EVALUATION OF THE IMPACT OF POVERTY ON ACADEMIC PERFORMANCE OF SECONDARY SCHOOL STUDENTS: A STUDY OF SOME SELECTED SCHOOLS IN KADUNA STATE, NIGERIA.

Ubangida Shuaibu, Abdullahi Hadiza Abdullahi Zakari

The main objective of this research is to evaluate the impact of poverty on Students' performance in their final examinations in Kaduna state. This research used questionnaire to collect data on the socioeconomic characteristics of the parents and the students as well as academic performance of students in Secondary schools. The study made use of Mock and SSCE results to obtain the general performance of students relative to their parents' income level. Comparison was also made between students' performance in public and private secondary schools in the state. Based on the nature of data, a multi-staged sampling method was used to select three local government areas from each senatorial zone so as to ensure that the sample size is a good representation of the population of the study. The study employed the Pearson Product Moment Correlation Coefficient and Chi-square-test techniques as means of analysis. The results show significant relationship between parents' income and academic performance, significant difference between academic performance of students in public secondary schools and those in private secondary schools and also significant difference between students whose parents are educated and those whose parents are not educated. The study concludes that poverty has a negatively significant impact on students' academic performance. The major recommendation of this study is, since poverty has been found to have significant impact on students' academic performance; the State Government should ensure that its poverty alleviation programme captures the right persons and should be extended to education through scholarships. This will help raise the income of parents and help students concentrate on their studies without any disruption.

Keywords: poverty, academic performance, secondary schools.

Introduction

Access to education is one of the most important basic human rights in all societies. In Nigeria, the provision of education has been one of the most critical issues of government social policy of which Poverty has however remained a stumbling block for most people to attain this basic right. Poverty is a universal social problem that cuts across nations, race, locations, culture and religion. Poverty stricken members of the human race have always struggled in a number of ways to attain decent living standards. Poverty presents a number of challenges to its victims such as access to proper health facilities, education, nutrition, employment and the realization of personal ambition. In spite of the efforts of the government towards ensuring sound education in secondary schools, outputs from WASSCE and SSCE results have not been encouraging. As such, studies on the relationship between poverty and academic performance of students are needed especially now that poverty has taken multidimensional phases. The output of this study will be an important caveat for analysis related to the performance in the education sector in Kaduna state. Previous studies on human capital in Nigeria are deficient in their conceptualization and measurement of human capital as well as not take into cognizance the educational outcomes of students from the poverty stricken families.

According to Brooks-Gunn and Duncan (1997), prolonged exposure to poverty is detrimental and the most damaging effects seem to occur for children who live in these severe environments for many years. Particularly, this study will focus on the challenges that poverty

stricken students face in their struggle for higher educational attainment. The plight of poverty stricken students is exasperated by the attitudes of teachers and fellow students, shortage of food, school wear and stationery and unfavourable home environment. The current economic crisis where the prices of basic goods are very high adds more suffering to the already poverty stricken students. Also, neighborhood characteristics, family structure (such as single-parent households) and number of siblings are factors that help explain differences in academic achievement between these two groups (Mayer, 1997).

Poor quality of education is based on weak indicators for levels of learning achievement, state of infrastructure/facilities, adequacy of learning materials, and availability of competent teachers. Low learning achievement is an issue at all levels and this is particularly evident at SSS level where there is steady decline in the quality of SSCE results, more so in science and technical subjects. In 2002/03, only 8% of candidates who took the NECO SSCE examinations achieved the minimum success level of 5 credits including English and Mathematics. This score dropped to 1.17% in 2005.This challenge of poor results cannot be unconnected with some fundamental problems such as inadequate numbers of qualified teachers, lack of adequate materials/equipment and facilities, ineffective supervision in schools, and weak assessment methods. While there is slight improvement in the results of Senior Secondary students who sat for WAEC in the period 2008-2012, there is the need to improve the quality of teaching at this level of education by improving the quality of teachers through training and provision of good facilities that will make learning environment conducive.

Government and some other stakeholders have over the years been putting effort in reducing the rate of failure especially in secondary schools, yet there is no remarkable improvement. This may be due to problem of misplacement of priorities or lack of identifying the main problem because government seems not lay much emphasis on poverty as one of the likely cause of the students' poor performance. In this regard, this study attempted to examine the performance of students based on their parents' income level, the results of which will help government especially in their current efforts towards ensuring free education for all. The following questions have been set based on the foregoing:

1. Is there any correlation between parents' level of income and their children's academic performance?
2. Is there any significant difference between academic performance of the students having literate and those whose parents are illiterate?
3. Is there is no significant difference between academic performance of the students in public schools and those in private schools.

