

TITLE PAGE

**POVERTY AMONG HIGHER INSTITUTION STUDENTS IN NIGERIA; CASE
STUDY EKITI STATE UNIVERSITY AND FEDERAL UNIVERSITY OYE**

**A PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF BACHELOR IN SCIENCE (B.Sc.) DEGREE IN
ECONOMICS AND DEVELOPMENT STUDIES**

BY

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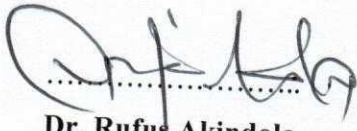
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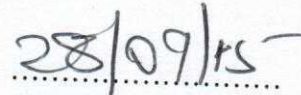
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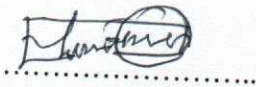
APPROVAL PAGE

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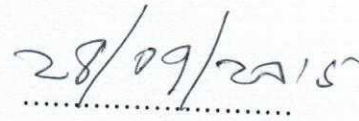
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DEDICATION

I dedicate this work to the author and finisher of our faith, the only God who knows the end and the beginning, the Almighty God, to my renowned parents MR. and MRS. OGUNDIPE for their support throughout the pursuit of my academic career.

I also extend my dedication to my outstanding supervisor Dr. Rufus Akindola for his fatherly support.

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My utmost appreciation goes to Almighty and most gracious God for his loving kindness upon my life. I am glad to be serve him, because of his faithfulness, love, care, and protection over my life and my family.

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I pray that almighty God will reward you all, Amen.

I love you all.

ABSTRACT

Poverty has degraded lives for centuries; and human deprivation is still persistent in the developing countries of the world. It is in this regard that this study examined the impact of poverty on Higher Institution Students in Nigeria. The aim was to ascertain the extent to which poverty affects their Academic Performances. The study was conducted adopting empirical design. The data used for the study were time series data. A stochastic model was specified for the study to show the impact of poverty on Higher Institution Students. The ordinary least square (OLS) regression technique with econometric views 3 software was used to analyze the study's data. The estimated result showed that both poverty and unemployment are significant determinant that affect Higher Institution students' Academic Performance in Nigeria. It is therefore suggested among other things that Governments should not only direct policy actions towards encouraging the education of the girls from poor homes by creating separate scholarship platforms for them that can fund their education from secondary school to university level; but also should extend the free education policy to tertiary institution level in order to give every child from a poor home the opportunity to have a tertiary education. This would help to reduce the girl-child trafficking for sex work, as well as all poverty stimulated juvenile delinquencies in the country.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the study

Poverty is a multifaceted phenomenon. It mean different thing to different people. Poverty is not only the lack of income; rather it is the lack of access to basic amenities of life such as, lack of access to safe drinking water, constant supply of electricity, affordable and quality education, "It is in the deprivation of the lives that people can lead that poverty manifests itself. Poverty can involve not only the lack of the necessities of material well-being, but the denial of opportunities for living a tolerable life. Life can be prematurely shortened. It can be made difficult, painful or hazardous. It can be deprived of knowledge and communication. And it can be robbed of dignity, confidence and self-respect – as well as the respect of others. etc. Therefore, resolving the issue of poverty is the main mechanism that can successfully eliminate deprivation and inequalities in human well-being (Dollar & Kraay, 2001). Poverty is an issue that has degraded lives for centuries; and human deprivation is still persistent in the developing countries of the world (Sachs & Warner, 1999). Sachs etal (1999), submit that about 800 million people do not get enough to eat and more than half billion are persistently malnourished; more than 840 million adults are still illiterate and about 800 million people lack access to health services, while more than 1.2 billion lack access to safe drinking water. The children and the women suffer the most. Nearly 160 million children under age five are malnourished, and more than 110 million children are out of school. The maternal mortality rate is nearly 500 women per 100,000 live births (Sachs & Warner, 1999).

Poverty is a problem that more and more of our nation's children are coming face to face with. The price that children of poverty must pay is extremely high. Each year, increasing numbers of children are entering schools with needs from conditions, such as poverty, that schools are not ready to meet. Conditions required for families to be successful are often lacking in the environment of poverty: stability, security, emotionally positive time together, access to basic resources, and a strong shared belief system. Thus, family relationships suffer when individuals live in poverty. Parents' exhibit less capacity to be supportive and consistent in their parenting, provide less vocal and emotional stimulation, are less responsive to their children's needs and

model less complicated language. Parenting style is more disciplinary and coercive and less consistent (Kaiser & Delaney, 1996).

Generally, parental support and participation in school activities is lower among poor parents. This does not necessarily indicate a lack of interest. It reflects issues related to poverty such as time (especially if they work shifts or more than one job), availability and affordability of child care and/or transportation, as well as possible negative personal experiences between the parent and his or her own school when growing up (Kaiser and Delaney, 1996).

The majority are poor in Nigeria, are left on their own, to contend for survival. Poverty stares them on, in the faces and their children are made to manage inconsistent educational programmes and in most cases not at all. To support their families' survival as well as their education, such children are most times abused and made to engage in different forms of economic activities (Ebigbo, 1993). The value of life of the poor in Nigeria is very low and this is currently linked with different factors ranging from poor governance and high level of corruption, high unemployment, and weak education system to impotent manufacturing sector and productivity (Nwangwu, 2000).

When purchasing power has crumbled; and that they are financially incapacitated to enjoy all that they needed to guarantee a moderate economic life, they are considered poor. Demand for social product like education most times becomes very complicated. Those who manage to afford primary and secondary education are given some sort of unique applauding for going that far. As such, poverty seems to discourage students' educational prospect. In addition, parents who have little or no education may not have got the opportunity to be rich that much to promise the educational development of their children. Similarly, a nation like Nigeria where a lot of value is attached to money and people that have it, the youths, especially those from poor homes are actually becoming highly disinterested in schooling and education; and are seriously opting for shortcuts (legal or illegal; moral or immoral) that can spin money very rapid for them. As such, many of our girls get involved in full time prostitution or part-time sex hawking while in university. It is against this backdrop that this study attempts to investigate the impact of poverty among students in higher institution in Nigeria.

