
Curtailing Tendencies that Engender Poverty and Financial Wastage Through Effective Consumer Education Among Nigerian Women

Olugbamigbe, Abigail Olukemi PhD

Department of Home Economics, Faculty of Vocational and Technical Education, Adeyemi Federal University of Education, Ondo City

ABSTRACT

Poverty remains one of the greatest banes of development in most African countries which include Nigeria. Despite the dwindling resources available at the disposal of many families, women who constitute the mainstay of the family set up still engage in consumer behavioural patterns that drain those meager resources of the family which further plunges the families into financial difficulties and poverty. This study examines the extent to which women across social strata in Nigeria apply the principles of consumer education in their choices of clothing materials. The study is based on the popular vogue of Aso-ebi (uniform attire) trending in the Nigerian social circles today. 1,152 were sampled. The validity of the Instrument was ensured and reliability was tested using Cronbach's, alpha, which yielded 0.86. Mean, Standard deviation, Pearson's correlation, Coefficient and Fisher's Z were used at a significant level of 0.05. Which yielded a positive relationship between consumers, personal motivations and social influences as against consumer education principles. That is, social motivational factors influence the choice of Aso – ebi, and their clothing choices rather than financial prudence indicating that most Nigerian women do not apply consumer education principles in their choices of clothing because of the pressure of social vogue which has severe implications on their financial resources. If the family is poor the Nation will remain in poverty. It is therefore recommended that concerted efforts should be made to encourage women to adopt principles that can avoid waste and thereby conserve the family resources.

KEYWORDS: Personal Motivation, Social Influence, Aso-Ebi, Vogue, Consumer Education, Consumer Behaviour.

ARTICLE DETAILS

Published On:

06 August 2025

Available on:

<https://ijiissh.com/>

INTRODUCTION

In many Nigerian cultural contexts, clothing transcends basic utility, often serving as a statement of social identity, cultural affiliation, and status. A particularly significant trend within Yoruba culture, and by extension, South West Nigeria, is the use of aso ebi, which literally means “clothing for family.” Originally symbolizing unity within families at special occasions, aso ebi has evolved into a broader cultural and social marker, now adopted by various social and age groups across Nigeria to signify group identity during celebrations. Over time, aso ebi has expanded beyond familial gatherings, becoming a prevalent expression of social belonging, class, and economic status (Papuzzi, 2013; Tyitelle, 2017). The practice has transformed into a complex social phenomenon, with participants often willing to incur substantial expenses for the sense of belonging and social capital it provides (Orimolade, 2014; Papuzzi, 2013). The influence of social norms and personal motivations has thus become central to understanding consumer behaviors around aso ebi in South West Nigeria.

Consumer education, which involves equipping individuals with knowledge about their consumer rights, sustainable consumption practices, and decision-making skills, is crucial in this setting. Adeyanju and Kolawole (2019) highlight that informed consumers can better manage their resources, make sound economic choices, and enhance their quality of life. However, consumer education is often limited by social and personal influences that may encourage excessive spending or impulsive buying. This is particularly relevant in the context of aso ebi, where social expectations can compel individuals to invest in expensive clothing due to social influence, sometimes at the expense of personal financial stability (Dinu, 2011; Saanvivmd, 2021).

Social influence, in this study, refers to the external pressures exerted by family, peers, and broader society on an individual's choices, which can significantly impact spending behaviors in the context of aso ebi. This influence often pressures individuals to conform to social expectations regardless of personal preferences (Coultas & Edwin, 2015; Hill, 2015). Many people view aso ebi

Curtailing Tendencies that Engender Poverty and Financial Wastage Through Effective Consumer Education Among Nigerian Women

as a requirement for social acceptance at gatherings, with some events mandating specific fabrics as entry tokens or linking the quality of event services to the purchase of these garments (Ajani, 2012). Consequently, the financial strain from participating in aso ebi practices has drawn criticism for diverting funds from essential needs, leaving some consumers financially stretched (Orimolade, 2014; Thompson, 2016). The influence of social expectations often undermines the principles of consumer education, leading to expenditures driven by social pressure rather than informed choice. The impact of this education tend to be limited when individuals prioritize social conformity over personal motivation and financial health, particularly in the context of aso ebi (Dinu, 2011).

In this study, personal motivation is understood as the internal drives and incentives influencing an individual's clothing choices, often shaped by experiences and internalized social norms. Personal motivation further shapes consumer behavior, as intrinsic drives such as pride, social status, and self-expression influence individual preferences for clothing (Jacobson, 2013; Garman, 2011). For many Nigerians, the choice to participate in aso ebi practices is also fueled by a deep-rooted desire for social acceptance and the need to project affluence. The psychological motivations that underlie consumer choices often intersect with social pressures, resulting in complex patterns of consumer behavior where individuals may prioritize cultural expectations at the expense of financial prudence (Meena, 2018; DDL Resources, 2021).

