

Journal of Studies in Social Sciences and Humanities http://www.jssshonline.com/

Volume 9, No. 3, 2023, 200-213

ISSN: 2413-9270

Low Earnings and Moonlighting in Unprotected Labour Market among **Public and Private Sectors Employees in Nigeria**

Oluyemi Theophilus Adeosun

Department of Economics, University of Lagos, Nigeria Email: oluyemiadeosun@gmail.com

ORCID: https://orcid.org/0000-0003-1683-4053

Waliu Mulero Adegbite*

Department of Industrial Psychology and People Management University of Johannesburg Email: adegbitewaliu@gmail.com

ORCID: https://orcid.org/0000-0002-0139-7041

*Corresponding author

Abstract

This research investigates the employees' coping mechanisms in the face of a loosely protected labor market. Stakeholders are concerned about the availability of quality jobs and aspire to provide innovative solutions to drive and improve workers' conditions in the Nigerian context. What are the motivations for moonlighting and the impact on employee welfare parameters like income, health, and well-being? This study leverages the work-leisure choice theory and Maxlows theory of needs. One of the attributes of poorquality jobs is low wages; hence, this study investigates how employees leverage moonlighting, especially in unprotected labor markets Using the convenience sample technique, 200 employees in Lagos, Nigeria, who engaged in moonlighting were selected, and a structured questionnaire was administered. The study adopted a quantitative method to analyze the data collected. Findings show that moonlighting is a critical coping strategy for employees with low earnings. The result further indicates that some employees engaged in moonlighting to fulfill other self-career aspirations. It, however, has some negative consequences on family time, health and performance, and productivity on the primary job. The findings also revealed weak enforcement of enabling laws to protect labor against low earnings and poor working conditions. A key finding proved that employees who engage in moonlighting would continue to do so no matter the increment in their wage. The study highlights the key reasons employees engage in moonlighting.

Key words: Employees, labour markets, low earnings, moonlighting, workers' protection, quality jobs.

Introduction

Employment generation and decent employment for all is an important goal in the United Nations agenda (SGD 8), and this has generated interest both in academia and policy space. All stakeholders are concerned about better jobs and aspiring to provide innovative solutions to the challenge. One of the effects of poorquality jobs is a low wage which is of particular interest to employees. Employees are a critical part of the

labour market, and their perspective is worth exploring (Bonoli, 2017; Erickson, 2017). While some employees have scampered and migrated to more developed countries, others have adapted via a concept described on the streets as "side hustle" or side business but in professional terms known as moonlighting. Moonlighting is the act of an employee taking another job outside the regular employment and often without the employer's knowledge (Stoughton, 2017; Mabweazara, 2018; George & George, 2022).

The study focuses on employees in Lagos, Nigeria, the commercial nerve center of Nigeria and West Africa. It is the 5th largest economy in Africa, contributing about 10% to Nigeria's GDP as of the 4th quarter of 2022 (National Bureau of Statistics, 2022). It is home to many businesses across all categories. Small and medium enterprises (SMEs) dominate all the business categories, with Lagos having the most significant number of SMEs, i.e., 11.5% of SMEs in Nigeria (Small Medium and Development Agency of Nigeria, 2017). Her cultural diversity supports business initiatives due to the survival instincts of the majority of the residents hence, promoting economic opportunities. Lagos's population of about 20.5 million as of 2022 serves as a massive market for goods and services. Previously the Federal Capital of Nigeria, her coastal city is long exposed to Europeans and trade, contributing about 90% of Nigeria's overall trade flow (Osho & Adishi, 2019). It is home to Apapa and Tin Can Island seaport, which handles 70% of total national cargo freight in Nigeria.

However, the cost of living in a city like Lagos is high due to rent, transport, feeding, etc. (Odubola & Adeyemi, 2017; Shu'ara & Okechukwu, 2023). For many employees, their take-home can barely cover the basics. Also, many employees have dependents like family and friends who live off their salary (Jeske, 2018). Many times, mid-way into the month, the salary is exhausted. Employers who pay salaries that are not living wage to hinge on the high cost of making business, low patronage, delayed payments of wages, and thin profit margin or even loss (Johnson, 2017). This situation exposes the employee to either corruption, malpractices, or innovative ways to earn extra income to make ends meet. In addition to the low earnings, it is not uncommon for the salary to be paid at an irregular frequency and way after the contractually agreed schedule. This makes the employee unable to leverage on credit as banks perceive the irregular payment as a risk (Caskey & Ozel, 2017; Cuttino, 2020).

