

ORIGINAL ARTICLE

# Disrupted income of women educators during pandemic: Economic effects, adaptive strategies, and government recovery initiatives

Jason Villota Chavez<sup>1,\*</sup>, Rosalina Del Prado<sup>2</sup>, Marivic Estoque<sup>3</sup>

<sup>1</sup> Zamboanga Peninsula Polytechnic State University, 7000 Zamboanga City, Philippines

<sup>2</sup> Western Mindanao State University, 7000 Zamboanga City, Philippines

<sup>3</sup> Zamboanga State College of Marine Sciences and Technology, 7000 Zamboanga City, Philippines

## ABSTRACT

The women's sector in the academe is one of the most affected profiles during the COVID-19 pandemic which directly ravages their livelihood and other economic activities. Thus, this research project investigated the economic situations of 30 private and public-school teachers who were displaced from their occupations or were forcibly deprived of income-generating activities. In-depth interviews as research instruments were employed in the study to extract responses on how the educators creatively apply adaptive economic strategies and how government should aid them during a global crisis. The research findings showed that the pandemic has affected the economic activities of the respondents including the loss of their livelihood and other economic sidelines. They responded to these economic effects through adaptive strategies using diversifying and analyzing trends, using digital technology resources, data-driven, acquiring new alternative skills, pricing strategy, and becoming an expert. Results dictated that government could support affected women by initiating training options, homepreneurship support, encouraging independent income-earners, financial management and tax breaks, and industry compatibility endorsement. This study is important to map out the specific economic effects of the pandemic and aid them with initiatives by providing them with concrete economic tools and programs.

## KEYWORDS

COVID-19 pandemic; women educators; adaptive strategies; economic effects; government initiatives

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## \*CORRESPONDING AUTHOR

Jason Villota Chavez, Zamboanga Peninsula Polytechnic State University, 7000 Zamboanga City, Philippines; jasonchavez615@gmail.com

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## 1. Introduction

This study was hatched from the glaring analysis of United Nations Educational, Scientific and Cultural Organization (UNESCO) (2022) on the effects of COVID-19 on teachers' livelihood when

lockdowns were implemented, specifically affecting the situations of women (World Bank, 2020) as they provide for the basic needs for the family. The Commission on Higher Education (CHED, 2020) and the Department of Education (DepEd, 2021) recognized that there are thousands of teachers who were displaced because of the health crisis caused by COVID-19.

The outbreak affected all segments of the population, and early evidence indicates that the economic effects of the virus are being borne disproportionately including among the members of the academe, because hundreds of schools shut down and laid off teachers. This study investigates the economic situations, adaptive strategies, and the government's initiatives for women in the academe economically affected by the global health crisis.

The initiative through the Special Amelioration Program (SAP) or the "Tulong Panghanap buhay sa Ating Disadvantaged/Displaced" workers (TUPAD) aimed to help workers on one-time financial assistance (Philippines Statistics Authority [PSA], 2020), but would not be able to sustain and fill in the loss of income of women educators. This gap caused so much mental anguish for the women in the academe as women educators' income from salaries and sidelines of women learners for the cost of their education are now halted.

Emerging data on COVID-19 impacts on women's socioeconomic position in the midst of the pandemic indicates that this disease has a disproportionately negative impact on economic and productive lives compared to males (Panneer et al., 2022; UN, 2020). These challenges include issues related to employment and income for many individuals, social security, income support programs, the disproportionate impact on women, mental health concerns, and economic activity restrictions, such as the suspension of production and the inability of businesses to market their products and services (International Monetary Fund, 2022; Oxfam International, 2020; Panneer et al., 2022).

The COVID-19 pandemic and subsequent lockdown measures have had significant impacts on various economic sectors, including production and distribution, utilization, trade and business restrictions, market uncertainties, limited resource accessibility, and a rapid decline of informal employment sectors (Banerjee and Rai, 2020; Panneer et al., 2022). The pandemic has had a disproportionate impact on certain demographic groups, including women with caregiving responsibilities, low-income families, informal workers, and children (Panneer et al., 2022). The adverse economic impact of the pandemic has had a pronounced effect on individuals belonging to the lower socio-economic bracket. The ongoing pandemic has had a notable impact on various vulnerable segments of society, such as women and children (Panneer et al., 2022).

