

Financial Difficulty as Forward Planner of Tertiary Students' Quality of Mental Health

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Abstract:- Learners who are having trouble making ends meet are more prone to struggle with psychological disorders like depression and anxiety which may have a severe influence on their academic performance and potentially even their mental health. As a result, university officials and educators, as well as businesses operating in the job market, need to be concerned about the plight of learners who are having trouble making ends meet while they are enrolled in higher education. There is a substantial correlation between being in a tough financial situation and having an incidence of depression as well as other mental health problems connected to this. The intention of this survey was to investigate the impact that monetary challenges have on the mental health of adolescent learners attending a tertiary institution in Ghana. Specific aspects of mental health that were investigated included autonomy, feelings of competence, subjective expansion, peaceful coexistence with others, a purpose in life, and self-acceptance. The findings of this study will be used to make the world a slightly better place. Therefore, using a cross-sectional correlational design and a Spearman correlation, a sample of 564 people were chosen at random from a population of 3, 282. This included 164 people at level 100, 161 people at level 200, 145 people at level 300, and 156 people at level 400. Per the outcome of the research, a person's mental health may have an effect on their level of financial difficulties, despite the fact that females had less financial hardship than their male counterparts. In light of this, the university administration and the counselling centre may wish to implement a number of academic and skills development programmes on various aspects of finances, particularly skills related to financial planning, in order to raise learners' consciousness of the potential for monetary strain.

Keywords:- Financial difficulty, Mental Health, Autonomy, Environmental Mastery, Purpose in life, Self-acceptance.

I. INTRODUCTION

Financial difficulty has a major influence on the outcome of learners, many individuals blame learners who dropouts and underachievers in terms of academic pursuits for their bad behaviours. Some of them even say they lived their lives anyhow in school that is why, but this study will enlighten some of us with this delusional belief to look at some troubling issues some of these tertiary learners face in their academic pursuit and would also add more knowledge to literature to inform Ghanaian folks on how they address such people.

Financial stability can spearhead a lot of academic achievement in children's lives in the sense that when parents are financially stable, it can help them to put their wards into a school of preference that can induce certain basic intellectual growth in that individual's life. Financial stability is a necessity for school children to have a peaceful study to achieve academic excellence. Since we now know how financial stability can influence academic excellence let us also investigate what role financial difficulty plays in academic excellence. Many researchers believe that financial difficulty can cause a lag in children's cognitive abilities (Kainz et al., 2012; Reardon, 2011; Yeung et al., 2002). Some of the researchers even believe that financial difficulty can even cause some children to even be school dropouts. (Mayer, 2001).

PerRyff (1995), "to be well psychologically is more than to be free of distress or other mental problems. It is to possess positive self-regard, mastery, autonomy, positive relationships with other people, a sense of purposefulness and meaning in life, and feelings of continued growth and development". Investigations have been done by Ryff to find out whether well-being varied across cultures, if or not gentlemen and ladies have fundamentally different patterns of health, and whether or not the health of people changes over the span of their lives.

Two investigations were carried out by Ryff (1995, 2014) with the intent of determining the association between age disparities and mental well-being. In each of these investigations, the subjects were required to score their own psychological well-being on the scale that was supplied. In the first investigation, participants included people of varying ages (young, middle-aged, and elderly) to determine the validity and reliability of the assessments. The outcomes of the investigation demonstrated that some components of well-being, such as ecological competence and independence, grew with age, notably from the early adult years through the middle years of life. Other parts of life, such as personal development and having a purpose in life, became less important as people became older, particularly after the midlife transition. The last two factors, having healthy relationships with other people and being able to accept oneself, did not demonstrate any substantial age variations across any of the three age groups.

The second study was done with the same three groups and produced similar results or revealed similar outcomes. In another investigation that used sharply reduced versions of the scale, data was obtained on the psychological well-being of a national sample. The outcomes were quite similar to those of the past investigations, with ecological

competence and independence growing with age, individualized development and mission in life decreasing with age, and self-acceptance displaying no age variations at all. The outcomes ranged between showing no changes and showing an elevation with age for self-ratings of having favourable ties with others.

