schools such as Little Stars Primary school, Glory Primary school, Happy Angels Primary School and Kazo West Primary School formed small printing companies which printed and supplied learning materials to learners with the aim of earning a living. The new private companies in Bwaise II Parish included; The Prime Guide, Kampala Teachers` Association, Skylark, Success, and Mathematics Teachers` Association; They were made up of professional primary teachers who used to make home study materials and sold to parents at shillings 3000/= per subject copy of the book. In addition, some private school teachers in Bwaise II formed small teachers` printing companies to provide couching lessons to children at home via the Zoom platform at a fee. The closure of learning institutions in Uganda forced all education investors to devise several ways of delivering education services to learners so as to remain relevant. Some education investors continued to deliver education services to learners through several media platforms like; televisions, radios, newspapers, online virtual platforms and printed home study materials. Online platforms meant that they had to ensure proper internet connection that needed a lot of money and yet some private school investors live in places without proper internet connection. Other private education investors completely suspended teachers` contracts while others; reduced teachers` salaries by almost 60%. The suspension of teachers greatly affected them and the education sector at large. Some private school teachers switched from teaching to informal labour sector for survival. Others formed private teachers` examination setting companies to provide education service to children at some cost (fees).

Unlike the period before the first Covid 19 lock down where news papers like Bukedde and New Vision published pass PLE exams for primary seven pupils, during the first Covid 19 lock down period, many news papers, radio stations and television stations joined the race of providing study home materials to learners from top class to senior six. However, between 19th March and 15th October, 2020, few scholars had written about the impact of Covid 19 on education system. Besides, none of the scholars had written about the impact of Covid 19 on education as a business or an investment thus this gave focus for the study.

Conceptual framework



Covid 19 led to closure of all schools in the country. This forced learning institutions to adopt long distance teaching methods (blended teaching methods) to provide education services to children. Private school owners suspended teachers` contracts to reduce expenditure on teachers` salaries because students who could fund teachers` salaries were studying from home. These private school teachers then formed small printing companies to provide home study materials to children. Therefore, this qualifies them to be considered as new education investors. Some private school owners had contracted bank loans to build schools and expected to collect school fees to clear loans but this was not possible in the lockdown period. The implication was that bank loans accumulated and banks sold off some private schools hence this was a challenge caused by Covid 19.

Literature Review

Ways education investors have kept themselves in the education business during Covid 19

Learning technologies, that is, print-material, radio, television, video, audio, telephone, computers and the internet offer alternative solutions to continued learning disrupted by the pandemic but also offers opportunities for overcoming equitable challenges of access to education (Tumwesige,2020). Education investors in Uganda adopted several measures including blended teaching or online teaching in order to invest in the education

business. Learning institutions used virtual platforms to provide learning materials to students. However, this new online teaching method as adopted by learning institutions like; private primary schools, Universities, Colleges and some secondary schools requires both teachers and learners to have enough internet data bundles and good internet connections which is difficult to achieve in some areas.

The outbreak of COVID-19 increased the global demand for online education. Technology has the potential to facilitate education from any location including homes. Thus, as the world struggles to contain COVID-19 or any future outbreaks, the use of educational technology platforms would become the new reality for educational institutions, educators and learners (Onyema et al, 2020). Similarly, learning materials and other learning resources have been provided for learners online and through radio and television programmes (Ngogi, (2020). However, while schools are closed, many countries have turned to distance learning as a means of mitigating for lost time in continuing education services. Some countries put study materials on their website, but not necessarily online classes. Other countries are asking teachers to prepare online content and offer online classes (UNESCO, 2020d). Private primary school owners in Bwaise II, Kawempe, Division started online teaching through posting learning materials on the parents` What`s App groups for learners to continue studying. These private primary school owners started online teaching immediately after the declaration of the first national lock down from 19th March – 15th October, 2020.

Richer households are better placed to sustain online learning strategies, although with a lot of effort and challenges for teachers and parents (UNESCO, 2020b). Similarly, Olaitan, et al, (2020), in agreement say that, in poorer households many children don` t have a desk, books, internet connectivity, a computer, or parents who can take the role of homeschooling. There is a significant digital connectivity between the wealthy and poor for example in Africa (Tumwesige, 2020). Million African students are experiencing disruption in their studies due to the closure of teaching institutions. The danger of contamination has triggered institutions to move their courses online. However, going online is not that simple on a continent where only 24 percent of the population has access to internet, and poor connectivity, exorbitant costs and frequent power interruptions are serious challenges (UNESCO, 2020c). This too is relevant to this study in the way that, even primary schools in Uganda were closed and pupils` studies were disrupted. Similarly, educators all over the continent have been compelled by current circumstances to use digital tools efficiently to deliver their courses online (Olaitan, et al, 2020).

