

Patterns of Financial Dependence of Secondary School Adolescents: Implications for Counselling

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Abstract

The purpose of this study was to examine the patterns of financial dependence of secondary school students in the rural and urban areas of Ondo state, Nigeria. The study investigated the general patterns of financial dependence of the adolescents in their education. Three main sources on which financial dependence could occur-dependence on family members, dependence on self-efforts and dependence on scholarship awards- were examined. Three hundred and twenty-six students, who were randomly selected, responded to items in 'Patterns of Students' Financial Dependence Inventory', a questionnaire designed by the researcher. One (1) research question was raised and three null hypotheses were postulated and tested at 0.05 level of significance. The data generated were analysed using frequency count, percentage and chi-square statistics. The results revealed that male and female students in the urban areas depended more on family members than on self-efforts and scholarship awards, male and female students in the rural areas depended on self-efforts and family members than on scholarship awards. It was also revealed that most of the students depended on a combination of the various sources of financial supports. These findings have implications for the provision of scholarship awards to students in secondary schools in the rural areas, especially the brilliant ones, by governments to alleviate their financial problems. This is because they waste a lot of their time participating in jobs seeking financial assistance. Also, the findings have implications for the establishment of counselling centres in communities generally, where both parents and their adolescent students could be counselled towards education. The investigation of the patterns of financial dependence of secondary school adolescents in this study highlights the situation on ground in adolescent education in Nigeria. Findings of the study are significant in that both parents and governments at the three levels of governance could generate solid systems of financial aids for students' education in Nigeria.

Keywords: Patterns of financial dependence, secondary school adolescents, family members, self-efforts, scholarship award, rural and urban areas, financial assistance/aids/supports

INTRODUCTION

Education seems to be the biggest industry in most third world countries. The National Policy on Education (NPE, 2004) proves that the Federal Government of Nigeria has ambitious plans and desire to provide sound and relevant secondary education for young people. The starting point is the provision of a diversified curriculum that caters for differences in talents, opportunities and future roles (Ojerinde, 2000). However, students in the secondary school are faced with the problems of financing their education, school projects, interest and other school commitments (Ogbodo, 2002). Apparent sources to care for the problems include money from parents and relatives, sales of parents' property or assets, self-efforts and scholarship awards from Local, State or Federal Government, grants, or bursary awards by governments or individuals. The adolescent has a lot of problems relating to physical growth, health, social relationship and emotion. Generally, the problems are related to physical appearance, health, social relationship with the opposite sex, school work or plans for future education, vocation, finances and so

on. Family background (socio-economic status), lack of parental support, poor supervision by parents constituted some of the factors militating against schooling of adolescents (Santrock, 2005).

It appears that there is an observation that in the major towns of Nigeria, literate parents and relatives sponsor children and wards in schools. However, there appears also that some adolescents in the urban areas go about hawking, doing menial jobs in an attempt to sustain their education. The rural areas of the country are not left out. There appears to be young ones who still go about farming, doing menial jobs and hawking to sustain being educated. Ogunsanmi (1991) found that in the rural areas of Ondo State, Nigeria, students depended on family members (parents, brothers, sisters and other relatives), self-efforts and scholarship awards. That, dependence on family members, self-efforts and scholarship awards varied. However, dependence on family members was the highest.

Makinde (1978) discovered that financial and economic problems topped students' problem in a study on the nature and patterns of problems of secondary school adolescents. Also, in a study of the prevalence of problems that adolescents consider appropriate for counselling, Adesemowo (1988) found that 70.56% of students indicated that they sometimes had problems concerning financial and material needs. In addition, he found that economic problem is one of the highly rated among all problems they had. In addition to the challenges, adolescents face the problems of lack of school libraries, science and technology equipment and sports field in relation to their studies. Antwi-Danso (2010) observed in a study on the perceived causes of school drop-out among girls in the Koforidua municipality that poverty and lack of parental care were among the problems experienced in school by students in Ghana. On whether the problems of finance affect adolescents in school, Bakare (1983) found that many students were worried and even ashamed concerning their financial status in a study on the psychology of adolescence and its implications for guidance and counselling in Nigerian schools. However, Ekundayo and Alonge (2012) found that both human and material resources were not significant in a study that examined the availability of both human and material resources towards academic performance of adolescents in public and private schools.