Different strategies were employed to mitigate the economic adversities of the pandemic. The government used innovative and socially acceptable approaches to mitigate future public health disasters, exploring and incorporating alternatives to traditional economic lockdowns (Kantamaneni et al., 2021; Kapoor et al., 2021). Some organizations (e.g., UN, 2020; Quarterman et al., 2021) realized that it is imperative for the government to prioritize the consultation and inclusion of the most vulnerable populations in both planning and response efforts. It is recommended that the government endorse and advance adaptable social welfare services prioritizing the needs of vulnerable populations, including women and their children, while maintaining a proactive approach in supporting communities within a social policy framework that encourages openness and accessibility (Moghanibashi-Mansourieh, 2021; Vieira et al., 2020). The government has a

responsibility to ensure capable and accountable state leadership, which should also include a provision for women's leadership (Montiel et al., 2021; Osland et al., 2020).

In the local sphere like Zamboanga City, they prioritize the response against COVID-19 on the aspect of public safety over other functions. During the pandemic, women in Zamboanga City were given the two-day program aiming to provide urban residents with the information and abilities necessary for "container gardening" in order to enhance urban quality of life and assist families in becoming self-sufficient in food during this pandemic (Carbayas, 2021). Women's income in teaching was halted because schools' shutdown or their markets for their sidelines were distracted by the effect of COVID-19. These inequalities are corroborated by the findings of World Bank (2020) indicating that women are more affected as they have multiple roles in the family in spite of them already being forced to find means to provide the basic needs at home alone.

The present study aims to determine the effects of COVID-19 pandemic on women's economic situation and how these affected women employ economic adaptation to get by the health crisis. Furthermore, this research is expected to find out economic recovery initiatives of the government which can help women educators cope with the effects of the pandemic.

## **2. Objectives**

The study aims to achieve the following objectives:

- 1) Determine the effects of COVID-19 pandemic on women educators' economic activities.
- 2) Determine the value of economic activities affected by the pandemic.
- 3) Determine women educators' economic adaptative strategies to the effects of COVID-19 pandemic.
- 4) Identify government economic recovery initiatives for the affected women educators.

## **3. Methods**

This section systematically demonstrates the research design, research instruments, population and sampling techniques, research procedures, and statistical treatment of data that were used in order to elicit the narratives of women educators' economic activities for survival in the pandemic.

### **3.1. Population and sampling design**

This study specifically employed purposive sampling technique. Purposive sampling is a technique used to collect data from participants with specific characteristics (Chavez, 2020a; Chavez, 2020b; Etikan et al., 2016). Purposive sampling is essentially "a technique widely used in qualitative research for the identification and selection of information-rich cases for the most effective use of limited resources" (Palinkas et al., 2015, p. 534). Embedded in this sampling is the ability of comparing and contrasting phenomenon (Chavez and Lamorinas, 2023; Etikan et al., 2016; Palinkas et al., 2015). This sampling technique enabled the researcher to select subjects based on the expectation that each participant will provide unique and rich information of value to the study and based on the readily accessible respondents who fall on the criteria or women educators experiencing economic effects of the pandemic.

In purposive sampling, researchers carried out “identification and selection of individuals or groups of individuals that are proficient and well-informed with a phenomenon of interest” (Etikan et al., 2016, p. 2). This qualitative research extracted responses from a total of 30 women, broken down into 10 teachers who were retrenched during the pandemic from private schools, 10 teachers currently employed in private schools, and 10 teachers currently in public schools in Zamboanga City.

### 3.2. Instruments

This qualitative research used interview questions using the following specific instruments based on the findings of DepEd (2020), UN (2020), and World Bank (2020) on women educators’ economic challenges during the pandemic:

- a) Semi-structured interview questions on effects: find out the effects of the COVID-19 pandemic to women’s economic activities including the value of economic activities affected by the pandemic.
- b) Semi-structured interview questions on economic adaptation from the effects of the pandemic: determine women educators’ economic adaptive strategies to the effects of COVID-19, strategies to make your income-generating activities successful, and potential emerging responses to the economic effect of the crisis.
- c) Semi-structured interview questions on government initiatives: identify government economic recovery initiatives suitable for the affected women.