1.2 Statement of Problem

Survival in Nigeria is getting tougher by the day. Government policies are politically oriented without positive impact on the welfare of the masses. People no longer show much interest in engaging in serious production investments; as such, job opportunities have become tremendously scarce, and the economic status of many families has been immensely affected negatively. Economic policies that would stimulate the economy and better the welfare of the people if appropriately implemented are relegated to the background (Adeotomre, 2007). The economic environment is not conducive for business operators.

Businesses are not flourishing as they used to do. Consequently, in many cultural oriented families where the males are highly favoured in everything because of the belief that the training of a male child is for the family, while that of a female child is for the prospective husband; girls' prospects for further education is considered second class in favour of that of the boys. The girls are benched at home helping their mothers with domestic work and petty business activities to make money for the training of the boys pending the time a good suitor will come. This is a serious problem. In this scenario, the girls are educationally marginalized as they are given less opportunity to further in their education than the boys. But, is poverty really the cause of this problem? Finding answer to this question describes the entire objective of this study.

1.3 Objectives of the study

The core objective of this study is to investigate poverty among students in higher education; using Federal University Oye Ekiti and Ekiti State University as a case study. The study also seeks to examine whether or not poverty has effect on the performance of students in higher institution, especially those in Federal University Oye Ekiti and Ekiti State University.

1.4 Research Questions

These questions are raised to direct the study;

1. What are people's understandings about the concept of poverty?
2. What are prevailing government strategies to reduce poverty among the students?
3. What are the practical things that can be done by students that can increase their level of income and lift them out of poverty?

1.5 Significance of the Study

Tertiary institutions are highly dependent on public money, mainly allocated according to the number of enrolled students. In addition, for policy makers, conceptualizing the trends in tertiary institutions is crucial for the optimal decision for the higher education system for long term budget planning for a more correct running of the system and more significantly, to anticipate the general effects of academic qualifications on social and economic development. Therefore, this study will fill the gap in knowledge by adding to the existing literatures on poverty among higher institutions students, especially in Nigeria.

1.6 Scope of the study

The scope of this study is to investigate the effect of poverty among students in higher institutions; Federal University Oye Ekiti and Ekiti State University as a Case Study.

1.7 Organization of the study

This study is divided into five chapters. Chapter one presents the introduction, where the meaning of poverty will be discussed, chapter two will centers on the literature review, where what the writers have written about the topic will be fully incorporated in the project work. Chapter three concentrates on the methodology utilized for the study and chapter four emphasizes on the presentation of data and analysis and chapter five centers on summary, conclusion and recommendation.

1.8 Definition of Terms

1. **Poverty:** Poverty is defined as “state of being in which we are unable to meet our needs” (Watt, 2000:15). However, the concept of ‘needs’ itself is defined very differently across different cultures and generations, as technology and changing values alter perceptions of the pre-requisites of an acceptable standard of living. This indicates that the concept of ‘needs’ includes the notion of what is conventionally regarded as necessary to lead one’s life as an integrated member of a particular society. Thus, in his *The Wealth of the Nations*, the eighteenth century Scottish economist, Adam Smith, recognized the importance of this point when he defined the ability to appear in public “without shame” as a major criterion of individual human welfare (Smith, 1986).

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Conceptual Issues

Over the past decades, the unfortunate reality is that the income gap has widened between Nigerian families. Educational outcomes are one of the key areas influenced by family income. Children from low-income families often start school already behind their peers who come from more affluent families. The incidence, depth, duration and timing of poverty all influence a child's educational and behavioural attainment, along with community characteristics and social networks. However, both Nigeria and international organizations have shown that the effects of poverty can be reduced using sustainable interventions.

Meanwhile, poverty remains a stubborn fact of life even in rich countries. According to Harris (2006) complex web of social relationships student experience with peers, adults in the school and family members exerts a much greater influence on their behaviour. This process starts with student core relationship with parents or primary caregivers in their lives, which form a personality that is either secure and attached or insecure and unattached. Securely attached children behave better in school (Bali, Granger, Kivlighan, Mills-Koonce, Willongby & Greeberg, 2008). Once students are in school, the dual factors of socialization and social status contribute significantly to behaviour. The school socialization process typically pressure student to be like their peer or risk social rejection, whereas the quest for high social status drives students to attempt to differentiate themselves in some areas, for example, socio-economic status forms a huge part in this equation. Children raised in poverty rarely choose to behave differently, but are faced daily with overwhelming challenges that affluent children never have to confront and their brains have adapted to suboptimal conditions in ways that undermine good school performance.

One of the social issue facing students of poverty is emotional trauma. The emotional climate can often be very stressful and emotionally depriving. The lack of emotional nurturing can lead to feelings of alienation, inadequacy, depression and anxiety. Aggressive or impulsive behavior and social withdrawal can also result, which in turn can affect their behavior and academic

achievement. The overall goal of this study is to provide an insight into the influence of poverty on student behavior and academic achievement.

2.2 Meaning of Poverty

The human conditions which we might classify as being in poverty have a long history with a variety of interpretations; these conditions are influenced by a number of factors including resources, contemporary standards and public perceptions of what is minimally acceptable. The history of poverty is extraordinary long. The persisting theme is that those living in poverty have a standard of living that is “unacceptable” because it is unjust. To this day, poverty remains a social problem. Notions of acceptability and standards of living remain contentions. This implied that, the role of the society in ensuring the care and general well-being of all persons, different persons of all income groups, have various notions as to what is “unacceptable”. Sen., (1983) stated that poverty is a standard at which one cannot achieve adequate participation in communal activities and be free from public shame from failure to satisfy convention. Poverty is the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic needs (Encyclopedia Britannica, 2013).

