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# **Employees' Perceptions of Side Business and Its Possible Impact on Productivity at Work**

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## ABSTRACT

Ceesay, Binta Jallow: Employees' Perceptions of Side Business and its Possible Impact on Productivity at Work

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The study was conducted to examine how employees perceive side hustles and the extent to which these activities influence their primary employment. This phenomenon has attracted increasing scholarly attention, particularly regarding its implications for productivity in primary employment. The study was conducted to contribute to this growing body of literature by investigating how employees in the Gambia perceived the impact of their side hustles on the performance in their main jobs. The research focused on employees in the Greater Banjul area, with particular emphasis on the education, healthcare, and telecommunication sectors.

Survey data was collected from a selected sector targets with sample size of 100 employees, and an ordered logistic regression model was applied to estimate the determinants of employee perceptions. 68 responded and the results emphasized that side hustles were generally viewed as beneficial for financial stability, personal growth, and skill development. Respondents highlighted that side hustles often enhanced creativity and motivation, while also providing a sense of independence. However, concerns were raised regarding time management, fatigue, and reduced concentration on primary job responsibilities. The regression analysis revealed sectoral differences in perceptions, with employees in education and healthcare more likely to report challenges in balancing dual commitments compared to those in telecommunications.

Based on the results, side hustles were perceived as both opportunities and challenges. Employees concluded that the benefits could outweigh the drawbacks when side hustles were managed responsibly and aligned with personal and professional goals. According to the findings, organizations were advised to acknowledge the prevalence of side hustles and to develop policies that support employee autonomy while safeguarding workplace productivity. The conclusions suggest that side hustles are reshaping traditional employment dynamics in the Gambian context and require thoughtful organizational responses to ensure that both employees and employers' benefit from this evolving work culture.

Keynotes: Employee perception, Job performance, Side hustle, Workplace productivity, Work life balance

## PREFACE

This study originated from observations of employees who engage in entrepreneurial activities while maintaining full-time employment. The contemporary definition of employment has expanded to encompass a broader scope, with an increasing number of professionals pursuing economic and career goals through income diversification. A critical question arising from this dual reality concerns how side businesses influence employee performance, organizational commitment, and overall productivity.

The investigation focused on employee perceptions of balancing full-time work duties with entrepreneurial activities, aiming to identify both opportunities and challenges. The study sought to provide insights that would assist employers in understanding the rationale behind employee side businesses and in developing appropriate management strategies within organizational structures.

Acknowledgement is extended to my academic advisors, colleagues, and research participants for their valuable contributions, which were essential to the completion of this study. I am deeply grateful to my office for sponsoring this research and for providing the institutional support that made the work possible. Special recognition is also given to my commissioner for her guidance and encouragement throughout the process. Finally, I wish to thank my friends and family for their unwavering support and motivation during the preparation of this thesis.

This research is intended to stimulate constructive dialogue around employee entrepreneurship and to contribute to the development of workplace policies that benefit employees and organizations in achieving productivity goals.

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## 1 INTRODUCTION

Employee productivity and engagement have become organizational priorities in recent decades. Employee productivity refers to the amount of output that each employee produces individually (U.S. Bureau of Labor Statistic,2023). Labor productivity measures economic performance by comparing output volume with labor input used to produce that output. The importance of productivity in organizations cannot be overstated, particularly given that “Gallup reports that 51% of employees remain disengaged in the workplace, contributing only minimum of effort. According to Gallup’s employee engagement report, companies with a highly engaged workforces demonstrate 21% higher profitability and 17% greater productivity compared to organizations with disengaged employees” (White, 2022).

Research demonstrates an increase in side hustles in recent years with approximately 19% of individuals in the UK engaged inside hustle as of March 2020 (Aviva, 2022). This figure increases to 40% in the USA as of 2022 (Zapier, 2022). The primary motivation for employee engage in side hustles appears to be maintaining living standards or establishing social safety nets due to constant threats from increasing cost of goods and services and negative economic (Ravenelle, et al., 2021; Aviva, 2022; Zapier, 2022).

Side hustles can impact employee performance at primary jobs both positively and negatively. While some scholars have hypothesized that side jobs interfere with full-time job performance, particularly when the side hustle demands considerable attention and introduce workplace distractions, which can potentially lead to a decline in overall performance (Russell & Liggins, 2020;). Others contend that psychological empowerment from side hustle enhances full-time job performance (Sessions et al.,2021) argue that side hustle complexity serves as a motivating factor positively correlating with empowerment with side

hustle motives moderating this relationship. However, literature findings remain inconclusive.

This research aimed to contribute to existing literature by investigating employee perceptions in the greater Banjul area regarding their side hustle engagement and potential impact on primary job performance. Understanding employee perceptions is important because perceptions often shape reality, making it crucial to comprehend employee perceptions to contextualise previous literature results. The research addressed the specific question: How do employees perceive their side jobs affect their main job performance?

To answer this question, a survey design was employed as research methodology. The sample included 100 individuals employed in education, healthcare and Telecommunication companies in the greater Banjul area, with companies selected randomly. An ordered logistic regression model will be used to estimate determinants of how employees perceive their side hustles affect primary job performance.

The paper is organized as follows: Section one (1) introduces the topic and explains how artificial intelligence (AI) was used in the thesis, Section two (2) provides background information on the Gambia and its economic situation, Section three (3) reviews relevant literature and outlines research goals and gaps addressed, Section four (4) outlines applicable theoretical foundation, Section five (5) discussed survey methodology and analytical approaches. The final section presents results and conclusions.

### 1.1 Use of artificial intelligence (AI) in this thesis

While preparing this thesis, Microsoft Copilot and Claude AI were used as supportive tools to assist in brainstorming, reviewing, summarizing, proofreading, and translating sections of the work. Their role was limited to enhancing clarity, consistency, and language flow, while all critical analysis, interpretations, and conclusions remain my own.

Any references suggested by these tools were independently verified and properly cited. The use of AI did not replace scholarly judgment or original

contribution but served only as an aid to improve the presentation of ideas. In addition, Gemini (AI) was employed to analyse the survey response data. Its contribution was confined to assisting with the interpretation and organization of data outputs, ensuring that findings were presented in a coherent and academically rigorous manner. The responsibility for the analysis, evaluation, and conclusions drawn from the data rests entirely on me as the author.

## 2 PURPOSE AND OBJECTIVE OF THE RESEARCH

### 2.1 Purpose

The purpose of the study is to gauge employees' perceptions about how engaging in side-hustle will impact their productivity at their primary roles.

The emergence of side hustles reflects a global shift towards flexible work models, digital entrepreneurship, and income diversification. In The Gambia, this trend is increasingly visible among formally employed individuals seeking financial resilience and personal growth, this is encouraged by advanced technology making the online platforms more appealing.

While side hustles offer economic and developmental benefits, they also pose risks to employee focus, performance, and organizational integrity. This study addresses the lack of empirical data on how dual roles affect productivity in the Gambian context.

### 2.2 Objective

Explore employee perceptions in Greater Banjul across the education, health, and telecommunication sectors to understand why employees engage in side hustles, what are the motivating factors for engaging in side hustle. There is also a need to find out how entrepreneurs manage these dual roles effectively without interference or conflict. It is also important to find out whether side

hustles hinder or enhance job performance and what strategies are used to balance both roles without compromise.

### 3 LITERATURE REVIEW

This chapter provides a review of the existing literature on side hustle and employee performance. The review is structured around key themes, including employee motivation for side hustle, impact of side hustle on primary job, coping mechanisms in balancing side hustle and primary job and perception of side hustle on job performance. The central objective of this review is to establish a foundational understanding by examining relevant global case studies and best practices. This background will then be used to analyze the employee perception in the Gambia context for potential benefits and the specific obstacles encountered.

#### 3.1 The Gambia and her economic situation

The Gambia is a sovereign and independent nation located in West Africa. It is almost surrounded by the Republic of Senegal, giving it a unique geographic profile. The country stretches approximately 320 kilometers (200 miles) along the banks of its namesake, the River Gambia, which flows through the center of the territory into the Atlantic Ocean. This elongated shape is a legacy of the 1889 Anglo-French agreement, which defined the boundary 10 kilometers inland on either side of the river's winding course. The overall land area of The Gambia is approximately 10,689 square kilometers (4,127 square miles). Historically, colonial border demarcations often split established settlements and tribal territories, resulting in communities being placed under separate national administration Senegal or The Gambia a division that persist to this day.

The country is characterized by a rapidly growing and youthful population of approximately 2.5 million people (Gambia Bureau of Statistics, 2024, p. 4). This growth, combined with the country's small size, results in significantly high

population density. However, despite the growing population, the workforce is defined by a notably low labour force participation rate (LFPR), recorded at around 47.1% in 2025 (Gambia Data Portal, 2025). This means that a large proportion of working age individuals are categorized as not in the labour force, which is that they are neither employed nor actively seeking employment. Additionally, over half of the total population currently resides in urban areas, which places significant pressure on infrastructure and public services in centers like the Greater Banjul Area. Participation in the labour force is uneven, showing clear differences based on demographics and location. Moreover, men have a higher rate of labour force participation than women with urban residents having higher participation rates than those in rural communities. Consequently, the dynamics of a young, growing and increasingly urban population coupled with low overall and unequal labour force participation could present major challenges for economic development and job creation in The Gambia. (Gambia Bureau of Statistics, 2025.)

The Gambia, like other countries, has 104 weekend days. The country normally celebrates 15 public holidays each year (Public Holidays Global, n.d.). After subtracting the weekend days and the number of public holidays from the number of days in a year, this leaves a remainder of 246 working days annually. Current standard working hours per week are 40 hours, which can be spread between 5 to 6 days (Safeguard Global, n.d.). The Gambia's Labour code remains vague regarding rest periods, overtime eligibility, and general work schedules, requiring employers-employee agreements as stated in employments contracts.

