



## Food Selection and Financial Management Practices of Married Female Secondary School Teachers in Delta State of Nigeria

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### ABSTRACT

*Human and material resources available to each family are limited and as such have to be adequately managed in order to meet their needs. Income allocated to feeding must be properly managed if the family is to be well fed to maintain good nutritional and health status. The study investigated the food selection and financial management practices of married female secondary school teachers in Delta State of Nigeria. The sample for the study was made up of 150 female teachers. Questionnaire was the instrument used for data collection. The data was analyzed by computing the percentages, mean, standard deviation and variance of each item. The followings were identified as the major food selection and financial management practices of the teachers. Selection of foods in season, selection of good quality foodstuffs, purchasing of alternative but rich food items, purchasing of foodstuffs directly from wholesalers, making purchases on market days when prices of foodstuffs are usually low. Avoidance of impulse buying, purchasing of more of foods in season; adequate bargaining before purchase of foodstuffs from market; engaging in bulk purchase. It was recommended amongst others that the female teachers should attend workshops/seminars on Consumer Education and effective financial management programmes.*

**KEYWORDS :** Income, financial management measures, food selection practices, impulse buying, foods in season, adequate bargaining.

### Introduction

At present in Nigeria, only a few people are engaged in food production. This is as a result of massive rural urban drift in search of more lucrative jobs and businesses. Consequently, only a few people practice farming. Imonikebe [1] found that the quantity of food produced is not enough to adequately feed the ever increasing population of Nigeria. This has made the price of food to be high. This problem has become aggravated by the recent global economic meltdown. Many families are not able to feed well. Family resources are limited. Example is money. There is need to manage feeding money appropriately if a family is to be well fed to maintain good nutritional and health status. The purchasing of foodstuffs is an art that needs to be learnt by family members.

Imonikebe [1] reported that the cost of feeding is high. Despite this, it is compulsorily necessary for each family member to be well fed to maintain good nutritional status.

Good nutrition is a prerequisite for the proper functioning of organs, reproduction, growth and maintenance for optimum activity level, working efficiency, for resistance to infections, diseases and the ability to repair body damages and injuries Bamalli, [2]. Imonikebe [3] [4] found that when there is malnutrition (with its series of problems) often results in high morbidity and mortality rates.

During inflationary period, there is need for each family to make necessary adjustments in order to be able to cope with high cost of feeding. Some families apply certain coping strategies as means of survival. Different families could have different coping strategies. Imonikebe [1] identified certain survival strategies used by women in Benin-City. These include purchasing strategies such as adequate planning on how to spend feeding money, the use of shopping list, comparing prices of foodstuffs before buying them, buying of foodstuffs in bulk, buying from village market, buying of cheap food items that are good.

In this period of inflation, there is need for economic spending. Ukoh-Aviomoh [5] stressed the need to be exposed to economic spending especially children. She stressed the need for children to be taught how to bargain in the market, select good quality food, identify the quality index of different foods, identify the market where foods are cheapest and the best time for shopping. Ukoh-Aviomoh [5] advised on the use of shopping list, identification of foods in season, regular stock-taking at home, and the management of purchased foods, bulk purchase and budgeting before making purchases. It was explained that these measures help to cut down on excesses, teach prudence, ensure the consumption of quality food, save money and increase nutrients intake by the family.

Budgeting is fundamental in the utilization of family income. Amachre referred to budgeting as a tool for effective money management. Nwankwo [6] described a budget as a person's estimate of the income and expenditure. It is a plan of action to employ the money available in meeting family needs. Amachre [7] outlined the measures for effective financial management. They are as follows. Making of shopping list, timing one's shopping, buying food in bulk, buying food in season, dressing simple to market, avoiding impulse buying, indulging in cooperative shopping, wise use of information available, keeping of adequate records, change of attitude towards money.

Imonikebe [1] identified the following food purchasing strategies: Adequate planning on how to spend food money, meal planning before shopping, making shopping list before purchasing food items, comparing prices of foodstuffs before buying them, buying foodstuffs in bulk, buying from village market.

The management of family income requires the use of one's discretion. In this vein, Anyakoha and Eluwa [8] advised against "impulse buying" of items. Management of money is very important especially in the area of family feeding for survival. Families tend to utilize various survival measures. This study investigated the food selection and financial management procedure, purchasing strategies used by married female secondary school teachers in Delta State of Nigeria.

### Objective of the study

The specific objectives of the study were as follows;

1. To identify the food selection measures utilized by married female secondary school teachers in Delta State of Nigeria.
2. To find out the food financial management practices of female secondary school teachers in Delta State of Nigeria.

### Methodology

**Design of the Study:** The study is a survey research on the food selection and practices/financial management utilized by married female secondary school teachers in Delta State of Nigeria.

**Population of the Study:** The population of the study comprised of all the married female secondary school teachers in Delta State.

**Sample:** The study was specifically carried out in Ethiope East Local Government Area of Delta State. The sample size was 150 married female secondary school teachers. The sample was obtained through random sampling method.

