

# Effects of Poverty on Children Educational Attainment in Isua, Akoko South East Local Government, Ondo State

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## Abstract

The overall objective of this study is to provide an insight into the influence of poverty on the children's educational attainment in Isua-Akoko. Poverty is said to exist when people lacks the means to satisfy their basic needs. Thus, improving the educational attainment of the population is an important requirement to reduce poverty amid the populace and foster development. However, the study employed 202 questionnaire to gather information and data from household parents, teachers and students (randomly selected from different social background) in which 146 were reported poor. Binary probit and logit method were used. The result obtained indicates that parent level of education, role model and parent's autonomous income greatly influence children's educational attainment in Isua-Akoko. While parent level of income and government policy did not have any influence on the children's education. The researchers thus suggest that to increase the rate of educational enrolment/completion the following measures should be put in place which include: heavy investment in formal and non-formal education (vocational training), good governance in the delivery of education incentives and involvement of the people at the local levels in education development decisions.

**Keywords:** Poverty, Educational attainment, Isua-Akoko, Probit and Logit

## 1. Introduction/Problem Statement

Improving the educational attainment of the population is an important requirement to reduce poverty amid the populace and foster development. Hence, it is imperative to understand the factors that affect educational attainment, particularly in the context of developing countries where poverty is a major impediment in access to education. In the last three decades, the level of poverty in Nigeria has been on the increase, rising from 28.1 percent in 1980 to about 64.4 percent in 2004 (FOS 1999 and ADB 2010). This increase has been observed by a number of studies that the factor responsible among others include; limited access to resources, lack of skills, location disadvantage, social exclusion, introduction of Structural Adjustment Reforms and changes in domestic economic policies that have resulted in price and exchange rate instability and increase in unemployment. Others factors are natural disasters such as drought and man-made disasters like wars, environmental degradation etc (Vahie 1993, De Haans 2000, Sindingre 2000, Sengupta 2003, and Bradshaw 2006).

The poverty situation in Nigeria has reached an alarming stage as more than 45% of the population live below the poverty line, while 67% of the poor are extremely poor. For example, the Federal Office of Statistics (FOS) report for the period 1980-1996, indicates that 67 million Nigerians are living below the poverty level. The reports also indicates that during the period of 1980-1985, the percentage of rural dwellers and urban inhabitants in the core poverty brackets rose from 6.5 and 3.0 per cent to 14.8 and 7.5 per cent respectively. Also, within the same period, the percentage of moderately poor in the rural areas rose from 21.8 to 36.6 per cent and 14.2 to 30.2 percent, respectively. The report also indicates that the number of the rich in both rural and urban areas dropped from 71.7 and 82.8 percent to 48.6 and 62.6 per cent, respectively. The introduction of the Structural Adjustment Programme in 1986 witnessed reduction in poverty among the middle class of the society, while the menace of poverty among the poor increased. For instance, the poverty level among the rural dwellers increased from 14.8 per cent in 1985 to 15.8 per cent in 1992, while the middle class of the society decreased during the period. The percentage of the core poor in the urban centres increased from 7.5 percent in 1985 to 10.7 percent in 1992, while those in moderately poor bracket dropped from 30.3% in 1985 to 26.8% in 1992.

However, the paradox of this issue which is baffling my research after so much observation in Isua-Akoko, Ondo State in Nigeria is how this situation was allowed to grow in the midst of abundant human and natural resources. It is really lamentable to see a country that was given the title the "giant of Africa" becoming an "ant of Africa", Beside, it is sorrowful to see a country such as Nigeria with abundant natural resources and copious human capital, but with 70 percent of its people living below the poverty line and surviving on less than \$2 per day. Poverty has torn the process of education apart and deprived people from getting access to it. Unlike the demand for goods and services, education attainment is a derived demand because it is not based on immediate consumption satisfaction. Instead, it is based on the desired for a long-term accumulation or improvement in what is sometimes called human capital. Poverty determines children's faith. Huge numbers of boys are dropping out of school, loaded with evil intention and sophisticated weapon- declaring a war of robbery while girls fail to complete their studies and end up with early pregnancy. Some of them are so victimized by poverty that they have to sell their bodies on campus as a mean of survival. The impact of poverty on education

is of great signification and it is tormenting to see pupil and students struggling and battling the hardship to study without any adequate support from the government or their parent. It is depressing to see our graduates unemployed after all the hardships of studies on campus due to poverty. This has led to the development of greater population of poor people in the country.