Full-time employment traditionally follows an "eight to four" schedule, with most offices maintaining hours from 8:00 AM to 4:00 PM, Monday through Thursday, and 8:00 AM to 12:30 PM on Friday with variation depending on company culture and industry (Indeed Editorial Team, 2023). Part-time employees work fewer hours per week than a full-time employee. There is no national standard or regulations specify the precise number of hours necessary to qualify as part-time employment.

While most companies primarily hire full-time employees, part-time work remains an essential labour force component. From a demand perspective, many businesses rely on part-time employees to boost sales and advance operations. From a supply perspective, individuals depend on part-time work for professional advancement and financial security. The specific definition of part-time work hours depends on policies established by each organization. (Indeed Editorial Team, 2023.)

### 3.2 Labor force and participation rate

The Gambia follows the International Labour Organisation (ILO) standards of defining labour force and labour force participation rate. According to the ILO, the labour force consists of people aged 15 and over who provide labour for the production of goods and services over a specific time period, including currently employed individuals and unemployed persons seeking for work. Workers such as, unpaid workers, family workers, students and members of the military are often excluded from labour force computation (ILOSTAT,n.d.).

Trading Economics analysed World Bank development indicators for the Gambia, finding the total labour force was estimated at 947,408 in 2022 (Trading Economics, n.d.). Figure 1 presents estimates of The Gambia's total labour force from 2011 to 2022 as per the World Bank development indicators.

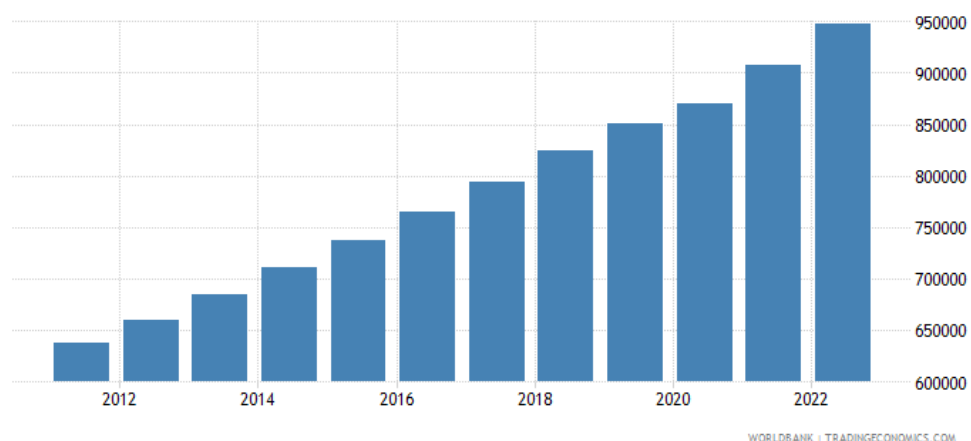


Figure 1. Total Labor Force of The Gambia between 2011 to 2022 (Trading Economics n.d.).

The labour force participation rate (LFPR) is defined by the ILO as the labour force divided by the working-age population (15 years and over) (ILOSTAT, n.d.). These groups are distinct: individual can be of working age but not be included in the labour force. For example, an individual can be of working age but not included in the labour force. For example, individuals above 15 years who are capable of working but not actively seeking employment are excluded from the labour force. In 2021, the Gambia's labour participation rate remained nearly unchanged at around 47.77 percent compared to the previous year which had 47.84 percent (The Global Economy, 2024).

Table 1 below depicts active labour participation patterns from 2017 to 2023, showing relatively steady percentages ranging from 48.09% in 2017 to 47.84% in 2020 representing minimal decrease of 0.25 percentage points over four years. The second four-year period (2020-2023) witnessed similar fluctuations with a minimal decline from 47.84% in 2020 to 47.55% in 2023 (by 0.24 percentage points). Overall, the country experienced an average of approximately 47.80% from 2017-2023 period.

Table 1. The Gambia Labour Force Participation Rate, 2017 to 2023 (The Global Economy, 2024)

Year	2017	2018	2019	2020	2021	2022	2023
LFPR	48.09%	47.91%	47.76%	47.84%	47.77%	47.70%	47.55%

### 3.3 Salary

According to the laws of The Gambia the minimum wage is 50 dalasis (\$1.25) per day (Workpay, n.d.). No worker can be paid less than the mandatory minimum wage and employers who fail to pay the minimum wage may face punishment from the government.

According to BDEX (2023), average salary in July 2023 varied by enterprise size: micro enterprises with up to 15 employees average is \$35, for small businesses with up to 100 employees is \$52, and medium-sized businesses with more than 100 employees is \$64. The average salary in The Gambia for businesses with more than 250 employees was \$81, while the public sector is \$46.

Table 2. Salary Structure and Pay Scale Comparison per annum (BDEX, 2023)

S/N	% of active labour	Range in Dalasi (D)	in USD Equivalent (\$)
1	20%	115000 or less	2875 or less
2	65%	115001 to 295000	2876 to 7375
3	10%	295001 to 377000	7376 to 9425
4	5%	377001 or more	9426 or more

Table 2 demonstrates pay structure and distribution pattern. On average 20% of active labor earn D115,000 or less (equivalent to \$2,875 or less) while a larger percentage of 65 earns between D115,000 and D295,000 (\$2,876-\$7,375). The percentage decreases as earnings increase: 10% earns between D295,000 and D377,000 (\$7,376- \$9,425) followed by 5% earning D377,001 and above. This indicates clear earning disparities with wide gaps ranging from 5% to 65% across income brackets.

Table 3. Monthly and Annual salary rating.

Monthly Salary (GMD)			Yearly Salary (GMD)		
Low	Average	High	Low	Average	High
4,020	15,900	71,000	48,300	191,000	852,000

### 3.4 Poverty

Despite being dubbed "the smiling coast of Africa," The Gambia has experienced persistent poverty due to deteriorating economic conditions. The national poverty rate declined by 2.8 percentage points from 2015 to 2019 (from 48.5% to 45.8%), due to low and variable economic growth. According to data collected in 2020, the national poverty rate was projected to decline by 0.9 percentage points in 2022 compared to 2019 (from 45.8% in 2019 to 44.9% in 2022) however it increased by 7.6 percentage points instead (from 45.8% in

2019 to 53.4% in 2022); meaning approximately 1.1 million Gambians were impoverished in 2022 (Touray, 2023).

The economic situation in the Gambia provides potential motivation for side business engagement. High poverty rates and low wage levels may drive individuals to seek supplementary income through side employment. Understanding what motivates Gambian employees to start side jobs and how they perceive potential impacts on primary employment becomes worthwhile investigation areas.

### 3.5 Side hustle and employee performance

Literature is on the surge in employee hustle-culture and how it affects workplace productivity remains inconclusive. This inconclusiveness likely stems from the problem's multifaceted nature and numerous dynamic factors. Whether an employee's side job affects their primary job performance depends on factor interactions including employees' characteristics, industry of employment, side-job motives, and type of side-job engagement (Russell & Liggins, 2020). Existing research has not sufficiently covered possible interactions between these factors to provide conclusive verdict.

Recent years have witnessed increased side hustle engagement. Approximately 19% of individuals (19%) in the UK engaged in a side hustle as of March 2020 (Aviva, 2022). Increasing to 40% in the USA by 2022 (Zapier, 2022). Multiple reasons motivate employee side business engagement, with the primary motivation being maintaining living standards or establishing social safety nets due to constant threat from increasing cost of goods and services and negative economic shocks (Ravenelle, et al., 2021; Aviva, 2022; Zapier, 2022).

A Korn Ferry survey found 33% of workers leave their jobs due to job dissatisfaction and desire for new challenges (Korn Ferry, 2018). Individuals intending to leave position soon may start side hustles seeking new challenges and professional growth.

Side hustle can impact employee performance at primary their jobs both positively and negatively. Negative impacts of side hustles often stem from burnout,

as not all individuals possess the mental capacity to effectively multitask between full-time employment and additional ventures. This overcommitment has been identified as a contributing factor to exhaustion, reduced performance, and heightened burnout experiences, underscoring the risks of balancing multiple demanding roles (Wei, Abdul-Ghani, Mat & Mat Isa, 2025). However, burnout probability depends on job characteristics as well (Russell & Liggans, 2020).

Sessions, et al. (2021) found that side hustle have both positive and negative effect on job performance. Their evidence showed that the motivating characteristics of side hustles have positive spillover effects on workplace performance, while distractive characteristics reduce primary job productivity. on the main job. But Sessions et al. (2021) concluded that the performance enrichment from side job exceeded negative effects.

While some scholars hypothesize that side jobs requiring significant attention might create workplace distraction, potentially interfering negatively with full-time job performance, others contend that psychological empowerment from side hustles enhances full-time job performance. They argue that side hustle complexity serves as a motivating factor positively correlating with empowerment, with side hustle motives moderating this relationship (Sessions, Nahrang, Vaulont, Williams, & Bartels, 2021)

### 3.6 Research gap and objectives

Presently there are no known research conducted in the Gambia in this area. Hence, the question of how side business affects full-time employment remains inconclusive. This research aimed to shed light on this issue through analysis of employee perceptions in the greater Banjul area regarding their side hustle engagement and potential impacts on primary job performance. This analysis is intended to help explain literature results and ultimately assist employers in understanding side hustle effects and developing mitigation strategies.

The research objective is to conduct a survey of employees in the greater Banjul area to understand: What motivates employees to start side jobs; how employees perceive and manage dual employment; whether side hustles hinder or enhance primary job performance; and what strategies are used to manage both roles

This study addresses a gap in existing literature by focusing specifically on employee perceptions of their own productivity impacts, representing the first research investigation how employees perceive their side hustles will affect their work productivity in The Gambian context.