In addition, the current labor law in Nigeria was enacted in 2004, and organized labour, and human resource practitioners argue that it is due for a review (Ipole, et al., 2018; Ebokpo, 2019) because it does not adequately protect the minimum welfare of employees. Furthermore, enforcing labour laws on private organisations in the formal and informal sectors must be stronger and more present (Ahmed, 2018; Isa & Sharma, 2016). Labour protection is further weakened by the slow judiciary system in Nigeria (Usman, et al., 2016). It is not uncommon to hear an employer dare an employee to take them to court, knowing that the case will drag on for years. Many employers of labor delay salary payments and make arbitrary deductions in the name of sanctions or penalties from employee salaries at the slightest provocation (Ara & Akbar, 2016; Amini-Philips, 2019). This further worsens the plight of the employee as they can't plan or leverage loans on their irregular income

The situation leading employees to moonlight has led others out of the country via formal and illegal migration. There has been a continuous increase in population outflow in Nigeria (i.e., brain drain). According to the United Nations International Children's Emergency Fund (UNICEF, 2015), the International migrant stock in Nigeria in 1990 was about 447,411. This increased to 751,126 in 2000 and 1,233,592 in 2013. This shows a continuous rise in the migration stock of Nigeria over the period. Data from the National Bureau of Statistics (NBS,2022) in the third quarter of 2022 show that the unemployment rate in Nigeria was 23.1 percent, while the underemployment rate stood at 20.1 percent. Given these statistics, the hope of many Nigerians in meeting life aspirations and improving their income to meet basic needs rely heavily on moonlighting, most importantly, those underemployed.

While multiple job holding has been well explored in developed countries (Jeske, 2018), Nigeria cannot say the same. Although the practice of moonlighting is common among academics in Nigeria, a faculty member can receive adjoint employment in another university other than the primary workplace (Ahmed, 2018). This research investigates the coping mechanism of the employees in the face of a loosely protected labour market characterized largely by owner-manager organisations or informal sector employers. How

does moonlighting impact their welfare, i.e., income, health, and well-being? What are the other motivations for employee moonlighting? This paper contributes to knowledge by critically examining perspectives from multiple sectors of employees (both public and private) on moonlighting in the light of unprotected labour in developing countries and sub-Saharan African setting, especially Lagos, Nigeria. This paper proceeds as follows: section two presents a theoretical and empirical review. Section three looks at methodology, data, and results, while section four presents the conclusion and recommendations.

Literature Review

The informal sector is mainly in an unprotected labour market, where most business enterprises are not registered with the appropriate government agencies (Mustapha, Petersen, Jegede, Bortagaray & Krus, 2022). According to International Labour Organisation (ILO) in Baah-Boateng et al. (2013), about 61% of those employed globally are in the informal sector (ILO, 2018). Many jobs need a decent working environment and social acceptance, especially in the informal sector. Developing countries account for 93% of informal employment globally (Inklaar & Rao, 2017). The informal sector contributes about 85.8% to employment in the African regions; this might be because the region is dominated primarily by activities such as farming and mining. In other regions (i.e., Asia and the Pacific), 68.2% of employment is informal. In comparison, informal jobs accounted for about 68% of the Arab peninsula's total employment, while Europe and Central Asia have 25.1% and are well-industrialized (Niymbanira & Sabela, 2016; Peters & Sundaram, 2015).

According to the World Bank report on global employment, the labour market where most people are recruited is defined as informal (World Bank, 2016). The informal sector is the highest employing sector in Nigeria (Adesugba & Mayrotas, 2016). The industry needs to be adequately organized, resulting in poor productivity, low employee engagement and satisfaction, and low creativity. According to International Monetary Fund (IMF) report in 2017, the primary driver of employees engaged in moonlighting activities is the need to fulfill aspirations such as education and family needs. There is a strong relationship between moonlighting and employees' education levels (Jehan & Khan, 2016; Jehan, 2018; Abeyrathna, 2020). Many lower education workers receive low wages from their formal work due to inadequate/low skills. Bank of Industry (BOI) in 2015, as reported in Udih and Odibo (2016), declared that over 17 million new businesses created in the country still need to be registered. This high rate of unregistered businesses can be attributed to the high number of employees involved in moonlighting. The precarious nature of such businesses, the low income generated by the businesses, and the small size of such businesses have a low prospect for growth and improved earnings. In addition to income augmentation, other reasons employees engage in moonlighting are gaining experience, job security, unutilized work skills, and time availability. The positive effects of moonlighting on the employee include; augmented income, knowledge acquisition, skill development, and network (Kusi, 2018, George & George, 2022). Some of the benefits may spill over to the primary organisation. Accordingly, moonlighting could adversely increase employee stress levels, fatigue, health risk, and limited family and recreational time (Nunoo et al., 2018). Moonlighting could also lead to the employee leaking employers' trade secrets in a situation where they freelance with competitors. It is typically a case of conflict of interest.

According to the literature, technology has also contributed to the capacity of employees to moonlight across international borders (Ashwini, et al., 2017; Jain, Gondane & Balpande, 2023). Employees now have platforms to advertise their skills or bid for projects that do not require their physical presence. Sometimes, employees on their regular jobs using their office systems work virtually for a third party. This may be why some organisations insist on open offices, closed-circuit television, and other devices to track employee activities (Dhotre et al., 2017). Evidence from research in Ghana shows that providing employees with job security also encourages moonlighting, especially if they are involved in it before providing job security (Mabweazara, 2018). Those in one moonlighted job expand to two or more jobs, knowing they are well protected in their primary job.

