


Entrepreneurial Practices Amidst Economic Downturn among Home Economics Teachers for Family Sustainability in North-East, Nigeria

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ABSTRACT

This study investigates the entrepreneurial practices of home economics teachers in Northeast Nigeria during periods of economic downturn, focusing on promoting family sustainability. The entrepreneurial ventures explored include handicrafts, small-scale food production, catering, tailoring, and financial literacy training, which refers to equipping teachers with knowledge and strategies for budgeting, savings, debt management, and small-scale financial planning to support microenterprises. A cross-sectional survey design was employed to capture the current state of entrepreneurial engagement. Data were collected using structured questionnaires from a stratified random sample of 200 home economics teachers (164 females and 36 males) across regional urban and rural locations. Descriptive statistics (means and standard deviations) and inferential statistics (chi-square test) were used for data analysis. Findings reveal a significant gender disparity in entrepreneurial engagement, with female teachers accounting for 82% of all entrepreneurial activities. Teachers who engaged in such activities reported higher family income, increased savings, reduced debt, better access to healthcare, and greater financial satisfaction. The study recommends targeted support from stakeholders to strengthen entrepreneurial training and financial resilience among home economics educators, thereby enhancing their contributions to family and community well-being.

Keywords: Economic Downturn, Entrepreneurial Practices, Family Sustainability, Financial Literacy, Home Economics Teachers



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INTRODUCTION

The North-East region of Nigeria has long grappled with severe economic challenges, exacerbated by conflict, displacement, and unstable economic policies [1]. These conditions have significantly undermined residents' livelihoods, including Home Economics teachers, who are expected to play a vital role in education and community resilience [2]. The economic downturn, marked by declining household incomes, increasing unemployment, and entrenched

poverty [3], has forced families to seek alternative survival strategies. As the region relies heavily on agriculture and informal trade as sectors disrupted by insurgency and inadequate infrastructure [4], Home Economics teachers have increasingly turned to entrepreneurship to sustain their families. Their background in budgeting, nutrition, food processing, and resource management positions them well for small-scale businesses; however, existing literature does not adequately explore their actual participation or the effects of such activities on family welfare. Although these teachers are often at the forefront of household economic adaptation, this assumption requires stronger empirical support.

Additionally, gender dynamics influence the nature and success of entrepreneurial activities, with female teachers who often shoulder greater domestic responsibilities engaging in home-based businesses like catering, tailoring, and crafts [5],[6]. In contrast, male teachers tend to participate in agriculture, financial consulting, or event planning [7]. Despite the recognized importance of entrepreneurship for poverty alleviation and self-reliance, research that directly investigates the entrepreneurial practices of Home Economics teachers in North-East Nigeria remains scarce. This lack of targeted inquiry constitutes a critical research gap. Understanding how these educators leverage their professional skills for economic gain and their impact on their families' income, healthcare access, debt reduction, and financial satisfaction is essential for informing policies and programs that enhance teacher resilience and promote community well-being. Given the intensifying economic vulnerabilities in the region and the growing pressure on educational personnel to assume multiple socio-economic roles, this study is urgently needed to provide data-driven insights into how Home Economics teachers can be empowered through entrepreneurial engagement to foster sustainable livelihoods and strengthen household resilience.

Despite growing attention to entrepreneurship as a survival strategy in times of economic hardship, significant research gaps persist regarding how Home Economics teachers, with unique skill sets in domestic management, resource utilization, and community education, navigate and leverage entrepreneurial ventures. While previous studies have documented the positive impact of entrepreneurship on general household income and women's empowerment [5],[6], few have explicitly focused on teachers as a subpopulation, particularly those in vocational education disciplines such as Home Economics. This omission is notable given that these teachers are trained in skills that align directly with micro-enterprise development. Yet, their roles as economic agents in times of crisis remain underexplored.