**Table 1** presents the guide questions in the study. In conducting studies that follow unstructured interviews, “the researcher comes to the interview with no predefined theoretical framework” (Zhang and Wildemuth, 2009, p. 2). Since this study was an exploratory research, unstructured interview shed light on different angles of disrupted income with no specific theoretical basis on hand. In fact, unstructured interviews are useful for the early knowledge collection because it helps in “extracting

**Table 1.** Interview questions.

Objectives	Interview questions
1) Determine the effects of the COVID-19 pandemic on women educators’ economic activities.	<ol style="list-style-type: none"> <li>a) What are the changes you experienced in your economic activities during the pandemic?</li> <li>b) How did the pandemic change the way you manage your finances?</li> <li>c) What aspects of your economic activities that the pandemic greatly affected?</li> </ol>
2) Determine the value of economic activities affected by the pandemic.	<ol style="list-style-type: none"> <li>a) How much you have lost in your profit every month during lockdown?</li> <li>b) How much increase have you experienced in your monthly expenses?</li> </ol>
3) Determine women educators’ economic adaptative strategies to the effects of the COVID-19 pandemic.	<ol style="list-style-type: none"> <li>a) How do you cope with your situation?</li> <li>b) What strategies do you employ for limiting your monthly expenses?</li> <li>c) How do you manage both your personal and business finance?</li> </ol>
4) Identify government economic recovery initiatives for the affected women educators.	<ol style="list-style-type: none"> <li>a) How can the government help teachers manage their economic activities?</li> <li>b) What aspects should the government focus to?</li> </ol>

domain-specific problem-solving expertise from a knowledge source” (Chauhan, 2022, p. 3).

### 3.3. Data gathering procedure

The researchers ethically asked permission from the respondents to answer the interview questions. All participants were given a letter of consent and agreed to take part in this study. The survey and the guide questions were administered online and followed up through phone calls. Respondents were given clear instructions before the conduct of the interview. They were asked whether they have understood the instructions and were allowed to ask questions for clarification. Instruments were administered from the last week of June 2020 to the middle of July 2020. All responses were coded and analyzed a week after lasting for about four weeks. Ethical guidelines were put into the place for the research period. Participants were fully informed regarding the objectives of the study while they were reassured that the data collected are completely confidential. There will be no physical harm that may endanger the respondents the entire duration of the study.

### 3.4. Data Analysis

Thematic analysis was the data analysis approach employed in the study. Essentially, thematic analysis presumes that “... the recorded information is an accurate reflection of the reality” and that it can be used to describe meanings about the experiences of the participants (Lochmiller, 2021, p. 2030). The research analyzed the data through coded responses of the interviewees and following the themes based on the research objectives and emerging issues (Chavez and Lamorinas, 2023). The main purpose of such approach is to “identify those relevant [statements] to answering a particular research question” (Braun and Clarke, 2012, p. 57).

## 4. Results

**Objective 1:** Determine the effects of the COVID-19 pandemic on women educators’ economic activities.

The participants narrated that the impact of the pandemic is mostly to those who are pregnant and to women who are immunocompromised. These are also women who spend more because of the maintenance to medicine and extra care.

Women are also more affected because they are doing most of the things in the family in a patriarchal set-up. They said that much of the care for their children and the members of the family, and the senior members is being delivered by women. So, if they do the income generating activities to provide for their families, they will be in a bad situation during this time.

Direct economic effects to women are very evident this time because of a simultaneous effect to the structure of economic processes. There is lack of transportation which obstructs income-generating activities. Many deliveries of goods are now not completed or at least slower than before the pandemic. In the same manner, the transportation services are now costly because there are only limited transport units allowed to travel.