Although poverty is a phenomenon as old as human history its significance has changed over time. Under tradition (i.e, non industrialized) modes of economic production, widespread poverty had been acceptable as inevitable. The total output of goods and services, even if equally distributed, would still have been insufficient to give the entire population a comfortable standard of living by prevailing standards with the economic productivity that resulted from industrialization; however, this ceased to be the case, especially in the world’s most industrialized countries, where national outputs were sufficient to raise the entire population to a comfortable level if the necessary distribution could be arranged without adversely affecting output (Encyclopedia Britannica, 2013).

2.2.1 Types of Poverty

The following are types of poverty:

- Situational poverty
- Generational poverty
- Absolute poverty

- Relative poverty
- Urban poverty
- Rural poverty

a) Situational Poverty

Is generally caused by a sudden crisis or loss and often temporary. Events causing situational poverty include environmental disasters, divorce or severe health problem (Whitener, Gibbs & Kusmin, 2003).

b) Generational Poverty

This occurs in families where at least two generations have been born into poverty. Families living in this type of poverty are not equipped with the tools to move out of their situations (Whitener, Gibbs & Kusmin, 2003).

c) Absolute Poverty

This is a level of poverty defined in terms of the minimal requirements necessary to afford minimal standards of foods, clothing, health care and shelter (Babylon Free Dictionary, 2012). For the measures to be absolute, the line must be the same in different countries, cultures and technological levels. such an absolute measure should look only at the individual's power to consume and it should be independent of any changes in income distribution.

d) Relative Poverty

Refers to the economic status of a family whose income is insufficient to meet its society's average standard of living (Whitener, Gibbs & Kusmin, 2003).

e) Urban Poverty

This occurs in metropolitan areas with population of at least 50,000 people. The urban poor deal with a complex aggregate of chronic and acute stressors including limited access to employment opportunities and income, inadequate and secure housing and services, violent

and unhealthy environments, little or no social protection mechanisms and education opportunities. (Whitener, Gibbs & Kusmin, 2003, World bank, 2011).

f) Rural Poverty

This refers to poverty found in rural areas, including factors of rural society, rural economy and rural political systems that give rise to the poverty found there (Janvry, Sadoulet & Murgai, 2002). Poverty remains a predominantly rural problems (Stefan, 2009) with a majority of the world's poor located in rural area (Janvry, Sadoulet & Murgai, 2002). It is estimated that 76 percent of the developing world's poor live in rural areas, well above the overall population share living in rural areas, which is only 58 percent (Ravallian, Chen & Sangraula, 2007). Individual living in rural areas tend to have less access to social services, exacerbating the effects of rural poverty (Idris, Mouhiuddin & Panuccio, 1992).

2.2.2 Causes of Poverty

There are various causes of poverty. They are: accidental causes such as drought, disease, birth defects, handicaps etc. Historical causes such as colonialism. Economic causes such as energy prices, food prices, shelter prices etc. Political causes such as bad governance, corruption, absence of the rule of law, rights violations, war, oppression, misguided agricultural policies, lack of investment in economic infrastructure and education. International causes such as trade policy, protectionism etc. Social causes: such as racism, sexism, discrimination and ethnic division. Individual causes Irresponsible behaviour, self-destructive behaviour. Demographic causes: such as overpopulation or a high percentage of people who are too young or too old to be economically active. Geographic causes such as lack of access to fertile land, fresh water, minerals, energy and other natural resources. Environmental causes such climate change, soil erosion and desertification (Spagnoli; 2008).

2.2.3 How Poverty Affects Behaviour and Academic Achievement

There are four risk factors of poverty that affect the behaviour and academic achievement of students. They are

- Emotional and social challenges

- Acute and chronic stressors
- Cognitive lags
- Health and safety issues.

A. Emotional and Social Challenges

Many low socio-economic students face emotional and social instability. Typically, the weak or anxious attachments formed by infants in poverty become the basis for full-blown insecurity during the early child-hood years. Very young children require healthy learning and exploration for optimal brain development. Unfortunately, impoverished families tends to be a higher prevalence of such adverse factors as teen motherhood, depression and inadequate health care all of which lead to decreased sensitivity toward the infant (Van Ijzendoorn, Vereijken, Bakermans-Kranenburg & Riksen-Walraven, 2004) and later, poor school performance and behaviour on the child's part. A strong reliable primary caregiver who provides consistent and unconditional love, guidance and support, safe, predictable, stable environments, ten to 20 hours each week of harmonious, reciprocal interactions is most crucial during the 6-24 months of infants' lives and helps them to develop a wider range of healthy emotions, including gratitude, forgiveness and empathy. Children raised in poverty are much less likely to have these crucial needs met than their more affluence peers and as a result are subject to some grave consequences. Deficits in these areas inhibit the production of new brain cells, alter the path of maturation and rework the healthy neural circuitry in children's brains, thereby undermining emotional and social development and predisposing them to emotional dysfunctions (Gunnar, Frenn, Wewerka & VanRyzin, 2009, Miller, Seifer, Strauds, Sheinkopf & Dictstein, 2006).

Low-socio-economic children are often left home to fend for themselves and their younger siblings while their caregivers work long hours; compared with their well-off peers, they spend less time playing outdoors and more time watching and are less likely to participate in after school activities (U.S census Bureau, 2000). Unfortunately, children won't get the model for how to develop proper emotions or respond appropriately to others from watching cartoons; they need warmth, person to person interactions. The failure to form positive relationships with peer inflicts long-term socio-emotional consequences (Szewcyk-Sokolowski, Bost & Wain-Wright, 2005).

Economic hardship makes it more difficult for caregivers to create the trusting environments that build children's secure attachments.