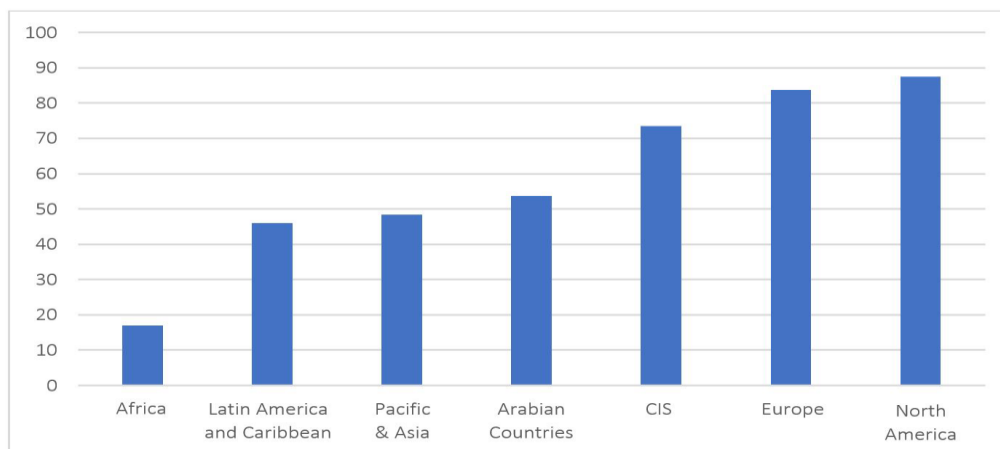
Figure below shows Percentage of households with internet connection by region

Figure 2; Source: Database of the International Telecommunication Union, (2020).

The figure 2 above indicates that Africa has the fewest households with internet connectivity compared to households in other continents. The implication is that fewer households with internet will have easy access to online information. However, poorer students who live in households without internet connectivity and schools are disadvantaged. (Du Plessis et al, 2019). This relates to this study in the sense that, Bwaise II is a slum area with many poor people who educate their children from private primary schools in the parish. The implication is that very few parents and learners could access online learning since they could not afford buying internet data bundles. In addition, rural schools would be marginalized in the use of technology-based learning like blended learning. The difficulty of accessing learning technologies and level of digital literacy skills between privileged and the deprived groups continues to widen the education gap (Tumwesige, 2020). For the vast majority of learners living in rural Uganda, online learning is a dream within a dream. As a nation, the current state of technology infrastructure and access in Uganda only allows for electronic measures to serve a few and only provide basic programs, and cannot be comprehensive or long-term solutions (Tumwesige, 2020). Besides, although television programming is being used to reach students, as a medium, it is inequitable with huge disparities between rich and poor. However, low internet connection in Uganda means that a few individuals can access this mode of learning (Tumwesige, 2020). This is relevant to this study in such a way that some parents cannot afford online studying for their children. This is because they don't have digital devices that may enable them attend online classes.

The National IT survey 2017/2018 found that 65.3 % of Ugandan households owned a radio, 21.8% owned a Television set, 5.9% had access to a computer at home, and 10.8% of households owned a household telephone, and 10.8% of all households had at least one member who had Internet access. Of the households with internet access, 99.1% used their mobile phones to access the Internet. The survey also found that overall, 70.9% of all individuals owned a mobile phone (Tumwesige, 2020).