## 4 THEORETICAL FRAMEWORK

The theoretical foundation of this thesis is multi-layered framework designed to investigate employees' perceptions of engaging in a side business and the resulting impact on their productivity within their primary employment. The framework strategically integrates established psychological and motivational theories to provide a comprehensive lens for analysis. To understand why employees might engage in side hustles, two theories were adopted: Self-Determination Theory (SDT) and Maslow's Hierarchy of Needs. These frameworks represent theories of individual motivation and personality that explain human behavioral motivations.

A theoretical framework is a conceptual structure that provides the foundation for understanding, analysing, and interpreting research findings within a study (Grant & Osanloo, 2014). According to Creswell and Creswell (2018), a theoretical framework represents the researcher's synthesis of literature on how to explain a phenomenon, serving as a blueprint that guides the investigation and analysis of the research problem. Ravitch and Riggan (2017) define it as "an argument about why the topic one wishes to study matters, and why the means proposed to study it are appropriate and rigorous" (p. 7).

The theoretical framework consists of existing theories, concepts, and scholarly works that are directly related to the research problem. It serves as the lens through which the researcher examines and interprets data, providing a systematic approach to understanding complex phenomena. As Maxwell (2013) explains, a theoretical framework is not merely a collection of theories, but rather an integrated conceptual structure that connects the research question to existing knowledge and guides the methodological approach.

In the context of research on side activities and employee productivity, a theoretical framework would integrate relevant theories such as Human Capital Theory, Work-Life Balance Theory, Role Theory, and Entrepreneurship Theory to provide a comprehensive understanding of how secondary employment affects workplace performance across different industries.

#### 4.1 The need for theoretical framework

A theoretical framework is essential because it anchors the research within existing scholarly knowledge, preventing the study from existing in isolation. According to Anfara and Mertz (2015), it connects the research to the broader academic discourse, demonstrating how the study contributes to or challenges existing understanding. This connection helps establish the credibility and significance of the research within the academic community.

The theoretical framework provides the necessary context for understanding why the research problem matters and how it relates to established knowledge in the field. Without this foundation, research findings may appear disconnected from existing literature and lack the conceptual grounding necessary for meaningful interpretation.

The theoretical framework directly influences methodological choices by providing direction for data collection, analysis, and interpretation. As Merriam and Tisdell (2016) argue, the theoretical perspective shapes what the researcher looks for, how data is collected, and how findings are analysed and presented. It helps researchers identify relevant variables, relationships, and patterns that might otherwise be overlooked.

In studies examining side activities and productivity, for example, Human Capital Theory would guide researchers to examine skill development and knowledge transfer, while Role Theory would direct attention to role conflicts and management strategies. This theoretical guidance ensures that the research design aligns with established scholarly approaches to understanding similar phenomena.

#### 4.2 Self-determination theory

Self-Determination Theory (SDT), created by Edward Deci and Richard Ryan in 1985, is motivation theory contending that people are typically motivated by desires to advance and find fulfillment. The theory assumes people are organisms with a growth orientation. According to SDT, people need to feel in control of their actions and objectives, making self-determination at work conducive to employee happiness. All people strive for and require autonomy (the need to feel free and self-directed), competence (the need to feel effective), and relatedness (need to connect closely with others) to flourish and grow (Ryan and Deci, 2000, Legault, 2017).

The theory serves as the primary psychological framework. SDT posts that human motivation and well-being stem from the satisfaction of three innate psychological needs; autonomy, competence and relatedness. The thesis will use SDT to explore the side business phenomenon by examining how the perceived control and self-governance inherent in running a side business affects an employee's intrinsic motivation and engagement levels, both in the side venture and their main job. Secondly, it will investigate whether the acquisition of new skills or the feeling of mastery in a side business enhances and employee's sense of self-efficacy and competence, which may subsequently transfer positively to their primary work place productivity. Thirdly, it will analyze if the social connections and networking developed through the side business satisfy related-ness needs, potentially reducing the reliance on the primary job for full social fulfillment. In Figure 2 below I present a visual representation of SDT in the form of a diagram.

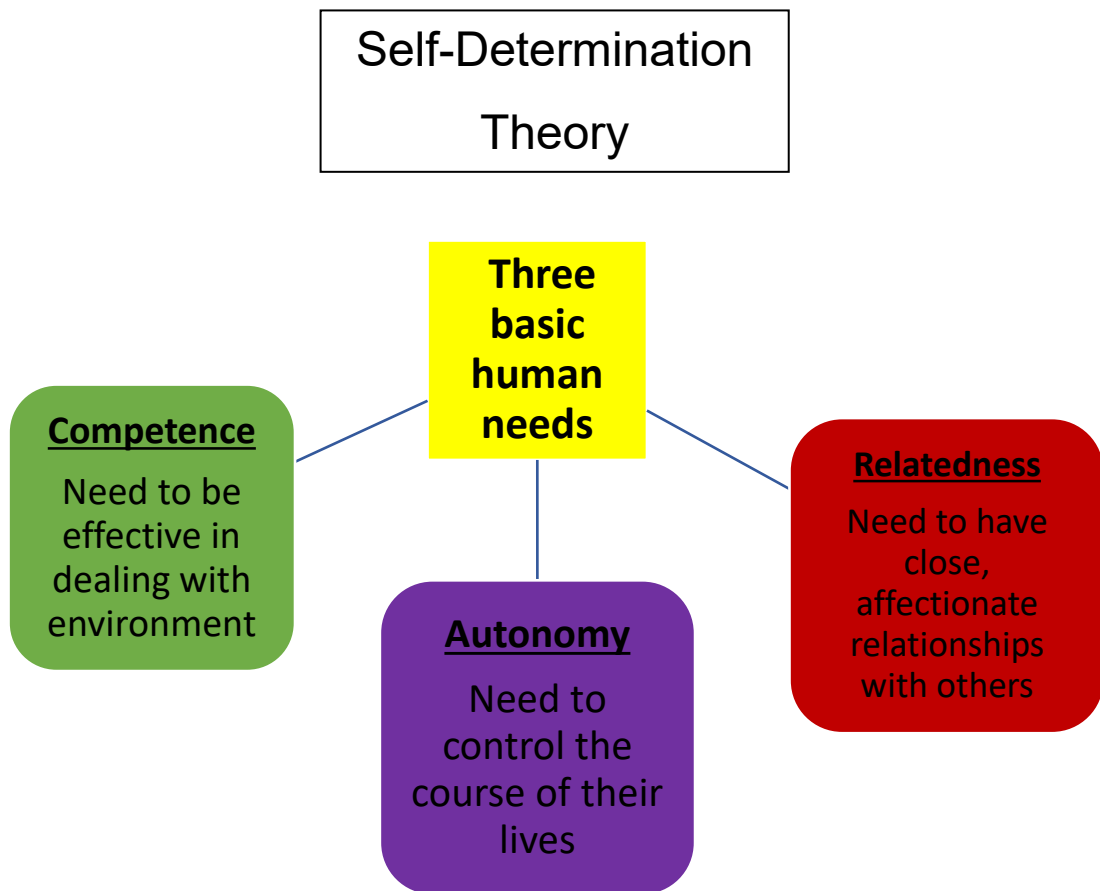


Figure 2. Diagrammatic representation of Self-Determination Theory Components Adapted from Centre for Self-Determination Theory (2023)

SDT comprises six smaller theories, each addressing one branch of individual motivation.

Cognitive Evaluation Theory (CET): focuses on social context effects on intrinsic motivation, examining how factors like rewards, interpersonal controls, and ego involvement influence intrinsic motivation interest and interest. CET emphasizes the critical roles that competence and autonomy support play in fostering intrinsic motivation, important in education, arts, sports, and other domains (Centre for self-determination theory 2023).

Organismic Integration Theory (OIT): outlines various extrinsic motivations and their effects on individual socialization. According to this theory, people voluntarily engage in behaviors and activities they do not find interesting or enjoyable because external motivators have an influence over them. OIT identifies

four categories of extrinsic motivations: external regulation, interjected regulation, identified regulation, and integrated regulation. The more extrinsic motivation is internalized, the more autonomous individuals become when enacting the behaviors (Centre for Self-Determination Theory, 2023).

Causality orientations theory (COT): describes individual differences in people's proclivity to orient toward environments and regulate behavior in various ways. COT describes and evaluates three causality orientation types: autonomy orientation, in which people act because they are interested in and value what is happening; the control orientation, in which the emphasis is on rewards, gains, and approval; and the impersonal or motivated orientation, which is characterized by anxiety about competence. (Centre for self-determination theory,2023)

Basic needs theory (BNT): Considers three psychological needs that are connected to psychological well-being, effective functioning, high-quality engagement, and intrinsic motivation. The primary psychological need is autonomy, or the conviction that one select their own behaviors actions. Competence represents the second psychological need, defined as capacity to work productively while mastering environmental interaction abilities. According to the theory, all three needs must be satisfied for proper functioning. Basic needs are universal functioning aspect, so BPNT seeks to validate and improve theories by examining cross-developmental and cross-cultural settings (Centre for self-determination theory 2023).

Goal contents theory (GCT): contrasts intrinsic goal advantages with external goals drawbacks in terms of psychological well-being. Understanding rationale behind individual goals is essential to this theory. People pursuing goals to meet their needs have intrinsic goals and eventually feel needs are met, contrasted people pursuing goals for approval, who have external goals and never feel needs are satisfied. (Centre for self-determination theory,2023).

Relationship motivation theory (RMT): proposes that, healthy relationships fulfill each of the three psychological needs listed by BNT. High quality

relationships have the biggest effects on relatedness out of the three needs, but they can also satisfy autonomy and competence. This is due to the fact that healthy relationships can help people form bonds with other people while also supporting their needs for independence and competence (Centre for self-determination theory 2023).