Additional investigation was conducted on the subject of sexvariations and health or wellness, and the outcomes indicated that there may be some distinctions between gentlemen and ladies in a variety of features or dimensions of well-being. It was shown that ladies of all ages regularly rate themselves better than gentlemen do when it comes to having pleasant interactions with others, and ladies also rank better than men do when it comes to their own individualized progress. In the other four elements of psychological well-being, there were typically no significant gender differences found. Preceding psychological studies have frequently disclosed and substantiated an increased prevalence of some mental issues among ladies. It is important to note that these outcomes, which were accomplished on the numerous areas of mental well-being or wellness and variations between the sexes, were relevant when taken into consideration. Depression is one of these conditions. On the other hand, inquiries have shown that ladies also have better psychological advantages than males do in some aspects of mental health or wellness.

How culture bears on fundamental conceptions of self, self-concerning others, and health are an increasingly prevalent theme in social scientific inquiry. (Ryff, 1995). As per Ryff (1995), a number of theories suggested that more personalized oriented elements of mental wellness or health, such as self-acceptance or independence, might have bigger importance within the frame of reference of Western culture, whereas others-oriented aspects of wellness or health, such as good interactions with others, might have larger importance in the perspective of Eastern cultures that are more autonomous. These concerns were investigated in a sample of midlife folks from the United States and in a sample of midlife adults from South Korea that had similar sociodemographic characteristics. The investigation was carried out by Ryff. It was discovered that, in general, Americans were much highly probable to ascribe good attributes to themselves than were Koreans. This discovery is coherent with preparations of fundamental cultural distinctions in self, and it was discovered that Americans were much more plausible to ascribe admirable characteristics to themselves than were Koreans. Analyses conducted within cultures found that Koreans exhibited the greatest self-ratings on the benchmark of having pleasant interactions with others, but the lowest self-ratings for accepting themselves and growing as individuals. Personal progress was ranked highest by respondents from the United States, particularly female participants. Autonomy was ranked lowest, despite the fact that respondents' own way of life is said to place a premium on exercising self-determination. In both societies, the distinctions between the sexes were the same. Ladies gave themselves much better ratings than guys did, both in terms of having good relationships with other folks and making progress personally. Qualitative data showed that the Koreans placed

greater emphasis on the well-being of other folks, i.e., in defining their well-being than did the Americans.

The American Psychological Association describes autonomy as "the condition of personal focus and liberty in a person, a team, or a community." Autonomy may be described as the condition of an entity, a team, or a community. Kant (1724–1804) defined autonomy by referring to three concepts that are relevant to modern ethics. To begin, autonomy may be defined as the right of an individual to make their own judgements without interference from other individuals. Moreover, autonomy refers to the ability to make judgements like these based on one's own free will and after engaging in some introspective thought. Furthermore, as the perfect method to live one's life in complete independence. Jean Piaget (1896-1980) held the belief that independence originates from the individual themselves and is the product of a "free choice." It has an inherent worth, and the virtue of independence is not only recognised but required in today's society. A human who has a great level of liberty is self-determining and autonomous, capable of withstanding societal constraints to realise and behave in particular ways, able to manage their behaviour from inside, and able to judge themselves due to their own performance attributes, as expressed by Carol Ryff.

The power to select or alter the context around you via the use of either physical or mental activities is emphasized in environmental mastery, as one's effort to exert some sort of effect on the unfolding of events (Ryff, 1989). "ability to properly manage one's life and surrounding surroundings," according to one definition, is the definition of environmental mastery (Ryff& Keyes, 1995, p. 720). September et al. (2001) conducted investigation on Canadian undergraduate learners and discovered that environmental mastery was a predictor of confidence as well as sentiments of being an impostor. Researchers Seltzer et al. (2004) investigated the level of environmental control exercised by the parents of children diagnosed with mental health conditions or developmental impairments (Seltzer et al. 2004). They observed an association between having a greater degree of environmental mastery and having an accommodating coping style.

Ryff defined a person as having a high score on personal growth if they have a sense of ongoing development, see themselves as growing and expanding, are open to new experiences, have a sense that they are realizing their potential, see an improvement in themselves and their behaviour over time, and are changing in ways that reflect more self-knowledge and effectiveness. A person who scored low on personal development was defined as one who has a feeling of personal stagnation, does not have the sensation of progress or expansion through time, feels bored and disinterested in life, and feels unable to create new attitudes or behaviours.

Ryff defined a folk with highly positive relations with others as one who has warm, satisfying, trusting relationships with others; is concerned about the welfare of others; is capable of strong empathy, affection, and intimacy; understands the give and take of human

relationships. Conversely, Ryff defined another folk who scored low on positive relations with others as a person who has few close, trusting relationships with others; finds it difficult to be warm, open, concerned about others; is emotionally distant from others.