Objectives of the Study

The main objective of this research is to evaluate the impact of poverty on the Academic performance of Secondary School Students in Kaduna state. To achieve the main objectives, the following specific objectives have been set to achieve:

1. To examine if there is any correlation between parents' level of income and their children's academic performance.

2. To examine if there is any significant difference between academic performance of the students having literate and those whose parents are illiterate
3. To examine if there is any significant difference between academic performance of the students in public schools and those in private schools.

Hypotheses of the Study

Based on the objectives of this study the following hypotheses were formulated.

i. Ho: There exists no significant difference between academic performance of students whose parents are low income earners and those whose parents are high income earners.
ii. Ho: There is no significant difference between academic performance of the students having literate and illiterate parents.
iii. Ho: There is no significant difference between academic performance of the students in public schools and those in private schools.

Justification for the study

This research will be beneficial because it will stress the need to intensify efforts towards poverty alleviations programme so as to ease the sufferings of the poor which as well can boost students' understanding. Secondly, the result from this study will allow policy makers to increase intervention in the form of making the needed facilities so that teaching and learning can take place in a conducive atmosphere. Thirdly, it will also enable policy makers know where to put priority and where public expenditure is likely to be more productive when it comes to training and re-training of teachers. Fourthly, this study will go a long way to know weather the problem of mass failure is from the curriculum and planning system or not. Finally, a proper study of poverty and its relation to education will contribute to the existing scope of literature thereby contributing to knowledge in the area as to the best of the researchers' knowledge studies conducted on the impact of poverty on academic performance in most cases focus on specific subjects while this study focused on general performance of secondary school students. Also none of the literature reviewed, properly addressed the relationship between poverty and students' performance in Kaduna state. From this research, it will be possible to bring out the peculiarities of Kaduna state and the different factors that can enhance the performance of secondary schools in the state.

Review of Literature

The review of literature will focus on the concept of poverty, concept of education and performance and empirical evidence from Nigeria.

Concept of Poverty

One of the oldest and unresolved social problems of human society is poverty (Yakubu &Abbas, 2013). In every society, there are groups of people who are well to do considered to be rich and those who lack considered as poor. According to United Nations Development Programme UNDP (2006) poverty has been conceptualized within four different clusters. These clusters are seen from the perspectives of income and consumption tying poverty with inability to meet the basic needs of consumption, poor shelter or poorly equipped shelter without the needed furniture together with lack of some audio-visual materials that can help in making people well

informed about the opportunities available in the society. Deprivation in terms of capability lack of which affects even the personal respect individuals can enjoy and lastly multi-dimensional deprivation which depend on the society one belongs to.

The Organization for Economic Cooperation and Development OECD (2013) argues that in most societies the notion of what constitutes poverty varies greatly as such, it is hard to arrive at one definition that encompasses the full meaning of poverty. However, some perspectives of the concept have emerged. Ebong (2013) defined poverty in terms of income/consumption perspective, the basic needs perspective and capability perspective as well as incapacitation in terms of human resource formation. There also exists a minimum level of income and consumption below which an individual is considered poor in the society. In this regard, poverty can be absolute or relative meaning poverty in one place may not be poverty elsewhere.

It is generally agreed that poverty means lack of basic needs and services such as food, clothing, bedding, shelter, basic healthcare and education. This can be referred to as lack of minimum standard of living and powerlessness, indicating lack of ability to express one's view locally and nationally. Other conceptions of poverty include moral poverty, which is measured by the normative way of life defined by society.

Lastly, in the context of this study poverty is conceptualized in terms of income/consumption perspective as it is generally believed and observed as well that low level of income is the major and most visible symptom of poverty. It is also based of level of income that poverty line was constructed to determine a minimum level of income below which a person is considered to be absolutely poor. Also, the study lays more emphasis based on the Nigeria's context as relative poverty relate more to developed countries as absolute level of poverty in those countries has been wiped out (Brian, 2009). Poverty is also multidimensional relating to income, deprivation, culture and even the psychology of people.