The government has failed to realise, perhaps, ignored the power of education on country development and providing an excellent human capital for the society. It is high time that the government take on board the importance of education since it has been accepted worldwide that education plays a huge role in a country's economic development. The government should rid their bodies of the virus of corruption and download the latest software of development and anti-poverty programmes to combat poverty to allow every citizen to have access to education. The government has failed to provide a good infrastructure for learning purposes, there is lack of teaching and learning materials, old ones has not been replaced by new ones. In view of this problem, this study seeks to provide solution to the following questions.

- Why is there increase in school drop-out in Isua
- What is the poverty related problem inhibiting the children's educational attainment?
- What other measure apart from the establishment of Universal Basic Education (U.B.E) has been taken to reduce the identified problem?

However this study seeks to examine the effect of poverty on educational attainment in Isua- Akoko.

## **2. Structure of Nigeria Educational System**

Education is the process of the teaching and training of the child. It is about impacting skills and the acquisition of knowledge for a particular trade or profession in which appropriate method are applied (Kellerman 1980). Similarly, education as all positive efforts, conscious and direct, accidental and indirect, made by a given society to accomplish certain objectives that are considered desirable in terms of the individual's needs as well as the needs of society where the programme is based (Fafunwa, 1983). In relation to the individual and community, education has been linked to society with the definition of Ebong (1996), defining education as a powerful instrument for the development of man and society, while according to Enamiror, (2007) education is a systematic procedure for the transfer and transformation of culture, through formal and informal training of people in a society. Thus, it deals with the mental, physical, psychological and social development of the citizens in a given society.

According to Ojo and Vincent (2000), in Nwanju (2004), 'Education is many things to man, a visa to success, a passport to the unknown, a catalyst to great heights. Education empowers, emboldens, refines, civilises, enlightens, enriches and gives confidence to man'. Education in Nigeria is more of a public enterprise that as witnessed government completes dynamic intervention and active participation (Federal Republic of Nigeria, 1981). It is the view of the formulated education policy in Nigeria to education as a vehicle in achieving national development. Education being an instrument of change, in Nigeria education policy has been a product of evolution through series of historical development. The national policy of education in Nigeria was launched in 1977. The orientation of the policy is geared towards self-realization, individual and the national efficiency, national unity etc. Aimed at achieving social, cultural, economic, political, scientific and technological development. In 1985, the objectives of the policies were broadened to include free primary education among others.

As noted by Anyanwu et al (2001), this policy has been reviewed from time to time. Until 1984, the structure of the Nigeria education system was six years of primary school, five to seven years of post-primary schools (secondary, teacher training college and sixth form) and four to six years of tertiary educational college of education, polytechnics, college of technology and university education. From 1985 the structure that emanated can be classified thus, pre-primary or kindergarten education (2-3 years), for the children of age 3-5 years, the primary school which is of 6 years duration, the secondary school is also of 6 years duration but divided into two halves (3 years of junior secondary school and 3 years of senior secondary school) and the 4-6 years of tertiary education level. This is also called the 6-3-3-4 system (Anyanwu et al 2001). Since the inception of the Obasanjo led administration in 1999, a universal basic education scheme was launched in 1999. The specific target of the scheme are, total eradication of illiteracy by the year 2010 and increase in adult literacy rate from 57% to 70% by 2003 (FRN, 2000).

## **3. Educational Policy in Nigeria**

Without any shadow of doubt, education is very important and essential for human beings. Education shapes human beings' lives in positive ways. Education is a human right that should be bestowed on all human beings exclusively by reason of being human. Therefore, there is a strong relationship between education and development as was propounded before by many theorists and researchers. The establishment of education is a key index of development. Above and beyond this, it is well acknowledged that schooling increases productivity, health and decreases negative features of life like child-labour as well as empowerment (EFA, 2002).

