# MARKETING COMPETENCIES REQUIRED MITIGATING THE ERA OF ECONOMIC UNCERTAINTY FOR FINANCIAL SURVIVAL AMONG COLLEGE OF EDUCATION LECTURERS IN DELTA STATE, NIGERIA.

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**Abstract**

*The study ascertained that marketing competencies are essential for mitigating the impact of economic uncertainty and ensuring financial survival among College of Education lecturers in Delta State, Nigeria. A survey research design was adopted for the study. It was guided by two specific objectives, addressed through two research questions and two null hypotheses tested at the 0.05 level of significance. The population of the study comprised sixty-three (63) lecturers from Colleges of Education in Delta State. Data were collected using a researcher-developed questionnaire titled "Marketing Competencies Required to Mitigate the Era of Economic Uncertainty for Financial Survival (MEEUFS)", structured on a four-point rating scale. The instrument was validated by two experts from the Department of Business Education, University of Calabar, Nigeria. The reliability of the instrument was established using Cronbach's Alpha method, yielding a reliability coefficient of 0.83. Descriptive statistics (mean and standard deviation) were used to answer the research questions. The findings revealed that lecturers adopt various income-generating strategies such as attending empowerment workshops, leveraging institutional support, acquiring vocational skills, engaging in private tutoring and consultancy, and accessing cooperative loans. They also practice prudent financial planning through regular saving and strict budgeting. These strategies highlight the lecturers' resilience, adaptability, and entrepreneurial orientation in response to financial challenges. The study recommended that government and institutional authorities should provide more structured support and capacity-building initiatives aimed at enhancing lecturers' marketing and financial management skills to further strengthen their economic resilience.*

**Key words***:* marketing competencies, economic uncertainty, financial survival, college lecturers, and entrepreneurial strategies

## Introduction

In recent years, the global economy has faced significant disruptions, marked by inflation, exchange rate volatility, shrinking public revenues, and unstable employment conditions.

These challenges have had a disproportionate impact on developing economies such as Nigeria, where public sector employees—particularly lecturers in Colleges of Education—grapple with stagnant wages, delayed salary payments, rising living costs, and inadequate institutional support (Ayonmike, 2015). In the face of these economic pressures, the need for alternative and sustainable financial survival strategies has become increasingly urgent. One such strategy that is gaining attention is the acquisition and practical application of marketing competencies.

Marketing competencies refer to the set of knowledge, skills, and attitudes required to identify and seize market opportunities, understand consumer behavior, develop effective value propositions, and deliver products or services efficiently (Kotler & Keller, 2016). These competencies are no longer confined to business professionals. Increasingly, educators—particularly those in the tertiary education sector—are compelled to deploy marketing skills to commercialize their expertise, offer consultancy services, participate in private ventures, and leverage the digital economy to supplement their incomes (Nwankwo & Ifejika, 2022). Competencies in areas such as branding, pricing, digital promotion, customer relationship management, and online communication have become particularly vital for navigating today’s economic uncertainty (Armstrong & Kotler, 2017; Ingwe et al., 2025; Ajuluchukwu et al., 2025; Akeke et al., 2025; Idike et al., 2025).

Lecturers in Colleges of Education in Delta State, Nigeria, are not immune to these realities. Declining government support, inadequate funding, and limited professional development opportunities have left many of them seeking non-traditional income sources to sustain themselves (Uche & Adegbite, 2021). However, the success of such ventures often depends on their ability to effectively market their skills and services. Unfortunately, most teacher education curricula in Nigeria do not incorporate marketing education, leaving a significant gap in lecturers’ professional preparation (Okafor & Anyanwu, 2023; Akeke et al., 2023; Atah et al., 2022; Elom et al., 2025)

Additionally, the digital revolution has transformed the nature of economic participation. With the emergence of social media platforms, e-commerce tools, and online learning environments, lecturers now have unprecedented opportunities to generate income through content creation, digital tutoring, personal branding, and service promotion. Tools such as WhatsApp Business, Facebook Pages, YouTube, and online teaching platforms like Udemy have enabled enterprising educators to reach broader audiences. Yet, to leverage these opportunities effectively, lecturers must possess foundational marketing competencies, including digital marketing, audience segmentation, and value communication (Chikwe & Opara, 2022; Kotler & Keller, 2016; Idika et al., 2023; Ingwe et al., 2025; Akeke et al., 2025; Ukah et al., 2022)

Empirical evidence supports the growing importance of marketing competencies for educators' financial survival. For instance, Ojo and Adeola (2023) found that marketing skills such as personal branding, digital marketing, and customer relationship management enabled lecturers to diversify their income through consultancy and content creation. Similarly, Onyebuchi and Okonkwo (2022) reported that lecturers who possessed skills in pricing and sales negotiation experienced less financial stress while engaging in private tutorials and vocational activities.