Summary of the internet household indicators

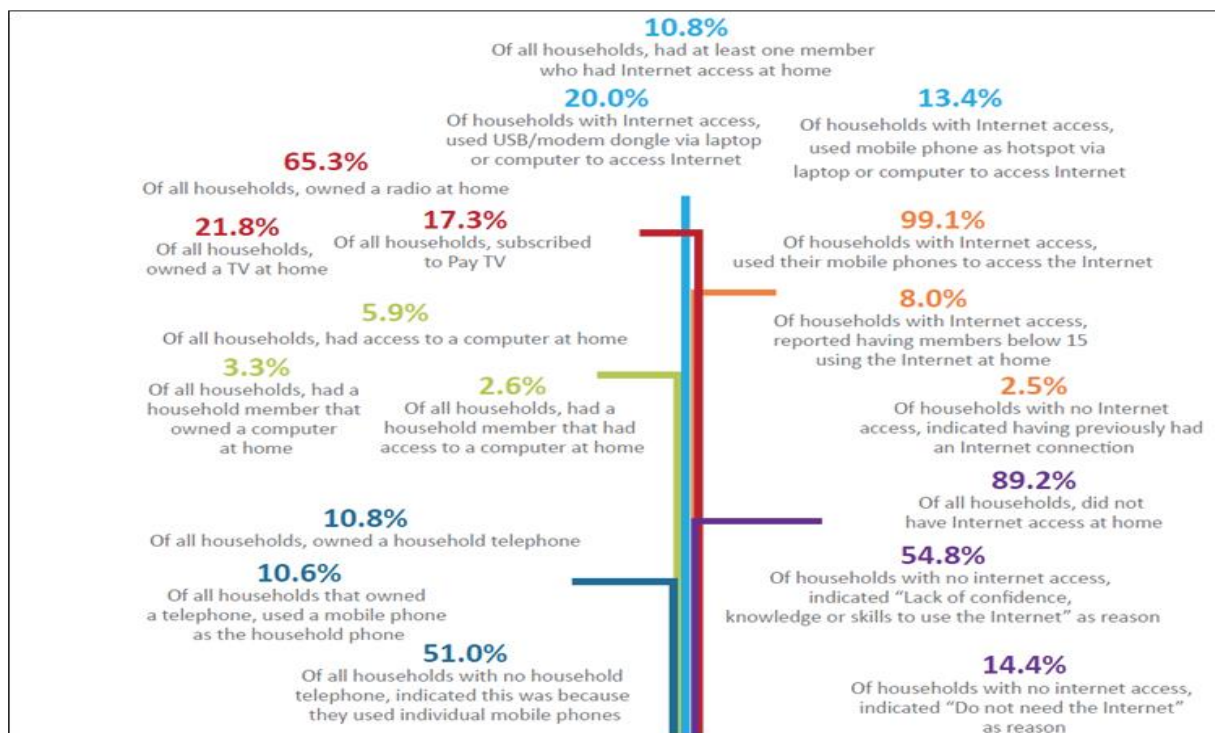


Figure 3: NATIONAL IT SURVEY 2017/18-Summary of IT household Indicators

Source: NITA, 2018

The figure 3 above indicates that 89.2% of households did not have internet access at home and 54% of households with no internet access lack confidence and skills to use internet. 99.1% of the households with internet use mobile phones to access internet (NITA, 2018). The figure above indicates that some households have access to internet while others don't have. The implication is that households with internet access can afford online classes while households without access to internet cannot afford online classes and this eventually leads to digital divide.

The practice of offering alternative services of remote learning may work better for those students in households with better internet connectivity and with higher initial digital skills. This leaves those already disadvantaged further behind. So, school closures with the inappropriate system coping mechanisms might imply an exacerbation in inequality in education (UNESCO, 2020a).

Challenges caused by Covid 19 on education as a "business or an investment"

His Excellency the President of the Republic of Uganda on Wednesday 18th March 2020 addressed the nation on corona virus. In his address, he noted that all Primary and Secondary Schools, as well as all Universities and Tertiary Institutions, were to close by mid-day 20th March 2020. According to the Ministry of Education, more than 73,000 learning institutions closed, and consequently, 15 million learners and 600,000 refugee learners are out of school Tumwesige, (2020). Private institutions usually function along a business replica and are greatly needy on students' fees to cover staff salaries and operational costs. While public institutions may eventually receive assistance from the state to overcome the consequences of COVID-19, the private ones may be forced to

stop their operations for lack of funds. Closure of these institutions would have a theatrical impact on the higher education sector and countries' economic development (Olaitan et al, 2020). Besides, not all Higher Education Institutions have continuity strategies for teaching activity and in this circumstance, temporary contracts may be terminated. All primary school owners in Bwaise II, Kawempe Division had a continuity plan for teaching pupils. In fact, some private primary school owners completely closed their schools and turned them into other businesses. Similarly, UNESCO (2020a) confirms that, the cessation of face-to-face teaching activity looms as a threat to those teachers whose contracts focus exclusively on teaching complementary classes, such as practical classes or seminars, and who are frequently part-time and considered an auxiliary or peripheral complement, if not included in students' options. However, a large number of public teaching Institutions depend - although to a lesser extent than private ones - on partial contributions from students. This implies that many of these universities, even if they are public, would face serious financial difficulties. Cash flows may not be enough, creating cash flow problems and, perhaps even financial survival, particularly in the case of private teaching Institutions which cannot open in a quarter. This can be especially critical for small or medium-sized private schools that cannot guarantee continuity of training in virtual mode. In these cases, if the situation continues, it is very likely that, by failing to offer teaching, they will have to temporarily suspend the collection of fees. In such a context, it is also possible that larger private learning Institutions attempt to capture these now orphaned students. In this scenario, teaching Institutions may need to close (UNESCO, 2020a). This is relevant to the study in the sense that when schools closed, private primary school teachers became jobless and thus stopped receiving salaries. This attributed to the fact that the daily financial survival of private schools is entirely dependent on school fees.

60 percent of students in sub-Saharan Africa do not have right to use home computers and 82 percent do not have internet access; this means that these online classes cannot accommodate all students (UNESCO, 2020b). Long periods of learning would be lost for as long as the closures lasted. This is evident as different Covid 19 cases are recorded daily (Ngogi, 2020). Similarly, schools lose long periods of learning because of disease outbreak (Kekic et al, 2016). The temporal damage of school closure include disruption of curriculum which could take a long time to be recovered while some students may never return to school even when the infection outbreak ended (Olaitan et el, 2020). Teaching institutions across the continent are setting up institution- wide mission forces to alleviate the effect of the virulent disease. Some are attempting to shift to online teaching through institutional, national, continental and international initiatives (Hrastinski, 2019). This is relevant to this study in the sense that, the learning institutions in Uganda including private primary schools are embracing online teaching. However, this study focuses on the effects of Covid 19 on education as a business or an investment during the first lock down period from 19th March - 15th October 2020.

Methodology

Study Design

This was a case study research design conducted from Bwaise II Parish, Kawempe Division in the first lock down period from 19th March-15th October, 2020. The period of study was between 19th March, 2020 and 15th October, 2020 because the first lock down occurred in this period and private school teachers formed different Private Teachers Printing companies to provide and deliver home study materials to children at a cost of around shillings 3000≠ per pamphlet. Interviews were used to collect primary data from 19 education investors found in Bwaise II who were purposively sampled. Purposive sampling involves searching for cases or individuals who meet a certain criterion (Plays, T. 2008). This sampling method was used by identifying and selecting private education investors in Bwaise II to provide relevant and specific information needed for the study. Descriptive analysis was used while interpreting data collected. Descriptive analysis is the rearranging and transformation of raw data into a form that makes data easy to understand and interpret (Zikmund, 2003).

