

Influence of Makeup Usage on the Money Management of Female Undergraduate Students of a Selected Tertiary Institution in Abia State

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Abstract

The study investigated the influence of cosmetics on the money management of undergraduate students of tertiary institutions. It identified the effects of cosmetics on the physical appearance of the female students; determined the purpose of wearing cosmetics and makeup's, and its influence on the money management of female undergraduate students. The study adopted a descriptive survey research design. The population of the study comprised of the female undergraduate students. The sample size was 246 female undergraduate students. Questionnaire was used to collect data. The instrument was validated using face and content validity. Data were analysed using percentage, means and frequency. The findings revealed that the undergraduate students wear makeups everyday before going for lectures. The female students shared and borrowed makeup from friends to wear because they cannot afford it and those that they borrow from and shared get broke because they spend much money on makeup (2.4), the female undergraduate students wear makeup to cover blemishes/scars, to get attention (3.9), to compete with friends (3.9), to feel high self-esteem (4.2), for fun (3.4), to meet up expectations (4.0), and also to wear it because others are wearing it (3.7) and finally that the female students allocates their money more on makeup and can do anything to get money for makeup (3.1). Some engages in social vices like robbery, while others acquire from friends, family and some engaged in part time jobs to acquire money for make-ups. For effective money management, female undergraduate students should be exposed to some level of consumer education in order to make an informed decision.

Keywords: *Cosmetics usage, Money management, Female undergraduates*

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Background to the Study

Cosmetics include toilet soap, perfume, hair cream and makeup which are care substances used to enhance the appearance or eliminate body odor. They are mixtures of chemical compounds, some being derived from natural sources (such as coconut oil) and many being synthetic (Guiraud, 2005). Cosmetics serve as a sign to feminine in their symbolization of stereotypical feminine values. They are often seen as a way to enhance feminine beauty ideals and serve to help women to conform to society's beauty expectations. In America, female students are seeking ways to change their appearance to fit the American ideal of beauty which are rosy cheek and pouty red lips (Poran, 2002). Female students wear makeup with the belief that it will positively affect the level of attractiveness. Upper social class women particularly female students are most dissatisfied with their bodies. A female student uses cosmetics to hide the things she does not want people to notice on her. Makeups hold the possibility for a female student to personally transform herself resulting in an increase in self confidence and beauty.

According to Keelson, Kearney-Cooke and Lansky (2003), there are certain pressures on female students to meet cultural standards of beauty as well as rewards involved for those female students who use cosmetics to reach these standards, such as increased attention from the opposite sex and idol recognition from other females. Cultural definition of feminine beauty varies with regards to body size and skin, complexion, hair length, colors and the use of adornments.

Money is any item or verifiable record that is generally accepted as a means of payment for goods and services and repayment of debt in a particular country or socio-economic context, or it can easily be converted into some forms of exchange. (Bernstein 2008). Money is something that is generally accepted as a medium of exchange, a measure of value, or means of payment. Money is any good that is widely accepted in exchange of goods and services, as well as payment of debts. The functions of money are money can be used for buying and selling of goods and services. If there were no money, goods would have to be exchanged through the process of barter. But money eliminates the need of the double coincidence of wants. Money is the common standard for measuring relative worth of goods and services. Money is the most liquid asset (liquidity measures how easily assets can be spent to buy goods and services) money's value can be retained over time. It is a convenient way to store wealth.

According to Fredmund (2011) management is the transformation of resources into utility while Henri (2001) sees management as to forecast and to plan, to organize, to command, to coordinate and to control. Henri also considers management to consist of six functions which are planning, organizing, commanding, coordinating, and controlling. Money management is a strategic technique employed to make money yield the highest interest-yielding value for any amount spent (Harris 2002). Spending money to satisfy cravings (regardless whether they can be justifiably included in a budget) is a natural phenomenon. The idea of money management techniques has been developed to reduce the amount that students, individuals, firms and institutions spend on items which add no significant value to their standard of living, long-term portfolios and assets (Gomez & Lindloff, 2011).

Studying the influence of cosmetics usage on the money management of female undergraduate students is very important to know if makeup has any influence on the students' money management. One of the most important areas of responsibility to university students is money management and this responsibility becomes part of the University students' lives.

