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TURBULENCE OF COVID-19 PANDEMIC ON SPENDING AND SAVINGS OF PRIVATE COLLEGE TEACHERS IN INDIA

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Abstract

Spending and savings of private college teachers has primarily been influenced by the spread of Covid-19 pandemic. The study has been initiated to check the socio-demographic profile of private college teachers and impact of Covid-19 on spending and savings of private college teachers in India. The study has been commenced with 384 private college teachers and purposive sampling is used to identify samples. Questionnaire is used for collection of primary data from the private college teachers. Descriptive research design is adopted. The study employed simple percentage analysis, descriptive statistics, chi-square test, factor analysis and regression coefficient to test the impact of Covid-19 on spending and savings of private college teachers. Results found that Covid-19 had stringent impact on spending and savings of private college teachers. It can be confirmed that Covid-19 pandemic had considerable negative impact on spending and savings of private college teachers. Further, the presence of Covid-19 pandemic created much awareness among the private college teachers towards reduction of spending and increase of savings.

Key Words: Spending, Savings, Covid-19, Private College Teachers, Awareness, Motivation.

Introduction

Corona Virus Disease 2019 (Covid-19) is a viral infection caused by a newly generated virus in the respirational system. In December of 2019, the first incidence was recorded in China's Wuhan region (Chakraborty &Maity, 2020). The Covid-19 outbreak had been quickly spread around the globe. It's a virus that's caused by a mutation of SARS-CoV-2 that can cause respiratory infection. Covid-19 spreads in the same way that other Corona Viruses do, primarily by direct contact with other people. It can affect the lower respiratory tract, including the windpipe and lungs, as well as the upper respiratory tract, which includes the nose, throat,and sinuses. Covid-19 can cause respiratory system failure, pneumonia, and finally death (Harapan et al., 2020).Individuals can simply protect themselves from the virus pandemic by wearing mask, distance, hand cleaning and isolation. To restrict the spread of Covid-19, the Indian government implemented a lockdown mechanism in a phased manner from March 25, 2020. People responded to the spread of Covid-19 by storing up on goods for their needs. They bought medical supplies including masks and hand sanitizer, as well as other household necessities (Kumar et al., 2020).

The presence of covid-19 pandemic had led to a dramatic loss of human life across India. It leads an unprecedented challenge for income earnings to all household unit, which eventually reflected on the purchasing power and regular savings (Jin et al., 2021). There is a divesting disruption caused due to existence of pandemic and millions of household unit gets affected and fallen into extreme poverty (Behar-Zusman et al., 2020). Especially, it had stringent impact among private college teachers due to close down on educational institutions. Private college teachers had limited opportunity to earn income during and subsequent lockdown period. However, spending of private college teachers can't be avoidable and it is vital to continued endurance of family wellbeing (Umesha et al., 2019). Further, savings can be postponed, but in accordance with legal framework to certain savings and investments, funds should be allocated compulsorily without any delay. Income, spending and savings have been the main focus of private college teachers under such pandemic period (Szustak et al., 2021).

The epidemic has an impact on many aspects of human existence, including white- and blue-collar workforce. Due to social distance constraints and the virus's invisible propagation, business and other economic activities are severely harmed. Lockdown operations, travel restrictions, and the suspension of economic activities severely disrupted spending and savings of private college teachers (Yin & Wunderink, 2018). The pandemic is having a substantial impact on college teachers. Furthermore, the lack of work and transformation to online mode in the service sector has had a negative impact on teachers' livelihood. College lecturers have become more aware of how to overcome financial fallacies caused by the pandemic (Vadivu & Annamuthu, 2020). They now prefer to preserve money rather than spend it on various household essentials. Their eyes have been opened to the significance of conserving as a result of Covid-19. In such circumstances, savings will assist in overcoming the nation's unforeseen troubles (Holmes et al. 2020). Savings is the result of foregoing current spending in order to save for future needs. Teachers at private colleges believe that cutting away superfluous expenses from daily living is the best way to save money. Therefore, the present study is commenced to test how private college teachers in India managed such pandemic.