Sample size Determination

To determine the sample size needed for the study, Krejcie-Morgan formula for calculating sample size was used (Morgan, 1970) as written below

$$n = \frac{x^2 NP(1 - p)}{e^2(N - 1) + x^2 p(1 - p)}$$

$$n = \frac{3.841 * 20 * 0.5(1 - 0.5)}{0.05^2(20 - 1) + 3.841 * 0.5(1 - 0.5)}$$

$$n = \frac{19.205}{1.00775}$$

$$n \text{ (Sample size)} = 19.05$$

Sample size (n) = 19 Private primary school investors in Bwaise II Parish

Findings and Discussion

What kind of investors joined education as a business during Covid19?

The study found out that, unlike public primary school teachers, private school owners suspended contracts of their teachers yet they had families to care for. This prompted private primary teachers to set up private teachers` printing associations to print and deliver home study materials to children at a cost of around shillings 3000≠ per pamphlet. In fact, through the interviews, some directors of these private primary teachers` printing companies in Bwaise II Parish revealed the information below;

“We decided form this printing association mainly to deliver learning materials to our parents` children at a cost of around shillings 3000≠ to earn a living and this was the only way to survive in the lock down

period” (Key Informant, Science teacher at Bilal Primary school revealed in an interview on 15th April, 2020).

Similarly, another key informant said;

“At our school, teachers` contracts were suspended till further notice. So, we had option for survival instead, we formed this academic printing companies to directly home deliver study materials to children at a small fee and this has helped us earn a better living in this lock down period” (KI, English teacher at Little Stars Primary School said in an interview on 10th April, 2020).

Therefore, basing on information given by the key informants above, it is seen that private primary school education printing associations/ companies emerged as new private primary education investors during the first national lock down. Private primary school teachers formed these printing associations mainly to earn a living during lock down period. These private primary teachers associations used to make learning materials for all primary classes and delivered home them to children`s homes. After, parents could return them for marking.

“Parents like our home study materials because we do home delivery as well as marking pupils` work. Basically, we mainly provide education service to parents of the schools we were teaching from before lock down. Therefore, parents trust us so much and we serve them diligently” (KI, director, Private Education Printing Company revealed in an interview on 17th April at Bwaise II)

Although there are some government guidelines for opening up schools in Uganda, the education investment atmosphere in Uganda seems to be competitive market structure; there seems to be free entry and exit of education investors. This attributed to the fact whoever has money can freely open up a school or any printing company to provide education service. This perhaps explains why there are many private primary school education investors in Bwaise II, Kawempe Division.

In Uganda, many media houses like BBS Terefayina, NBS, Star TV and Ddembe FM invested heavily in the education sector especially during the total lockdown period; they hired different subject teachers to conduct radio or television home study lessons to children at home. Newspapers like; New vision, Bukedde, Daily Monitor published learning materials for learners from Top class to S.6 class. Although some news papers like; New Vision, Daily Monitor and Bukedde used to publish Pass PLE study materials before the national lock down of schools, this was done for only primary seven (P7) candidates. During the first lock down period, almost all news papers started publishing home study materials from Top class to S.6 class. In fact, the inclusion of learners` home study materials for all classes increased the newspapers` readership and sales during the Covid 19 lockdown period. Despite newspapers being expensive to afford daily, parents could strive to ensure that they buy newspapers containing learners` materials for their children atleast twice a week.

“It is true, in this lock down period, almost all news papers are publishing home study materials and parents buy them so much unlike the period before the national lock down” (KI, News Vision Sale man, said in an interview on 16th April, 2020 at Bwaise II Parish)

Similarly, another one agreed with the above informant when he said,

“The inclusion of home study materials for all classes has somehow boosted the sales of our news paper. Indeed before, lock down, we used to have few sales but now the profit margin of news paper sales is high”(KI, Sub editor, Daily Monitor revealed in an interview at their offices on 1st May,2020)

Indeed, according to the key informants above, newspapers like Bukedde News paper and New Vision which published home study materials seemed to have increased popularity and sales due to the education investment. During the lock down, many parents were buying news papers daily to get home study materials for their children.

Besides newspapers, electronic media; radio and television stations joined the race of investing in education. They invested in education through hosting teachers of different subjects to teach students who were at home watching these study lessons on television stations. The viewership of different television stations like; Star TV, Bukedde TV, NBS TV, BBS TV, TV west and UBC TV may seem to have increased since many learners especially in the candidate classes seemed to have sat down and watch different subject lessons on their television screens for those with televisions at home. Those without televisions at home could still get lessons from different radio stations. According to *BBC Media Action and NITA, (2020)*, radio broadcasts can be an effective way to support home learning, either through structured lessons, short messages or communal reading. 87% of Ugandan households have a working radio compared to 35% with a TV and 10% with internet access. This seemed to have increased popularity of these electronic media platforms among Ugandans. Some powerful schools and companies sponsored these televisions and radio subject lessons thus radio and television stations seemed to have yielded a lot of profits during lock down period.

The teachers who were contracted to conduct subject lessons on these radio and television stations were paid around 50,000# per lesson by the host television station.

“Every lesson I conduct on television station, am paid 50,000#” (KI, a mathematics teacher from Kampala parents’ primary school said in an interview on 1st April, 2020).

