

Clothing Expenditure Issues among Female Lecturers in Colleges of Education in North Central Zone of Nigeria

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Abstract

The study determined the factors influencing clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria. It was guided by two research questions. The population for the study was 660 female lecturers from all the 13 Colleges of Education (State and Federal) in the Zone. Multistage sampling was used to select 400 female lecturers for the study. The sample comprised 237 junior and 163 senior female lecturers from eight sampled Colleges of Education. Data were collected using validated questionnaire and focus group discussion guide (FGD). The internal consistency of the items was determined using Cronbach Alpha give a reliability coefficient of 0.88 was obtained. A total of 390 copies of questionnaire were administered and one FGD session was organized. Data were analyzed using percentages, means and standard deviation. Findings revealed eight indicators of clothing expenditure and 20 factors influencing clothing expenditure of female lecturers. The study recommended that female lecturers be educated on how to make adequate clothing budget.

Keywords: Factors, Influencing, Clothing, Expenditure, Female, Lecturers.

Introduction

Clothing is one of the basic needs of man. It is worn to cover and adorn the body. It is an important component of physical appearance which expresses cultural identity, class distinction, profession, class costumes and gender differences (Diyaolu, 2010). Appropriate clothing gives confidence

to the wearer and it is usually the basis on which immediate impression is formed (Kyung, 2013). Clothing is constantly consumed and valued by women, especially the working class. Constant clothing consumption by women may claim an increasing percentage of their income. The trend may probably reflect a competing

demand on family needs and may be a threat to budgetary plan and allocation (Enyekit, 2013). Clothing occupies an important position in the life of workers especially lecturers in Colleges of Education in Nigeria. College of Education (COE) is an arm of tertiary institutions in Nigeria's educational system (Federal Government of Nigeria, National Policy on Education 2013).

College of Education lecturers train and certify teachers to impart knowledge, skills and attitudes in relevant subject areas (teachers in training). Some of these lecturers are male while others are female. Female lecturers in Colleges of Education cut across various ranks and file (junior and senior female lecturers) and they hold key positions and ranks by their calling as teachers. They are models in dressing through appropriate clothing practices on which they constantly expend money. Thus substantial part of their income is spent on clothing.

Expenditure is the action of spending fund. Expenditure is the amount of money spent on goods and services which include clothing (Adetoun, 2013). Clothing Expenditure is the total expenses made on clothing and its maintenance during a period of time (Heather, 2015). Allocating money for various family needs including clothing, should involve careful planning and budgeting so that no important family need is allowed to suffer or unattended to through unnecessary expenses (Tate and Gibson, 2011). This is because clothing is just only one of the many items needed by an individual, hence the

need to stay within the budget limit set for clothing (Roth, 2015).

In spite of the economic hardship and family struggle for survival, female lecturers give priority attention to constant consumption of new styles, expensive fashionable clothing and accessories. This may probably claim substantial part of their income making it a challenge to budgetary planning and allocation and financial discipline. It is therefore imperative to conduct a study to find out the factors influencing clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria in order to guide and assist this group of consumers in their choices of suitable and economically adequate clothing.

Many factors influence clothing budget and expenditure of consumers including female lecturers. This is determined by factors such as culture, occupation, religion, location, advertisement, peer, habit, size of family, age of family members, attitude about clothing and value (Ijaz 2011). The author noted that these factors have significant influence on how much of the individual income is used for buying clothing. Medeiros (2014) observed that since clothing is only one of the many needs and wants of individuals and families, it is not usually possible to have all the clothes wanted. The author added that income and other expenses must be considered when allocating money for clothing. Davies (2017) pointed out that, factors such as personal interest, age group, locality, motivation, product availability, advertisement

and marketing strategies, consumer choice and value determines clothing expenditure of female lecturers and other clothing consumers. Fields (2013) said that many expenses on clothing depend on the lifestyle, income, educational level, occupation, age, marital status, family life cycle, location, culture and values among others. Clothing expenditure is influenced by personal taste, preference and value.