The freedom of choosing friends, food, dormitory and life style are challenging. Having such freedom together with high responsibilities could be harmful without proper monitoring. Many female students lack money management skills and this often causes problem to parents, friends, society and themselves engaging in an immoral act like prostitution, cultism, drug and robbery etc. (Wolf, 1998; Nwachukwu, 2007)

Statement of Problem

The need for beauty is an essential thing for female students particularly undergraduates. Many female students feel uncomfortable leaving the home without wearing makeup, no matter the destination (Gunn, 2006). Makeup has become a source of oppression amongst female students because the population does not feel beautiful without it and this has led to impulsive spending of the students leaving them broke and engaging in an immoral acts like prostitution, robbery, cultism, drugs and other social vices in order to acquire financial aid to satisfy the crave for beauty (Andrew, 2007). This study therefore is geared towards investigating the influence of cosmetics usage on the money management of female students in Michael Okpara University of Agriculture Umudike.

Purpose for the Study

The main purpose of this study is to determine the influence of cosmetics use on the money management of female undergraduate students in Michael Okpara University of Agriculture, Umudike. Specifically, the study sought to:

1. Determined the effect of cosmetics usage on the physical appearance of the female undergraduate students.
2. Determined their purpose of wearing cosmetics by the female undergraduate students.
3. Identified also the influence of cosmetics usage on the money management of female undergraduate students.

Research questions

1. What are the effects of cosmetics on the physical appearance of the students?
2. What are the purposes of wearing cosmetics by the female undergraduate students?
3. What are the influences of the use of cosmetics on the money management of female undergraduate students?

Literature Review

Cosmetics are generally mixtures of chemical compounds, some being derived from natural sources such as coconut oils and many being synthetics. In the US, the food and drug administration (FDA, 2015) which regulates cosmetics defines cosmetics as a

substance for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body structure or functions. Throughout recorded history, cosmetics have been used to create the beauty ideal of each passing age and for centuries a daily nature of beauty core has been an accepted “ritual within a social context” (Aren 2003).

Makeup has been used as a sign/symbol for thousands of years because of the symbolism attributed to color. As primitive people feared the dark and derived safety from the light of the day, red and yellow (symbols of sun) had a special emotional significance for many people. Red paint or dyed was often used to represent blood; black paint signified night or more sinister implications and white colors were used to represent the underworld, death or some spiritual dimension (Gunn 2006).

In these early days, makeup had a threefold purpose firstly, to camouflage and to provide safety from the environment, secondly, to stimulate fear in aggressive confrontation and thirdly, for spiritual and social reasons (Angelique 2003). Gunn (2007) purports that it was when man became aware of the impact that color had on emotions that the use of face and body painting methods diversified significantly.

Indeed, makeup as part of everyday lives of female students has undergone significant social changes throughout the ages and often appears to reflect the society's contemporary outlook. As the codes of makeup throughout history have changed, makeup practices of the day could often be observed to act as a mirror or social barometer of the society and its values. Therefore, a brief review of the history of makeup will demonstrate the phenomenon as well as how makeup practices are linked to status, politics, religion and ritual (Aren, 2003). The first cosmetics were probably used by ancient tribal hunters. By smearing ash under the eyes to reduce glare from the sun and bathing their bodies with animal urine, so that their smell will be altered. Though primitive, these practices likely led to cosmetics ideas such as eyeliners and perfume. The first people to excel at making and applying these products were actually the first cosmetologist.

Makeup is a substance used to enhance the appearance of the human body. They are generally mixtures of chemical compounds, some being derived from natural sources such as coconut oils and many being synthetics. Consequently the role of makeup as a symbolic medium has ancient origins and whilst the meaning and symbols painted on faces may have changed, the myth and mystery associated with facial adornment has not (Guiraud, 2005). In those early days, makeup had a threefold purpose first, to camouflage and to provide safety from the environment, secondly, to stimulate fear in aggressive confrontation and thirdly, for spiritual and social reasons (Angelique, 2003). It was when man became aware of the impact that color had on emotions that the use of face and body methods diversified significantly (Guiraud, 2005).

Materials and Method

Area of the Study

The study was conducted in Michael Okpara University of Agriculture Umudike, in Umuahia. Umuahia is a city in Abia State Nigeria. It is located along the rail road that lies between Port-Harcourt to Umuahia south and Enugu city to its north.

