

PERCEPTIONS OF STAKEHOLDERS REGARDING ECONOMIC (FINANCIAL) ADJUSTMENT OF STUDENTS IN SOCIETY

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Abstract

Purpose of the Study: The key purpose of the study was to know the perceptions of stakeholders (Principals, Teachers, Students, and Parents) regarding economic (financial) adjustment of Public, Private Schools, and Deeni Madaris students in society.

Methodology: The study was a survey (cross-sectional) in nature. The population of the study consisted of (N = 405957) respondents including Principals, teachers, students, and parents in which (n =1500) respondents were taken as samples of the study by applying L.R. Gay, (2003) Sample Size rule of thumb through multistage sampling techniques. In the study, Public, Private schools and Deeni Madaris students were compared regarding their economic (financial) adjustment in society. Data were taken through a self-developed questionnaire of the 6-Points Likert scale. The Study delimited to six Southern districts of KP. Results, Discussion, and Conclusions were drawn in the study.

Main Findings: The key findings of the study revealed in results were that the perceptions of stakeholders (Principals, teachers, students, and parents) were found more inclined towards Deeni Madaris students regarding their economic (financial) adjustment of students in society as compared to Public and Private school students.

Applications of this study: The study may be quite useful and significant for school heads, teachers, parents, students, government, education department, policymakers, and public as well if the students of Public, Private schools and Deeni Madaris were encouraged towards economic (financial) activities in developing country like Pakistan for their better earning purposes e.g. students practicing their economic (financial) practices in advanced countries like China, USA, United Kingdom and so on.

Novelty/Originality of this study: This study may be a new approach in Pakistan to encourage students towards economic (financial) responsibilities to earn and make money in order to facilitate their families (parents), and even the government of the time to reduce poverty in Pakistan in this regard like students earning and strengthening their financial positions (income/economy) in China, France, US, UK, etc.

Keywords: *Perceptions, Stakeholders, Schools and Madaris, Economic (Financial) Adjustment, Society, KP, Pakistan.*

INTRODUCTION

(Aydin and Akben, 2019) described that teachers and parents encourage students to promote and develop their financial as well as mathematical aptitudes and skills; teachers and parents help students in the development of their mental, psychological, social, moral, intellectual, and financial values so that students may able to strengthen their economy or they may able to make money and earn easily. (Carsten, Michael & Michael, 2016) stated that different economic, financial and business-related seminars, workshops, conferences, and programs are quite mandatory and significant for students involved in business activities in this modern world. (Cattaneo, Oggenfuss & Wolter, 2017) described that students successful from business perspectives show polite and respectful attitude towards their customers in business matters for the purpose to ensure better business dealing and make money satisfactorily. (Elena, et al., 2018) explained that students can improve their business through their expertise, experiences, and public speaking abilities to make money satisfactorily in the society in which they live. (Elmarie & Chris 2020) pointed out that it very essential for economic and business-minded students to learn more and more technical skills with high confidence to ensure their economic stability.

(Eva, Arceo-Gómez and Alejandro, 2017) stated that students taking interest in successful business are advised to be sincere, honest and men of justice throughout their business dealing in the market. (Getu, et al., 2018) narrated that students of the day are advised to focus on computer technology in business matters especially e-business is impossible without computer technology. (Gromada & Shewbridge, 2016) highlighted business-minded students solve their practical day-to-day financial obstacles or problems through their mathematical skills in society. (Heppen, et al., 2017) asserted that students need to adopt better organizational skills to strengthen their economy and financial position in society. (Huebener, Kuger & Marcus, 2017) found that maintenance of positive and effective mutual dealing or relationship is quite essential and mandatory in business anywhere. (Jaume & Willén, 2019) said that students should avail themselves

of advanced opportunities through use of advanced technology for their making money and earning purposes such as students in advanced countries like China, the UK, the US, France, Norway, and so on.