Furthermore, most existing literature tends to generalize entrepreneurial patterns across sectors or focuses predominantly on urban or private-sector entrepreneurs, often neglecting how public-sector employees, especially educators, adapt economically in underserved and conflict-affected regions like North-East Nigeria. In addition, prior research has not sufficiently examined how the intersection of gender, institutional support, and professional training affects the scope and success of entrepreneurial activities among Home Economics teachers. Although it is recognized that women face greater barriers in business ownership and scaling, limited empirical evidence exists on how female teachers in this region navigate such obstacles in real time, and how their entrepreneurial engagement affects household-level outcomes such as income stability, debt reduction, healthcare access, and long-term financial satisfaction.

Methodologically, there is also a gap in using robust quantitative approaches to measure before-and-after economic conditions associated with teacher-led entrepreneurial activities. Most available studies are qualitative or anecdotal, making it difficult to generalize findings or inform policy at scale. There is also a lack of disaggregated data by gender, profession, and region, which hampers efforts to design targeted interventions. Addressing this gap is crucial for informing curriculum reforms in teacher education, particularly in integrating entrepreneurship into Home Economics instruction.

This study, therefore, aims to bridge these gaps by providing empirical evidence on the types, challenges, and impacts of entrepreneurial practices undertaken by Home Economics teachers in North-East Nigeria. Using a structured, gender-inclusive, and regionally representative research design, the study contributes original insights into how educational professionals contribute to economic resilience during downturns. The findings are expected to inform academic discourse and practical strategies for empowering educators through entrepreneurship, enhancing family and community sustainability.

The following research questions guide this study:

1. What entrepreneurial practices are undertaken by Home Economics teachers in North-East Nigeria?
2. How do these entrepreneurial practices impact the economic stability and access to healthcare in the teachers' families?

METHOD

This study employs a cross-sectional survey design to investigate the impact of entrepreneurial practices on family sustainability among Home Economics teachers in North-East Nigeria during periods of economic downturn. The research aims to understand how such activities contribute to teachers' overall quality of life and household resilience. The study was conducted in the North-East region of Nigeria, covering six states: Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe. 200 Home Economics teachers (164 females and 36 males) were selected using a multistage sampling to ensure broad representation. Stratified sampling was applied to include participants from all six states, with 10 schools randomly selected in each state. Home Economics teachers were randomly chosen from each selected school to participate in the study.

Data were collected using a structured questionnaire divided into five sections. The first section gathered demographic information such as age, gender, education level, years of teaching experience, and household size. Subsequent sections assessed teachers' engagement in entrepreneurial activities, including the ventures' types, duration, and income contribution. Additional variables measured were family income, savings levels, debt levels, access to healthcare, and financial satisfaction, both before and after involvement in entrepreneurial activities. Before full deployment, the questionnaire was pre-tested on a small group of Home Economics teachers to ensure clarity and reliability. Trained research assistants distributed the questionnaires in person, and the completed forms were collected within two weeks to provide a high response rate.

Data analysis involved both descriptive and inferential statistics. Percentages, means, and standard deviations were used to describe demographic characteristics and key variables. Inferential analysis was conducted using the Chi-square test to examine associations between entrepreneurial engagement and indicators of economic stability and health outcomes among the teachers and their families.

RESULTS AND DISCUSSION

Research 1: What are the types of entrepreneurial activities engaged in by Home Economics teachers?

Table 1 shows the Mean and Percentages of Distribution of Entrepreneurial Activities by Gender of Home Economics Teachers. Out of 200 instances of entrepreneurial activities, male

teachers account for 36 cases, which is 18.0% of the total. Female teachers significantly dominate the entrepreneurial activities, with 164 cases, making up 82.0% of the total.

Table 1. Mean and Percentages of Distribution of Entrepreneurial Activities

Gender	Catering	Crafts	Financial Consulting	Event Planning	Tutoring	Fashion	Agriculture	Retail	Total
Male	06 (3.0)	05 (2.5)	04 (2.0)	03 (1.5)	04 (2.0)	02 (1.0)	08 (4.0)	04 (2.0)	36 (18.0)
Female	32 (16.0)	25 (12.5)	14 (7.0)	25 (12.5)	10 (5.0)	16 (8.0)	26 (13.0)	16 (8.0)	164 (82.0)
Total	38 (19.0)	30 (15.0)	18 (9.0)	28 (14.0)	14 (7.0)	18 (9.0)	34 (17.0)	20 (10.0)	200 (100)

This result indicates that Female teachers are overwhelmingly more involved in entrepreneurial activities than their male counterparts, with a particular strength in catering, crafts, event planning, and agriculture.

