



EDUCATION TRANSFORMATION DISTRESS AMONG INSTITUTIONS OF LEARNING IN KENYA AMID COVID 19 TURBULENCES

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Abstract

Education sector in the global village has been greatly affected and challenged by Covid 19 outbreak, with many institutions forced to close down while others in many countries has failed to resume into operations. In African regional many of the institutions of learning has not managed to transform into the new normal of online learning while other have operated with minimum success following the World health organization directives. In Kenya, many of the public and private institutions of learning are under transformation distress gradually trying to find out appropriate measures to service their customers, impart knowledge amid the education turbulence while still managing Covid 19 challenges. Many of the institutions have closed completely and other have changed their business and may not be back into the business of offering education in future. Some institution has managed to have a turnaround strategy into new normal transformation. Others institutions are looking forward into adopting fully frugged online learning that has proved partially workable but costly. In this regard, this study is motivated in analysis and providing future solution to the emerging transformation distress within the institutions of learning that have left, many of them lost business while others are looking for a solution for uncertainty witnessed during the Covid 19. The target population of this study considered both public and private institutions of learning. The sample size included public and private universities in Kiambu and Nairobi Counties in Kenya. The study adopted a descriptive research design and used both primary and secondary data, which involved a questionnaire and interview guild for interviewing the key informants. The study found that, Operational distress, Insolvency distress, Psychological distress and Transition distress had a positive significant relationship with education transformation in institutions of learning in



Kiambu and Nairobi City Counties. The study concluded that distress, Insolvency distress, Psychological distress and Transition distress had a positive significant relationship with education transformation in institutions of learning. Therefore the institution of learning should consider the unforeseen circumstances that would bring distress and discontinuation in the process of learning.

Keywords: Education Transformation Distress, Institutions of Learning, Covid 19 Turbulences Financial Distress, Insolvency Distress, Operational distress, Psychological distress, Reorganization distress, Transition distress

INTRODUCTION

Background of the study

In 2019 and beyond and before COVID-19 crisis, globally there was at that high growth and development in the instructions learning. High level of innovation all over the world witnessed through collaborations and Networks. The highly contagious coronavirus, technically known as COVID-19 was witness, has spreading all over the world and currently has been listed as a pandemic by the World Health Organization in 2020. Most people infected from COVID-19 experience mild to moderate respiratory illness. It started in China in November 2019 and has been on the rise in all major parts of the world. On 27th July, 2020, more than 16.52M cases of COVID19 were reported in about 187 countries globally. During mid-2020, WHO declared COVID-19 as a pandemic ordered for closure of all gathering in all public places, this has led to termination of Universities, schools and colleges in the whole world. In mid-2020, COVID-19 has brought about schools and colleges being closed the whole way across the world, making around 1.2 billion students out of the classrooms. This prompts a particular ascent of distance learning, by which educating is attempted from a distance and on computerized stages. Very much arranged internet gaining is entirely unexpected from moving on the web in light of an emergency, as the speed with which this shift is done could be stunning to employees, teachers and students. (Hodges 2020)

According to UNESCO, More than 1.5 billion students and youth across the planet are or have been affected by school and university closures due to the COVID-19 pandemic. Through UNESCO, the Global Education Coalition launched a platform for collaboration and exchange to protect the right to education during this unprecedented disruption and beyond. It brings together more than 175 members from the UN family, civil society, academia and the private sector to ensure that learning Never Stops. (Global Education Coalition 2020)

In African region many children received no education after schools closed across the continent in March 2020. Human Rights Watch research conducted in 2021 shows that school closures caused by the pandemic exacerbated previously existing inequalities, and that children who were already most at risk of being excluded from a quality education have been most affected (Human Rights Watch 2020). According to Chidambaram, 2020, the position of remote learning is still bleak in Africa as compared to other countries as less than 25 per cent of low - income countries currently provide any type of remote learning, and of these providing learning, majority are using TV and radio. In contrast, in the developed world close to 90 per cent are providing remote learning opportunities with almost all offering services being offered online with the latest software programmes.