From the literature, many factors are responsible for moonlighting. Accordingly, the most common factor stakeholders consider (i.e., employees, job seekers, policymakers, and institutions of labor matters) as the determinant of moonlight is the quality of earnings (wages and salaries). To most individuals within the workforce, especially those within the active working age, the quality of earnings is the most considered factor when looking to accept a job. The Organisation for Economic Co-operation and Development (OECD) refers to earnings quality as the degree to which a firm's wages or salary payment can assist in measuring an employee's current living standards (OECD, 2015a). Therefore, to most employees, including Nigerians, the higher the earnings, the higher the prospects in a job. Wages, amongst other attributes such as working hours and communication between employees and management, are essential factors affecting iob satisfaction (Aslan, 2017). Malhotra and Gautam (2016) and Islam et al. (2014) agreed that the salaries of workers, efficiency in work, good performance appraisal system, promotional strategies, and positive relationships amongst co-workers are significant factors in job satisfaction. Formerly, good jobs were considered as all jobs that were well paid with attention to the number of working hours (Clark, 2015). Recent times have recognized a shift in this definition and shed more light on other important aspects of jobs that employees consider. However, there is no doubt that the quality of pay is a major determinant of the prospect and quality of a job. However, our study is in strong contention with this assertion that economic and environmental situations differ according to society.

While the motivational source for most employees stems from an increase in wages, some prefer a competitive environment, and others can choose job security and fair treatment of employees. These individuals seek jobs to grow and develop personally before any other benefits. They take job roles that align with their careers and aspirations. Often, we realize there is a shift from the career path and the job roles (opportunities) individuals occupy later due to the pressures of the country's economic situation (Morse, 2016; Price, 2019). Citizens take on any available employment to survive the harsh economic crises. Employees emphasize the level of education, performance programmes, prospects, and industryoriented training as essential parameters organisations provide to encourage an individual's development. These employees focus on the packages offered by the human resource department. Just like Sattar et al. (2015) stated in their work, training, empowerment, and compensation are important criteria for development.

Timming's (2012) study has shown that the level of workers' participation can influence their commitment, job satisfaction, and how they respect their managers. While some employees look for organisations that pay their wages within the agreed time frame, few others do not want their rewards, only financial rewards but have a sense of fulfillment when actively involved in the company's activities. Mader (2018) opined that some hardworking, skilled individuals desire to deploy their skills for economic growth and development but find it challenging to secure employment due to scarce job opportunities, misalignment of job positions, informal absorption, and underemployment. To achieve effective and efficient performance from the staff, it becomes necessary that they access the opportunities that will enable them to utilize their skills and knowledge to the maximum. Also, the conditions employees would be working in, the flexibility of work hours, teamwork approaches to developing solutions, and top managerial abilities are motivators that can influence their productivity.

This study examines and applies the tenets of the Work-Leisure Choice theory and Abraham Maslow's theory to explain the connection between low earnings and moonlighting among employees within the Nigerian labour and economic context. The work-leisure theory of labor supply proposes that an individual worker is faced with the dilemma of choosing a combination of work hours and leisure time that maximizes his utility. Disregarding the hour constraint reason for moonlighting, many workers engage in moonlighting to diversify their job portfolio. These are individuals who are inclined to have multiple jobs. This set of workers engages in moonlighting not because of the inability to have more hours on their primary job but because of the desire to share their working hours among different jobs. A non-constraint moonlighter is a worker who can work as many hours as possible on their primary job but choose to have another job (Dickey et al., 2009). Notably, the hours of work supplied on the primary job may not necessarily be a perfect substitute for the hours of work provided on the moonlighting job or the wage earned. Also, workers can choose to engage in moonlighting not because of job hours or earnings from the primary job. It is assumed that a worker can engage in moonlighting to have a second job to learn about new occupations or gain credentials and experience. Another assumption of the theory is that both primary and secondary jobs can be a compliment; the moonlighted job can be a source of networking and self-fulfillment, positively impacting the primary Job (Kusi, 2018). The moonlighted job could also be a source to complement low earnings from the primary job. One job may be a source of stable income, and the other provides a wage that is high on average but varies or is not stable. According to Maslow, individuals are in a different states of need along five hierarchies in his theory of motivation (Maslow, 1943). The lower the individual's ladder, the higher the need or desperation for survival. Employees who are low earners hover around the bottom of the pyramid, i.e., basic needs, which are physiological, like shelter, clothing, feeding, or even safetyrelated needs (D'Souza & Gurin, 2016). No matter the level of the employee in the hierarchy of needs, income will be required to support; thus, employees engage in the moonlight to sustain their current status or climb the ladder beyond the psychological stage. The weak labor protection increases the safety concern in line with the second hierarchy of Maslow's pyramid. Therefore, the study applies this theory as it helps to determine our respondents' needs.