Per words from Viktor E. Frankl's logotherapeutic postulates, the primary driving force behind human behaviour is the search for a sense of meaning and purpose in one's life, also known as the "battle for a feeling of essence and in life" (Frankl, 2012). Per Ryff and Keyes (1995), the conviction and sense that life has meaning is an essential component of both mental health and personal advancement. This is because the conviction and sense that life has meaning is meaningfully tied to the viewpoint and experience of freedom, responsibility, self-determination, and the positive conception of life, future, and oneself. Furthermore, the conviction and sense that life has meaning is meaningfully tied to the aim and fulfilment of existential goals, as well as the inclusive acceptance of adversity, life satisfaction, Folks who scored high on purpose in life have goals in life and a sense of directedness; believe there is meaning to current and past life; hold beliefs that give life purpose; have aims and objectives for living, whereas individuals who scored low on purpose in life do not have a sense of meaning in life; have few goals or aims; lack the sense of direction; do not see purpose in a past life; do not have any outlooks or beliefs that give life meaning.

Per Shepard (1979), self-acceptance may be expressed as a person's contentment or happy with themselves. It is believed that self-acceptance is key to maintaining good mental wellness. Self-acceptance begins with a realistic, if subjective, knowledge of one's own capabilities and limitations. This is the first step in gaining self-understanding. Self-acceptance is seen as a precondition for change to take place in clinical psychology as well as in positive psychology. It is possible to do this by refraining from offering criticism, working to improve oneself by addressing their flaws, and finally coming to terms with the fact that they exist inside themselves. That is, being okay with the fact that certain aspects of oneself are not flawless.

A description of self-acceptance that can be found in the dictionary published by the American Psychological Association describes it as "a somewhat objective feeling or acknowledgement of one's strengths and accomplishments, coupled with acknowledgment and acceptance of one's limits." Many people consider self-acceptance to be one of the most important aspects of mental health. Ryff defined a folk who had high marks on self-acceptance as one who possesses a meaningful attitude toward the self; acknowledges and accepts multiple aspects of self, including good and bad qualities; feels positive about past life, and Ryff defined a folk who had low marks on self-acceptance as one who feels dissatisfied with self; is disappointed with what has occurred in a previous encounter with life; is troubled by certain personal qualities; wishes to be different than what he or she is, among other characteristics.

The financial challenge arises when folks who are self-employed become aware of financial restrictions or anticipate having financial difficulties in the near future (Schieman & Young, 2011). Per Mack and Lansley's definition from 1985, poverty is a "imposed absence of socially accepted essentials. Per the definition provided by Callan, Nolan, and Whelan (1993), poverty may be understood as "exclusion resulting from a lack of resources. Combining the experience of basic deprivation with an income poverty line, one is then seeking to ensure precisely that lack of the item or items is indeed genuinely enforced as per Nolan and Whelan (1996), who constructed a measure of the poor. As those whose income lies below 60 percent of the average income and experience basic deprivation. They also asserted that in combining the experience of basic deprivation with an income poverty line, one is then seeking to ensure precisely the absence of the item or items. This is indeed the idea of being in financial hardship. This is thus, a direct measurement of the form and level of deprivation that an individual is feeling as a direct result of a lack of financial resource and in relation to their personal requirements (Mack & Lansley, 1985).

The self-employed are often exposed to conditions that are known to generate high levels of stress (for example, unpredictable circumstances, constant shifts, duty overload, and personal burden sharing for others), so the financial impediment may have an even stronger impact on their wellness than it does on the wellness of those who are not self-employed (Baron, Franklin, & Hmieleski, 2013). Measures of current or previous socioeconomic status are not as closely connected with the emergence of common mental health disorders as are challenges in the past and current with one's finances (Lahelma et al., 2006). Conversely, being in a bad financial situation is likely to result in feeling melancholy, which in turn makes those who are self-employed desire to withdraw from their company (Pollack, Vanepps, & Hayes, 2012). Folks who are in debt are prone and inclined to mental illnesses such as depression and psychosis, as well as suicidal tendencies and drug abuse (Richardson, Elliott, & Roberts, 2011). This suggests that debt may be a major contributor to the idea of difficulties. Financial strain has been linked to both depression (Mirowsky & Ross, 2001) and higher instances of self-inflicted injury (Mirowsky & Ross, 2001). (Barnes et al., 2016).