Overview of Academic Performance in Kaduna State

Table1: Total Number of Public Secondary Schools by State, 2006 – 2010

State	2006	2007	2008	2009	2010
Abia	231	653	653	653	499
Akwa Ibom	325	608	608	608	546
Kaduna	235	na	na	na	450
Kano	517	683	683	683	672
Niger	182	513	513	513	664
Ogun	348	332	332	332	451
Taraba	204	91	91	91	214

Source: **National Bureau of Statistics, Harmonized Nigeria Living Standard**

Table 1 above shows that despite the fact that Kaduna State is more populous than all selected states in the table except Kano State, in 2006, the state had only 235 public secondary schools and this is 90 schools less than Akwa Ibom State and 113 schools less than Ogun State. In 2010, Kaduna State had 450 public Secondary schools and this is less than the number of secondary schools in all the States except Taraba State. The implication

of this statistics is that, the number of schools in the state is far below what is supposed to be, considering the population of the state which is based on 2006 population census it is the third most populous State in the country.

Various aspects of education delivery and implementation are overseen by governmental agencies and Parastatal. Of these, SUBEB (the State UBE Board) for supporting primary schools, the Education Resource Centre (ERC), together with the various inspectorate bodies, aimed to assure quality of education through performance monitoring and other means and the Mass Adult Education agency has special responsibility for literacy and non formal learning among the adult and hard-to-reach youth populations in the state. The Teacher Service Board (TSB) is responsible for staffing and recruitment at secondary level. Private sector and not for profit organizations also provide a range of education services at all levels.

In spite of efforts by the State Government through the above mentioned agencies, quality of education is low based on weak indicators for levels of learning achievement, state of infrastructure/facilities, adequacy of learning materials, and availability of competent teachers (Kaduna State Education Strategic Plan (ESP) 2006 – 2015 document). Low learning achievement is an issue at all levels but is particularly evident at SSS level where there is steady decline in the quality of SSCE results, particularly in science and technical subjects. In 2002/03, only 8% of candidates who took the NECO SSCE examinations achieved the minimum success level of 5 credits including English and Mathematics. This rate dropped to 1.17% in 2005. The government's incentive of paying SSCE fees for state indigenes has not addressed the fundamental problems: inadequate numbers of qualified teachers, materials/equipment, and facilities, ineffective supervision in and of schools, and weak assessment methods Kaduna State Education Strategic Plan (ESP) 2006 – 2015document). With the World Bank report through the World Bank SESP appraisal document (2007) about 51 percent of available classrooms are considered to be in good condition.

Theoretical Framework

This research is situated within the framework of Bronfenbrenner's ecological theory and Carl Rogers and Abraham Maslow's humanistic theory. These theories attempt to explain socio-economic impact of poverty on individuals' development.

Ecological Theory

Bronfenbrenner's ecological theory examines major theories of the processes by which economic deprivation results in children's psychosocial problems. This theory is a useful framework for examining the theories on the effects of economic deprivation on the children's holistic development. theory suggests that people's surroundings, including their home, school, work, church, neighbourhood, culture and government all have an influence on the way the child develops (Donald, Lazarus, and Lolwana, 2010; Berk, 2007). Development of the individual is a function of many direct and an indirect influence, which either facilitates or impedes the individual's potential. This includes any immediate relationships or organizations they interact with, such as their immediate family, school,

peers, neighbours, and caregivers. Within the Microsystems of the home, the stress coping theory and family process models are frequently used to explain the socioemotional development effects of poverty.

Humanistic Theory

The contributions of Carl Rogers and Abraham Maslow were used also as a theoretical base of this study as also used by Chinyoka (2013) in his study. Humanists believe in the goodness of the individual, his/her ability to make choices, and purposefully work towards being the best he/she can be (becoming a fully-functioning individual, or self-actualization). The key concepts underlying Rogers' theory are unconditional positive regard, empathy, congruency/genuineness, freedom of expression and self-concept. They are necessary and sufficient conditions for the promotion of the learning of children. Other humanists such as Abraham Maslow proposed a theory of 'needs' based on a hierarchical model, with the basic needs at the bottom, and the higher needs at the top (the physiological, safety, love, esteem, cognitive, and aesthetic needs, and the needs for self actualization and transcendence). The central point in Maslow's theory is that people tend to satisfy their needs systematically, starting with the basic physiological needs, and then moving up the hierarchy. He believed that the higher-level needs can only be achieved if the lower-order needs have been satisfied first. For example, a hungry girl child is not likely to be motivated to selfactualization until her hunger is satisfied.

Review of Some Related Empirical Studies

Gordon (2005) studied the impact of family income on child using a fixed effect instrumental variables strategy to estimate the causal effect of income on children's math and reading achievement. The study found that a $1,000 increase in income raises math test scores by 2.1 percent and reading test scores by 3.6 percent of a standard deviation.