Over decades, the Nigerian Government has emphasized the commitment to providing good education for the people in the community, aiming to overcome illiteracy and ignorance with the goal of accelerating national development. But in the short run, the effort and commitment did not materialise due to unpaid teachers' salaries, and the degradation of education facilities at all levels. Eventually, the literacy rates in the country started declining despite the obvious facts that education is essential to the development of the community and the nation.

In Nigeria, the distribution of education has suffered because it has been neglected so long due to the inadequate attention given to policy frameworks within the setting. Findings of research conducted in the educational setting confirm the unsustainability of education in Nigeria. The national literacy rate is currently 57%. Some 49% of the teaching force is unqualified. Old infrastructures and buildings are maintained, there is a lack of facilities and acutely inadequate resources at all levels. Wide disparities persist in educational standards and learning achievements. The system emphasizes theoretical knowledge at the expense of technical, vocational, and entrepreneurial education (Action Aid, 2003, cited by Otiye, 2007). The sustainability of education in the country has seriously declined due to uncountable strikes and riots which frequently ended up by closing down the schools and universities for countless months.

Teachers/Lecturers/Workers in the universities and schools going out on strikes have become normal in support of their protests about being unpaid for months perhaps years. Pensions are delayed and salaries/wages are frozen for many months and years. This leads students taking years to graduate. A significant percentage of children and youths leave primary, secondary and universities before graduation. This may be due to a lack of funds, poor nutrition, the inability to read, write or the results of a poor beginning and the effect of family background. The system in the country does not provide any opportunity for transition from school to work, particularly for those from poor homes (Enamiroro, 2007). This has substantially contributed to students' abandoning their studies and putting an end to their formal education, substituting it by learning traditional work or joining the ranks of street beggars/traders for them to provide whatever income they can for the family, while some opt to choose weapons when they are desperate.

Additionally, research conducted shows the strong reasons why pupils are abandoning primary schools; the costs of schooling are too high, there is a lack of opportunity, illness and hunger, limited economic costs of education and low quality of schooling (Action Aid, 2003). Besides, in Nigeria, the cost of schooling include the costs of books, stationary and basic equipment, uniforms, admission fees, registration and examination fees, contribution towards the building and maintenance fund, construction fees, transportation, mid-day meals, Parents/Teachers Association (PTA) fees, sports fees, library fees and extra tuition fees.

In this regard, this underlines the unsustainability of education in Nigeria due to the factors mentioned above. Education is sustained when there are no hindrances in the way of schooling. Education is sustained when every citizen is eligible at least physically, morally, economically and financially to obtain formal education. But once there is poverty, there is a type of discrimination which leads to unequal opportunity in society. In terms of employment and unemployment, you could see the unsustainability of education in the long run when the majority of the youths in Nigeria with university degrees are unemployed. Some who were employed once and unemployed for a few months lacked the technical skill to keep their job. There, the economic conditions have made meeting the demands for food, education, health and shelter a herculean task (The progress of Nigerian children, 1997).

#### **4 Poverty Reduction Strategies/Policies in Nigeria**

In Nigeria, the poverty alleviation measures implemented so far have focused more on economic growth, basic needs and rural development approaches while qualitative education is left behind. For the purpose of clarity, the strategies taken so far by the government will be grouped into three (3) areas with reference to the Structural Adjustment Programme (SAP) initiated by the Babangida regime (1985). These eras include the pre SAP era, SAP era and the democratic era.

##### **4.1 The Pre-SAP Era**

During this era, poverty reduction was not a direct focus of development planning and management. Government only showed interest indirectly. For example, the objective of the first National Development Plan (NDP) in Nigeria included the development of opportunities in health, employment and education as well as improvement of access to these opportunities. These objectives, if achieved could no doubt lead to poverty reduction, but only emphasized increase in real income of the average citizen as well as reduction of income inequality among other things (Ogwumike, 1998).