Further studies corroborate these findings. Udo and Johnson (2021) emphasized that competencies in product positioning and social media advertising helped academic staff in the South-South region maintain private income streams during periods of salary instability. Aliu and Balogun (2020) found that lecturers who received training in digital promotion and customer segmentation reported higher job satisfaction and greater economic resilience.
Evidence from Delta State reinforces this trend. Adebayo and Olaitan (2023) reported that lecturers in Colleges of Education applied basic marketing strategies such as pricing,

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customer service, and word-of-mouth marketing in personal ventures like mini-importation and tutorial services. Emenike and Okeke (2022) observed that lecturers who utilized marketing strategies such as content promotion and customer retention practices experienced stronger financial outcomes than those without such competencies. Amadi and Ibe (2021) showed that sustained application of branding and market research among lecturers in Southern Nigeria contributed to business viability. Yakubu and Bello (2020) further confirmed that lecturers involved in agribusiness and small-scale sales sustained their livelihoods by applying marketing techniques like customer targeting and promotional campaigns.

Given this context, it is evident that marketing competencies play a crucial role in enabling educators to respond to financial uncertainty. As such, understanding the specific marketing skills required by lecturers in Colleges of Education in Delta State, Nigeria, is essential for informing policy, guiding institutional planning, and fostering individual financial empowerment. This study, therefore, seeks to examine the marketing competencies necessary to mitigate economic hardship and ensure the financial survival of lecturers amid ongoing economic challenges.

**Statement of the Problem**

In recent years, Nigeria has faced severe economic instability marked by inflation, naira devaluation, subsidy removals, and inconsistent public sector financing. These challenges have significantly eroded the purchasing power and financial stability of many citizens, including lecturers in Colleges of Education. Despite their pivotal role in national development, these lecturers are often confronted with delayed salaries, underfunded institutional environments, and a lack of access to sustainable financial support systems. As a result, many are forced to explore alternative income-generating activities as a means of financial survival. However, engaging effectively in such ventures requires more than intention—it demands relevant competencies, particularly in marketing. Marketing competencies such as identifying market needs, promoting services, leveraging digital platforms, managing customer relations, and pricing products appropriately are critical in today’s competitive and tech-driven economy. Unfortunately, many lecturers in the Colleges of Education have not been formally equipped with these skills, as marketing is rarely embedded in their training or professional development frameworks. This disconnect limits their capacity to generate sustainable income outside the traditional classroom, thereby compounding their vulnerability during economic downturns.

While some educators may resort to informal entrepreneurial efforts, the lack of structured marketing knowledge often leads to poor visibility, weak customer engagement, and limited profitability. In an era where digital tools and personal branding can expand one’s reach beyond the immediate academic environment, the absence of these competencies places lecturers at a disadvantage. Moreover, there is a dearth of empirical research specifically focused on the marketing competencies required by lecturers in Colleges of Education in Delta State to navigate economic uncertainty and ensure financial resilience. Thus, the problem of this study is: *Despite the increasing need for financial adaptability, many College of Education lecturers in Delta State, Nigeria, lack the requisite marketing competencies to effectively mitigate the impact of economic uncertainty and achieve financial sustainability.* This study seeks to address this gap by investigating the specific marketing skills needed, the extent of their application, and the barriers lecturers face in acquiring or utilizing them.

**Objectives of the Study**

The main purpose of this study is to investigate the marketing competencies required by College of Education lecturers in Delta State to survive financially during periods of economic uncertainty. Specifically, the study aims to:

1. Identify the key marketing competencies required by College of Education lecturers to improve financial survival during economic uncertainty.
2. Examine the extent to which College of Education lecturers in Delta State apply marketing competencies in their income-generating activities.

