



**POLAC INTERNATIONAL JOURNAL OF ECONS & MGT SCIENCE (PIJEMS)
DEPARTMENT OF ECONOMICS & MANAGEMENT SCIENCE
NIGERIA POLICE ACADEMY, WUDIL-KANO**



EFFECT OF POVERTY ON EDUCATION IN BAUCHI STATE, NIGERIA

Mohammed Waziri

Department of Sociology, Faculty of Social Sciences, Sa'adu Zungur
University, Bauchi State

Abstract

Poverty is one of the most prevailing challenges facing the developing world which affects every section of the national development of most of the affected countries particularly African countries including Nigeria. The crucial area where poverty has a significant effect is education which compels most of the child to lose in education attainment at their young age, particularly in northern Nigeria. The study examined the impact of poverty on education in Bauchi state, Nigeria, and also the study adopted a quantitative research design based on a structured questionnaire. The study sampled a total of 385 respondents who are 18 years and above from the 20 LGAs in Bauchi State. This study will use a probability sampling technique to select the respondents. Primary data will be collected. The data obtained from the field will be analyzed using cross-tabulation and chi-square which are the methods of analysis contained in SPSS version 23. The findings of this paper indicated that there are direct effects of poverty on educational challenges in Bauchi State. Such a result of a notable correlation between poverty indicators and educational barriers reveals that the prevalent poverty in this district, influenced by factors like the parents' occupation, the fathers' income, and feeding patterns, has significant impacts on children's education. The study also indicated that are the intensity of poverty and its ramifications directly affect dropout rates and school attendance in the community. Such results may suggest a positive correlation between these intertwined issues.

Keywords: Poverty, Education, Educational Attainment Poverty Alleviation Program

1. Introduction

Poverty a state of being poor that is a state of not having enough money to take care of one's basic needs such as food, clothing and housing. Poverty is has been perceives as lack of means of subsistence which includes; food, clothing, shelter and so on (Ojo, 2019). Poverty is connoted by helplessness ignorance, weakness, bondage, isolation, defenselessness against injustice (Ojo, 2019). The state of poverty in Nigeria was first measured in 1980 by the Federal Office of Statistics (FOS) (Happy 2022). In spite of Nigeria's oil wealth, 50% of Nigerians total population live in extreme poverty within poverty threshold of \$1.90 per day (Ayinde,et al.,2020). Furthermore, Education is very important and essential for human beings. Education is a human right that should be bestowed upon all human beings exclusively by

reason of beings human and equally described education as a visa to success, a passport to the unknown (Effiom & Undiyaundeye & Akpama, 2021). According to Ogunode & Musa (2020), in Nigeria, access to education has become a major challenge for the majority of Nigerians. More and more people are getting poorer which makes access to education extremely difficult for the downtrodden. It was in recognition of the number of Nigerians that plunge into the ditch of poverty that compelled Nigerian government to launch various poverty alleviation programs starting from the 1980s and every new government seeks to have their own poverty eradication or alleviation programs (Gamboa, Mingorria & Scheidel, 2020). Eventually, all these programs became an avenue for corruption and paving ways for embezzlement (Waluyo & Prasetyo, 2022). For

education to take place in Nigeria, poverty must be seriously addressed. Improving the educational attainment of the population is among the important requirements to eradicate or reduce poverty among the populace and foster development.

2. Literature Review

2.1 Conceptual clarification

This section addressed the major key areas of the paper and analysis of how these fundamental issues affected the education sector in Nigeria with reference to the Bauchi state in Nigeria.

Poverty

Generally, Africa is a continent blessed with different types of natural resources but still, the continent has a long history of poverty caused by political instability, mismanagement, corruption and selfish leaders. There is a high level of poverty in the African continent compared with others and poverty is denying millions of Africans better lives, good education and crippling the process of development in the economy. According to Mattes (2020), 40 to 50% of Africa's population is estimated 30% belong to the extremely poor, thus those Africans in absolute poverty live on \$ 2 per day, while those in extreme poverty live on below \$1 per day. Therefore, it is a painful task to look into these statistics and the true catastrophe for the African continent.

A number of people are slipping unnoticeably into a situation in which their incomes are no longer adequate to cater for their needs and those of their dependents. This is referred to as poverty. In the international standard, any family that cannot boast of an income of 2.5 dollars a day is poor (Popoola, et al., 2022). According to Townsend (1992), poverty is lack of resources to obtain basic needs namely food, clothing, housing, education etc. and is a major problem of our time which goes along environmental threats, weighing heavily on our planet. Barrington (2022) viewed that poverty is also closely linked with insecurity about the present and future, often

leads to tension and sometimes to violence and conflict. As Lopus, Amidjono & Grimes (2019) have shown relatively deprived people may exhibit certain attitudes and behaviours which further compound their poverty.