PROBLEM STATEMENT

In this study, the researcher focused economic adjustment of students in society. The researcher compared Public, Private Schools and Deeni Madaris students regarding their economic adjustment in society. The researcher identified and explored the perceptions of principals, teachers, parents, and students to solve the said problem by providing proper vision, suggestions, objectives, research questions, research hypotheses, as well as relevant latest literature, and used statistical methods to solve this problem. The researcher addressed the proper research gap in the existing study and tried his best to lead the way to further researcher on this issue in the future.

RESEARCH QUESTIONS OF THE STUDY

The following were the research questions (declarative questions) by keeping in view the objectives of the study:

1. What are the perceptions of Public school Principals, Teachers, Parents, and Students regarding the economic adjustment of students in society?
2. What are the perceptions of Private school Principals, Teachers, Parents, and Students regarding the economic adjustment of students in society?
3. What are the perceptions of Deeni Madaris Principals, Teachers, Parents, and Students regarding the economic adjustment of students in society?

OBJECTIVES OF THE STUDY

The following were the objectives of the study:

1. To examine the perceptions of stakeholders (Principals, Teachers, Parents, and students) regarding the economic adjustment of Public School students in society.
2. To explore the perceptions of stakeholders (Principals, Teachers, Parents, and students) regarding the economic adjustment of Private School students in society.
3. To determine the perceptions of stakeholders (Principals, Teachers, Parents, and students) regarding the economic adjustment of Deeni Madaris students in society.
4. To compare the perceptions of stakeholders (Principals, Teachers, Parents, and students) regarding economic adjustment of Public, Private Schools, and Deeni Madaris students in the society.

LITERATURE REVIEW

(Mora & Escardibul, 2018) pointed out that students indulged in business activities are encouraged and trained to be always trustworthy for successful business and avoid criticism or blame on others during the business. (Nidhi & Muntazir, 2015) revealed that students are ought to get awareness about e-business (online business), part-time job skills, and vocational expertise to avail their economic opportunities and skills for their financial stability like students practicing it in advanced countries including China, UK, US, and France, etc. (Papageorgiou & Callaghan, 2020) found that use of mobile telecommunication is quite significant for the development of one's economy; therefore, students in this modern world may utilize mobile telecommunication for earning purposes. Mobile services can't be ignored in business activities. (Pradhan, Mallik, and Bagchi, 2018) found that students having expertise in technology like IMO and WhatsApp are more successful and better in making money or earning; their financial position is stronger and better than those who are unaware of these quick and speedy technological resources like WhatsApp and IMO.

(Quinn, et al., 2016) described that students having an interest in business need to get awareness about the latest technology and then use it for business and financial purposes such as Laptop, Computer System, Imo, Facebook, Whatsapp, Email, Blog, Skype, and other digital technology helpful for business. (Sepehrdoust, 2018) highlighted that students in this modern era get benefits from Facebook, wireless services, IMO, email, WhatsApp, MS Office, and another technological resources that are helpful in their speedy and better economic stability. (Shirin, 2017) asserted that technical and vocational skills are highly essential for the economic stability of poor students; students who indulge in business are ought to ensure their development in business activities via vocational, technical, and innovative skills. (Tesfaw, 2021) highlighted students of the day are mostly interested in e-business or online business to stabilize their financial position or economy by utilizing their all skills, expertise, talent, innovative approach related to business. Students who are not acquainted with technical and vocational skills can't improve their economy in this modern world of technology. (Tsyganov and Bryzgalov, 2016) found that students who indulge in business attend attending and joining business-related programs, conferences, seminars, and workshops. Students strengthen their economy through their extraordinary mentality and creative approaches such as managing advertisement, fashion designing, art director, photographer, and multimedia artist.

(Uche, Nwogwugwu & Okezie, 2021) described that it's highly important for students to take interest in electrical workshops, computer markets, auto as well as other repairing systems and health care, etc. for economic (financial) stability. Students doing online business have expertise in business hardware and software including MS Office, banking skills, and Accounting. (Van-Lancker & Parolin, 2020) highlighted that business, social rules (Principles), and morality are very essential for doing successful business and business ethics include consumer protection, fair dealings with others, and consumer welfare. (Zaidi, 2013) asserted that developed, talented, and sincere, students are the best servicemen of society in the field of business; trust in business enhances the basic principles of economics. (Bjørnskov, 2017) found that trust is one of the key factors to encourage and assist students towards earning and making money.