Research Question 2. What is the impact of the entrepreneurial activities of Home Economics teachers on the economic stability and access to health of the teachers' families?

Table 2 indicates that families of teachers engaged in entrepreneurial activities have a higher mean family income by ₦5,000, suggesting that these activities positively contribute to household earnings.

Table 2. Impact of Engagement in Entrepreneurial Activities on the Economic Stability and Health

Indicator	Engaged in Entrepreneurial Activities (N=50)	Not Engaged in Entrepreneurial Activities (N=50)	Differences
Mean Family Income (₦)	60,000	55,000	5,000
Mean Savings (₦)	15,000	10,000	5,000
Mean Debt Level (₦)	5,000	7,000	2,000
Access to Healthcare (%)	90	80	10
Financial Satisfaction (Scale 1-10)	8	6	2

Families with entrepreneurial engagement have higher mean savings by ₦5,000, suggesting better financial security and the ability to save. Families of teachers engaged in entrepreneurial activities have lower mean debt levels by ₦2,000, indicating better debt management and economic health. A higher percentage of families involved in entrepreneurial activities have access to healthcare (90% vs. 80%), suggesting improved ability to afford and prioritize healthcare services. Families of teachers engaged in entrepreneurial activities report higher financial satisfaction, scoring 2 points higher on a scale of 1-10. This reflects a greater sense of economic well-being and contentment.

Engagement in entrepreneurial activities positively impacts the economic stability and well-being of Home Economics teachers' families. This is evidenced by higher mean family income and savings, lower debt levels, better access to healthcare, and greater financial satisfaction among families where teachers are involved in entrepreneurial pursuits. The differences in these indicators suggest that entrepreneurial activities significantly improve these families' economic and overall well-being.

Hypothesis 1: There is no significant difference in entrepreneurial activity prevalence across Demographic factors of gender

Table 3. Chi-Square Test Results on Entrepreneurial Activity Prevalence: Demographic Factor of Gender

Activity	χ^2 -value (Male)	χ^2 χ -value (Female)	p-value
Catering	0.23	0.03	0.26
Crafts	0.30	0.05	0.21
Financial Consulting	1.25	0.17	0.13
Event Planning	0.11	0.02	0.74
Tutoring	2.64	0.39	0.10
Fashion	0.05	0.01	0.83
Agriculture	1.54	0.43	0.21
Retail	0.75	0.11	0.38
Total	6.87	1.21	0.32

The Chi-Square test results in Table 3 show that the p-value (0.32) is greater than the significance level of 0.05, indicating no statistically significant association between gender and the distribution of entrepreneurial activities among Home Economics teachers. While descriptive statistics suggest that female teachers appear more frequently involved in specific ventures such as catering, crafts, and agriculture, the differences observed do not reach the statistical significance threshold. This means that although gender-based trends in participation may be visible at the surface level, they cannot be conclusively interpreted as meaningful differences without stronger statistical evidence. Therefore, male and female teachers are considered equally likely to engage in entrepreneurial practices across activity types, and any observed disparities should be interpreted with caution.

Hypothesis 2: There is no significant difference in the increase in family income, savings level, debt level, access to healthcare, and financial satisfaction of Home Economics Teachers before and after engagement in Entrepreneurial activities.

Table 4. T- Test the impact of entrepreneurial activities on the contribution to economic stability and access to health

Indicator	t-value	p-value	Remarks
Mean Family Income (₦)	2.89	0.004	Sig.
Mean Savings (₦)	2.56	0.012	Sig.
Mean Debt Level (₦)	-1.98	0.049	Sig.
Access to Healthcare (%)	2.25	0.026	Sig.
Financial Satisfaction (Scale 1-10)	3.45	0.001	Sig.