##### **4.2 The SAP Era**

Government intervention at eradicating poverty began fully during the Structural Adjustment Programme (SAP) the severe economic crisis in the early 1980s worsened the quality of life for most Nigerians. The implementation of SAP further worsened the living condition of many Nigerians especially the poor who were the most vulnerable group. This mandated the Government to design and implement many poverty alleviation

programmes between 1986 and 1993 under the deregulation that spanned the period 1993- 1998, more poverty reduction programmes were put in place by Government. These programmes include;

#### **4.3 The Democratic Era**

At the introduction of the present democratic Government, many Nigerians were meant to believe that poverty alleviation was the many goal of the current Government. However, at the end of year 2000 budget implementation, many Nigerians were yet to feel the impact of Government poverty alleviation programmes like fuel shortage and as many others as poverty seems to have defiled the effort of the Government. At present, the Government is taking steps to rationalize the narrow agencies whose activities impact on poverty alleviation. But there is still a conscious effort needed to examine the laws that give rise to or perpetuate poverty. This requires the review of ownership of assets, access to social services with particular emphasis on education and health. The government has also tried to reduce poverty in recent times through upward review of salaries and wages. For example, those who are pushed into temporary or transitory poverty, especially in the civil services and during SAP, are gradually been moved out of poverty through this process.

### **5. Literature Review**

#### **5.1 Review of Theories**

Marshall and Keynes believed that poverty is caused by economic underdevelopment and lack of human capital. When the community is not developed there will be low rate literacy which in turn affects the availability of man power.

Another school of thought, Human Capital Theory was first developed by Becker and Mincer, this theory explains both individuals' decision to invest in human capital (education and training) and the pattern of individuals' lifetime earnings. Individuals' different levels of investment in education and training are explained in terms of their expected returns from the investment. Investment in education and training entails both in the form of direct expenses (e.g. tuition) and foregone earnings during the investment period, so only those individuals who will be compensated by sufficiently higher lifetime earnings will choose to invest. People will be compensated by sufficiently higher lifetime earnings will choose to invest. People who expect to work less in the labour market and have fewer labour market opportunities, such as women or minorities, are less likely to invest in human capital. As a result, these women and minorities may have lower earnings and may be more likely to be in poverty.

The theory of Human capital emphasised that knowledge comes from the quantity and quality of information made available by the totality of life experiences. These will be processed into understanding, assimilated into wisdom, skills and competencies that are utilized as resources. First and foremost by the individuals who possess them and make them available to society in their strive for survival and continued improvement in their material conditions for existence. The principal institution mechanism for developing human knowledge and skill is the formal education system. Competence comes from the continuous application of knowledge and skills and the experience there from.

As Drucker (1959) argues that developed society and economy are less than fully effective if anyone is educated less than the limit of his potential. He adds that the uneducated person is fast becoming unproductive and an economic liability. He concluded that society must be an "educated society" today, to progress, to grow, and even to survive. Drucker in his opinion stressed the importance of education in the society.

#### **5.2 Empirical Literature**

Knight and Shi (1996) used rural sub-sample of 1988 national household survey to conduct a logit analysis of enrolment for 14-19 age-group. They found significant coefficients on male sex (positive), minority status (negative), (predicted) household income (positive, and large in effect), and province mean household income (positive, but small in effect). They posed the question: is rural education demand-or-supply-constrained? A second logit, confined to the poorest quarter of households, introduced two new, and significant, variables: opportunity cost of education (negative) and rate of return to education (positive), both measured at the country level. This suggested that the educational decisions of poor household are predictable demand responses to economic incentives. In estimating the determinants of school fees, they found that province income per capita has a positive effect, suggesting that fees represent quality of education or that richer provinces offer higher rates of return to education, for instance because larger subsidies offer better opportunities for progress up the competitive educational ladder. The authors' household income functions also showed the opportunity cost of education to rise and become important between the ages of 14 and 19.

Connely and Zheng (2003) used a sample of micro data from the 1990 population census to examine the determinants of enrolment of 10-18 years olds. Their data set is able to control for village fixed effects but lacks many of the plausible explanatory variables, including information on household income and any variables representing school quality. Their concentration is on primary school. The dependent variables are whether children attended primary school, or graduated from primary school. The variables that increased the probability of attendance or completion include: whether parents attended middle school, the village school attendance rate,

and income per capita in the country (administratively gathered). The presence of siblings decreased girls' chances of schooling.