Sholeh and Guyonne (2005) examine the effect of family income and personal and environmental characteristics since childhood on both academic performance and subsequent schooling choices by using a new and extensive panel data set from New Zealand. The results obtained from single equations and joint estimation, allowing for possible endogeneity of academic performance; reveal the importance of the role of academic performance in models of demand for education. Several factors that are at work for a long time, such as household income at different points in time, influence the school leaving decision through academic performance. These results point to the role that stimulating academic performance may play in breaking cycles of disadvantage.

Misty and Laura (2011) examine the effects of poverty on academic achievement and found that Poverty directly affects academic achievement due to the lack of resources available for student success. Low achievement is closely correlated with lack of resources, and numerous studies have documented the correlation between low socioeconomic status and low achievement. Several strategies exist to assist teachers in closing the poverty achievement gap for students.

Victor (2011) analyzed some determinants of academic performance as measured by course work exam grades in an introductory biochemistry (AGRI 1013) course plagued by

chronic high failure rates. Relationships/associations between gender and learning styles, gender and entry qualifications, age and learning preferences, and age and entry qualifications were analyzed using Pearson's chi-square test. There were significant ($P < 0.05$) associations between entry qualifications and both gender and age. However, since entry qualifications did not significantly ($P > 0.05$) affect academic performance, this association should be of limited concern. None of the investigated factors significantly affected academic performance.

Ajao and Awogbemi (2012) study the relationship between students' achievement in mathematics conducted by the West African Examination Council (WAEC) and the National Examination Council (NECO) in four selected secondary schools in Ifedayo Local Government Area, Osun State, Nigeria. The analysis showed that there is significant positive relationship between mathematics in all the selected schools.

Femi and Adewale (2012) examine the relationship between home-based environment factors and the academic performance of students in selected secondary schools within a local government area in Kwara State is investigated. Samples were obtained with one hundred and eighty (180) students randomly selected from three secondary schools. The four factors that were examined and statistically analyses were: parental socio-economic background, parental educational background, parental educational qualification and students' health statuses. The study revealed that Parental socio-economic status and parental educational background did not have significance effect on the academic performance of the students. However, the parental educational qualification and health status of the students were identified to have statistical significant effect o the academic performance of the students.

Irfan and Shabana (2012) carried out a study to investigate factors affecting student performance in intermediate examination with students' outline consisted of his approach towards communication, learning facilities, proper guidance and family stress. The research is based on student profile developed on the bases of information and data collected through assessment from students of a group of private colleges.

Chinyoka (2013) examines how the psychosocial effects of poverty affect the academic performance of the girl child and identifies various policies and programmes designed to attenuate the negative effects of poverty on children. Findings from the study revealed that the majority of the families in Zimbabwe cannot afford even the basic human needs (food and non-food items) which are necessary to sustain life, thus adversely affecting the children's health, and their emotional, physical, moral, social and academic achievements. The study recommends early intervention programmes for children, and the sustainable development of mining, rural and urban communities. The government, and the families, should make basic education affordable to all children, irrespective of their gender.

Helen (2013) investigated the reasons for continued poor performance in public mathematics examinations using a 10 item questionnaire administered on 141 randomly selected students and all mathematics teachers in GSS in Atyap Chiefdom. The results showed that students consider teacher-related factors and resource materials for teaching very crucial in determining their performance in mathematics. Also there are observed

differences in factors to which male and female students assign strong links with poor performance in mathematics.

Ikebude, Modebelu and Okafor (2013) examined the impact of poverty on senior secondary school girls' prospect for tertiary education in Nigeria. The study was conducted adopting empirical design using time series data. A stochastic model was specified for the study to show the impact of poverty on senior secondary school girls' prospect for tertiary education in Nigeria during the period under study (1992 – 2011). The ordinary least square (OLS) regression technique was used to analyze the study's data. The estimated result showed that both poverty and unemployment are significant determinants of senior secondary school girls' prospect for tertiary education in Nigeria.

Mamman and Eya (2014) investigate the pattern of students' performance for ten (10) years (2004 to 2013) in Nasarawa State, and to infer the implication of the observed and predicted mathematics performance on Nigeria's vision of 20:2020. The study used secondary data and discovered that ,nmmathematics performance in Nasarawa State has been persistently poor over the years reviewed. Based on the findings, the study recommended among others, that policy makers should review the existing mathematics curriculum and enforce its implementation.

Nnamani, Dikko and Kinta (2014) conducted a study to find out the impact of finance on students‟ academic performance with reference to Kaduna Polytechnic and found that financial status depends on the source of finance. The selfsponsored students are more satisfied than those that get their money either from their parents or from a scholarship fund. It was also discovered that the adequacy /inadequacy of a student's finance does not depend on gender. Bi-serial correlation analysis reveals that adequacy of the money affects student's academic performance.