Statement of the Problem

Covid-19 has a significant negative impact on the lives of college teachers. Covid-19 has afflicted teachers, and all educational activities in India have been halted. The covid-19 outbreak has warned us that change is on the way. It has functioned as a catalyst in the development and selection of channels and methods not before seen in educational institutions. Due to the ongoing dilemma, the education sector has struggled to find a new solution and has digitised in order to combat the pandemic danger. The Covid-19 pandemic prompted fast global transformation, which had an impact on the teaching profession (Ryan et al. 2017). By edict, all schools and universities were closed across the country, followed by the closing of foreign borders. Plans for social isolation were put in place from the start, with dynamic quarantines across regions that were subsequently expanded to include several regional capitals and places with greater infection rates. Due to inadequate admittance assistance, many jobs are lost and salaries are reduced. Teachers have a tough time finding enough money to cover their regular spending and saving demands. Due to the pandemic's spread and ongoing lockdown measures, they are unable to work full-time. As a result, they have a difficult time keeping up with their regular family tasks, such as child education and other responsibilities (Malik et al. 2017).

College teachers' spending is linked to everyday living expenses such as food and shelter. Similarly, they set aside funds for unexpected, preventative, and luxury expenses (Kesavan et al., 2012). The unexpected lockdown caused by Covid-19 halted daily activities and disrupted all economic activities. It has hampered people's travel from one location to another, caused a labour shortage, halted factory operations, disturbed logistics, and resulted in the closure of non-essential product outlets. Furthermore, it prompted panic buying among customers in the purchase of basic necessities such as food and shelter (Wang et al., 2020). As a result, it is conceivable if one has enough money, although many rural residents have struggled to buy vital products due to a lack of income during the lockdown period. Private college teachers expressed a lethargic tendency to withdraw and use money from their bank accounts.

Review of Literature

Private college teachers believe that money set aside today will be used to meet future emergency needs. They primarily use this method to save money for education, marriage, business, and family expenses (Haleem et al., 2020). Savings also contribute to lowering the cost of living, which enhances the family's well-being. Medical bills and their ability to produce an income have a significant impact on how much money they can save. Savings and financial discipline might help them to get through a financial emergency (Durante, 2016). Retirement preparation, insurance, and the future of the child in terms of school, marriage, and employment planning can all be considered

as significant drivers of precautionary saves. Private college teachers save money as a precautionary measure, deferring use of their savings until an emergency occurs (Geetha,2014).

Due to significant uncertainty and strict lockdown measures, private college teachers are conserving by reducing their expenditure in the short term (Chen et al., 2020). Furthermore, direct government assistance in the form of free rations as a temporary reprieve enabled them to dramatically lower their spending (Jena, 2020). They prioritise their health in an emergency by avoiding dangerous employment, food, and weather conditions. They seek medical advice or treatment in extreme cases. Teachers at private colleges have shifted their savings motivation from preventative and secure life demands to emergency necessities (Jribi et al., 2020). Teachers at private colleges create an emergency savings plan in order to live a secure and peaceful life (Kamarudin et al., 2018). They give up a chunk of their spending on both routine and unexpected expenses. Teachers at private colleges have completely modified their savings and spending habits as a result of such pandemic (Devi, 2017). Therefore, spending and savings is an essential ingredient to them during such Covid-19 pandemic.

Research Objectives

The objectives of the study include:

1. To observe the socio-economic profile of private college teachers in India.
2. To measure the awareness of private college teachers on spending in covid-19 pandemic.
3. To investigate the factors motivating to save money among private college teachers.
4. To examine the turbulence of Covid-19 on spending and savings of private college teachers.

Research Methodology

The study intended to assess the turbulence of Covid-19 pandemic on spending and savings of private college teachers in India. In this way, awareness on spending, motivation to save money and impact of Covid-19 on spending and savings of private college teachers. Population is infinite; hence, the study covered a sample of 384 private college teachers working in arts and science, engineering and technology, medical science, pharmacy and so forth. It prepared on the premise of descriptive research design and purposive sampling. Questionnaire is used for data collection, it consists of four parts, the first part covers socio-economic profile, second part covers awareness on spending, third part deals with motivation to save money, and fourth part covers the impact of Covid-19 on spending and savings. A pre-test was performed to check precision, reliability and completeness of the survey questionnaire. Further, pilot study administered with 50 private college teachers. Simple percentage analysis, descriptive statistics, chi-square test, factor analysis and regression coefficient used for data analysis. The questionnaire was prepared with scale value of 1 to 5, where 5 denotes strongly agree and 1 denotes strongly disagree.