Kenya like most COVID-19 affected countries in world, temporarily closed schools and learning institutions to mitigate the spread of the outbreak. School closures impeded learning and compounded inequities, disproportionately affecting disadvantaged children. (Zhao J, et al 2020). In the wake of Covid - 19 pandemic, the Ministry of Education in Kenya launched a number of steps designed to promote continuity in learning, which included education programming that is broadcasted via television and radio as well as on YouTube (Masaviru, 2020). School closures during the 2014–16 Ebola epidemic increased dropouts, child labour, violence against children, teen pregnancies, and persisting socioeconomic and gender disparities. This had long-term impacts on the girls' education, economic, and health outcomes (UNDP 2016), Access to distance learning through digital technologies is highly unequal, and subsidized meal programmes, vaccination clinics, and school nurses are essential to child health care, especially for marginalized communities. Schools provide safeguarding and supervision, and closures increase the economic burden of families using day care or their reliance on vulnerable older relatives. Working parents might leave children unsupervised or forgo employment to stay at home with them. There are reasons to be concerned because prolonged school closure and home confinement during a disease outbreak might have negative effects on children's physical and mental health (Smith et al. 2020).

Problem statement

On 31st December 2019, the World Health Organization (WHO) was informed of a cluster of cases of pneumonia of unknown cause detected in Wuhan City, Hubei Province, Peoples' Republic of China. As of 2nd April 2020, the Coronavirus Worldometer showed that the number of infected cases globally was 935,957 with recorded 47,245 deaths, and 194,298 recovered patients. (Abiad, A., et al. 2020) In the world today, Covid-19 pandemic still continue to cause huge distress in the institution of learning, schools physical learning had closed for

equally two year and others are gradually opening in the majority of countries through support by health and safety protocols and vaccination programmes.

The costs stand to be great in terms of learning process, losses due operations cost, health and well-being as well as drop-out. Prioritizing education as a public good is crucial to avoid a generational catastrophe and drive a sustainable recovery. To be more resilient, equitable and inclusive, education systems must transform, leveraging technology to benefit all learners and building on the innovations and partnerships catalyzed throughout this crisis.

In Kenya the first case of Covid 19 was confirmed on the 12th March 2020, since the beginning of the outbreak in China in December 2019. Gradually, the numbers of those infected by coronavirus rose and through the ministry of health, the ministry of education was advised to Suspend all inter – school events, but keep schools open. In July 7th the ministry of education announced on that, the 2020 school calendar year will be considered lost due to COVID - 19 restrictions and new guidelines was to be issued. On March 15th 2020, the Kenyan government closed all learning institutions countrywide to contain the spread of the virus. The decision to close the institution of learning led to the disruptions of education and as a result of the decision, a total of 91,591 learning institutions both public and private were closed, disrupting the school calendar and affecting the learners (Mbogo, 2020).

The emergency and outbreak of Covid 19 in the world greatly impacted negatively by corona virus crisis, Kenya included impoverished and grounded the education sector. The teaching and learning activities in all learning institutions have severely been disrupted since 2020. Teaching and learning activities in all learning institutions were closed indefinitely leaving all stakeholders without an answer when the normal learning would be back to normal. Overtime institution of learning remained closed creating a lot of distress to the government generally ministry of education, institutions of learning, facilitators and students with prolonged discos and uncertainties and with the condition to leave with Covid 19 new normal.

To mobilize and support learning continuity, UNESCO has established the Global Education Coalition which today counts 175 members working around three central themes: Gender, connectivity and teachers. UNESCO is supporting countries in their efforts to mitigate the impact of school closures, address learning losses, support teachers and adapt education systems, particularly for vulnerable and disadvantaged communities. In the spirit of Public-Private Partnerships (PPPs) entrenched in the Kenya Public Private Partnership act, the government involved the private players to help in this time of the pandemic.

This is even more necessary as public schools must decongest to handle the pandemic.

During Covid 2019, many of the institution were distressed and were unable to cope up with the containment measure and new guidelines by government on eLearning. Majority of the institution has never ever before used digital learning to offer education and they have no such capability for the same. Many institutions got confused and they had to remain closed with no other alternatives. As Covid 19 containment, measure prolonged with major restriction and new guidelines to digital education institutions of learning were unable to transit and transform to eLearning. This brought a lot of distress among Institutions in Kenya amid Covid 19 and many could not cope with the difficult and costly process. Therefore, this study is motivated to establish Operational distress, Psychological distress, reorganization distress and Transition distress affecting Education Transformation among Institutions of Learning in Kenya amid Covid 19 Turbulences.