Similarly, De Bruijn & Antonides (2022) concluded that poverty is a relative concept and to really measure poverty, one has to look beyond a person's financial income. It is for this reason that Haven argues that a better way to measure poverty is someone's access to quality education, health care, adequate housing in safe neighbourhoods, information on available public benefits, social contacts (Kruize, et al., 2019). From a legal perspective, Harrison (2020) sees poverty as a human right violation. He noted that: The definition of legitimate property rights and the criteria for identifying their violation are also vague.

Contribution of Corruption to Poverty

Corruption is perceived as endemic in all countries. It is considered a global phenomenon. Lately, corruption has recorded extensive attention in the communities due to its devastating effects on a country's economic conditions and development. The definition of corruption varies but it could be defined broadly as a "pervasion or a change from good to bad" or corruption is all about abusing the laws or involves the violation of established rules for personal gain and profit (Adongoi & Evans 2017).

In addition, corruption is the way of accumulating wealth dubiously and securing power through illegal means and private gain at public expense. Besides, corruption is about personalizing public interest or missing public power for private benefit (Prince, 2020). In Nigeria corruption is rampant and a pandemic in all government sectors. Corruption has possessed Nigerian leaders and they are obsessed with it because it runs through their veins. In Nigeria "corruption occurs in many forms and it has contributed immensely to the poverty and misery of a large segment of the Nigerian population (Adongoi & Evans 2017).

Educational System in Nigeria

Education is the process of teaching and training a child. It is about imparting skills and the acquisition of knowledge for a particular trade or profession in which appropriate methods are applied (Onanwa and Wisdom, 2020). Similarly, education is a conscious and direct, incidental 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 the society, on which the program is based. To the individual and community, education has been linked to society. Ebong (1996) defines education as a powerful instrument for the development of man and education is a systematic procedure for the transfer and transformation of culture, through formal or informal training of people in the society.

Thus, it deals with the mental, physical, psychological, and social development of the citizens in a given society. According to Sunday, Fredrick and Edward, (2014) that education is many things to man, a visa to success, a passport to the unknown, and a catalyst to great heights. Education empowers, emboldens, refines citizens, enlightens, enriches, and gives confidence to man. Education in Nigeria is more of a public enterprise that has witnessed government complete dynamic intervention and active participation (the Federal Republic of Nigeria, 1981). It is the view of the formulated education policy in Nigeria to propose education as a vehicle for achieving national development. Education is an instrument of change, in Nigeria education has been a product of evolution through a series of historical development. The national policy of education in Nigeria was launched in 1977. The policy orientation is geared toward self-realization, individual and 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 Sunday et al (2014).

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 school (Secondary, Teacher Training College, and Six), and four to six years of Tertiary Educational College of education, Polytechnics, College of Technology and University education. From 1985 the structures that emanated can be classified thus, pre-primary or kindergarten education for the children, the primary school which is six (6) years, the secondary school is also six (6) years but divided into two levels (three (3) years of junior secondary school and three (3) years of senior secondary school) and the 4 -6 years of tertiary 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 targets of the scheme are total eradication of illiteracy by the year 2010 and an increase in adult literacy rate from 57% to 70% by 2003 (FRN, 2000).

Educational Attainment

A study emanating from successive waves of the National Longitudinal Survey of Children and youth (NLSCY) has reportedly shown that socio-economic factors have a large, perspective and persistent influence over school achievement. Phipps and Let Bridge examined income and child outcome in children four to fifteen years of age based on data from the NLSCY. In this study, higher income was consistently associated with better outcome for children. The highest effect was for cognitive and school measures (teachers-administered math, and reading scores) followed by the behavioral and health measures and social and emotional measures which had the smallest association (Rodríguez-Hernández, 2019).

In a study conducted by Rvan (2007) findings indicated that a large number of studies in the United States shown that socio-economic disadvantage and other risk factors that are associated with poverty (e.g. lower parental education and family stress) harm cognitive development and academic achievement. Smaller effect on behavioral

and inconsistent effects in extreme and persistent poverty has a particularly negative effect, although the consequences of not being defined below the poverty line, and still suffering from material hardship should not be underestimated. Furthermore, American studies found a strong interaction effect between SES and exposure to risk factors. For instance, parents from disadvantaged backgrounds were not only more likely to have their babies born prematurely, but the prematurely born children were also disproportionately at higher risk for school failure than children with similar neonatal records from higher-income families.