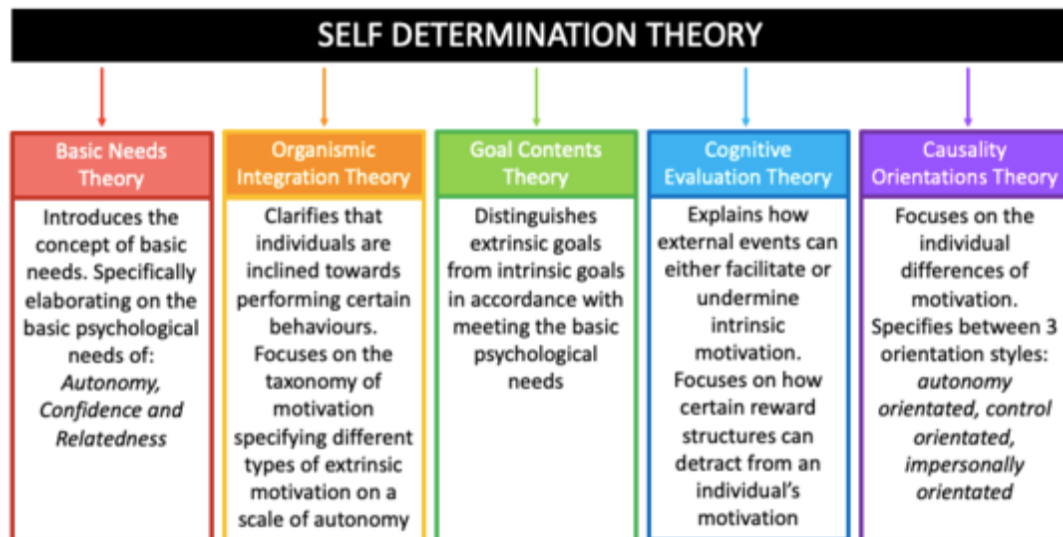


Figure 3. Diagrammatic representation of the sub theories of Self Determination

#### 4.3 Maslow's hierarchy of needs

Maslow's hierarchy of needs was used in conjunction with the self-determination theory. This psychological motivation theory includes a five-tier model of human needs frequently represented as pyramid levels. According to Maslow (1943, 1962) the human needs are physiological (food and clothing), safety (job security), love and belonging needs (friendship), esteem, and self-actualization, ordered hierarchically. Self-actualization refers to the need for ongoing personal growth and discovery (Maslow, 1962). Maslow believed individuals are constantly "becoming" and never remain static. People find personal meaning in life through self-actualization (McLeod, 2023). This theory provides a crucial motivational context for understanding why employees pursue side businesses in the first place. The thesis will apply Maslow's model to

categorize the motivational drivers. For many, the side business addresses lower-level needs by providing supplementary income and a financial safety net, thereby reducing financial stress and increasing overall job security perceptions and the main workplace. For other, the side business is a path to fulfilling higher-level needs, offering a platform for creative expression, personal achievement, and self-actualization that might be unmet in the primary job, which paradoxically could lead to greater focus during core work hours.

The five-tier model of human needs, as proposed by Maslow includes:

1. Biological and physiological needs: Air, food, drink, shelter, warmth, sex, sleep, etc
2. Safety needs: Protection from elements, security, order, law, stability, freedom from fear.
3. Love and belongingness: Friendship, intimacy, trust, and acceptance, receiving and giving affection and love. Affiliating, being part of a group (family, friends, work).
4. Esteem needs: Classified into two categories, esteem for oneself (dignity, achievement, mastery, independence) and the need to be accepted and valued by others (status, prestige).
5. Self-actualization needs: Realizing personal potential, self-fulfillment, seeking personal growth, and peak experiences.

(Maslow, 1943, 1962)



## Maslow's hierarchy of needs

Figure 4. Maslow's hierarchy of needs

Maslow's original five-stage model has been expanded to include cognitive and aesthetic needs (Maslow, 1970a) and transcendence needs (Maslow, 1970a, 1970b). A seven-stage and an eight-stage models were created in the 1960s and 1970s as modifications to the original five-stage model.

Maslow's (1970) expanded model includes Cognitive needs-knowledge and understanding, curiosity exploration, need for meaning and predictability, Aesthetic needs-appreciation and search for beauty, balance, form, Transcendence needs-motivation by values transcending beyond the personal self.

While Maslow's work maintains credibility and demonstrates clear relationships between need fulfilment and subjective well-being, significant criticisms exist regarding unscientific approaches, unreliable samples, and specific research methods used to draw conclusions. The study lacked reliable empirical research support and limited evidence from the scientific community regarding validity. Maslow's exhibits ethnocentric bias due to exclusive focus on Americans, particularly intelligent, educated men in individualism-valued settings (Horton,2022)

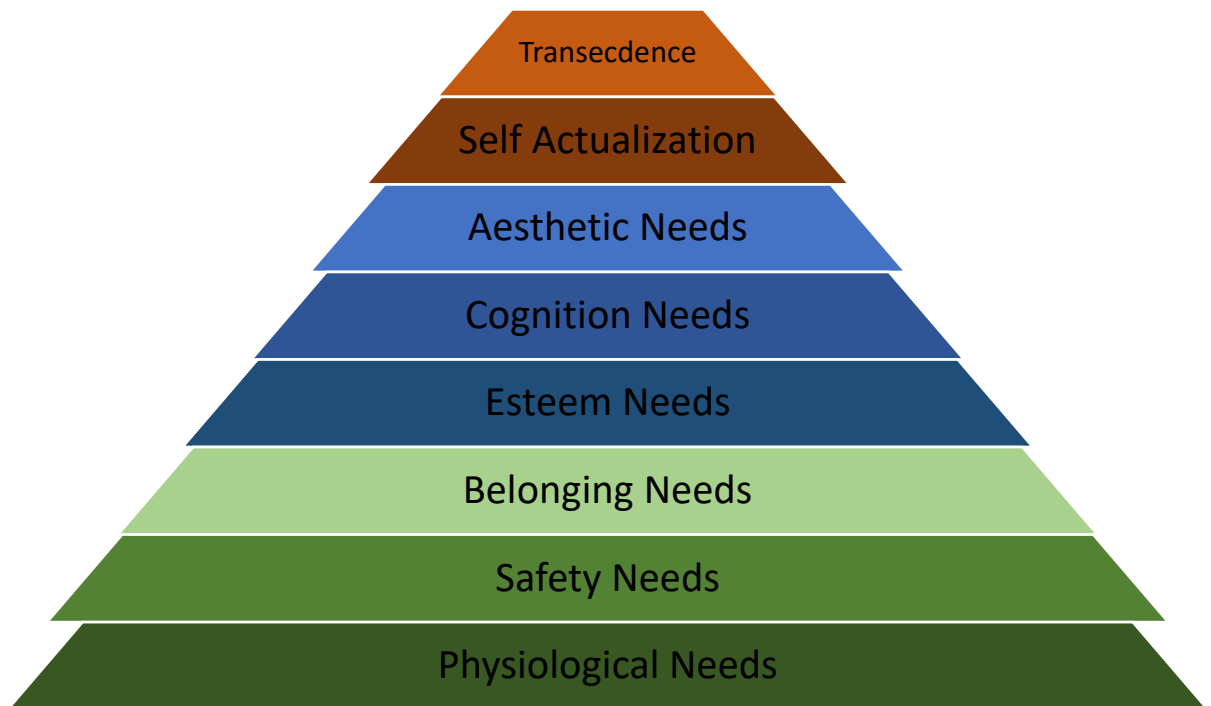


Figure 5. Marlow's motivational model

This thesis focuses on the self-actualization level of the Maslow's pyramid of needs. Maslow argued that to be truly happy, painters need to paint, writers need to compose, and musicians need to play (Maslow, 1962). Because everyone differs, people's self-actualization motivation takes them in different directions; thus, self-actualization can be achieved through athletics, academic study, or corporate environment employment (Kenrick et al., 2010).

Self-actualization represents the need for personal growth and discovery exists throughout a person's life (Maslow, 1962). According to Maslow, individuals are always "becoming" and never remain static (Maslow, 1962). Self-actualization occurs when a person discovers meaningful life purposes important to them (Mcleod, 2023),

The integration of SDT and Maslow's hierarchy provided a comprehensive framework for understanding side hustle motivations. SDT's emphasis on autonomy, competence and relatedness aligns with Maslow's higher order needs of esteem and self-actualization. Side hustles may represent attempts to fulfill these psychological needs when primary employment fails to provide adequate satisfaction

#### 4.4 Integrating concepts: spillover and boundary theory

To connect the psychological drivers of SDT and Maslow with the outcome of productivity impact, the framework integrates additional, relevant theories of Spillover and Boundary (Sessions et al., 2021). The former is essential for assessing the transfer of energy, mood, and behaviours between the side business domain and the primary work domain. This thesis will differentiate between positive and negative spillovers. In positive spillover, the skills, confidence and financial security gained from the side business boosts the employee's motivation and performance and the main job. While in negative spillover, the time commitment, fatigue and stress from the side business detract from the employee's focus and productivity and the main job.

On the other hand, Boundary theory concept examines how employees manage the segmentation of integration of their two distinct work roles of primary and side business. The way employees set boundaries or fail to set them will determine the extent of role conflict and burnout, directly influencing their perceived and actual productivity at their main place of employment.

By leveraging this integrated framework, the thesis will move beyond simple correlation to offer a nuanced understanding of the psychological mechanisms and boundary management strategies that mediate the relationship between pursuing a side business and maintaining or enhancing primary workplace productivity.