This implies that teachers who taught learners through radios and television stations were being paid by media houses. Like in all other service businesses, education investors expect to gain profits after injecting their capital in the education service business.

“It is true sponsorship is a source of media income, therefore, we telecast subject lessons because different NGOs and Private schools came in to sponsor such lesson programmes and as media house we got income from which we paid the subject teachers” (KI, Managing director of a media house in an interview at STV)

Therefore, on the above information by the key informants, it is evident that Radios and Televisions heavily supported education sector through broadcasting home study subject lessons. It is upon this initiative that radios and television media houses may be viewed as new education investors who joined education business to provide education service during the first national lock down of all learning institutions.

Ways education investors have kept themselves in the education business during Covid 19 first lock down period.

From interviews, the study found out that private primary education investors in Bwaise II mainly used online teaching and home delivering study materials to their parents. In fact, When learning institutions were officially closed in the mid-March 2020, all education investors adopted several measures to remain in contact with their learners; some used online platforms like; whats app, others used radios and television stations. Olaitan, et al, (2020), conform to the study findings that, students are at home and numerous tertiary institutions have organized a variety of e-learning stages to assist and make sure the academic schedule runs to closing stages.

Private Primary Teachers` Printing Associations (PPTPA)

These were new primary education investors, who emerged during the first lock down period from 19th March-15th October, 2020. These used to print and home deliver home study materials for all classes at primary level. In addition, they could collect home study materials from their customers (parents) for marking.

“Parents like our home study home materials because we do home delivery as well as marking pupils` work. Basically, we mainly provide education service to children of the schools we were teaching from before lock down. Therefore, parents trust us so much and we serve them diligently” (KI; founder member of PPTPA revealed in an interview on 16th April, 2020 at office in Bwaise II)

Besides, these PPTPA used to get parents who wanted their children to have special home teaching/ coaching and sent them special teachers to teach their children from homes.

“In this lock down period, parents call us to physically go to their homes to teach their children face to face and this has helped us to remain relevant in the education business” (KI director private primary teachers` printing association said in an interview on 16th April at their office in Bwaise II)

Public primary school education investor

According to Uganda Education Statistical Abstract (2011) In Uganda, there are 18500 government aided primary schools and 1,685 primary schools are privately owned. However, in Bwaise II parish, there is only one government owned primary school and 20 private primary schools. This implies that, in Bwaise II parish, the education service is mainly provided by private primary education investors. However, being the government`s obligation to provide education to its people, they invested heavily in the education sector during Covid 19 lockdown of schools in different ways; firstly, the government printed many home study materials and supplied them to learners from nursery to senior six academic levels. Unfortunately, according to study findings, some school age children in Bwaise II, Kawempe Division did not get these government home study materials for all subjects that are examined by the Uganda National Examination Board (UNEB). “Those learners who got a chance to receive these government`s printed home study materials claimed that there was a need for physical presence of teachers to explain to them the notes since they involved new terminologies that seemed unclear to them” according to (NTV news report read by Juliet Nantume, at 7:00pm on 19th August, 2020).

Secondary, the government used public broadcasters such as; UBC TV, Star TV, UBC radio, TV west and Bukedde TV to host subject teachers of different classes to conduct television and radio lessons. The government does all this initiative to ensure that learners in Uganda do not entirely get affected academically. However, it is not known whether the school age children attended these televisions and radio lessons and benefited much from such arrangements adopted by the government to ensure continuity of children learning process. What is clear is that, on many occasions, NTV and NBS news stories showed children and parents urging the government to speed up the phased reopening of schools. The study found that, lessons delivered remotely via televisions and radios are associated with disadvantages which include; lack of follow up by the teacher, distractions and lack of opportunities for interactions with the teacher for clarification or follow up. The online environment presents added challenges for the external or isolated learner particularly through considerations around their engagement, access, community, and support (Jenna Gillett-Swan, 2017).

Private primary school education investors

The private education investors (school owners) devised several means to cope up with Covid 19 situation that led to closure of all educational institutions. It should be noted that, schools were abruptly closed at a time when teachers had not yet been paid their salaries. This implies that many teachers were demanding private school investors or owners their salaries; these private school owners did not pay teachers claiming that schools were closed at a time when majority of the learners had not yet paid their school fees.

“By the time all schools were closed, we had not yet paid teachers their salaries and most of the pupils had not yet paid school fees. So, there is no way we could pay teachers` salaries when pupils went home without paying school fees. You know private primary schools entirely depend on school fees to pay teachers` salaries” (KI, Director, Glory primary school owner revealed in an interview at Kibwa on 17th May 2020).

In this study, private school owners reduced teachers` salary by approximately 60% in order to sustain their payroll without income from student fees. Others suspended teachers` contracts. Unlike their government counterparts, private primary schools teachers in Bwaise II, Kawempe Division did not receive any salaries during lock down period.

Private primary school investors set up parents` what`s App group which is a digital social media platform where they sent study notes directly to parents. Inadvertently, this strengthened the relationship between the school owners and parents. The study findings further show that schools which did not send notes to learners via What`s App or any other online virtual platforms lost learners as parents changed schools in search for continued learning.