In summary, majority of the empirical studies reviewed are in agreement that family income levels has a significant effect on the performance of students. For instance, Gordon (2005), Sholeh and Guyonne (2005), Ikebude, Modebelu and Okafor (2013) and Chinyoka (2013) have shown significant negative impact of poverty on academic performance. However, studies conducted by Victor (2011), Femi and Adewale (2012), Irfan and Shabana (2012), Helen (2013) have identified factors such as entry qualifications, environment, learning materials and others as the major determinants of academic performance. Unfortunately, the studies focused on specific subjects like mathematics or specific examinations like WAEC or NECO not the general performance of students throughout their secondary school study. Again, in the course of this research, no study was found to focus on the impact of poverty on the performance of secondary students in Kaduna state. Thus, this study attempted to fill or at least narrow the gap identified in the existing literature especially on Kaduna State.

Research Methodology Research Design

The research is divided into two parts. The first part is descriptive used to obtain data on socioeconomic characteristics of teachers, parents as well as students. The second part is

exploratory used in explaining the impact of parents' level of incomes, learning facilities and cost of schooling on students' academic performance.

Population and Sampling Design

The population of this research will be the parents/students of senior secondary school in Kaduna state which in 2015, the total number of students of senior secondary school stood at 269,000 in the state. Thus, a multi-staged and purposive sampling methods were used to select three local government areas were selected from each senatorial zone so as to ensure that the sample size is a good representation of the population of the. The secondary schools in Kaduna State are spread among the senatorial zones and then narrowed to local governments and then the schools.

Data Collection Instruments and Analytical Technique

The study employed questionnaire method of data collection. The questionnaires were administered to parents whose children graduated from public or private schools in Kaduna state. The questionnaires comprise both open and closed ended questions.

For analysis, descriptive and inferential statistics were used. For the descriptive analysis, the researchers explore the use of tables, frequency and percentage while for the inferential, the Pearson Product Moment Correlation Coefficient, Cross tabulation and Chi-square-test techniques were used for analysis.

Data Presentation, Analysis and Discussion of Results Analysis of Socio-Economic Characteristics of Respondents

A total 293 questionnaires were responded to and returned out of which 230 (78.5%) of the respondents who are either parents or guardians are males while the rest are females. Of the 293 respondents, 185 (63.1%) are married while 95 (32.5%) represent the respondents that are either single or divorced or separated and 13 (4.4%) did not indicate their marital status. Majority of the parents belong to nuclear families as shown in the table with 164 (56%) of them while 129 (44%) belong to extended families. Educational status of the parents can play a significant role in the academic performance of their children. 16 (5.5%), 98 (33.4%), 64(21.8%), 35 (11.9%), 39 (13.3%) and (34 (11.6%) are holders of primary, secondary, NCE/ND, HND, First Degree and higher certificates respectively while 7 (2.4%) respondents did not show their level of education. In terms of occupation of the parents, 144 (49.1%), 91 (31.1%) and 38 (13%) respondents are civil servants, farmers and traders respectively. 20 (6.8%) respondents did not indicate their occupations. The income levels of parents are used to determine the poverty levels of the parents. Of the 293 respondents, 187 (63.8%), 87 (29.7%) and 19 (6.5%) respondents are classified as low income, middle income and high income earners respectively.

We used school fees paid by students to stand as a major segment of the cost of education. Parents' assessment of the school fees shows that 35 (11.9%), 169 (57.7%) and 49 (16.7%) parents rate the school fees as low, moderate and high respectively while 40 (13.7%) respondents declined to rate the school fees. On the area of residence of the respondents, 62 (21.2%), 101 (34.5%), 47 (16%) and 76 (25.9%) respondents reside in GRA,

Urban, semi-urban and rural areas respectively while 7 (2.4%) did not indicate their areas residence. For the disability of children, 237 (80.1%) parents indicated no any form of disability while 12 (4.1%), 24 (8.2) and 6 (2.05%) showed that there children are deaf, blind and lepers respectively. Lastly, 155 (52.9%) parents claimed they could afford private schools for their children while 138 (47.1%) claimed they could not.