Behaviour research shows that children from impoverished homes develop psychiatric disturbances and maladaptive social functioning at a greater rate than their affluence counterparts do (McCoy, Firck, Loney & Ellia, 1999). Effects of Emotional and Social Challenges on the Behaviour and Academic Achievement of Students Strong, secure relationships help stabilize children's behaviour and provide the core guidance needed to build lifelong social skills. Children who grew up with such relationships learn healthy, appropriate emotional responses to everyday situations. But children raised in poor homes often fail to learn these responses, to the detriment of their school performance. For example, students with emotional deregulation may get so easily frustrated that they give up on a task when success was just moments away. Social dysfunction may inhibit students' ability to work well in cooperative groups, quite possibly leading to their exclusion by group members who believe they aren't "doing their part" or "pulling their share of load". This exclusion and the accompanying decrease in collaboration and exchange of information exacerbate at risk students' already shaky academic achievement and behaviour (Harris, 2006).

B. Acute and Chronic Stressors

Stress can be defined as the physiological responses to the perception of loss of control resulting from an adverse situation. Stress is healthy for us all, it supports our immune functions and helps develop resiliency. However, acute and chronic stress that children raised in poverty experience leaves a devastating imprint on their lives. Acute stress refers to severe stress resulting from exposure to such trauma as abuse or violence, whereas chronic stress refers to high stress sustained overtime. Low socio-economic children are more subject to both of these types of stress than their more affluent peers, children living in poverty experience significantly greater, chronic stress than do their more affluent counterparts (Almeida, Neupert, Banks & Sevido, 2005).

This kind of stress exerts a devastating insidious influence on children's physical, psychological emotional and cognitive functioning areas that affect brain development, academic success and

social competence. Students subjected to such stress may lack crucial coping skills and experience significant behavioural and academic problems in schools.

Effects of Acute and Chronic Stressors on the Behaviour and Academic Achievement of Students

A child who comes from a stressful home environment tends to channel that stress into disruptive behaviour at school and be less able to develop a healthy social and academic life (Bradley & Corwyn, 2002). Socio-economic status correlate positively with good parenting which research has found improves academic achievement (DeGarmo, Forgatch & Martinez, 1999). Unfortunately, chronic stress of poverty impairs parenting skills and negative parenting in turn impairs children's school performance. Parents who are struggling just to stay afloat tend to work extra hours, do multiple jobs and are less able to devote their time, energy and resources to their children. These deficits have been associated with higher levels of externalizing behaviours and poor academic performance on children's (Hsueh & Yoshikawa, 2007). Exposure to chronic or acute stress is debilitating. The most common adaptive behaviours include increase anxiety, increased in sense of detachment and helplessness. Students from low-income families who experience disruptive or traumatic events or who lack a measure of connectedness to family, to the community or to a religious affiliation demonstrate increased helplessness over time (Bolland, Lian & Farmichella, 2005).

C. Cognitive Lags

Cognitive ability is highly complex. It can be measured in many different ways and is affected by numerous factors, not least of which is socio-economic status. Socio-economic status is strongly associated with a number of indices of children's cognitive ability, including IQ, achievement tests, grade retention rates and literacy (Smith, Brooks-Gunn & Klebanov, 1997). There is a gulf between poor and well-off students performance on just about every measure of cognitive development, from the Bayley Infant Behaviour scales to standardized achievement tests. The correlations between socio-economic status and cognitive ability and performance are typically quite significant and persist throughout the stages of development, from infancy through adolescence and into adulthood (Gottfried, Gottfried, Bathurst, Guerin & Parramore, 2003).

Effects of Cognitive Lags on Student Behaviour and Academic Achievement

Many children raised in poverty enter school a step behind their well-off peers. The cognitive stimulation parents provide in the early childhood years is crucial, as we have seen poor children receive less of it than their well-off peers. These deficits have been linked to underdeveloped cognitive, social and emotional competence in later childhood and have been shown to be increasingly important influences on vocabulary growth, IQ and social skills (Bradley, Corwyn, McAdoo & Coll, 2001). Standardized intelligence tests show a correlation between poverty and lower cognitive achievement and low-SES kids often earn below average scores in reading, math, and science and demonstrate poor writing skills. Although the effects of poverty are not automatic or fixed, they often set in motion a vicious and stubborn cycle of low expectations. Poor academic performance often leads to diminished expectations, which spread across the board and undermine children's overall self esteem. The dramatic socioeconomic divide in education doesn't help matters. High – poverty and high minority schools receive significantly less state and local money than do more prosperous schools and students in such schools are more likely to be taught by teachers who are inexperienced or teaching outside their specialties (Jerald, 2001).

Health and Safety Issues

Children living in poverty are often subject to such health and safety issues as malnutrition, environmental hazards and insufficient health care. Health and achievement overlap, every cell in the body needs a healthy environment to function optimally. When body cells are besieged daily by stressors, they slow their growth trajectory and contract. Kids raised in poor homes have more cells in their body "under siege" than do kids from middle or upper income families. The consequent adaptations that these kid immune systems make diminish their ability to concentrate, learn and behave appropriately. Substandard housing in poverty neighborhood leaves children exposed to everything from greater pedestrian risks to environmental hazards (Evans, 2004).

Effects of Health and Safety Issues on Students Behaviour and Academic Achievement

The greater incidence of health issues among lower-income students leads to increase in:

- a. School absences
- b. Tardiness rates
- c. Incidents of illness during class

d. Rates of undiagnosed and/or untreated health.

However, each of these issues can occur among middle and upper income students, they are both more common and more severe among students living in poverty. As a result, low-SES kids are often missing key classroom content and skills (Broad man, 2004).

