

Methodist University College, Ghana
DEPARTMENT OF PSYCHOLOGY

**A STUDY OF THE RELATIONSHIP BETWEEN
STUDENTS' BIOPSYCHOSOCIAL PROBLEMS
AND ACADEMIC PERFORMANCE IN GHANA: A
CASE STUDY OF SENIOR HIGH SCHOOLS IN
TEMA METROPOLITAN DISTRICT**

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(MAGC/ED/110515)

**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF
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IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR A
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DECLARATION

I, Peace Adatsi, confirm that this work is my own and has not been presented by anyone for any academic award in this or any other university. All references used in this work have been fully acknowledged.

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Peace Adatsi

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Date

We hereby certify that this thesis was supervised in accordance with procedures laid down by the University.

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Date

DEDICATION

To God be the glory, great things He has done. This work is dedicated to my children Etor,
Senyo, and Norvisi.

ACKNOWLEDGEMENTS

Every good and perfect gift comes from God. Therefore, I acknowledge the Lord for the strength, wisdom and good health to complete this task. He has been good to me in numerous ways. To God be the glory great things He has done.

I wish to express my profound gratitude to my children for their unflinching support to see me accomplish this task. You are wonderful children. God bless you.

I thank Uncle Dan for the great help given me through out. Rev S K Mensah thank you for your encouragement and permitting me to attend lectures, Prince of Peace Presbyterian School staff I appreciate your cooperation.

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ABSTRACT

Poor academic performance among students is a global phenomenon that has multifaceted factors precipitating it and Ghanaian students cannot be an exception. This study examined the relationship between senior high school students' financial, physical-health, psychological, relationship, school-related problems and their academic performance. Two hundred and seventy-seven respondents were selected using stratified random sampling technique from three senior high schools in the Tema Metropolitan District for this correlational survey. Findings revealed that financial, physical-health, psychological, and relationships did not significantly predict poor academic performance. However, school-related problems significantly predicted poor academic performance and female students had significantly more problems than their male counterparts whilst SHS 2 students had significantly more problems than SHS 1 students. Hence, the need for school counsellors to offer effective comprehensive guidance services are emphasized.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Academic performance reflects how students deal with their studies and able to cope with or accomplish various tasks given by their teachers. Academic performance of the student may also be characterised by the ability of a student to study, remember, and be able to communicate his or her facts and knowledge orally or on paper (Suleman, Aslam, Sarwar, Lodhi, & Hussain, 2012). However, various factors (or problems) have been reported to be responsible for unsatisfactory academic performances of the students (Yahaya et al., 2009). Students are often viewed as a privileged population, hence, do not have problems which is not exactly so. They are not immune to the everyday problems non-students do face. However, indiscipline problem in schools is ranked as a major problem among students of primary and secondary schools with disruptive behaviour being the main concern to schools, parents, and fellow students, since it has adverse effects on education (Yahaya et al., 2009).

It has been reported by Busari (2011) that students have a very wide range of problems which have influence on their social, emotional, and academic performance. These problems are (a) physical and health, (b) financial, (c) social relationship, (d) sexual, (e) social psychological, (f) personal psychological, (g) moral and religious, (h) family problem, (i) problem about the future, (j) academic and study, (k) school adjustment as reported by Busari (2011). One of the reported prevailing problems across several countries in the world is students' misconduct. This becomes very evident with the increasing number of students entering into high schools. Besides, everyone would want to be the best among his/her mates, enrol in first class schools, get better and descent job and above all be highly respected in the society. However, it has

also been reported that in all these problems, coping (Sternberg & Williams, 2002) and adequate support systems are the key to managing these problems.

Studentship involves learning with the help of teachers, their peers, and with the encouragement from families for better academic performance. Emotions have been found to facilitate or impede children's academic engagement, work ethic, commitment, and ultimate school success. Hence, stress from developmental and social changes, financial, accommodation, work demands, and specific pressures of academics leads to mental break down if not well managed (Busari, 2011). It has generally been considered that one in every five persons experience a mental disorder over their lifetime, with one fifth of young individuals under 18 diagnosed with some form of developmental, emotional or behavioural problems (Morgan et al., 2008; Pejović-Milovančević, Lečić-Toševski, Tenjović, Popović-Deušić, & Draganić-Gajić, 2009). In 2007, it was reported by Eaton et al. (2008) that more than 1 in 4 high school students reported feelings of depression which were severe enough to impair their daily activities, and others having either physical health (Largo-Wight, Peterson, & Chen, 2005) or mental health problems—shopping, insomnia (Grant, Potenza, Krishnan-Sarin, Cavallo, & Desai, 2011; Hunt & Eisenberg, 2010; Largo-Wight et al., 2005). Other problems include social relationship problems (substance and physical abuse, and antisocial behaviours) (Grant, Potenza, Krishnan-Sarin, Cavallo, & Desai, 2011; Lowry, Eaton, Brener, & Kann, 2011), sexual problems (Schuster, Bell, Nakajima, & Kanouse, 1998), academic and study problems (Lambert & Nowacek, 2006).

Increasing evidence has been established in recent years about the negative academic outcomes of students with medical and psycho-social problems. More specifically, students with emotional and behavioural problems have been noticed to be earning lower grades, are

less likely to pass classes, experience high rates of school dropout than other typical students (Wagner & Cameto 2004). A number of studies have revealed that high levels of trait anxiety, especially during examination, lead to poor academic achievement (Cassady, 2001; Mealey & Host, 1992; Okorodudu & Ossai, 2004). Typically, students who are high on examination anxiety tend to perform poorly due to their lack of knowledge in the subject matter as well as the cognitive distraction created by task-irrelevant thinking in the examination situation (Musch & Bröder, 1999; Ossai, 2011).

Africans and for that matter Ghanaians are not immune to these problems. They also have their fair share of these problems. Africans typically have more of financial related issues. Among Nigerians, it has been noted that physical and verbal abuse among peers, substance abuse, cultism, inattention, overcrowded rooms, unconducive school environment, teacher lateness and absenteeism, poor parental care are some of the problems encountered by students (Asiyai, 2012). South African students have been usually found to have substance abuse problems (binge drinking, illegal drug use, cigarette smoking), interpersonal conflicts, suicide, and risky sexual behaviours (Porter, Johnson, & Petrillo, 2009) whilst smoking and peer pressure seem to be the predominant problems among Kenyan students (Kwamanga, Odhiambo, & Amukoye, 2003).

Among Ghanaians, it was reported that more secondary school students suffer from anorexia nervosa with the suggested reasons probably being religious and cultural beliefs, and probably financial problem since they also engaged in self-starvation (Bennett, Sharpe, Freeman, & Carson, 2004). Financial problems, excessive corporal punishing, precarious environment (including teasing, threats and intimidation), discrimination, lack of proper sanitation facilities, poverty, harassment, cultural mindset, transportation, teenage pregnancy,

and early marriage are some of the reported problems facing students in Ghana (Lambert, Perrino, & Barreras, 2012).

1.1.2 The General Needs of the African School Child or Adolescent

The ability to find and hold a job

Unemployment among school leavers is widespread in many parts of Africa. Educational policy-makers are concerned about the situation and the educational system is often held responsible. We can blame unemployment among school leavers entirely on education but society must look to education for a way of minimizing the effect of other factors. Society must try to guide pupils more effectively, introduce them to a greater variety of occupational horizons. Schools must consider to what extent they impart saleable skills, traditional or otherwise, and whether children get any training in small-scale industrial skills (Durojaiye, 1981).

The ability to win and hold friends

To be able to win and hold friends, the individual has to know how to be kind to others, how to show consideration for their needs and feelings, how to be sympathetic, tolerant and generous. To do these things one should have adequate control of one's own whims and caprices, desires and moods. An individual who has accumulated experience with other people, who has been trained in social techniques, and who has developed an emotional capacity to understand and appreciate friendship, will find it easy to cope with the problems of adjusting himself to the needs of others (Durojaiye, 1981).

Relationships with members of the opposite sex

The ability to win and hold friends is linked to the ability to relate to members of the opposite sex, to select and hold a husband or wife and to take on the responsibilities of parenthood. This involves understanding of members of the opposite sex and of their traits and reactions. It is also necessary to have a thorough insight into one's own peculiarities, one's character, make-up and physical and psychological needs. One should also have knowledge of other's tastes, habits, attitudes and moods. In this connection the following questions are pertinent. To what extent is the African educational system providing for parent education? What different types of father craft, mother craft, and husband and wife roles do schools in Africa teach? Are school leavers able of distinguishing between the requirements of polygamous family and those of a monogamous family? Do school leavers know how they should cope with extended or nuclear family? Do schools direct attention to these specific issues? Pupils need to be aware of their roles in these diverse and different family situations. School leavers must know what may reasonably be expected of the opposite sex. They must know how to fit their own needs, desires and personality traits into courtships and marriage situations. Respect for women needs to be taught to many young African male school leavers whose traditional cultural experience portrays women in inferior roles (Durojaiye, 1981).

The ability to live a happy life

There is a need to develop in young African students the ability to live happily with whatever qualities and assets they have. It is important that abilities, talents and assets are discovered during the school years and nurtured to maximum fulfilment. It is equally important that liabilities are recognised, corrected and kept to a minimum. General behaviour should reflect assets rather than liabilities. A happy life will probably reflect a life of work and play, of fun and of satisfaction with one's job. It will reflect reasonable ambition and desire for progress.

A happy life is as much a result of one's relationship with friends, relatives and workmates as it is a result of one's personal adjustment. Children or adolescents must develop the ability to live a full life without withdrawing from realities of the world. School children or adolescents must be taught to enjoy themselves in social situations without indulging in deviant social behaviour such as promiscuity, drug addiction, alcoholism and crime. They must learn how to control emotions without stifling and repressing them and they must learn to express emotion. They must learn to use their powers of motivation carefully and without personal over-indulgence (Durojaiye, 1981).

Attitudes towards authority

The ability to accept authority and to deal wisely with authority is an important asset. The ability to yield to authority without loss of confidence or initiative is required in everyday situations. A correct attitude is developed through well-balanced experience with parents, teachers and peer groups. This healthy attitude to authority should be developed right from the early school years. Later in childhood and adolescence the ability to deal with civic and ethical authority should be developed (Durojaiye, 1981).

Physical and mental health

The maintenance of physical and mental health, and of emotional and nervous stability, is essential in the performance of many activities. A full life accounts in no small measure for the maintenance of physical and mental health. Under physical health we must include an attractive appearance, good co-ordination in posture and movement and neat and appropriate grooming which are all important in our daily encounters. These encounters cover several purposes: job interviews, job performance, meeting persons of the opposite sex and our self-image. The ability to endure the frustrations, defeats and disappointments which every job

entails on occasion is also important for emotional health. Honesty, dependability, responsibility, initiative, resourcefulness, imagination and integrity are all desirable characteristics which are held in high regard by employers. They are also important for mental health. In the job situation, as well as day-to-day relationships with the world at large, the ability to work hard at things that are necessary but not particularly interesting is a worthwhile ability. These aspects of physical, emotional and mental health should be attended to by teachers in African schools, indirectly through their own approach to the curriculum and their example, and directly through special emphasis (Durojaiye, 1981).

A working philosophy of life

The ultimate goal of education and schooling is to give the individual African a working philosophy of life. This helps him in meeting the several demands of life, the sorrows, the grief, the personal losses and disappointments with composure. The joys, success, satisfaction and thrills of life should also be met with mature reactions. If the growth and development afforded by education is to be meaningful, an attitude of personal commitment to the advancement of the community should be developed. A constructive social attitude should also be developed through formal educational process and through the non-formal education provided by the home and community (Durojaiye, 1981).

1.2 Problem Statement

Education is a critical tool for the transformation of the individual and the nation at large. For the individual to be able to live a useful life in his society and contribute towards the social, economic and political development of the nation, the relevant skills, values, attitudes, knowledge and competencies must be impacted (Asiyai, 2012). Even though education is good and recommended for every child, there are hurdles that do exist which need to be

overcome. Most of these problems are inevitable, however, the ability to manage these problems as and when they come is the key to a successful living and learning. It appeared that various studies (Kumpulainen et al., 1999; Lundy & Firebaugh, 2005; Porter, Johnson, & Petrillo, 2009) which have been conducted on students' problems have looked at the problems students cause but very few have focused on problems students' face in school. Most of the studies that were able to examine students' problems also either investigated a single problem, or were not in relation to academic performance at all. This study seeks to examine the several problems (biological, psychological, and social) senior high students face and the relationship with their academic performance.

1.3 Objectives of the Study

The study was guided by four objectives as stated below:

1. To determine the relationship between students' biopsychosocial problems and academic performance.
2. To examine whether sex differences exist on students' problems.
3. To investigate whether a difference exist between the various educational levels (SHS 1, SHS 2, SHS 3, and SHS 4) on students' problems.
4. To identify which specific students' biopsychosocial problems predict poor academic performance.

1.4 Significance of Study

This study has the inherent ability of providing up-to-date information on problems students face. Thus, it would fill in the gap when it comes to data on students' biopsychosocial problems of senior high school students. Additionally, it would further help inform clinicians

(counsellors, and clinical psychologist) on some of the possible problems influencing poor academic performance among students. The study would determine the most probable variables that are capable of causing poor academic performance among students hence prognosticating it for clinicians to capitalise on it. It would also serve as a blue print for the government (Ministry of Education) as well as the Ghana Educational Service to use in managing and possibly minimising most of these problems among students on the role of various problems on academic performance.