Results and Discussions

Analysis of Socio-Economic Profile

The socio-economic profile of private college teachers is depicted in table 1.

Table 1: Socio-Economic Profile

Socio-Economic Profile	Distribution	Frequency	Percentage
Gender	Male	205	53.39%
	Female	179	46.61%
Age	Less than 30 years	202	52.60%
	30 – 45 years	114	29.69%
	More than 45 years	68	17.71%
Academic Qualification	PG	96	25.00%
	PG with additional qualification	172	44.79%
	Doctorate	116	30.21%

Monthly Salary	Below Rs.30,000	171	44.53%
	Rs.30,000 – 50,000	122	31.77%
	Above Rs.50,000	91	23.70%
Designation	Assistant Professor	194	50.52%
	Associate Professor	106	27.60%
	Professor	69	17.97%
	Others	15	3.91%
Family Type	Nuclear Family	133	34.64%
	Joint Family	251	65.36%
Family Size	Up to 3 Members	213	55.47%
	3 – 5 Members	142	36.98%
	Above 5 Members	29	7.55%

Source: Primary Data

Table – 1exhibits the results of socio-economic profile of private college teachers. Gender consists of 53.39% of male and 46.61% of female. Age includes that 52.60% of less than 30 years, 29.69% of 30 – 45 years, and 17.71% of more than 45 years. Academic qualification furnishes that 25.00% are completed PG degree, 44.79% are completed PG with additional qualification, and 30.21% are completed with Doctorate. Monthly salary reveals that 44.53% are in below Rs.30,000, 31.77% are in Rs.30,000 – 50,000 and 23.70% are in above Rs.50,000. Designation asserts that 50.52% are employed as assistant professor, 27.60% are employed as associate professor and 17.97% are employed as professor and 3.91% are employed as dean and director. Family type shows that 34.64% are belonging to nuclear family and 65.36% are belonging to joint family. Family size confirms that 55.47% are in up to 3 members, 36.98% are in 3 – 5 members and 7.55% are in above 5 members.

Awareness on Spending

Awareness of private college teachers regarding spending during Covid-19 pandemic with respect to their gender. The association between gender of private college teachers and their awareness is examined with chi-square test at 5% level of significance. Null hypothesis states that gender has no significant impact on creating awareness on spending of private college teachers. The results are exhibited in table 2.

Table 2:Awareness on Spending

Variables	**Chi-Square**	
	Value	**Sig.**
Groceries and supplies for cooking	23.635	0.000
Online learning tools for child	29.787	0.000
Online shopping for family consumption	25.298	0.000
Petrol/diesel consumption	19.654	0.000
Educational fees for child/self	31.589	0.000
Household maintenance	24.873	0.000
Emergency expenses	21.156	0.000
Cost for medical treatment	17.594	0.000
Auspicious happening or family functions	1.426	0.235
Entertainment expenses	1.585	0.212

Source: Primary Data

Table – 2 exhibits that gender has significant impact on purchase of groceries and supplies for cooking (23.635), online learning tools for child (29.787), online shopping for family consumption (25.298), petrol/diesel consumption (19.654), educational fees for child/self (31.589), household maintenance (24.873), emergency expenses (21.156), and cost for medical treatment (17.594). However, these valuesare significant at 1% level. However, gender has no significant

impact on auspicious happening or family functions (1.426) and entertainment expenses (1.585). These values are not significant.

Motivation to Save Money

Generally, savings are motivated by various aspects. Under such pandemic conditions, private college teachers realized the importance of savings. The aspects concerning savings towards forming motivation among private college teachers. The study used t-test to measure the computed mean value based on the agreement of private college teachers on motivation to save money. In this manner, the computed mean value of private college teachers is compared with hypothesized mean value 3 to get significant value. Its results are furnished in table – 3.