Brown and Park (2002) specifically examined the effect of poverty on the educational enrolment and outcomes of children aged 5-16, using a 1997 survey of households and schools from poor countries in six provinces. Their measure of household wealth was expenditure per capita (excluding expenditure on education), and they defined a household to be 'poor and credit' constrained if it is in the bottom third of both expenditure per capita and access to credit. Using a proportional hazard model, they found that children are more likely to drop out of school if the household is poor and credit-constrained (Their most important result), if they have fewer siblings, if the father enrolment decision, and if school fees (possibly proxying school quality) are lower. The sibling result was interpreted as indicating that siblings are complementary rather than competitors of resources, and the fees improve the quality of education and hence the rate of return. The authors found the test score (for enrolled pupils) to be higher if expenditure per capita is higher (implying that it improves quality) if there are older siblings, and for girl (suggesting that the less able girls drop out of school). However, their variables representing school quality (the pupil-teacher ratio, the proportion of rain-proof classrooms, and proportion of teachers with post-secondary education) had no significant effects on test scores.

Appleton *et al* (2006) use the rural sub-sample of a national household survey for 1995 to examine gender differences in expenditures. Differences appear only beyond compulsory school age, and so the authors concentrate on the age group 15-18. They find gender differences in enrolment to be particularly pronounced in poorer households. The co-efficient on household income per capita is positive and significant for girls but not for boys. This is interpreted as suggesting that girls' schooling is a luxury good whereas boys' is an investment good. Material education has a positive and significant effect on enrolment and on educational spending, whereas the effect of paternal education is weaker. Their estimation of household income functions provided an economic explanation for the preferential treatment of boys: the coefficient on years schooling indicate that the return to female education is not different from zero whereas the return to male education. Although low, is significantly positive.

De Brauw and Giles (2006) examine the effect of migrant opportunities on high school enrolment in rural area. They use a Ministry of Agriculture panel of households in 52 villages to predict high school enrolment with a set of household and village variables including the number of migrants from the village. This proves not to have a significant coefficient. However, it is plausible that migrant numbers are endogenous to enrolment, e.g. better roads and transport can increase both migration and enrolment, or an adverse income shock can increase migration but tighten credit constraints on enrolment. The panel provides an instrument for migrant numbers (years since the issue of national identity cards in the village) and the instrumented variable then yields a robust significant negative coefficient. The implication is that migrant opportunities, by raising the opportunity cost of schooling, deter high school enrolment. However, the study lacks good data, such as household income, which might indicate the effects of poverty on schooling.

Gustafsson and Li (2004) used the rural sub-samples of the 1988 and 1995 national household surveys to measure the effects of educational expenditure on poverty. The result revealed that mean rent expenditure on education rose sharply across the deciles of household income per capita in both 1988 and 1995, but especially in 1995, whereas household expenditure on education expressed as a proportion of income fell sharply across the deciles. Real expenditure on education increased rapidly over that period, and in 1995 it represented 3.6 percent of income for the sample as a whole but 7.3 percent for the poorest deciles. Using the US\$ 1 PPP poverty line, the head count index of poverty in the rural fell by 2.2 percent points over the seven years, but with educational expenditure deducted from income, the fall was merely 0.6 percent points. Indeed, the exclusion of educational expenditures made even greater differences in the officially designated "poor countries".

## **6.0 Research Methodology**

The concern of this chapter is to present the research methodology adopted in the study. The purpose of a research methodology is not collection of data precise, but the recovery of meaning in the data collected, so that facts and events can be better expresses how the variables of the research will be observed, controlled or manipulated to generate necessary primary and secondary data for the study. Besides being a necessary part of the research proposal and research report, research design can be used as a guide for data collection. In this work, a survey design will be employed to enable this study achieve its objective. The study will adopt a process by emphasizing the effect of some poverty related variables as they affect the educational attainment of Akoko South East (Isua) citizens in Ondo State.

### **6.1 Study Area**

Akoko South-East local government Isua-Akoko, the newest local government in Akoko division of Ondo state was one of the local Government created by the federal military Government of Nigeria on the occasion of the 36<sup>th</sup> independent broadcast of the late head of state, late General sannu Abacha GCON, in October, 1996.