It is worth noting that international studies have consistently shown a similar relationship between socioeconomic measures and academic outcomes. For example, the Progress in International Reading Literacy Study (PIRLS) assessed the comprehensive literacy skills of grade 4 students in 35 countries. The Programme for International Students Assessment (PISA) assessed reading math and science scores of 15-year-old children in 43 countries. At these two different stages of schooling, there was a significant relationship between SES and educational measures in all countries. This relationship has come to be known as a socio-economic gradient, flatter gradient represents greater equity of outcome and is generally associated with better average outcome and a higher quality of life (Rodríguez-Hernández, 2019).

Generally, the PISA and the NLSCY data support the conclusion that income or SES has an important effect on educational attainment in elementary school through high school. Despite the result shown by the PISA and the NLSCY, Schools are not the ultimate equalizer and the socio-economic gradient still exist despite educational attainment environment among their families and within communities. Human resources department Canadian study titled "The cost of dropping out of high school" reported that lower-income students were more likely to leave school without graduating which agrees with international data. In a non-random sample for a qualitative study, Ferguson et al (2004) reported that one-half of

Ontario students leaving high school before graduating were raised in homes with annual income lower than \$ 30,000. Finally, in Canada, only 31% of youth from the bottom income quartile attended postsecondary education compared with 50.2% in the top income quartile. Once again, the evidence indicates that students from low-income families are disadvantaged right through the education system to postsecondary training.

Poverty Alleviation/ Reduction

Poverty alleviation is one of the government's policies that is aimed at reducing the negative impact of poverty on the lives of poor people living in a geographical area. These policies are often sustained and permanent way including using poverty relief programs Sure-P, NAPEP and N-Power (ILO, 2005). In Nigeria, the government have enunciated several programmes and strategies for poverty alleviation. Most of these programmes have a national outlook as they are constituent policies that target the entire polity (country) with their impact expected to be felt by all the Nigerian communities. Some of these interventions included Nigerian Agricultural Cooperative Bank (NACB), Peoples' Bank (PB), Family Economic Empowerment and Advancement Programme (FEAP), River Basin Authorities (RBA), Operation Feed the Nation (OFN), Directorates of Food, Roads and Rural Infrastructures (DFRRI), National Directorate of Employment (NDE), Better Life Programme (BLP), Family Support Programme (FSP) and other similar intervention programmes.

Adekola and Oladeji (2007) reported that access to poverty alleviation programmes improve socio-economic status of youths and promote their economic independence in a study on the impact of government poverty alleviation programmes on the socio-economic status of youths in Ibadan metropolis of Nigeria. From this study, it was evident that the poverty alleviation program also contributes to their academic attainment. Thus youths that benefit from the poverty alleviation program have the opportunity to improve on their education.

In another study, Halidu, Lawal and Abdulsalam (2017), the research found that provision of loans to farmers, the supply of modern agricultural equipment, fertilizer, seeds, and other agricultural facilities to aid farming in these rural communities was granted to farmers at random based on their political connectivity and patronage. This suggested that farmers or people living in the community who do not have any political affiliation or who do not have any affiliation with an influential person cannot access those facilities that are provided by the government to reduce poverty.

2.2 Theoretical Framework

Sociological theory performs this explanatory task. It explains how society or aspect of society works. Like all theories, sociological theory is selective. No amount of theory can hope to explain everything, or account for the infinite amount of data that exist, or encompass the endless way of viewing reality. Therefore, the study adopts the Human Capital theory to the research.

Human Capital Theory

Human capital theory is associated with the work of Becker and Mincer (1975). The theory explains that investments in individuals can be mathematically measured based on the economic value they are able to contribute to society. The theory is subdivided into categories such as cultural capital, social capital, economic capital, and symbolic capital. The human capital theory explains that economic capital is typically measured by the ability to perform labour which results

in an economic value. The theory mentioned that education is one of the ways in which humans increase their ability to acquire knowledge and generate higher wages. Also, education creates skills which facilitate higher levels of productivity amongst those who possess them in comparison with those who do not. Education, then, is costly but it brings associated benefits which can be compared with its cost in much the same way as what happens with any investment project. Those who propounded human capital theory have found evidence to support the above assertions.