Table – 3: Motivation to Save Money

Variables	Mean	SD	SE Mean	t-value	Sig.
Purchase of house or apartment	4.521	1.534	0.23	23.425	.000
Child marriages	4.665	1.621	0.37	25.527	.000
Child education	3.179	1.575	0.32	18.653	.000
Retirement planning	4.453	1.646	0.28	18.568	.000
Emergency needs	3.567	1.538	0.24	21.713	.000
Leisure activities	2.452	1.529	0.17	25.851	.000
Securing child future	4.114	1.662	0.16	30.672	.000
Purchase of valuable asset	4.072	1.424	0.31	26.598	.000
Wealth creation	4.083	1.233	0.33	24.563	.000
Precautionary intention	3.127	1.624	0.24	17.754	.000
Financial self-sufficiency	3.756	1.334	0.22	16.951	.000
Comfortable life aspiration	3.137	1.511	0.23	17.972	.000

Source: Primary Data

Table – 3 exhibits that mean value of factors motivating to save money are ranging from 2.452 to 4.665.Purchase of house or apartment, child marriages, retirement planning, securing child future, wealth creation, and purchase of valuable asset have strong impact on motivation to save money among private college teachers. These mean values are found more than '3'. The t-values are significant at 1% level. Furthermore, child education, emergency needs, precautionary intention, financial self-sufficiency and comfortable life aspiration have moderate impact on motivation to save money among private college teachers. It can be inferred that these factors have significant impact on forming motivation to save money among private college teachers.

Turbulence of Covid-19 on Spending and Savings

Covid-19 pandemic has stringent turbulence on spending and savings of private college teachers. Rising prices, lack of income, pandemic spread, and poor scope for savings are the most important turbulence of covid-19 spending and savings. Therefore, to test its significant difference impact, the following hypothesis proposed.

H_0: Covid-19 has no impact on spending and savings of private college teachers.

Regression coefficient and factor analysis is performed to assess the turbulence of Covid-19 on spending and savings of private college teachers. In this way, the results of KMO and Bartlett's test are presented in table -4.

Table – 4: KMO and Bartlett' Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.844
Bartlett's Test of Sphericity	Approx. Chi-Square	1456.954
	df	383
	Sig.	.000

Source: Primary Data

Table – 4 exhibits the values of KMO measure of sampling adequacy. It shows that the data is appropriate with the value of 0.844. Bartlett's test is performed and its results confirms that it extremely significant with $p<0.001$ and it assures that factor analysis result is perfect.

Table – 5: Rotated Component Matrix

	Components			
	1	**2**	**3**	**4**
Rising prices of groceries	**0.841**	0.183	0.173	0.218
Rising prices of vegetables	**0.806**	0.155	0.231	0.251
High cost incurred for essentials	**0.799**	0.195	0.162	0.162
No employment opportunities for income	**0.778**	0.191	0.232	0.184
Difficulty to source essentials	**0.762**	0.205	0.187	0.215
High pandemic restrictions	**0.754**	0.253	0.154	0.166
Lack of salary support for savings	0.141	**0.822**	0.132	0.194
Not able to pay insurance premium	0.153	**0.807**	0.137	0.135
Savings in bank deposit is eroded	0.147	**0.785**	0.145	0.184
No scope for additional earnings	0.215	**0.767**	0.266	0.232
Not able to honour monthly savings outlets	0.176	**0.743**	0.222	0.166
Pandemic spread creates panic	0.218	0.083	**0.805**	0.188
High cost for sanitation of family	0.120	0.259	**0.775**	0.145
More expenses for safety	0.144	0.268	**0.741**	0.251
Present consumption cost is too high	0.216	0.244	0.322	**0.801**
Not able to save money for future needs	0.212	0.232	0.241	**0.763**