In the North Central Zone of Nigeria involving Benue, Kwara, Kogi, Nassarawa, Niger, Plateau states, and Federal Capital Territory (FCT) Abuja, female lecturers work outside home demanding for an increased consumption of fashionable clothing. They value unique and expensive clothing which they constantly consume. Priority attention is given to clothing by most women especially female lecturers. This may probably make careful budgeting and planning of income for other family needs a challenge. Many factors may be responsible for their expenditure on clothing. It is on this note that this study sought to find out the factors that influence clothing expenditure of female lecturers in Colleges of Education in North Central Zone of Nigeria.

Purpose of the Study

The main purpose of the study was to investigate factors influencing clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria. Specifically, the study determined:

1. indicators of clothing expenditure among female lecturers (senior and junior) in Colleges of Education in the North Central Zone of Nigeria.
2. factors influencing clothing expenditure of female lecturers (senior and junior) in Colleges of Education in the North Central Zone of Nigeria.

Research Questions

The following research questions were answered:

1. What are the indicators of clothing expenditure among senior and junior female lecturers in College of Education in the North Central Zone of Nigeria?
2. What are the factors influencing clothing expenditure of senior and junior senior female lecturers in Colleges of Education in the North Central Zone of Nigeria?

Methodology

Design of the Study: The study was a survey research.

Area of the Study: The study area was North central zone of Nigeria. It is made up of six states and the Federal Capital Territory (FCT) Abuja. There are thirteen Colleges of Education (state and federal) in the area located within the six states in North Central Zone and the Federal Capital Territory (FCT).

Population for the Study: The population for the study was 660 female lecturers from all the 13 (thirteen) Colleges of Education, (10 State and 3 Federal COE) within the North Central geo-political Zone of

Nigeria. This comprised 253 senior and 407 junior lecturers.

Source: Registered members 2015 Association of Women in Colleges of Education (WICE) North Central.

Sample for the study: The sample size for the study was 400 female lecturers made up of 163 senior and 237 junior female lecturers from Colleges of Education in the North Central Zone of Nigeria. Multistage sampling technique was adopted in selecting the sample size. Stratified random sampling technique was employed to stratify the Colleges of Education in the North Central Zone of Nigeria into state and federal. There were 10 State and 3 Federal Colleges of Education. Random sampling technique was used to select one State and one Federal College of Education used for the reliability of the instrument which was not part of the subject. A sample of 15 senior and 15 junior female lecturers were selected and used for reliability test. The 2 Federal Colleges of Education left and randomly sampled 6 out of 9 State College of Education remaining were used for the study. Female lecturers from all the selected Colleges of Educations were used without sampling giving a total of 400 respondents/participants. Out of the 8 sampled Colleges of Education, 1 was random sampled and 10 participants for the Focused Group Discussion (FGD) were selected which was made up of 5 senior and 5 junior female lecturers as discussants. The remaining 390 female lecturers were respondents to the questionnaire

Instrument for Data Collection: A 4-point scale questionnaire and focus

group discussion (FGD) Guide (FGDG) were used for data collection. They were developed based on literature reviewed and specific purposes of the study. The questionnaire was made up of three sections (A-C). Section A, dealt with respondents' characteristics, Section B dealt with indicators of clothing expenditure while Section C dealt with factors influencing clothing expenditure of female lecturers.

The FGD guide focused on the two research questions. This was to collect qualitative data from the female lecturers on clothing expenditure. The instruments were subjected to face validation by five experts in Home Economics at the tertiary education level. The instrument had a reliability coefficient of 0.88

Method of Data Collection: A total of 390 copies of the questionnaire were distributed by hand to the lectures. A total of 388 out of the 390 questionnaire administered were retrieved, which represent 99.5 per cent return rate.

Data Analysis: Data were analysed using percentages for indicators of expenditure; mean and standard deviation for factors that influence, t-test was used to test the hypotheses at 0.05 levels of significance. Items, that scored 50% and above is regarded as indicator of clothing expenditure. Also, item with mean score of 2.5 and above is considered has factors that influence clothing expenditure.