Young folks in this stage of Erik Erikson's phases of psychosocial development are focused on developing a sense of personal control over physical abilities as well as an independent sense of themselves. If such young people at this period are given encouragement and support in their growing independence, they will develop more self-assurance and a sense of security about their capacity to survive in the world. To continue with our discussion of environmental mastery, it is important to note that it is very difficult to imitate this period of life if you have not already successfully navigated it. Because of this, it is very challenging for the majority of persons to thrive within their environment. This indicates that our upbringing might have a significant impact on how we behave as independent adults.

However, Rogers (1959) added that in order for a person to "grow," they require an environment that gives them genuineness (openness and self-disclosure), acceptance (being seen with unconditional positive regard), and empathy. This is because a person cannot "grow" in a setting that does not meet these requirements (being listened to and understood). Relationships and healthy personalities in people will not develop as they should if these circumstances are lacking, just as a tree will not grow if it is not provided with the appropriate conditions for its growth.

Regarding acceptance, one of the most important concepts that Carl Rogers discussed was unconditional positive regard. This is the stage when the individual's parents, significant others, and the humanist therapist embrace the person for who they are and love them nevertheless. Even if the individual does something inappropriate or makes a mistake, positive respect is not taken away from them. One of the results of showing someone unconditional favourable regard is that they will feel less inhibited to experiment with new things and make errors, despite the fact that this might potentially make their situation even more precarious. And it helps the person feel better about themselves.

The motivational theory of Maslow's hierarchy of needs is found in the field of psychology. It is comprised of a five-tier model of human wants, and it is often represented as hierarchical levels inside a pyramid. The requirements may be categorised as physiological (such as the need for food and clothes), safety-related (such as the need for work security), love and belonging-related (such as the need for friendship), esteem-related, and self-actualization-related. He was of the opinion that when people advanced to higher tiers, they reached a point of self-actualization that was conducive to a feeling of self-actualization that was optimum for personal progress. When all of the requirements for the task at hand have been satisfactorily completed.

II. STATEMENT OF THE PROBLEM

It is common knowledge that the onset of serious mental disease occurs in 75% of all cases before the age of 24. (Kessler, Berglund, Demler, Jin, Merikangas, & Walters, 2005). Based on numerous investigations done not long ago (Denovan, & Macaskill, 2017; Tran, Tran, Geghre, Darmon, Rampal, Brandone & Avillach, 2017; Williams, Dziurawiec, & Heritage, 2018), learners seem to be at an elevated risk of acquiring mental health issues. Some of the stresses in a typical learner's life that might contribute to the development of a mental illness include academic pressure (Yikealo, Yemane, & Karvinen, 2018), financial problems (Heckman, Lim, & Montalto, 2014), and anxiety of the future (Tosevski, Milovancevic, & Gajic, 2010).

Investigation titled "Financial Difficulty on Mental Health: The Role of Psychological Factors" has been conducted, although it does not evaluate the psychological well-being of its participants. This study was conducted by Charlotte Frankham. According to Elder's "Principle of linked lives" (Elder & Shanahan, 2006; Elder et al., 2003)

and his seminal investigation of kids who grew up during the Great Depression (1974), tough economic conditions endured by parents have a significant impact on the growth and accomplishments of their offspring. The effects of income inequality, low income, and poverty on children's cognitive ability (Kainz et al., 2012; Reardon, 2011; Yeung et al., 2002), school dropout, and educational attainment have been the subject of a significant amount of investigation (Kainz et al., 2012; Reardon, 2011; Yeung et al., 2002). (Mayer, 2001). Researchers have also connected the stress that parents experience as a consequence of their financial losses and pressure, as well as their rigorous and unpredictable discipline techniques, to the mental health and behavioural issues that their wards experience. (Kainz et al., 2012; Yeung et al., 2002; Newman, 1998; Walper & Silbereisen 1994; Conger et al, 1994). Despite the fact that these links are essential for comprehending the processes that occur within families and the growth of children when resources are limited. It would appear that there are not a great number of inquiries/ investigations being conducted on the influence of financial difficulty on the mental health of learners; however, the few investigators who have conducted studies around the area believe that certainly financial hinderances influences them to a greater extent. Women athletes also have higher rates of mental health symptoms, and lower rates of mental health, although there were no differences in general psychological distress or life satisfaction according to Walton, Rice, Gao, Butterworth, Clements, and Purcell's research. Studies also indicate that the effects of economic and network stress on the distress symptoms were the same for women and men (Hraba, Lorenz, Lee, & Pechaová, 1996), women athletes also have higher rates of mental health symptoms, and lower rates of Mental (2021).