Methodology

Design, Sample, and Instrument

This is a cross-sectional study that utilizes a quantitative approach. The approach was adopted to describe and explain respondents' perceptions regarding the characteristics of earning and moonlighting (Meister 2018; Rahman & Areni, 2016). Multiple regression analysis (Gordon, 2015) was used to test the proposed hypotheses of the study. Also, the Durbin Watson Test (Kabaila, et al., 2018) was used to validate the degree of correlation in the model. This study used primary data since there is no secondary data repository with the necessary information for the research. The research area is Lagos State, Nigeria. Using the convenience sample technique (Doody & Noonan, 2013; Etikan et al., 2016), two hundred (200) employees who engaged in moonlighting were randomly selected. A structured questionnaire with five-point Likert scale options revolving around their wages, the standard of living, reasons for moonlighting, and the impact of moonlighting on their well-being was administered. Of the 200 contacted, 179 responded, which reflects an 89.5% response rate. The sample comprises 38% female and 62% male, employed in the private (9.4%) and public sectors (91.6%)

Results

Descriptive statistics

This study randomly selected 200 respondents fully engaged in a primary job in Lagos state Nigeria, with 62% being male as against 38% female. The population is actively engaged in private and public businesses of the economy. The study was designed to investigate the connection between the respondents' level of education and low earnings as a driver of moonlighting. According to the data, 56.2% are degree holders, while 43.8% are post-graduate. The sample comprises a majority from the age bracket of 31-40 years, representing 35.4%. The occupational composition of the sample cuts across disciplines. The categories include HR practitioners, bankers, lawyers, engineers, teachers, accountants, business developers, pharmacists, media personalities, Nutritionists, agribusinesses, photographers, data scientists, software engineers, auditors, and office administrators. Table 1 presents comprehensive information on the respondents' demographic characteristics.

Table 1 also shows why many employees engaged in moonlighting in addition to their primary job. Our results reveal that the desire to increase income is the most crucial reason for moonlighting. According to the findings, 98 employees representing 55.1%, reported that the primary reason for engaging in moonlighting was to have more income. The above result corroborates the study of Guariglia and Kim (2004), Baah-Boateng et al. (2013), and Amini-Philips (2019).

Table 1. Demographic and Sectorial characteristics of the sample (N=200)

Gender	N	Percent
Male	111	62
Female	67	38
Age Group		
18-24 years	27	15.2
25 - 30 years	54	30.3
31-40 years	63	35.4
41-50 years	26	14.6
51- 60 years	8	4.5
Sector		
Private	163	91.6
Public	15	8.4
Education Level		
Degree	100	56.2
Postgraduate	78	43.8
Years of experience (primary Job)		
0-2 years	60	33.7
3-6 years	47	26.4
7-12 years	32	18.0
13-17years	19	10.7
18-23 years	12	6.7
24 years and above	8	4.5
Reason for engaging in moonlighting		
To have more money	98	55.1
Gain experience	51	28.7
Lack of job security	12	6.8
Availability of innovative platform for business	9	5.1
Underutilization of skills at work	6	3.4
Availability of enough spare time	1	0.6
Passion	1	0.6

They concluded that financial reward is critical to why many employees engage in moonlighting. There is a strong relationship between the years of experience and the reason for employee engagement in moonlighting. Results show that the hunt for experience, which is second to the drive for money, is why employees engage in moonlighting. Ultimately when employees gain experience, it will improve their employability via skill and capacity development and translate to improvement in earnings.

Supporting the finding from Table 1, the graph in Figure 1 further reveals that financial reward is the most important factor driving moonlighting. Accordingly, the primary motivator of moonlighting is the desire for financial improvement, followed by underutilization of skills by the employer, lack of job security, opportunity to gain more experience, and availability of time (see Figure 1 for details).

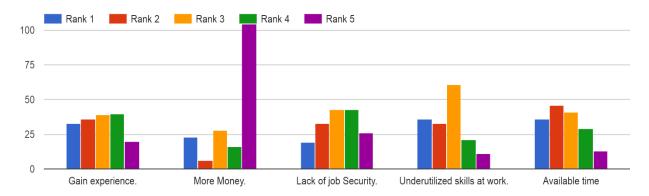


Figure 1. *Rank of top 5 Motivations for moonlighting.*

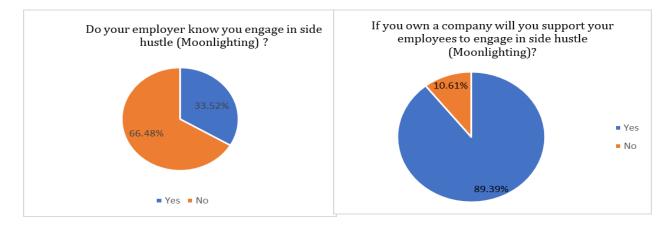


Figure 2. Perception as an employer or employee in support of Moonlighting.

Figure 2 depicts a critical question of whether the employees informed their employer of their engagement in moonlighting activities. The majority, 66.48%, concealed their moonlighting activities from their employers. In comparison, only 33.52% declared their engagement in moonlighting to their employer - those who reported their engagement in moonlighting stated that it does not affect their primary job. There is a strong call for the promotion of moonlighting by the respondents, as 89.39% believed if they were, employers should permit employee moonlighting since it does not affect the primary job. Accordingly, only 10.61% of the respondents strongly oppose employee moonlighting, preferring to provide better earnings and welfare packages to support employees in their primary job. They believe allowing moonlighting will affect business performance, resulting in low income and negatively affecting the ability to pay good wages.