Before the creation, Akoko South-East government, used to be an integral part of the defunct Akoko South-East local Government, Oka-Akoko. The headquarters of the local government was initially located at Isua-Akoko, and later moved to Oba – Akoko. On Saturday, march 15<sup>th</sup>, 1997, while Nigerians were at the queue casting their votes under the attempted 4<sup>th</sup> republic, the local Government headquarters was moved back to Isua-Akoko, the initial location. The outrage that visited the announcement of the relocation is better imagined. Akoko South-East local government is made up of six major towns, namely; Isua-Akoko, Ipe-Akoko, Ifira-Akoko, Epinmi-Akoko, Ipesi-Akoko and Sosan-Akoko. The local government shares common boundaries with Akoko South West Local Government (Oka), Akoko North East (Ikare), Ose Local Government, Ifon and Akoko Edo Local Government, Edo state. It is located in the Northern senatorial district in Ondo State. As at 1991 census, the population figure was 54,256 and now we have the total population of 60,875. The topography, the village is hilly and naturally blessed with different rocks, the geographical analysis is linear settlement.

**Education:** Akoko South-East local government is not backward educationally like other neighbouring local government. As at the last count, below is the table of educational institution in the local government.

**Table 1 Number of Schools in Akoko South-East**

| Town   | No of Govt Primary School | No of Govt Sec School | No of Private Nur/Pry School | No of Unity School | Day care centre |
|--------|---------------------------|-----------------------|------------------------------|--------------------|-----------------|
| Isua   | 6                         | 2                     | 6                            | -                  | FSP day care    |
| Epinmi | 3                         | 2                     | 4                            | 1                  | -               |
| Ipe    | 4                         | 1                     | 2                            | -                  | -               |
| Ifira  | 4                         | 1                     | 2                            | -                  | -               |
| Ipesi  | 2                         | 1                     | 1                            | -                  | -               |
| Sosan  | 2                         | -                     | -                            | -                  | -               |

**Source: Authors' computation**

However, since this research work is based on Isua-Akoko, the following are the primary and secondary schools in the community

- St. patrick's primary school, IsuaAkoko
- Ebenezer A/c primary school, IsuaAkoko
- St. Joseph's R.C.M. School, IsuaAkoko
- L.A I primary school, IsuaAkoko
- L.A II Primary school, IsuaAkoko
- Community Grammar school, IsuaAkoko
- Isua high school, IsuaAkoko
- vision International college, IsuaAkoko
- Victory Academy secondary School, IsuaAkoko

## 6.2 Estimation Techniques

For the purpose of analysis the method of logit and probit will be used. The logit model was first proposed for binary choices by Bradley and Terry (1952) and the multinomial logit was introduced by Luce (1959). In statistics, logistic regression is a type of probabilistic statistical classification model. It is used to predict a binary response from a binary predictor (explanatory variable) used for predicting the outcome of a categorical dependent variable based on one or more predictor variables (featured). Logistic regression analysis can be binomial or multinomial. The multinomial logit model is perhaps the most commonly used model of discrete choices.

## 6.3 Model Specification

Overtime, income or parent income has been regarded as a major determinant of school enrolment and completion. However, for the sake of better understanding of the effect of poverty on education, other variable will be added in order to get a clearer picture of the problem at hand in Isua. The variables that will be added are parent's education, role models, scholarship, government policy on education, and autonomous income (from other sources)

$$EDT = f(PLY, PLE, RM, SHP, GPE, Y_o) \quad 1$$

Where:

EDT = Educational Attainment

PLY = Parent's level of Income

PLE = Parent's level of Education

RM = Role Models

SHP= Scholarship

GPE = Government Policy for Education

$Y_0$  = Autonomous Income (from other sources)

Econometrics model is expressed as

$$EDT = a_0 + a_1 PLY + a_2 PLE + a_3 RM + a_4 SHP + a_5 GPE + a_6 Y_0 + u \quad 2$$

$$\alpha_1 > 0, \alpha_2 > 0, \alpha_3 > 0, \alpha_4 > 0, \alpha_5 > 0, \alpha_6 > 0, \alpha_7 > 0$$

where,  $u$  denotes the statistical error term

### 7. Empirical Estimation

This section is aimed at presenting the data collected, analyzed and making appropriate interpretation of the analyses with a view to ensure that these research objectives are achieved. A total of two hundred and two (202) questionnaires were administered in Isua. In view of this, simple percentage and Binary Probit Method were used in testing and arriving at all statistical relationships between the variables in each hypothesis. This method takes cognizance of the co-efficient of variable, standard error, Z-statistic, and P-value to compare a priori expectation, and validate the hypothesis.