Conversely, the main target of this investigation is to determine the impact that having financial difficulties has on learners' mental health while they are attending classes on campus. Ryff's six-factor models of mental well-being were used in the investigation to assist with the inquiry. These models are referred to as Autonomy (A), Environmental Mastery (EM), Personal Growth (PG), Positive Relations with Others (PRO), and Purpose in Life (PIL). Self-Acceptance was also included in the model (SF). The purpose of the investigation is to:

- examine the level of financial difficulty among male and female learners
- assess the level of Mental Health among learners.
- Examine the influence of financial difficulty on the Mental Health of learners.

III. METHODS

In order to investigate the impact that having financial difficulties may have on the mental health of tertiary learners, the investigation used a descriptive survey design and a cross-sectional investigation technique. In survey designs, the researcher will provide a survey instrument to either a representative sample of the population or the whole population as a whole in order to get information on the behaviours or characteristics of the population. Tertiary learners from two universities and two institutions of

education make up the population. There are 2,315 tertiary learners total (647). The demographic that could be accessed consisted of learners who were physically present on campus during the school year 2021/22. Within a span of three weeks, quantitative data for this investigation were gathered via the use of a questionnaire. After the data were obtained, they were analysed using means, standard deviations, and multiple linear regression so that investigation questions or hypotheses could be tested. The methodology proposed by Miller and Brewer (2003) was used to figure out the appropriate size of the sample for this investigation. The formula for determining the appropriate size of the sample is as follows;

$$n = \frac{N}{1 + N(a^2)}$$

where N is the size of the population, n is the size of the sample, and is the significant level (0.05). Given that human respondents would be the aim of the research, it is possible that the replies would be influenced by biases. The computation of the sample size would be based on a confidence interval of 95%, with a margin of error of 5%. In accordance with the calculation, the appropriate number of samples for each of the two populations of interest was:

$$n1 = \frac{2,315}{1+2,315((0.05)^2)} \text{ and } n2 = \frac{967}{1+967((0.05)^2)}$$

$$n1 = 341.07 \text{ and } n2 = 283.58$$

Roughly 342 and 284 learners could make up the sample size, making the total number of participants 626. After deciding the size of the sample to be utilised, the stratified proportionate sampling method was used in order to choose the respondents for the study. A total of three hundred and forty-three (343) men and two hundred and eighty-one (281) females participated in the research. The investigation used Ryff's Psychological Well-Being Scales (PWB), which consists of six well-being categories referred to as autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. It is a questionnaire with forty-five (45) different questions based on a Likert scale with six (6) points, ranging from one (strongly agree) to six (strongly disagree) (strongly disagree). PWB scale scores have been shown to have excellent levels of reliability ($r = .874$), good convergence, and high levels of self-peer agreement, according to research. The Financial Difficulty (FH) scale was also taken from the CFPB Financial Well-Being Scale ($r = .765$) and adapted for use in this study. It is a questionnaire with twelve (12) different questions based on a Likert scale with five (5) points, ranging from one (1) (totally) to five (5) (not at all). The data were collected, processed, and managed through the processes of editing the data where it was appropriate, coding the data, entering the data into the appropriate software to generate results, and finally cleaning the data to remove any forms of mistakes that may have gone unnoticed. All of these steps were performed in order. Frequency analysis was the method that was used to analyse and organise the data for this particular investigation. Editing the data both while it was being

collected and after it had been collected was the first step in the process of processing the data. When processing data, it is essential to edit the data in order to determine if the questions asked led to the production of right answers and whether the close-ended replies were exhaustive and, if not, whether they need to be evaluated. Again, this step was required in order to guarantee that the data obtained from the field was suitably adjusted before being entered into the computer programme in order to be analysed. For instance, in the process of changing the data, replies that did not apply to the question were given the code 9 for "Not applicable." It was necessary to code the replies of the pupils in order to facilitate simple data input and accurate quantitative analysis of the information gathered. Because the replies to the questionnaire were given in the form of words, it was necessary to devise a system for categorizing them so that they could be converted into numerical data. The replies to the questions in the questionnaire had previously been pre-coded, which made it simple for us to assign codes to the responses we received.