Analysis of Facilities in the Secondary Schools Selected

215(73.4%) of the parents have their children in public primary schools while 78 (26.6%) of the parents have their children in the private schools. The purpose of classifying the schools into public and private schools is to compare the facilities and academic performance of students in the two schools as well as to examine affordability based on the income level of parents. In terms of the class size 100(73.4%) of parents show that in the school their wards attend, the number of students per class is less than 100 while 173 (59.0%), 17(5.8%) parents showed the number of students as 50-100 and more than 100 respectively. Class size is a very important factor in ensuring conducive and convenient teaching and learning process. Majority of the secondary schools in the state have libraries as indicated by 210 parents while only 83(28.3%) parents have indicated non-availability of libraries in their wards' secondary schools. However, most of the libraries are not well equipped as shown by 48.8% of the respondents. In addition not all the students have access to the libraries as such some of the students rely on their personal textbooks at home as indicated by 132 (45.1%) of the respondents with 158 (53.9%) respondents showing non-possession of textbooks at home at all.

On why the students do not have textbooks at home, 197 (67.2%) parents can not afford the textbooks while 52 (17.7%) indicated non availability of the textbooks in the markets as the reason. It is important to note that lack or inadequacy of reading materials adversely affects the students' performance. To reduce the problem of non possession of textbooks many students resort to borrowing as shown by 185(63.1%) respondents. Extra lessons at home to a large extent helps to boost students understanding and performance. However, even though, 184 (62.8%) parents have afforded extra lessons for their children, 103(35.2) of them indicated that their children are not engaged in extra lessons at home a problem that can affect their children's performance. Still on the extra lesson, 167 (57.0%), 50 (17.1%) and 35 (11.9%) have shown that they can not afford a lesson teacher, there is no lesson teacher nearby and there is no need for extra lesson respectively while 38 (13.0%) of the parents have not given any reason.

Analysis of Cost of Schooling

There are many forms of costs students and parents incur in the course of study ranging from the school fees, transportation, examination fees, feeding and so on. From the responses, only 38 (13%) of the respondents show the distance of at least 4KM from their homes to school while 255 (87%) show the distance ranging from less than 1KM to 3KM. the implication of this is that majority of the students are close to their schools and as such transportation to school requires no or little financial cost. Means of transportation to school include trekking, family school bus, transport bus/Okada and bicycle/bike. In the table, 126

(43%), 74(25.3%), 27(9.2%) and 60(20.5%) of the respondents show the means of transportation to schools to be trekking, family school bus, commercial bus/okada and bicycles/bikes respectively.

On payment of school fees, 288(98.7%) of the respondents indicated payment of school fees with only 5 (1.7%) responded in the contrary. In spite of the payment of school fees, 93 (31.7%) and 149 (50.9%) of the parents rated the school fees as being low and moderate respectively. However, 48 (16.4%) and 3(1.0%) rated the school fees as being high and too high respectively.

Apart from school fees and transport costs, there are other costs that are being incurred. For instance, 76 (25.9%), 63 (21.5%), 86 (29.4%) and 38 (13.0%) of the respondents show the costs as examination fee, feeding, examination fee and feeding and others (such as PTA dues, MSS, FCS e.t.c.) respectively. On the effects of these costs on academic performance of the students, 176 (60.1%) show that students sent back home due to non payment of school fees, 50 (17.7%) show that students abscond or some time are late schools due to distance and 61 (20.8%) show that students lose concentration on lesson due to interruption, fatigue, hunger and sometimes even miss some papers examination due to non or late payment of school and examination fees.

Rating of Academic Performance

On assessment of academic performance of students in the selected study areas we used their mock examination results organized by the State at SS II and their SSCE results organized by WAEC and NECO. On performance in mock examination, 145 (49.5%) parents show that their children obtained 0-4 credits, 80 (27.3%) obtained 5-9 credits with English and Mathematics, 65(22.2%) obtained 5-9 credits without English and Mathematics while 3 (1.0%) did not respond at all. Performance in SSCE examination show that 155 (52.9%) parents show that their children obtained 0-4 credits, 81 (27.6%) obtained 5-9 credits with English and Mathematics, 54(18.4%) obtained 5-9 credits without English and Mathematics while 3 (1.0%) did not respond at all.

Assessment of the two examinations show that in Mock examination, 24 (8.2%), 74(25.3), 44 (15.0%), 122 (41.6%) and 29(9.9%) of the parents assesses their children's mock examination as excellent, very good, good, fair and poor respectively. For SSCE, 21 (7.2%), 57(19.5%), 26(8.9%), 134 (45.7%) and 55(18.8%) of the parents assesses their children's mock examination as excellent, very good, good, fair and poor respectively. In terms of admission requirements, 46(15.7%) and 233 (79.5%) of the parents showed that their children had got requirements for admission into universities and colleges of education/polytechnics respectively while 5 (1.7%) did not get requirement for any school and 9 (3.1%) did not respond.