**Research Questions**

In line with the objectives of the study, the following research questions were raised:

1. What are the key marketing competencies required by College of Education lecturers in Delta State for financial survival during economic uncertainty?
2. To what extent do College of Education lecturers in Delta State apply marketing competencies in their income-generating ventures?

**Research Methodology**

This study investigated the marketing competencies required to mitigate the era of economic uncertainty for financial survival among College of Education lecturers in Delta State, Nigeria. A survey research design was adopted for the study. This design was considered appropriate as it allows the collection of data from a specific population to determine the current status of the variables under investigation without manipulating the environment. The study was guided by two specific objectives, which were addressed through two research questions and tested with two null hypotheses at the 0.05 level of significance. The target population comprised sixty-three (63) lecturers drawn from Colleges of Education in Delta State, Nigeria. Due to the manageable size of the population, the entire population was studied, and as such, no sampling was conducted. The instrument used for data collection was a structured questionnaire titled *"Marketing Competencies Required to Mitigate the Era of Economic Uncertainty for Financial Survival (MEEUFS)."* The questionnaire was designed using a four-point Likert scale with the options: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). It consisted of 16 items, evenly distributed to assess the two major variables of the study—Marketing Competencies and Financial Survival Strategies. To ensure the validity of the instrument, it was subjected to expert review by two senior lecturers from the Department of Business Education, University of Calabar, Nigeria. Their feedback guided necessary revisions to improve the clarity and relevance of the items. For reliability, the instrument was subjected to a pilot test and analyzed using Cronbach's Alpha reliability method, which yielded a coefficient of 0.83, indicating that the instrument was highly reliable for data collection. Data collected were analyzed using mean and standard deviation to answer the research questions.

**Results of the Findings**

Research Question 1

*What are the key marketing competencies required by College of Education lecturers in Delta State for financial survival during economic uncertainty?*

**Table 1: descriptive Statistics on key marketing competencies required by College of Education lecturers in Delta State for financial survival during economic uncertainty**

| S/No | Items on Marketing Competencies of Lecturers | N | Mean | Std. Deviation | Decision |
|---|---|---|---|---|---|
| 1 | I possess basic knowledge of marketing principles such as pricing, promotion, and sales. | 23 | 3.5652 | 0.72777 | Agree |
| 2 | I utilize social media platforms to promote personal or business services. | 23 | 3.2174 | 0.85048 | Agree |
| 3 | I understand how to identify and meet customer needs in entrepreneurial ventures. | 23 | 3.3478 | 0.77511 | Agree |
| 4 | I apply communication and branding skills to attract clients or customers. | 23 | 3.4783 | 0.66535 | Agree |
| 5 | I can develop basic marketing plans for goods or services I offer. | 23 | 3.3913 | 0.83878 | Agree |
| 6 | I have attended training or workshops on marketing or digital entrepreneurship. | 23 | 3.1739 | 0.83406 | Agree |
| 7 | I am competent in the use of ICT tools for online advertising and sales. | 23 | 3.3043 | 0.87567 | Agree |
| 8 | I frequently engage in collaborative marketing with other professionals or businesses. | 23 | 2.8261 | 1.07247 | Agree |
| | **Cluser Mean** | **23** | **3.2880** | **0.82996** | **Agree** |

The findings from Table 1 revealed that all the listed items recorded mean values above the criterion benchmark of 2.50 on the four-point Likert scale. This indicates that the respondents agreed to possessing marketing competencies that are relevant for navigating financial challenges in uncertain economic times. Specifically, the item with the highest mean score (Mean = 3.57, SD = 0.73) showed that the lecturers possess basic knowledge of core marketing principles such as pricing, promotion, and sales. This foundational understanding is essential for personal or entrepreneurial financial ventures. Additionally, the respondents agreed that they apply communication and branding skills to attract clients (Mean = 3.48), understand how to identify and meet customer needs (Mean = 3.35), and are capable of developing marketing plans for their goods or services (Mean = 3.39). These competencies demonstrate the lecturers' ability to practically apply marketing strategies in income-generating activities.