Following the completion of the coding and editing processes, the data were then loaded into the software known as the Statistical Package for the Social Sciences (SPSS) (Version 26). In the SPSS program's variable view phase, the variables and their labels, as well as their codes, were specified. Subsequently, numerically coded data were input into the software program's data view. This part of the programme was referred to as the data view. Both the input and output of the data were written down and kept so that they would be accessible whenever they were required. It was essential to do a thorough check to assist in removing any and all potential mistakes as well as omissions.

The data that were obtained from the investigation were examined for questions 1 and 2 using means, standard deviations, and the independent sample t-test, whilst the data for question 3 were analysed using multiple linear regression. Assumptions such as normality, homogeneity, autocorrelation, multilinearity, and homoscedasticity were all tested and satisfied.

IV. RESULTS AND DISCUSSION

A. Demographics Analysis

The data comprised of 138 level 100s, 152 level 200s, 150 level 300s and 186 level 400s. These learners were made up of 345(55.1%) males and 281(44.9%) females. The investigation was aimed at examining the financial difficulty and Mental Health of tertiary learners in Ghanaian institutions.

B. Sex Differences in Financial Difficulty

To test for the level of financial difficulty among learners (both guys and ladies), the Mann-Whitney U- test was adopted since the assumption of normality with Shapiro-Wilk was violated (p -value for male = .000 and female = .012). The results are presented in Tables 1 and 2. From the data analysis, there is a statistical significance difference ($p = .029$) between the level of financial difficulty based on sex. The result depicts those males (299.31) face more financial difficulty than their females (330.92).

Females tend to have less financial difficulty probably because they are may dependent on males for financial

assistance (Furnham, & Cheng, 2017).

Financial Difficulty (FH)	
Mann-Whitney U	43577.000
Wilcoxon W	103262.000
Z	-2.179
Asymp. Sig. (2-tailed)	.029**

Table 1: Test of differences in Financial Difficulty based on Sex

a. Grouping Variable: Sex.

	Sex	N	Mean Rank	Sum of Ranks
Financial Difficulty	Male	345	299.31	103262.00
	Female	281	330.92	92989.00
	Total	626		

Table 2: Descriptive Statistics of Sex Difference

C. Measure the level of Mental Health among learners

To answer this investigation’s question, means and standard deviations were used to analysed. Table 3 depictshowthe outcome of the analysis went.

Aspects of Mental Wellbeing	Mean	Std. Deviation
Positive Relations with Others	27.9633	7.90809
Self-Acceptance	27.6917	6.62353
Environmental Mastery	26.6901	6.78161
Personal Growth	26.6070	7.51333
Purpose in Life	26.4345	6.63805
Autonomy	25.9457	6.92637
Means of Means	26.8887	7.06516

Table 3: Level of Mental Health among Learners

*Valid N=626 (listwise)

From Table 3, respondents have a high level of positive relations with others but a low level of autonomy concerning their Mental Health. The general Mental Health of tertiary learners is high across the six aspects of the

scale.The sex differences in the Mental Health of the learners were tested using the Mann-Whitney U test because the test of normality was violated. Tables 4 and 5 display the results of the sex differences in Mental Health.

	Autonomy	Environmental Mastery	Personal Growth	Positive Relations with Others	Purpose in Life	Self-Acceptance
Mann-Whitney U	48051.000	46331.500	42828.500	45727.000	46734.500	46498.500
Wilcoxon W	107736.000	106016.500	102513.500	105412.000	106419.500	86119.500
Z	-.188	-.953	-2.512	-1.221	-.774	-.879
Asymp. Sig. (2-tailed)	.851	.341	.012	.222	.439	.380

Table 4: Male and Female level of Mental-Wellbeing of Learners

*Significant @ 0.008

	Gender	N	Mean Rank	Sum of Ranks
AT	Male	345	312.28	107736.00
	Female	281	315.00	88515.00
	Total	626		
EMT	Male	345	307.29	106016.50
	Female	281	321.12	90234.50
	Total	626		
PGT	Male	345	297.14	102513.50
	Female	281	333.59	93737.50
	Total	626		
PRT	Male	345	305.54	105412.00
	Female	281	323.27	90839.00
	Total	626		
PILT	Male	345	308.46	106419.50
	Female	281	319.69	89831.50
	Total	626		
SAT	Male	345	319.22	110131.50
	Female	281	306.48	86119.50
	Total	626		

Table 5: Differences in Mental Health between male and female learners

From Tables 4 and 5, there is no sex difference in the Mental Health of learners. The results were not statistically significant since the sig values are greater than the alpha value of .008.