CHAPTER TWO

LITERATURE REVIEW

2.1 THEORETICAL FRAMEWORK

This chapter reviews some theories that explain students' biological, psychological, and social problems they face in school and its influence on their academic performance.

2.1.1 Maslow's Hierarchy of Needs

He believes that individuals possess a set of motivation systems unrelated to rewards or unconscious desires. Maslow (1943) stated that people are motivated to achieve certain needs when one need is fulfilled a person moves to the subsequent needs.

Maslow Hierarchy of needs include motivational needs often depicted as hierarchical levels within a pyramid. This five stages model can be divided into basic (or deficiency) needs e.g. Physiological, Safety, Love and Belongingness, Esteem and Self-Actualization. It has at the base of the pyramid the physiological need and at its top self-actualization need (Steere, 1988). One must satisfy lower level basic needs before progressing on to meet higher level growth needs. Once these needs have been reasonably satisfied, one may be able to reach the highest level called self-actualization.

The first need, physiological needs as postulated by Maslow (1943) includes food, air, water, warmth, shelter, sleep, sex. Thus in a school set up if students lack the basic need (water, food, air, warmth, sleep) they might be restless, irritable, fidgeting and other inappropriate behaviour may be directly related to hunger pangs. Lack of sex education will promote ignorance about the developmental changes that the student is going through thus cannot

concentrate on his or her lessons. When needs are not satisfied they create deficiency which give rise to psychological, physical as well as social problems. Inadequate sleeping arrangement makes the student weak, drowsy and moody during lessons affecting the student's ability to concentrate and focus during class which in effect lowers their academic performance (Durojaiye, 1981).

The next level according to Maslow (1943) is safety needs, these includes health and well-being, personal security, financial security, safety against accidents, bad weather and other adverse impacts. Students who lack these safety needs would be thinking about their security, how safe the individual is on the compound, walking through dark places when going to study in the evening, the rate at which items are stolen in the school, rape cases, unauthorized people entering the school premises during instructional and prep hours, confronting students. Also waterlogged compound breeding mosquitoes, bushy surroundings, heap of rubbish behind the school compound, congested dormitories, poor ventilation, and leaking roof will psychologically, physically and socially affect the student

There are many activities of adolescents that involve money and they at times feel ashamed of begging for money from parents. Some parents are conservative in providing money for extra activities to their sons and daughters (Koomson, Brown, Dawson-Brew, Ahiatrogah, & Dramanu, 2011).

Physical health is a very important factor for adequate societal adjustment. Both boys and girls are very particular regarding their physical appearance (Koomson et al., 2011). For example, a boy seeing his peer with beer and he not having will be thinking that something

has gone wrong with him. Lack of this safety need might resort to psychological problem affecting academic performance.

The love needs also called belongingness needs which is the third level of the pyramid (Maslow 1943) is made up of friendships, intimacy and family. Here, the type of environment that the student finds himself/herself in is very important. There is a need to feel as part of a group or the institution. There is a need to identify oneself with a person, group or ideas, need to belong to or be a member of a congenial group.

The prevailing environment needs to make the student feel loved, cherished emotionally, wanted for one's own sake to receive unconditional love and affection. To receive emotional love from parents, relatives or lover (Koomson et al., 2011) is also advised. When these are lacking the deficiency creates psychological, physical and social problems affecting academic performance.

The next higher level is Esteem Needs, which has to do with the school and the home, providing the needed encouragement to students through awards, praise, recognition from a good performance, standard of morality like placing students at responsible positions such as prefect or monitor, cupboard-keeper, bell-keeper, sports-captain, compound overseer etc (Durojaiye, 1981). By this the adolescent will feel accepted and be valued by others. However, low self-esteem or inferiority complex will result in imbalances and weakness (Durojaiye, 1981), possibly affecting students' academic life.

Self Actualization Need is the last and the ultimate among the needs of the pyramid. Self actualization is the desire for self-fulfilment or the tendency for an individual to realize his or her full potential.

An individual at this level desires to accomplish everything (Maslow, 1943). Hence ‘What a man can be, he must be’ (Maslow, 1954). That is the desire to become more and more of what one is, and to become everything that one is capable of becoming (Maslow, 1943). However, the clear emergence of these needs depends on the gratification of the first four level needs being physiological, safety, love and esteem needs.

As the above needs are met, the student begins to manifest self-actualization exhibit his or her potentials, skills will be able to identify the courses he or she is good at, will develop the interests and passion for a particular career and have self-fulfilment because he or she is confident of what the individual is doing and the decision to take for the future. This is therefore, the theoretical base of explaining adolescent’s needs and problems they face in schools.

2.1.2 Social Learning Theory

This reflects behavioural emphasis on the role of experience in shaping individual characteristics, skills and knowledge. The theme of the theory is how people learn. This theory holds the view that learning occurs through observation and imitation. When an individual observes a behaviour that appeals to him/her the behaviour is imitated.

Bandura (1977, 1986), a major advocate of the Social Learning Theory, observed that models as presented by parents to the adolescents are more powerful than what they preach. The

adolescent, therefore develops through imitation of the models. Bandura's position has been challenged because with the recent cultural and social evolution, adolescents' role behaviour does not imitate the behaviour of the adult or parents as far as their development needs are concerned. In any case, the imitation is minimal.

Lewin (1948) in his field theory suggested that the smoothness or difficulty in adolescent development will very much be influenced by the demarcation that is created between childhood and adult expectation. Conflict is minimized where there is little or no demarcation and the adolescent is seen as an adult. Lewin's (1948) theory supported Benedict (1968) as cited Santrock (2001), in explaining the essence of environment and social factors in influencing adolescent development. While some adolescents experience the transition from childhood to adulthood more positively, many adults and the media believe that many adolescents today are not provided with adequate opportunities and support to become competent adults (Weissburg & Greenburg, 1998).

Vygotsky (1962) supported Rotter (1954) in his Social Learning Theory. He argued that the tendency for behaviour to occur in given situation is a function of the individual expectation of reinforcement in the value of the reinforcement. The implication of this is that students (adolescents) can learn certain behaviours from peers that is undesirable. These behaviours have the possibility of creating conflict between adults and adolescents.

In many ways today, adolescents are presented with a more unstable environment than that of adolescents a decade or two ago. High divorce rates, high adolescent pregnancy rates, and increased geographical mobility of families have contributed to this lack of stability in adolescent lives. Today, adolescents are exposed to many complex lifestyle options through

the media. The rate of adolescent drug use in Ghana has increased (Ampah, 2001). Adolescents today face the temptation of sexual activity at increasingly younger ages. Since this current study was concerned with adolescent's psychological, physical and social problem that affect academic performance it was important first to explore the environmental factors that influence the psychosocial development of the adolescent.

2.1.3 System Theory

Family systems theorists describe the students' biopsychosocial problems as a system problem rather than an individual problem. Family members spend years developing a pattern of interaction that is known and acceptable to all, making the parent-child relationship in the social system relatively stable and predictable. On the other hand, psychological, physical and social changes that occur during the adolescence are thought to disrupt this monthly smoothly functioning system. It is argued that a readjustment of the parent teacher child relationship in the system must occur in order to achieve a homeostasis (Montemayor, 1983). The parent-child system must be replaced by adult-adult system in which parents, teachers and students occupy a more nearly equal status. During the replacement process family and school members must learn new statuses. Thus, the system theory identifies communication process as the focal point of psychosocial problems of adolescent. Any hitch along the process of communication threatens those in the family system and causes conflict in a family system. This current study was therefore conducted on the premises that psychological, physical and social changes that occur during the adolescence are thought to disrupt the smooth functioning system causing problems in their academic performance.

2.1.4 Physical Development

After a slowing down of growth in late childhood, there occurs in an adolescent, a growth spurt when puberty is reached. This occurs as a result of growth of sex hormones within the individual during this stage (Underwood, Kupersmidt, & Coie, 1996). It has been observed that the order in which growth occurs is fairly regular, the legs begin to grow faster first, followed by the hips, width and chest breadth. Length of body trunk and depth of chest are last to reach the peak growth. Body shape also changes. The hips and shoulders grow in both genders, but the hips grow more than the shoulders in females and the shoulders more than the hips in males (Peterson & Taylor, 1980). This accounts for the broad hips in women and broad shoulder in men. The uneven growth spurt causes awkwardness in the adolescent and leads to anxiety. Teasing by peers about appearance, which they may view as being different from that of other peers, can also lead to the adolescent being preoccupied with his appearance. Grinder (1978) as cited Santrock (2001) contends that adolescents may find it difficult to accept deviation from ideal body configuration since society tends to over value beautiful bodies.

Collins (1988) states that adolescent growth spurt, with its accompanying skin problems, changes in body proportions, development of body hair, lowering of voice pitch and other physical changes can influence adolescents psychologically. In males, the growth of public hair is seen as a sign of maturity and those who do not passed it are teased. Female breast formation is another change, which occurs during adolescence. It begins with the breast bud and continues until it conforms to the general contours of the adult breast. This process takes about four years. However, the time it begins and ends differs from individual to individual. Some adolescent girls feel self-conscious because to them, their breasts are too big and to others, they are too small.

Another physical change is that of genital development. The male testes grow longer and the penis increases in length and breadth while the scrotal sac darkens. As these occur, the penis frequently becomes erect and the first ejaculation is thought to occur about a year after spark in penis growth occurs (Larson, 1980). One of the things that adolescent boys try to understand and worry about is nocturnal emissions or wet dreams. These dreams occur most frequently among males in their teens and twenties. Natural orgasm may cause anxiety. A boy who has a first orgasm nocturnally may be puzzled and guilty. Some boys develop feelings of guilt and anxiety, because they have impure thought and feel there must be something wrong with them to have such feelings. In females, the uterus, vaginal, clitoris and labia, enlarge and become more sexually responsive. Girls become very sensitive in their development during early adolescence. Confusion and anxiety can occur at this stage especially when the adolescent does not know or understand what is going on (Galligan, 1987).

Lust, which has a strong biological basis, is a very strong driving force at this stage. Experimentation in heterosexual relationship may temporarily satisfy the lust dynamism but following such experience also, the adolescent may become prey to guilt, shame and aversion for his partners. Parents and teachers who do not understand, appreciate and orientate their adolescents on these changes but ridicule their adolescents for these changes increase the conflict adolescents experience. This study agrees with Galligan, 1987 that when adolescent does not understand their physical development confusion and anxiety may occur. Thus, the adolescent may lose focus on his study.

2.1.5 Cognitive Development

It is essential to look at students' cognitive development in order to understand how they think. One of the models of cognitive development is information processing. This model looks at how information is received, encoded, compared with already stored information and then outputted. Keating (1990) indicates that as the individual grows into adolescence, their capacity to process incoming information increase due to experience and learning. However, Keating (1990) discovered that not all adolescents develop this capacity. In developing their capacity the environment plays a large part. Encouragement to think for oneself, explore and experiment stimulate this capacity. On the other hand, peer pressure to avoid intellectual stimulation, autocratic teaching method and excessive fear of failure can inhibit it.

The adolescent to analyze his own thoughts. In this situation, conflict could arise with parents or adults. On the other hand parents may think the adolescent cannot think, on the other hand the adolescent is actually acting upon decisions that are different from that of their parents based on different principles and this leads to conflict. Parents and adolescents have different views on how things should be done. The adolescent may choose to behave in a different way that could bring misunderstanding (Steinberg, 1988).

According to Inhelder and Piaget (1958), the adolescent is able to think about abstract things and even things that are not possible. Things that are hitherto accepted are questioned. The adolescent questions and analyses moral, religious, and political issues. The individual may, therefore, go his/her own way in religious convictions and sexual learning, which may be different from that of parents teaching and this, leads them into problems in school. Everything that is held by the adolescent is carefully questioned and the adolescent is labelled

rebellious if his/her conclusions are at variance with that of the adult, teachers and other people in authority.

Elkind (1985) explained that an adolescent's thoughts are egocentric in nature. He referred them to as an "imaginary audience" where the adolescent believes everybody is preoccupied with his/her behaviour and appearance. Adolescents have high degree of self-consciousness and desire for privacy. They think everybody is interested in what they do and fail to see why adults and parents are angered by their behaviour. Their egocentric thought are also shown in what Elkind (1985) called "the personality fable".

They believe others can fall into trouble when they go in certain ways, but they would not have those problems or repercussions if they behave in like manner. This sometimes accounts for the teenage pregnancies and drug abuse, which occurs since they feel nothing, can happen to them. Vygotsky (1962) stated that children and adolescents learn from people around them, who form their social world. Our social world determines which stimuli occur and which we should attend to. The school is made up of teachers and students with varying behaviours. Adolescents learn from those around them through interaction.

Adolescents sometimes learn certain behaviours from peer, which could become a source of conflict to the individual. Other authors like Buis and Thompson (1989) have questioned the view that cognitive development solely accounts for egocentrism in the adolescent. However, they agree that it does exist. Parent-adolescent conflict can better be understood by considering the adolescent's changing social cognitive abilities (Smetana, 1993). She further argued that parent-adolescent conflict is related to the different approach parents and adolescents' take when addressing various points of contentions.

