

## **Private School Teachers Coping Strategy in the Light of Alternative Sources of Occupation for Income Generation during Covid-19 Pandemic Lockdown in Bida-Nigeria**

Shuaib Ndagi Sayedi

Department of Business Administration, IBB University, Lapai, Niger State

Correspondence Email: [ssndagi@gmail.com](mailto:ssndagi@gmail.com)

### **Abstract**

*The aim of this study is to examine the correlation relationship between gender, marital status and alternative sources of occupation for income generation among private secondary schools' teachers During COVID-19 Pandemic Lockdown in Nigeria. This study focused on private secondary school teachers who were not receiving salary during COVID-19 pandemic lockdown. Survey research method was adopted and the population of study is 100 teachers from sampled five (5) schools out of seven (7) private secondary schools operating in Bida-town. The study used descriptive statistics and Pearson correlation, and finding shows that gender has significant relationship with alternative sources of occupation for income during COVID-19 pandemic lockdown. But, marital status has insignificant relationships with alternative sources of occupation for income during COVID-19 pandemic lockdown. The study recommends that female gender of private schools' teachers should look for alternative sources of occupation that will generate them income apart from teaching profession to guide against idle situation of sitting at home like during COVID-19 pandemic lockdown. This is because the number of female gender looking for alternative sources of income were fewer than male counterpart.*

**Keywords:** Alternative Occupation, COVID-19, Gender, Income generation.

**JEL Classification:** H24, J16

---

### **1. Introduction**

Alternative sources of occupation for income generation known as income diversification is receiving global attention by individual persons, employees, teachers, farmers, households and entrepreneurs for improved livelihood mostly in the developing nations like Pakistan, Thailand, Mexico, Turkey, Cuba, Ghana and Nigeria. Income diversification is a situation where an individual is doing two or more occupations for improved standard of living that may not be related to the main occupation. Income diversification is alternative sources of income in addition to main or primary source of income. The primary source of income is the major source of income while secondary source are alternative sources of income to an individual. There are different types of income diversification activities namely, occupational income diversification and opportunity income diversification. (Javed, Nadeem, Rafique & Kamran, 2015; Sayedi & Ringim, 2015; Onyim, Udoh, & Aniefiok, 2021). Therefore, income diversification consists of occupational income and opportunity income diversification. Occupational income diversification is a situation whereby an

individual has basic occupation and adopts a strategy in diversifying to related occupation (e.g mix-farming, a motor mechanic trading on spare parts and lecturers engaging in visiting lecturing activity). Opportunity income diversification on the other hand is where an individual has major occupation and diversify to other activity that may not be related to primary occupation (a teacher engaging in farming or production/trading business). The reasons individuals or teachers are involved in alternative occupation for income generation are survival strategy; planning for what do after retirement; reducing risk of diminishing return; technological advancement and changes and risk of losing job through labor unrest and premature retirement (Ahmed, 2012). The root of occupational diversification is traceable to the beginning of agricultural farming as a source of income. After the harvest, many farmers relaxed at home doing nothing to generate income. Although, few were involved in other occupations like fishing, hunting, crafting, artist work and trading as alternative sources of income. As the responsibilities of the farmers that use to relax during the dry seasons continue to pill up, they also thought of other sources of income (Sayedi & Ringim, 2015).