*“I’ve experienced a lot during the pandemic. For me, the rising costs of commodities affected how I manage our finances. Our salary is being cut off by huge amounts of regular contributions, cost of living, and even for transportation since during the pandemic, we experienced fare hike*



*because of restrictions in travel within the city.”*

*“The pandemic impacted our economic activities very drastically. I am pregnant and I have maintenance to keep. I need to have extra care in carrying my pregnancy. The cost is very high, considering I need to choose which product I can consume and the prices of these products very on brands.”*

*“The restrictions in transportation affected our profit-generating activities. We cannot go out, we cannot work. We need to find alternatives to earn money. Personally, I offer online tutoring services. Even I earn very low, this is still helpful in our current economic situation.”*

**Objective 2:** Determine the value of economic activities affected by the pandemic.

Economic activities from which income lost are coming from a regular salary, tutorial services, and others such as buying and selling of goods. This means that some of their previous customers have stopped contracting their services and other consumer transactions. Before the pandemic, they used to earn an additional Php5800.00 on a monthly basis on top of their salary for teaching.

The currently employed teachers of both the public and private schools are losing an average of Php5260.00 monthly. Aside from their regular salaries as teachers, these teachers are also engaged to different economic activities such as online selling, buying and selling, food production and selling.

A small business owner mentioned that the pandemic has affected their profit due to the need to invest in capital with low-income return. This suggests that their business may have experienced a decline in revenue or faced challenges in generating profits during the pandemic.

A teacher expresses concerns about sustaining the basic needs of their family during the pandemic. They mention the need to tighten their belt and find other means of earning money. This suggests that their primary source of income may have been significantly affected by the pandemic, potentially leading to financial difficulties. The statement reflects the necessity of adapting and exploring alternative income-generating opportunities to meet their family’s needs during this challenging time.

*“We have our small business. The pandemic affected our profit because we need to spend for capital with low-income return. Sometimes, we resell products that could help us gain our loss because of high prices.”*

*“I’m worried because it is difficult to sustain the basic needs of my family during the pandemic. I think, the best thing we can do is to survive. We have to tighten our belt. We need to find other means of earning a single penny.”*

*“I am selling cosmetic products as my side-line job. When the pandemic happened, it changed my income-generation. Delivery of my products is very high. Even if my customers will shoulder the delivery fee, if they cannot handle the amount themselves, the transaction will not push through. Before pandemic, I’m earning Php5000.00 with my job as teacher and small business owner.”*

**Objective 3:** Determine women educators’ economic adaptative strategies to the effects of the

COVID-19 pandemic.

The participants are currently involved in economic activities. The impact of the pandemic to their income and economic activities have made them more worried because without the income, all other things are affected, including their necessities, education of their children and themselves, and healthcare costs. The impact has just caused them so much mental anguish. Instead of succumbing to the difficulties and inconveniences of the pandemic, they resorted to continue with their economic activities because of survival, and because the only resort is to respond to the call of the time which prompted them to ride on the new set up of doing income-generating activities.

Participants thought that strategies to make economic/income-generating activities successful during the pandemic include looking at the trends of the world and reading the behaviors of the consumers and the lifestyle of people in the new normal.

Participants believe that women should not rely on single income so that during crisis they can adjust, survive and provide for their families. This means women should be able to use all their available skills for income generation. For instance, if you teach in a school, you can still apply your skills in tutorial or your creative skills in graphic designs.

Women who engage in selling products and even services should learn how to diversify. There are possibilities that when one increases the range of products, the income-generator might hit the selling point of the goods. Other qualities for a good micro entrepreneur are creative, strategic and resourceful in doing business.

A participant proposed a potential change of career on what the demands call for. If the industry you are skillful of does not accommodate you as part of their labor force, you may have to try another type of career like turning to farming. Now in the pandemic, farming is not affected in terms of its operations while the demand for food remains. All needs to be done is to develop the required skills for that industry. By this decision, as a woman, one know how to be flexible and be trainable.