#### 4.5 Research assumptions

Combining existing literature with theoretical frameworks and The Gambia's current socioeconomic situation, the following assumptions were established regarding what might cause employees in the greater Banjul area to engage in side hustle and potential performance effects:

Assumption 1 is Motivation – Employees with lower annual salaries are more likely to engage in side hustle due to financial necessity and desire to meet basic needs as outlined in Maslow's hierarchy

Assumption 2 is positive influence-Side jobs involving learning new skills relevant to employees 'primary jobs are more likely to have positive performance influences than a side job involving less learning. Skills gained from side jobs can be adopted at the workplace for more efficiency and productivity

Employees reporting good income from side jobs are more likely to report positive performance influences than those earning less money from the side job. The former will have more focused mental states with less worry about bills and other commitments.

Side jobs perceived as more fulfilling will have more positive productivity influences than less fulfilling side jobs. Staff self-fulfilment from pursuing a passion can lead to satisfaction and such employees will work to achieve optimal results without being association with failure or low productivity.

Assumption 3 is Negative influence-When the side job is labour intensive, they are more likely to negatively impact employee productivity on primary jobs. There could be bias in the time and energy allocation between regular office work and side job. Employees might shift more concentration to side jobs, potentially leading to errors and waste (particularly in manufacturing organisations)

## 5 METHODOLOGICAL AND ANALYTICAL APPROACH

This chapter details the comprehensive research methodology employed to investigate employees' perceptions of engaging in a side business and its possible impact on their productivity at work. The chapter is organized to provide information on the core components that guide the research process. The components comprise of research design, data collection methods, data analysis techniques and the ethical considerations implemented.

The primary analytical approach of this research is a comparative case review focusing on organization or projects of relevance to the study's central theme of employees' perception of side businesses and workplace productivity. This

systematic review is designed to provide empirical and contextual support for the theoretical framework by identifying and analyzing existing organizational policies, corporate practices, or legal precedents regarding employee side businesses and conflicts of interest. It will also review documented outcomes and measured impacts associated with formal and informal allowances for employee external work in various industries and cultural contexts. Using the identified patterns and gaps from the cases to refine the structured questionnaire and ensure the survey instrument captures the most relevant perceptual and productivity variables.

The cases deemed relevant to this study were selected based on explicit criteria, like cases involving private sector entities with significant full-time employee populations, like the employment landscape in the Greater Banjul Area. Also, cases that offer documented evidence or internal studies detailing the relationship between employees' entrepreneurial activities and their core work performance, specifically regarding time management, engagement, and role conflict. In addition, cases from developing economies or similar West African contexts where supplementary income and entrepreneurial pursuits are common. This analytical review will therefore serve to contextualize the primary quantitative data collected, moving the study beyond simple correlation to offer practical and policy-relevant interpretations of the survey findings.

### 5.1 Research design

The study adopted a survey research design. This method was chosen because surveys are a proven and highly efficient tool for gathering data on subjective constructs, such as perceptions, attitudes and behaviours from a large and diverse population. This design is optimal for answering the main research question by systematically collecting standardized information from a sample of employees and facilitating the assessment of statistical relationships between the pursuit of a side business and measured outcomes in workplace productivity.

A survey research design was selected as the research method to answer the main research questions. Survey research is defined as research in which data

is collected from respondent samples through their answers to predetermined researcher questions (Ponto, 2015; Check & Schutt, 2012). Using surveys to obtain information from the public has existed for many years and is a frequently used tool by researchers attempting to understand cultures, human perceptions, and other human behaviour aspects. Surveys are also useful when explaining empirical research results (Singleton Jr, Straits & McAllister, 2009; Ponto, 2015). This study utilized a quantitative research approach. This approach was selected to provide empirical, verifiable data necessary to measure the relationship between the variables of side business engagement, employee perception and work productivity and to allow for statistical generalization of the findings within the study area.

## 5.2 Sample and data collection

The research focused on employees working in the Greater Banjul Area of the Gambia. This segment of the Gambian population was selected due to its high concentration of government, corporate and private sector employment providing a diverse pool of potential participants who may be engaged in side businesses. The study employed a quantitative research approach using structured questionnaires administered to employees in the greater Banjul area. The sample size was set at 100 employees, randomly selected from three key sectors: education, healthcare, and telecommunications. These sectors were chosen for their diversity in workload demands, employee demographics, and exposure to side hustle trends.

Sampling frame included employees who maintain full-time employment while engaging in side hustles. Full-time entrepreneurs and individuals whose side hustles have evolved into their primary occupation were excluded to focus on individuals balancing simultaneous roles and how this dual engagement influences job performance.

The data was collected using structured questionnaires. These questionnaires were designed to collect quantitative data efficiently, ensuring high consistency across all responses. The survey questionnaire consists of 20 questions. The

questions were a mix of open and closed-ended in the sense that the respondents had a fixed set of possible answers to select from, as well as giving the respondents options to write down their own thoughts. I understand that given the main goal of the research is to explore the perceptions of workers in the Greater Banjul Area on side hustles and the impact it will have on the entrepreneur's main job performance. I opted for the mixed type of questions to ensure balance data collection as the closed ended questions provide quantifiable data for statistical analysis; the open-ended questions offer rich, qualitative insights that reveal context, reasoning, and emotions. The method also improves response accuracy and enhances engagement, this is because closed questions help guide respondents and reduce ambiguity and open questions allow clarification or elaboration, reducing misinterpretation and capturing nuance. Respondents feel more heard when given space to express themselves therefore the mix prevents survey fatigue by alternating between quick and thoughtful responses.

My initial sample size included 100 individuals employed in selected sectors of the greater Banjul area and of the 100 individuals targeted, 68 of them responded to the survey. As a result, the 32 units that did not respond to the survey were discarded. Thus, leaving me with a new sample size of  $n=68$ . The survey was conducted over the month of November 2025.

### 5.3 Delimitations

This study was delimited to three sectors; education, healthcare, and telecommunications selected for their diversity in workload intensity, employee demographics, and varying exposure to side hustle trends. These sectors provided a rich comparative base for understanding how dual role engagement manifests across different professional contexts.

Geographically, the research was confined to the Greater Banjul Area, where increasing urbanization, digital connectivity, and economic diversification have contributed to a noticeable rise in side hustle activity among formally employed individuals. This urban setting was chosen to capture the dynamics of side

hustling in environments where access to alternative income streams and entrepreneurial platforms is more accessible.

The study population was further restricted to formally employed individuals who engage in side hustles while maintaining full-time employment. Excluded from the study were full-time entrepreneurs and individuals whose side hustles had transitioned into their primary occupation. This deliberate boundary ensured that the research focused specifically on those navigating simultaneous dual roles, allowing for a more precise analysis of how such arrangements affect job performance, time management, and psychological boundary maintenance.

#### 5.4 Case studies and analysis

The influence of side activities on productivity has been noted in various industries and organizational structures. The reasons for engaging in secondary activities, apart from self-employment, include financial independence, professional diversification, and self-satisfaction. While some organizations allow side activities to promote entrepreneurial inclination, others restrict such practices due to possible conflicts of interest and low productivity. This section features case studies from various industries and regions to show the extent and impact of secondary activities on employees and organizations.

##### 5.4.1 Google's 20%- time policy – encouraging employee innovation

One of the most popular business policies for supporting entrepreneurial side ventures is Google's "20% Time". Personal projects that have the potential to benefit the company are to be worked on by employees for 20% of their work time (Bock, 2016). Innovative products like Gmail, AdSense, and Google Maps, among others, came from employees' entrepreneurial side endeavours (Mediratta, 2007). This policy stems from the premise that creative self-expression increases employee engagement and innovation (Pink, 2010).

The positive impacts are that employees were significantly motivated and engaged in their primary jobs (Dyer et al., 2011). Passion projects seemingly foster greater innovation and engagement in employees' primary jobs and explains the wide range of services and technologies that Google provides (Mediratta, 2007). Furthermore, employees who reported greater freedom in achieving work goals also reported increased job satisfaction and productivity, showcasing the power of creativity on the initiative in the workplace (Pink, 2010).

However, there are negative impacts too, according to Kreutzer et al. (2018), some managers struggled with balancing the work as employees spent ample time on side activities rather than on main responsibilities. This sometimes-caused certain delays on key tasks and uneven performance of teams because not all employees were able to juggle their innovation projects together with their normal job responsibilities (Edmondson, 2011). In addition, it was found that Google reversed the 20% policy later on because not all projects had relevant business value, which underscores the problem of managing innovation and processes (Kreutzer et al., 2018).

The key takeaway is that promoting side businesses or undertaking entrepreneurial activities gives employees an opportunity to exercise their creativity and brings value to the organization. Companies should establish clear boundaries that support these initiatives while aligning with business objectives and primary job outputs (Dyer et al., 2011).

#### 5.4.2 Nigerian banking sector – The challenge of moonlighting in employment

In Nigeria, having 'moonlighting' employment is commonplace due to the prevailing economic distress and inflation (Adelugba,2022). 'Bounded rationality,' which profoundly encompasses the multi-faceted and highly complex real world of decision making, forms the basis of the self-subsidiary phenomenon, where many bankers actively pursue sundry ventures like retailing, selling real estate, or engaging in e-commerce, in addition to their regular employment. It is largely a case of economic survival in a world where inflation is rampant and a person's basic sustenance is far above the ordinary wage (Adelugba,2022).

Due to perceived loss in productivity, some banks go to the extreme of having draconian policies to curb side employment as a matter of ethics (Oladimeji et al., 2023).

The positive impacts are that Self-employed individuals, who have side businesses, were less stressed while servicing their banking clients. As a result, their productivity at work rose due to higher job satisfaction (Adelugba, 2022). Employees are likely to perform better with heightened concentration in their work, on the job site, when they do not feel threatened by losing their job or not having adequate financial resources (Pervin & Begum, 2022). Research evidence shows that those employees who take part in self-employed activities possess excellent business judgment and are effective independent problem solvers, possess outstanding time management skills and ultimately do their professional tasks in a more efficient way (Man & Lau, 2000).