As Nigeria faces economic challenges marked by inflation and unemployment, it becomes crucial for consumers to make financially sound decisions. Yet, aso ebi practices suggest a gap between consumer education principles and actual consumption behaviors, as many continue to prioritize social conformity over economic prudence (Ebitu, 2014; Meena, 2018). This disparity raises concerns about the influence of personal motivation and social factors on the application of consumer education in clothing choices, particularly with aso ebi. It points to a potential need for improved consumer education programs that address these socio-cultural dynamics, helping consumers balance social expectations with personal financial health (Jacobs, 2021).

The present study seeks to examine how personal and social factors influence consumer education and decision-making related to aso ebi in South West Nigeria. If unaddressed, the financial strain from excessive participation in aso ebi practices could exacerbate economic vulnerabilities, leading to a broader impact on household financial stability and consumer welfare (Ojelabi, 2020). Although consumer education aims to equip individuals with the skills for prudent financial choices, there remains a gap in understanding how social pressures dilute these principles in practice. Therefore, this study addresses this gap by investigating the relationship between personal motivations, social influences, and consumer education among consumers of aso-ebi in South West Nigeria.

METHODOLOGY

The following questions guided the study

1. What is the relationship between personal motivation and consumer education in the choice of aso ebi in South West Nigeria?
2. What is the relationship between social influence and consumer education in the choice of aso ebi in South West Nigeria?

The study tested the following null hypotheses

1. There is no significant relationship between personal motivation and consumer education in the choice of aso ebi in South West Nigeria.
2. There is no significant relationship between social influence and consumer education in the choice of aso ebi in South West Nigeria.
3. There is no significant difference in the influence of personal and social factors on the application of consumer education among consumers of aso ebi in South West Nigeria.

The study adopted a correlational survey research design. This design allowed for the examination of relationships between variables and is appropriate for determining how personal motivations and social influences correlate with consumer education in the context of aso ebi choices among consumers.

The study sampled 1,152 Adults in South West Nigeria Data collection was conducted using a structured questionnaire. The questionnaire was designed in a 4-point Likert scale format to capture responses on personal motivation, social influence, and consumer education. It comprised sections on demographic information, consumer education knowledge, and the factors influencing aso ebi decisions.

The instrument's validity was established and Reliability testing was conducted using Cronbach's alpha, yielding a high reliability coefficient of 0.86, indicating strong internal consistency. The data collected were analyzed using descriptive and inferential statistics. Mean and standard deviation were used to summarize data for research questions, while Pearson's correlation coefficient was applied to test hypotheses on relationships between variables. Fisher's Z statistic was used to examine differences in influences between personal and social factors. All hypotheses were tested at a significance level of 0.05.

Curtailing Tendencies that Engender Poverty and Financial Wastage Through Effective Consumer Education Among Nigerian Women

RESULTS

Research Question 1: What is the relationship between personal motivation and consumer education in the choice of aso ebi in South West Nigeria?

Hypothesis 1: There is no significant relationship between personal motivation and consumer education in the choice of aso ebi in South West Nigeria.

Table 1: Descriptive Statistics and Pearson's Correlation Analysis for Personal Motivation and Consumer Education

Variable	N	Mean	Standard Deviation	Pearson's r	p-value
Personal Motivation	1,152	3.42	0.54	0.372	0.001
Consumer Education	1,152	3.15	0.63		

The mean score for personal motivation ($M = 3.42$, $SD = 0.54$) reflects a high level of motivation among respondents in their choice of aso ebi, indicating that personal reasons significantly influence their clothing decisions. The mean for consumer education ($M = 3.15$, $SD = 0.63$) suggests a moderate level of consumer awareness in this context. Pearson's correlation ($r = 0.372$, $p < 0.05$) shows a moderate, positive, and statistically significant relationship between personal motivation and consumer education. Thus, the null hypothesis is rejected, implying that personal motivation positively correlates with consumer education, affecting the choice of aso ebi among consumers in South West Nigeria.

Research Question 2: What is the relationship between social influence and consumer education in the choice of aso ebi in South West Nigeria?

Hypothesis 2: There is no significant relationship between social influence and consumer education in the choice of aso ebi in South West Nigeria.