Specific objectives

To establish Operational distress, Psychological distress, reorganization distress and Transition distress affecting Education Transformation among Institutions of Learning in Kenya amid Covid 19 Turbulences

Importance of the study

The study is important to policy makers in the education sector by shedding light on how various distress emanating from Covid 19 pandemic affected the education transformation. This may form basis for policy formulations in the education sector.

The institution of learning in Kenya may benefit from the findings of the study since it reveals the implication of the distress caused by Covid 19 on teaching and learning in the institutions which may form the grounds for adjustments in the institutions.

The study contributes further knowledge on education transformation. The research may benefit future scholars and researchers in the education sector by being a reference source and guide in establishing research gaps for further studies in the area.

Scope of the study

The study is focused on operational distress, psychological distress, reorganization distress and transition distress as the independent variables and their effect on education transformation as the dependent variable among Institutions of Learning in Kenya amid Covid

19 Turbulences. The study data was collected from public and private universities in Kiambu and Nairobi counties.

LITERATURE REVIEW

According to Mezirow's theory of transformative learning, one's ways of making meaning, which are usually built on a set of unquestioned assumptions, through transformative learning become clarified, assessed, and new more open and integrative sets of assumptions are sought, integrated, and acted upon. For Mezirow (2000: 7–8) transformative learning is: the process by which we transform our taken-for-granted frames of reference (meaning perspectives, habits of mind, mind-sets) to make them more inclusive, discriminating, open, emotionally capable of change, and reflective so that they may generate beliefs and opinions that will prove more true or justified to guide action. Mezirow relies on the theory of communicative action of Habermas (1987) which involves particular kinds of conversations (discourses) that are free, open, and participatory. These discourses rely solely on the reasonableness of the arguments being made; the only force in play is that of the most reasonable argument (Fleming, 2002). Habermas and his ideas have served Mezirow's work well but if the connection between critical theory and transformation theory is to be maintained then the next generation of critical theorists, i.e. Honneth, have interesting insights that will enhance our understanding of adult learning and at the same time address some of the critiques of transformation theory.

RESEARCH METHODOLOGY

This study adopted a descriptive research design. Kothari (2004) defines a research design as the conceptual structure in which the study is carried out, it describes the plan for data collection, measurement, and analysis.

The study targeted 501 staff including 124 deans of schools, 325 heads of departments and 52 student leaders in the 24 universities in Nairobi and Kiambu County. Stratified random sampling and a sample of 30% was used in the study. According to Mugenda and Mugenda (2003), a sample of 30% is good enough to represent a target population therefore the study's sample size became 150. The study adopted both primary and secondary data. Primary data was collected using structured questionnaire to provide quantitative and quantitative analysis.

Descriptive and inferential statistics were adopted in the analyze the data. Data was coded and then cleaned to ensure consistency. Data was collected from 121 respondents in the study, and the response rate was 80.7 percent.

ANALYSIS AND FINDINGS

Descriptive statistics

Operational distress

Table 1: Descriptive findings on operational distress

Statements	N	Mean	Std. Deviation
The financial sources have been affected since the start of Covid 19	121	4.06	0.72
The institution operating cash flow is insufficient to pay current obligations.	121	3.99	0.72
Cash payments are delayed to creditors	121	4.11	0.70
Cash distributions are eliminated because the board of directors considers the surplus account to be low	121	3.93	1.04
The institution had financial restructuring.	121	3.69	0.90
Our institution had an asset restructuring.	121	3.90	0.91
Our institution is caught up on a state of financial distress.	121	3.31	0.87

Respondents indicated that to a large extent; cash payments are delayed to creditors, the financial sources have been affected since the start of Covid 19, the institution operating cash flow is insufficient to pay current obligations, cash distributions are eliminated because the board of directors considers the surplus account to be low, the institution had an asset restructuring and the institution had financial restructuring as shown by the mean of 4.11, 4.06, 3.99, 3.93, 3.9 and 3.69 respectively. In addition, the respondents indicated that to a moderate extent the institution is caught up on a state of financial distress as shown by a mean of 3.31.