**Instrument:** Questionnaire was the instrument that was used for data collection. The questionnaire sought responses on the food selection and financial management practices from the respondents. The questionnaire items were on a 4-point scale. of strongly agree, agree, disagree, strongly disagree. These representing 4, 3, 2 and 1 respectively.

**Method of Data Collection:** The copies of the questionnaire were given through the help of a research assistant. The copies of the questionnaire were administered to the respondent. These were retrieved after completion.

**Method of data Analysis:** The responses were tabulated. The mean of each item was computed.

## Results

**Table 1: Food selection and financial management practices of married secondary school teachers in Delta State of Nigeria.**

S/N	Food selection and management practices	Strongly Agree	Agree	Disagree	Strongly Disagree	Mean	Standard deviation	Variance
1	Bulk purchase when prices of foodstuffs are low	90	57	-	-	3.61	0.49	0.24
2	Dressing casually when going to purchase foodstuffs to prevent sellers from inflating their prizes	93	57	-	-	3.62	0.49	0.24
3	Carrying out food purchases during week days when most workers will not want to go on shopping	80	20	56	-	3.15	0.92	0.85
4	Bulk purchase of "non-perishable" food items (such as rice, beans, salt, dried pepper, melon) during auction sales when prices are usually low	21	100	26	-	2.81	0.43	0.19
5	Avoidance of "impulse buying"	6	80	61	-	2.63	0.56	0.32
6	Purchasing of more of foods in season	60	31	-	-	3.66	0.48	0.24
7	Purchasing of new good nourishing cheap foodstuffs some of the time; such as soya beans, cocoyam	62	24	28	-	3.30	0.84	0.71
8	Purchasing of some commonly avoided nourishing foods such as snail, rabbit, spleen, lungs of beef	65	30	26	-	3.32	0.81	0.65
9	Comparing prices before purchasing foodstuffs	150	-	-	-	4.00	0	0
10	Thorough inspection of food items before making purchases	150	-	-	-	4.00	0	0
11	Purchasing of only very fresh fruits	50	9	19	-	3.40	0.86	0.74
12	Purchasing foodstuffs at times on credit	100	21	-	-	3.83	0.38	0.14
13	Use of shopping list as a guide while making purchase	10	140	-	-	3.07	0.25	0.06
14	Purchasing of only very fresh leafy vegetables and other vegetables	15	129	-	-	3.10	0.31	0.09
15	Adequate bargaining before purchasing food items	120	26	-	-	3.82	0.38	0.14
16	Shopping from markets where foodstuffs are cheap	121	29	-	-	3.81	0.40	0.16
17	Making most purchases on market days when prices are usually low	21	105	-	-	3.17	0.37	0.14
18	Purchasing foodstuffs from mainly village market (directly from the farmers)	121	26	-	-	3.82	0.38	0.15
19	Buying of alternative but cheap rich foods	69	37	-	-	3.65	0.48	0.23
20	Going very early in the morning to market to purchase from sellers who want to quickly sell off their foodstuffs	133	10	-	-	3.93	0.26	0.65
21	Purchasing of foodstuffs directly from wholesalers	150	-	-	-	4.00	0	0
22	Going to make purchases of foodstuffs from evening markets when foodstuffs are usually cheaper	29	69	-	-	3.30	0.46	0.21
23	Selection of food items that do not consume much fuel during cooking.	39	69	-	-	3.36	0.48	0.23
24	Selection of mostly local foodstuffs	77	31	-	-	3.71	0.45	0.21
25	Selection of good quality foodstuff	100	25	-	-	3.80	0.40	0.16
26	Adequate budgeting before shopping	16	128	-	-	3.00	0.30	0.09

27	Purchasing of some convenient foods such as tin tomatoe, corn beef, ground melon	15	20	-	-	3.11	0.32	0.1
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In table 1, items 9, 10 and 21 each had a mean score of 4.00. This indicated that all the respondents adopted the following methods: comparing of prices of foodstuffs before purchasing; thorough inspection of foodstuff before making purchases. Purchasing of foodstuffs directly from wholesalers. All the items 1-27 each had a mean score above the cut off point of 2.50. This implied that all the items were commonly used food selection/financial management measures by the married female secondary school teachers.

### Discussion of Results

The study investigated the food selection/ financial management practices of married female secondary school teachers in Delta State, Nigeria. Some of these practices of the women are as follows — The selection of foods in season, selection of good quality foodstuffs, choice of most foodstuffs that are nourishing but not commonly eaten. The selection of foods in season is a good practice. Such foods are usually very fresh, attractive, appealing, readily available, very more nourishing and are also at their best. Foods in seasons are usually cheaper than those out of season.

Selection of good quality foodstuffs was practiced by the women. Such foods are essential in the maintenance of good health status. The choice of most foodstuffs that are nourishing but not commonly eaten was practiced. Such foods could be cheap. The purchase of such foods is moneysaving measure. Ukoh-Aviomoh [5] found that people often purchased good quality foodstuffs. The selection of alternative but rich food was practiced such as the purchase of frozen imported fish (iced fish) instead of fresh live fish. Fish whether frozen or live provides protein of high biological value for maintaining good nutritional status.