Changes made by education investors as influenced by covid19

Before covid19, students used to learn during face to face contact with their teachers in classrooms. Nowadays, students experience virtual learning from virtual classes. In this study, virtual learning refers to the learning approach where students are given notes for revising through virtual platforms without having face to face explanation from the teacher. Virtual learning in this study is subdivided into four categories; television

learning, radio learning, online learning and print learning. These learning approaches are fully explained below;

Television learning; it is becoming a major teaching and learning approach being used in Uganda apparently during covid19 lock down period; different television stations like; BBS TV, Bukedde TV, NBS TV, Star TV, TV West, and UBC TV have setup lesson shows. They host different subject teachers to teach learners at home who are expected to be viewing these lesson programmes. However, according to selectivity theory, media consumption is selective; people consume media content of their interest. This implies that some learners don't watch these lesson programmes because their media interest is in other programmes like entertainment shows.

Figure 4 shows television teaching approach as adopted by education investors



Source: TV West Lesson Program 20th August, (2020)

Figure 4 above shows a teacher teaching students at home on TV west lesson show. This television show was conducted on 20th August, 2020 at around 9:00am- 9:30am. The teacher seems to be teaching anonymous students for he doesn't know how many students are actually viewing his television lesson show.

Online learning approach; unlike radio and television lessons, this is a multimedia learning approach where only students with smart phones, computers and internet connection can access online information from their teachers. Online notes require both teachers and learners to buy data bundles so as to gain access to online information. In Uganda, this approach is mainly used at the university level. Here, lecturers of different course units open up Google class, whats app groups, webinar, zoom and facebook accounts from where they upload notes for students to down load and read individually. It is vital to note that online classes can be accessed by students at any time of their convenience.

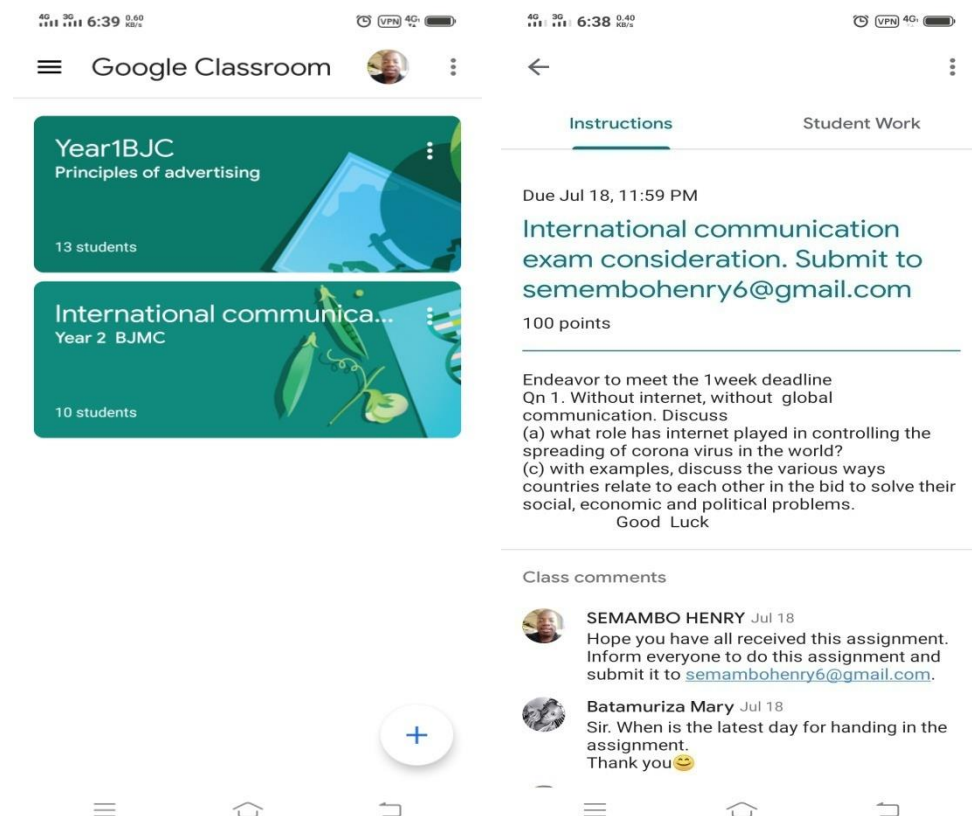
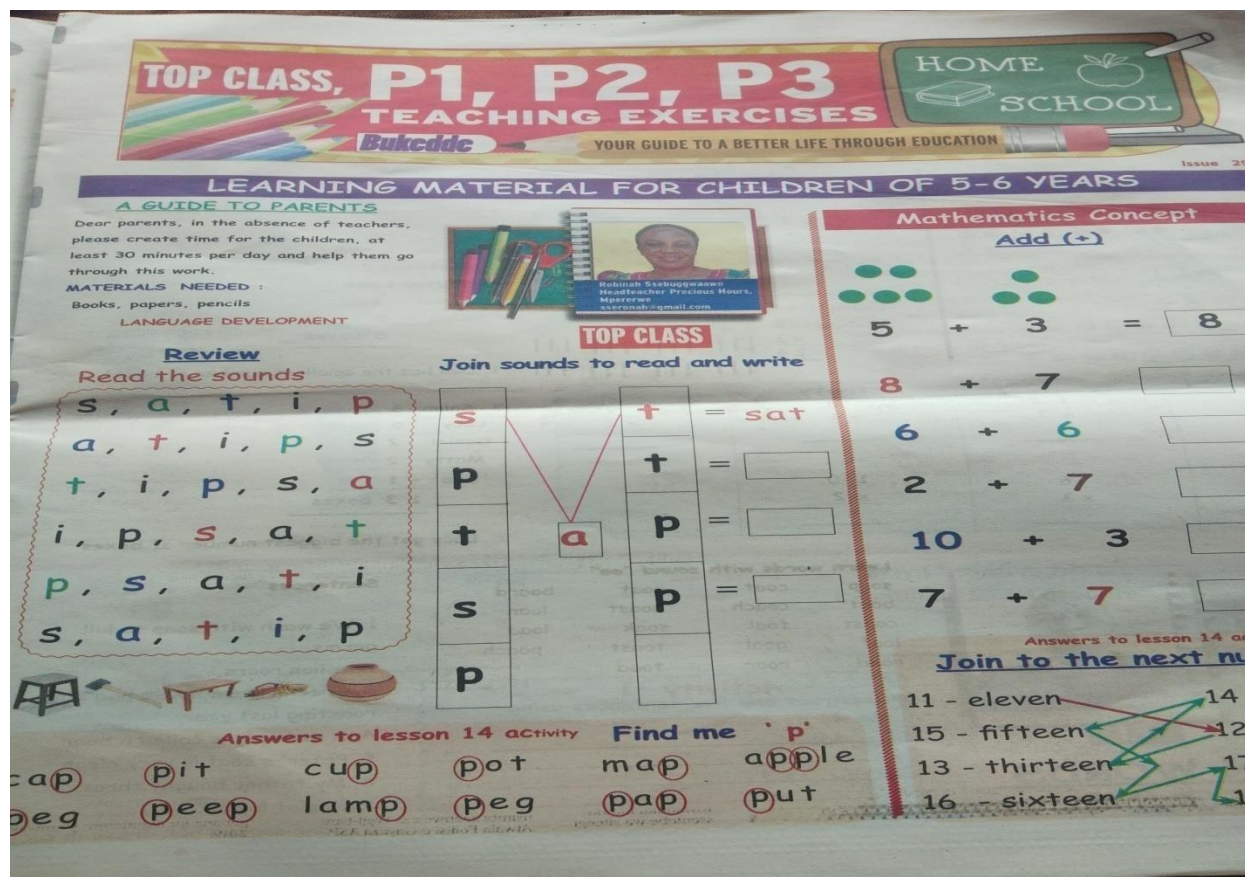
Figure 5 shows online teaching approach adopted by education investors in Uganda**Source: Semambo Google Classroom (2020)**