In sum, cognitively, adolescents want to experiment, do their own thinking, examine relationships between things and see the consequences. In certain societies, as adolescents mature, they detach themselves from parents and move into a world autonomy, with very moderate problems. In other societies, the conflict is severe as negotiation and compromise are difficult to reach.

2.1.6 Social Development

Based on observations of families in various cultures, Erikson (1963) proposed that development proceeds throughout the life span in a series of eight “crisis.” Each “crisis” being a critical period during which the individual is maximally vulnerable to two opposing forces, one that pulls the individual to healthy age – specific ego-functioning, and another that pulls the individual to unhealthy functioning. Depending on how the crisis is resolved “strength” the individual’s ego will acquire a new strength unique to that stage. When the forces of a particular crisis pull the individual toward unhealthy resolution of that issue, the stage is set for the development of subsequent problems. Crisis resolutions have a cumulative effect, if one stage is unfavourably resolved, it becomes more likely that succeeding stages will also be unfavourably resolved. Failure to resolve the early psychosocial issues has particular serious consequence for later development that will affect academic performance.

Erikson (1963) explained that most conflicts of the adolescent years are related to the development of a personal identity. Adolescent struggle to define who they are, where they are going, and how changes, physical as well as social are taking place and because society

puts many and diverse pressures on them many adolescents have difficulty finding a stable identity.

They experience pressure from school, from their parents, from their peer group, from members of the other sex, and from society at large, and these demands are often conflicting. In the midst of this turmoil, the adolescent has the task of ultimately deciding where he or she stands in the face of these varying expectations. Erick Erickson's concepts of identity and identity crisis suggest that if unresolved well would cause psychosocial problems and adversely affect academic performance of the adolescent.

2.2 REVIEW OF RELATED STUDIES

The related studies were reviewed based on six thematic areas being physical and health problem, financial problem, social and sexual relationship problem, psychological problems, family problems, and school problems.

2.2.1 Physical and Health Problems

Taras and Potts-Datema (2005a) reviewed several published studies to better understand what is known about the association between childhood asthma, school attendance, and academic outcomes. They found that rates of absenteeism are higher among students with asthma. The exact magnitude of absenteeism was difficult to ascertain due to differences in definitions used by the various studies. However, the studies helped to identify characteristics of children with asthma that are most likely to be associated with the high absenteeism rates. The studies also reviewed showed that there is either only a weak or nonexistent association between asthma and school achievement. The reviewed articles which examined the impact of asthma on school performance found no clear evidence that the presence of asthma affected

academic achievement or ability. Two isolated exceptions were studies that found kindergarten students with asthma had poorer school readiness scores and that asthma-related interruption in sleep among children with asthma, rather than the severity of the condition, may affect school performance but research does show a correlation between asthma and high rates of student absenteeism.

Moonie, Sterling, Figgs, and Castro (2008) also investigated children with asthma experience as compared to their non-asthma peers on rates of absenteeism from school and asthma severity level with standardized test level performance. They further noted that excessive absenteeism is related to lower student grades, psychological, social, and educational adjustment but less is known about the relationship between the presence of asthma and the academic achievement in school-aged children. Since students with asthma miss more days from school, this may negatively impact their school performance. The results revealed that, after adjustment for covariates (grade level, Socio-Economic Status, and race), a significant inverse relationship existed between absenteeism and test level performance on the Missouri Assessment Program (MAP) standardized test in all children. However, there was no overall difference in test level achievement between those with and without asthma. Hence, children with asthma perform the same academically as their non-asthma peers. However, those with persistent asthma show a trend of performing worse on MAP standardized test scores and have more absence days compared with other students.

Another study (Krenitsky-Korn, 2011) compared high school students with asthma with those without asthma, and examined the relationship of their attitudes toward school health services, absenteeism, and academic achievement. Surveys were completed by all students

who participated in the study. Twenty-eight students with asthma reported levels of illness and school nurse support in an additional survey. Results revealed that students with asthma were absent more frequently, scored lower in mathematics, and participated less in school activities than their peers without asthma. Their level of illness did not predict the number of days absent, which was negatively correlated with achievement and positively correlated with students' permissive attitudes toward absenteeism.

Taras and Potts-Datema, (2005b) reviewed the state of research among published articles on the association between common chronic health conditions and academic outcomes (school attendance, cognitive ability, and achievement). The findings from the reviewed studies revealed that diabetes, sickle cell anaemia, and epilepsy affect student achievement and ability. Levels of academic deficiency and specific areas of cognitive impairment are not as well understood. However, many chronic conditions are not well researched.

Some past studies on the association between sleep among school-aged children and academic outcomes (school performance, and cognitive and achievement tests) were thoroughly reviewed (Taras & Potts-Datema, 2005c). Research reviewed reveals a high prevalence among school-aged children of suboptimal amounts of sleep and poor sleep quality. It further demonstrated that suboptimal sleep affects how well students are able to learn and how it may adversely affect school performance. Self-reported shortened sleep time, erratic sleep/wake schedules, late bed and rise times, and poor sleep quality are negatively associated with academic performance for adolescents from middle school through college years.

Taras and Potts-Datema (2005d) also reviewed the state of research on the association between obesity among school-aged children and academic outcomes (school performance and rates of student absenteeism). The reviewed research demonstrated that being overweight and obesity are associated with poorer levels of academic achievement. Data on the association of child overweight or obesity with levels of attendance are too sparse to draw conclusions. Although the number of articles examining the link between obesity and school performance was found to be limited, there were no notable strengths to this small body of research and consistent findings of detriment to school performance among children who are overweight or obese. It also suggested that obese children and adolescents may miss more school days.

A comparative analysis of academic performance of Nigerian children with sickle cell anaemia (SCA) and their siblings was done by Ogunfowora, Olanrewaju, and Akenzua to ascertain whether SCA could impact negatively on academic performance of affected children. Sessional aggregate scores, pass rates and percentage scores in four core subjects (Mathematics, English Language, Integrated Science and Social Studies), as well as the total number of days of school absence of 52 school-age children (6-17 years) with sickle cell anaemia and 42 siblings of similar sociodemographic characteristics, over one academic session was studied. It was found that school absence among the SCA patients was significantly higher than that of siblings. Although the mean sessional aggregate score for patients was comparable with that of the siblings, there was a significantly larger proportion of below-average pupils among the patients. However, there was no significant correlation between school absence and academic achievement of the study population.

Three groups of children from 5 pediatric diabetes clinics in a primarily rural Midwestern State (children with Type 1 diabetes [n = 244], a sibling control group [n = 110], and an anonymous matched classmate control group [n = 209]) were studied by McCarthy, Lindgren, Mengeling, Tsalikian, and Engvall (2002) to determine whether Type 1 diabetes significantly interferes with the development of functional academic skills. Results revealed that for most children, type 1 diabetes is not associated with lower academic performance compared with either siblings or classmates, although increased behavioral concerns are reported by parents. As a matter of fact, children with diabetes performed better than their siblings on math and core total scores and better than their matched classmates on reading. The results of also suggested that the subtle cognitive deficits often documented in children with Type 1 diabetes may not significantly limit the functional academic abilities of these children over time.

A retrospective study by Eaton, Haye, Armstrong, Pegelow, and Thomas (1995) compared the frequency of hospitalization and the academic performance of two groups of children with HbSS (ages 8 to 18 years) with differing frequencies of pain. A high frequency (HF) group (n = 10) was composed of children who had four or more hospitalizations for pain in the study period; those in the low frequency (LF) group (n = 11) had one or no hospitalizations for pain during the study period. The two groups were matched on age, gender, and ethnicity. Standardized assessments of academic achievement and school records of attendance and class grades were obtained for all participants. It was found out that school absence was frequent in both groups (LF mean = 16.8 days/year; HF mean = 35.4 days/year), and children in the HF group had significantly more absences than children in the LF group. There was no significant difference realized between the two groups on academic performance between.

2.2.2 Financial Problems

Many governments have adopted a policy of seeking to increase the number of students entering higher education and to finance this expansion by transferring costs from the state to the individual. In the United Kingdom, this policy has been pursued with relatively little concern for the impact that the increasing financial burden may have on students. A case-study in a university suggested that many students were coping with their day-to-day living costs more comfortably than they had expected to in the first year. Those in difficult financial position at the start of their period of study were likely to face greater problems in the course of their first year. Two difficulties in particular—having missed payments at the start of the academic programme, and having to wait for the first student loan payment – were shown to have a damaging effect on academic performance (Harding, 2011).

Poverty has been tagged as a growing issue in the United States by Lacour and Tissington (2011). Examination of past data revealed that the number of Americans living in poverty is continually increasing. Poverty indicates the extent to which an individual does without resources. Resources can include financial, emotional, mental, spiritual, and physical resources as well as support systems, relationships, role models, and knowledge of hidden rules. Poverty directly affects academic achievement due to the lack of resources available for student success. Low achievement is closely correlated with lack of resources, and numerous studies have documented the correlation between low socioeconomic status and low achievement. The factors affecting student achievement include income, source of income, and the mother's education level. Although many poor students scored below average on assessment measures, instructional techniques and strategies implemented at the classroom, school, district, and government levels can help close the achievement gap by providing

students with necessary assistance in order to achieve high performance in academics (Lacour & Tissington, 2011).

A study by Ebenuwa-Okoh (2010) examined the influence of age, financial status and gender on academic performance among undergraduates of the Department of Counselling Psychology, Faculty of Education, Delta State University Abraka. The findings of the study revealed that gender, age and finance were not significant predictors of academic performance. There was no significant difference in academic performance based on age, gender and financial status.

Ewumi (2012) conducted a study which investigated gender and socio-economic status as correlates of students' academic achievement in senior secondary schools. Therefore, 108 students were drawn from three senior secondary schools in Nigeria. Results revealed a negative significant relationship between gender and academic achievement. It also found no significant relationship between socioeconomic status and academic achievement.

A study was carried out by Nyarko (2011) to analyze the link between parental school involvement and the academic achievement of young students from diverse socio-economic backgrounds between the ages of 15 and 20. The findings indicated that there is a significant positive correlation between mothers' school involvement and the academic achievement of the students. However, fathers' school involvement was found to be non-significant to the academic achievement of the students.

2.2.3 Relationship Problems

A study by Shah and Sharma (2012) aimed at studying the relationship between social maturity, school adjustment and levels of academic achievement among residential school girl students. The results from the data analysed indicated a significant relationship between social maturity and school adjustment. Also, significant difference existed between the school adjustments of the three groups (low, high and average levels of academic achievement). Thus, it can be deduced that perhaps one of the elusive factors contributing to academic success, and also differentiating between survivors and achievers is social maturity of an adolescent. Low levels of social maturity even after attaining puberty might result in poor academic orientation. It also appears that the simultaneous pursuit of social responsibility and learning goals enhance performance in academic settings. Presumably this is because both types of goals are compatible with the performance requirements of the classroom (Shah & Sharma, 2012).

Uwaifo (2008) examined the effects of family structure and parenthood on the academic performance of Nigerian university students. The sample for the study consisted of 240 students drawn from the six randomly selected faculties in Ambrose Alli University, Ekpoma, Edo State. The adapted form of “Guidance and Counselling Achievement Grade Form” was used for data collection. The results revealed that significant differences existed between the academic performance of students from single parent family and those from two-parent family structures. The results also showed significant differences in academic performance of male and female students compared on two types of family structures.

Gadagbui (2003) also conducted to investigate the factors which affect the learning climate of Ghanaian children both at home and school. Hence, a total sample of 373 students,

comprising 118 males and 185 females from various basic and secondary schools in the various regions of Ghana were randomly selected for the study. The instrument used was a 25-item questionnaire designed and validated by the researcher to elicit the required responses from the respondents. The results revealed that most of the children had serious financial and sociological problems at home which had effects on their academic progress. There was a positive correlation between alcoholic fathers on the one hand and family quarrels and poor academic performance of children in school on the other. It was also found that most children were bogged down in house hold chores, poor nutrition and bullied. All these negatively affected their academic progress at school.

Another study (Jacobson, & Brudsal, 2012) evaluated social support and negative interchanges in relation to self-reported grades in reading, mathematics, social studies, and science. Additionally, students' gender, race, and perception of a friend's level of school interest were also measured. A sample of 321 respondents in the 6th, 7th, and 8th grade from three medium-sized suburban, public middle schools in the Midwest were used. Social support and negative interchanges were measured by scales of the Network of Relationships Inventory. Academic performance was also measured as a grade point average of the scores for the four academic subjects. The results showed that adolescents' relationships with their peers influence academic performance. Specifically, the study's outcome demonstrated that social support was significantly and positively related to academic performance. Negative interchanges were not significantly related to academic performance. A positive correlation was found between level of school interest and academic performance. Furthermore, gender differences were found among social support, negative interchanges, and academic performance.