Negative impacts arises when employees engaged in personal business ventures as these activities can create ethical concerns relating to conflict of interest and the misuse of company resources for their activities (Oladimeji et al., 2023). There have been reports of staff members using office computers or client databases as well as work time to conduct their businesses, which raises trust and integrity concerns (Pandey & Jaiswal 2023). Furthermore, the increasing workload that came with increased entrepreneurial activity led to exhaustion and decreasing productivity in their primary employment. Oftentimes employees who tried dutifully to carry out banking activities and still practice entrepreneurship experienced extreme fatigue accompanied with poor productivity and high rates of absenteeism (Joseph & Chukwuemeka, 2023; Oladimeji et al., 2023).

The key takeaway is that people often establish businesses as a safety net to protect themselves from the consequences of inflation and economic instability. By creating alternative sources of income, they reduce their vulnerability to financial uncertainty and strengthen their resilience in challenging economic environments. Employees engaging in dubious side businesses expect a certain degree of leniency from their employers which needs to be controlled. Defined business practices such as openness in engagement activities and

limitation on the use of company property can reduce risks while enabling employees to achieve financial self-sufficiency (Gulati, 2023).

#### 5.4.3 IT professionals and freelancing – the emergence of the gig economy

There has been an increase in employees undertaking freelance work in the IT industry via Upwork, Fiverr, and Toptal (Kässi & Lehdonvirta, 2018). A large number of digital marketers, software engineers, and graphic designers pick up freelance work along with their full-time roles. The appeal of freelancing, both monetarily and from a skill set perspective, has drawn many IT specialists, and some scholars consider it a means of skill accumulation, along with career progression (Wood et al., 2019). On the contrary, this development has also raised concerns about the employees' primary job roles in terms of their productivity and commitment to the job (Kamwenji et al., 2022).

Positive impacts were evident as employees became more skilled in primary jobs since exposure to different types of projects improved their performance (Kamwenji et al., 2022). Freelancing gave IT experts the opportunity to work with problem solving and industry scopes that were beyond their companies' limits, enabling them to gain insights that were relevant to the broader world of technology (Martindale & Lehdonvirta, 2023). The same is true for many companies whose employees engaged in freelance work, as these employees often offered new solutions and best practices gained from work with other clients (Burtch et al., 2018).

Negative impacts emerged when some employees undertook freelance projects alongside their full-time employment, as this dual commitment resulted in missed deadlines and reduced overall engagement with their employers (Wood et al., 2019). Many studies point out that a combination of a full-time job along with a side freelancing job leads to exhaustion, affecting an employee's productivity and concentration at the primary workplace (Martindale & Lehdonvirta, 2023). There was also a considerable risk of burnout as employees had to juggle between both positions for an excessively long time, which

diminishes their participation and performance at the core workplace (Burtch et al., 2018).

The key takeaway is that freelancing presents valuable opportunities for skills development and career advancement. However, in the absence of proper planning and clear boundaries, these activities can create challenges that undermine both individual growth and organizational effectiveness as it leaves diminished focus and involvement at the primary workplace. Organizations should ensure that employees are bound by clear policies regarding external work obligations to make sure that freelancing caters to new skill acquisition without compromising current job performance (Kamwenji et al., 2022).

#### 5.4.4 Healthcare professionals – ethical dilemmas in supporting business activities

As doctors, nurses, and other medical professionals can service private clinics, additional healthcare access, through telemedicine, is facilitated outside the hospital infrastructure (Garba & Jimale, 2024). Although this trend increases access to healthcare services and enables diverse revenue streams, it creates new scepticism with respect to conflict of interests and patient care (Muruga & Vasiljeva, 2023). The novel phenomenon of dual practice, which is the division of working hours between public service and private business, raises questions about whether the net effect is positive in healthcare outcomes or leads to underperformance in hospital (Ferrinho et al., 2004).

Positive impacts were observed among private practice physicians, as most reported that the additional experience gained through their work enhanced patient care in hospitals. This exposure to diverse cases and responsibilities contributed to improved clinical performance and strengthened the overall quality of healthcare delivery (Ajmi & Aase, 2023). Having a private practice permits exposure to different medical conditions and thus enhances a physician's ability to accurately diagnose and practically manage patients in the hospital (Russo et al., 2014). In addition, medical practitioners who were financially stable exhibited increased job satisfaction, less burnout, and higher general participation in their primary area duties (Kiwauka et al., 2008).

Negative impacts were identified by Ferrinho et al. (2004), who observed that some physicians devoted greater attention to their private clients than to hospital patients. This imbalance led to absenteeism and reduced productivity within the public healthcare system, thereby undermining the quality of care provided to the broader community. Evidence suggests that primary care physicians with private practice do not devote sufficient attention to their patients in the hospital, which hampers their care in public hospitals (Socha & Bech, 2011). There were also ethical problems when medical supplies, facilities, or even referrals intended for the hospital's use were diverted for personal business activities that would certainly give rise to a conflict of interest and even legal problems (Russo et al., 2014).

The key takeaway is that engaging in side businesses can pose significant dangers for private practitioners in the healthcare sector and other highly regulated fields, particularly when conflicts of interest arise. It is therefore imperative that hospital governing bodies and administrators establish clear policies that promote transparency, reduce absenteeism, and safeguard public resources from misuse (Kiwauka et al., 2008).

#### 5.4.5 Teachers and private tutoring – work life integration

Like other professions, teachers also offer private tuitions, both remotely and physically, in an attempt to earn more income (Bray, 2021). In India and China, there has been an increasing demand for private tutors, and teachers are using VIPKid and Coursera to sell their services (Bray & Hajar, 2023). This increase in private tutoring has raised questions on the quality of conventional schooling. Some educators spend so much time on their private students that they neglect their formal school obligations and responsibilities (Dang & Rogers, 2008).

Positive impacts were highlighted by Bakker and Demerouti (2007), who found that teachers experienced greater job satisfaction and improved teaching abilities because of engaging in private tutoring. As teachers became more proficient through exposure to a wider range of students' abilities, they developed more sophisticated methods and lessons, which ultimately enhanced the

quality of instruction provided to their pupils at school (Bray & Hajar, 2023). Many were more active in their lessons because of the improved methods they developed while tutoring (Bray, 2021). In certain instances, tutors' earnings decreased some of the financial burdens that teachers faced, enabling them to concentrate on advancing their career and improving their effectiveness in the classroom (Bray & Kwo, 2014).

Negative impacts stemmed from the tendency of a few tutors to prioritize their private tutoring sessions over their school responsibilities. This behaviour led to teacher absenteeism, neglect in lesson preparation, and ultimately a significant decline in the quality of classroom teaching (Dang & Rogers, 2008). It has been noted that teachers who spend a lot of time on private tutoring tend to pay less attention to formal schooling, as they focus their very best efforts in teaching to students who are actually paying them (Bray, 2021). In the worse scenarios, there are cases of conflicts of interest where teachers will hold back important information in school with the intention of increasing the private tutoring demand (Bray & Hajar, 2023). Such a tendency provokes moral issues, and some countries have already dealt with the problem by trying to regulate the private tutoring activities of the public-school teachers (Bray & Kwo, 2014).

The key takeaway is that while schooling and public education require teachers to focus primarily on their students, it is important that they are compensated fairly for the additional private tutoring work they undertake. Furthermore, policies should be introduced to ensure that tutoring is provided in a manner that does not detract from the quality of primary schooling (Bray, 2021).

#### 5.4.6 Managing employees working in retail and e-commerce

The growth of e-commerce platforms Shopify, Amazon, and Etsy has facilitated many corporate employees to operate retail ventures online alongside their primary work responsibilities. This has sharply increased, especially in developing economies where entrepreneurial activities are considered a means to achieve financial freedom (Aparicio et al, 2016). As employees look for ways to secure their finances as well as diversify their careers, the

intersection between full-time employment and self-employment has captured the attention of businesses and scholars alike.

Positive impacts were reported by employees who engaged in e-commerce activities, as they claimed to have acquired valuable skills in business and management. These newly developed competencies often translated into increased productivity in their full-time positions, thereby strengthening overall organizational performance (Becker, 1964). Employees who ran side ventures which required them to manage finances, interact with customers, and even market products tended to be more resourceful, thus better problem-solvers (Jain, n.d).

Negative impacts arose from the existence of online businesses, as they consumed significant amounts of employees' time. This situation often led to distraction, reduced concentration at work, and in some cases, the misuse of company resources for personal business purposes (Rohini et al., 2023). Employees balancing both responsibilities faced role strain and exhaustion which impaired their productivity in their primary jobs (Krekel et al, 2018). Some organizations raised flags about employees engaging in side business activities during working hours and the subsequent ethical and conflict of interest issues (NCBA CLUSA, 2025).

The key takeaway here is that organizations need to provide guidelines regarding side business activities to make sure that employees can work constructively while seeking to engage in entrepreneurial activities. Even though side businesses allow employees to develop new skills and enhance satisfaction, there is a need for companies to manage flexibility lest it be taken advantage of and loss of productivity and ethical violations arise (Gulati, 2023).