Lastly, poverty remains a stubborn fact of life. Unfortunately, poverty is very much related to academic achievement in Nigeria. Students who come from impoverished families are more likely to have problems in school than students who come from middle or upper class families. This is a tragedy for our nation because Nigeria has very high rates of poverty, and it is very difficult for the impoverished families to escape poverty once they are in it. Poverty involves a complex array of risk factors that adversely affect the students in a multitude of ways. The aggregate of the risk factors makes everyday living a struggle; they are multifaceted and interwoven, building on and playing off one another with a devastatingly synergistic effect. In other words, one problem created by poverty begets another, which in turn contributes to another, leading to a seemingly endless cascade of deleterious consequences.

2.3 Theoretical Framework

Tertiary education enrolment is defined as a relationship between prices (tuition fee levels) and quantities (number of applicants). Tertiary education is the quantity of tertiary education demanded measured by the head count of applicants to public institutions (FUOYE and EKSU). Thus, demographics, socio-economic, male and female participation, unemployment are statistically significant determinants of tertiary education enrolment (Becker, 1990). According to Adeotomire (2007), prospect for tertiary education is driven by the prospect for an upwardly mobile population and the needs of a globalised economy which invariably leads to expansion and diversification in tertiary education in Nigeria today; hence, the major contributing factors in this expansion include high population growth, and in the number and rate of students applying for tertiary education.

Chang and Hsing (1996) noted that access to tertiary education should not be restricted through unjustifiable policies. He observes that variations in educational development between the southern and northern parts in Nigeria had necessitated the individual of certain policies to engender even natural representation in institutions nationally owned. Adeyemi (2001) emphasizes

that the major obstacles to increased access to tertiary education in Nigeria are not prices but the reform policies of quota system, catchment, poor and inadequate facilities and the limited absorptive capacity of Nigerian universities.

The objectives of Joint Admissions and Matriculation Board (JAMB) from inception had been to develop machinery for streamlining university admissions on a uniform and fair basis. But today, Adeyemi (2001) notes that there is a contradiction between the stated goals of JAMB and what are in practice. A quota based system of non academic considerations predominates. JAMB examination has become a political tool used for equalizing educational opportunities between the advantaged states in the south and disadvantaged states in the North. Also, Adeyemi (2001) notes that JAMB documents specified catchment areas, that is, geographical areas from which a tertiary educational institution is permitted or obliged to select candidates. Thus, the general operations of JAMB is turned into a political tool by government to equalize educational development between the North and south, as such continue to decelerate the growth and development of tertiary education in the southern states.

An efficient and effective prospect for tertiary education is a key priority for a democratic society. According to Sachs et al (1999), prospect for tertiary education would affect structural discrimination. Systematic or structural inequalities are those that are reliably reproduced overtime along the lines of social group differences on the part of identifiable social agents. This ran across an array of social domains including, income, education, social status (includes cultural, affirmation or stigmatization, health, life expectancy, infant mortality and representation of political institutions. Allen and Shen (1999) in their studies found that the prospect for tertiary education is relatively sensitive to tuition, thereby confirming tuition fee to be one of the main determinants of prospect for tertiary education.

Allen and Shen (1999) also found that students are more apt to attend an institution if it offers them scholarships rather than general grants. He also noted that students have a greater prospect for tertiary education when financial aid is given in bulk at the commencement of the programme as opposed to being evenly distributed over the period of study. Another study by Becker (1990) has it that an increase in tuition in conjunction with an equal increase in financial aid would lower

prospect for tertiary education; and this brings to us the concept of price elasticity of students' prospect for would simply apply as a function of the net price (tuition minus financial aid). But relating students' prospect for to the average gross tuition at other liberal arts schools yielded a statistically insignificant cross elasticity measure. Another study by Canton and De Long (2002) stated that overall students' prospect for was inelastic, and that net tuition should be increased in order to optimize revenues and also noted that by raising net tuition and lowering cost, prospect for would go down.

2.3.1 Minority Group Theory

'Minority group theory' originated in the earliest empirical studies of poverty. It is a term which can be coined to represent attempts in those studies to identify the characteristics of certain groups of poor people. For example, in his early work Rowntree said he was not aiming 'to discuss the ultimate causes of poverty. To attempt this would be to raise the whole social question.' Instead, he listed the immediate causes of primary poverty (or earnings 'insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency') as:

1. Death of chief wage-earner
2. Incapacity of chief wage-earner through accident, illness or old age
3. Chief wage-earner out of work
4. Chronic irregularity of work
5. Largeness of family
6. Lowness of wage.

Rowntree usefully identified a cycle of poverty - children, young married couples with children and old people running the highest risk of descending into poverty. But otherwise no attempt was made to relate these groups to the range and qualifying conditions for membership of the employment system; the differential wage-system and the sources of support for it in institutions and values; and the systems compensating people unable to work or excluded from earning a living. None the less, the classification represented a significant advance, and influenced political thought away from conditional welfare for the few and towards a minimum.

2.4 Empirical Evidence

Baratz and Grisgby (1972) defined poverty as a “condition involving some deprivations and adverse occurrences that are closely (but not necessarily exclusively) associated with inadequate economic resources”. Some see poverty as “inadequacy of income to support a minimum standard of living” (Edozien: 1975:35). Closely connected to this is the use of “Basic Needs” indicators such as food, clothing, shelter, etc. to define the concept. Again, a research conducted by Dreze and Sen (2001:217), showed that poverty is in terms of constraints on capabilities (the freedom to achieve or meet our needs) and functioning (those things we want or need to achieve). Poverty eradication, therefore, is best approached as an exercise in raising people’s capabilities, or enhancing freedoms. The corollary of this approach to development is that empowerment – helping people in poverty to acquire the tools they need to meet their needs – is the long-term solution to poverty.

It is widely agreed that the relationship between poverty and education operates in two directions: poor people are often unable to obtain access to an adequate education, and without an adequate education people are often constrained to a life of poverty. However, before addressing the interrelationships between poverty and education, it is important to discuss the concept of poverty. Poverty has many dimensions and does not merely entail low levels of income or expenditure.