CONCEPTUAL FRAMEWORK



Figure 1: Conceptual Framework

RESEARCH HYPOTHESES OF THE STUDY

H₀₁: There is no significant difference among the perceptions of Principals, Teachers, Parents, and students regarding economic adjustment of Public, Private Schools and Deeni Madaris students in society.

MATERIALS AND METHODS

It was a cross-sectional study in survey design in which the researcher examined comparison among Public, Private Secondary Schools and Deeni Madaris students regarding their economic adjustments in the society. All Public, Private Secondary Schools, and Deeni Madaris of Southern divisions (Kohat, Bannu, and D.I.Khan) Khyber Pakhtunkhwa, Pakistan were the population of the study. All Principals, teachers, students, and parents of male Public, Private Secondary Schools, and Deeni Madaris from six districts (Kohat, Karak, Bannu, Lakki Marwat, D.I.Khan, and Tank) Khyber Pakhtunkhwa, Pakistan were the target population of the study. The total numbers of (n=1500) respondents including Principals, teachers, students, and parents of male Public, Private Secondary Schools, and Deeni Madaris were taken as samples from six districts (Kohat, Karak, Bannu, Lakki Marwat, D.I.Khan, and Tank) Khyber Pakhtunkhwa, Pakistan as per L.R.Gay Sample Size rule of thumb. Districts were selected with the help of the Judgmental sampling technique. (n = 500 respondents) were taken as samples from each category. Simple random, disproportionate, stratified, and convenient (judgmental) sampling techniques were used for a sample collection from the respondents. Data were collected through the questionnaire of six points Likert scale having options Strongly Agree, Agree, Slightly Agree, Slightly Disagree, Disagree, and Strongly Disagree carrying values 6, 5, 4, 3, 2, and 1 respectively. Questionnaire in (English as well as Urdu versions) were distributed among the sampled male respondents (Principals, Teachers, Students and Parents) of Public, Private Secondary Schools, and Deeni Madaris of six districts (Kohat, Karak, Bannu, Lakki Marwat, D.I.Khan and Tank Khyber Pakhtunkhwa, Pakistan. Content and face validity of the instrument were used with the help of supervisors and experts for validity. After checking by professionals, the questions/items were rearranged and unnecessary questions/items were omitted. Cronbach's Alpha was used to analyze and assess the internal consistency of the research instrument.

The details of the target population and sample are shown in the tables below:

Table 1: Target Population of the Study

Districts	Respondents		
	Public Schools	Private Schools	Deeni Madaris

	Principles	Teachers	Students	Parents	Principles	Teachers	Students	Parents	Principles	Teachers	Students	Parents
Kohat	49	917	16537	14800	32	750	6500	5010	50	155	5330	4200
Karak	54	1007	13425	11010	37	875	8010	6050	106	370	10459	9010
Bannu	58	1029	15056	13000	40	800	10011	8020	193	888	25742	24000
Lakki Marwat	57	923	14386	13060	39	883	8300	7070	171	604	19533	18180
D.I.Khan	78	1214	13785	11050	68	910	9073	7035	171	526	21888	20190
Tank	26	421	4038	3015	16	210	2015	1030	61	159	6842	5350
Total	322	5511	77227	65935	232	4428	43909	34215	752	2702	89794	80930
Sub Total	148995				82784				174178			
Grand Total	N = 405957											

Source: Constitution (25th amendment) act/KP/Section 6/Chapter-II/Land Govt. of KP Board of Revenue & Estate Department Peshawar