D. Influence of Financial Difficulty on the Mental Health of Learners.

The hierarchical multiple linear regression using the stepwise technique was used to analyse the data in order to quantify the effect that the respondents' financial difficulties have on their mental health. The findings of this analysis are represented in Tables 6 to 8, and they can be found below.

Test Variables	Mean	Std. Deviation	N
Financial Difficulty	53.3131	5.84474	626
Autonomy	25.9457	6.92637	626
Environmental Mastery	26.6901	6.78161	626
Personal Growth	26.6070	7.51333	626
Positive Relations with Others	27.9633	7.90809	626
Purpose in Life	26.4345	6.63805	626
Self-Acceptance	27.6917	6.62353	626

Table 6: Descriptive Statistics of Financial Difficulty and Mental Wellbeing

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	R-Square Change	F Change	df1	df2
1	.230 ^a	.053	.051	5.69298	.053	34.767	1	624
2	.244 ^b	.060	.057	5.67670	.007	4.584	1	623
3	.270 ^c	.073	.068	5.64151	.013	8.797	1	622
4	.291 ^d	.084	.078	5.61066	.012	7.860	1	621

Table 7: Influence of Financial Difficulty on Mental Wellbeing -Model Summary^e

- Predictors: (Constant), SA_a
- Predictors: (Constant), SA, PRO_b
- Predictors: (Constant), SA, PRO, PG_c
- Predictors: (Constant), SA, PRO, PG, PIL_d
- Dependent Variable: FH_e

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	47.699	.979		48.730	.000
	SA	.203	.034	.230	5.896	.000
2	(Constant)	48.468	1.040		46.604	.000
	SA	.248	.040	.281	6.159	.000
	PRO	-.072	.034	-.098	-2.141	.033
3	(Constant)	47.885	1.052		45.514	.000
	SA	.214	.042	.243	5.155	.000
	PRO	-.136	.040	-.185	-3.420	.001
	PG	.124	.042	.160	2.966	.003
4	(Constant)	47.321	1.065		44.413	.000
	SA	.133	.050	.151	2.649	.008
	PRO	-.187	.044	-.253	-4.289	.000
	PG	.133	.042	.171	3.183	.002
	PIL	.150	.054	.171	2.804	.005

Table 8: Coefficients of the Influence of Mental Health on Financial Difficulty

The results from Tables 7 to 8 show that the Mental Health of learners is influenced by financial difficulty. It could be from Table 8 that financial difficulty = $.133SA - .187PRO + .133PG + .150PIL$. From this equation, it is possible to draw the conclusion that a positive association exists between self-acceptance and the presence of financial problems, purpose in life, and personal growth whereas there is a negative relationship between financial difficulty.

V. DISCUSSION

A. Sex Differences in Financial Difficulty

Per the outcome of the present research, there is a large gap in the levels of financial strain experienced by men and women. These findings are consistent with the findings of a study that was carried out by Wagner and Walstad (2022). Differences in the Way Men and Women Make Decisions Regarding Their Finances, Depending on Whether They Live Alone or in a Couple Per the outcome, women living alone were much less likely than men to participate in any of the activities that may put them in a bad financial situation. In addition, females living in joint families had a considerably reduced likelihood of engaging in the activities as compared to men living in the same situations. The research, on the other hand, did not concur with the outcome of an inquiry that had been carried out by Wiltshire, Dark, Brown, and Person (2011) who did an inquiry comparing the effects of gender on the financial burden of medical debt. They came to the conclusion that guys and ladies do not significantly vary from one another in terms of the difficulty of managing their medical debt financially. The outcome of this investigation contradicts the findings of a previous investigation that was carried out by Jones, Yi, Jim, Loren, Majhail, Uberti, and Syrjala (2020). Survivors of hematopoietic cell transplants exhibit age- and gender-specific disparities in their levels of financial hardship. They came to the summary that there was no discernible variation between guys and ladies in terms of their level of financial strain.

