



INDIVIDUAL CHARACTERISTICS AND ALTERNATIVE SOURCES OF OCCUPATION FOR INCOME GENERATION DURING COVID-19 PANDEMIC LOCKDOWN IN BIDA-NIGERIA

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Abstract

Absent of salary and allowances which is the main source of income of teachers in the private secondary schools has made them to seek for alternative occupation for income generation during COVID-19 pandemic lockdown. The main objective of this study is to examine the association between individual characteristics and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida town, Niger state-Nigeria. This study focused on private secondary schools teachers who were not collecting 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. Copies of 100 questionnaire instrument were distributed to the teachers of the private secondary schools who were the respondents for data collection. The result shows that gender has significant relationship with alternative sources of occupation for income during COVID-19 pandemic lockdown. However, marital status and educational qualification have insignificant relationships with alternative sources of occupation for income during COVID-19 pandemic lockdown. Thus, this study concludes that individual characteristics has insignificant relationship with alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. The research 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 down at home like during COVID-19 pandemic lockdown. This is because the number of female gender looking for alternative sources of income are fewer than male counterpart.

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



1. Introduction

Income diversification known as alternative sources of occupation for income generation 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).

Thus, 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 origin 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 few of the agricultural farmers do 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 what do during that scenario. 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. This research study is on teachers seeking for alternative occupation for income generation in Nigeria. This study will be beneficial to teachers and private secondary schools' owners as well as advancing the frontier of knowledge. The research questions for this study are:

- i. To what extent does gender affect alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida – Niger state?
- ii. To what extent does marital status determine alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state?
- iii. To what extent does education influence alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state?

The main objective of this study is to examine the association between individual characteristics 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 specific objectives to be achieved include the following.

- i. To investigate the 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.
- ii. To determine the 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.
- iii. To ascertain the relationship between education and alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida –Niger state.

The above specific objectives are achieved through the following null hypotheses after testing.

H₀₁: There no significant 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.

H₀₂: There no significant 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.

H₀₃: There no significant relationship between education 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 and Theory

Alternative sources of occupation for income generation is known as income diversification or livelihood diversification. 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.

2.1. Review of Related Empirical Studies

The individual characteristics has association 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.



3. Absolute Income Theory

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. 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).

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 School-Bida with 23, 25, 17, 18 and 17 teachers respectively. Therefore, the total number of teachers in the five secondary schools were 100.

Questionnaire making 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 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 is subjected to hypotheses test. 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.

4. Results and Discussions

This part of the study presents and analyses Pearson correlation coefficient output in order to test the hypotheses and draw conclusions (See Table 1)



Table 1 **Correlation Matrix**

		Alternative Salary Occupation	Gender	Marita Status	Education
Alternative Salary Occupation	Pearson Correlation	1	.176***	.125	-.068
	Sig. (2-tailed)		.079	.216	.498
	N	100	100	100	100
Gender	Pearson Correlation	.176***	1	-.328*	-.300*
	Sig. (2-tailed)	.079		.001	.002
	N	100	100	100	100
Marita Status	Pearson Correlation	.125	-.328*	1	-.023
	Sig. (2-tailed)	.216	.001		.817
	N	100	100	100	100
Education	Pearson Correlation	-.068	-.300*	-.023	1
	Sig. (2-tailed)	.498	.002	.817	
	N	100	100	100	100

*. Correlation is significant at the 0.01 level (2-tailed).
 **. Correlation is significant at the 0.05 level (2-tailed).
 ***. Correlation is significant at the 0.10 level (2-tailed).

Table 1 shows correlation matrix between gender, marital status and educational qualification 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 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 in gender among private schools’ teachers. This is because there more male teachers than female teachers in the private secondary schools in Bida-Niger state (see appendix). 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 are negative determinants of income diversification or alternative source of income.

Education has negative Pearson correlation coefficient value of -0.068 with insignificant level of 0.498. Thus, education has insignificant negative relationship with alternative sources of occupation for income generation. This discloses that alternative sources of occupation will significantly fall with differences in educational qualifications of private schools’ teachers. The



outcome is similar with the findings of Olugbire *et al.* (2012), Ghimire *et al.* (2014) and Javed *et al.* (2015) which indicated that education has relationship with alternative source of occupation.

5. Conclusions and Recommendations

COVID-19 pandemic lockdown has forced many employees to sit down at home doing nothing for income generation. Some government employees including teachers were paid salaries and allowances with exception of private sector. The idleness of the teachers at home has forced many of them to seek for alternative sources of occupation for income generation. This research examines the relationship between individual characteristics 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 and educational qualification have insignificant relationships with alternative sources of occupation for income. Thus, this study concludes that individual characteristics has insignificant relationship with alternative sources of occupation for income generation among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. 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 COVID-19 pandemic lockdown. This is because the number of female gender looking for alternative sources of income are fewer than their male counterpart.

6. Suggestions for Further Study

The association between gender and alternative sources of occupation for income generation is positive and significant among private secondary schools' teachers during COVID-19 pandemic lockdown in Bida, Niger State- Nigeria. But the marital status and educational qualification of the teachers are insignificant. Future research works should test other teachers' characteristics like age, experience, income level and other characteristics.

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APPENDIX

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	32	32.0	32.0	32.0
	Male	68	68.0	68.0	100.0
	Total	100	100.0	100.0	

Marita Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	58	58.0	58.0	58.0
	Married	42	42.0	42.0	100.0
	Total	100	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PhD	1	1.0	1.0	1.0
	Masters	2	2.0	2.0	3.0
	Degree/HND	49	49.0	49.0	52.0
	NCE/Diploma	45	45.0	45.0	97.0
	O'Levels	3	3.0	3.0	100.0
	Total	100	100.0	100.0	