Insolvency Distress

Table 2: Descriptive statistics on insolvency distress

Statements	N	Mean	Std. Deviation
Our institution is in distress of being illiquid.	121	3.12	0.96
The majority of the institutions I know are in distress of being illiquid.	121	3.06	0.92
The institution is in an inability to pay one's debts.	121	3.19	1.04
The institution is not having cash flow.	121	3.26	1.12
The institution is in an inability to increase debts.	121	3.17	1.12
Operating cash flow is insufficient to meet current obligations	121	2.99	1.00
Our institution reduced capital and Research & Development spending.	121	3.55	0.97
Our institution is in a state of reevaluating its core operations to retain	121	3.23	1.01
Our institution is in the state of filing for bankruptcy.	121	2.83	1.01

The respondents indicated that to a large extent, their institution reduced capital and Research & Development spending as shown by a mean of 3.55. In addition, to a moderate extent; the institutions are not having cash flow, the institution is in a state of reevaluating its core operations to retain, the institutions are in an inability to pay their debts, the institution is in an inability to increase debts, their institution is in distress of being illiquid, majority of the institutions they know are in distress of being illiquid and operating cash flow is insufficient to meet current obligations as demonstrated by a mean of 3.26, 3.23, 3.19, 3.17, 3.12, 3.06 and 2.99 respectively. Moreover, to a moderate extent, their institution is in the state of filing for bankruptcy as represented by a mean of 2.83.

Reorganization Distress

Table 3: Descriptive statistics on reorganization distress

Statements	N	Mean	Std. Deviation
Our institution continues to run the business as a going concern	121	4.10	0.97
Our institution continues to provide time to turn the business around.	121	4.05	0.97
Our institution continues to have an organizational restructuring	121	3.78	1.11
Our institution continues to be in a state of inevitable liquidation	121	3.54	1.21

The respondents indicated that to a large extent; their institution continues to run the business as a going concern, continues to provide time to turn the business around, continues to have an organizational restructuring, and also continues to be in a state of inevitable liquidation as shown by a mean of 4.10, 4.05, 3.78 and 3.54 respectively.

Psychological Distress

Table 4: Descriptive statistics on Psychological distress

Statements	N	Mean	Std. Deviation
Since Covid 19 our institution adopted hostility measure	121	3.93	0.86
institution Since Covid 19 our adopted containment measure	121	4.17	0.81
Since Covid 19 some of the marital statuses of my colleagues have been affected	121	3.52	1.13
Since Covid 19 our remuneration was adjusted	121	3.84	0.83
Since Covid 19 our institution downsized the number of operations	121	3.44	1.15
Since Covid 19 the well-being of some colleagues has been affected	121	3.43	1.17
Many employees in the institution of learning could not cope with the resources due to Covid 19 measures	121	2.98	0.97
Since Covid 19 the general Psychological Well-Being of employees has been affected	121	3.76	1.02

The respondents indicated that to a large extent; their institution adopted containment measures since Covid 19 their institution adopted hostility measures since Covid 19 the remuneration was adjusted since Covid 19 the general Psychological Well-Being of employees have been affected and some of the marital statuses of their colleagues have been affected as represented by a mean of 4.17, 3.93, 3.84, 3.76 and 3.52 respectively. Furthermore, the respondents indicated that to a moderate extent; since Covid 19 their institution downsized the number of operations, the well-being of some colleagues has been affected and many employees in the institution of learning could not cope with the Resources due to Covid 19 measures as demonstrated by a mean of 3.44, 3.43 and 2.98 respectively.

Transition Distress

Table 5: Descriptive statistics on transition distress

Statements	N	Mean	Std. Deviation
Since Covid 2019 our institution was involved in operation transition	121	4.20	3.74
Since Covid 2019 our institution lacked the resource to acquire the required resources translating to eLearning	121	4.02	0.81
Since Covid 2019 our institution had difficulty transiting from the physical learning process to digital learning	121	4.14	0.91
Since Covid 2019 our institution was unable to resume normal operations	121	3.68	0.97
Since Covid 2019 our lecturers had difficulty transiting from the physical learning process to digital learning	121	3.61	1.07
Since Covid 2019 our customers had difficulty translating to eLearning	121	3.82	1.08
Since the lifting containment measures our institution of learning has resumed back physical learning	121	4.12	0.82