Results

The findings of the study are summarized in tables 1 and 2.

Table 1: Percentage distribution of clothing expenditure of junior and senior female lecturers in Colleges of Education in the North Central Zone of Nigeria N = 388 (157 SL and 231 JL)

S/No	Indicators of clothing Expenditure	Junior Female Lecturers (%)		Senior Female Lecturers (%)	
		₦1,000-14,999	₦15,000 & above	₦1,000-14,999	₦15,000 & above
1	Payment for clothing care services	81.80%	18.20%	46.2%	53.8%
2	Payment for clothing in boutique & special shops	41.90%	58.10%	20.1%	79.9%
3	Budget limit set for clothing	65.20%	34.80%	45.2%	54.8%
4	Payment for on-line clothing purchases	76.90%	23.10%	49.1%	50.9%
5	Payment for clothing in primary market stores	66.20%	33.80%	12.2%	87.8%
6	Expenses on uniform clothing for occasion	59.30%	40.70%	48.7%	51.3%
7	Expenses on shopping trip for clothing	98.90%	1.10%	37.9%	62.1%
8	Payment for sewing	68.60%	31.40%	59.4%	40.6%

Table 1 shows the clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria. From the Table, 18.20% of the junior female lecturers spend above ₦15,000 on payment for clothing care services while 53.8% of the senior female lecturers spend above ₦15,000 for the same service. 58.10% of the junior female lecturers pay above ₦15,000 for clothing in boutique and special shops while 79.9% of the senior female lecturers spend above ₦15,000 for payment of clothing in boutique and special shops. 34.80% of the junior female lecturers have budget limits above ₦15,000 while 54.8% of the senior female lecturers have budgets limit set above ₦15,000. 23.10% of the

junior female lecturers spend above ₦15,000 for online clothing purchases while 50.9% of the senior female lecturers spend above ₦15,000 for online purchases. 33.80% of the junior female lecturers spend above ₦15,000 in the primary market for clothing purchases while about 50.90% of the senior female lecturers spend above ₦15,000 in the primary market for clothing purchases. 40.70% of the junior female lecturers spend above ₦15,000 on uniform for occasions while about 51.3% of the senior female lecturers spend about that same amount on uniforms. 1.10% of the junior female lecturers spend above ₦15,000 on shopping trip for clothing while about 61.2% of the senior female lecturers spend above ₦15,000 on

shopping trips for clothing. 31.40% of the junior female lecturers spend above ₦15,000 on sewing while 40.60% of the senior female lecturers pay above ₦15,000 for same services.

Table 2: Mean Response of Senior and Junior Female Lecturers on Factors influencing their Clothing Expenditure in Colleges of Education in the North Central Zone of Nigeria N = 388 (157 SL and 231 JL)

SN	Factors	\bar{X}_1	\bar{X}_2	\bar{X}_g	SD	Remarks
A Sociological Factors						
1	Family members	3.18	3.14	3.16	0.88	Agree
2	Reference group	3.11	3.30	3.22	0.86	Agree
3	Social class/status	2.65	2.66	2.66	1.11	
4	Opinion leaders	3.21	3.30	3.27	0.79	Agree
5	Culture	2.74	2.73	2.73	1.04	
B Personal factors						
6	Age and life cycle stage	2.98	2.89	2.93	0.94	Agree
7	Life style	3.18	3.37	3.30	0.80	Agree
8	Personality	3.08	3.18	3.14	0.81	
9	Self - concept	2.65	2.71	2.69	0.89	Agree
10	Taste and brand	2.92	2.92	2.92	0.83	
C Economic factors						
11	Personal income	3.01	2.93	2.96	0.83	Agree
12	Price	2.83	2.90	2.87	0.85	Agree
13	Shopping skills	2.60	2.61	2.61	1.03	
14	Consumer credit	2.94	2.89	2.91	0.96	Agree
15	Sewing skills	2.89	3.00	2.96	0.82	Agree
D Psychological factors						
16	Motivation	2.79	2.86	2.83	0.95	
17	Perception	2.93	3.02	2.98	0.75	Agree
18	Learning	2.65	2.65	2.65	0.97	
19	Beliefs	2.80	2.82	2.81	0.87	Agree
20	Attitudes	2.89	2.83	2.85	1.01	