Figure 5 above shows the Google classroom I opened up to virtually teach my first and second year students of Uganda Martyrs University. From the figure 5 above, it evidently seen that on 18th July 2020, I gave year 2 an assignment which they had to submit through an email; it should be understood that my Google class for year 2 journalism students, is expected to be having 18 students but only 10 students subscribed to the Google class. This is attributed to the fact that some students actually stay in areas without proper internet connections yet joining the online class requires a learner to have access to the internet.

Besides, Print learning is another teaching and learning approach embraced in Uganda during covid19 lock down period. Here, news papers like; Bukedde and Daily Monitor publish learning materials for primary and secondary classes. It involves buying newspapers daily so as to have access to the daily learning materials which are published in form of questions. Before covid19 lock down of schools, print learning approach was being done in Uganda but catering for only primary seven classes. Nowadays, print learning includes all classes at primary and secondary levels. For example, on 19th August, 2020, Bukedde newspaper published learning material for children of 5-6 years as per the figure 6 below.

Figure 6 shows print teaching approach used by education investors in Uganda

Source: Bukedde News Paper 19th August (2020)

Figure 6 shows home learning materials published on 19th August 2020 in Bukedde newspaper. This published learning material caters for Top class, P1, P2 and P3 classes. The learning material is presented in questions format just like the title says, "teaching exercises". Usually, in the face to face classroom learning, learners are first taught by their teacher and later given questions in relation to the lesson taught to them. The teacher assesses the learners to see whether the learners have clearly understood the class work taught to them. However, in the print learning approach, learners are expected to be only answering questions already set and published in the newspapers. Learners do not first get taught before answering questions published in the newspapers. They just answer questions as they are presented in the newspapers or other printed home study materials that are provided by the government through the ministry of education and sports.

Radio learning approach; this learning approach is apparently used in Uganda during covid19 lock down period which started on 19th March 2020. It involves having a qualified teacher going to a radio station and starts teaching anonymous learners content that is examinable according to the subject syllabus or curriculum. Therefore, a learner is expected to sit near a radio and listens to the radio lesson as he/she makes some notes. For example, in Uganda, radio stations like; radio Simba FM, CBS FM, Super FM etc have been broadcasting radio lessons.

However, from my observation, once a learner misses out a word, he/she cannot tell a teacher to repeat for him or her so that he/she gets the word clearly.

According the New Vision newspaper dated Tuesday, September 1, 2020, page 3 shows home schooling; delivery plan for government radios. The government of Uganda through the ministry of education and sports sanctioned money to buy radios for distributing to all households in Uganda to facilitate home schooling during the covid19 lock down of schools. Below is the snap shot of New Vision newspaper showing home schooling; delivery plan for government radios.