The respondents indicated that to a large extent; since Covid 2019 their institution was involved in operation transition since Covid 2019 their institution had a difficult transiting from the physical learning process to digital learning, since the lifting containment measures their institution of learning has resumed back physical learning since Covid 2019 their institution lacked the resource to acquire the required resources translating to eLearning, since Covid 2019, their customers had difficulty translating to eLearning, since Covid 2019, their institution was unable to resume normal operations and their lecturers had difficulty transiting from the physical learning process to digital learning as represented by a mean of 4.20, 4.14, 4.12, 4.02, 3.82, 3.68 and 3.61 respectively.

Education Transformation

Table 6: Descriptive statistics on education transformation

Statements	N	Mean	Std. Deviation
Due to Covid-19, the institution altered its teaching and learning methods.	121	3.97	0.88
Following Covid 19, our institution made an attempt to begin offering online classes.	121	3.91	1.04
The institution held virtual graduation ceremonies.	121	3.85	0.93
Enrolment rates decreased in the wake of Covid 19	121	3.23	1.03
Academic staff employment has been reduced as a result of Covid 19.	121	3.79	0.98
Because of Covid 19, the number of non-teaching employees has decreased.	121	3.95	0.98
The institution will continue to provide learning opportunities via digital communication.	121	4.15	0.89

The respondents indicated that to a large extent; due to Covid-19, the institution altered its teaching and learning methods, because of Covid 19, the number of non-teaching employees has decreased, following Covid 19, their institution attempted to begin offering online classes, the institution held virtual graduation ceremonies and that academic staff employment has been reduced as a result of Covid 19. This was demonstrated by a mean of 3.97, 3.95, 3.91, 3.85, and 3.79 respectively. In addition, the respondents indicated that to a moderate extent, the institution will continue to provide learning opportunities via digital communication, and the enrolment rates decreased in the wake of Covid 19 as shown by a mean of 3.35 and 3.23 respectively.

Regression Analysis

A linear regression test was used to determine the operational distress, psychological distress, reorganization distress and transition distress affecting education transformation among Institutions of Learning in Kenya amid Covid 19 Turbulences.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.583 ^a	.340	.312	.39362

a. Predictors: (Constant), operational distress, insolvency distress, reorganization distress, psychological distress, transition distress

Table 7 indicates that the adjusted R^2 , also called the coefficient of determinations was .312 and which implied that 31.2% of the variations on education transformation due to operational distress, psychological distress, reorganization distress and transition distress.

Table 8: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.189	5	1.838	11.862	.000 ^b
	Residual	17.818	115	.155		
	Total	27.007	120			

a. Dependent Variable: Education transformation

b. Predictors: (Constant), operational distress, insolvency distress, reorganization distress, psychological distress, transition distress

The significance level (0.000) is less than 0.05 showing a statistical significance of the model on how independent variables studied influenced the dependent variable. The results also indicate that F calculated value is greater than the value of F tabulated ($11.862 > 2.293$) at 5% significance level confirming the significance of the model.

Table 9: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.582	.421		3.760	.000
	Operational distress	0.393	0.105	0.376	3.053	.006
	Insolvency distress	0.174	0.057	0.109	3.871	.004
	Reorganization distress	0.24	0.062	0.214	3.338	.000
	Psychological distress	0.217	0.065	0.151	2.766	.016
	Transition distress	0.177	0.064	0.123	3.758	.007

a. Dependent Variable: Education Transformation

It was established that a unit increase in operational distress, insolvency distress, reorganization distress, psychological distress and transition distress would lead to an increase in education transformation in institutions of learning in Kenya by a factor of 0.393, 0.174, 0.24, 0.217 and 0.177 respectively. Operational distress, insolvency distress, reorganization distress, psychological distress and transition distress has a positive significant relationship with education transformation in institutions of learning (< 0.05).

SUMMARY OF THE FINDINGS

Operational distress had a positive significant relationship with education transformation in institutions of learning in Kenya. Cash payments in the institutions are delayed to creditors and the financial sources have been affected since the start of Covid 19 reducing the operating

cash flow to pay current obligations. The institutions thus eliminated cash distributions and had an asset and financial restructuring.