Family setting and structure is playing a crucial role in strengthening or devastating student's academic performance. Family is the primary socializing agent which moulds the child in society. Therefore, the study was conducted to know the effects of family structure on academic performance of students at elementary level in Karak district. The results after analysis of data revealed that large family size, large number of brother and sisters, domestic issues and tension among the family members, low socio-economic status, lack of parent's participation badly affects student's educational attainment. It was also found that home tuition, parent's education, high socio-economic status, and parent's participation plays a fundamental and significant role in enhancing student's academic performance. In other words, students with more family members showed poor academic performance as compared to students of small family members. Furthermore, students whose parents are educated show good academic performance. Moreover, students whose parents arrange home tuition show good and excellent academic performance as well as students whose parents participated in their academics and also are economically strong. The analyses further revealed that that domestic issues and tension among the family members badly influence the academic performance of the students (Suleman, Aslam, Shakir et al., 2012).

Parents have vital roles to play in the life of a child. Parenting involvement is a catch-all term for many different activities including at 'home', good parenting, helping with homework, talking to teachers, attending school functions, through to taking part in school governance. When schools work together with families to support learning, children tend to succeed not just in schools but throughout life. To say the fact, the most accurate prediction of a student's achievement in school is not income or social status, but the extent to which that student's parent is able to create a home environment that encourage learning and to express high expectations for their children's achievement and future careers. Hence, this study which

addressed some of the essential responsibility of parents, impact of parent involvement, differences in the level of involvement found out that parental involvement in children's education has a powerful impact on their attainment (Adewumi, Olojo, & Falemu, 2012).

The relationship between home-based environment factors and the academic performance of students in selected secondary schools within a local government area in Kwara State was investigated by Ogunshola and Adewale (2012). The four factors being parental socio-economic background, parental educational background, parental educational qualification and students' health statuses were examined and statistically analysed. The analyses revealed that parental socio-economic statuses and parental educational background did not have significance effect on the academic performance of the students. However, the parental educational qualification and health statuses of the students were identified to have statistical significant effect on the academic performance of the students. Students' mean score was observed to be higher with educated parents and high socio-economic status compared with students from parents of low socio-economic status than the students from not educated parents and low economic status. Performance of students' relationship to parental qualification and student health statuses was also found to be statistically significant factors that affect the students' academic performance.

Another study also investigated the effects of single-parenthood on the academic performance and truancy behaviour among secondary school students. The analyses showed that there was no significant difference between the academic performance of adolescent students from single parent homes and those from intact parent homes. It was also revealed that there was significant difference between truancy behaviour of adolescent students from single parent homes and those from intact homes (Tenibiaje & Tenibiaje, 2011).

The home has a great influence on the child's psychological, emotional, social and economic state. This is because the home in the context of a child affects his reaction to life situations and his level of performance. Hence, this study examined the influence of family structure on the academic performance of students in public secondary schools in Agege Local Government Area, Lagos State. The results from the data analyses showed that there was no significant difference in the academic performance of students from single parent families and those from two parent families, whilst the Multiple Logistic Regression result revealed that parental socioeconomic background significantly influenced students' academic performance (Ushie, Emeka, Ononga, & Owolab, 2012).

Uwaifo (2012) conducted a study which examined the effect of family structure on the academic performance of university students in Nigeria. The results from the data analyses showed that significant differences existed between the academic performance of students from single-parent family and those from two-parent family structures with students from the two-parent family being better academically than students from a single-parent family. The study also showed that male or female students in two-parent family structures performed significantly better male or female students in a single-parent family structure.

2.2.4 Psychological Problems

A study conducted by Akpan, Ojinnaka, and Ekanem (2010) compared the academic performance of primary school children with behavioural disorders with that of their controls. The results of the analyses revealed that while 26.5% and 12.9% pupils with behavioural disorders had high and poor academic performance respectively, 38.6% and 9.1% pupils without such disorders had high and poor performances respectively. The difference in the overall academic performance was statistically significant with the mean scores of the pupils

with behavioural disorders on four core subjects being lower as compared with those of the controls. Pupils with antisocial behaviour underachieved more than others. School absence rate had no significant influence on their performance. More males than females had behavioural disorders in this study. More children from the lower socio-economic class were found to have behavioural disorders. The prevalence of academic underachievement among pupils with behavioural disorders was 12.9% and 9.1% among the controls (Akpan, Ojinnaka, & Ekanem, 2010).

These researchers (Breslau, Breslau, Miller, & Raykov, 2011) previously documented long-run effects of behaviour problems at the start of school on academic achievement at the end of high school hence; this research extends that link between behaviour problems at the start of school with achievement at the end of primary school. Therefore, in this longitudinal study, the researchers examined academic achievement in math and reading at age 17 years in relation to behaviour problems at ages 6 and 11 years, taking into account behaviour problems at age 17. Thus, do behaviour problems at the start of school, independent of later behaviour problems, exert lingering effects on achievement by impeding the acquisition of cognitive skills that are the foundation for later academic progress? The study therefore provided evidence that the effects of behaviour problems at the start of school have an independent long-run effect on high school achievement, when later behaviour problems are taken into account (after controlling for intelligence quotient (IQ), birth weight, maternal characteristics, family and community environment, behaviour problems at age 17). Further, it showed that behaviour problems at the completion of primary school, at age 11, add their own influence on academic achievement, independent of behaviour problems at the start of school. Behaviour problems at each earlier stage exerted adverse effects on academic achievement at the conclusion of high school. Children with higher levels of behaviour

problems beginning at the start of school and at age 11 had lower math and reading competence at age 17, compared with children whose higher behaviour problems were limited to either age 6 or age 11 (Breslau, Breslau, Miller, & Raykov, 2011).

Lane, Barton-Arwood, Nelson, and Wehby (2008) conducted a study to describe the academic, social, and behavioural performance of elementary and secondary students with emotional and behavioural disorders (EBD) receiving services in a self-contained school for students with serious behaviour problems, with an emphasis on how school adjustment and problem behaviour patterns predict academic performance. The analyses revealed that elementary and secondary group scores were well below the 25th percentile on reading, math, and written expression measures. In other words, the study reported a subaverage academic performance among the groups. They further had significantly high absenteeism rate with high negative narrative comments and disciplinary contacts also exceeding normative levels.

The study by Agbakpe, Kwakye–Nuako, Bruce, and Bekoe (2011) investigated the relationship between substance abuse, study behaviour and academic performance using 500 randomly selected Senior High School Students who responded a 45-item validated instrument - Study Habits Inventory (SHI). Results identified alcohol as the most commonly used substance and is predominant among male students as opposed to use of prescription pain killer pills by female students. Cocaine was identified as the least abused substance among female students. Rate of substance abuse among the sample was 30.8%. Substance abuse correlates negatively with study behaviour and academic performance. Students who used substances engaged in poor study behaviour and performed poorly in school compared to those who did not use substances. It was concluded that in order to reduce use of substances by students, school authorities should educate students on dangers associated with

the use of drugs and develop well-defined comprehensive and realistic programs to control drugs use.

Kumpulainen et al. (1999) assessed the relationship between psychological deviance and performance level at school among 8-year-old children. In Stage 1, 5813 children were studied using the Rutter Parent Questionnaire (RA2), the Rutter Teacher Questionnaire (RB2) and the Children's Depression Inventory (CDI). In Stage 2, a subsample ($n = 424$) of these children were interviewed, using the Isle of Wight Interview. In Stage 1, more children defined as low achievers (LAs) came from low SES families than did average (NAs) and high achievers (HAs). They also had more psychiatric symptoms, and they scored above the cutoff more commonly than other children. In Stage 2, two thirds of children who received special education had some psychiatric disorder. The probability of a child with psychiatric disorder obtaining some extra tutoring or special education was 3.1-fold when compared with children without psychiatric disorders. It was also found that depressive children and children with attention deficit disorders most commonly had extra tutoring (4.8-fold) when compared with children without psychiatric disorders. The probability of getting special education was highest for attention deficit disorders (6.2-fold), thereafter for anxiety (3.1-fold), and for oppositional/conduct disorders (2.8-fold).

Abdulghani, Alrowais, Bin-Saad, Al-Subaie, Haji, and Alhaqwi (2012) also examined the prevalence of sleep disorder among medical students and whether any relationship between sleep disorder and academic performance exist in a cross-sectional self-administered questionnaire-based study. Therefore, first, second, and third academic year medical students were selected to respond to the Epworth Sleepiness Scale (ESS) whilst grade point average was recorded for academic performance. The results revealed that ESS score demonstrated

that 36.6% of respondents were considered to have abnormal sleep habits, with a statistically significant increase in female students. Sleeping between 6-10 h per day was associated with normal ESS scores as well as the academic grades ≥ 3.75 . Abnormal ESS scores were found to be associated with lower academic achievement.

Another study (Turner, Thompson, Huber, & Arif, 2012) examined the relationship between depression and academic performance in students at a large urban university in North Carolina. The responses of 1,280 undergraduates were used and the results revealed that students in the second, third, and fourth quartiles of depressive symptomatology had increased, though statistically non-significant, odds of having a lower cumulative grade average, even after adjustment for age, sex, year in school, race/ethnicity, substance use, and level of credit-card debt.

The purpose of another study (Yousefi, Mansor, Juhari, Redzuan, & Talib, 2010) which used 400 students (200 boys and 200 girls) in the age range of 15-19 years was to investigate the relationship between age, depression and academic achievement among adolescents. The Beck Depression Inventory (21 item BDI) was used for the data collection and the results revealed that 27.5% of the boys and 31.5% of the girls were depressed and that depression and academic achievement were significantly correlated. Also, age and academic achievement were found to be significantly correlated. In addition, there was significant difference of academic achievement between male and female.

A study was conducted by Hughes and Coplan (2010) to explore the relationship between shyness, academic engagement, and academic achievement in childhood. Respondents were (n = 125) children (aged 9–13 years) attending public school boards in Canada. Children

completed self-reports of shyness and were administered a test of nonverbal IQ. Academic achievement was assessed through both teacher ratings and standardized tests of reading comprehension and mathematics. Among the results, shyness was negatively related to teacher-rated achievement but not related to standardized test scores. Academic engagement was significantly and negatively related to shyness, and positively related to all measures of achievement.

A study by Al-Qaisy (2011) aimed to identify the impact of mood disorders, especially anxiety and depression on the academic achievement among a sample of students in Tafila Technical University, Jordan. It also focused on knowing the difference between gender and the level of depression and anxiety they have. It further investigated the difference between colleges and the levels of depression and anxiety. A random sample of 200 students from different faculties in the university were used to respond to two measurements (one measures the level of anxiety and the other measures the level of depression). The results of the study indicated that females were more anxious than males, while males were more depressed than females. Additionally, the results indicated that there was a positive relationship between achievement and anxiety, while a negative relationship was found with depression. Also, the study indicated that there was a positive relationship between anxiety and academic achievement of students. This suggested that whenever the students have a medium level of concern, the higher their academic achievement will be.

2.2.5 School-Related Problems

A study investigated the relationship between examination anxiety and students' attitude towards examination malpractices in tertiary institutions in Delta State. Correlation and multiple regression statistics were used to analyse the data and it was found that there is a

positive relationship between examination anxiety and attitude towards cheating in examinations. It was also found that students who possessed high examination anxiety were more predisposed towards cheating in examinations and that gender does not significantly moderate this relationship (Ossai, 2011).

The study by Orimogunje, Oloruntegbe, and Gazi (2010) found that the main sources of students' study problems have strong influence on students' study habit which is causally related to their performance. Psychological problems experience by the subjects like effects of broken homes, stress, hardship, time management and quality of academic relationship with teachers had significant effects on their performance. It was therefore recommended that teachers need proper exposure and orientation to some psychological study problems in order to understand students' developmental and intellectual progress so as to improved learners' performances. This study was on students' study habit in volumetric analysis at the senior secondary school level in Ondo State.

The aim of a study by Rizwan and Nasir (2010) was to explore the relationship between test anxiety and academic achievement of students at the post graduate level. It was found that a significant negative relationship exists between test anxiety scores and students' achievement scores. Results showed that a cognitive factor (worry) contributes more in test anxiety than affective factors (emotional). The researchers concluded that test anxiety is one of the factors which are responsible for students' underachievement and low performance but it can be managed by appropriate training of students in dealing with factors causing test anxiety (Rizwan & Nasir, 2010).

The purpose of a study (Yousefi, Talib, Mansor, Juhari, & Redzuan, 2010) was to determine the relationship between test-anxiety and academic achievement among adolescents in Sanandaj, Iran. Result from the analyses showed that there was a significant correlation between test anxiety and academic achievement among adolescents. In addition, there was a significant difference of academic achievement between male and female adolescents whereby female scored higher in their academic achievement. It was further recommended that academic achievement and mental health be improved in school settings with support strategies such as educational guidance, counselling and psychotherapy or other psycho-educational program such as teaching life skill.

It has been reported by Karanja and Bowen (2012) that learning institutions in Kenya have been plagued with cases of students' unrest and indiscipline. Students' unrest and indiscipline undermine the quality education. As a result of students' unrest and indiscipline, there has been destruction of property and even lives have been lost. Hence, the purpose of their study was to finding out the impact of students' unrest on academic performance in public secondary schools. According to majority (86.2%) of the respondents, strikes negatively affected the academic performance of the students. A correlation carried out confirms that there is a negative relationship between students' unrests and academic performance. Furthermore, schools where students went on strike showed higher variation in the mean grade when compared to schools where students did not go on strike. The results clearly showed that strikes led to poor academic performance. The schools that had not been involved in unrests on average had more counsellors than the schools that had unrests. This suggested that one of the solutions to the problem of indiscipline and unrests in public secondary schools is to strengthen counselling (Karanja & Bowen, 2012).

