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Research Paper

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Financial Instability and Peer Pressure as Predictors of Bullying Behaviour among Private Secondary School Students in Ilorin Metropolis

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Abstract: This study investigated financial instability and peer pressure as predictors of bullying among private secondary school students in Ilorin. Descriptive survey design was used in the study. Three hundred (300) respondents were selected randomly from 15 private secondary schools in Ilorin. The respondents were measured with relevant standardized scale (instruments) and data obtained was analyzed using Pearson Product Moment Correlation (PPMC), Multiple Regression of statistical analysis. Two research Hypotheses were formulated and tested at 0.5level of significance. The result showed that there was significant relationship between peer influence and bullying among students in private secondary schools in Ilorin. (r=.736; p<0.05), there was significant relationship between Financial instability and bullying among students in private secondary school in Ilorin. (r=.671; p < 0.05), when peer influence and Financial instability pulled together have significant effect on students. The analysis of variance performed on the multiple regressions yielded an F- ratio value of 44.57 and was found to be significant at 0.05 level. In view of these findings, it was recommended that counseling psychologist should intensify effort in organizing workshop for educational stakeholders on the implications of the study.

Keywords: Financial instability, Peer Pressure, Bullying and Students.

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INTRODUCTION

The educational journey is rich with many goals, but it can also be tough with ups and downs, especially when it comes to bullying in the school environment. Misbehavior by students in schools has become a source of worry in many schools in Ilorin and across Nigeria. Many secondary school students enroll in order to pursue an academic career. A school is a place where students spend the majority of their time growing and developing. School is not only a place where students are harassed and face peer harassment (Darling-Hammond *et al.*, 2019).

Bullying is a social problem, and one out of every three people has been bullied physically, verbally, or socially. Bullying has an impact on both the victim and the perpetrator, and it can have both immediate and long-term consequences. Bullying always has either direct or indirect consequences for the victims, and it can lead to poor academic performance. Teachers face additional challenges when dealing with pupils that exhibit unacceptable behaviors (Aleem, 2016). Bullying is defined as a victim's long-term exposure to physical, verbal, or social attack perpetrated by an individual or a group of people with the purpose of humiliating or weakening their social position. It is a circumstance in which innocent youngsters who are unaware of the intentions of other children who are not close kin or age mates become targets of hostile behavior (Spaulding, 2017).

Bullying is a systematic misuse of power that involves the infliction of negative behaviors on a regular basis with the intent of causing injury or discomfort over time. Bullying is intended for a person who is less able to defend himself or herself physically or psychologically, such as when outnumbered or when the source of the negative actions is difficult to identify or confront, such as in social exclusion from the group" (Horton, 2015). Bullying is thus distinguished from other types of peer aggression, such as one-time, random occurrences directed at various people at different times, fights or exchanges between people who are equally capable of defending themselves, or sexual assault. Bullying is the purposeful damage done to another person, whether verbally, psychologically, or violently. Bullying is frequently repeated and involves an imbalance of power. Bullying behaviors include hitting, pushing, or unwanted physical contact; teasing and name-calling; repeated exclusion of an individual from games and activities; sending threatening or meanspirited messages via text, chat, or voicemail; and the spread of harmful rumors (Olweus, 2016). It could be a threat or use of physical force directed at an individual, another person, or a specific group, resulting in harm, death, physical damage, or mental disturbance.

Financial instability has become a major issue for many individuals in recent years. The economy has been failing, and as a result, families have struggled to satisfy their basic requirements. A layoff, job loss, job change, or considerable financial burden such as a mortgage, car payment, or medical debt can all lead to financial instability. It has an impact on families' ability to fulfill the financial necessities necessary to maintain a decent standard of living, which include enough food, shelter, medical care, and utility needs to have a safe and functional home. Children living in economically unstable homes may not have enough food, clothing, education, or utilities; if they are old enough, they may be forced to labor to help make ends meet at home (Loayza & Ranciere, 2022).

Although research suggests both bully victims and bullies are more likely to originate from economically disadvantaged backgrounds. the conclusions are far from definitive. To begin, studies differ in their approach to measuring financial instability; some use composite measures that combine multiple indicators such as parental education, wealth, and occupation, whereas others focus on a single economic status indicator, most often parental education, wealth, or occupation (Parren, 2017). The literature now implies a relationship between financial instability and bullying victims in private schools. Being a victim has been linked to a lack of parental education, a lack of parental occupation, economic disadvantage, and poverty. Furthermore, multiple studies have indicated that bully victims are more likely to come from low-income families, including those with low maternal education and parental unemployment. Others, on the other hand, found no link between financial instability and bullying victims. This sort of bullying may be important in terms of financial instability. Victims of physical and relational bullying are more likely to come from low-income homes, whereas victims of cyber bullying are not (Von, 2018).