Now, Corona Virus pandemic lockdown popularly known as COVID-19 pandemic lockdown forced many individuals including teachers to stay at home doing nothing to earn a living just like many farmers sat down at home doing nothing after the harvest period before now. The lockdown made many teachers to think about what to do during that scenario such as teaching of extra-moral lessons, farming, tailoring, transportation services, and petty businesses among others. This was because many private schools failed to pay salaries and allowances of the teachers which is their main source of income. This action by many private schools made the teachers to look for alternative occupation for income generation in order to survive. This study aimed to find whether there was gender difference among teachers in seeking for alternative occupation for income generation during COVID-19 pandemic lockdown in Bida town, Nigeria apart from the main teaching profession. Idowu, Aihonsu, Olubanjo and Shittu (2011) found that age, gender, education, experience in other non-farm activities, household dependency ratio and so on determine income diversification in Southwest of Nigeria. Again, Olugbire, Falusi, Adeoti & Oyekale (2012) showed that education, gender, land size and household size are key determinants non-farm income diversification among rural households in Nigeria. Amanze, Ezeh and Okoronkwo (2015) discovered that age, household size, marital status, access to credit, dependency ratio and distance to nearest city are significant factors determining income diversification while education, sex and landholding are insignificant in determining income diversification in Nnewi North Local Government Area of Anambra State. Ghimire, Huang and Rudra (2014) identified age, gender and education and family size significantly determine nonfarm work decisions in in Central Nepal. However, these studies were conducted on farm and non-farm occupational diversification. The gaps identified in the previous studies are the place of study, period of study and study variables. This is because the ongoing study is conducted among private secondary schools' teachers seeking for alternative occupation for income generation during COVID-19 pandemic lockdown in Bida – Niger state. Furthermore, the research attempts to see whether the gender (male or female) and marital status (single or married) of the private secondary schools' teachers have correlation relationship with alternative income occupation during COVID-19 pandemic lockdown in Bida –Niger state. This study will be significant or beneficial to teachers and private secondary schools' owners as well as advancing the frontier of knowledge. The basic objective of this study is to examine the correlation relationship

between gender, marital status and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state of Nigeria. The precise objectives to be achieved is to investigate the correlation relationship between gender and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state; and to determine the correlation relationship between marital status and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state.

## **2. Literature Review**

Income diversification is a situation whereby an individual or teacher has two or more sources of income in order to improve his/her standard of living. Again, it is doing more than one job that is not related to primary occupation to improve standard of living. Adebayo, Akogwu and Yisa (2012) define income diversification as a process whereby individuals or teachers adding new activities to existing one that generate income for improve livelihood. Ellis, 2000 in Aloba (2012) sees income diversification as expansion of the range of activities outside the main activity through pressures and opportunities. Sekumade and Osundare (2012) opine that livelihood diversification is attempts by individuals and households to find new ways to raise income. Ahmed (2012) sees income diversification as capacity to operate a heterogeneous set of activities for the improvement of individuals' wellbeing. Javed *et al.* (2015) opine that income diversification is when individuals joining multiple jobs to improve income and enhance consumption. In this study, the operational definition of income diversification is where an individual or a teacher is doing two or more occupations for improved standard of living that may not be related to the main occupation.

Gender and marital status have relationship with alternative sources of income known as occupational diversification. Olugbire *et al.* (2012) examined determinants of non-farm income diversification among 13033 rural households in Nigeria. Data were obtained from Nigeria Living Standards Surveys (NLSS) of households between September 2003 and August 2004 in the 36 states of the Federation including Federal Capital Territory. One hundred and twenty (120) enumeration areas were studied in each of the states while sixty (60) were covered in Abuja. The regression results show that education, gender, land size and household size are key determinants of participation in non-farm wage-employment activities, while value of assets, access to credit, social capital, household size and land size are the key determinants of non-farm self-employment activities. Ghimire, Huang and Rudra (2014) studied factors affecting nonfarm income diversification among rural farming households in Central Nepal. The result reveals that household characteristics such as age, gender and education of the household head, and family size play a significant role in nonfarm work decisions. The households with larger farm size are less likely to participate in nonfarm work than their counterpart. Additionally, for those remains in the rural households, distance to road and market hinders the opportunities for non-farm work. Finally, regional differences also exist in participating in non-farm activities among farm households. This study suggests that government policy should pay more attention on education, gender and infrastructures such as road and markets, to reduce the entry barriers and facilitate easier access to nonfarm activities. Javed *et al.* (2015) investigated determinants of Income diversification on samples of 76546 rural households of Pakistan. The data for the study was obtained from Social and Living Standards Measurement (PSLM) of Pakistan from

2010-2011. The regression results show that age, household size and education are positive determinants while gender, income and marital status are negative determinants of income diversification. The study encourages ways of income diversification among rural household to reduce poverty. However, these studies were conducted on farm and non-farm occupation diversification. The study is on teachers seeking for alternative occupation for income generation in Nigeria.