Furthermore, the respondents indicated that they utilize ICT tools for online advertising and sales (Mean = 3.30), and also use social media platforms to promote personal or business services (Mean = 3.22), reflecting digital adaptability in their marketing approaches. However, while still above the benchmark, the item on engaging in collaborative marketing with other professionals recorded the lowest mean score (Mean = 2.83, SD = 1.07), suggesting that this area may not be strongly emphasized or commonly practiced among the respondents. Attendance at marketing or digital entrepreneurship training sessions also showed a moderate mean score of 3.17, indicating some level of exposure but also a potential area for capacity building. Overall, the cluster mean of 3.29 and standard deviation of 0.83 suggest a general agreement among the lecturers that they possess essential marketing competencies for financial survival. However, the findings highlight the need to strengthen collaborative marketing practices and increase participation in formal training to fully optimize their financial resilience in times of economic uncertainty.

**Research Question 2**

To what extent do College of Education lecturers in Delta State apply marketing competencies in their income-generating ventures?

**Table 2: discriptive Statistic on College of Education lecturers in Delta State apply marketing competencies in their income-generating ventures**

| S/N | Items on Financial Survival Strategies during Economic Uncertainty | N | Mean | Std. Deviation | Decision |
|---|---|---|---|---|---|
| 9 | I engage in multiple income-generating activities to supplement my salary. | 23 | 3.2174 | 0.79524 | Agree |
| 10 | I practice strict budgeting and personal financial planning to manage economic hardship. | 23 | 3.1304 | 0.96786 | Agree |
| 11 | I offer private tutoring or consultancy services to increase my income. | 23 | 3.001 | 0.73855 | Agree |
| 12 | I have developed vocational skills (e.g., tailoring, farming) to survive financial strain. | 23 | 3.3913 | 0.89133 | Agree |
| 13 | I save and invest regularly to build long-term financial resilience. | 23 | 3.3478 | 1.0273 | Agree |
| 14 | I rely on loans or cooperative societies to address pressing financial needs. | 23 | 3.3043 | 1.01957 | Agree |
| 15 | I participate in workshops or training to improve my economic survival tactics. | 23 | 3.5217 | 0.51075 | Agree |
| **16** | I am supported by institutional initiatives that enhance financial coping mechanisms. | **23** | **3.4348** | **0.84348** | Agree |
| | **Cluster mean** | **23** | **3.2935** | **0.84926** | Agree |

The analysis presented in Table 2 shows that all items recorded mean scores above the criterion mean of 2.50. This suggests a high level of agreement among respondents that they actively apply various marketing-related and financial survival strategies to augment their income during times of economic uncertainty. The item with the highest mean score (Mean = 3.52, SD = 0.51) revealed that many lecturers participate in workshops or training aimed at improving their economic survival tactics. This indicates a strong commitment to personal development and capacity building as a means of adapting to economic challenges. Similarly, the respondents agreed that they are supported by institutional initiatives that enhance financial coping mechanisms (Mean = 3.43), reflecting an enabling environment within their institutions for economic resilience. Other strategies reported include developing vocational skills such as tailoring or farming (Mean = 3.39), saving and investing regularly (Mean = 3.35), and relying on loans or cooperative societies to meet urgent financial needs (Mean = 3.30). These responses demonstrate a proactive and diversified approach to income generation and financial planning.

Lecturers also reported engaging in multiple income-generating activities (Mean = 3.22), offering private tutoring or consultancy services (Mean = 3.00), and practicing strict budgeting and personal financial planning (Mean = 3.13). While all responses were above the benchmark, the lowest mean score was recorded for private tutoring or consultancy, suggesting that while common, it may be less utilized or less profitable compared to other strategies. The overall cluster mean of 3.29 (SD = 0.85) confirms that College of Education

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lecturers in Delta State significantly apply marketing competencies and financial survival strategies in practical and adaptive ways to withstand economic uncertainty. These findings emphasize the lecturers' resilience, entrepreneurial mindset, and commitment to sustaining their livelihoods in challenging economic times.

**Discussion of Findings**

Identify the key marketing competencies required by College of Education lecturers to improve financial survival during economic uncertainty.