In identifying the factors that affect academic performance, 80 (27.3%) of the respondents see shortage of qualified teachers as a factor affecting students academic performance, 76 (25.9%) inadequate resources/teaching materials, 35 (11.9%) lack of motivation of teachers, 14(4.8%) lack of motivation of students by teachers, 40 (13.7%)

attitudes of teachers and students to teaching and learning, 16 (5.5%) examination malpractice, 6 (2.0%) all the above factors and 26 (8.9%) did not respond. Lastly assessing income level as a major factor affecting academic performance, according to 202 (68.9%) of the respondents income level of parents affects their children's academic performance while 85 (29.0%) are of the view that income has insignificant impact on academic performance.

Inferential Analysis

The analytical techniques adopted for this research are cross tabulations and chi square tests. These techniques are used for testing the hypotheses of this research with a view to drawing inferences about the research questions addressed**.**

Cross Table 1: Level of Income * Performance in SSCE Chi-Square Tests 2

SSCE	Total	Value	Df	Prob.					
0-4 credits	5-9 credits with Eng and Maths	5-9 credits without Eng and Maths	Pearson Chi Square	45.43	4 MM	0			
Income	low income	106	43	35	184	Like lihood Ratio	42.69	4	0
middle income	48	20	19	87					
high income	1	18	0	19					
Total	155	81	54	290					

Source: Field Survey May 2016 and IBM SPSS Statistics 20

Cross Table 1 presents performance of students in SSC examination based on income levels. Out of the 184 respondents that are in the low income group, 106 of them show 0-4 credits, 43 show 5-9 credits with English and Mathematics and 35 show 5-9 credits without English and Mathematics. Out of the 87 respondents constituting the middle income class, 48 obtained 0-4 credits, 20 obtained 5-9 credits with English and Mathematics and 19 obtained 5-9 credits without English and Mathematics. For the high income class, comprising 19 respondents, only one respondent show 0-4 credits and 18 respondents got 5-9 credits with English and Mathematics, this shows that majority of students from the low income group failed the mock examination while all the students form the high income group made the requirement for admission into universities. In the Chi-Square test 1, the Pearson Chi-Square is 45.427 showing that we can reject the Ho at 5% level of significance meaning that there is a strong relationship between income level and level of education.

Cross Table 2: School Type * Performance in SSCE Chi-Square Tests 2

SSCE	Total	Value	Df	Prob.					
0-4 credits	5-9 credits with Eng & Maths	5-9 credits without Eng & Maths	Pearson Chi Square	22.77	2	0.00			
School type	Public	118	51	43	212	Likelihood Ratio	23.09	2	0.00
Private	20	39	19	78					
Total	155	81	54	290					

Source: Field Survey May, 2016 and IBM SPSS Statistics 20

Cross tab 2 presents performance of students in SSCE examination based on types of school. Out of the 212 parents whose children are in public secondary schools, 118 (55.7%) of them show 0-4 credits, 51(24.1%) show 5-9 credits with English and Mathematics and 43(20.3) show 5-9 credits without English and Mathematics. Out of the 78 respondents whose wards are in private secondary schools,

20(25.6%) obtained 0-4 credits, 39(50%) obtained 5-9 credits with English and Mathematics and 19 (24.4%) obtained 5-9 credits without English and Mathematics. By comparing the performances in the schools, in the percentage representing 0-4 credits is 55.7% in public secondary schools while in private secondary schools it is 25.6%. Also, percentage representing 5-9 credits with or without English and Mathematics is 74.4% in public schools while it is 84.6% in private schools. This is an indication that students perform better in private than public secondary schools. Chi-square 2 shows the Pearson chi-square results as 22.77 at 0.05 level of significance implying that we can reject Ho which means there is a significant difference in academic performance between students of public secondary schools and those in private ones.

Cross Table 3: Income * School Type Chi-Square Tests 3

School type	Total	Value	Df	Prob.				
Public	Private	Pearson Chi Square	127.59	2	0			
Income	low income	145	13	158	Likelihood Ratio	126.35	2	0
Middle income	69	27	96					
High income	1	38	39					
Total	215	78	293					

Source: Field Survey May, 2016 and IBM SPSS Statistics 20

Cross tab 3 presents the level of income of parents and types of school. Out of the 158 low income parents 145 of them have their children in public secondary schools and only 13 of them enrolled their children in Private secondary schools. Of the 96 parents who are middle income earners, 69 of them have their children enrolled in public secondary schools while 27 of them have their children enrolled in private secondary schools. 38 out of the 39

high income earners studied enrolled their children in the private secondary schools. This shows that significant majority of the low income earners patronize public secondary schools probably due to the low cost relative to private schools. On the other hand, high income earners patronize private schools. Chi-square 3 shows the Pearson chi-square results as 127.59 at 0.05 level of significance implying that we can reject Ho which means there is a significant difference in academic performance between parents' level of incomes and the type of schools their children attends. This is also confirmed by the Pearson correlation coefficient (0.61) between income level and schools type which indicates a strong positive correlation between income and types of school in table 2. The higher the level of income the more expensive the schools their children attend.