Research Design

A descriptive survey research design (DSRD) was used for this study. In survey, data can be obtained through which one can describe compare or explain knowledge attitude behaviour and individual difference of the population through a sample. The advantage of this survey method is the ease at which data is collected from a variety of people and it's verifiable.

Population for the Study

The target population for the study consisted of all female undergraduate students in the institution. There are 17,000 students (Michael Okpara University of Agriculture, Umudike, Portal 2015).

Sampling for the study; The sample for the study was 246 students. Yaro Yamen formula for infinite population was used to determine the number of students (Uzoagulu, 2011).

$$\frac{Z^2 \times P (100 - P)}{x^2}$$

$$Z = 1.96$$

$$P = 80$$

$$X = 5\%$$

$$N = \frac{1.96^2 \times 80 (100-80)}{5^2}$$

$$N = \frac{3.84 \times 1600}{25} = 245.8$$

$$N = 246 \text{ (Uzoagulu, 2011)}$$

Instrument for the Study

The instrument used for this study was a questionnaire. A questionnaire is a research instrument consisting of series of questions and other prompts for the purpose of gathering information from respondents. The questionnaire is made up of six (6) different sections which include section A and section B, C, D, E, and F. Section A shows the information of the personal data of the respondent while the section B, C, D, E, and F contained items which were developed to correspond to the specific objectives of the study.

Validation of Instrument

Drafted copy of the questionnaire was given to Home Economics Lecturers for face and content validity. Their observations and suggestions were used to construct the final copy of the questionnaire.

Reliability of the Instrument

The reliability of the instrument was determined using test-retest reliability method. The questionnaire was administered to 20 students who responded to the question items. The essence is to identify how the students will react to the questionnaire. Whether the items are clear enough and ease to understand or whether there are some items to which they were not likely to respond to. This number was not part of the main sample for the study. The reliability of the instrument was determined using Pearson Product Moment Correlation. The mean responses were summarized and the reliability estimate was determined using the Cronbach Alpha reliability index to determine the internal consistency of data collected. The reliability coefficient of 0.91 was obtained which suggested that the internal consistency of the instrument was very high.

Data Collection Technique

A total of 246 copies of the questionnaire were administrated by hand by the researcher and two research assistants to the respondents. The respondents were expected to fill and return the questionnaire immediately to the researcher and research assistants as the case may be. And only 200 copies of the questionnaire were correctly filled and returned which represented 81%.

Data Analysis Technique

Data collected was logical arranged and it was analysed using the statistical packaging for social science (SPSS). SPSS is known for its ability to process large amounts of data given spectrum of statistical procedure which was purposefully designed for social science.

This was applied to run descriptive data to produce frequency distribution and percentage charts and tables were produced using spread sheet applications. Scores of respondents in each item was pulled to give overall score and then converted to express as fraction of the overall score. This helped to reduce the massive amount of information that was obtained. Data was then summarized in a tabular form indicating average frequencies and percentages. Data was finally analyzed using frequencies, percentages, mean and standard deviation.

Result

Personal characteristics

Table 1: Personal characteristics of the female students.

	Frequency(f)	Percent (%)	Mean	SD
Age				
16-20 years	47	23.5		
21-25 years	106	53.0		
26-30 years	43	21.5		
31-35 years	4	2.0		
Total	200	100.0	23.12	3.39
Complexion				
Dark	104	52.0		
Fair	96	48.0		
Total	200	100.0		
View about self				
Beautiful	194	97.0		
Ugly	6	3.0		
Total	200	100		

Table 1 showed that most of the female students (53%) were aged 21-25 years. The mean age of the students was 23.12 years. This is expected because most students in the university are young adults. Also 52.0% of the students were dark in complexion while 48.0% were fair. Almost all (97.0%) of the female students reported that they are beautiful.

Table 2: Ways of make-up use

	Frequency	Percentage
Do you make up?		
Yes	187	93.5
No	13	6.5
Total	200	100.0
How often do you use makeup?		
Once in a day	152	76.0
Twice in a day	35	17.5
Thrice in a day	13	6.5
Total	200	100.0
Who applies the makeup?		
Myself	171	85.5
Makeup artist	10	5.0
Friends	19	9.5
Total	200	100.0

How do you apply makeup or what applicator you use?

Brushes	130	65.0
Fingers	43	21.5
Sponges	27	13.5
Total	200	100.0

What is the nature of the facial makeup you used?