The findings of this study underscore the vital role that marketing competencies play in enhancing the financial resilience of College of Education lecturers in Delta State amid economic uncertainty. The lecturers demonstrated a commendable level of marketing knowledge and practical application, including the use of pricing, promotion, branding, and customer service skills in their income-generating activities. Their ability to develop marketing strategies and adapt to digital marketing tools such as online advertising and social media reflects an encouraging trend towards entrepreneurial thinking within the academic profession. These findings align with the results of Okafor and Edem (2022), who assert that strategic marketing skills—particularly in pricing, product innovation, and customer engagement—have empowered professionals to diversify their income streams through small-scale businesses and digital platforms. The lecturers in this study, much like those described by Okafor and Edem, appear to leverage their knowledge and marketing abilities to engage in entrepreneurial activities that supplement their regular income, thereby strengthening their financial stability.

Similarly, the outcomes of this research resonate with the conclusions of Agada and Oluwaseun (2023), who observed that lecturers with digital marketing competencies successfully utilize e-commerce and social media to offer consultancy services, private tutoring, and market vocational products. These capabilities not only contribute to their financial survival but also reflect a growing shift toward self-reliance and innovation among educators facing fluctuating economic conditions. However, while the overall marketing competence among the lecturers is notable, the study also highlights areas that require improvement, particularly in collaborative marketing practices and formal capacity-building through training. Unlike the individualistic marketing strategies observed, collaborative efforts such as partnerships or co-branding remain underutilized. This contrasts with emerging trends in entrepreneurial education, where cooperative strategies have proven effective in expanding market reach and optimizing resources. In summary, this study reinforces the existing literature by affirming that marketing competencies—particularly when integrated with digital tools—are crucial assets for lecturers seeking financial stability in uncertain economic climates. It also identifies a need for institutional and professional development efforts to promote collaborative marketing and continuous learning, which will further empower educators to navigate financial challenges more effectively.

**Examine the extent to which College of Education lecturers in Delta State apply marketing competencies in their income-generating activities.**

The findings of this study revealed that College of Education lecturers in Delta State actively adopt a range of marketing-related and financial survival strategies as adaptive responses to the prevailing economic uncertainties in Nigeria. These strategies demonstrate not only financial prudence but also a significant degree of entrepreneurship and personal resilience among the lecturers. Many of the respondents indicated that they routinely engage in self-development activities, such as attending workshops, empowerment programs, and vocational training sessions—efforts aimed at expanding their economic options and improving their ability to cope with unstable financial environments. Institutional support also emerged as a crucial factor enabling lecturers to navigate financial hardship. Such support often comes in the form of cooperative societies, staff welfare packages, or opportunities for soft loans, which help them meet immediate financial obligations and long-term planning goals. In addition to institutional aid, lecturers are proactively building alternative income sources through tailoring, farming, online businesses, and consultancy services. These ventures not only supplement their primary salaries but also empower them to attain a level of financial independence. Furthermore, lecturers reported the use of meticulous budgeting, strategic saving, and wise investment practices as essential elements of their financial survival strategy. Private tutoring and academic consultancy were also popular avenues for income generation, highlighting how lecturers are leveraging their core competencies to secure financial stability.

These findings strongly align with existing research. For instance, Eze and Nwankwo (2021) emphasized the increasing trend of lecturers turning to entrepreneurial and financial planning strategies to cushion themselves against economic volatility. Similarly, Odu and Ede (2023) illustrated the breadth of survival tactics adopted by educators, noting that income diversification and proactive budgeting are key responses to inflation and rising living costs. In parallel, Nwachukwu and Bello (2022) affirmed that institutional mechanisms, such as capacity-building initiatives and supportive work environments, play a significant role in enhancing lecturers' adaptability. Overall, this study corroborates the growing body of literature suggesting that College of Education lecturers in Nigeria are not passive victims of economic hardship. Instead, they exhibit a proactive and innovative mindset—combining personal entrepreneurship with available institutional frameworks—to ensure their financial survival. Their ability to apply multifaceted strategies underscores a commendable level of flexibility, ingenuity, and resilience needed to thrive in challenging economic times.