3. Methodology

The study adopted quantitative research design based a structured questionnaire. The study sampled a total of 385 respondents who are 18 years and above from the 20 LGAs in Bauchi State. This study will use a simple random sampling technique to select the respondents. Primary data will be collected. The data obtained from the field will be analyzed using cross-tabulation and chi-square which are methods of analysis contained in SPSS version 23. The findings from this analysis will be interpreted based on the objectives of the study. The paper used both simple percentages, cross-tabulation and Chi-square are statistical tools that can be found in the Statistics Package for Social Science (SPSS) computer software.

4. Results and Discussion

4.1 Demographic Information of the Respondents

Table 1: Demographic Information of the Respondents

Items	Frequency	Percent
MALE	297	84.6
FEMALE	54	15.4
Total	351	100.0
18-24 YEARS	18	5.1
25-34 YEARS	192	54.7

35-44 YEARS	121	34.5
45 AND ABOVE YEARS	20	5.7
Total	351	100.0
SINGLE	31	8.8
MARRIED	311	88.6
DIVORCE	9	2.6
Total	351	100.0
PRIMARY	43	12.3
SECONDARY	187	53.3
ND	93	26.5
BSc	17	4.8
MSc	11	3.1
Total	351	100.0

Source: The Researcher, 2024

From the survey findings, the table shows that 297 respondents representing 84.6% are male while 54 respondents representing 15.4% percentage are females. The table shows that the majority respondents are males.

From the same table, 18 respondents that represents 5.1% are 18-24 years, 192 respondents that represents 54.7% are within 25-34 years age bracket, 121 respondents representing 34.5% are within 35-44 years, while 20 respondents representing 5.7% are 45 years and above. From the table it is clear that the majority of the respondents are within the age bracket of 25-34 years.

Moreover, from the above table shows 31 representing 8.8% are single, 311 representing 88.6% are married, and 9 representing 2.6% are divorce. From the above table it is clear that the majority of the staffs are married as they occupy the large percentage of 98.8%.

The above table shows the level of education of the respondents as follows; 43 respondents representing 12.3% are primary school certificate holders, 187 respondents representing 53.3% are secondary school certificate holders, 93 respondents representing 26.5% are ND certificate holders, 17 respondents representing

4.8% are BSc holders, 11 respondents representing 3.1% are MSc holders.

4.2 Descriptive Analysis

This section is mainly concerned with the descriptive statistics of the latent constructs and their items that were used in this study. Descriptive statistics through means and standard deviations (SD) for the latent constructs and items were computed. In this vein, the study used the most frequent and common measure of central tendency, that is "mean", which means the average of a given item or variable (Sekaran & Bourgie, 2010). While, the standard deviation is used to measure the dispersion and the variability of the data set through the square root of the variance. Hence, mean and standard deviation are important descriptive statistics tools for ratio and interval scale. The latent constructs with interval scale used in this study were measured using a five-point Likert scale based on one = strongly disagree to 5 = strongly agree. For easier interpretation, the study categorized the mean of the scales into three groups, namely low, moderate and high. Nik, Jantan and Taib (2010) opined that a score of less than 2.33 is low, 2.33 to 3.67 as moderate and above 3.67 as high score with five points Likert scale. Hence

this study adopted this threshold for easy interpretation. The results are presented in Table 2.

Table 2: Descriptive Statistics

Descriptive Statistics				
Items	N	Mean	Std. Deviation	
TP	351	7.276	47.89	
TE	351	3.330	20.57	
TPA	351	3.605	14.90	

Source: The Researcher, 2024

Table 2 shows that the overall mean for the interval latent constructs ranges between 2.781 to 7.276 points. In a particular term to each variable, the mean and standard deviation for poverty 7.276 and 47.89 respectively. This result signifies that poverty is storm block to good

education whereby people find it difficult to enrol their kids. The table 2 also revealed that the mean of Education is 3.330 and the standard is 20.57, for the Poverty Alleviation mean is 3.605 and 14.90 are the standard deviations.