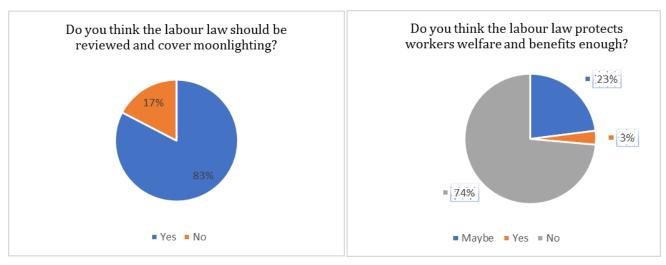


Figure 3. *Labor law and moonlighting.*

One central question posed in this study was the position of the regulations guiding employment relationships in Nigeria, especially concerning moonlighting. With many sampled employees engaging in jobs other than primary employment, moonlighting is a major issue in the country's private and public sectors. Therefore, the labour market might be facing the challenge of low earnings, poor labour regulation, and protection. According to Figure 3, employee welfare is relegated to the back. Most (74%) of the respondents believe that the relevant authorities and the central labour organisation are not doing enough to improve labor welfare. The respondents concluded that labour law and regulation in Nigeria should be reviewed to prioritize the welfare of workers in the country. Low earnings were raised, and respondents opined that there is a need to increase the wage level in the country. This was also expressed in the respondent's view as many (96.7%) clamor for an increase in the minimum wage, claiming it is not enough to sustain their livelihood. Many (88.5%) claim their salary needs to be improved to live on, as many private employers pay below the minimum wage.

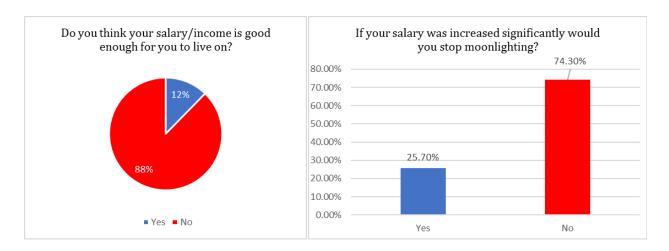


Figure 4. Relationship between earning and moonlighting

To reduce the incidence of moonlighting among the employees, respondents were asked what their employer could do to make them stop the private practice. Most respondents concluded that nothing could be done to make them guit what satisfies them. The majority, 74.3%, concluded that even if their employers decide to increase their salary, quitting moonlighting may be difficult because it is more fulfilling than only working in their primary job. Others believe that skills gained from moonlighting assist them in their primary job. Most respondents (88%) believe that more than what they earn in their primary job is needed to sustain their livelihood.

Regression analysis

A regression analysis was conducted to validate the hypothesis that low earnings among the sampled employees cause moonlighting. Similarly, the impact of gender, age, years of experience in formal employment, and education on earnings were also examined. The above variables' contribution to earnings is believed to impact employee moonlighting significantly. Earning is assumed to be the primary reason for moonlighting; hence, it is the dependent variable. A multiple regression analysis was conducted to establish relationships among the identified variables. Table 2 provides the model summary. The model has an R² of (4.1%) which shows that the variables only explain 4% changes in the dependent variable. Durbin-Watson of 1.79 indicates the presence of positive autocorrelation among variables. The model was insignificant at a 95% confidence level; thus, the hypothesis that low earnings do not cause moonlighting was accepted. In the regression model, constructs were represented as thus: ML= moonlighting, GD = Gender, LE= level of education, AG = Age, YE = years of experience, and SE = Sector of employment.

Table 2. Model Summary and ANOVA Table

Model Summary ^b								
Model	R	R Square	Std. Error of the Estimate		Durbin-Watson			
1	.204ª	.041	16957.3187		1.795			
ANOVA ^a								
Model		Sum of Squares	Df	Mean Square	F	Sig.		
Regression		2141069880.286	5	428213976.057	1.489	.196 ^b		
Residual		49458713018.416	172	287550657.084				
Total		51599782898.702	177					

Table 3 presents the contribution and level of relationship between the dependent and independent variables. There was a significant and positive relationship between the level of education and earning, suggesting that higher education results in more income and vice versa. This is in line with the study of Jehan (2018), who concluded that as the level of education increases, a person becomes more valuable to the job market, the demand for his services increases, and the propensity to supply his labour based on demand receives a boost. However, along the gender border, there is no relationship between gender and moonlighting, suggesting that both males and females engage in moonlighting; thus, the phenomenon is not peculiar to a particular gender group. The result further shows that age is not an important factor in moonlighting, as there was no significant relationship between the age of the employees and moonlighting. This result contrasts with the findings of Naderi (2003), who found a positive relationship between moonlighting and the age of the respondents. The foregoing suggests that moonlighting does not depend on the age of the moonlighters. Similarly, years of experience in a formal job do not impact moonlighting activities; hence, their years of working in the formal sector encourage them to moonlight. Another key finding from the result is the relationship between the employment sector and moonlighting. There was no significant relationship between the type of industry an individual works in and the tendency to moonlight.