This study underpinned Keynesians' absolute income theory that has association with income diversification theory. The Keynes' absolute income theory was developed in 1936 in a seminal work titled "General Theory of Employment, Interest and Money" (Keynes, 1936). The theory postulates that as an individual's income increases at any given time, its consumptions and savings increases. Therefore, there is need for an individual or a teacher to diversify its income to guide against the risk in decline income (Nwankwo, Ewuim & Asoya, 2013).

**3. Methodology**

This study used survey research design and data is quantitative in nature through questionnaire administration. The survey research involves gathering of data from selected sample drawn from the entire population to meet the research objectives. The population of study is seven (7) private secondary schools operating in Bida-town in which five (5) private secondary schools were sampled representing 71% of the population. As a Gay's Rules of Thumb, 10% sample for larger population and 20% sample for smaller population are adequate representation for a study (Yount, 2006). Thus, the sample size is more than 20% which is better. This is because the larger the sample size, the better the research outcome. Simple random technique was used to select five (5) out of seven (7) private secondary schools in Bida-town. The five (5) private secondary schools selected are Iman Secondary School-Bida, Sauki Secondary School-Bida, Jofegan Secondary School-Bida, Baptise Secondary School Bida and Jibril Memorial Secondary Schoo-Bida with 23, 25, 17, 18 and 17 teachers respectively. Therefore, the total number of teachers as at December, 2020 in the five secondary schools were 100. Questionnaire served as the instrument used for gathering the data. The questionnaire instrument is considered to be valid and reliable instrument for data collection (Cavana, Dalahaye & Sekaran, 2001). The questionnaire was subjected to content validity test through an expert in the field of social sciences research. Section A is demographic characteristics of the respondents and Section B is questions relating to the study variables such as alternative sources income. In this study, copies of 100 questionnaires are self-administered to the respondents (teachers) in the five secondary schools as at December, 2020 in which all questionnaires returned and completed. Data collected concerning the bio-data and study variable were inputted and processed using Statistical Package for Social Sciences (SPSS) version 23. The output which is Pearson correlation coefficient statistic is analysed and hypotheses tested. The researcher, rejects the null hypotheses if the results of this study are significant at 1% (0.000 – 0.005), 5% (0.006 – 0.010) and 10% (0.011 – 0.099) level of significance, otherwise the researcher accepts the null hypotheses because no sufficient reasons for rejection.

The research is a directionship study. Thus, the Pearson correlation coefficient statistic formula for the study variables is:

$$r = r_{xy} = \frac{n \sum x_i y_i - \sum x_i \sum y_i}{\sqrt{n \sum x_i^2 - (\sum x_i)^2} \sqrt{n \sum y_i^2 - (\sum y_i)^2}} \dots\dots\dots 1$$

Where correlation (r) = x,y or 1,2.

The partial correlation formula for the three (3) study variables are given below:

$$r_{12.3} = \frac{r_{12} - r_{13}r_{23}}{\sqrt{1-(r_{13})^2}\sqrt{1-(r_{23})^2}} \dots\dots\dots 2$$

$$r_{13.2} = \frac{r_{13} - r_{12}r_{23}}{\sqrt{1-(r_{12})^2}\sqrt{1-(r_{23})^2}} \dots\dots\dots 3$$

$$r_{23.1} = \frac{r_{23} - r_{12}r_{13}}{\sqrt{1-(r_{12})^2}\sqrt{1-(r_{13})^2}} \dots\dots\dots 4$$

Where r = Correlation of the study variables (1.2.3), Alternative Income Occupation-ALO = (variable -1), Gender-GDR = (variable -2) and Marital Status-MS = (variable -3)

**4. Results**

*Descriptive Statistics*

This part presents descriptive statistics of the study variables. The descriptive statistics are shown in Table 1, 2 and 3 below.