**Table 2 Summary of Empirical Results**

| Variable                    | Co-efficient | Standard error | Z-statistics | P-value |
|-----------------------------|--------------|----------------|--------------|---------|
| GPE                         | -0.260213    | 0.302810       | -0.545824    | 0.5013  |
| PLY                         | -0.217442    | 0.192277       | -0.691118    | 0.4395  |
| SHP                         | 0.563003     | 0.513003       | 1.173177     | 0.1713  |
| $Y_0$                       | 0.714221     | 0.147558       | 3.818333     | 0.0001  |
| PLE                         | 0.910750     | 0.203014       | 3.747215     | 0.0001  |
| RM                          | 0.944310     | 0.189495       | 4.101686     | 0.0000  |
| Mean dependent variance     | 0.858213     |                |              |         |
| S.E of Regression           | 0.245185     |                |              |         |
| Sum of Residual             | 17.46396     |                |              |         |
| Log likelihood              | -66.0223     |                |              |         |
| Average Log likelihood      | -0.269190    |                |              |         |
| S.D dependent variance      | 0.239426     |                |              |         |
| Akaike Information Criteria | 0.646351     |                |              |         |
| Scharz criteria             | 0.742951     |                |              |         |
| Hannan-Quinn Criteria       | 0.685415     |                |              |         |
| Obs with Dep=0              | 19           |                |              |         |
| Obs with Dep=1              | 183          |                |              |         |
| Total Dep                   | 202          |                |              |         |

### 7.1 Discussion of Results

From the Apriori expectation, the co-efficient of all the variables were expected to be positive which would indicate a direct relationship of variables with educational attainment. But a thorough examination of the co-efficient indicates only government policy for education (GPE) and parents level of income (PLY) has negative relationship i.e. -0.260213 and -0.217442 while others such as scholarship (SHP) 0.638653, autonomous income( $Y_0$ ) 0.714221, parents level of education (PLE) 0.910750, role models (RM) 0.944310.

While the two variables - parents level of income and government policy for education negatively influence children's educational attainment in the area, which of course is contrary to the apriori expectation because as parents level of income and government policy for education increases, children's educational enrolment/attainment should also increase and vice versa. In trying to seek an explanation to this, it is imperative to understand that children of parents with the higher income bracket requires high educational attainment while government policy for education in cases where they are available maybe diverted to non-educational needs.

#### Standard Error of Variable

The standard error test the statistical significance of the variables used in the model and it is based on the "Rule of Thumb". For a test of standard error to be valid, it must be less than half value of the co-efficient of the variable before it can be statistically significant i.e. ( $S\alpha_1 < \alpha_1/2$ )

Considering the statistical significance of the variables

**Table 3 Statistical Significance of Variables**

|            | Standard Error | Co-efficient | $\alpha/2$ | S.E< $\alpha/2$    |                                     |
|------------|----------------|--------------|------------|--------------------|-------------------------------------|
| $\alpha_1$ | 0.192277       | -0.217442    | 0.108372   | 0.192277>0.108372  | PLY is statistically insignificant  |
| $\alpha_2$ | 0.203014       | 0.910750     | 0.455375   | 0.209495>0.45537   | PLE is statistically significant    |
| $\alpha_3$ | 0.189495       | 0.944310     | 0.472715   | 0.189495<0.49755   | RM statically is significant        |
| $\alpha_4$ | 0.513003       | 0.638653     | 0.319326   | 0.513003>0.319326  | SHP is statistically in significant |
| $\alpha_5$ | 0.302810       | -0.260213    | 0.130106   | 0.302810>0.1300106 | GPE is statistically insignificant  |
| $\alpha_6$ | 0.147558       | 0.714221     | 0.357110   | 0.147558>0.357110  | $Y_0$ is statistically significant  |