Table 2: Descriptive Statistics and Pearson's Correlation Analysis for Social Influence and Consumer Education

Variable	N	Mean	Standard Deviation	Pearson's r	p-value
Social Influence	1,152	3.36	0.59	0.412	0.001
Consumer Education	1,152	3.15	0.63		

The mean score for social influence ($M = 3.36$, $SD = 0.59$) suggests that social factors have a strong impact on the respondents' choice of aso ebi, likely due to the cultural and societal importance of group affiliation and social conformity. The consumer education score ($M = 3.15$, $SD = 0.63$) remains consistent, indicating moderate awareness levels across both analyses. The Pearson correlation coefficient ($r = 0.412$, $p < 0.05$) reveals a moderate, positive, and statistically significant relationship between social influence and consumer education. The null hypothesis is therefore rejected, indicating that social influence significantly affects consumer education in aso ebi choices among consumers in South West Nigeria.

Hypothesis 3: There is no significant difference in the influence of personal and social factors on the application of consumer education among consumers of aso ebi in South West Nigeria.

Table 3: Fisher's Z-Test for Differences in Influence between Personal and Social Factors on Consumer Education

Variable Pair	N	Mean Difference	Fisher's Z	p-value
Personal Motivation vs. Social Influence	1,152	0.06	2.67	0.008

The Fisher's Z test result ($Z = 2.67$, $p < 0.05$) shows a statistically significant difference in the influence of personal motivation and social influence on consumer education. The mean difference of 0.06, while small, is statistically meaningful, suggesting that social influence has a greater impact on consumer education than personal motivation in the context of aso ebi choices. Therefore, the null hypothesis is rejected, indicating that social influences play a more prominent role than personal motivations in shaping consumer education and decisions related to aso ebi among consumers in South West Nigeria.

DISCUSSION OF FINDINGS

The study revealed a significant positive relationship between personal motivation and consumer education in the choice of aso ebi among consumers in South West Nigeria. This suggests that individuals with higher levels of personal motivation, such as pride in cultural identity or desire for social recognition, are more likely to apply consumer education principles when making choices about aso ebi. Personal motivations such as self-expression and perceived social status often drive consumer behavior, particularly in cultural contexts like Nigeria, where clothing choices reflect both individual and collective identities (Jacobson,

Curtailing Tendencies that Engender Poverty and Financial Wastage Through Effective Consumer Education Among Nigerian Women

2013; Meena, 2018). This finding aligns with previous studies that indicate the importance of intrinsic factors in consumer decisions, where personal values and desires lead individuals to carefully consider consumer information and align their choices accordingly. For example, Thompson (2016) emphasizes that clothing choices are often a reflection of personal identity, with educated consumers leveraging their knowledge to balance self-expression with economic prudence. However, this study contrasts with the findings of Garman (2011), who observed that personal motivations can sometimes overshadow consumer education in decision-making, leading to impulsive purchases without regard for financial constraints. This discrepancy highlights the complexity of personal motivations, suggesting that while they positively correlate with consumer education in aso ebi choices, their influence may vary depending on the cultural context and specific consumer motivations involved.

This study also found a significant positive relationship between social influence and consumer education in the choice of aso ebi. This indicates that social influence, such as the expectations of family, peers, and cultural norms, has a notable impact on the extent to which individuals consider consumer education principles when selecting aso ebi. This finding is consistent with Coultas and Edwin (2015), who argue that social norms play a powerful role in shaping consumer behavior, particularly in communal societies where collective identity is highly valued. In the context of aso ebi, adherence to group expectations is often a means of fostering social belonging and cohesion, a point further supported by Papuzzi (2013), who highlights the deep cultural significance of uniform clothing at Nigerian social functions. However, the significant relationship between social influence and consumer education can present challenges to prudent financial decision-making. While consumer education provides tools for making economically sound choices, social pressure can sometimes lead to expenditures that are not necessarily financially sustainable. Jacobs (2021) notes that in some cases, the desire to conform to group norms can prompt individuals to override their consumer education, leading to purchases based more on social expectations than financial prudence. This study's findings underscore the need to strengthen consumer education programs that address socio-cultural influences directly, helping consumers balance social conformity with economic responsibility.

The Fisher's Z test revealed a significant difference in the influence of personal and social factors on consumer education, with social influences exhibiting a stronger effect. This result suggests that while both personal motivation and social influence impact consumer education in aso ebi choices, social factors are particularly influential, likely due to the strong emphasis on collective identity and social affiliation in Nigerian culture. This is in line with Ajani (2012), who states that social expectations are central to aso ebi practices, often dictating color, fabric, and style choices at social functions. The stronger impact of social influence also supports the findings of Hill (2015), who notes that group-based consumer decisions are prevalent in cultures where social bonds and collective identity are prioritized over individual preference. The stronger role of social influence highlights an important challenge for consumer education. As Burghlea and Aceleanu (2014) suggest, when social expectations conflict with consumer education principles, individuals may prioritize group conformity over financial considerations. This cultural predisposition can undermine the effectiveness of consumer education programs, which traditionally emphasize individual choice and economic rationality. Therefore, the study points to a critical gap in consumer education—specifically, the need for culturally adapted programs that acknowledge the influence of social norms on consumer decisions.