Table 3: Correlations

		TCOC	TRTRPB	TETR	TCFTR
TP	Pearson Correlation	1	.521**	.507**	.864**
	Sig. (1-tailed)		.000	.000	.000
	N	351	351	351	351
TE	Pearson Correlation	.521**	1	.247**	.812**
	Sig. (1-tailed)	.000		.000	.000
	N	351	351	351	351
TPA	Pearson Correlation	.507**	.247**	1	.630**
	Sig. (1-tailed)	.000	.000		.000
	N	351	351	351	351

** . Correlation is significant at the 0.01 level (1-tailed).

From the Table 3 above, it is established that there is positive correlation (association) between the Poverty and Education. This association shows that the degree of association between the Poverty and Education is .521 at 5% level of significance using one tailed test. Equally, the correlation between the Education particularly children enrolment in Education, as indicated in the table above is perfect and positive. This association shows that the correlation coefficient between the variables is .821 at 5% level of significance. The correlation between the Poverty and the Education, as indicated in the table

above is perfect and positive. This association shows that the correlation coefficient between the variables is .812 at 5% level of significance Therefore the correlation analysis is an indication of good relationship between the variables under review.

The output in Table 3 shows represent the correlation analyses result analyzed using Statistical Package of Social Science. Fundamentally the association is between the Poverty, Education and Poverty Alleviation. As earlier indicated the Poverty (TP) is the dependent

variable, Education (TE) and Poverty Alleviation (PA) are the independent variables.

Table 4: Regression Results

R	R Square			Adjusted R Square	Std. Error of the Estimate	
.990 ^a	.980			.980	1.036	
	Sum of Squares	df	Mean Square	F	Sig.	
	18158.522	3	6052.841	5637.304	.000 ^b	
	372.578	347	10.235			
	18531.100	350				
Variables		Beta	T statistics	Sig at two tail	Decision	
(Constant)			.313	.000	Supported	
TP		.466	46.505	.000	Supported	
TPA		.502	56.339	.000	Supported	

Source: The Researcher, 2024

The table 4 above shows that there were 2 independent variables such as Education, Poverty Alleviation by Poverty were inputted into the regression model. The model generates a computed R (.990) which explains the correlation of the 2 independent constructs with the dependent construct after all the inter-correlations among the independent constructs are taken into consideration. The output further revealed an R-square (R²) of .980 which explained the variance of the independent variables on the dependent construct. This means that the 2 independent constructs had formed and explained the phenomenon of Education and Poverty with 98% of variance explained capacity in the model. Although, there is no hard rule to the acceptable level of R-square (R²) because it is determined by the complexity of the model and nature of the phenomenon of study (Hair et al., 2014). Nonetheless, Murphy, Myers and Wolach (2014) opined that an R-square at .25 is large, at .10 is medium and at .01 as weak. Similarly, Hair et al. (2014) further argued that an R-square at .20 is high in the behavioral studies. Therefore, it can be deduced here that this study has achieved a significant 'high' level of R-square at .98 in explaining the variance

of the predicting constructs in relations to the dependent construct of Education in the model. This further means that 2% of the variance (R Square) in Poverty has significantly explained by the 2 independent constructs. Furthermore, the generalization of this model to the samples of the population was at the level of (0.200 = adjusted R square), The F-test show that the model of Poverty, Poverty Alleviation, Education is significant at 63.304, p=0.00 significant level. Overall, the result shows a significant prediction of independent constructs to the dependent construct. But do not reveal the individual constructs contribution to the dependent construct, thus, weaned to check on beta and p-values (Green & Salkind, 2008). Hence, among the 2 independent constructs that ere statistically significant at one tailed are poverty; p=0.00, Education; p=0.00 level and Poverty Alleviation, p=0.00 level.

The output of the regression analysis further revealed that poverty has a significant and positive influence on Education ($\beta = .466$), Education children enrolment has a positive influence on education at ($\beta = .502$) and Poverty Alleviation on Education at ($\beta = .269$).

4.3 Discussion of the major findings

This study may find support for the direct effect of poverty on educational challenges in Bauchi State. Such

Hence, understanding the depth of poverty becomes crucial for devising interventions that would improve the educational status of children in the district. Addressing these challenges is essential for the overall development and future prospects of these children (Hafer & Martin, 2006).

Secondly, the results may indicate that the intensity of poverty and its ramifications directly affect dropout rates

and school attendance in the community. Such results may suggest a positive correlation between these intertwined issues.

In essence, the crippling effects of poverty often force students to seek additional income through activities like going to the market, thereby side-lining their education.

It also pushes parents to enrol their children in public schools, even when they struggle to afford basic educational necessities. This reinforces the need for effective interventions and policies that would alleviate the financial burdens of these families and prioritize children's education.