**Conclusion**

This study concluded that lecturers in Colleges of Education in Delta State exhibit deliberate and strategic efforts in leveraging both marketing competencies and financial survival strategies as means of coping with economic instability. In the face of growing economic uncertainty, the lecturers have adopted a dual approach that incorporates individual initiatives—such as entrepreneurship, vocational skill acquisition, and prudent financial planning—alongside institutional mechanisms like access to cooperative societies, professional development workshops, and supportive welfare schemes. The lecturers' proactive engagement in income-generating ventures—including tailoring, farming, private tutoring, and consultancy—reflects a high degree of entrepreneurial awareness and adaptability. These efforts underscore their recognition that reliance on salaries alone is no longer sufficient for financial sustainability. The integration of marketing-related skills such as branding, value communication, audience targeting, and digital promotion further empowers them to grow these alternative sources of income effectively. At the institutional level, support structures such as staff welfare initiatives, flexible work conditions, and financial assistance programs were found to enhance lecturers' ability to manage economic challenges. These mechanisms help reduce financial vulnerability and provide a safety net, especially during periods of delayed salaries, inflation, or increased cost of living.

Thus, the conclusion emphasizes that the coping strategies adopted are not reactive or short-term but represent a thoughtful and sustained effort to maintain financial stability. The findings highlight the critical role of personal development through continuous learning, skill diversification, and informed financial decision-making in building long-term resilience. Moreover, the synergy between individual effort and institutional support serves as a model for other academic institutions grappling with similar economic pressures. The lecturers' capacity to innovate and adapt confirms their commitment to self-sufficiency, career sustainability, and overall professional well-being in a volatile economic climate.

**Implications of the Study**

The findings of this study carry several critical implications for educational institutions, policymakers, and stakeholders within the tertiary education system. First, they underscore the pressing need for institutions—particularly Colleges of Education—to acknowledge the economic pressures confronting lecturers and to respond with deliberate, structured support mechanisms. Institutions should prioritize the establishment of comprehensive welfare programs that not only provide financial relief during times of hardship but also promote long-term financial security through savings schemes, access to low-interest loans, and emergency funds.

Moreover, the findings suggest that capacity-building initiatives must go beyond academic development to include training in entrepreneurial skills, marketing competencies, and personal financial management. Workshops on small business management, digital marketing, value proposition design, and budgeting would equip lecturers with practical tools to generate and sustain supplementary income. Such training will empower academic staff to explore non-academic ventures while still delivering effectively on their professional responsibilities.

Another important implication is the value of flexible work arrangements. Institutions need to design work schedules and policies that allow lecturers to engage in legitimate entrepreneurial activities without undermining their teaching, research, and administrative obligations. When lecturers are permitted to pursue economically viable side ventures within ethical and institutional boundaries, it enhances their morale, reduces financial stress, and potentially improves their overall performance and job satisfaction.

The study also emphasizes the importance of supportive policy frameworks at both institutional and governmental levels. There is a need for policy reforms that formally recognize and integrate vocational training, entrepreneurial skill development, and marketing education into staff development programs. Such policies would institutionalize opportunities for lecturers to acquire alternative income-generating skills, making economic empowerment a part of faculty development strategy.

Lastly, the findings highlight a paradigm shift in the academic profession—one where financial resilience, adaptability, and entrepreneurial mindset are becoming indispensable. Lecturers must therefore be encouraged to integrate financial literacy, investment planning, and digital business strategies into their personal development agendas. This shift not only aids individual lecturers in navigating economic uncertainties but also contributes to the broader goal of institutional sustainability and academic excellence in the face of persistent economic challenges

**Recommendations**

Based on the findings of the study, it was recommended that;

1. Institutional Support Expansion: Colleges of Education should expand institutional support systems by organizing periodic workshops and training sessions focused on entrepreneurship, financial literacy, and vocational skill development.
2. Policy on Multiple Income Engagements: The management of educational institutions and regulatory bodies should formulate and implement policies that formally allow and support lecturers to engage in additional legitimate income-generating ventures outside their core teaching responsibilities.

3. Capacity-Building Programs: Lecturers should be encouraged to participate in capacity-building programs that will enhance their marketing competencies and financial planning skills, helping them better navigate economic uncertainties.
4. Collaboration with Financial Cooperatives: Institutions should partner with cooperative societies and microfinance banks to provide lecturers with easy access to credit facilities and investment opportunities, reducing reliance on informal and high-risk financial sources.
5. Integration into Staff Development Plans: Financial and entrepreneurial training should be integrated into staff development plans to promote sustainable income strategies that align with lecturers' professional roles.

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