Peer pressure is the influence that peers can have on one another. Peer pressure refers to emotional or mental factors exerted by people in the same social group (such as age, grade, or status) to act or behave similarly to themselves. Peer pressure can occur in the workplace, at school, or in society, and it can influence people of all ages. It may have various effects on people (Weinfied, 2020).

Jones (2020) described peer pressure as the ability of people of the same social rank or age to influence another person of the same age. Although it is commonly associated with teenagers, its influence is not limited to them. Mature adults, teenagers, young adults, and children might be seen performing things to get acceptance from their peers. Peer pressure is frequently associated with episodes of adolescent risk-taking (such as delinquency, drug misuse, sexual behavior, and bullying, among other things), because these behaviors are frequently observed in the company of peers. It can also have a positive impact when young people are pressured by their peers to engage in positive behavior. Peers, on the other hand, can have a negative impact. They may encourage one another to skip class, steal, cheat, use drugs or alcohol, or engage in other harmful behaviors such as bullying other pupils. The majority of students who have bullying issues started because of peer pressure. Peer pressure encourages kids to loiter on the streets, watch movies, and attend parties during school hours as an alternative to stealing, which can lead to armed robbery (Arief & Matin, 2021).

Peer pressure among students took various forms and occasionally resulted in students dropping out of school. Rejection by peers had a negative impact on the victim and could lead to depression, which could lead to poor relationships with others. Up to 31% of lowacceptance youth drop out of school. Furthermore, students from schools with a bad climate were easily influenced by their peers. Bullying among students was widespread in schools that lacked a supportive and nurturing environment (Gendron et al., 2021). Positive perceptions of the school environment resulted in greater self-esteem and fewer bullying tendencies among students. In this sense, a peer is defined as someone who has the potential to control or influence others and have an effect on them; for example, a buddy with exceptional influence on others.

According to Juvonen (2019), bullying in schools is caused by peer pressure, which leads to school adjustment problems such as academic success, school avoidance, and loneliness. Peer pressure and academic trouble are also caused by elevated levels of depression due to bullying. Bullying has reached epidemic proportions and has been linked to academic disengagement and low academic performance. Students who are bullied are more likely to obtain low grades and participate less in academic tasks than students who are not bullied. Students generally cease participating in class owing to peer pressure and fear of rejection. Being bullied is associated with being unsafe in schools, loneliness, not belonging at school, and skipping school

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to avoid pressurization. Bullying and pressurization are associated with poor academic achievement in schools due to their effects on the student's academic achievement.

Purpose of the Study

The purpose of this study was to examine financial instability and peer-pressure as predictors of bullying among private secondary school students in Ilorin metropolis. Specifically, the `researcher intends to achieve the following purposes:

- 1. To examine the relationship between financial instability and bullying among private secondary school students in Ilorin metropolis
- 2. To examine the relationship between peer pressure and bullying among private secondary school students in Ilorin metropolis

Research Hypotheses

Based on the research purpose, the following null hypotheses were formulated:

- 1. There is no significant relationship between financial instability and bullying among private secondary school students in Ilorin metropolis?
- 2. There is no significant relationship between peer pressure and bullying among private secondary school students in Ilorin metropolis

METHODOLOGY

The study adopted descriptive survey design. Descriptive survey design attempts to fragment and delimit phenomena into measureable or common categories that can be applied to all of the subjects or wider and similar situations (Winter, 2020). The descriptive survey method is appropriate for this study since it focused interest in collecting information from a representative sample on financial instability and peer pressure as predictors of bullying among private secondary school students in Ilorin metropolis. The population for this study comprised all private school students in Ilorin metropolis. However, simple random sampling technique was used to select 15 secondary schools and 20 students in each selected school on the whole total number of respondent used for this study are 300 students.

The research instruments that were used for this study were three. The first instrument was adopted scale, titled "financial instability Scale" (FIS). This instrument was used to elicit data that determines financial status of the respondents. The respondents were asked to indicate the level that exists among their family. The second instrument was Peer Pressure Scale (PPS) which used to measure the relationship among the students, and bullying scale (BS). The instrument contained three sections A, B, & C. Section A consist information on financial level, section B sought information on peer pressure, section C sought information on bullying. The section contained 10 items and Likert-Type format of Strongly Agreed (SA) Agreed (A) Strongly Disagreed (SD) and Disagree (D). This enables the respondents to indicate the extent of agreement or disagreement to the items.