Table 1: Gender (GDR)

	Frequency	Percent
Female	32	32.0
Male	68	68.0
Total	100	100.0

*Source: Author's Computation*

Table 1 shows gender of the respondents who are private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. Out of the 100 respondents, 68 are male teachers representing 68% while 32 are female teachers representing 32%. This means there are more male teachers than female.

Table 2: Marita Status (MS)

	Frequency	Percent
Single	58	58.0
Married	42	42.0
Total	100	100.0

*Source: Author's Computation*

Table 2 indicates marital status of the respondents who are private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. Out of the 100 respondents, 58 are single teachers representing 58% while 42 are married teachers representing 42%. This means there are more single teachers than married ones.

Table 3: Alternative Income Occupation (ALT)

	Frequency	Percent
Teaching extra-moral lessons	24	24.0
Farming	6	6.0
Tailoring	6	6.0
Transportation Services	7	7.0
Petty Businesses	57	57.0
Total	100	100.0

*Source: Author's Computation*

Table 3 shows the alternative income occupation that private secondary schools’ teachers engaged in during COVID-19 pandemic lockdown in Bida, Niger State-Nigeria. Out of 100 respondents, 57 teachers engaged in petty businesses (salon, trading and others) as alternative income occupation representing 57 percent. Forty-four (44) teachers engaged in teaching extra-moral lessons as alternative income occupation representing 24 percent. Seven (07) teachers engaged in transportation services (motor riding/driving) as alternative income occupation representing 07 percent. Six (06) teachers engaged in farming as alternative income occupation representing 06 percent. Again, six (06) teachers engaged in tailoring service as alternative income occupation representing 06 percent. Therefore, there are more private secondary teachers that engaged in petty businesses and teaching of extra-moral lessons as alternative income occupations during COVID-19 pandemic lockdown in Bida.

This part of the study presents the analysis of Pearson correlation coefficient output in order to test the hypotheses and draw conclusions (See Table 4)

Table 4: Pearson Correlation Coefficient Matrix

		ALT	GDR	MS
ALT	Pearson Correlation	1	.176***	.125
	Sig. (2-tailed)		.079	.216
GDR	Pearson Correlation	.176***	1	-.328*
	Sig. (2-tailed)	.079		.001
MS	Pearson Correlation	.125	-.328*	1
	Sig. (2-tailed)	.216	.001	
N		100	100	100

Note \*, \*\*, \*\*\* are correlation significant at the 0.01, 0.05 and 0.10 level (2-tailed) respectively.

Source: Author’s Computation

Table 4 shows correlation matrix between Gender (GDR), Marital Status (MS) and Alternative Sources of Occupation (ALT) for income generation among private secondary schools’ teachers during COVID-19 pandemic lockdown in Bida-Niger state of Nigeria. The matrix shows that there are linear relationships between the study variables. Gender the highest positive Pearson correlation coefficient value of 0.176 with significant level of 0.079 (10%). Therefore, gender has strong positive relationship with alternative sources of occupation for income generation. This discloses that alternative sources of occupation will significantly rise with increase in male gender among private schools’ teachers. This is because there were more male teachers than female teachers in the private secondary schools in Bida-Niger state (see appendix). This result agrees with the findings of Ghimire, Huang and Rudra (2014) that stated gender has significant effect on nonfarm income diversification. However, the outcome disagrees with the findings of Javed *et al.* (2015) which observed gender and marital status are negative determinants of income diversification or alternative source of income.

Marital status has positive Pearson correlation coefficient value of 0.125 with significant level of 0.125. Hence, marital status has no strong positive relationship with alternative sources of occupation for income generation. This discloses that alternative sources of occupation will increase with increment in single teachers in the private schools. This is because there more single teachers than married teachers in the private secondary schools in Bida-Niger state (see appendix). The outcome disagrees with the findings of Javed *et al.* (2015) which showed gender and marital status as negative determinants of income diversification or alternative source of income.

