



Influence of Age, Financial Status, and Gender on Academic Performance among Undergraduates

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ABSTRACT This study examines the influence of age, financial status and gender on Academic Performance among undergraduates. To guide this study, one question was asked and three hypotheses were formulated and tested 0.05 level of significance. The design is correlational and simple random sampling was used to select sample size of 175 respondents. The instrument used for this study has face and content validity. Cronbach alpha was used to obtain reliability coefficient of 0.84. In addition to the instrument, the cumulative grade point average (CGPA) of the respondents was collected from the departmental office and matched with the names of the respondents. The findings of the study reveal that gender, age and finance are not significant predictors of academic performance. There was no significant difference in academic performance based on age, gender and financial status. It was recommended that counselling centres should open to handle varying problems confronting student irrespective of age, financial status or gender.

INTRODUCTION

The concept of academic performance has become a source of concern to researchers, especially as the academic performance of the undergraduates is declining. Academic performance is defined or regarded as participants' examination grades (Grade point average) at the end of a particular semester or programme. It could also be seen as the level of performance in a particular field of study. Higher scores indicate better academic performance (Egbule 2004). The Nigerian society places great emphasis on education because it is believed to be the only avenue for national development. However, this can only be achieved if undergraduates who are in the citadel of learning get actively involved in academic activities which will enhance their academic performance. This will, in turn, lead to the technological advancement of the nation. In spite of these, laudable values attached to academic performance, researchers (Ugoji 2008; Egbule 2004) have shown that students' performance is declining. This could be because they are confronted with so many school and non-school related demands and responsibilities (Ukpona 2007). This problem seems to be a major one that requires urgent and serious solution since students' academic performance affects the quality of human resources within the society.

Educators have tried to proffer solution to this problem. Studies by Ayodele (1988) and

Adepoju (1999) suggest how sociopsychological variables such as self-esteem, test-anxiety, locus of control, romantic relationship, work load and task could foster academic performance among students. However, the studies examined them through a univariate approach. This present study examines the relationship between academic performance of undergraduates with more than one variable. Previous studies did not provide empirical evidence of the nature and strength of the relationship between academic performance and students gender, age and financial status particularly when these variables are taken together in school setting (Odinko and Adeyemo 1999).

Financial status of the students is considered in the study. Finance is the avenue through which students' bills are paid. If their finances are not adequate, the situation may tend to affect their academic performance adversely. If, on the other hand, their financial needs are met adequately, probably their academic performance may be enhanced. (Odebumni 1988 and Egbule 2004). Hence, it is necessary to examine the relationship between students' financial status and academic performance.

Age is considered one of the independent variables that may likely affect the academic performance of undergraduates in this study. Cognitive development and maturity (which are associated with age) are necessary for a worthwhile performance of students. Age of the individual, as it increases, usually affects the

various developmental changes. It also affects every area of human performance (Ukueze 2007). Therefore, it has become necessary to examine the extent to which age affects the academic performance of undergraduates.

Another variable considered in this study is gender. Gender relates to the difference in sex (that is, either male or female) and how this quality affects their dispositions and perception toward life and academic activities (Okoh 2007). The difference in gender as it affects students' and academic performance is inconclusive (Buadi 2000). This has necessitated the need to find out if there is any significant difference between male and female undergraduates as reflected in their academic performance.

Thus, this study seeks to examine the relationship between the variables of age, gender, financial status and the academic performance of the undergraduates. It is the view of the researcher that when the variables are taken together, a better understanding of the relationship would be of considerable help in developing a more effective theory and practical counselling techniques for undergraduates in Nigeria with the ultimate goal of enhancing their academic performance. To guide this study, the following research question was answered, and the null hypotheses tested at 0.05 level of significance.

Research Question 1

What is the relationship between gender, age, financial status and academic performance of undergraduate students?

Hypotheses

Ho1: There is no significant relationship between gender, age, financial status and academic performance of undergraduates.

Ho2: There is no significant difference in the academic performance of undergraduates based on age.