The instrument was validated by expert in Guidance and Counseling and Educational Test and Measurement. In order to ascertain the reliability of the instrument, the same instruments were applied to same set of students from population outside the area of study after two week (2) interval. The finding revealed that the study was reliability coefficient obtained on analysis was 0.82. The instruments were administered by the researcher on the respondents in the sample schools. Data obtained in the study were analyzed statistically using Pearson's Product Moment Correlation Coefficient to establish relationship among the variables, and to test the hypotheses formulated at 0.05 level of significance.

RESULTS

Research Hypothesis One: There is no significant relationship between financial instability and bullying of adolescents

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|----------------------|------------------------|---------------------|---------------------|--|
| Table 1: Relationshi | n financial instabilit | v and bullving amor | ig private secondar | y school students in Ilorin metropolis |
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| Variable | Mean | SD | Ν | Df | r-cal | Р | Remark |
|-----------------------|-------|-------|-----|-----|-------|------|-------------|
| Financial Instability | 2.74 | 0.28 | 281 | 278 | .736 | .000 | Significant |
| Bullying | 67.49 | 25.13 | | | | | |

The Table 1 shows that there was significant relationship between financial instability and bullying among private secondary school students in Ilorin metropolis (r= .736; p<0.05). This means that socio-economic status influences the level of bullying among private secondary school students in Ilorin metropolis.

Research Hypothesis Two: There is no significant relationship between peer pressure and bullying of adolescents

Table 2: Relationship peer pressure and bullying among private secondary school students in Ilorin metropolis

| Variable | Mean | SD | Ν | Df | r-cal | р | Remark |
|---------------|-------|-------|-----|-----|-------|------|-------------|
| Peer Pressure | 27.13 | 8.46 | 280 | 278 | .671 | .000 | Significant |
| Bullying | 67.49 | 25.13 | | | | | _ |

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The table 2 shows that there was significant relationship between peer pressure and bullying among private secondary school students in Ilorin metropolis (r=.671; p<0.05). This means that peer pressure influences the level of bullying among private secondary school students in Ilorin metropolis.

DISCUSSION OF FINDINGS

The result of first research hypothesis showed that there was significant relationship between financial instability and bullying among private secondary school students in Ilorin metropolis. This means that financial instability influences the level of bullying among private secondary school students in Ilorin metropolis. This is in relation with the finding of Parren, (2017) who found that vulnerable adolescents are most likely to show irresponsible bullying. His findings indicate that adolescents who feel inadequate, who do not have adequate opportunities for education and work, and who feel the need to prove something to themselves are at risk for irresponsible bullying. There is a small but growing body of literature that examines the relationship between bullying and financial instability, and although findings tend to suggest that victims, bully-victims, and bullies are more likely to come from family with low financial instability.

The result of second research hypothesis revealed that there was significant relationship between peer pressure and bullying among private secondary school students in Ilorin metropolis. This means that peer pressure influences the level of bullying among private secondary school students in Ilorin metropolis. This is in line with the finding of Juvonen (2019) who showed that the incidences of bullying in schools result from peer pressure, which leads to school adjustment problems of academic achievement, school avoidance, and loneliness. Peer pressure and academic difficulty are also caused by elevated levels of depression due to bullying. Elevated levels of bullving have been witnessed, which is associated with Academic disengagement and poor grades in school. Students who are more bullied fall in the range of rank order that receives low grades and engaging less in the academic task than others that are not bullied. Students usually stop classroom participation due to pressure by peers and fear of ridicule. Even a very small manipulation of social exclusion negatively affects a student's school performance.

CONCLUSION

Based to the findings of this study, continuous reports of excessive bullying in Nigerian private secondary schools due to causes such as financial instability and peer pressure, among others, ought to be prohibited from continuing indefinitely. Financial instability and peer pressure were discovered to be significant factors that contribute to or influence the level of bullying among secondary school students. There is hope that the situation will improve when financial instability and peer pressure ease. The study discovered that financial instability and peer pressure have a substantial impact on bullying among secondary school students. The studies also revealed that financial instability and peer pressure increase bullying among secondary school students. As a result, it is critical to address these issues (financial instability and peer pressure) in order to eliminate the continual recurrence of reports of high bullying among private secondary school students in Ilorin and throughout Nigeria.

RECOMMENDATIONS

- 1. The parents or guardians should be enlightened on the impacts of financial instability on bullying among secondary school student. This will help in the earlier discovery of problems of the students and provide appropriate solutions to them.
- 2. Teachers are to be trained by counselors on how to handle the issues of students with financial instability in the school, this will guide the teachers on how to teach and advice the students and reduce the level of bullying among secondary school student.
- 3. School counselors and social workers should intensify their effort to organize seminars on the implications of these factors (e.g financial instability and peer pressure among others) on bullying among secondary school student in the school.

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