## 5.5 Comparative Analysis and Discussion

Table 4. Summary and comparison of cases highlighted in section 4.6

Case study	Positive impacts	Negative impacts
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<b>Google's 20% time</b>	Innovation, high motivation	Workload imbalance
<b>Nigerian bankers</b>	Financial security, job satisfaction	Ethical concerns, reduced productivity
<b>IT freelancers</b>	Upskilling, diverse experience	Burnout, divided attention
<b>Healthcare workers</b>	Better patient care	Conflicts of interest, absenteeism
<b>Teachers &amp; tutors</b>	Innovative teaching, higher income	Reduced focus on classroom duties
<b>E-commerce employees</b>	Business skills, financial growth	Distraction at work, misuse of resources

This analysis shows how side employment can be both advantageous and disadvantageous to productivity within the workplace. Positively, employees achieve self-sufficiency which assists them in building entrepreneurial as well as subject matter skills that can assist them at their primary jobs (Becker, 1964). On the negative side, employees focusing too much on their side businesses do not only become distracted from their primary responsibilities but can also experience role conflict, burnout, and other ethical issues (Gulati, 2023). The solution to this problem is strict policy formulation so as to assist employees, which can come in the form of providing flexibility like in Google's 20% time policy (Pink, 2010), or setting restrictions that aid productivity and ethical work behaviour (Wood et al., 2019).

According to Kässi & Lehdonvirta (2018), "Side Businesses" in modern employment is the result of economic, technological, and cultural changes. The availability of digital tools and the gig economy have broadened the scope for employees to venture into entrepreneurial activities parallel to their main employment (Kässi & Lehdonvirta, 2018). While some companies consider their employees operating side enterprises as a source of skills and creativity, for instance with the case of Google's 20% time policy innovation (Mediratta, 2007), side ventures resulted out of employment are banned to prevent loss of productivity, conflict of interest, and ethical issues (NCBA CLUSA. n.d.).

As shown in the case studies above, the effects of side businesses are diverse for various industries. In the information technology sector, online freelancing is generally accepted providing opportunities for enhancing skills and positively

impacting the primary job (Wood et al., 2019). However, in more conservative industries such as banking and healthcare, side business activities pose ethical challenges and lower the level of commitment to work (Socha & Bech, 2011). In consideration of these issues, this study examines the perceptions employees have on side businesses, and how organizations can construct policies that permit reasonable entrepreneurial expression while maintaining adequate organizational productivity and employee commitment (Wood et al., 2019).

## 5.6 Survey results analysis

### 5.6.1 Demographic information

The survey results are analysed based on the section highlighted in the questionnaire. The first two questions in the questionnaire aimed to capture the gender and age distribution in the sample. Approximately 66% of those who responded were males, and 34% were females. Regarding age demographics, majority of the respondents (56.7%) fall in the 26-40 years age bracket. This is followed by the 41-55 years age bracket with 25.4%, then the 18-25 age bracket with 14.9% while 3% reported being aged 56 and above.

The third and fourth questions were about marital status and education level. More than half of the respondents are married with 71.6%, while 25.4% are single and 3% are widowed. Out of the total respondents 49.3% are Bachelor's degree holders, 23.9% are master's degree holders, 16.4% are Diploma holders, 6% are high school graduates and 4.4% have PhD.

The fifth and sixth questions in the questionnaire were about employment sectors and if the staff have side hustle or not, 74.6% confirm having side hustle alongside their main employment and 25.45% state that they don't have side jobs and of this total respondents, 27.3% are employed in the health sector, 24.2% and working in the education sector, 6.1% are in the telecommunication sector while a total of 42.4% work in either the public and private sectors .

The seventh question was to establish the type of side hustles the respondents have alongside their main employment roles. A total of 16.1% worked part time work in pharmacy or clinics, 10.7% of the respondents do have extra classes and lectures while 71.4% are engaged in other forms of side hustle.

#### 5.6.2 Motivation for side hustle

The eighth and ninth questions were about; What the motivating factors for side hustle are and the percentage of the income generated from the side hustle compared to the respondent's overall income. The motivational question was opened for respondents to select all that applied and financial necessity took the leader as a motivational factor with 42 points, followed by passion or interest with 19 points. Skill development scored 12 points, networking opportunities had 5 points, job dissatisfaction had 4 points while others scored 3 only.

On the same vein the percentage of side hustle income compared to the overall respondent income follows the same pattern as the higher percentage of 37.9% says that it contributes 46% or more of their overall income, this is followed by 25.9% of the respondents indicated that the side hustle income contributes between 16 to 30% of their overall income. The low percentage range starting from 1 to 15% was responded by 22.4% of the respondents while only 13.8% respondent that it constitutes between 31 to 45%.

#### 5.6.3 Impact on primary job

The tenth and eleventh questions were meant to find out if the respondents do work on their side hustle during regular hours and if yes how often do they work on the side job and the findings are that 70% of the respondents confirm not working on the side job during regular hours and 30% confirmed working on the side job during the regular hours. This led to the response on the question of how often; 41.9% indicated weekly, 38.7% said they work daily while 19.4% state that they work on the side job monthly.

The twelfth and thirteenth questions are follow-up questions meant to establish the number of hours that are spent on the side job as well as the impact it will have on the main job. The options to respond to the number of hours are daily, weekly and monthly. For the daily option 18 people stated they work from 1 to 3 hours on their side jobs ,11 stated that between 3 to 6 hours, 5 stated they take from 7 to 9 hours and only 1 stated they work more 9 hours on their side jobs. The Weekly option was responded to by 6 respondents indicating 1 to 3 hours,12 stated 4 to 6 hours,5 said 7 to 9 hours, while 7 said more than 9 hours weekly. The monthly option responses were 6 stating from 1-3 hours,2 stated 4- 6 hours, 3 stated 7-9 hours, while 8 said they work for more than 9 hours on their side jobs.

The impact of the work on the side job on the primary job was also assessed, and the responses were to indicate the levels as either no impact, minor impact, moderate impact or major impact on the following criteria; focus, time management and Job effectiveness. 21 responded that it has no impact on their focus, 11 stated that it will have minor impact of their focus, 12 responded that the work on the side job will have moderate impact on their focus on the main job while only 1 responded that there was a major impact on his/her focus. Regarding the time management, 20 said no impact,18 said minor impact,12 said moderate impact while 2 said major impact on their time management. Job effectiveness was also rated by 22 stated no impact,9 stated minor impact,10 stated moderate impact while 3 stated major impact on their job effectiveness.

In the fourteenth question was opened to allow respondents to state their reasons for their responses to question 13 and the outcome of the responses were based on

Focus; A total of 23 respondents indicated that the side hustle does not affect the primary job because some do it during weekends, others during off hours and others do the side hustle as online selling or create shifts between the 2 jobs. Out of the 68 respondents 10 said they are not involved in side hustle; some said because their primary jobs are demanded some did not state the reason for being engage in side hustle while 7 statement their engagement

was motivated by financial fulfilment, that the income generated from the side job help them maintain financial independence enabling them to concentrate more on their primary roles. Some of the side hustles jobs do have impact on the primary jobs as stated by 8 respondents because they do the two jobs simultaneously on, they may be thinking of the side hustle while at the primary job. Six (6) reported work life balance challenges complaining of burnout and fatigue, 4 responded that they develop their skills by applying knowledge gain from the side hustle job to their primary roles

Question fifteen was an open ended question that was posed to find out the challenges that they encountered with the dual entrepreneurial jobs and the most of the respondents 45.8% state that they face fatigue and stress challenges, 20.3% complain of poor work life balance and 8.5% states they are not able to meet deadlines and the balance of 25.4% responded on different challenges ranging from not being able to meet targets, being unable to attend meetings and some said less time to spend with family members.

#### 5.6.4 Coping mechanisms and perceptions

Question eighteen was meant to find out if the side hustle hinders or enhances the respondents' primary jobs, 39.7% said their side hustle does not have any effect on their primary jobs, 31% said it has effect in the primary roles while 29.3% said it enhances their primary job

Question nineteen was meant to confirm if respondents will recommend side hustle to others, 56.9% answered yes, they will recommend side hustle to others and 36.2% said it depends while 6.9% range from no recommendation, no side hustle and others

Question twenty was meant to give the respondents the opportunity to share any comments or observations they may have generally and the outcome of the responses are that 21 out of the 42 respondents align side hustle to obtaining financial independence, 5 respondent that the motive was for skills development, 4 said they can manage the two separately while staying focus.

There was 1 who shared work life balance challenges and 9 just stated other as their respond.

## 5.7 Advantages and disadvantages of side hustle

Following the analysis of the responses of the questions asked; one will note that side hustle is a mix blessing as it offers financial and personal growth opportunities but also come with challenges like time strain and burnout. while side hustles empower individuals economically and creatively, they require careful planning and self-regulation to mitigate negative consequences. Side hustles have both advantages and disadvantages as listed below

### 5.7.1 Advantages and benefits of side hustles

Additional income and financial security can be achieved through side hustles, as they provide a supplementary stream of earnings that helps individuals cover living expenses, pay off debts, or build savings. These activities also offer a financial cushion in the event of job loss or unexpected emergencies, thereby reducing vulnerability and strengthening resilience.

Flexibility and autonomy are among the key benefits of side hustles, as they allow individuals to choose their own hours and workload. This arrangement is particularly valuable for those balancing family responsibilities, academic studies, or full-time employment, and the autonomy it provides often leads to greater job satisfaction and improved work-life balance.

Skill development and career advancement are important benefits of running a side hustle, as such activities often require individuals to learn new skills in areas such as marketing, budgeting, communication, and the use of digital tools. These competencies can enhance employability, support career transitions, and provide a competitive edge in the job market by diversifying professional experience.

The pursuit of passion and creativity is another benefit of side hustles, as they enable individuals to monetize hobbies or personal interests such as photography, writing, or crafts. Engaging in these activities provides a sense of fulfillment and purpose, while also allowing people to integrate their creative talents into their professional lives.

Psychological and social benefits are another advantage of side hustles, as they can boost self-esteem, particularly when the main job feels unfulfilling. In addition, engaging with new communities or clients through these activities expands social networks and exposes individuals to diverse perspectives, thereby enriching both personal and professional growth.

#### 5.7.2 Disadvantages of side hustles

Time constraints and burnout are common challenges of balancing a side hustle with full-time employment and personal life. This over-commitment often results in exhaustion, stress, and reduced leisure time, which can negatively affect performance in both the main job and the side hustle.