Table 2: Sample of the Study

Districts	Respondents											
	Public Schools				Private Schools				Deeni Madaris			
	Principles	Teachers	Students	Parents	Principles	Teachers	Students	Parents	Principles	Teachers	Students	Parents
Kohat	3	15	50	15	3	15	50	15	3	15	50	15
Karak	3	15	50	15	3	15	50	15	3	15	50	15
Bannu	3	15	50	15	3	15	50	15	3	15	50	15
Lakki Marwat	3	15	50	15	3	15	50	15	3	15	50	15
D.I.Khan	3	15	50	15	3	15	50	15	3	15	50	15
Tank	5	15	50	15	5	15	50	15	5	15	50	15
Total	20	90	300	90	20	90	300	90	20	90	300	90
Sub Total	500				500				500			
Grand Total	n=1500											

L.R. Gay, (2003) Sample Size	
Population Size	Sample Size
< 100	Entire Population
~ 500	50% (250)
~1,500	20% (300)
> 5,000	500

Research Variables	Reliability Value
Social Adjustment	.75
Moral Adjustment	.81
Economic Adjustment	.78
Overall Questionnaire	.78

DATA COLLECTION PROCEDURE

The researcher personally visited the respondents to collect data from the respondents including principals, teachers, and students through a self-developed valid and reliable questionnaire both in (English and Urdu versions). For parents, the researcher distributed the required copies of the questionnaire among students via a convenient (judgmental) sampling technique to duly fill up the questionnaire via their parents as well. Data were collected from the current (existing) students along with their parents.

SIGNIFICANCE OF THE STUDY

The study enables the students to get an awareness of their strengths and weaknesses regarding economic adjustments in society. The study helps the students to deeply understand the economic aspects of their lives to easily adjust themselves in society. The study is very important for the students to give first priority to economic values. The study is quite significant for students to successfully indulge in earning, making money, and all other such activities that are concerned with economic matters and market dealing. The study is very important for the principals to motivate their staff members

and parents of students to train and motivate students towards economic norms and values for their better adjustment in society. The study is very important for the principals to arise awareness in their students regarding the need and importance of economic values in this modern era. The study is very helpful for the teachers to positively motivate their students towards understating economic values, earning and responsibility of earning or making economy by giving them the sense of responsibility in practical life as a man of earning and making economy so that their trends toward earning responsibility develop in a true spirit. The study is very vital for parents to practically engage their children in economic matters, earning and making money more or less for the purpose the give them the basic concept of earning responsibility. The study is very significant for other stakeholders like policymakers, decision-makers, officials of the education department, scholars, and educationists to lay stress on all those factors that are helpful for students to strengthen them economically. The study is highly significant for the government of the time to create different economic opportunities for students where economic survival is ensured.

DELIMITATIONS OF THE STUDY

The study was delimited to all-male Principals, Teachers, Students, and Parents of Public, Private Schools, and Deeni Madaris students at the Secondary level in six districts of the Southern Division, Khyber Pakhtunkhwa, Pakistan (Kohat, Karak, Bannu, Lakki Marwat, D.I.Khan, and Tank).

LIMITATIONS OF THE STUDY

The researcher tried his best to generalize the findings of the study. Nevertheless, it was quite challenging for the researcher to search out updated studies separately regarding the economic adjustment of students at three different levels of institutions (Public Schools, Private Schools, and Deeni Madaris) in developing countries like Pakistan where research activities are not developed as abroad. Time and financial resources were the key factors while collecting data from the respondents of the three different levels of institutions due to which the researcher merely collected data from the respondents via self-developed questionnaire while the researcher wanted to use interview also in this regard but due to limited time and financial resources, the researcher couldn't interview the respondents of the study to probe the research problem further in detail and obviously. The researcher failed to discuss the research problem of his study on the single table with the respondents of three different levels of institutions (Public, Private Schools, and Deeni Madaris) in a form of interview or face to face questionnaire due to which he simply distributed his self-developed valid and reliable questionnaire among the sampled respondents and statistically compared their responses regarding economic adjustment of Public, Private Schools and Deeni Madaris students in society.