This finding implies that those in public and private sectors engage in moonlighting against the prior notion (Vermeeren, 2017; Jose and Roy, 2020) that those in the public sector engage more in moonlighting.

Table 3. *Regression coefficients*

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.			
	В	Std. Error	Beta					
(Constant)	54968.792	7924.286		6.937	.000			
Gender	1150.302	2669.299	.033	.431	.667			
Level of education	6623.830	3049.139	.193	2.172	.031			
Age	-1296.014	2043.131	080	634	.527			
Years of Experience	628.882	1460.229	.053	.431	.667			
Sector of formal								
employment	-3949.827	4611.340	064	857	.393			

The overall results from the multiple regression analysis agree with the previous descriptive analysis presented in Table 1. Generally, low earning is one of many motivating factors for moonlighting, as the level of education can contribute to moonlighting.

Conclusion and Policy Implications

This paper explores moonlighting as a coping strategy by employees in unprotected labour markets amidst poorly compensated and low-earnings jobs. This study's findings have practical and policy recommendations for all stakeholders in the labour market. Results show that employees moonlight because of the need to earn more, lack of job security, poor earnings, and the need to fulfill self-aspiration. Many workers who engage in moonlighting conceal the nature of the business from their employer. While moonlighting has contributed positively to improving the earnings of employees, it also has some negative implications on the primary job and the well-being of the participants. Employees cannot focus fully on their regular jobs, leading to a loss of productivity for their primary employer. Also, employees suffer from stress and burnout due to little or no time for recreation and family time. The value of a rejuvenated and well-rested employee is wholly eroded due to engagement in moonlighting.

There was a significant and positive relationship between education and earnings. Practically this means that those who attain higher education should earn more; however, in the Nigerian context, enmeshed with high unemployment, many highly educated individuals are forced to take low-paying jobs. The above finding aligns with Baah-Boateng et al. (2013) and Amini-Philips (2019), who reported that unemployment and underemployment are part of the foremost reasons individuals engage in moonlighting. Years of experience in a formal job do not impact moonlighting activities. With improvements in digital accessibility and the development of the gig economy, many have engaged in moonlighting, irrespective of their years of experience. Both genders moonlight; thus, the phenomenon is not peculiar to a particular group. Theoretically, findings from this study affirm the work-leisure choice theory. Accordingly, many respondents do not engage in moonlighting because they are unsatisfied with their current job but desire to have many job portfolios; hence they convert their leisure time to economic activities that boost their income.

This study recommends that government should enact enabling laws to protect labour against low earning, poor working conditions and encourage job security. Also, they can provide a form of social relief that can take some responsibility for the working class by providing for those dependent on them for a living. Furthermore, the judicial system must be improved to expedite court cases concerning the employeemployer dispute. The labour union should also intensify advocacy for workers' rights and provide legal

services to employees in the non-unionized organisation and informal sectors. Employers of labour should treat employees better in the long-term interest of their business by providing decent wages and getting better value from their employees, which will improve their profitability. Alternatively, they can develop schemes like flexible working arrangements that will allow employees to augment their income.

Limitations of the Study

It is important to note that the study conducted regarding the potential relationship between low earnings and moonlighting among employees utilized basic quantitative techniques. While the findings do suggest that individuals with lower earnings may be more motivated to seek additional work opportunities, it is possible that a more thorough and rigorous methodology could yield a more nuanced understanding of the factors influencing moonlighting tendencies. Therefore, it may be beneficial to consider more advanced research techniques when exploring this topic further. Further, the research did not delve into the potential link between moonlighting and individuals with high earnings, which may be an area worth exploring in future studies.