The practice of selection of convenience food was common. Some examples are bread, ground dried pepper, ground melon, garri and tinned tomatoes (tomato puree). These food items usually save time, energy in their use in meal preparation. Here careful selection is important to ascertain the safety in terms of hygiene in their processing and preparation. Few women select food items that do not consume much fuel in cooking. Some examples of such foods are Indomie, Spaghetti and Noodles. These foods are not very nourishing. As such, over dependence on them could predispose one to over weight. They are high in calories.

Another food selection measure by the teachers is the purchase of very cheap foods that are nourishing such as some internal organs of meat. Examples of these are spleen and lungs. Another cheap part of meat is the skin. These can be combined with other parts of meat such as liver, kidney in meal preparation.

Some of the food purchasing practices for effective management of feeding money are the use of shopping list, going on shopping only on market days, and the purchase of only those food items that are really needed. Use of shopping list is very necessary. Shopping list serves as a guide while buying foodstuffs in the shop or market. It serves as a guide in terms of the amount to be spent on each item and the quantity of food stuffs to purchase. It also helps as a reminder and to ensure that all needed items are purchased. The use of shopping list could minimize the urge to engage in "impulse buying". Another purchasing strategy used by the teachers is the avoidance of "impulse buying" during shopping for foodstuffs. Anyakoha and Eluwa [8] advised against the practice of "impulse buying". Some of the women usually purchase only those food items that are really needed. This will prevent wasteful spending. Some of the women usually shop mostly on market days. On market days, traders usually bring their foodstuffs to the market in abundance. This makes prices of foodstuffs to be low. On market days, as a result of the abundance of foodstuffs, prices are usually relatively low. There are varieties of foodstuffs to choose from. Foodstuffs are usually fresh.

Some of the women usually identify and purchase most of their foodstuffs from shops or markets where prices are relatively low. Examples of places where prices are usually low are village markets. Ukoh-Aviomoh [5] rec

ommended this practice of people identifying and shopping from stores or market where prices are low. Most markets where foodstuffs are cheap could be close to the place of production. Usually most foodstuffs are produced by farmers in villages. As a result of this most foodstuffs in village markets are cheaper compared to those sold in large towns. The purchase of foodstuffs from village market is therefore advisable. Going very early in the morning or evening for shopping was practiced by the teachers. This

is because at such times the prices of highly perishable foodstuffs such as leafy green vegetables, fresh fish are usually very low. Some of the traders do not have storage facilities hence they sell off their items very quickly to prevent spoilage and wastage.

Most of the women usually compared the prices of foodstuffs before purchasing them. Imonikebe [1] had similar finding. The practice of comparing prices of foodstuffs before making purchases helps one to be able to select good quality food items. In comparing the prices of foodstuffs, there is need to also compare the quality of the food items. This will ensure that one is purchasing good quality foodstuffs.

Some of the women purchased foodstuffs in bulk. Imonikebe [1] had similar finding. When foodstuffs are bought in bulk, they are usually cheaper than those bought in small quantities.

Some of the teachers usually purchased local foodstuffs. Examples of these are leafy vegetables, yam, beans and plantain. These foodstuffs are not processed. They are in their natural state. They are usually cheaper than processed imported food items.

Finding showed that some of the women practiced the act of purchasing foodstuffs on credit. This was done mostly by the low income earners. Credit buying could become necessary if salaries are delayed and there are no savings or no other available sources of money. Such money must be paid to the sellers as soon as salary are paid

### Conclusion

The study identified the food selection and financial management practices of married female teachers in secondary schools in Delta State. The major food selection practices of the female teachers are as follows: The selection of foods in season, good quality foodstuffs and the choice of most foodstuffs that are very nourishing. Some of the financial management practices adopted by the female teachers are as follows:- bulk purchases, use of shopping list, purchase of local foodstuffs and the purchase of cheap but good quality foodstuffs. It is important to point out the fact that homemakers need to consider the nutritional needs of their family members while adopting the food selection practices. Practices that enhance the nutritional and health status of family members should be the ones to be adopted.

### Recommendations

The teachers should be advised to purchase much of local foodstuffs instead of the processed imported ones. Local foodstuffs are usually cheaper, fresher, more nourishing and taste better than the processed preserved imported food items.

The women should be advised to purchase more of foods in season and local foodstuffs. This is because such foodstuffs are usually cheaper, fresher, more nourishing and readily available. The women should practice more of bulk purchase. This is because bulk purchase is a means of saving family feeding money. Money arising from bulk purchase could be saved for future use.

The female teachers should budget adequately, save enough money which can be used for feeding in case of delay in payment of salaries. Such savings can be used during such delays and prevent one from having to be forced to purchase foodstuffs on credit.

The teachers should be taught that while comparing prices of foodstuffs, they should also compare their quality before purchasing. This will prevent them from purchasing cheap food items that are of very poor quality.

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