The impact of teacher quality on the academic achievement of students at secondary stage was the main objective of a study in Punjab (Dahar, Dahar, Dahar, & Faize, 2011). Hence, the study delimited its scope to the five indicators of teacher quality being academic and professional qualification, in-service refresher courses/ trainings, teacher experience and teacher salary. The analysed data revealed that there were no significant difference in the quality of teachers of schools with higher academic achievement and that of the schools with lower academic achievement. The five indicators of teacher quality were not effective but instead the prior achievement is the most effective. Hence, it can be said that the quantity of academic and professional degrees/certificates or trainings or years of service or amount of salary is not as very important as the attitude of teachers towards teaching and the extent of the use of their skills, expertise and abilities in teaching that.

In another study, it was examined whether there are effects of both time spent studying and time spent working on academic performance. That is, the researchers evaluated the interaction effect of motivation and ability with study time on academic performance. The results of the data analyses suggested that nonability variables like motivation and study time significantly interact with ability to influence academic performance. However, contrary to popular belief, the findings suggested that time spent working had no direct influence on semester grade point average (SGPA). Furthermore, based on partial correlation, the findings suggested that time spent outside of class on academic activities (TSA) had no direct influence on academic performance (measured as SGPA). However, in the presence of achievement striving, the main effect of TSA does not have a significant interaction with SGPA. The interaction between American College Testing (ACT) composite score and TSA were found to have significantly influenced SGPA. Lastly, the interaction between TSA and achievement striving did not significantly influence SGPA (Nonis & Hudson, 2006).

The main objectives of a study (Suleman, Aslam, Sarwar, Lodhi, & Hussain, 2012) were to investigate the factors responsible for the unsatisfactory academic performance of students at secondary level, and to finding out the proper ways and means for ensuring excellent academic performance of the students at secondary level in rural areas of Kohat Division, Khyber Pukhtunkhwa (Pakistan). Hence, all the parents of the students, teachers and principals living and working in the rural areas of Kohat Division formed part of the study. Data were gathered through interviewing the respondents and the results gotten after the analysis of the data showed that various factors were responsible for the unsatisfactory academic performance of the students. These factors were lack of parents attention and control, extraordinary co-curricular activities, poor performance of the teachers, ineffective administration, excessive power failure, trend of unfair means in examinations, lack of basic educational facilities, financial problems of the parents, domestic problems; extraordinary use of VCDs, DVDs, and TV, misuse of computers and camera mobiles, politics inside the school, poor availability of educational technology, and absenteeism (Suleman, Aslam, Sarwar, Lodhi, & Hussain, 2012).

2.2.6 Demographical Characteristics and Students' Problems

To identify gender differences in financial well-being, the study by Falahati and Paim (2011) focused on the perceived financial well-being of Malaysian college students. Hence, data were collected from students in public and private Malaysian universities using a multi stage stratified random sampling technique to select a total of 11 universities and 350 students through the student affairs section of the respective university. The results showed that there were significant gender differences among Malaysian college students concerning financial matters. The results revealed that Malaysian female students have a significantly higher level of financial satisfaction compared to male students. Female students have a lower level of

financial knowledge and late age financial socialization compared to male students. The results showed that primary socialization agents were the strongest predictor of financial well-being among male students while financial problems were the strongest predictor among female students.

Furthermore, surveying of financial literacy among college students revealed that female students generally had significantly less knowledge about personal finance topics. This remained statistically significant even after controlling for factors such as respondents' majors, class rank, work experience, and age. More years in education was also found to be associated with fewer financial problems (Chen & Volpe, 2002).

Desai, Krishnan-Sarin, Cavallo, and Potenza (2010) anonymously surveyed 4028 adolescents about gaming and reported problems with gaming and other health behaviors. A total of 51.2% of the sample reported gaming (76.3% of boys and 29.2% of girls). It was revealed that there were no negative health correlates of gaming in boys and lower odds of smoking regularly. However, girls who reported gaming were less likely to report depression and more likely to report getting into serious fights and carrying a weapon to school. Among gamers, 4.9% reported problematic gaming, defined as reporting trying to cut back, experiencing an irresistible urge to play, and experiencing a growing tension that could only be relieved by playing. Boys were more likely to report these problems (5.8%) than girls (3.0%). Correlates of problematic gaming included regular cigarette smoking, drug use, depression, and serious fights.

The aim a study by Sepulveda, Carrobbles, and Gandarillas, (2008) was to assess the magnitude of the university population at high-risk of developing an eating disorder and the

prevalence of unhealthy eating attitudes and behaviours amongst groups at risk; gender, school or academic year differences were also explored. A cross-sectional study based on self-report was used to screen university students at high-risk for an eating disorder. A sample of 2551 university students enrolled in 13 schools between the ages of 18 and 26 years were used in this cross-sectional study. The results revealed that female students presented unhealthier weight-control behaviours as dieting, laxatives use or self-induced vomiting to lose weight than males. In contrast, a higher proportion of males (11.6%) reported binge eating behaviour. The prevalent rate of students at high-risk for an eating disorder was 14.9% (11.6–18) for males and 20.8% (18.7–22.8) for females, according to an overall cut-off point on the EDI questionnaire. The results also showed that school and academic year were not associated with a significantly higher risk of developing an eating disorder. There were no significant differences by academic year.

Monteagudo et al. (2012) conducted a study to determine the prevalence of negative mood states in adolescents according to gender, to analyze variability among schools, and to evaluate the associated factors. A cross-sectional study with a cluster design was therefore carried out using a sample of 9,340 high-school students (aged 14-16 years) in the third and fourth year of Compulsory Secondary Education in Catalonia, Spain, during the 2005-6 academic year. The results revealed that approximately 19% of adolescents reported evidence of a negative mood state, with a higher prevalence in girls (25%). The most significant factors associated with negative mood states were “use of tranquilizers” and “having eating disorders” in girls and “not exercising” and “poor self-perception of health status” in boys. In both genders, variability was found among schools in the prevalence of negative mood states.

The impact of home environment and academic achievement on mental health was investigated by Bandhana (2010) among 300 12th grade higher secondary school students, 150 of whom were females and 150 were males. Results revealed that mean value of mental health of girls is 74.76 and boys is 70.76. This was revealed after analyses that the mean value of mental health of girls is more in comparison to boys. It was then inferred that there are significant sex differences in mental health among secondary school students.

A study (Adhiambo, Odwar, & Mildred, 2011) investigated the levels of school adjustment and its relationship with academic achievement as well as gender differences in school adjustment. Hence, a cross sectional research design was employed. The sample consisted of 450 secondary school students with mean age 18.38, SD 1.078. The form four classes in the selected schools were used. The results revealed that there were no significant differences between girls and boys in school adjustment, there were significant differences between high achievers and low achievers in dedication, absorption, engagement and school adjustment.

Appearance-related social pressure plays an important role in the development of a negative body image and self-esteem as well as severe mental disorders during adolescence (e.g. eating disorders, depression). Identifying who is particularly affected by social pressure can improve targeted prevention and intervention. Therefore, Helfert and Warschburger (2013) conducted a study which aimed to provide a detailed picture of gender, weight, and age-related variations in the perception of appearance-related social pressure by peers and parents using 1112 German students between grades 7 and 9. The results revealed that girls were more affected by peer pressure, while gender differences in parental pressure seemed negligible. Boys and girls with higher BMI were particularly affected by peer teasing and exclusion as well as by parental encouragement to control weight and shape. Bonferroni post

hoc tests used to evaluate differences between grade levels revealed that students from grade 7 reported significantly lower levels on all peer pressure scales compared to students from grades 8 or 9. Only regarding school and class norms was a significant difference be found between students from grades 8 and 9.

Lundy and Firebaugh (2005) examined race/ ethnic and gender differences with respect to the two main components of oppositional culture theory being peer relations and school resistance. It was found that there is no support for oppositional culture accounting for race/ethnic differences in school achievement. However, oppositional culture does appear to play a key role in explaining why male students tend to receive lower grades despite standardized test scores that equal or exceed the scores of female students. It was also found out that anti-studious attitudes and behaviors are more prevalent among males than females. Furthermore, among high school sophomores, males appeared to be more resistant to school, and they receive poorer grades despite scoring as well as or better than females on standardized tests.

Drew and Watkins (1996) investigated the problem behaviour of Hong Kong junior secondary school students and its relationship with self-concept and gender. The subjects used were made up of 214 boys and 135 girls of 13-15 years of age. Results revealed that significant sex differences existed both in terms of the boys being involved in more problem behaviour, and the correlations between self-concept and problem behaviour among the boys but not among the girls.

Mokashi, Yadav, and Khadi (2012) also assessed the gender differences on anxiety and academic achievement using a purposively selected sample of 330 residential children from

VIII, IX and X standards. Anxiety was measured by using Cattell's Anxiety Scale and marks obtained in the previous final examination were considered for assessing academic achievement. Results revealed that residential children were high in their anxiety and also in their academic achievement. Boys had significantly higher anxiety while girls were higher in academic achievement. The results also revealed no significant difference between both boys and girls of VIII, IX and X standards on their anxiety, while there was a significant difference on their academic achievement.

Education is one of the main foundations for the child's development and also for national human resource development. Failure at school and grade retention is a serious concern among children, and their parents. The aim of a study (Kamal & Bener, 2009) was to assess the presence of social, psychological, health and school related factors that cause school failure. The study was performed on a total 699 children who were classified as school failures. Social reasons include living with one parent 26.9%, parental divorce (27%) parents showing no interest in their child's education and school system (41.6%), low income (19.3%), and smoking (19.6%). Frequent absence from school was a result in 33.3%; incomplete homework (45.9%) and teachers identified 63.7% of students to be hyperactive, inattentive and disruptive in classroom. Most frequent psychological disorders include examination phobia (68.8%), anxiety (49.4%), anger (32.5%), fear (43.2%) and learning disability (37.9%). The most prevalent health disorders included visual disorders (23.5%), asthma (14.9%), anaemia (15.2%), and hearing deficiency (8.2%). The highest psychological problem reported among school children was fear from the exam which was 68.8%, higher among girls 69.7% compared to boys (68.0%). This was followed by anxiety 49.4%, again significantly common in girls and anger, which was 32.5% comparable in both gender. Anger and fear characteristics constituted 32.5% and 43.2% among boys and girls. The boys were

more likely to display signs of learning disability (42.8%) compared to 32.4% in girls. Signs of poor attention and hyperactivity, talkativeness and disruptive classroom behaviour were noted. Boys (53.4%) specially fail to do their homework in class compared to 37.6% girls. About 38.2% of the population hates their schools and 33.3% of the children were regularly absent and these percentages were comparable across boys and girls.

2.3 Statement of Hypothesis

Based on the literature reviewed above, the following hypotheses were formulated.

1. Financial problems would significantly and negatively predict academic performance of SHS students.
2. Physical and health problems would significantly and negatively predict academic performance of SHS students.
3. Psychological problems would significantly and negatively predict academic performance of SHS students.
4. Relationship problems would significantly and negatively predict academic performance of SHS students.
5. School-related problems would significantly and negatively predict academic performance of SHS students.
6. Females would have significantly more students' problems as compared to their male counterpart.
7. SHS 1 students would have experience significantly more students problems as compared to the other educational levels (SHS2, SHS3, and SHS 4).

2.4 Operational definition of terms

Students' Biopsychosocial problems: This refers to biological, psychological and social challenges that students face as measured by Students' Problems Inventory (Bakare, 1977).

- **Biological Problem:** This specifically refers to physical and health problems associated with respondents as measured by Section A of the SPI.
- **Psychological Problems:** This refers to sexual, social, and personal psychological problems experienced by respondents as measured sections D, E, and F of the SPI.
- **Social Problems:** This refers to financial problems, relationship problems, and school-related problems.
 - **Financial problems:** This refers to problems associated with money or finances as measured by section B of the SPI.
 - **Relationship problems:** This refers to social relationship, moral and religious, and family difficulties experienced by respondents as measure by sections C, G, and H of the SPI.
 - **School-related problems:** This refers to problems about the future, academic and study difficulties, and school adjustment problems of respondents as measured by sections I, J, and K of the SPI.

Educational Levels: This refers to the four senior high secondary school (SHS) stages specifically being SHS 1, SHS 2, SHS 3, SHS 4.

Sex: This refers to male and female respondents.

Academic performance: This refers to students' average score for the subjects Mathematics, English language, and Science in a term.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

The correlational survey design was used for this current study as it purposely aimed at finding the relationship between biopsychosocial problems and academic performance. A survey provides a method for asking students to give information about themselves. Surveys have become extremely important as society demands data about issues rather than only intuition and anecdotes (Cozby, 2004). Hence, Odum and Jocher (1929, cited in Kumekpor, 2002) described social survey as an objective, quantitative approach to the study of social processes within a well-defined area at a given time through one or more institutions, by means of a schedule, or a questionnaire and the obtained data statistically analyzed.