The work of Amartya Sen (1992, 2001) has broadened our understanding of poverty by defining it as a condition that results in an absence of the freedom to choose arising from a lack of what he refers to as the capability to function effectively in society. This multidimensional interpretation moves far beyond the notion of poverty as being solely related to a lack of financial resources. For example, Sen’s viewpoint would suggest that inadequate education could, in itself, be considered as a form of poverty in many societies. When considering poverty’s linkages with a lack of sufficient financial resources it is useful to consider the two distinct components of absolute and relative poverty. Absolute poverty is the absence of financial resources required to maintain a certain minimal standard of living. For example, an absolute poverty line can be set,

based on factors such as the financial resources needed for the most basic needs Education Policy Series 10 or the income level required to purchase basic food needs (Fields, 2000; Deaton, 1997). Such poverty lines need to be adjusted for inflation if they are to be used at different time points. A poverty line commonly used by the World Bank for making international comparisons is \$1 per person per day, or sometimes \$2 per person per day. This kind of absolute poverty line provides a fixed yardstick against which to measure change. For example, to see whether a country is making any progress in reducing poverty, or to compare several countries or several regions. In contrast, relative poverty is seen as poverty that is partly determined by the society in which a person lives. Someone who may not be regarded as poor in Bangladesh may (with the same financial resources) be considered as poor in Sweden.

By absolute poverty standards, such as the designation of \$1 per person per day, few people in developed countries may be considered poor – yet a considerable proportion of the population in these countries might be considered to be relatively poor because they are excluded from the mainstream of economic and social life. Such people might experience poverty via sources such as social marginalization, lack of education, low income, poor language skills, and other factors that prevent a genuine integration into mainstream society. Both absolute and relative poverty are relevant for education. Lack of financial resources may limit school attendance among the absolutely poor in developing countries. The relatively poor in developed countries, however, often feel excluded from the school community, or the whole school community itself may feel excluded from the wider society. Such exclusion affects their ability to gain the full benefits from education or to translate the benefits of education into remunerative employment. This also has a potential impact on motivation to participate or to do well in education. Thus both absolute and relative poverty impact on education, as will be discussed in following sections of this project. Where absolute poverty is considered, the focus will be on developing (poor) countries. In contrast, where relative poverty is considered, the focus will usually be on developed (rich) countries (even though relative poverty is also widely present in poor countries).

Within Sen's view of poverty – the limits imposed on the freedom to participate fully in society – social marginalization can be understood as another form of poverty, even when it does not entail a lack of financial resources. The freedom to function in many developed countries is severely restricted for some marginalized groups (for instance, minorities or immigrant groups) by inadequate education or incomes, etc., but also by their relationships with the rest of society. Increasing their incomes may not, on its own, improve their situation. Where such groups of people are excluded from full participation in society, this may affect their ability to benefit fully from education or to translate the benefits of education into good jobs. Relative poverty influences education when the poor are marginalized, preventing them from full participation in social and economic processes in rich countries. In developed countries, access to school, or even progress through school, is usually not a major problem. However, educational disadvantage is reflected in poorer quality of learning and, beyond a certain age, higher discontinuation rates. Children from poor neighborhoods are often poorly motivated to do well at school.

This may have much to do with a perception that education will not bring them its full benefits. Poor children suffer from negative peer group effects when they are isolated in poor community schools (for example, inner city schools in the USA), or do not reap Poverty and education the potential positive peer group effects when they are in schools with more advantaged peers because they often remain socially isolated from these peers. Moreover, they often have limited parental support, a factor that is strengthened when their parents also feel excluded. Poor parents can sometimes provide little support at home, or support to schools; there are often few books at home; home conditions for doing homework may be bad; children are poorly motivated to do well at school because they do not perceive the benefits of it, and so forth. Parental involvement appears to make a greater difference to performance in some situations than differences between schools, and parental programmes may bring some benefits (Raffo et al.

CHAPTER THREE

3.0 RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The objective of this study is to investigate the effect of poverty among higher institutions; case study of FUYOYE and EKSU. Therefore, this chapter focus on the methodology to be employed in the course of this study, this chapter is further divided into nature and sources of data, study area, statement of hypothesis, sample size, sampling techniques, research methodology, Evaluation criteria, Limitation of the study.

3.2 Study area

This study is limited to the study of the causes and effects of poverty among higher institutions; case study of FUYOYE and EKSU in Ekiti State. Again, base on the case study, the study area is Federal University Oye Ekiti, and Ekiti State University in Ekiti state, Nigeria.

3.3 Population of the study

The population of this research work Estimated 34,000 students in Ekiti State University and 2,400 students in Federal University Oye Ekiti. And the total number of students in both Universities is 36,400

3.4 Sample size and sampling techniques

Sample size

The sample size for this research shall be derived using the Taro formula by Yamane (1967) cited in Israel (2009) as follows:

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

Where: n = anticipated total sample size

N = population size

e = acceptable error term (0.05)

Therefore, the total sample size shall be computed as:

$$n = \frac{36400}{1 + 36400 (0.05)^2}$$

$$n = \underline{400}$$

From the above, the sample size will be 400 respondents.

3.5 Sampling Technique

This research adopted convenient sampling technique, because the data were gotten from different students of the school, regardless of their faculty.

3.6 Sources and Collection of data

The data for this research work was derived mainly from primary sources. The primary data was collected through the use of questionnaires, and both the qualitative and quantitative research methods were used. This study analyzed the present status, problems, causes and effects of poverty among higher institutions; case study of FUOYE and EKSU.

3.7 Re-statement of hypotheses

The basis of this research is to find out effects of poverty among higher institutions; case study of FUOYE and EKSU. Thus, the hypothesis is specified as;

- i. Poverty has a negative effect on higher institutions students.
Accept H_0 : If poverty has a negative effect on higher institutions students
- ii. Poverty does not have a negative impact on higher institutions students.