*“Luckily, we thought of one strategy that can help our business grow even a little bit. We are diversifying our available products in our business. This helped us in maintaining the balance in our small business. We don’t rely on one product only because we know—if that product is not profitable, our business will not succeed.”*

*“I am considering changing my career. I think that my industry cannot sustain the needs of a family. The salary is low, prices are high. I think, the best attribute a women can have is to be willing to learn new things.”*

*“Adapting to technology helped me in managing my bills. Even if I’m not a techy person, the pandemic changed me. I am now using my knowledge in technology to teach online. This industry earns more than the actual teaching in classroom.”*

**Objective 4:** Identify government economic recovery initiatives for the affected women educators.

Government support can be given to women engaging in micro entrepreneurship in different ways. The participants have laid down some very practical support the government can give them to help them survive and become stable in their different economic undertakings.

Government should have or at least pronounce available events where women can take part as trainees or learners to develop their entrepreneurial or economic skills. Government may place emergency helpdesk for women under the circumstances of a crisis on how to drive their economic activities to survival and stability.

Because the health protocol confines women like teachers and students within their homes, government should be able to provide home-base enterprising options. Women should have assistance in terms of knowledge or skill transfer on how to participate in economic activities while at home. Government agencies should explore the potential of agencies like the state schools, TESDA or Technical Education Skill Development Authority, subsidized vocational schools, and other agencies to advertise their educational and training services to the communities where women need help.

Participants believe that women should not rely solely on their husband because there are limitations to what individuals can do. It can happen that a husband loses his job and may not be able to sustain the daily provision of the family. A mother should be able to become an alternative source of income for the family so that crisis like the pandemic may not easily cripple the materials support for the family.

*“There are many initiatives that our government do to help us women educators. Like providing us entrepreneurial trainings. Teachers are not built to make businesses; we are trained to teach. So, we are some of those widely affected people during the pandemic because that is the only thing we were programmed to do.”*

*“The government can give subsidies to women in starting their business. It is difficult to acquire loans during this time. I think, the government can help us start our own business.”*

*“Women should not only rely on the income generated by their husbands. Women should also have alternative source of income to sustain the needs of their family, especially during emergencies. This can help them generate savings for their family.”*

## **5. Discussion**

**Objective 1:** Determine the effects of the COVID-19 pandemic on the women educators’ economic activities.

The pandemic has affected many sectors and many operations of business establishments which caused women teachers to lose their jobs and lose their economic activities. These massive economic consequences were due to closures of businesses and companies, loss of consumer confidence, and transactional processes caused by many factors such as challenges in transportation, and strict requirements of the health protocols which incurred costs to small and medium economic activities.

*Economic activities affected by the pandemic.* The participants who are into economic activities said the following categories are affected. Food includes sari-sari stores, small restaurants, carinderias (small scale restaurants), satti, food delivery service, street food selling, pastries, and cakes. Online selling includes dry goods, cosmetics, imported goods, gadgets and digital devices, and food; General merchandise includes sari-sari store. Service-oriented economic



activities include reflexology, salon treatments, cosmetology, and laundry services. Academic services include teaching, tutorial, review-mentoring, and working student services. Creative services include building and designing, videography, photography, and events organizing. Multi-level marketing includes particularly reselling, dealership, and distribution. This is in line with the findings of UNESCO (2022) that their supplemental income in different economic activities is affected since these incomes are halted because of the health restrictions. These results are supported by the economic effect of COVID-19 highlighting the precarity of women in general as preliminary evidence that even in the United States suggests that women are being hit harder than men by the COVID-19 crisis (UN, 2020). According to official statistics, in April 2020, US monthly unemployment rate rose sharply from 3.4% to 13.0% for adult men, and from 3.1% to 15.5% for adult women with a similar pattern observed in Canada, where women face a higher rate of unemployment than men, proving that COVID-19 is having a greater effect on women who are at the heart of gender inequalities. The participants narrated that the effect of the pandemic is mostly on those who are pregnant and women who are immunocompromised. Women are also more affected because they are also providers in the family (World Bank, 2020).

**Objective 2:** Determine the value of economic activities affected by the pandemic.

Economic activities resulting from the missed income include a regular pay, tutoring services, and others such as purchasing and selling goods. This implies that some of their earlier clients have stopped availing their services and engaged in other consumer activities. Wenham (2020) characterized the effects of the pandemic on their economic activities as those which can imbalance their income for household needs. Before the pandemic, they used to earn an additional Php5800.00 on a monthly basis on top of their salary for teaching. Martin et al. (2022) agree because they affirm the effects of the crisis by comparing the pre and during economic activities of women educators. The currently employed teachers for both public and private schools are losing an average of Php5260.00 monthly.