Table 2 : Correlation

Income	Schooltype		
Income	Pearson Correlation	1	.614**
Sig. (2-tailed)	.000		
N	293	293	
School type	Pearson Correlation	.614**	1
Sig. (2-tailed)	.000		
N	293	293	

Source: Field Survey May, 2016 and IBM SPSS Statistics 20

Table 3: Chi-Square Tests 4

Value	Df	Prob	
Pearson Chi-Square	25.485	10	.004
Likelihood Ratio	25.358	10	.005

Source: Field survey May, 2016 and IBM SPSS statistics 20

Lastly, table 3 shows the results of chi square test between educational level of parents and their children's academic performance in SSCE. The table shows the Pearson chi-square results as 25.49 at 0.05 level of significance. The probability value of .004 implies that we can reject Ho which means there is significant difference between academic performance of the students whose parents are literate and those whose parents are illiterate.

Summary of Findings and Conclusion

This study used income levels of parents to determine their poverty levels as such 63.8% of the total respondents are classified as low income earners. Majority of students from the low income group failed both the mock examination and the Senior Secondary School Examination (SSCE) while all the students form the high income group made the requirement for admission into universities. There is an indication that students perform better in private than public secondary schools as such there is a significant difference in academic performance between students of public secondary schools and those in private ones.

There is a strong positive correlation between income and types of school as such the higher the level of income the more expensive the schools their children attend. The research also found that income level of parents affects, shortage of qualified teachers as a factor affecting students academic performance, inadequate resources/teaching materials lack of motivation of students by teachers, attitudes of teachers and students to teaching and learning and examination malpractice are major factors affecting children's academic performance.

Most of the libraries especially those in the public Secondary schools are not well equipped and the libraries are not accessible by all the students as such some of the students rely on their personal textbooks at home, parents can not afford the textbooks, It is important to note that lack or inadequacy of reading materials adversely affects the students' performance. Many children are not engaged in extra lessons at home a problem that can affect their children's performance

The research also finds other problems like feeding, transport, school fees, examination fees, poor infrastructure, congestion and lack of good incentives to both teachers as major contributing factors to the poor academic performance of students.

Recommendations

To improve the academic performance of secondary school students, this study proffered the following recommendations based on its findings:

i. Since poverty has been found to have significant impact on students' academic performance, the State Government should ensure that its poverty alleviation programme captures the right persons and should be extended to education through scholarships. This will help raise the income of parents will help students concentrate on their studies without any disruption.
ii. Government, parents and other stakeholders should face issue of education with all seriousness. Students' performance in private secondary schools appeared to be better as a result of proper monitoring and availability of better and more learning facilities. Government and parents should intensify monitoring and evaluation functions to ensure that teachers discharge their duties appropriately.
iii. Provision of infrastructure such as more class rooms, furniture and other teaching and learning instructional materials. This will reduce congestion and enhance students' understanding.
iv. Encouragement of extra-lessons especially to students whose parents are illiterate as it was found that children whose parents are educated have advantage over those whose parents are not educated.
v. Provision of well equipped libraries with current text books so that students can have access to textbooks at ease.
vi. Government should continue with the policy of paying SSCE's examination fees for students that performed very well in their Mock examination. This will assist those students who can not pay or whose parents cannot pay them.

vii. Issue of incentives to teachers is very important. Government should ensure prompt payment of salaries, leave grants and other grants that will boost the morale of teachers.

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Ubangida, Shuaibu is a Lecturer in the Department of Economics, Federal College of Education, P.M.B. 1041, Zaria. +23408036805194, ubangida2014phd@gmail.com

Abdullahi, Hadiza is a Lecturer in the Department of Economics, Federal College of Education, P.M.B. 1041, Zaria. +23408066037555, hadizaabdullah72@gmail.com

Abdullahi Zakari is a Lecturer in the Department of Economics, +2348039519575, z.zakariabdullahi@gmail.com all in the Federal College of Education, P.M.B. 1041, Zaria.