Accept H_1 : If poverty does not have a negative impact on higher institutions students.

The result obtained during the course of this study was used to test for the hypothesis at 5% significance level.

3.8 Method of data analyses

To achieve the set objectives and hypotheses, both descriptive and inferential statistics was employed. In the descriptive analysis, the use of percentages; more importantly in

the areas of frequency of respondents to their views on the questions of research instrument was used. In specific terms, to achieve objectives logit and probit was adopted.

Also, 48.39% of the respondents are female, while 51.61% are male students.

Table4.2c: Grant Table

Grant	Freq.	Percent	Cum.
0	204	65.81	65.81
1	104	33.55	99.35
3	2	0.65	100.00
Total	310		100

Table 4.2c shows the access of the students to grants e.g. Bursary. Note that 65.81% of the students do not enjoy grants. Only 31.55% are beneficiaries of grants.

In trying to define poverty, the researcher discovered that the 79.33% of the respondents defined poverty as lack of income, while 61.74% defined as lack of knowledge. 72.3% defined poverty as lack of social amenities, while 45.27% defined poverty as lack of paucity in academic performance. Note that 51.35% defined poverty as inability to manage time. Finally, 90.91% defined poverty as poor standard of living.

Table4.2d: Effect of Poverty on Students Academic Performance

AP	Freq.	Percent	Cum.
Fairly Affected	112	36.84	36.84
Strongly Affected	114	37.50	74.34
Very Strongly Affected	78	25.66	100.00
Total	304		100.00

Table 4.2d shows the effect of Poverty on Students Academic Performances. It was revealed that 36.84% of the respondent are of the opinion that lack of income fairly affect their academic performance, 37.5% believes that lack of income strongly affects their academic performance.

Finally, 25.66% of the respondents are of the view that lack of income very strongly affects their academic performances. The above are clearly represented in tables 4.2, 4.3, 4.4, 4.5, 4.5, 4.6, 4.7, 4.8, 4.9 and 5.0.

Table4.2e: Poverty Line Table

P	Freq.	. Percent	Cum.
Students living below the poverty line	198	63.87	63.87
Students living above the poverty line	110	35.48	99.35
Total	310		100.00

Poverty was proxy using the International Conventional Poverty Measure of the ability to spend 2 US Dollar per day on food. This corresponds to the daily consumption between (0-500) naira. Statistically or using descriptive analysis, the researcher discovered that 63.87% of the respondents are poor. While 35.84% consume above the minimum daily requirement and so could be considered to live above the poverty line. This result will be further validated running a basic regression involving other determinant of poverty in higher institutions in Nigeria. The determinants include: grants, sex, age, parent monthly income.

Table4.6: Regression Result on Poverty as Dependent Variable

P	Coef.	Std. Err.	Z	P> z	[95% Conf. Interval]
Age	.0932612	.1877541	0.50	0.619	-.2747301 .4612525
Sex	.0932612	.2469897	1.79	0.073	-.0418549 .9263269
Grant	.2663303	.2352923	1.13	0.258	-.1948341 .7274947
Pi	.4968368	.1547414	3.21	0.001	.1935493 .8001244
_cons	-2.299424	.6882047	-3.34	0.001	-3.648281 -.950568

Table 4.6 shows that the logistic regression results with poverty as the dependent variable. The result shows that male students are more likely to spend above the minimum daily requirement

and so less likely to be poor. But the female students are more likely to live below the minimum wage requirement so are less likely to live above the daily minimum requirement. The above result is significant at 10% levels.

The result shows that more the students benefit from grants, the more likely he/she spends above the minimum benchmark and so the more likely they live above the poverty line.

The parent income is a strong determinant of the student standard of living. The logistic result shows that the higher the parent's income, the more likely the student live above the minimum standard and so the less likely they are not poor. This result is very significant at all standard levels of significance.

Table 4.2f Regression Result that Shows that Male Students Lives above the Poverty Line

P	Odds Ratio	Std. Err.	Z	P> z	[95% Conf. Interval
Age	1.097748	.2061068	0.50	0.619	7597772 1.586059
Sex	1.556183	.3843611	1.79	0.073	.9590089 2.525217
Grant	1.305166	.3070955	1.13	0.258	.8229712 2.069888
Pi	1.643514	.2543197	3.21	0.001	1.213549 2.225818

The table 4.2f presents the ratios of the logistic regression. The Ratios for sex shows that a male student lives above the poverty line is 60.8%. The probability that a student with a parent earning more income will live above poverty line is 1.6435. The corresponding probability value of a student with parents earning higher living above poverty line is 62.2%. The above results is significant at 1%, 5% and 10%

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

Poverty is a phenomenon as old as human history. Its significance has changed over time. Traditionally (i.e., none industrialized), modes of economic production, widespread of poverty had been acceptable as inevitable. Poverty is not only the lack of income; rather it is the lack of access to basic amenities of life (such as, lack of access to safe drinking water, constant supply of electricity, affordable and quality education,

It is in the deprivation of the lives that people can lead that poverty manifests itself. Poverty can involve not only the lack of the necessities of material well-being, but the denial of opportunities for living a tolerable life. Life can be prematurely shortened.

The value of life of the poor in Nigeria is very low and this is currently linked with different factors ranging from poor governance and high level of corruption, high unemployment, and weak education system to impotent manufacturing sector and productivity (Nwangwu, 2000).

Students who come from impoverished families are more likely to have problems in school than students who come from middle or upper class families. This is a tragedy for the nation because the rate of poverty in Nigeria is high, and it is difficult for the impoverished families to escape poverty once they are in it.