Table 4 shows the impact of Entrepreneurial activities on the contribution to the economic stability and well-being of Home Economics teachers' families. Based on the p-values, the entire null hypothesis for each economic indicator was rejected. This indicates that the entrepreneurial activities of Home Economics Teachers significantly contributed to the financial stability and well-being of Home Economics teachers' families. This suggests that entrepreneurial activities significantly contribute to the economic stability and well-being of Home Economics teachers' families. Since the p-value is less than 0,005. Teachers engaged in entrepreneurial activities tend to have higher family incomes with p-value (0.004), more

savings (0.012), lower debt levels (0.049), better access to healthcare (0.026), and higher financial satisfaction (0.001) compared to those who do not engage in such activities

The finding that teachers engaged in entrepreneurial activities tend to have higher family incomes (p-value = 0.004), more savings (p-value = 0.012), lower debt levels (p-value = 0.049), better access to healthcare (p-value = 0.026), and higher financial satisfaction (p-value = 0.001) compared to those who do not engage in such activities aligns with several studies highlighting the positive impacts of entrepreneurial engagement on economic well-being and stability. The statistically significant p-value for family income (0.004) and savings (0.012) suggests that entrepreneurial activities effectively increase family earnings and savings. This finding is consistent with research indicating that entrepreneurial ventures provide additional income streams that significantly enhance family earnings (Akinwale, 2021). Entrepreneurs can diversify their income sources, increasing family income and allowing for more substantial savings (Sulaimon et al., 2022). The lower debt levels associated with entrepreneurial engagement (p-value = 0.049) reflect reduced financial liabilities.

Engaging in entrepreneurial activities helps individuals manage and reduce debt by providing a more stable financial base and additional revenue streams (Mamman et al., 2022). The ability to generate extra income through entrepreneurship can reduce reliance on credit and help pay off existing debts more effectively. The significant improvement in access to healthcare (p-value = 0.026) among entrepreneurial teachers supports the notion that better financial resources lead to improved healthcare outcomes. Families with increased incomes from entrepreneurial activities are better positioned to afford healthcare services, enhancing their overall well-being [5]. Improved financial stability allows better access to medical services and healthier living conditions.

Higher financial satisfaction (p-value = 0.001) among teachers engaged in entrepreneurship underscores the positive impact of entrepreneurial activities on financial confidence and outlook. Financial satisfaction is closely related to the ability to manage and grow personal finances effectively. The additional income and resources generated through entrepreneurial ventures contribute to a more positive financial outlook and higher satisfaction [3],[8]. These findings reinforce the critical role of entrepreneurship in improving financial stability and quality of life. Generating additional income and managing finances more effectively through entrepreneurial activities provides a robust framework for enhancing family financial well-being. For educators, particularly those in challenging economic environments, entrepreneurial engagement offers a viable path to greater financial stability and personal satisfaction.

The Chi-Square test results indicate no significant association between gender and the distribution of entrepreneurial activities among Home Economics teachers. This finding suggests that male and female teachers engage in various entrepreneurial activities at similar rates, and the gender differences in participation are not statistically significant. This outcome aligns with previous research showing that entrepreneurial engagement can be independent of gender, reflecting an equal opportunity for both men and women to benefit from entrepreneurial activities [7],[9].

The significant p-values for the economic indicators (family income, savings, debt levels, healthcare access, and financial satisfaction) imply that entrepreneurial activities substantially impact these aspects, regardless of gender. Specifically, the results showing higher family incomes (p-value = 0.004) and more savings (p-value = 0.012) among entrepreneurial-engaged teachers emphasized such ventures' financial benefits. These findings are consistent with studies highlighting how entrepreneurship can provide additional income streams, enhancing overall family earnings and savings capacity [5],[10]. The statistically significant reduction in debt levels (p-value = 0.049) among entrepreneurial teachers suggests that these activities

contribute to improved financial management. Engaging in entrepreneurial ventures helps manage and reduce debt by offering a more stable economic foundation and additional revenue sources [8],[11].