Aside from their regular salary, these teachers are also engaged in different economic activities such as online selling, buying and selling, food production and selling. Students who have been into economic activities have lost an average of Php2200.00 for their monthly income. The most common reasons for this reduction in income is consumer confidence and the strict requirements of health protocols. Many of their clients are usually on a face-to-face transaction especially when they have to deliver their goods. Jelinska and Paradowski (2021) pictured how women educators' income loss due to the health crisis affected their productivity and income for income stability.

**Objective 3:** Determine women educators' economic adaptative strategies to the effects of the COVID-19 pandemic.

The effects of the pandemic on their income and economic activities have made them more worried because, without the income, all other things are affected, including their basic necessities, healthcare costs, education of their children and themselves. Instead of succumbing to the difficulties and inconveniences of the pandemic, they resorted to continuing with their economic activities because of survival, and because the only resort is to respond to the call of the time which prompted them to ride on the new setup and remodel their business practices to continuously generate income.

*Diversifying and analyzing trends.* Diversifying strategies should be considered as strategies to

make economic/income-generating activities successful during the pandemic including looking at the trends of the world and reading the behaviors of the consumers and the lifestyle of the people in the new normal. Krauss and Barrientos (2021) describe this as market integration based on trends specifically on small businesses trying to thrive in a crisis.

In terms of products-based economic activities, women should continue with business and don't stick on one product. Women who engage in selling products and even services should learn how to diversify. There are possibilities that when one increases the range of products, the income-generator might hit the selling point of the goods. Other qualities of a good micro-entrepreneur are creative, strategic, and resourceful in doing business. Baumert (2016) iterated that there is the value in increasing the range of products—it can improve or add up more income as there are income potentials from new product lines like agricultural products and community-produced products.

*Data driven and technologically-adaptive.* Gone are the days when learning basic technology needs costly schooling. Now that the world is a tech arena, anyone can learn the platform that almost everyone is using. This is important because your relationship with your consumers or client might be decided based on how you relate to their tech world. For teachers, you may not be able to do face-to-face tutorials, but you can shift to online teaching. These new income-generating adaptations can best be supported by using data-driven decisions and awareness campaigns through digital and technology tools (Campbell and McAvoy, 2020).

Use the online platform because people are all online and because that is their only playground. People nowadays are exposed to social media because that is where they work, they have fun, communicate, and do about anything. It is high time to exploit the online platform in doing business especially in selling because the economic space is free, and it can cover multiple target markets. Women's narratives include the ability to be creative in communicating with the target markets. This is where the continuity of applying strategy, creativity, and resourcefulness can happen. There are creative advertisement tools available online like videos, posters, and tagging.

Online saves you the cost in advertising, physical flyer, and doing business face to face. The data-driven decision for micro-entrepreneurs is important. Women can look into published surveys or studies which will allow them to see which products are less competitive but can be profitable. It also includes information about products and services that are not yet saturated and products that are needed by the time like products related to health and wellness. Richards and Rickard (2020) found that, in case of disruptions, producers often expressed being able to adapt due to an increased demand for services and local food, flexibility that allowed farmers to switch sales outlets, and online tools (social media, online stores, and virtual markets) serving this adaptation process.

*Alternative skills and untapped territories.* Participants believe that women should not rely on a single income in order to adapt, endure, and provide for their families during times of crisis. This implies that women should be able to utilize all of their talents for income generation. For example, if you are a school teacher, you can still use your skills in tutorials or your creative abilities in graphic design. A participant suggests a possible profession change based on the requirements. If the industry in which you are skilled cannot accommodate you as a member of their workforce, you may need to pursue a different line of work, such as farming. Change from this or another industry for a career could be a potentially fruitful choice. Agricultural operations are unaffected by the pandemic as long as the demand for sustenance persists. It is only necessary to acquire the necessary

talents for that industry. This decision demonstrates a woman's adaptability and trainability. This is explicitly visualized by Hilson et al. (2021), saying that the products and services which cannot be offered for the time being can be replaced by other goods and services which do not require violating the health restrictions.