Also, a research conducted by Dreze and Sen (2001:217), showed that poverty is in terms of constraints on capabilities (the freedom to achieve or meet our needs) and functioning (those things we want or need to achieve). Again, the study adopted different poverty theories. The Minority group theory is a term which can be coined to represent attempts in those studies to identify the characteristics of certain groups of poor people. For example, in his early work Rowntree said he was not aiming 'to discuss the ultimate causes of poverty. To attempt this would be to raise the whole social question.' Instead, he listed the immediate causes of primary poverty (or earnings 'insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency') as: Death of chief wage-earner, incapacity of chief wage-earner through accident,

illness or old age, chief wage-earner out of work, chronic irregularity of work, largeness of family, lowness of wage.

Rowntree usefully identified a cycle of poverty - children, young married couples with children and old people running the highest risk of descending into poverty. But otherwise no attempt was made to relate these groups to the range and qualifying conditions for membership of the employment system; the differential wage-system and the sources of support for it in institutions and values; and the systems compensating people unable to work or excluded from earning a living. None the less, the classification represented a significant advance, and influenced political thought away from conditional welfare for the few and towards a minimum.

5.2 CONCLUSION

The main objective of this study has been to investigate the effect of poverty among students in higher institutions; case study of Ekiti State University and Federal University Oye Ekiti. Base on the findings, it was revealed that poverty affects students' performance. Poverty has been seen not to exist in terms of lack of income alone but also lack of knowledge. Therefore, it is essential to acknowledge the fact that education is not only a powerful tool for the development of man, but also the best legacy any nation can give to her citizens. It is the key that unlocks the doors to better life, economic growth and development; and therefore, should be made an all-inclusive affair. The children of the poor should not be left behind to rot in the predicament of illiteracy and all its attending problems. Governments should avoid corruption and political oriented policies, and work sincerely with the private sector to revive the driving sectors of the economy, especially the education and manufacturing sectors. Besides, the 'Mass Literacy Campaign', 'Education for All Programme', the 'Nigerian Economic Empowerment and Development Strategies (NEEDS)', 'Poverty Alleviation Programme which will reduce the high rate of poverty among Higher Institution Student and will aid their academic performance' Giving of Grant to the Students in all Higher Institutions, and other relevant policies that are left extra today should be revisited and sincerely implemented. All the above will work together for the better living of the Students in Higher Institutions and their good academic performances, especially in Nigeria.

5.3 Recommendation

- Base on the findings, vocational skills should be created to enable the students to work while studying at the leisure time.
- Again, the government should ensure the provision of grants and scholarships to the Students in all Higher Institutions, so as to improve their ability to study effectively.
- Poverty Alleviation Programme which will reduce the high rate of poverty among Higher Institution Student and will aid their academic performance.

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.*(13 variables, 310 observations pasted into data editor)

. tab age

age	Freq.	Percent	Cum.
1	4	1.29	1.29
2	66	21.29	22.58
3	188	60.65	83.23
4	52	16.77	100.00
-----+			
Total	310	100.00	

. tab sex

sex	Freq.	Percent	Cum.
0	150	48.39	48.39
1	160	51.61	100.00
-----+			
Total	310	100.00	

. tab grant

grant	Freq.	Percent	Cum.
-----+			
0	204	65.81	65.81
1	104	33.55	99.35
3	2	0.65	100.00
-----+			
Total	310	100.00	

. tab pli

PLI	Freq.	Percent	Cum.
-----+			
0	62	20.67	20.67
1	238	79.33	100.00
-----+			
Total	300	100.00	

. tab plk

PLK	Freq.	Percent	Cum.
-----+			
0	114	38.26	38.26
1	184	61.74	100.00
-----+			

Total | 298 100.00

. tab psa

variable psa not found

r(111);

. tab lsa

LSA	Freq.	Percent	Cum.
-----+-----			
0	82	27.70	27.70
1	214	72.30	100.00
-----+-----			
Total	296	100.00	

. tab pap

PAP	Freq.	Percent	Cum.
-----+-----			
0	162	54.73	54.73
1	134	45.27	100.00
-----+-----			
Total	296	100.00	

. tab pst

variable pst not found

r(111);

. tab pat

PAT	Freq.	Percent	Cum.
0	144	48.65	48.65
1	152	51.35	100.00
Total	296	100.00	

. tab psl

PSL	Freq.	Percent	Cum.
0	28	9.09	9.09
1	280	90.91	100.00
Total	308	100.00	

. tab ap

AP	Freq.	Percent	Cum.
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1	112	36.84	36.84
2	114	37.50	74.34
3	78	25.66	100.00

-----+-----
 Total | 304 100.00

. tab p

p	Freq.	Percent	Cum.
---	-------	---------	------

0	198	63.87	63.87
1	110	35.48	99.35
2	2	0.65	100.00

-----+-----
 Total | 310 100.00

. logit p age sex grant pi

Iteration 0: log likelihood = -202.78867

Iteration 1: log likelihood = -195.95453

Iteration 2: log likelihood = -195.92119

Iteration 3: log likelihood = -195.92118

Logistic regression

Number of obs = 310

LR chi2(4) = 13.73

Prob > chi2 = 0.0082
 Pseudo R2 = 0.0339
 Log likelihood = -195.92118

p	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
age	.0932612	.1877541	0.50	0.619	-.2747301	.4612525
sex	.442236	.2469897	1.79	0.073	-.0418549	.9263269
grant	.2663303	.2352923	1.13	0.258	-.1948341	.7274947
pi	.4968368	.1547414	3.21	0.001	.1935493	.8001244
_cons	-2.299424	.6882047	-3.34	0.001	-3.648281	-.950568

. logistic p age sex grant pi

Logistic regression
 Number of obs = 310
 LR chi2(4) = 13.73
 Prob > chi2 = 0.0082
 Log likelihood = -195.92118
 Pseudo R2 = 0.0339

p	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]	
age	1.097748	.2061068	0.50	0.619	.7597772	1.586059
sex	1.556183	.3843611	1.79	0.073	.9590089	2.525217