Key: \bar{X}_1 = Mean of Senior Female Lecturers; \bar{X}_2 = Mean of Junior Female Lecturers; \bar{X}_g = Overall Mean; SD = Standard Deviation; N= Number of the Respondents (388).

Table 2 shows that all the 20 identified factors influencing clothing expenditure had mean values ranging from 2.61 to 3.30 which are greater than the cut-off point value of 2.50. This indicates that the respondents (female lecturers) agreed that all the 20 items are factors influencing clothing expenditure. The standard deviation

values for the 20 factors influencing clothing expenditure of female lecturers ranged from 0.75 to 1.11. This implied that the responses of the respondents are close to one another and to the mean.

This indicated that there was no significant difference between the mean opinion of senior and junior female

lecturers on the 18 factors influencing clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria.

The discussants in the focus group discussion also revealed that clothing expenditure is influenced by a number of factors such as family, social activities, income, quality of fabrics, religion, job, roles and status. As female lecturers, there are expectations from the society for decency and moderation in appearance. All these contribute immensely to the clothing expenditure of female lecturers.

Discussion of Findings

The findings on research question one showed the clothing expenditure of female lecturers in the Colleges of Education. From the findings, women spend much on clothing. Women are noted to have a high drive for clothing and pride themselves in fashionable clothing. Although the discussants in the focus group discussion could not give a budget estimate of the amount they spend on clothing they all agreed that a substantial amount of their income goes into clothing. This finding agrees with the study carried out by Dhurup (2014) that women consume clothing more than men and find emotional gratification in appearing fashionable. The findings also showed that the clothing expenditure of senior female lecturers is higher than the junior female lecturers. This further affirms the position of Hager and Bryant (2018) that clothing expenditure depends largely on income, lifestyle and occupation of an individual.

The findings of this study in research question two as evident from responses from the questionnaire and focus group discussion showed that the respondents agreed that factors influencing their clothing expenditure include: family members, reference group, social class/status, opinion leaders, age and life cycle stage, life style, personality, self - concept, taste and brand, price, shopping skills, consumer credit, sewing skills display, motivation, perception, learning, beliefs and attitudes. The finding was in agreement with the study carried out by Heather (2015) on clothing values and buying practices of black and white middle income women where a variation was found in the rank order of clothing values within the two groups. Buying practices of blacks were found to be influenced by religious values. The finding of this study is also in line with the study carried out by Holly (2015) that factors such as personal interest, age group, locality, motivation, product availability, advertising and marketing strategies, consumer choice and value determines clothing purchases and expenditure of female lecturers as well as that of other clothing consumers. Fields (2013) also carried out a study where they found out that many expenses on clothing depend on lifestyle, income, educational level, occupation, age, marital status, family life cycle, location, culture and values among others.

Conclusion

It has been revealed in the present study that female lecturers spend

significantly on clothing although the clothing expenditure of the senior female lecturers is higher than the junior female lecturers. The study also revealed that twenty factors influenced clothing expenditure of female lecturers in Colleges of Education in the North Central Zone of Nigeria. No significant difference in the opinion of junior and senior female lecturers on factors that influence their clothing expenditure. Female lecturers should therefore adequately plan their income, have a budget limit set for clothing and follow such family budget plan for economic survival.

Recommendations

Based on the findings made and conclusion drawn, the following recommendations were made:

1. Clothing consumers especially female lecturers in Colleges of Education should adequately plan and implement a realistic budget for clothing constantly consumed so that other essential family needs will not suffer or unattended to as a result of too much expenses on new and fashionable clothing.
2. A budget limit should be set for clothing which should be largely determined by individual values and income.

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