Ho3: There is no significant difference in the academic performance of the undergraduates based on gender.

METHODOLOGY

The design used for this study was correlational. The population for the study consisted

of all the 400 level students of the Department of Counselling Psychology, Faculty of Education, Delta State University Abraka.

At the time of the study, there were 250 400 level students in that department. Simple random sampling technique was used to compose a sample of 175 students.

The research instrument used in this study was a questionnaire titled "Students' Financial Status and Academic Performance Inventory. The instrument is made up of two sections; part one and part two. Part one is concerned with collecting basic demographic information on gender and age.

Part two is made up of items constructed on a 4-point Likert-type format of agree (A) strongly agree (SA), disagree (D) and strongly disagree (SD). The items in instrument measured the financial status which is reflected in the amount of money available to undergraduates for legitimate and unexpected expenses.

The face and content validity of the instrument was achieved. The instrument was given to experts in counselling psychology and measurement and evaluation to make their inputs in terms of adding more relevant items and removing irrelevant ones and making any other appropriate suggestions. Their corrections and suggestions were taken care of by the researcher. The reliability of the instrument was established using Cronbach alpha. It measured the internal consistency of the instrument. The reliability co-efficient obtained was 0.84.

In addition to the instrument, the cumulative grade point average (C.G.P.A) of the respondents was collected from the departmental office and matched with the names of the respondents.

Two hundred copies of questionnaire were distributed but 175 were returned and used for data analysis. Correlation matrix was used to answer the research question. Hypothesis 1, which tested the relationship of all the independent variables (age, financial stress, gender) and academic performance, was analyzed using multiple regression. The two other hypotheses were tested separately using t-test and one-way analysis of variance. All the hypotheses were tested at 0.05 level of significance.

RESULTS

The various results of the research question and hypotheses of the study are presented below.

Research Question 2

What is the relationship between age, financial status, gender and academic performance of undergraduates?

Table 1 shows the mean, standard deviations and inter-correlation matrix of the independent variables. The correlation matrix above shows that there is positive correlation between the variables (gender, age and financial status) and academic performance which is represented with the cumulative grade point average of the respondents. A look at the table reveals that though there is a positive relationship between age (.240), gender (.904), financial status (.105) and academic performance, the relationship was not statistically significant.

To test whether the variables of (gender, age and financial status) predict the academic performance of the respondents, multiple regression tool was employed. Table 2 shows that the combination of the three independent variables (gender, age and financial status) in predicting the academic performance yielded a multiple regression (R) of .095 and R^2 (adj) of -.008. This implies that all the independent variables in this study accounts for only about 1% of the variance in the academic performance of the respondents. The F-ratio of the model is 0.519

and it is not significant. This shows that the variables did not significantly predict academic performance among students who participated in this study.

To test for the predictive power of each of the independent variables, (age, gender, financial status), their regression co-efficient was computed using t-ratio. The t-values are as follows financial stress -.360, gender .270 and age 1.179. All the variables were tested at 0.05 level of significance. Table 3 that none of the variables has significant influence on academic performance.

Hypothesis 2

There is no significance difference in academic performance of undergraduates based on age.

The calculated F value (.654) is less than the critical F value (2.00) at 0.05 level of significance df (2,173). The null hypothesis is accepted. The results reveal that respondents from different age groups do significantly differ in their academic performance (Table 4).

Hypothesis Two

There is no significant difference between

Table 1: Inter-correlation matrix, means and standard deviation of the independent variables (gender, age, financial status) and the dependent variable (academic performance).

S. No.	Variable	Gender	Age	Financialstatus	C.G.PA
1	Gender	1			
2	Age	.201	1		
3	Financial status	.189	.624	1	
4	Cumulative grade point average	.904	.240	.105	
5	Mean	.67	2.34	20.94	2.35
6	Standard Deviation	.47	.60	5.70	.70
N= 175 P> 0.05 level of significance					

Table 2: ANOVA on multiple regression analysis on academic performance.