Financial and legal risks are an important consideration in side hustles, as initial investments in areas such as equipment or marketing may not always yield returns. In addition, some side hustles can conflict with employment contracts or create tax obligations if they are not properly managed, which may expose individuals to financial loss or legal complications.

Uncertain income is a common challenge of side hustles, since earnings are often inconsistent and unpredictable compared to salaried jobs. This instability is particularly evident in the early stages, when income streams may fluctuate and financial planning becomes more difficult.

Distraction from primary career is a potential drawback of side hustles, as diverting focus to secondary work can hinder progress or performance in one's main job. This challenge is particularly evident when boundaries are not clearly

established, leading to reduced effectiveness in both professional and personal responsibilities

Emotional strain is a potential challenge of side hustles, as the pressure to remain constantly productive even during personal time can lead to anxiety or guilt. This challenge is particularly pronounced for perfectionists or workaholics, who may struggle to maintain healthy boundaries between work and personal life.

### 5.8 Employer strategies to manage side hustle risks

By proactively addressing side hustles through policy, communication, and legal safeguards, employers can balance employee autonomy with organisational integrity. Rather than banning side hustles outright, the focus should be on transparency, fairness, and risk mitigation. Below are some recommended strategies that employers put in place to manage conflict of interest between the two jobs.

**Develop a clear side hustle policy:** Define what constitutes a side hustle and outline acceptable and unacceptable activities, include clauses on conflicts of interest, confidentiality, and use of company resources and ensure policies are accessible and regularly updated to reflect evolving work trends.

**Require disclosure of external work:** Encourage or mandate employees especially those in sensitive or senior roles to disclose any side hustles that may overlap with their primary duties, this helps assess potential conflicts and manage workload expectations.

**Review employment contracts:** Include clauses that prohibit activities that directly compete with the organization or compromise its intellectual property and ensure contracts comply with local labour laws (e.g., UK's Employment Rights Act 1996 prohibits blanket bans on secondary work for zero-hours contracts).

**Monitor working time regulations:** Ensure employees do not exceed legal working hour limits (e.g., 48 hours per week in the UK unless opted out), including time spent on side hustles. This protects employee well-being and reduces liability for overwork-related issues.

**Promote a culture of trust and dialogue:** Create an open environment where employees feel safe discussing their side ventures and to use these conversations to align personal goals with organizational development, especially when side hustles build transferable skills.

**Educate on confidentiality and data protection:** Provide training on safeguarding company data and avoiding inadvertent leaks through external work and reinforce that proprietary information must not be used in personal business activities.

**Assess and manage reputational risk:** Monitor public-facing side hustles (e.g., social media influencing, content creation) for alignment with company values and public image. Include social media guidelines in employee handbooks to mitigate reputational harm.

**Evaluate performance impacts:** Regularly assess whether side hustles are affecting employee productivity, engagement, or availability and to address underperformance through coaching or performance management framework.

## 6 RECOMMENDATIONS

Establishing clear boundaries and effective time management plans is essential for individuals engaged in side hustles. By setting realistic schedules and avoiding overcommitment, they can prevent burnout and ensure sustained performance in both their primary and secondary roles.

Aligning side hustles with long-term career goals is essential, as individuals should choose ventures that complement or enhance their existing professional skills. This approach is particularly valuable in areas such as leadership, finance, or sector-specific expertise, where side activities can reinforce career development and open pathways for advancement.

Ensuring legal and ethical compliance is critical for individuals pursuing side hustles, particularly in regulated sectors such as maritime administration or public service. Employees should review their employment contracts and seek guidance from HR or legal advisors to avoid conflicts of interest and safeguard professional integrity.

Tracking finances and planning for taxes are essential practices for individuals engaged in side hustles. By maintaining clear records of income and expenses and seeking professional financial advice, they can manage tax obligations effectively and assess the overall profitability of their ventures.

Prioritizing well-being and maintaining work-life balance is essential for individuals engaged in side hustles. By incorporating rest and personal time into weekly routines and recognizing signs of stress early, they can protect their health and be willing to scale back when necessary to sustain long-term performance.

Encouraging organizational support and policy clarity is vital, as employers should consider developing clear guidelines on side hustles. Such policies can help balance institutional integrity with employee autonomy and innovation, ensuring that both organizational interests and individual aspirations are respected.

Promoting financial literacy and entrepreneurial training is an important strategy for supporting individuals engaged in side hustles. Institutions and governments can play a key role by offering workshops on budgeting, taxation, and

business development, thereby equipping aspiring entrepreneurs with the skills needed for sustainable success.

## 7 CONCLUSION

The rise of side hustles reflects a broader shift in the modern workforce toward flexibility, autonomy, and diversified income streams. As this analysis has shown, side hustles offer significant advantages, including financial empowerment, skill development, entrepreneurial exploration, and personal fulfillment. They enable individuals to navigate economic uncertainty, pursue passions, and build resilience in the face of job market volatility.

However, there are notable challenges like; time constraints, burnout, legal ambiguities, and inconsistent income streams can undermine both personal well-being and professional performance. Without clear boundaries and strategic planning, side hustles risk becoming sources of stress rather than empowerment.

Ultimately, the value of a side hustle depends on how well it aligns with an individual's goals, capacity, and context. For professionals in sectors such as education, healthcare, or telecommunications, where public trust, service continuity, and regulatory compliance are paramount, it is essential to assess how secondary engagements intersect with core responsibilities. In education, side hustles must not compromise instructional quality or student outcomes. In healthcare, ethical obligations and patient safety demand that any additional work does not detract from clinical duties. Similarly, in telecommunications, where infrastructure reliability and data security are critical, side activities must be carefully managed to avoid conflicts of interest or operational risks. In all cases, alignment with institutional policies and professional codes of conduct is key.

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## APPENDIX 1: SURVEY QUESTIONNAIRE (GOOGLE FORM)

### Thesis Questionnaire: Side Hustles and Employee Performance in The Gambia

*This questionnaire is part of an academic study conducted as a requirement for the Master of science in Sustainable Business Management program at Satakunta University of Applied Sciences. The study aims to examine how side hustles (secondary income generating activities) affect employee performance in their primary jobs. In the Gambia.*

*Your participation is voluntary, and your responses will be treated with strict confidentiality. The data collected will be used solely for academic purposes.*

*Thank you for your valuable input*

#### Section A: Demographic Information

1. Age: \_\_\_\_\_

(Mark only one box)

between 18-25  between 26-40  between 41-55  above 56

2. Gender:

(Mark only one box)

Male  Female  Preferred not to say

3. Marital Status:

(Mark only one box)

Single  Married  Divorced  Widowed  Prefer not to say

4. Education Level:

(Mark only one box)

High School  Diploma  Bachelor's  Master's  PhD

5. Employment Sector:

(Mark only one box)

Education sector  Health sector  Telecommunication sector  Public administration  Private business  Other

6. Do you currently have a side hustle?/ Part-time job

(Mark only one box)

Yes  No

7. If yes, what type of side hustle do you engage in?

(Mark only one box)

Extra classes or lecture  Part time work in pharmacy or clinic   
Internet cafe or related field  Other

## Section B: Motivation for Side Hustles

8. What motivated you to start a side hustle?/part time job (*Select all that apply*)

Financial necessity

Passion or interest

Skill development

Networking opportunities

Job dissatisfaction

Other: \_\_\_\_\_

9. How important is your side hustle to your overall income as a percentage?

(Mark only one box)

1 to 15%

16 to 30%

31 to 45%

46% and above

## Section C: Impact on Primary Job

10. Do you work on your side hustle during regular work hours?

(Mark only one box)

Yes i do  No i don't

11. If yes how often do you?

(Mark only one box)

Daily  Weekly  Monthly  Annually

12. How many hours do you spend on your side hustle

(Mark only one box)

Daily:  1-3 hours  4-6 hours  7-9 hours  more than 9 hours

Weekly:  1-3 hours  4-6 hours  7-9 hours  more than 9 hours

Monthly:  1-3 hours  4-6 hours  7-9 hours  more than 9 hours

13. Rate the impact of your side hustle on the following aspects of your primary job?

(Mark only one box)

Focus:  No impact  Minor impact  Moderate impact  Major impact

Time management:  No impact  Minor impact  Moderate impact  Major impact

Job effectiveness:  No impact  Minor impact  Moderate impact  Major impact

14. Please explain reasons for your rating above:

Focus -----

Time management -----

Job effectiveness -----

15. What challenges have you encountered as a result of engaging in a side hustle

(Select all that apply)

- Missing deadlines for full time job
- Not being able to attend meetings
- Not meeting targets
- Poor work-life balance
- Fatigue

Other: -----

## Section D: Coping Mechanisms

16. What strategies do you use to balance your primary job and side hustle? (*Select all that apply*)

- Time blocking/scheduling  
 Delegating tasks  
 Prioritizing one over the other  
 Using weekends or off-hours  
 Other: \_\_\_\_\_

17. How effective are these strategies in helping you manage both roles?

(Mark only one box)

Time blocking/scheduling  Not effective  Somewhat effective  Very effective

Delegating tasks  Not effective  Somewhat effective  Very effective

Prioritizing one over the other  Not effective  Somewhat effective  Very effective

Using weekends or off-hours  Not effective  Somewhat effective  Very effective

Other:  Not effective  Somewhat effective  Very effective

## Section E: Perceptions and Reflections

18. In your opinion does your side hustle enhance or hinder your performance at your primary job?

(Mark only one box)

- Enhances  
 Hinders  
 No effect

19. Would you recommend having a side hustle to your colleagues?

(Mark only one box)

Yes

No

Depends

Other -----

20. Any additional comments or experiences you'd like to share?