### 5. Conclusions and Recommendations

COVID-19 pandemic lockdown has forced many teachers to engage in alternative occupation for income generation to avoid idleness. Again, some private secondary proprietors failed to pay salaries and allowances of their teachers. This study examines the relationship between gender, marital status and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Nigeria. The result shows that gender has significant relationship with alternative sources of occupation for income. However, marital status has insignificant relationships with alternative sources of occupation for income. Thus, this study concludes that gender and marital status have Pearson correlation relationship with alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. Again, the alternative occupations private secondary schools' teachers engaged in during COVID-19 pandemic lockdown in Bida are petty businesses and teaching of extra-moral lessons. The research recommends that female gender of private schools' teachers should look for alternative sources of occupation that will generate them income apart from their teaching profession to guide against idle situation of sitting down at home like the situation of COVID-19 pandemic lockdown. This is because the number of female gender looking for alternative sources of income are few compared to their male counterpart.

### References

- Adebayo, C. O, Akogwu, G. O., & Yisa, E. S. (2012). Determinants of income diversification among farm households in Kaduna State: Application of tobit regression Model. *Journal of Production, Agriculture and Technology (PAT)*, 8(2), 1-10, December, 2012. A publication of Nasarawa State University, Keffi.
- Ahmed, F. F. (2012). Income diversification determinants among farming households in Konduga, Borno state, Nigeria. *Academic Research International*, 2(2), 555- 561, March, 2012.
- Alobo, S. (2012). *Determinants of rural household income diversification in Senegal and Kenya*. Unpublished PhD thesis, Lund University (Sweden).
- Amanze, J. O, Ezeh, C. I., & Okoronkwo, M. O. (2015). Pattern of income diversification strategies among rural farmers in Nnewi North Local Government Area of Anambra State. *Journal of Economics and Sustainable Development*, 6 (5), 109-116.
- Cavana, R. Y., Dalahaye, B., & Sekaran, U. (2001). *Applied Research: Qualitative and quantitative methods*. Australia: John Wiley and Sons.
- Ghimire, R, Huang, W. C., & Rudra, B. S. (2014). Factors affecting nonfarm income diversification among rural farm households in Central Nepal. *International Journal of Agricultural Management and Development*, 4 (2), 123-132.
- Idowu, A. O, Aihonsu, J. O. Y, Olubanjo, O. O., & Shittu, A. M. (2011). Determinants of income diversification amongst rural farm households in Southwest Nigeria. *Economics and Finance Review*, 1(5), 31– 43 (2011).
- Javed, S, Nadeem, A. M., Rafique, M. Z., & Kamran, M. A. (2015). Determinants of income diversification among rural households of pakistan. *Journal of Economics and Sustainable Development* 6(14), 45- 49.
- Keynes, J. M. (1936). *The General Theory of Employment, Interest and Money*\*, Macmillan Co. USA.

- Nwankwo, F., Ewuim, N., & Asoya, N. P. (2013). Effect of cooperatives on the savings behaviour of members in Oyi Local Government Area, Anambra State, Nigeria. *An International Multidisciplinary Journal-Ethiopia*, 7(1), 209-227 (January, 2013).
- Olugbire, O. O, Falusi, A. O, Adeoti, A. I., & Oyekale, A. S. (2012). Determinants of non-farm income diversification among rural households in Nigeria. *Journal of American Science*, 8 (1), 77- 82.
- Onyim, O. E., Udoh, J. C., & Aniefiok, I. S. (2021). Analysis of rural livelihood diversification and non-farm activities in Oruk Anam Local Government Area, Akwa Ibom State, Nigeria. *Journal of Global Research in Education and Social Science*, 15(2), 33-39.
- Sayed, S. N., & Ringim, J. K (2015). Effect of socio - economic factors on income diversification: A study of ASUU-IBB University, Lapai – Niger State. *Abuja Journal of Business and Management* 1(4), 126-136, December, 2015.
- Sekumade, A. B., & Osundare, F. O. (2012). Determinants and effect of livelihood diversification on farm households in Ekiti State, Nigeria. *Journal of Economics and Sustainable Development*, 5(5), 104- 110.
- Yount, W. R. (2006). *Research design and statistical analysis for Christian ministry*. Fourth edition, published by Fort Worth, Texas: Southwest Theology Seminary (USA).