Therefore, the purpose of this study was to investigate the patterns of financial dependence of secondary school students in both urban and rural areas in Nigeria. It was designed to help in the general understanding of students' financial sources for schooling and the proportion of them who depend on the various sources as available in Nigeria.

Based on the background to the study, the following general question was raised:

What are the patterns of financial dependence of secondary school students?

RESEARCH HYPOTHESES

1. There is no significant difference between male and female students' patterns of financial dependence on family members, self-efforts and scholarship awards in the urban areas.

2. There is no significant difference between male and female students' patterns of financial dependence on family members, self-efforts and scholarship awards in the rural areas.
3. There is no significant difference in students' patterns of financial dependence on family members, self-efforts and scholarship awards between rural and urban areas.

RESEARCH METHOD

The study was a descriptive research of the survey type. Adolescents in Junior and Senior Secondary Schools in Ondo State, Nigeria, formed the population. The sample was randomly selected from Junior Secondary 1 – 3 and Senior Secondary 1- 3 classes in both urban and rural areas of the state. Three hundred and twenty- six students, which formed ten percent (10%) of the number of students in the selected schools were randomly selected and constituted the sample. They were from both mixed and single-sex schools in the urban and rural areas. A questionnaire, 'Pattern of Students' Financial Dependence Inventory' was constructed by the researcher. It was a self-reporting questionnaire which consisted of two parts. Part A sought demographic information on the respondents. Part B elicited information on students' sources of finance (family members, self-efforts, scholarship awards, grants and bursary wards) for schooling. The questionnaire was administered to the students and collected after the administration personally.

A test-retest reliability technique was carried out on thirty students from rural and urban schools who did not form part of the sample for the study. The reliability co-efficient of 0.81 was obtained. The face and content validity of the instrument were also determined.

The data generated for the study were analyzed, first into frequencies and then percentages. Finally, the hypotheses raised were tested at 0.05 level of significance using chi-square statistics.

RESULTS

Hypothesis 1: There is no significant difference between male and female students' patterns of financial dependence on family members, self-effort and scholarship awards in the urban areas.

Table 1: Chi-square Analysis of Patterns of Financial Dependence of Students in the Urban Areas

Area	Sex	Family Member		Self Efforts		Scholarship Awards		df	x ²
		f	%	f	%	f	%		
Urban	Male	149	49.5	120	39.36	32	10.63	2	15.7*
	Female	142	64.5	70	31.8	8	3.6		

* P < 0.05 (Significant result)

The result revealed that there was a significant difference between male and female students' patterns of financial dependence on family members, self-efforts and scholarship awards in urban areas.

Hypothesis 2: There is no significant difference between male and female students' patterns of financial dependence on family members, self-efforts and scholarship awards in the rural areas.

Table 2: Chi-square Analysis of Patterns of Financial Dependence of Students in the Rural Areas

Area	Sex	Family Member		Self Efforts		Scholarship Awards		df	x ²
		f	%	f	%	f	%		
Rural	Male	90	41.5	108	49.76	19	8.75	2	12.39*
	Female	73	52.5	65	46.76	01	0.7		

*P< 0.05 (Significant result)

The result revealed that there was a significant difference between male and female students' patterns of financial dependence on family members, self-efforts and scholarship awards in the rural areas.

Hypothesis 3: There is no significant difference in students' patterns of financial dependence on family members, self-efforts and scholarship awards between the rural and urban areas.