*Analyze the market behavior.* Analyze the behavior of the market and invest your capital in the products that are in demand, products that are both unsaturated and still in demand, and products that are considered needs, sell products based on quality and affordability, concentrate the right amount of capital to expensive products but with sure clients, and calculate the products lines that have better margins but with acceptable risks like expiry dates and warranty deals. This is what Richards and Rickard (2020) opined on choosing product lines that are in demand in the market or based on what is frequently transacted in the market.

*Become an expert of pricing and an efficient supplier.* As it is necessary to adjust in the trend, it is important to consider pricing to adapt to the purchasing powers of consumers. Even suppliers now should be subjected to transactional qualities. You have to identify more grounds to get your supplies. In the same instance, you may also explore the possibility to become a wholesaler and a supplier yourself. Remember that responding to success may not just be confined to this crisis but also look at the timelines beyond this era of the pandemic. According to Kraus et al. (2022), to survive further, pricing and other value calculations of goods and services have to be recalibrated to suit the new situations in any economic activities born from the crisis, factoring in new suppliers and techniques in recreating new services for the consumers, especially in the context of informal economic activities.

*Ask and learn from experts.* Micro enterprises for women should be considered as an extended learning area to be bigger than the current entrepreneur; in whichever scale they should always learn the industry that she is a part of. Learn new things and processes to survive and to respond to similar situations like pandemics, calamities, and other crises. This is where fundamental institutions like government agencies should extend expertise to the affected sectors likewomen educators in surviving the crisis (UNESCO, 2022).

**Objective 4:** Identify government economic recovery initiatives for the affected women educators.

Government support can be given to women engaging in micro entrepreneurship in different ways. The participants have laid down some very practical support the government can give them to help them survive and become stable in different economic undertakings.

*Training options.* Government should have or at least pronounce available events where women can take part in as trainees or learners to develop their entrepreneurial or economic skills. The government may place an emergency help desk for women under the circumstances of a crisis on how to drive their economic activities to survival and stability. The concept of training and skills acquisition should be a default response of the government to women affected by the crisis as these are the vulnerable sectors that are heavily disenfranchised (Ramos, 2020).

*Homepreneurship support.* Because the health protocol confines women like the teachers within their homes, the government should be able to provide home-based enterprising options. Women should have assistance in terms of knowledge or skill transfer on how to carry out economic activities while at home. Government agencies should explore the potential of agencies like the

state schools, TESDA or Technical Education Skill Development Authority, subsidized vocational schools, and other agencies to advertise their educational and training services to the communities where women educators need help. This is aligned with what UNESCO (2022) recommended in terms of government actions: by getting financial and moral support from the government, their families, and the community, women educators as home-based entrepreneurs can support their families and continue their roles both at home and in their professions.

*Encourage independent income-earning.* Participants perceive that women should not rely solely on their spouses because individuals have limited capabilities. It can occur when a spouse loses his job and is unable to provide for his family's daily needs. Seconded by Mozumdar et al. (2020), findings showed that it is difficult for women to support a family when the other household income earner loses their income during a pandemic, suggesting that it is best if women educators can be independent in providing income to the households from creative independent economic activities during a health crisis.

*Financial management, capital support, tax breaks, and zero interest loan.* Women should receive training on how to manage their income in order to maintain the stability of economic activities or develop a new business. Government can also provide start-up subsidies to assist with the launch of economic activities. The participants believe the government can give them capital from Php5000 to Php20,000 depending on the nature of their business. This is to complete the cycle of training, tooling, and funding the women in economic activities. World Economic Forum (WEF) (2022) recognized the importance of digital literacy and training as important human resource capital in pursuing economic activities in a crisis.

Economic activities of women should not be heavily taxed during this crisis. At the same time, local government units should not require business permits and other impractical documents to do the business. There must be some ways to lighten up the requirements needed from women so that they can operate under an aided situation. In case women will be on bigger business ventures because of the nature of their skills, they should be allowed to loan in government banks with zero interests and with repayment requirements set on a friendly timeframe. DepEd (2021) found the struggles of teachers during the pandemic as valid reasons to lighten interests to their loans because of the need to get through the crisis as the women educators are adjusting to the economic effects of the pandemic.