B. Level of Mental Health among Learners

Per the outcome of the recent research, there was not any substantial variation in the mental health of males and girls. The findings of this investigation are consistent with those found in the study that Eloff and Graham carried out (2020). Assessing the emotional health and general well-being of undergraduate learners in South Africa Per the outcome, there was no significant difference in the number of male and female undergraduate learners studying mental health in South Africa. In addition, the investigation contradicts the findings of a study that was carried out by Van Droogenbroeck, Spruyt, and Keppens, who (2018). Gender variations in mental health issues experienced by teenagers and the impact of social support: findings from the Belgian health interview survey conducted in 2008 and 2013. Ladies reported much greater levels of psychological distress, anxiety, and depression than boys did, according to the survey's outcome, which suggested that there were gender inequalities when it came to the mental health of pupils (psychological distress, anxiety, and depression). A multivariate analysis of variance (MANOVA) was performed, and the results showed that teenagers who were unhappy with their social connections and who felt they received inadequate social support reported higher levels of psychological distress, anxiety, and depression. Despite this, the outcome of the most recent investigation did not accord with those of the investigation done by Perez (2012). Per the outcome of his inquiry, there were no gender differences in the areas of positive affect, negative affect, mother relationship, teacher relationship, environmental mastery, personal growth, and self-acceptance; however, the results of the current study showed that there were gender disparities in the area of personal growth.

C. Influence of Financial Difficulty on Mental Health of Learners

Per the outcome of the most recent research, learners in financial distress tend to have worse mental health. The findings are consistent with the outcome of an investigation that was done by Richardson, Elliott, Roberts, and Jansen (2017). Their longitudinal inquiry of financial hurdles and mental health in a national sample of British undergraduate learners showed that greater financial difficulties predicted

greater depression and stress cross-sectionally, and predicted poorer anxiety, global mental health, and alcohol dependence over time. This was the outcome of their investigation on the association between financial difficulties and mental health. In spite of the fact that the investigation is in agreement with another inquiry that was set rolling by Annink, Gorgievski, and Den Dulk (2016). Through a comparison of different national economies in Europe's self-employed populations, they conducted their investigation on the relationship between financial hardship and overall happiness. The findings of the multilevel regression analyses revealed a strong relationship between financial barriers and impaired wellness. As a result, this relationship explains approximately 36% of the variance in well-being between conditions (countries and periods), while only accounting for 8% of the variance between persons. To put it another way, the current state of the economy is really important. The outcome of the current investigation corroborates the outcome of an inquiry that was done by Frankham, Richardson, and Maguire (2020). That study was a systematic review that focused on the psychological aspects that are related with having financial difficulties and having poor mental health. A little more than half of the studies reviewed came to the conclusion that the psychological factors investigated were either eroded by financial difficulty, increasing vulnerability to mental health difficulties, or protected against such difficulties. Even though the review found that a wide variety of factors have been investigated, the skills related to personal agency, self-esteem, and coping were most frequently and reliably associated with the link or association between financial difficulty and mental health outcomes.

VI. CONCLUSION AND RECOMMENDATION

In conclusion, despite the fact that the body of investigation in this area is still quite scant, it would appear that monetary stress, as indicated by learners' financial concerns, may be associated with mental well-being (mental health) outcomes potentially more so than the amount of debt that has been accumulated. In light of the ongoing concerns regarding the mental health of learners, additional investigation should be conducted making use of rigorous methods and a variety of financial difficulty measures in order to determine whether or not there are long-term causal relationships between financial hardship and mental well-being. The outcomes of this investigation provide credence to the idea that gender has a moderating role in the experience of having financial difficulties. Per the outcome, men and women face varying degrees of hardship in terms of their financial situations. However, it would appear that there is a positive relationship between financial difficulty and mental health. If learners face more financial difficulty, their mental health will worsen; conversely, if learners face less financial difficulty, their mental health will improve. This suggests that there is a positive relationship between the two. It is essential for professionals whose jobs include advising learners on financial matters or providing health care to take these results into consideration. Hence it is recommended that tertiary learners are given orientation on how to manage their finances by management to avoid financial difficulty since it has effects on mental health. The

management is also to sensitize learners on financial difficulty and its effects through educational seminars and training programs. The counseling center in collaboration with management, SRC, and other campus learner organizations should educate learners on financial issues, particularly financial management skills.

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