The survey method is seen as one of the important ways for researchers to study relationships among variables (Cozby, 2004) especially, in recent years where there are increasing social problems and issues such as drug peddling, and armed robbery. There is, therefore, an increasing need and demand for current reliable information on the different aspects of national, economic and social conditions (Kumekpor, 2002). Social surveys therefore, serve as useful tool for a realistic view of existing conditions prevailing at a particular place at a definite time. Hence, they furnish us with reliable current data or estimates on which to base plans for future action, or re-evaluate views on basic issues that affect the communities concerned (Kumekpor, 2002).

Hence, the independent variables used in this current study are physical and health problem, financial problem, social relationship problem, sexual problem, social psychological problem,

personal psychological problem, moral and religious problem, family problem, problem about the future, academic and study problem, school adjustment problem, sex and educational levels whilst the dependent variable is academic performance.

3.2 Target Population

The population of this current study was made up of senior high school students in the Greater Accra Region of Ghana, specifically in the Tema Metropolis.

3.3 Sample Size

This current study used a total of 277 respondents selected from three senior high schools in Tema Metropolis. Three hundred respondents were selected to participate in this study. This sample size was based on the rule of thumb suggested by Tabachnick and Fidell (1996) that the sample size, N , should equal or exceed $50 + 8p$, where p equals the number of predictor variables (cited in Dunlap, Xin, & Myers, 2004). Hence, it can be deemed as adequate for this current study.

3.4 Sampling Technique

The study employed both non-probability and a probability sampling techniques, namely purposive sampling technique and stratified random sampling technique. Purposive sampling technique was used to select the various schools of interest to this study. Senior high schools which were closely related to each other geographically were purposively selected for this study. In other words, the inclusion criteria for selecting the schools were based on geographical proximity to other schools, availability of boarding facilities for both sexes, and having students of both sexes. Therefore, the schools selected were the Chemu Senior High, Tema Senior High, and Our Lady of Mercy Senior High. The purposive sampling technique

was employed to select the classroom that had balanced sexes, mostly the General Arts classes. According to Kumekpor (2002), a researcher could identify sectors of the population which satisfies the characteristics of the phenomena under investigation by employing non-probability sampling techniques like the purposive sampling technique. Furthermore, Ross (2005) posited that purposive sampling strategy allows the researcher to select the elements which represent 'typical sample' from the appropriate target population. Hence, this study utilised this sampling's characteristic to enhance the right choice of respondents for this study.

The stratified sampling technique was used to select respondents from their various classrooms across the four senior high levels (that is, SHS 1- 4). Respondents were selected from all the available classrooms across all levels (which are in strata) using the simple random technique. Specifically, simple 'yes' or 'no' were written on pieces of paper which helped to select the exact respondent for the study when the 'yes' piece of paper is picked. This probability technique has been found to be efficient in choosing samples that closely represents the population of which the samples were taken (Robson, 1993). Leary (1995) also confirmed that stratified random respondents typically reflect the characteristics of the whole population.

3.5 Instrument

The questionnaire used for this study comprised of two sections being the demographic data, and lists of students' problems. The demographical data section gathered information on respondents' socio-demographic characteristics such as sex, age, form, and religion.

The Student Problem Inventory (SPI) developed by Bakare (1977) formed the next section of the questionnaire. This is a self-report inventory specifically designed for African students through which the individual students describes his or her personal problems according to his or her awareness of them and according to the extent to which the individual is willing to disclose them (Busari, 2011). It is comprised of 120 statements which are sectioned into 11 various groups of students' problems which are (a) physical and health problem, (b) financial problem, (c) social relationship problem, (d) sexual problem, (e) social psychological problem, (f) personal psychological problem, (g) moral and religious problem, (h) family problem, (i) problem about the future, (j) academic and study problem, (k) school adjustment problem. Hence, a student ticks if the statement applied to him or her or leaves it if it does not. It has also been variedly used to assess secondary school students' problems (Omirin, 2007). It has an established congruent and construct validity coefficients as well as test-retest reliability coefficient of 0.63 (Bakare, 1983). Bosede (2010) also reported a test-retest reliability of 0.77.

3.6 Scoring

The SPI is scored by counting the number of ticks in each of the subscales and the total scores entered against their respective subscales. All the scores of each subscales is also added up to give a grand score (Busari, 2011).

3.7 Procedure

The study proceeded with a pilot study to ascertain the psychometric properties of the scales. The main study was carried out after the pilot study. The details of the pilot and main study are provided below.

3.7.1 The Pilot Study

A pilot study was conducted using a total of 23 respondents to ascertain the consistency or the appropriateness of the instrument among the respondents. Data were conveniently collected from the Tema Senior High School. The reliability calculated for the scale revealed a Cronbach's alpha of 0.85.

3.7.2 The Main Study

A letter of introduction was taken from the Psychology Department, Methodist University College of Ghana in addition to a letter that was seeking a permission to conduct a research in the various secondary schools. Several secondary schools, both private and public secondary schools, were contacted but only five secondary schools gave an approved for this current study to be conducted in their school. Permission and consent was also sought from the head of academics as well as the class teachers of the various classes who served as guardians to these students to be used in this research since most of them are not of age.

Hence, the questionnaire together with assent forms was given to all the selected respondents after they have adequately been informed about the study. Specifically, 100 respondents were selected from each of the five senior secondary schools. In general, 25 respondents were selected from each of the four levels of the senior high levels of education, hence, totalling 100 for each school. For instance, at Chemu Senior high school, where the general arts and the business students were mostly used as respondents, pieces of paper with 25 'yes' and a number of 'nos' depending on the size of the class, written on it for respondents to pick. Hence, all those who picked the pieces of paper with 'yes' written on it became the respondents selected for the study. This was also done for the other 4 senior high schools.

Generally, responding to the questionnaire took an average of 20 minutes which was done during the normal class hours.

3.8 Ethical Considerations

Adequate procedures were implemented to safeguard respondents' privacy and to ensure that they receive adequate information regarding the study (Polit & Beck, 2006). Respondents were informed that participation was purely voluntary and their response would be completely confidential. To allay fears arising from the study, volunteers were also informed that they were free to withdraw from the study at any point in time. Hence, the instructions were written in English for all respondents and each respondent was appreciated for their participation.

3.9 Data Management and Analyses

The collected data for the study sample was coded and entered into the data base of Statistical Product and Service Solutions (SPSS) Version 16. The data was checked for errors including wild codes. That is, thorough inspection of the frequency distribution values was made to check for errors. For instance, sex was coded as 1 = males, 2 = females and so, any other code (apart from 1 = males, 2 = females) would be an error made.

The main dependent variable was the academic performance score of the respondents whilst the independent variables included the student problems inventory (and its sub-scales), sex, senior high educational levels, religion, age and other variables of its kind. Descriptive statistics were reported on the demographic variables like sex, age, educational levels, and similar other variables. Also inferential statistics like the hierarchical multiple regression,

independent t test, one-way analysis of variance were used to analyse the hypotheses with regard to comparison of measures.

CHAPTER FOUR

RESULTS

4.1 Introduction

The results of the study in relation to the objectives stated are presented below as follows.

4.2 Analysis of Data

Seven hypotheses were formulated based on the aims of this current study. Inferential statistics such as the correlation, standard multiple regression, independent *t* test and one-way analysis of variance were used to test the various hypotheses. The sixteenth version of the Statistical Product and Service Solutions (SPSS) software was used in analysing the data.

4.2.1 Demographic Characteristics of Respondents

A total of 277 respondents were used in this study with a mean age of 17.30 years, standard deviation of 1.66 years, and ranging from 14-27 years. This also included 148 (53.4%) males and 129 (46.6%) females. Majority (266) of the respondents were Christians with Muslims being 11. Respondents were made up of 71 (25.6%) SHS 1, 67 (24.2%) SHS 2, 95 (34.3%) SHS 3, and 44 (15.9%) SHS 4. Table 1 presents detailed information on the demographic characteristics.

Table 1: Demographic Characteristics

VARIABLES	FREQUENCY	PERCENTAGE (%)
RELIGION		
Christian	266	96
Muslim	11	4
Total	277	100
FORM		
SHS 1	71	25.6
SHS 2	67	24.2
SHS 3	95	34.3
SHS 4	44	15.9
Total	277	100
SEX		
Male	148	53.4
Female	129	46.6
Total	277	100

4.2.2 Descriptive Statistics

Table 2: Means and Standard Deviations of Continuous Variables

Variables	N	Mean	Std. Deviation
Age	277	17.30	1.66
Financial problems	277	2	1.78
Physical and health problems	277	1.19	1.27
Psychological problems	277	7.41	5.99
Relationship problems	277	5.57	3.94
School-related problems	277	7.69	3.94
Academic Performance	277	55.07	12.11

Table 2 presents the mean and standard deviation scores for the various continuous variables used in this current study.

Results in Table 3 are the correlation matrix between all the continuous variables and academic performance. Findings in Table 3 indicated that there are significant relationships between students' school-related problems and academic performance [$r(275) = -.140, p = .010$]. However, according to Table 3, there were no significant relationships between financial problems and academic performance [$r(275) = -.024, p = .343$], physical and health problems and academic performance [$r(275) = -.035, p = .282$], and relationship and academic performance [$r(275) = -.016, p = .398$]. Other significant correlations were also observed between the other variables as well as non-significant ones.

4.2.3 Results of the Correlation Matrix

Table 3: Correlation Matrix

Variables	1	2	3	4	5	6
1 Academic performance	—	-.024	-.035	-.105*	-.016	-.140**
2 Financial problems		—	.358**	.457**	.505**	.475**
3 Physical and health problems			—	.442**	.399**	.398**
4 Psychological problems				—	.627**	.595**
5 Students' relationship problems					—	.671**
6 Students' school-related problems						—

* $p < .05$, ** $p < .01$ (one-tailed)

4.3 Testing of Hypotheses

The standard multiple regression analysis was used to test the various hypotheses (first five hypotheses) in order to assess the extent to which financial problems, physical and health problems, psychological problems, and relationship problems would individually correlate with academic performance. Table 4 shows the results obtained from the regression analysis for the first five hypotheses.

Table 4: Multiple Regression Analysis testing Financial, Physical and Health, Psychological, Relationship, and School-Related Problems on Academic Performance

	B	β	t	Sig
(Constant)	56.337		42.066	.000
Financial problems	.229	.034	.468	.640
Physical and health problems	.169	.018	.260	.795
Psychological problems	-.222	-.110	-1.321	.188
Relationship problems	.529	.172	1.929	.055
School-related problems	-.420	-.213	-2.486	.014

$R^2 = .037$

According to Table 4, all the variables accounted for 3.7% variance in students' academic performance [$F(5, 271) = 2.100, p = .066, R^2 = .037$] with only school-related problems ($\beta = -.213, p = .014$) significantly predicting academic performance of SHS students in Tema Metropolis.

Hypothesis One

The first hypothesis stated that financial problems would significantly and negatively predict academic performance of SHS students. The standard multiple regression analysis was used to analyse this hypothesis and the result is shown in Table 4.

Extract for Hypothesis 1 from Table 4

	B	β	t	Sig
(Constant)	56.337		42.066	.000
Financial problems	.229	.034	.468	.640

According to Table 4, financial problems did not significantly predict academic performance of SHS students ($\beta = .034$, $p = .640$). Therefore, the hypothesis that financial problems would significantly and negatively predict academic performance of SHS students was not supported by the data.

Hypothesis Two

The second hypothesis stated that physical and health problems would significantly and negatively predict academic performance of SHS students.

Extract for Hypothesis 2 from Table 4

	B	β	t	Sig
(Constant)	56.337		42.066	.000
Physical and health problems	.169	.018	.260	.795

The standard multiple regression was used to analyse this hypothesis and the result presented in Table 4 indicated that physical and health problems did not significantly predict academic performance of SHS students ($\beta = .018$, $p = .795$). Hence, the hypothesis that physical and health problems would significantly and negatively predict academic performance of SHS students was not supported by the data.

Hypothesis Three

The third hypothesis stated that psychological problems would significantly and negatively predict academic performance of SHS students.

Extract for Hypothesis 3 from Table 4

	B	<i>B</i>	t	<i>Sig</i>
(Constant)	56.337		42.066	.000
Psychological problems	-.222	-.110	-1.321	.188

Results in Table 4 shows that psychological problems did not significantly predict academic performance of SHS students ($\beta = -.110$, $p = .188$). Therefore, the hypothesis that psychological problems would significantly and negatively predict academic performance of SHS students was not supported by the data.

Hypothesis Four

The fourth hypothesis stated that relationship problems would significantly and negatively predict academic performance of SHS students.

Extract for Hypothesis 4 from Table 4

	B	β	t	<i>Sig</i>
(Constant)	56.337		42.066	.000
Relationship problems	.529	.172	1.929	.055

Results in Table 4 indicated that students' relationship did not predict academic performance of SHS students ($\beta = .172$, $p = .055$). Hence, the hypothesis that relationship problems would significantly and negatively predict academic performance of SHS students was not supported by the data.

Hypothesis Five

The fifth hypothesis stated that school related problems would significantly and negatively predict academic performance of SHS students.