RESULTS OF THE STUDY

Table 3: Cumulative Table about Demographic Information of Respondents

Demographic Information	Detail of Respondents	Institutions		
		Public Schools	Private Schools	Deeni Madaris
Status of Respondents	Principals	20	20	20
	Teachers	90	90	90
	Parents	90	90	90
	Students	300	300	300

Table 3 shows the demographic information and detail of the respondents that out of (N = 405957 respondents), the total numbers of (n=1500) respondents, 60 Principals (20 Public Schools, 20 Private Schools, and 20 Deeni Madaris Principals), 270 teachers (90 Public Schoolteachers, 90 Private Schoolteachers, and 90 Deeni Madaris teachers), 270 parents (90 Public School parents, 90 Private Schools Parents and 90 Deeni Madaris parents) and 900 students (300 Public Schoolteachers, 300 Private Schoolteachers, and 300 Deeni Madaris teachers); were taken as samples from the entire target population of the study.

Table 4: Comparison of Public, Private Schools and Deeni Madaris Students Regarding Economic Adjustment in Society

ANOVA					
Economic Adjustment					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.263	2	3.631	1.748	.175
Within Groups	1863.458	897	2.077		
Total	1870.721	899			

Table 4 demonstrates that the p-value is .175 which is higher than alpha value 0.05 (.175 > 0.05) and shows no significant difference. The students of Public, Private, and Deeni Madaris sum of squares value between the groups is 7.263 with 2 df and within groups is 1863.458 with 897 df. Similarly, Mean square values for between groups and within groups are 3.631 and 2.077 respectively. The F value is 1.748 which indicates no variation with p-value of .175.