Insolvency distress has a positive significant relationship with education transformation in institutions of learning. The institutions reduced capital and Research & Development spending and had to reevaluate their core operations to retain. The institutions are in an inability to pay their debts and in distress of being illiquid.

Reorganization distress has a positive significant relationship with education transformation in institutions of learning. The learning institution continue to run the business as a going concern, provide time to turn the business around, continues to have an organizational restructuring and also continues to be in a state of inevitable liquidation.

Psychological distress has a positive significant relationship with education transformation in institutions of learning. The institution adopted containment measures since Covid 19 including remuneration adjustments and downsized the number of operations. The general psychological well-being of employees was affected as wells as marital statuses of some of the staff.

Transition distress has a positive significant relationship with education transformation in institutions of learning. Since Covid 2019 the institutions were involved in operation transition with difficulty transiting from the physical learning process to digital learning for both the leaners and the lecturers. Since the lifting containment measures their institution of learning has resumed back physical learning.

CONCLUSION

The study found Operational distress, Insolvency distress, Psychological distress and Transition distress had a positive significant relationship with education transformation in institutions of learning. Therefore the institution of learning should consider the unforeseen circumstances that would bring distress and discontinuation in the process of learning. The institution of learning needs to predetermine and identify appropriate and prompt matures to mitigate transfusions distress during such turbulence like Covid-19 turbulences that would discourage seamless process of learning.

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RESEARCH QUESTIONNAIRE

Distress in Institution of learning

Please indicate the extent to which the Operational distress Psychological distress, reorganization distress and Transition distress affect Education Transformation among Institutions of Learning in Kenya amid Co-vid 19 Turbulences. Use a scale of 5-1, where (5- very large extent, 4-large extent, 3-moderate extent, 2-small extent and 1-Not at all,).

All responses will remain discrete. However the findings will be shared through the published report.

	5	4	3	2	1
FINANCIAL DISTRESS					
The financial sources has been affected since the start of Covid 19					
The Institutions operating cash flow are insufficient to pay current obligations.					
Cash payments are delayed to creditors					
Cash distributions are eliminated because the board of directors considers the surplus account to be low					
The institution had financial restructuring.					
Our institution had an asset restructuring.					
Our institution is caught up on state of financial distress.					

INSOLVENCY DISTRESS					
Our institution is distress of being illiquid.					
Majority of the institution I know are distress of being illiquid.					
The institution are inability to pay one's debts.					
The institution are not having cash flow.					
The institution are in an inability to increase one's debts.					
Operating cash flow is insufficient to meet current obligations					
Our institution reduce capital and Research & Development spending.					
Our institution is in a state of reevaluate their core operations to retain					
Our institution is in the state of filing for bankruptcy.					
REORGANIZATION DISTRESS					
Our institution continues to run the business as a going concern					
Our institution continues to provide time to turn the business around.					
Our institution continues to has an organization restructuring					
Our institution continues to has been in a state of inevitable liquidation					
PSYCHOLOGICAL DISTRESS					
Since Covid 19 Our institution adopted hostility measure					
institution Since Covid 19 Our adopted Containment measure					
Since Covid 19 Our institution adopted some of marital status of my colleagues have been affected					
Since Covid 19 Our institution adopted our remuneration was adjusted					
Since Covid 19 Our institution adopted down sized the number of operations					
Since Covid 19 Our institution adopted the wellbeing of some colleagues has been affected					
Many of employees in the institution of learning could not Cope with the Resources due to covid 19 measures					
Since Covid 19 Our institution the general Psychological Well-Being of employees have been affected					
TRANSITION DISTRESS					
Since Covid 2019 our institution was involve Operation transition					
Since Covid 2019 our institution had a difficult in transiting for physical learning process to digital learning					
Since Covid 2019 our institution our institution lacked resource to acquired require resources translating to eLearning					
Since Covid 2019 our institution has a difficult in transiting from physical learning process to digital learning					
Since Covid 2019 our institution has a difficult in transiting our institution was unable to resume to normal operations					
Since Covid 2019 our institution our employees lecturers had difficult in transiting from physical learning process to digital learning					
Since Covid 2019 our institution our customers has a difficult in translating to eLearning					
Since the lifting containment measures our institution of learning our institution has resumed back physical learning					

Thank you for your time and information provided