Extract for Hypothesis 5 from Table 4

	B	β	t	Sig
(Constant)	56.337		42.066	.000
School-related problems	-.420	-.213	-2.486	.014

Results in Table 4 indicated that school related problems significantly and negatively predicted academic performance of SHS students ($\beta = -.213$, $p = .014$). Therefore, the hypothesis that school related problems would significantly and negatively predict academic performance of SHS students was supported by the data.

Hypothesis Six

The sixth hypothesis stated that females would significantly report more student problems as compared to their male counterpart. The Independent t test was used to analyse this hypothesis and the results are presented in Table 5.

Table 5: Summary of Students' Problems between Males and Females

Respondents	Students Problem	N	M	SD	t	df	Sig
Males	Total	148	21.33	14.54	-2.909	275	.002
Females		129	26.75	16.47			

Results in Table 5 indicate that, in general, females ($M = 26.75$, $SD = 16.47$) had significantly more school problems as compared to their male ($M = 21.33$, $SD = 14.54$) counterpart [$t(275) = -2.909$, $p = .002$ (one-tailed)]. Therefore, the hypothesis that females would significantly reports more student problems as compared to their male counterpart was supported by the data.

Hypothesis Seven

Hypothesis seven stated that SHS 1 respondents would report significantly more student problems than SHS 2, SHS 3, and SHS 4 respondents. The One-way Analysis of Variance was used to analyse this hypothesis and the results are presented in Tables 6 to 8.

Table 6: Means and Standard Deviations of the SHS Levels on Students' Problems

Form	N	Mean (M)	Standard Deviation (SD)
SHS 1	71	19.04	15.46
SHS 2	67	27.75	15.89
SHS 3	95	23.72	14.18
SHS 4	44	26.00	17.15

The means in Table 6 reveals a gradual increase in the mean scores of student problems which peaked at SHS 2 and started decreasing afterwards. The One-Way ANOVA was used to establish whether a significant difference exists among these 4 means. Summary of the findings are presented in Table 7.

Table 7: Summary of the One-Way ANOVA performed on the data presented in Table 6

	SS	df	MS	F	Sig.
Between Groups	2863.338	3	954.446	4.011	.008
Within Groups	64966.886	273	237.974		
Total	67830.224	276			

Results in Table 7 show that a significant difference existed between at least two of the four educational level on student problems [$F(3, 273) = 4.011, p = .008$]. The Scheffé post hoc test was used to find the exact difference between the SHS levels. This analysis is presented in Tables 8.

Table 8: Summary of the Post Hoc (Scheffé test) Analysis on Student Problems (Total)

	SHS 1	SHS 2	SHS 3	SHS 4
SHS 1	—	8.704*	4.673	6.958
SHS 2		—	4.030	1.746
SHS 3			—	2.284
SHS 4				—

* $p < .05$

Results in Table 8 reveal that there is no significant difference between all the educational levels except between SHS 1 and SHS 2. Therefore, with reference to Table 6, it is evident that respondents in SHS 2 ($M = 27.75, SD = 15.89$) reported significantly more student problems than those in SHS 1 ($M = 19.04, SD = 15.46$). Therefore, the hypothesis that SHS 1 respondents would report significantly more student problems than SHS 2, SHS 3, and SHS 4 respondents was rejected.

4.4 Summary of Findings

This study tested seven hypotheses to unearth the influence of students' problems on their academic performance. The findings are presented below:

- Financial problems did not significantly predict academic performance of SHS students.
- Physical and health problems did not significantly predict academic performance of SHS students.
- Psychological problems did not significantly predict academic performance of SHS students. These psychological problems are sexual, social, and personal.
- Students' relationship problems did not significantly predict academic performance of SHS students. The components of relationship problems are social, moral, religious, and family difficulties.
- School related problems significantly predicted academic performance of SHS students. These are problems about the future, academic and study difficulties, and school adjustment problems.
- Females significantly reported more student problems as compared to their male counterparts. Some of the problems more common to the females are physical and health, psychological issues, and relationships.

- SHS 2 respondents reported significantly more student problems than SHS 1 but not the other educational levels. Some of the peculiar problems of SHS 2 respondents were financial, relationship, and school-related ones.
- The factor that significantly and negatively predicted academic performance of SHS students was school-related problems. School-related problems include problems about the future, academic and study difficulties, and school adjustment problems.

CHAPTER FIVE

DISCUSSION

5.1 Introduction

The research aimed at examining the relationship between students' biopsychosocial problems (financial, physical and health, psychological, relationship, school-related) and academic performance among senior high school students in Tema Metro District of Ghana. It also examined whether differences exist on students' problems. Furthermore, the study investigated whether a difference exist between the various educational levels (SHS 1, SHS 2, SHS 3, and SHS 4) on students' problems. Finally, it examined the specific students' biopsychosocial problems that predict poor academic performance. The discussion is based on these main aims.

5.1.1 Financial Problems and Academic Performance

The results from the data analysis revealed that financial problems like lack or inadequate money, nice clothes, and similar kinds did not significantly predict academic performance among SHS students as hypothesized. There was also, no significant correlation between financial problems and academic performance of SHS students. This indicates that irrespective of a student's financial status, that student has a good chance to excel in academics. Hence, poverty should not and cannot be used as an excuse for poor academic performance of a student.

This study's result is similar to the study by Ebenuwa-Okoh (2010) and Ewumi (2012) which reported that finance was not a significant predictor of academic performance. A possible reason is that financial issues do not necessarily touch on the lives of students as this stage but for fashion and other personal use which are still important for students/adolescents.

Moreover, the school provides them with almost the necessary needs for successful academic study. Hence, a student's financial problems are buffered against by these mediatory factors like a good library, good teaching techniques and notes, and similar others.

Other studies have reported that financial problem do significantly impact on students' academic performance (Harding, 2011; Lacour & Tissington, 2011; Suleman, Aslam, Shakir et al., 2012; Suleman, Aslam, Sarwar et al., 2012). Salient among their studies is that low economic status of the parents leads to lower academic performance of students. Furthermore, it was also reported by Suleman, Aslam, Shakir et al. (2012) that the socio-economic status of parents (either mother or father) affects the students academically. This cannot be always true as not all students from poor regions or economically deprived areas are poor academically. It is even arguable that some students from poor regions perform better than from "high socio-economic" regions or areas. A study by Ogunshola and Adewale (2012) has made it clear that parental socio-economic statuses and parental education did not have significant effect on students' academic performance.

What this current study has portrayed is the fact that the basic needs such as fees, like good library, good teaching techniques and notes for academic excellence are provided by the parents and the school and so it depends on the will of the student to learn. Finance is auxiliary. In fact, Adewumi et al. (2012) found out in their studies that the most accurate prediction of a student's achievement in school is not income or social status, but the extent to which that student's parent is able to create a home environment that encourage learning and to express high expectations for their children's achievement and future careers. This further validate a study among Ghanaian high school students by Nyarko (2011) which found

that of most importance to the academic achievement of students is the parental-school involvement (specifically the mothers).

5.1.2 Physical and Health Problems and Academic Performance

Findings from the analysis revealed that physical and health problems (such as sickness, height, strength, and similar others) did not significantly predict negative academic performance of SHS students. This implies that a student's health status and physical well-being does not necessarily affect his or her academic performance. In other words, how a student looks physically (either too short or too tall, thin or not, attractive or not) as well as his or her health (whether he or she gets sick too often or strong and healthy) do not have direct impact on academic performance. Possible reason for this result might be that students in Ghana are not bothered so much about one's physical looks with respect to studying or academics. More so, even if a student misses class because of illness, they make up for the lost class periods which atone for their academic lose. Hence, at the end, it would not significantly affect their academic performance.

Many researchers have reported that one's health status matters when it comes to academic performance (Akpan et al., 2010; Krenitsky-Korn, 2011; Ogunshola & Adewale, 2012; Taras & Potts-Datema, 2005b, 2005c, 2005d). The line of argument has mostly been from the angle of absenteeism and its effect on academic performance. It has been reasoned out that the more a student is sick, the more that student will skip classes which is directly linked to missing most part of what has been taught thereby affecting his or her final output (examinations). Taras and Potts-Datema, (2005a) for example, reported that asthma among students leads to frequent absenteeism which has also been linked to lower academic grades (Moonie et al., 2008).

However, this line of argument has usually been a one way affair without comparing them to those who have not been sick hence, not been missing classes. For instance, a study by Moonie et al. (2008) showed that even though excessive absenteeism leads to lower grades among students, there is no significant difference between non-asthmatic and asthmatic students on academic performance. Moreover, some studies (Akpan et al., 2010; Eaton et al., 1995; Ogunfowora et al., 2005) have come out strongly that there is no association between school absenteeism and academic performance.

This clearly indicates that it is not necessarily the sickness or health status that causes poor academic performance. This position is strengthened by a study by McCarthy et al. (2002) who reported that sickness (specifically children with type 1 diabetes) is not associated with lower academic performance compared with either siblings or classmates. It then can be reasoned that some factors apart from health status is associated with poor academic performance.

5.1.3 Psychological Problems and Academic Performance

The findings revealed that psychological problems did not significantly predict negative academic performance. This indicates that psychological problems (such as sexual, social, and personal problems) do not interfere with Ghanaian SHS students' academic performance. It can then be reasoned that either psychological problems faced by students is at a very minimal level that its effects cannot impact negatively on students' academic performance or there is efficient buffering or coping systems that adequately mitigate its effects against academic performance. These two factors are reasoned out to account for this current result.

Some previous studies (Abdulghani et al., 2012; Agbakpe et al., 2011; Akpan et al., 2010; Breslau et al., 2011; Hughes et al., 2010; Kumpulainen et al., 1999; Orimogunje et al., 2010; Yousefi et al., 2010) have well reported the negative effects of psychological problems on academic performance. Most notable among these studies is also, the fact that there are different levels of problems experienced among these students which had its respective negative effect on academic performance. In other words, anxiety is a psychological problem which can have negative effect on the academic performance of students at an abnormal level but every human being need some levels of anxiety to carry out optimum day-to-day tasks (Al-Qaisy, 2011). Therefore, it is undeniable fact that abnormal levels of psychological problems would significantly predict poor academic performance.

However, with respect to this current study's results, it can then be assumed that the level of psychological problems experience by the students is not anomalous. This is position is also supported by the result of a study by Turner et al. (2012) who reported that the level of depression of their respondents were statistically non-significant to the odds of having a lower cumulative grade average.

5.1.4 Relationship Problems and Academic Performance

The findings indicated that relationship problems such as social, moral and religious, and family relationship difficulties did not significantly predict negative academic performance among SHS students in Tema. This means that the relationship problems, if any, among students do not affect their academic performance. With respect to this study, it can be said that the result depicted that there is almost a cordial relationship between students and their family, social, and religious members. As posited by the system theorists, a good communication between these systems reduce relationship problems which would also have

lesser negative effect on students' academic performance. Possible reasons to the findings realised would be that relationship problems faced by students are not significant and if at all, they have better support systems which mitigates its effect as and when they come. Africans are noted to have this supportive system which helps in these situations a lot. This might probably accounted for the result realised in this study.

Some researches have reported the negative effects of broken marriages (Orimogunje et al., 2010; Uwaifo, 2012) and poor family relationships (Gadagbui, 2003; Suleman, Aslam, Shakir et al., 2012) on academic performance of students. These destabilise the children and deny them a convenient and comfortable environment for them to study. Adewumi et al. (2012) encapsulates it nicely by positing that the most accurate prediction of a student's achievement in school is not income or social status, but the extent to which that students' parent are able to create a home environment that encourages learning and to express high expectations for their children's achievement and future careers.

Hence, with the supposition by Adewumi et al. (2012), it can be inferred that the students used in this current study have that conducive and enabling environment to learn hence, no significant negative prediction on academic performance. Others studies (Tenibiaje & Tenibiaje, 2011; Ushie, Emeka, Ononga, & Owolab, 2012) have also reported that there is even no significant difference between students of single and intact parents on academic performance which goes back to reconfirm the assertion by Adewumi et al. (2012). This, therefore, presupposes that students used in this study have fairly suitable and conducive home environment which does not interfere with their academic performance. Moreover, it has also been further revealed that not all negative peer relationship leads to poor academic performance (Jacobson & Brudsal, 2012) which supports the results this current study.

However, the effect of relationship problems on academic performance should not be underrated as its significant negative effect on academic performance can be devastating.

5.1.5 School-Related Problems and Academic Performance

The findings revealed that school-related problems such as problem about the future, academic and study difficulties, and school adjustment problems significantly predicted negative academic performance of SHS students. This result indicates that problems that are related to students' future academic plans, academics and studies itself, and school adjustment really lead to poor academic performance. For instance, when a student cannot see the use of going to school (future academic plans), has poor memory, is slow in reading, hates school (academics and studies) then, by the result of this study, it would significantly lead to poor academic performance. It has also been evident in this study that poor academic performance can result if a student is forced to take subjects he or she does not like, school being too strict, and lessons being too dull (school adjustment).