Facial make-up	63	13.5
Loose powder	80	40.0
Cake	57	28.5
Total	200	100.0

Share or borrow makeup?

Borrow	17	8.5
Do not borrow	4	2.0
Share	17	8.5
Share & borrow	75	37.5
Do not share & borrow	87	43.5
Total	200	100.0

People shared makeup with?

1 - 3 persons	91	45.5
4 - 5 persons	2	1.0
No response	107	53.5
Total	200	100.0

How many people do you borrow makeup from?

1 - 3 persons	84	42.0
4 - 5 persons	8	4.0
No response	108	54.0
Total	200	100.0

How well do you store your makeup?

Properly	184	92.0
Not properly	16	8.0
Total	200	100.0

When do you use makeup?

Occasionally	88	44.0
School hours	55	27.0
Everyday	48	24.0
When going on errands	1	0.5
Party	8	4.0
Total	200	100.0

How long does your makeup last?

Whole day	140	70.0
Half day	55	27.5
Not at all	5	2.5
Total	200	100.0

How often do you replace makeup?

Every 3 months	123	61.5
Every 6 months	46	23.0
Every 9 months	31	15.5
Total	200	100.0

Table 2 showed that almost 93.5% of the female undergraduates use makeup and 76% uses makeup once in a day. 85.5% of the students apply the makeup themselves and 65.0% applies the makeup with brushes, 21.5% with fingers and 13.5% with sponges. The nature of the facial makeup shows that 31.5% of the students use liquid facial makeup, 40.0% used a loose powder makeup while 28.5% of them use cake facial makeup and this implies that majority of the students used mostly powdered facial makeup. It was observed that 37.5% of the female students shared and borrowed makeup, 43.5% do not share and borrow makeup, 45.5% of the female students shared makeup with 1-3 persons while 42% of the female students borrowed makeup from 1-3 persons. A good number of the female students stored their makeup well and it was observed that 92% of them stored makeup properly. 44% of the female students used makeup occasionally, 27.5% uses their makeup during the school hours while 24.0% used their makeup everyday and it was observed that 70% of the female students responded that their makeup lasts a whole day, 27.5% of them responded that it lasts half day. A good number of the female students replace their makeup and from the findings of the, 61.5% of them replaced their makeup kit every 3months, 23% replaced every 6 months and 15.5% of them replaced their makeup kit every 9 months.

Table 3: Effects of cosmetics

Mean ratings of the respondents on the purpose of makeup

	SA	A	UN	D	SD	MEAN	S.D
Makeup makes me look younger	117	54	20	9	-	4.40	0.84
Makeup retains my skin color	26	89	67	15	3	3.60	0.86
Makeup makes me not to sweat	18	32	93	34	23	2.94	1.07
Makeup makes me look more beautiful	69	119	7	3	2	4.25	0.69
Makeup causes reactions to my face	21	9	100	44	26	2.78	1.08
Makeup makes me uncomfortable	21	38	112	23	6	3.23	0.89
Makeup makes me look older	29	55	73	40	3	3.34	1.00
Makeup makes me comfortable	30	142	18	6	4	3.94	0.73
Makeup covers my scares and pimples	84	87	29	-	-	4.28	0.70
Makeup brings out my facial shapes	67	67	63	3	-	3.19	0.84
Makeup makes people ugly	55	36	73	27	9	3.51	1.16

SA = Strongly Agree, A= Agree, UN = Undecided SD = Strongly Disagree M = Mean, S.D = Standard Deviation, Grand Mean is subtotal of mean divided by the number of items.

Table 3 showed that the most agreed effects of makeup were that it makes people look younger (4.40), covers scars and pimples (4.28). Also makeup causing reactions (2.78) were not considered as a very important effect of makeup by the students. The findings are in line with Fabricant and Gould (2003) who observed that in general women use makeup and other external facial adornment to influence non-verbal communication they wish to make

Table 4: Purpose of makeups.

Mean ratings of the respondents on the purpose of makeup.