References

- Abeyrathna, G. (2020). Determinants of moonlighting decisions among government employees in Srilanka: evidence from government employees who dwelt in kegalle district. Int. J. Scientif. Res. Publ, 10, 318-323.
- Adesugba, M., & Mavrotas, G. (2016). Youth employment, agricultural transformation, and rural labour dynamics in Nigeria. IFPRI discussion paper 01579. Washington, DC: IFPRI.
- Ahmed, K., (2018). International labor right: A categorical imperative? Revue De-Droit Université De Sherbrooke, 35(1), 145-186.
- Ahmed, S. & Uddin, M. D. (2012). Job satisfaction of bankers and its impact in banking: A case study of Janata Bank. ASA University Review, 6(2).
- Amini-Philips, C. (2019). Moonlighting activities and lecturers' wellbeing in Nigerian Universities. Advances in Social Sciences Research Journal, 6, 339-346.
- Ara, K. & Akbar, A. (2016). A study of impact of moonlighting practices on job satisfaction of the University Teachers. Bulletin of Education and Research, 38(1), 101-116.
- Ashwini, A., Mirthula, G. & Preetha, S. (2017). Moonlighting intentions of middle-level employees of selected IT Companies. International Journal of Pure and Applied Mathematics, 114 (12), 213-223.
- Aslan, I. (2017). Measuring job satisfaction, performance criteria, and job life quality: Bingol city banking case. Journal of Business and Management (COESandRJ-JBM), 5(4), 167-187.
- Baah-Boateng, W., Adjei, P. & Oduro, A. D. (2013). Determinants of moonlighting in Ghana: An empirical investigation. African Review of Economics and Finance, 4(2), 176-202.
- Bonoli, G. (2017). Labour market and social protection reforms in international perspective: Parallel or converging tracks? Taylor and Francis.
- Caskey, J. & Ozel, N. B. (2017). Earnings expectations and employee safety. Journal of Accounting and Economics, 63(1), 121-141.
- Clark, A. E. (2015). What makes a good job? Job quality and job satisfaction. Paris School of Economics— CNRS, France, and IZA World of Labor, December 2015. wol.iza.org
- Cuttino, N. Q. (2020). The rise of fringetech: Regulatory risks in earned-wage access. Nw. UL Rev., 115, 1505.
- Dhotre, P., Rasal, G., Jha, M. & Pawar, N. (2017). Employee monitoring and management system using GPS and Android. International Research Journal of Engineering and Technology, 4(3), 1425-1429.
- Dickey, H., Watson, V. & Zangelidis, A. (2009). What triggers multiple job holding? An experimental investigation. Munich Personal RePEc Archive (MPRA), MPRA Paper 17575.

- Doody, O. & Noonan, M. (2013). Preparing and conducting interviews to collect data. Nurse researcher, 20
- D'Souza, J. & Gurin, M. (2016). The universal significance of Maslow's concept of self-actualization. The Humanistic Psychologist, 44 (2), 210.
- Ebokpo, J. I. (2019). Role of trade unions in curbing casualization of labour in Nigeria. International Review of Law and Jurisprudence (Irlj), 1(2), 124-132.
- Erickson, B. H. (2017). Good networks and good jobs: The value of social capital to employers and employees. In Social capital, 127-158, Routledge.
- Etikan, I., Musa, S. A. & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. American journal of theoretical and applied statistics, 5(1), 1-4.
- Ferraro, T., Dos Santos, N. R., Pais, L & Mónico, L. (2016). Historical landmarks of decent work. European *Journal of Applied Business and Management*, 2(1), 77–96.
- George, A. S., & George, A. H. (2022). A review of moonlighting in the IT sector and its impact. Partners *Universal International Research Journal*, 1(3), 64-73.
- Gordon, R. A. (2015). Regression analysis for the social sciences. Routledge.
- Guariglia, A. & Kim, B. Y. (2004). Earnings uncertainty, precautionary saving, and moonlighting in Russia. Journal of Population Economics, 17(2), 289-310.
- Inklaar, R. & Rao, D. S. (2017). Cross-country income levels over time: did the developing world suddenly become much richer? American Economic Journal: Macroeconomics, 9(1), 265-90.
- Ipole, P. A., Agba, A. O. & Okpa, J. T. (2018). Existing working conditions and labour unions agitations in Cross River State civil service, Nigeria. Global Journal of Social Sciences Studies, 4(1), 39-51.
- Isa, A. A. & Sharma, K. D. (2016). Labour Law and staff retrenchment in commercial banks in Nigeria: Causes and consequences. Labour, 3(11).
- Islam, T., Ahmad, U.N.U. & Ahmed, I. (2014). Exploring the relationship between POS, OLC, job satisfaction and OCB. Procedia-Social and Behavioral Sciences, 114, 164-169.
- Jain, M., Gondane, H., & Balpande, L. (2023). Moonlighting-A New Threat to IT Industry. International Journal of Information Technology & Computer Engineering (IJITC) ISSN: 2455-5290, 3(04), 11-
- Jehan, N. (2018). Economic analysis of moonlighting and wage rate determination in higher education institutions of Khyber Pakhtunkhwa. Doctoral dissertation, The University of Agriculture, Peshawar.
- Jehan, N. & Khan, H. (2016). Economic analysis of moonlighting in higher education institutes of Khyber Pakhtunkhwa. The Journal of Humanities and Social Sciences, 24(2), 81-98.
- Jeske, D. (2018). Moral and legal obligations to support' family. Philosophical Foundations of Children's and Family Law, 173.
- Johnson, M. (2017). Implementing the living wage in Uk local government. Employee Relations, 39(6), 840-849.
- Jose, A. P. & Roy, R. (2020). An empirical study on the determinants and dampeners of moonlighting. Purakala UGC care journal, 31(14), 479-490.
- Kabaila, P., Alhelli, S., Farchione, D. & Bragg, N. (2018). The effect of a Durbin-Watson pretest on confidence intervals in regression. arXiv preprint arXiv:1804.04306.
- Kusi, G. (2018). Moonlighting to survive: The effect of multiple job holding on the working poor in Ghana. Doctoral Dissertation, University of Ghana.
- Mabweazara, H. M. (2018). When your take-home can hardly take you home: Moonlighting and the quest for economic survival in the Zimbabwean Press. In News making Cultures in Africa, 99-117, Palgrave Macmillan, London.
- Mader, P. (2018). Better jobs and livelihoods for young people in Africa: A spotlight on demand, K4D Emerging Issues Report. Brighton, UK: Institute of Development Studies.