Source: Primary Data

Table – 5 reveals the results of rotated component matrix; it discloses that the impact of Covid-19 on spending and savings such as rising prices, lack of income, pandemic spread, and poor scope for savings. The first factor rising prices are loaded with six factors; it covers rising prices of groceries, rising prices of vegetables, high cost incurred for essentials, no employment opportunities for income, difficulty to source essentials and high pandemic restrictions. The second factor lack of income are loaded with five factors such as, lack of salary support for savings, not able to pay insurance premium, savings in bank deposit is eroded, no scope for additional earnings andnot able to honour monthly savings outlets. The third factor pandemic spread are loaded with three factors like pandemic spread creates panic, high cost for sanitation of family and more expenses for safety. The fourth factor poor scope for savings are loaded with two factors like present consumption cost is too high and not able to save money for future needs. The lessening of factor analysis is probable because the variables are connected. The score given to any one variable is partly the result of the effect of other attributes.

Table–6: R-Square and Durbin-Watson Test

Model	R Square	Dutbin-Watson
1	0.731	1.878

Source: Primary Data

Table – 6 exhibits the result of R-Square and Durbin-Watson test. Subsequently, R-Square test result of 0.731 can be computed and arranged for the regression analysis. The Durbin-Watson test result of 1.878, a sign that the autocorrelation is almost reaching to zero or there is a significant variation exist between both variables.

Table–7: Results of Anova Test

Model	F	Sig.
1	92.845	0.000

Source: Primary Data

Table – 7 exhibits the results of Anova, it authorizes that these antecedents of risk management among rural households are not all equal to each other and could be used to estimate the dependent variable, impact of Covid-19 on spending and savings as is authorized by F value of 92.845 and strong significance level of $p<0.000$.

Table–8: Results of Regression Coefficient

Variables	Standardized Beta Coefficient	T	Sig.	Collinearity Statistics	
				Tolerance	VIF
1 (Constant)	0.456	0.734	.631	.457	2.162
Rising Prices	0.372	5.745	.000	.665	1.469
Lack of Income	0.291	5.915	.000	.654	1.597
Pandemic Spread	0.387	4.463	.000	.724	1.383
Poor Scope for Savings	0.274	4.874	.000	.581	1.665

Source: Primary Data

Table – 8 exhibits the results of all variables are significant ($p<0.001$) with high beta (0.372, 0.291, 0.387 and 0.274) and t-values (5.745, 5.915, 4.463 and 4.874). The VIF value of less than 10 is found for all variables. It directly substantiated the problem of multi-collinearly have not subsisted and all data are mutually exclusive. The results showed that rising prices, lack of income, pandemic spread, and poor scope for savings have significant impact on spending and savings of private college teachers. It is actually confirmed by examining the t-statistic for all the independent variables such as, rising prices, lack of income, pandemic spread, and poor scope for savings, and it has significant relationship ($p<0.000$) with spending and savings. It indicates that the null hypotheses are not correct and it can be rejected. Hence, Covid-19 has no impact on spending and savings of private college teachers.

Findings and Conclusion

Spending and savings are the two important aspects of individuals during the spread of Covid-19. Spending is associated with shelter, household and cooking, and family maintenance of private college teachers. Savings in such pandemic period confer high priority for emergency and precautionary purposes. Provisionally, private college teachers cut down their unnecessary expenses so as to protect them from pandemic. The majority of socio-economic profile shows that 53.39% are male, 52.60% of less than 30 years, 44.79% are completed PG with additional qualification, and 44.53% are in below Rs.30,000. Designation asserts that 50.52% are employed as assistant professor, 65.36% are belonging to joint family, and 55.47% are in up to 3 members. Gender has significant impact on groceries and supplies for cooking, online learning tools for child, online shopping for family consumption, petrol/diesel consumption, educational fees for child/self, household maintenance, emergency expenses and cost for medical treatment. Purchase of house or apartment, child marriages, retirement planning, securing child future, wealth creation, and purchase of valuable asset have strong impact on motivation to save money among private college teachers. Covid-19 has no impact on spending and savings of private college teachers.It can be confirmed that Covid-19 pandemic had considerable negative impact on spending and savings of private college teachers. Further, the presence of Covid-19 pandemic created much awareness among the private college teachers towards reduction of spending and increase of savings. Results of the study provided certain implications to private colleges and policy makers so as to safeguard the interest of teachers.

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