	SA	A	U.N	D	SD	MEAN	S.D
wear makeup to cover blemishes	134	55	6	3	2	4.6	0.71
wear makeup for fun	17	113	62	6	2	3.7	0.71
wear makeup because others are wearing it.	29	112	36	9	14	3.7	1.01
wear makeup for high self-esteem/ feel good	57	134	8	-	1	4.2	0.6
wear makeup to meet up expectations from friends	35	143	16	2	4	4.0	0.7
wear makeup to look younger	63	111	20	4	2	4.1	0.8
wear makeup to look older	29	39	102	17	13	2.8	1.0
wear makeup to get attention	51	100	26	18	5	3.9	1.0
wear makeup so they won't sweat	28	33	100	28	11	2.9	1.0
wear makeup to smell good	21	15	79	61	24	3.2	1.1
wear makeup to compete with friends	58	85	45	10	2	3.9	1.0
wear makeup for no reason	29	26	94	36	15	3.0	1.0

From table 4 it was observed that the strongly agreed purpose of makeup were that it covers people's blushes and tears (4.6), makes people have high self-esteem (4.2), makes people look younger (4.1), and to meet up expectations from friends (4.0). Also makeup

makes people look older were not considered important as a purpose of makeup by the female students. The findings in table 4 is in support of this observation that the reason for using makeup by students is diverse and cover the enigma of young people it to look older and older women wearing it to look younger. (Frabricant & Gould, 2003). Also in support of the finding is this statement that this occurs in the drive to attain the appearance that the culture classifies as beauty (Thompson and Hirschman, 2001).

Table 5: Influence of Makeup on Money Management

Mean ratings of the respondents on the influence of makeup on the money management

Influence	SA	A	UN	D	SD	MEAN	S.D
Prefer using all their money on makeup	43	66	45	25	21	3.4	1.2
The need for makeup makes people broke	25	86	43	16	30	3.3	1.2
Borrow makeup because of no money to buy one	28	86	59	8	19	3.4	1.0
Do not spend much money on makeup because they from friends	8	29	58	63	42	2.4	1.0
Individuals spend much money for makeup because their friends borrow from them.	44	36	72	35	13	3.3	1.1
Individuals can do anything to get money to buy makeup	20	44	98	15	23	3.1	1.0

From table 5 the responses on the influence of makeup on the money management were prefer using all their money on makeup (3.4), and borrow makeup because of no money to buy one. The responses, do not spend much money on makeup because they borrow from friends (2.4) were not considered important or necessary by the female students. The findings in table 5, that individual prefer using all their money on make up 3.4 means that the students did not understand what it means to manage money as a Bcarce resource. Also Gomez and Lindloff (2011) opined that money management technique has been developed to reduce the amount that students spend on items which has no significant value to their standard of living.

Table 6: Allocation of money

Responses of the respondents on the allocation of money on monthly basis

	Frequency	Percentage
Amount of money allocated for food	24	40
Amount of money allocated for clothing	45	20
Amount of money allocated for makeup	60	25
Amount of money allocated for Looks	61	10
Amount of money allocated for phones calls	10	5
Total	200	100

From the frequency table above 40% of the female students allocate 24% of their money for food. It was further observed that 45% of the students allocate 20% of their money on clothing, while 25% of the female students allocates 60% of their money for makeups. However, 61% of the students allocated 10% of their money for looks.

Furthermore, it was observed from the findings that 5% of the students allocates 10% of their money on phone calls, giving a total of 100%. The findings infer that students normally allocate the money to the items as they deem fit because they allocated more money for makeups than other items. This is in consonance with Gomez and Lindloff (2011) who narrated that spending money to satisfy cravings regardless whether they can be justifiable included in the budget is a natural phenomenon.

Conclusion

It can be concluded that the beauty industry associated with the production of cosmetics has greatly influenced the female students by producing deceptive products which can be used to alter images either making it more beautiful or ugly, neither ways to create attention, for fun or to meet up expectations. These beauty products have greatly influenced the lives of female students in all ramifications because majority of them wants to look good, look younger, compete with friends, to get attention and also to feel high self esteem when they are outside the home. Makeup has become a source of oppression amongst female students because the population does not feel beautiful without it and this has led to impulsive spending of the students leaving them broke and engaging in an immoral acts like prostitution, robbery, cultism, drugs and other social vices in order to acquire financial aid to satisfy the crave for beauty.

Recommendation

Looking good is a very good business and exercise but the female students needs to budget their money very well and spend less on makeup by going for cheaper products that has the same qualities with the costlier products. Though the costlier products may be safer, durable and of good quality, but one can still find cheaper products that have a good quality by being consumer educated on such products. Also government and beauty industries should sort a way to reduce the cost of products to an affordable amount for students that cannot afford the beauty products.

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