This finding is similar to the study conducted by Jacobson and Brudsal (2012) which reported that there is positive correlation between level of school interest and academic performance. In other words, the higher a student's interest in school the higher that student's academic performance. This directly indicates that if a student lacks the purpose of schooling then it becomes a big problem to the family, society, and the nation at large as that student would not put in his or her maximum best in studying. Another study by Orimogunje et al. (2010) which has also confirmed the result of this current study have also reported that study problems, study habit, and academic relationship with teachers is causally related to performance. This particularly indicates that of major importance to student's academic performance is not really financial problem, physical and health problems, psychological

problem, and relationship problem, but school-related problems. Researchers like Dahar et al. (2011), Karanja and Bowen (2012), Suleman, Aslam, Sarwar et al. (2012) and Yousefi et al. (2010) have also well documented the negative effect of school-related problems on academic performance. Bruce (2011) also found that when teachers do not let students know the relationship between subjects (courses) and their future (what job prospects are there for studying a particular course), the students are likely to lose interest in school subjects leading to poor performance.

It is therefore possible that a lot of students might not be aware of the future prospects of the courses they are reading. This is a possible fact and a serious revelation now that some students are asked to do courses they may not like. There is the need to take a serious look at the computer placement of students in senior secondary schools.

5.1.6 Sex and Students' Problems

The findings revealed that females reported significantly more problems as compared to their male counterparts. This indicates that out of the several problems that a student would have females would have significantly more than males. Several factors may account for this sex differences in Ghana but chiefly amongst them is the socialisation factor. For instance, most at times, females are seen as weaker vessels hence easily fall as victims to so many circumstances whereas as males are seen as the hardened type who initiate activities for their benefits. Therefore, with this impression in mind, it justifies why females to have more problems than males with respect to schooling.

Some studies have pointed out that female student's have significantly more problems when it comes to financial matters (Chen & Volpe, 2002; Falahati & Paim, 2011), health—

depression and other negative moods (Desai et al., 2010; Monteagudo et al., 2012), eating disorders (Sepulveda et al., 2008) than their male counterparts which confirms the result of this current study. Another study by Helfert and Warschburger (2013) also revealed that females are significantly more affected by peer pressure as compared to their male counterparts. This indicates that females have problems mostly emotionally related especially when under social and behavioural pressures on as compared to males. This can also be linked to the developmental changes (cognitive, physical, social) which cause them to feel awkward hence yearning for acceptance among peers. In this study, it can be said that female students often go through developmental, emotional, and behavioural problems (like dieting, hygiene, peer pressure) in order to conform to their group.

Males are not left out with respect to problems students encounter as some studies have also found males to be highly unruly, delinquent and exhibit total problem behaviour than females (Drew & Watkins, 1996), more resistant to school as well as having anti-studious attitudes and behaviours (Lundy & Firebaugh, 2005), more anxiety (Mokashi et al., 2012), poor mental health (Bandhana, 2010) as compared to their female counterpart which is contrary to the results of this study. Yet still, another still found no significant difference between males and female students on school adjustment problems. This better clarifies the differences in cultural and societal dimensions that influence sexes and the problem they face as students.

5.1.7 Educational Levels and Students' Problems

The findings revealed that students of SHS 2 have significantly more problems than students of SHS1 (but not for SHS 3 and SHS 4 students). This further suggests that SHS 2 students go through more financial, relationship, and school-related problems than only SHS 1 students. There was no significant difference between SHS 1, 3 and 4 as well as between SHS

2, 3 and 4. The reason for the difference between only SHS 1 and SHS 2 could be that at SHS 1, students would be acquainting themselves with the SHS system hence would be shielded or buffered from most of the problems. For instance, parents would have to buy most of the needs for their wards before reporting for school hence there would be virtually no financial burden. Moreover, the SHS 1 students would be forming new relationships with all its niceties as well as starting a new course which is at its introductory stage hence less difficult to comprehend.

However, as a student moves on to SHS 2, more financial issues rise up, academic works become tougher as the it becomes more abstract or theoretical in nature, friendship ties also deepens with its associated pressure and strains to conform. All these happen when a SHS 2 student tries to fathom his or her way through the academic work as well as the fate of future profession. This is because at SHS 2, there is no turning back with respect to changing courses. Hence, the student marshals his or her efforts as well as other resources to pursue the future profession. It can therefore be expected that SHS 2 would face significantly more problems as compared to SHS 1 who might have the opportunity to even switch courses.

This result is similar to the study by Lundy and Firebaugh (2005) which found second year high school students to have behavioural problems including oppositional and anti-studious attitudes especially among males. Likewise, Helfert and Warschburger (2013) reported that first year high school students report significantly lower peer pressure as compared to their second and third year counterparts. However, there is no significant difference between the various educational levels with respect to eating disorder as reported by Sepulveda et al. (2008) whilst more years in education has been reported to be associated with fewer financial problems (Chen & Volpe, 2002).

5.2 Contributions of the Study

Problems among high school students and its effect on academic performance are a worldwide phenomenon (Abdulghani et al., 2012; Agbakpe et al., 2011; Akpan et al., 2010; Breslau et al., 2011; Dahar et al., 2011; Karanja & Bowen, 2012; Nonis & Hudson, 2006; Rizwan & Nasir, 2010) and for that matter Ghana is not an exception. Notwithstanding that, factual data in terms of studies conducted on students' biopsychosocial problems is almost non-existent as studies usually tackle aspects of students' biopsychosocial problems (biological, psychological or social). Hence, this study was conducted to ascertain the full account of students' biopsychosocial problems among senior high school students.

As a way of updating data with respect to Ghanaian SHS students, findings indicated that the only factor (among students' biopsychosocial problems) that significantly predicted negative academic performance is school-related problems. Further, females were found to have significantly more problems as compared to their male counterparts whilst SHS 2 students were found to have significantly more problems than SHS 1 students.

5.3 Limitation of the Study

The limitation noticed to be associated with this study was related to finance and time. Because of financial constraints and time factor, only three senior high schools were involved in this study. However, the sample of 277 students covered by this study could be used to generalize to what pertains among other students in Ghana.

5.4 Implications and Recommendations

Based upon the findings of the study, the following recommendations are made:

a) Educational Sector

The results of this study revealed that school-related problems significantly predicted poor academic performance. Hence, it is recommended that counsellors be employed across not only at senior high level but across all the educational levels. Hence, it is again recommended that more school counsellors should be employed especially, at the first and second cycle institutions to better manage students' problems including assisting students in selecting future professions, programmes or courses as well as managing gender issues.

b) Clinicians and other Mental Health Professionals

Factors concerning poor academic performance among students are very complex. Hence, counsellors, psychologists and other health professionals are being advised to continually update their knowledge about the possible problems that can affect their academic performance. This study presents school-related problems as the factor that significant predicts poor academic performance among students as well as females and SHS 2 student having significantly more problems than their other counterparts. It is therefore recommended that clinicians and other health professional should continuously updated their facts on academic performance through frequent workshops, seminars and conduction of more researches.

c) Further Studies

The results of this study reveal that there might be more issues surrounding students' problems and poor academic performance. Therefore, different variables could be examined to ascertain their effects on students' problems and poor academic performance. Further, more research should be done to cover larger samples in the future so that effective solutions are found for the students.

5.5 Conclusion

This study examined the relationship between students' biopsychosocial problems and academic performance among senior high school students in Tema Metro District. Results of the study revealed the presence of school-related problems as the main biopsychosocial factor predicting poor academic performance. School counsellors and educational psychologists must go in to action to solve this problem so that students can achieve good results in their academic career.

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APPENDICES

CONFIDENTIAL

MATERIAL

Appendix 1: Demographical Information

1. Sex: Male [] Female []
2. Age:_____
3. School Type: Private [] Public []
4. Form: SHS 1 [] SHS 2 [] SHS 3 [] SHS 4 []: Class:_____
5. Religion: Christian [] Muslim [] Traditionalist []
Other:_____
6. Name:_____

NB: TO BE USED BY THE RESEARCHER

Number of days absented from School:_____

Mathematics:_____

English Language: _____

General Science:_____

Social Studies:_____

SPI

FORMS (SECONDARY HIGH SCHOOL FORM)

DIRECTIONS

This is a list of problems that boys and girls in school usually have. Read slowly through the list and as you come to a problem which is troubling you, put a tick (✓) in the space provided before it like this.

✓ 1. Getting sick too often

If you do not have a particular problem, leave the space in front of it blank. You can mark as many problems as you have in each section. When you have finished reading through the list, answer the three questions which follow.

SECTION A

- ___ 1. Getting sick too often
- ___ 2. Getting tired very easily
- ___ 3. Often no appetite for my meals
- ___ 4. Gradually getting thinner
- ___ 5. Not as strong and healthy as I should be
- ___ 6. Too short for my age
- ___ 7. Too tall for my age
- ___ 8. Not very attractive physically

SECTION B

- ___ 9. Having less money than my friends
- ___ 10. Having no regular pocket money
- ___ 11. Too few nice clothes
- ___ 12. My family worried about money
- ___ 13. Wanting to earn some money of my own
- ___ 14. Parents working too hard
- ___ 15. Ashamed of the home we live in
- ___ 16. Borrowing money

SECTION C

- ___ 17. Not having many friends
- ___ 18. Nothing interesting to do in my spare time
- ___ 19. In too few student clubs and societies
- ___ 20. Too little social life
- ___ 21. Wanting to improve my appearance
- ___ 22. Too careless with my clothes

SECTION D

- ___ 23. Afraid of close contact with the opposite sex
- ___ 24. Disappointed in love affair
- ___ 25. No girl friend
- ___ 26. No boy friend
- ___ 27. Being in love
- ___ 28. Loving someone who doesn't love me
- ___ 29. Afraid of losing the one I love

- ___ 30. Breaking up a love affair
- ___ 31. Wondering how far to go with the opposite sex
- ___ 32. Wondering if I will ever get married
- ___ 33. Thinking too much about sex matters
- ___ 34. Needing information about sex matters

SECTION E

- ___ 35. Being talked about
- ___ 36. Being made fun of
- ___ 37. Not getting along well with other people
- ___ 38. Slow in making friends
- ___ 39. Being timid and shy
- ___ 40. Feeling inferior
- ___ 41. Being criticized by others
- ___ 42. Being left out of things
- ___ 43. Feeling very lonely
- ___ 44. Wanting to be more popular
- ___ 45. Finding it hard to talk about my troubles
- ___ 46. No one to tell my troubles to

SECTION F

- ___ 47. Being nervous
- ___ 48. Worrying too much
- ___ 49. Daydreaming
- ___ 50. Being careless
- ___ 51. Trouble making up my mind about things
- ___ 52. Sometimes wishing I have never been born
- ___ 53. Too easily discouraged
- ___ 54. Forgetting things
- ___ 55. Failing in so many things I try to do
- ___ 56. Unhappy too much of the time
- ___ 57. Having bad luck
- ___ 58. Bothered by bad dreams

SECTION G

- ___ 59. Parents making me go to church
- ___ 60. Disliking church services
- ___ 61. Parents old-fashioned in their ideas
- ___ 62. Can't forget some mistakes I've made
- ___ 63. Bothered by ideas of heaven and hell
- ___ 64. Afraid God is going to punish me
- ___ 65. Being tempted to cheat in class
- ___ 66. Having a certain bad habit
- ___ 67. Sometimes not being as honest as I should be
- ___ 68. Getting into trouble
- ___ 69. Having a guilty conscience

SECTION H

- ___ 70. Sickness in the family
- ___ 71. Being treated like a child at home
- ___ 72. Parents separated or divorced
- ___ 73. Father or mother not living
- ___ 74. Feeling I don't really have a home
- ___ 75. Parents favouring a brother or sister
- ___ 76. Death in the family
- ___ 77. Parents making too many decisions for me
- ___ 78. Disagreements between me and my parents
- ___ 79. Wanting love and affection
- ___ 80. Family quarrels

SECTION I

- ___ 81. Wanting advice on what to do after leaving school
- ___ 82. Can't see any use in going to school
- ___ 83. Afraid I won't be admitted into a university
- ___ 84. Don't know how to look for a job
- ___ 85. Afraid of the future

SECTION J

- ___ 86. Missing too many days of school
- ___ 87. Not spending enough time in study

- ___ 88. Not really interested in books
- ___ 89. Unable to express myself well in words
- ___ 90. Afraid to speak up in class discussions
- ___ 91. Not getting studies done on time
- ___ 92. Not liking this school
- ___ 93. Can't keep my mind on my studies
- ___ 94. Don't know how to study effectively
- ___ 95. Don't like to study
- ___ 96. Poor memory
- ___ 97. Slow in reading
- ___ 98. Worrying about my marks
- ___ 99. Worrying about examinations
- ___ 100. Getting low marks
- ___ 101. Wanting to stop going to school

SECTION K

- ___ 102. Having no suitable place to study
- ___ 103. Forced to take subjects I don't like
- ___ 104. Text books too hard to understand
- ___ 105. Teachers too hard to understand
- ___ 106. So often feel restless in class
- ___ 107. Too little freedom in class
- ___ 108. Not enough good books in the library
- ___ 109. Too much work required in some subjects
- ___ 110. Not getting along with a teacher
- ___ 111. School is too strict
- ___ 112. Lessons too dull
- ___ 113. Teachers lacking interest in students
- ___ 114. Teachers not friendly to students
- ___ 115. Not getting personal help from the teacher
- ___ 116. Teachers not considerate of students feeling
- ___ 117. Teachers not practicing what they preach
- ___ 118. Too many poor teachers
- ___ 119. Unfair tests
- ___ 120. Students not given enough responsibility