MEAN OF ECONOMIC ADJUSTMENT OF STUDENTS

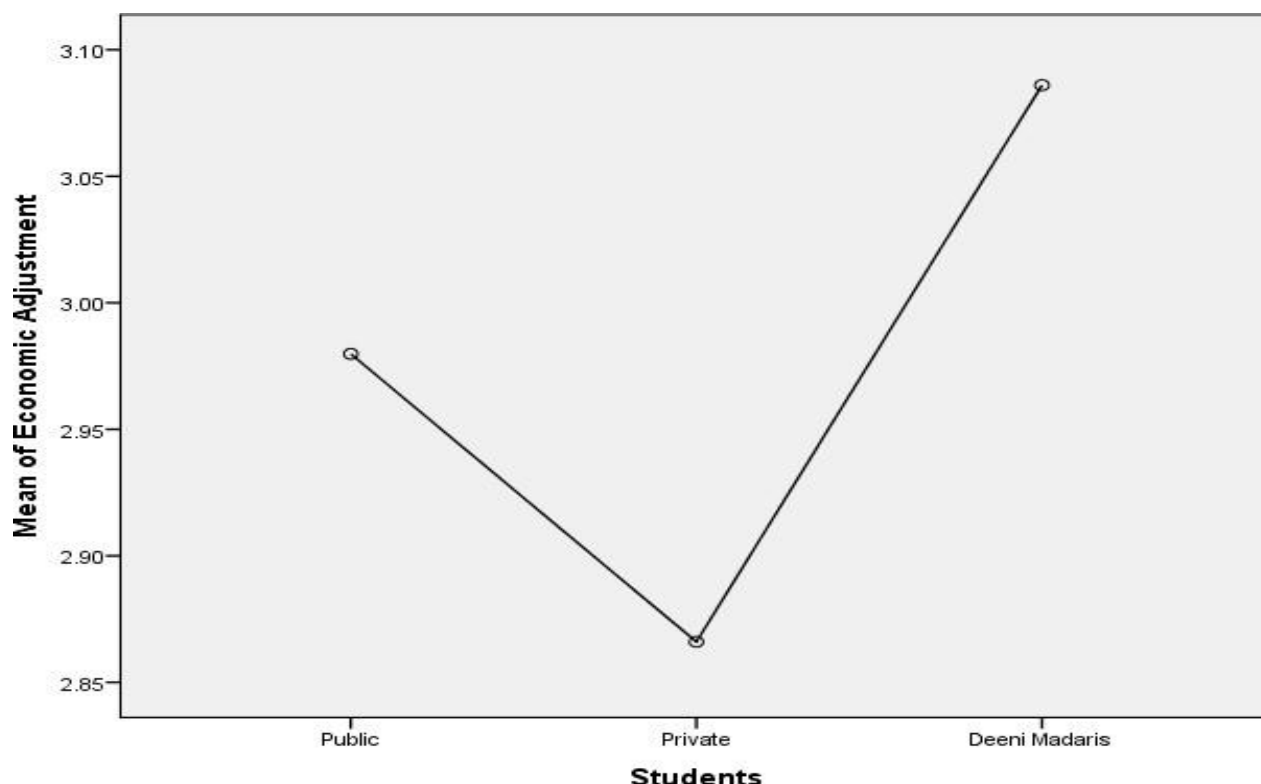


Figure 2: Mean of Economic Adjustment of Students

DISCUSSION

The results of the current study revealed that Deeni Madaris students were better economically adjusted in society as compared to Public and Private school students. The above Mean Graph shows that comparatively Deeni Madaris students were better economically adjusted in society than Public and Private School students perceived by students.

According to the previous study about the economic adjustment of students in society, (Nidhi and Muntazir, 2015) revealed that five key factors including home, better health, social approach towards others, controlled emotions, and quality education are very helpful and mandatory in the economic adjustment of students in society. (Zaidi, 2013) stated regarding Deeni Madaris (Religious Institutions) that the adjustment of Deeni Madaris students is somewhat different and varied from the students of Public (Government) and Private (Tuition Based) Schools as the curriculum, pedagogical methods, teaching-learning environment and administrative activities of Deeni Madaris are quite different from Public and Private Schools due to some fundamental factors like behavior, social, moral and economic dealings; and Deeni Madaris students are fully inclined towards Muslim (religious) thinkers, philosophers, and scholars by following them in all aspects of life very keenly. (Anjum, 2017) found that Deeni Madaris students have serious trends towards revealed knowledge: Ilm (religious knowledge); Amal (action) and Adab (etiquettes) for the purpose to adjust in society in a better way; they strictly follow three aspects including tarbeya (spiritual nurturing); Ta'dib (Character Building); and Talim (knowledge) in Deeni Madaris whereas in Public and Private Schools such aspects and rules are not strictly followed. Therefore, their interest after their religious studies is directed towards financial and economic activities to survive because they have no hope and expectation to become government officials. In this regard, their trend is more and more inclined towards business matters like technical and vocational activities, trade, electrical, mechanical, and other such activities or resources that are helpful in their economic and financial stability.

CONCLUSIONS

The researcher concluded from the results of findings and discussion by keeping in view the objectives of the study that overall Deeni Madaris students were better economically adjusted in society as compared to Public and Private school students. The researcher concluded in his study that the perceptions and responses of most of the respondents (Principals, teachers, parents, and students) were in favor of Deeni Madaris students regarding their economic adjustment of students. The researcher finally justified the reason for the betterment of Deeni Madaris students regarding their economic adjustment in society. The researcher highlighted with his concluded comments that Deeni Madaris students showed better economic adjustment in society and the reason may be that Deeni Madaris students have no hopes and expectations to become Officials in future and they have no further option to survive in society except business activities where they could earn and made money to ensure their economic adjustment in society as compared to Public and Private schools.

LIMITATIONS OF STUDY

The study was limited only to the particular context with particular issues that aims to contribute to existing database of knowledge.

The study was limited only to predicting as well as criterion variables, however, the study maybe further extended by adding some mediators and moderators.

The hypothesized relationships as examined in this study provide significant insight about the particular context, however, it can be extended to other contexts to extract new knowledge about existing issues.

SUGGESTIONS FOR FUTURE RESEARCH

The future researchers are suggested to extend the study by extending the sample size to find the better solution to the existing problems/issues under considerations.

The future researchers are suggested to add some more predicting and mediating variables to extract the significant data as per the nature of study.

AUTHORS' CONTRIBUTION

Dr. Matiullah is the main contributor of the development of main theme related to the unique concept.

Irfaanullah Khan and Muhammad Saqib Khan performed the drafting and revising of manuscript.

Shabnam Begum and Bibi Ruqia performed the statistical procedures and interpretation of the statistical analysis.

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