Considering the statistical significance of parent's level of income (PLY) in the model, since standard error of PLY is greater than half of co-efficient of PLY, therefore PLY is statistically insignificant to changes in educational attainment (EDT). Parent's level of education (PLE) in the model has a standard error less than half of co-efficient of PLE; therefore the variable contributes significantly to changes in educational attainment. The standard error of SHP and GPE is greater than half of co-efficient of SHP and GPE respectively. Therefore both SHP and GPE are not statistically significant to the changes that occur in EDT.  $Y_0$  on the other hand has a standard error less than half of the co-efficient of  $Y_0$ , therefore the variable  $Y_0$  is statistically significant to change that occur in EDT

## 8 Summary

In this study, we have tried to specify poverty related variables that debar children educational attainment in Isua. Variables such as parent's income, role models scholarship, government policy on education, parents' level of education and availability of other source of finance were duly put under consideration to check their level of impact on school completion and enrolment. Basically, we used the empirical analysis to the test the significance of these variables. Our findings however seem to suggest that parents' level of education, role model and autonomous source of finance had significant effect on the level of education attainment in the country. Other variables such as parents' level of income, government policy on education and scholarship did not show any significant relationship with dependent variable. Due to this, the hypothesis 1, 2 and which relates to scholarship, government policy on education and parents' level income respectively were accepted using the z-statistics that there is no significant relationship between these variables and educational attainment. Hence, only parents' level of education (PLE), role model (RM) and autonomous source of finance ( $Y_0$ ) where significant in the model.

## 9 Conclusion

The current level of education in Ondo State is quite alarming as the rate of school dropout is on the increase with poverty related reasons attached to the phenomenon. Despite the various activities of the UBE at ensuring school completion through award of scholarship and bursary to poor students, the situation still remains at bay. This trend has been confirmed through this research as scholarship and bursary in Ondo State has been empirically observed to be insignificant on the children educational attainment.

In the same light, parent's education has been empirically observed to show positive relationship and statistically significance to children educational attainment. This means the educated parents are on the high level in influencing their children to be educated too. The effect of role models such as brothers, sisters, uncles, aunts, nephews, nieces and other educated members of the family is significant. However, it is imperative to note since parent's income is not significant in the model, this could be because most of the parents are low income earners. Therefore the availability of other sources of finance such as borrowing from friends, peer group, and other source improves their children's chance of completing their education.

Hence, to reduce effect of poverty and its impact on the children educational system, it is imperative to improve on parent's education, role models in the communities and increase other sources of financing education by parents.

## 10 Recommendations

In the light of the summary presented above, any form of recommendation given should revolve round ensuring a more stable educational system free from the plague of constriction. Hence, the following recommendations are considered useful;

- Since parent's was a significant factor in the research study, we would recommend more intense emphasis on Adult literacy (parents to be precise) so as to teach and imbibe the importance of education in their children so as to live above the poverty menace. More adult literacy centres should be encouraged and cost of attending such should at minimum not to escalate the problem it was intended to solve.
- Everybody needs someone to look up to in one sphere or the other, therefore the impact of role model

should not be forgotten as people tend to yield more to dropping out of school if they have no one they are looking up to. To solve this problem, the Government should give recognition or award of merit to distinguished individuals who have excelled or contributed positively towards achieving academic/educational excellence.

- Access to other forms of income such as educational grants and parent's support at ensuring educational grants and parent's support at ensuring school completion for their children would go a long way to ameliorate the problem at hand.
- The access to scholarship and bursary payment though insignificant to the model should still be encouraged as it reduces parent's burden at educating their children.
- Finally, Stable and Consistent Policies: over the years there has been a constant change in Government policies at reducing poverty especially during the SAP era but none has translated into a success story due to ineptitude and corruption on the part of Government. Often times, where the policies are good, the target population is often wring leading to the same problem it was intended to solve. Therefore, Government policies should be more purposeful and objectively implemented without prejudice especially in the area of poverty related programmes at ensuring school completion.

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