Model	DF	Sum of squares	Mean square	F	R	R^2 (cal)	Standard error	Sign
Regression	3	0.771	0.257	0.519	0.95	0.008	0.7036	0.669
Residual	171	84.652	0.495					
Total	174	85.423						

Table 3: Testing the significance of regression weights

Variable	B	Standard error	Beta	t-ratio	Sign
Financial status	-3.338 E-03	.009	-.028	-.360	.719
Gender	3.090 E-02	.115	.021	.270	.788
Age	.105	.089	.090	1.179	.240
Constant	2.120	.352		6.017	.000

male and female respondents in their academic performance.

The calculated t-value (0.902) is less than the critical t-value (1.96) at 0.05 level of significance and df of 173 (Table 5). The null hypothesis is accepted. The result reveals that there is no difference between male and female students in their academic performance.

Table 4: ANOVA on academic performance based on age groups.

Variable age	Df	SS	MS	F	Decision
Between	2	84.454	20.210	.654	N.S
Within	173	.970	.328		
Total	175	85.423			

DISCUSSION

Academic performance is a product of many variables. Achievement of enhanced academic performance is a product of personal determination, cognitive development and motivation as well as several other positive correlates. This finding agrees with the findings of researchers such as Emina (1986), Aghadiuns (1992), Adeyemo and Ochinko (1998). In other words, gender, age and financial Status do not significantly influence academic performance even if other variables do.

In this study, there were four categories of respondents: Below 20 years, 20-24 and above 30 years. The older students were supposed to perform better than the younger ones, but the findings are different. The result of hypothesis two shows that there is no significant different between undergraduates academic performance based on age. The plausible reason for this could be drawn from Piaget theory (1932) which says that at adolescent, the individual's brain is fully developed and can get involved in complex as well as abstract thinking. The younger students tend to be more focused on their academic pursuits than the older ones. This could be because the older ones are encumbered with other non-academic pressing needs that their attention.

The younger students, though concentrate on their academic work may not have experience to effectively meet the challenges required for enhanced academic work. Hence, they zero to the same level with their older counterparts who may have the experience but do not have the time to pursue academic activities vigorously for worthwhile academic performance.

Results on hypothesis three shows that there is no significant difference between male and female respondents in their academic performance. A possible explanation could be that both male and female undergraduates are exposed to same social and academic environment. They are assessed using the same criteria; so their reaction to grading (academic performance) is similar. This finding agrees with that of Ugoji (2008) who also found no significant difference based on gender.

The relationship between academic performance and financial status was found not to be significant. This means that though students differ in financial status, it is not reflected in their academic performance. The reason for this finding could be that the students that have finances tend to invest on self rather than books and academic activities that enhances their performance. However, the upsurge of accreditation of programmes, has made it possible for most departments to have books in departmental libraries and other facilities. It is now possible for all students irrespective of their financial status to have equal access to academic facilities. Therefore, enhanced academic performance is a matter of personal determination rather than financially determined. This finding agrees with Ebinuwa-Okoh (2007).

CONCLUSION

Based on the findings of the study, it is concluded that gender, age and financial status are not significant predictors of academic performance. Rather, the students character and behaviours are basic and foremost determinants of academic performance.

Table 5: t-test analysis of difference in male and female undergraduates on academic performance.

Gender	N	X	SD	DF	t-cal	t-cal	Sign	Decision
Male	57	2.34	.6832	173	0.902	1.96	NS	Accepted
Female	118	2.35	.1118					
Total	175							

NS=Not significant in 0.05 level.

RECOMMENDATIONS

Based on the findings, the following recommendations are made. The counselor should develop interest in the general welfare of students, counselling centers should be opened to handle the varying problems confronting students irrespective of age, financial status and gender. These practical solutions will help them to adjust quickly and easily to their environment without experiencing stress.

Parents should provide all support (financial, moral emotional) to their children irrespective to gender. This will enhance their academic performance.

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