CONCLUSION

This study concludes that while personal motivations positively correlate with consumer education, social influence is more powerful, often guiding consumer behavior toward conformity rather than financial prudence, thereby putting many into unnecessary expenses leading to poverty in homes, families and individuals. The study underscores the importance of culturally attuned consumer education, as well as the need for strategies that help consumers balance social expectations with economic responsibility.

RECOMMENDATIONS

Based on the findings of this study, it is recommended that

1. Consumer education organizations should integrate motivational frameworks into programs to help individuals express personal values through mindful and financially responsible consumption of aso ebi.
2. Policymakers and educators should adapt consumer education programs to reflect cultural values, promoting a balance between social expectations and financial capability.
3. Financial literacy agencies and community organizations should incorporate financial literacy focused on managing social expenditures, providing tools for budgeting and economic decision-making under social pressures.

REFERENCES

- 1) Adeyanju F.B. & Kolawole A. A. (2019). Consumer education (HED123). [Unpublished Course Material, National Open University of Nigeria].

- <https://www.nou.edu.ng/sites/default/files/2020-08/HED%20123%20CONSUMER%20HEALTH%20EDUCATION%20COURSE%20MODULE.pdf>
- 2) Ajani, O. A. (2012). Aso Ebi: The dynamics of fashion and cultural commodification in Nigeria. *The Journal of Pan African Studies*, 5(6), 108-118. <http://www.jpanafrican.org/docs/vol5no6/5.7-AAso Ebi.pdf>
 - 3) Burghilea, C. & Aceleanu, M. (2014). Education – Determinant of Consumer's Conditions in an Era of c. *Amfiteatru Economic Journal*, the Bucharest University of Economic Studies, Bucharest, 16(36), 535-549.
 - 4) Coultas, J., & Edwin, J. C. (2015). Conformity: Definitions, types, and evolutionary grounding. (In Zeigler, H., Welling, & Shackelford (eds.) *Evolutionary Perspectives on Social Psychology*, 189-202). Retrieved from https://doi.org/10.1007/978-3-319-12697-5_15
 - 5) DDL Resources (2021). Boundless Marketing. Retrieved from <https://ddl-resources.s3-ap-southeast-1.amazonaws.com/resources/boundless-marketing.pdf>
 - 6) Dinu, V. (2011). *Protecția consumatorilor*. Bucharest: ASE Publishing House. Retrieved from <https://www.econstor.eu/bitstream/10419/168842/1/aej-v16-i36-p0535.pdf>
 - 7) Ebitu, E. T. (2014). Consumer Rights, Consumer Protection and Public Policy in Nigeria: A Critical Review. *International Business Research*, 7(12), 120-127. Retrieved from <http://dx.doi.org/10.5539/ibr.v7n12p120>
 - 8) Garman, E.T. (2011). Consumer economics professors should actually profess something. *Advancing the Consumer Interest*, 4(2), 5. Hill, J. (2015). *How consumer culture controls our kids: Cashing in on conformity*. Santa Barbara, C.A: Praeger, 92
 - 9) Jacobs, G. (2021). Consumer Rights, Responsibilities and Challenges. Quizlet. Retrieved from <https://quizlet.com/nz/294464261/consumer-rights-responsibilities-and-challenges-diagram>
 - 10) Jacobson, M. F. (2013). Commercialism in America. *Advancing the Consumer Interest*, 5(1), 30-33.
 - 11) Meena, S. (2018). Consumer psychology and marketing. *International Journal of Research and Analytical Reviews (IJRAR)*, 5(3): 218-222. ISSN 2348-1269
 - 12) Orimolade, A. O. (2014). Aso ebi: Impact of the social uniform in Nigerian caucuses, Yoruba culture and contemporary trends. [Masters' thesis, University of South Africa.] Retrieved from <https://studyres.com/doc/15602835/aso-ebi--impact-of-the-social-uniform-in-nigerian>
 - 13) Papuzzi (2013). The Concept of Aso ebi. Retrieved from <https://papuzzi.wordpress.com/2013/05/16/the-concept-aso-ebi/>
 - 14) Saanvivmd (2021). What is consumer education? Brainly. Retrieved from <https://brainly.in/question/35730708>
 - 15) Thompson, K. (2016). Merton's Strain Theory of Deviance. *Crime and Deviance, Social Theory. Revise Sociology*. Retrieved from <https://revisesociology.com/2016/04/16/mertons-strain-theory-deviance/>
 - 16) Tyitelee (2017). Nigerian Clothing the Famous Aso ebi Matching Fabric Yoruba Culture. Retrieved from <https://tyitelle.wordpress.com/2017/01/29/nigerian-clothing-the-famous-aso-ebi-matching-fabric-yoruba-culture/>