*Industry compatibility endorsement.* Government should not just offer free training but establish an industry-matching to women. This means that women should be suitable to the areas where their skill is fit, and that the industry has high value profits and with a conducive climate for economic activities. This can be in the case where there are women who have green hands and can be potential farmers. They believe that farming maybe an industry where women can excel without having to be exposed to the health risks of the pandemic. It is very helpful if the industry will support these women educators to pursue their alternative economic activities during a crisis to push for stable income-generating mobility just like the industry of networks can provide (Edin and Lein, 1997; Sotiropoulou, 2014).

*Economic structural support.* As economic activities will need structural alignment, the government should be able to establish a sound economic climate that includes support for free transportation of goods and products, a reliable Internet connection, and spaces with market-friendly

and health-compliant traits, and provide tools and equipment for the training they have undergone. If women undergo training for baking, some basic tools can be provided to them to start rolling out their skills to productive outcomes. If women opt for online selling, government agencies can provide digital tools for their platforms. As echoed by the World Economic Forum (WEF, 2022), it is important to empower women by supporting their economic activities by giving them support in using digital technologies for e-commerce as well as making it a policy of government agencies to support structural responses to women during the crisis (Ramos, 2020).

## **6. Limitations of the study**

The main purpose of this study was to explore the experiences of women during the pandemic. This study explicitly explored their economic activities and adversities. Although narrative data contributed to specific cases that the teachers experienced, complex analysis is needed to predict the variations in their conditions. Some of them were severely disrupted while others manifested survival capacity. There were subtle differences in their economic characteristics that narrative analysis might not be able to detect. Quantitative data should be collected and modelled to describe their living status during the pandemic.

Future studies could follow empirical designs that correlate variables like finance, work productivity, health, family size, employment status, government support, leadership, and business prospect. The narrative analysis described in this study was not able to empirically represent the disruptive potential of the pandemic. It is also an opportunity for future studies to integrate narrative analysis other than determining themes, i.e., incorporating the mixed-method that analyzes specific word use in interviews. Strong methods and statistical modelling can help approximate the extent of disruptive power of the pandemic to the economic conditions of women educators.

## **7. Conclusion**

The main objective is to provide educators with the resources they need to expand their expertise, adapt to new instructional approaches, integrate into other sources of revenue, and increase their employability. It frequently seems that providing people with access to educational options such as webinars, courses, and mentoring programs will benefit their professional development. However, narrative data was not enough to describe the extent of the disruptions; complex analysis was needed to effectively represent their economic challenges.

Concerning the impact of COVID-19 on the economic activities of women educators, the health crisis has had a significant negative impact on women's economic standing. Women in education who have been displaced from their employment and have lost other income-generating activities that contribute significantly to their family's fundamental necessities are experiencing these effects. The government can implement practical and specific programs to help the affected women lessen the economic impact of the pandemic. These programs could include offering free online courses in various skill areas, initial capital, tax breaks, or zero-interest loans, industry compatibility for microbusiness, structural support like Internet access and digital tools, and utilizing the advantages of the online platform.

The practical implications of this study were inclined to policy development, trainings,



psychological support, counselling, business skill development and trainings, and professional development. Policy makers, government offices, organizations, and labor groups should be able to draft policies and provisions that amend the limitations of the current laws and strategies that aid the need of women educators. It was clear that their salary was not enough to sustain their needs. Further assessment is needed to support women in their economic needs.

## **Author contributions**

Conceptualization, JVC, RDP and ME; methodology, JVC and RDP; software, ME; validation, RDP and ME; formal analysis, JVC; investigation, JVC, RDP and ME; resources, RDP and ME; data curation, JVC; writing—original draft preparation, JVC; writing—review & editing, RDP and ME; visualization, RDP and ME; supervision, JVC; project administration, JVC; funding acquisition, JVC, RDP and ME.

## **Conflict of interest**

The authors declare no conflict of interest.

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