Table 3: Chi-square Analysis of Patterns of Financial Dependence of Students between Urban and Rural Areas

Area	Family Members		Self- Efforts		Scholarship Awards		df	x ²
	f	%	f	%	f	%		
Urban	291	55.8	190	36.5	40	7.7	2	12.83*
Rural	163	45.8	173	48.5	20	5.6		

*P< 0.05 (Significant result)

The analysis revealed that there was a significant difference between urban and rural students' patterns of financial dependence on family members, self-efforts and scholarship awards.

DISCUSSION

Findings from this study showed that male and female students had financial problem which was regarded with much concern. This was similar to the findings of Makinde (1978) that financial and economic problems topped students' problem in a study on the nature and patterns of problems of secondary school adolescents. The findings of this study revealed that both male and female students in both rural and urban areas experienced financial problems and depended on all the sources for financial assistance in various forms. Also, this was similar to the findings of Antwi-Danso (2010) that revealed that poverty of parents posed a financial problem to students in a study on perceived causes of school drop-out among girls in the Koforidua municipality, Ghana. However, Ekundayo and Alonge (2012) found that both human and material resources were not significant in a study that examined the availability of both human and material resources towards academic performance of adolescents in public and private schools

Both males and females in the urban areas depended almost equally on parents. The almost total dependence on parents is probably due to fact that parents are expected to care for all their children in the African setting. Findings showed that more boys than girls depended on relatives, brothers and sisters. Thus, more girls than boys depended on their parents.

This could have been due to the fact that girls, in many cases, do not feel free to interact with family members and so, would prefer to depend on their parents. The general dependence of students on family members, relatives and so on in the rural areas other than parents, explains the fact that the extended family set up in Nigeria and especially, in the rural areas, has great influence on the up-bringing of children in Nigeria. The findings of this study showed that male students in both urban and rural areas work on part-time basis by taking up holiday job, week-end job and so on than girls. It seems that boys are freer than girls in Yoruba land and thus, could find means of caring for their financial needs outside the family easily. Apart from the fact that both male and female students in the urban areas had access to governments' awards than their counterparts in the rural areas, the percentage of boys who enjoyed awards was greater than for girls. Such awards come mostly from voluntary organizations and individuals, especially, politicians, than from the governments. This might be due to the awareness being created in individuals and organizations concerning aids to indigent students.

Generally, dependence on parents had the greatest percentage, followed by dependence on self-efforts and lastly by dependence on scholarship awards. Dependence on self-efforts was greater in the rural areas. This could be explained by the abundant opportunities for farm work and craft-work in the rural areas. Findings showed that among the students generally, there was the occurrence of multiple-dependence in many cases. This could be explained by the fact that in the African setting, students help their parents, sisters, brothers and so on in economic

activities for the provision of funds for their education.

CONCLUSION AND IMPLICATIONS FOR COUNSELLING

Patterns of financial dependence of students for secondary education varied. Dependence on family members was greater than self-efforts and scholarship awards. Also, dependence on self-efforts is greater than scholarship awards, especially, in the rural areas.

Implications of the findings of this study advances the need for well-staffed Guidance and Counselling units in schools and communities for students and adults as well. It should be a matter of priority, especially, in the rural communities because the problem of finance affects every aspect of the personality of students. Counsellors should assist in making parents be aware of their financial obligations towards their children through marriage counselling programmes. Many students experience a lot of hardship financially due to broken homes or indifference on the part of parents to the needs of their children. Adolescent students need to be happy and comfortable considering the developmental processes they experience during adolescence. It is suggested that to make counselling with rural parents effective, counsellors should interview parents in local dialects. This would bring them to the linguistic level of community members. The Federal Government of Nigeria should give much attention to education at the secondary school level. Scholarship awards should be provided to assist students, especially, in the rural areas. Acquisition of formal education should be made more convenient for secondary school students so that the objectives of the National Policy on Education (NPE) of Nigeria could be achieved towards national development as observed by Ojerinde (2000).

LIMITATION

This study covered a state in the Federal Republic of Nigeria.

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