- Malhotra, A. & Gautam, A. (2016). HRM practices and employee attrition: a gender centricanalysis of Indian bpo industry." *Clear International Journal of Research in Commerce and Management*, 7(11) 12-17.
- Maslow, A. H. (1943). A theory of human motivation. *Psychological review*, 50(4), 370.
- Meister, L. (2018). On methodology: How mixed methods research can contribute to translation studies. *Translation Studies*, 11(1), 66-83.
- Morse, J. M. (2016). Mixed method design: principles and procedures, 4, Routledge.
- Mustapha, N., Petersen, I. H., Jegede, O., Bortagaray, I., & Kruss, G. (2022). Measurement of innovation in the informal sector in Africa: the importance to industrial policy. *Innovation and Development*, 12(2), 325-342.
- Nabi, N. M, Foysol, K. M. & Adnan, S. M. (2017). The role and impact of business communication on employee performances and job satisfactions: A case study on Karmasangsthan bank limited, Bangladesh. *Arabian Journal Business Management Review*, 7(3).
- Naderi, A. (2003). *Determinants of moonlighting rate in Iranian labour Market*. Proceeding of the 10th ERF conference, 16-18 December 2003, Marrakech, Morocco.
- National Bureau of Statistics, 2022. Accessible at https://nigerianstat.gov.ng/elibrary?queries[search]=q3%202022
- Niymbanira, R. N. & Sabela, P. T. (2016). Gender dynamics in employment and labour force trends in south Africa. *International Journal of Economics and Finance Studies*, 11(2), 36-54.
- Nunoo, J., Darfor, K. N., Koomson, I. & Arthur, A. (2018). Employment security and workers' moonlighting behavior in Ghana. *Journal of Economic Studies*, 45(1), 144-155.
- Odubola, I. & Adeyeemi, W. (2017). Effect of socioeconomic factors on the rental values of accommodation in Lagos metropolis. *Equatorial Journal of Social Sciences and Human Behaviour*, 2(3), 106-120.
- OECD (2015a). Household disposable income (indicator). doi: 10.1787/dd50eddd-en.
- Osho, G. S. & Adishi, O. (2019). The effects of macroeconomic variables on Lagos state economy: As Lagos economy goes, so goes the economy of Nigeria? *Journal of Economics*, 7(1), 1-9.
- Peters, A. C. & Sundaram, A. (2015). Country of origin and employment prospects among immigrants: an analysis of south–south and north–south migrants to South Africa. *Applied Economics Letters*, 22(17), 1415-1418.
- Price, R. A. (2019). *Youth employment needs in Nigeria*. K4D Helpdesk Report 691. Brighton, UK: Institute of Development Studies.
- Rahman, K. & Areni, C. S. (2016). The benefits of quantifying qualitative brand data: A mixed-method approach for converting free brand associations to a brand equity index. *International Journal of Market Research*, 58(3), 421-450..
- Sattar, T., Ahmad, K. & Hassan, S. M. (2015). Role of human resource practices in employee performance and job satisfaction with mediating effect of employee engagement. *Pakistan Economic and Social Review*, 81-96.
- Shu'ara, J., & Okechukwu, F. (2023). Factors and Implications of the High Cost of Living on Households in Gwagwalada Area Council, Abuja. *Journal For Family & Society Research*, 2(1).
- SMEDAN. (2017). MSME Report major challenge. https://smedan.gov.ng/index.php/dg-s office/news/
- Stoughton, S. W. (2017). Moonlighting: The private employment of off-duty officers. U. Ill. L. Rev., 1847.
- Timming, A. R. (2012). Tracing the effects of employee involvement and participation on trust in managers: An analysis of covariance structures. *The International Journal of Human Resource Management*, 23(15), 3243–3257.
- Udih, M. & Odibo, E. E, (2016). The impact of entrepreneurship growth in the development of Nigerian economy. *Journal of Economics, Management and Trade*, 1-10.
- UNICEF (2015). The gender dimensions of internal displacement. UNICEF/IDP Gender Issues Paper
- Usman, D. J., Yaacob, N. & Rahman, A. A. (2016). An Inquiry on the affordability of legal services and the appropriateness of the regular courts for consumer redress in Nigeria". *Beijing L. Rev.*, 7, 83.

Vermeeren, B. (2017). Multiple job holding in the public sector context: Motivations, outcomes and implications. GEDRAG and ORGANISATIE, 30(4), 263-285.

White, D. (2016). Fulfilling work and well-being discussion paper. Dunfermline: Carnegie UK Trust.

World Bank. (2016). More, and more productive, jobs for Nigeria: a profile of work and workers (English). Washington, DC: World Bank Group.

http://documents.worldbank.org/curated/en/650371467987906739/more-and-more-productivejobs-for-Nigeria-a-profile-of-work-and-workers