Figure shows home schooling delivery plan for government radios



Figure: 7 Source: New vision, 1st Sept. (2020)

Challenges caused by Covid 19 on “education as a business or an investment”

In Uganda, education sector is a worthwhile venture for investment; many people invest huge sums of money in education sector through building first class schools with the aim of yielding much profit. In fact, education sector in Uganda also attracts foreign investors to set up international schools. For example, Agakhan is a foreigner who invests heavily in the Uganda`s education sector through building Agakhan schools.

However, the outbreak of Covid 19 global pandemic has left many private school entrepreneurs in tears. In fact, some school owners had contracted loans from banks to build several classrooms in their schools and apparently they don`t have anywhere to get money for servicing their loans.

“I contracted loan from the bank to set up this school on this land. But now, we are not working because of lock down of schools due to Covid 19. Am getting worried because any time the bank will sell off my school” (KI, Director Glory primary school revealed in an interview on 18th April, 2020).

Therefore, the closure of schools due to covid19 caused many changes in the education sector as a business. Firstly, some school owners have converted their school buildings into other businesses like; restaurants, hotels, rentals etc. Secondly, some teachers in private schools have already engaged themselves in other businesses in informal sector and are not ready to return to teaching thus creating shortage of competent teachers who are willing to teach in private schools which fail to support them in times of crises similar to Covid 19 period.

According NTV news dated 20th May, 2020 read by Fred Walusimbi, some teachers in different parts of the country were reported saying that they had already started doing other jobs like brick laying, house building and food selling. This implies that teachers who had already started other businesses in the informal sector had already gotten used to earning income daily. Therefore, such teachers seem not be willing now to go back to teaching and start earning insufficient monthly salary for they now prefer earning daily to earning monthly income. In fact, schools remained with less number of teachers who are willing to teach learners after phased reopening of schools starting with candidates and finalists in all learning institutions. This explains the reason why some schools like; little stars and Glory primary schools lacked teachers to teach candidates

School environment during Covid19 lock down in Uganda

Figure: 8 shows school environment



The figure 8 above shows the inactive school environment at Bilal primary school, Bwaise. All learning institutions in Uganda were closed on 19th march 2020 by the president Yoweri Kaguta Museveni as one of the health measures adopted to control the rapid spreading of Covid 19 pandemic. In fact, the figure 8 above of Bilal primary school at Bwaise is a representative of school environment in all schools in Uganda. It is evident that education investors (school owners) in Uganda have not been yielding any profits since 19th march, 2020 when all teaching institutions were officially closed by the president Yoweri Kaguta Museveni depending on the advice of the ministry of health in Uganda.

Besides, Covid 19 has affected the reopening of schools that is to say; the enrollment of learners before lockdown of schools deviates with the enrollment of learners at reopening of schools. In fact, learners` attendance has greatly reduced in schools thus reducing the profit margin in private schools. Even in the government schools, capitation is affected due to decline in learners` enrollment attributed to the outbreak of Covid 19 world pandemic. Education investors who reopened schools on 15th October,2020 for teaching

finalists as instructed by the government could not efficiently run their daily academic activities in schools including paying teachers' salaries promptly due to low income attributed to a decline in learners' enrollment as conditioned by Covid 19 pandemic. The phased reopening of schools for candidates in primary and secondary schools and finalists at the University and college levels officially enforced on 15th October 2020 had huge financial implications on schools. The schools reopening phase required education investors to follow the Standard Operating Procedures as clearly stated by the government which were extremely expensive for them to afford. This forced education private investors to contract soft and hard loans so as to meet the SOPs (Standard Operating Procedures) as advised by the ministry of health. Thirdly, due to the financial negative effects of Covid 19 on schools, many education private investors are seeking government grant aid so as to partner with the government while providing education service to Ugandans thus helping them fund their daily school activities including paying teachers' salaries as well as implementing standard operating procedures.

Conclusion of the study

Covid 19 has greatly ruined private schools financially that is to say, private education investors suspended teachers' contracts, and others reduced teachers' salaries. This explains why at the time of phased reopening of schools on 15th October 2020, some private schools in Bwaise II Parish did not have teachers ready to teach candidates. Besides, the school fees collections are low attributed to low pupils' enrollment due to the fact that parents too don't have money to pay school fees promptly since their businesses are currently not performing well.

All private primary education investors like; private primary teachers' printing companies, and private primary school owners adopted several measures which helped them remain relevant in the education as a business during the first lock down period from 19th March 2020- 19th October, 2020. These measures included; sending study home materials to parents via school parents What's App group, funding home study lesson programmes on radios and televisions, home delivering printed home study materials as well as marking them and providing home academic coaching to school age children.

Recommendations

The government should support private schools through giving soft loans to both private school owners and private printing companies to enable them sustain themselves through the pandemic induced financial short comings.

The government should as well give short term tax holiday to private school investors. This will enable private education investors to continue providing education service to Ugandans. Besides, teachers too should setup other income earning businesses and stop over depending on only teaching activity. This multiple sources of income will enable teachers to sustain their lives in case one income earning activity is affected negatively by any conditions similar to the Covid 19 world pandemic.

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