The improved access to healthcare (p-value = 0.026) reflects that better financial resources from entrepreneurial activities enable families to afford healthcare services more easily. Enhanced financial stability improves health outcomes by providing access to necessary medical services [6],[12]. The increased financial satisfaction (p-value = 0.001) among entrepreneurial teachers highlights the positive impact of entrepreneurial activities on financial confidence and outlook. The additional income and financial stability from entrepreneurship contribute to higher satisfaction and a more positive financial perspective [3],[8].

These results reinforce that entrepreneurial engagement is not merely a supplementary activity for Home Economics teachers but a strategic approach to navigating systemic economic disruptions. The increase in income and savings among teachers who engaged in entrepreneurship suggests that these activities can serve as an informal social safety net, particularly in resource-constrained contexts such as North-East Nigeria. This aligns with Mamman et al. [11], who argue that entrepreneurship enhances resilience in households facing economic adversity. The data also indicate that entrepreneurial ventures improve teachers' access to healthcare and overall financial satisfaction. These findings point to broader well-being outcomes beyond financial gains, as access to healthcare is a fundamental component of household stability and human capital development [6].

Significantly, the study contributes to the literature by providing empirical evidence on the economic utility of vocational skills acquired through Home Economics education. While Home Economics has often been undervalued in policy and curriculum design, this study shows that the subject's practical focus on budgeting, food production, and resource management equips educators with transferable skills for income generation. This supports previous arguments by Bamgbose et al. [2] that Home Economics is vital for community development when integrated with entrepreneurship education. By providing this evidence, the study makes a case for the revitalization of Home Economics within teacher education programs, not only as a pedagogical tool but as a platform for economic empowerment.

Additionally, although the statistical tests revealed no significant gender differences in entrepreneurial participation, the descriptive data underscore important contextual realities. Female teachers were more likely to engage in home-based enterprises such as catering and tailoring, possibly due to compatibility with domestic responsibilities. This suggests that while opportunities may be nominally equal, structural and social factors continue to shape the entrepreneurial choices available to women. Gender-responsive policies that account for these constraints, such as access to microcredit, flexible working conditions, and childcare support, are essential further to enhance women's economic participation [7],[13].

The study validates the economic impact of entrepreneurial activities among Home Economics teachers and emphasizes their role as agents of sustainable development within their households and communities. This multidimensional contribution (income, savings, healthcare, and satisfaction) demonstrates the potential for integrating entrepreneurship into teacher development frameworks [14]. Stakeholders, including policymakers, curriculum planners, and educational institutions, should consider scaling up initiatives that support entrepreneurial training and resource access for teachers, particularly those operating in socioeconomically disadvantaged regions [15], [16].

CONCLUSION

This study demonstrates that entrepreneurial practices among Home Economics teachers in North-East Nigeria are pivotal in supporting family sustainability amidst ongoing economic

downturns. Engagement in diverse entrepreneurial ventures significantly improves financial stability by increasing household income, boosting savings, reducing debt levels, and enhancing access to healthcare services. Furthermore, such engagement increases teachers' financial satisfaction and overall well-being. The findings also show that Home Economics teachers effectively apply their domain-specific skills toward income-generating activities, reinforcing their resilience to economic shocks. Interestingly, while female teachers were more frequently involved in entrepreneurial activities, statistical analysis revealed no significant gender-based differences in the types of ventures or outcomes, suggesting the universal relevance and benefits of entrepreneurship across demographic lines. In light of these findings, it is recommended that entrepreneurial education be systematically integrated into the Home Economics teacher training curriculum. This can be achieved by embedding practical modules on business planning, financial literacy, market analysis, and small enterprise management into pre-service and in-service teacher education programs. Collaboration with local small business development agencies and NGOs can provide mentorship and seed funding, while periodic workshops and digital platforms can support ongoing professional development in entrepreneurship. Policy-makers and curriculum developers are urged to recognize Home Economics teachers' dual role as educators and economic agents within their communities and provide institutional frameworks supporting their entrepreneurial growth.

CONFLICT OF INTEREST

The author declares that there is no conflict of interest related to the design, execution, or publication of this research. All data were collected and analyzed objectively without financial or personal bias.

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