ACKNOWLEDGMENT

This Research is sponsored by Tetfund Nigeria

References

- Adekola, G and Oladeji, E. O. (2007). Impact of government poverty alleviation programmes on the socio-economic status of youths in ibadan metropolis, Nigeria. *IFE Psychologia* Vol. 15(2)
- Adongoi, T and Evans, A. U. (2017). Police and Accusations of Corruption in River State Nigeria. *Equatorial Journal Social Science and Human Behaviour*. Vol. 2 No. 2. 2017
- Ayinde, I. A., Otekunrin, O. A., Akinbode, S. O., & Otekunrin, O. A. (2020). Food security in Nigeria: impetus for growth and development. *J. Agric. Econ*, 6, 808-820.
- De Bruijn, E. J., & Antonides, G. (2022). Poverty and economic decision making: a review of scarcity theory. *Theory and Decision*, 92(1), 5-37.
- Effiom, B. E., & Undiyaundeye, F. & Akpama, EG (2021). Dynamics of Poverty and Implications on the education of the girl child in Nigeria. *Journal of popular education in Africa*, 5(9), 89-98.
- Gamboa, G., Mingorría, S., & Scheidel, A. (2020). The meaning of poverty matters: Trade-offs in poverty reduction programmes. *Ecological Economics*, 169, 106450.
- Green, S. B., & Salkind, N. J. (2008). Using SPSS for Windows and Macintosh: Analyzing and Understanding Data (6th ed.). Upper Saddle River, NJ: Pearson/Prentice Hall.
- Hafer, J. C., & Martin, T. N. (2006). Job involvement or affective commitment: A sensitivity analysis study of apathetic employee mobility. *Journal of Behavioral and Applied Management*, 8(1), 2–19
- Hair, J. F. et al. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research. *European Business Review*, 26, 106-121.
- Halidu, S. G Lawal, S and Abdulsalam, J. (2017), Impact of Government Poverty Alleviation Programmes on Rural Development in Kaduna and Gombe

- States: Implications for Public Administration. *The quarterly journal of administration / Institute of Administration, University of Ife*. Vol 25 (2). 2017
- Happy, B. O. (2022). Afropolitan Journals Governance and Poverty Reduction: An Appraisal of Government Policies and Programs of Poverty Reduction in Nigeria (2015-2019). *Afro Politian Journal*. 2022.
- Harrison, K. (2020). *Music downtown eastside: Human rights and capability development through music in urban poverty*. Oxford University Press, USA. <https://doi.org/10.1108/EBR-10-2013-0128>
- Kruize, H., van der Vliet, N., Staatsen, B., Bell, R., Chiabai, A., Muiños, G., ... & Stegeman, I. (2019). Urban green space: creating a triple win for environmental sustainability, health, and health equity through behavior change. *International journal of environmental research and public health*, 16(22), 4403.
- Lopus, J. S., Amidjono, D. S., & Grimes, P. W. (2019). Improving financial literacy of the poor and vulnerable in Indonesia: An empirical analysis. *International Review of Economics Education*, 32, 100168.
- Mattes, R. (2020). Lived poverty on the rise: Decade of living-standard gains ends in Africa. <https://africaportal.org/publication/lived-poverty-rise-decade-living-standard-gains-ends-africa/>
- Murphy, K. R., Myers, B., & Wolach, A. (2014). Statistical power analysis: A simple and general model for traditional and modern hypothesis tests (4th ed.). Routledge/Taylor & Francis Group
- Nik Muhammad, Nik Maheran and Jantan, Muhamad and Md Taib, Fauziah (2010) Moderating effect of information processing capacity to investment decision making and environmental scanning. *Business and Management Quarterly Review (BMQR)* Vol 1 No (1). pp. 9-22. ISSN 2180-2777
- Ogunode, N. J., & Musa, A. (2020). Higher education in Nigeria: Challenges and the ways forward. *Electronic Research Journal of Behavioural Sciences*, 3.
- Ojo, A.B., (2019). Catholic Social Teaching and Poverty Alleviation: The Nigerian Perspective. *JORAS-Nigerian Journal of Religion and Society*, 9.
- Onanwa, A and Wisdom, A. (2020). Improving Primary Education In Nigeria Through Quality Control. *Equatorial Journal of Education and Curriculum Studies*. Vol. 3 (2).
- Popoola, A. A., Magidimisha-Chipungu, H. H., & Chipungu, L. (2022). Profiling the wellbeing of residents in peri-urban villages and rural communities. *African Journal of Development Studies*, 12(1), 267.
- Prince, N. O. (2020) Impact of Corruption On Nigeria's Economic Development. *International Journal of Engineering Applied Sciences and Technology*. Vol. 5. No. 3. 2020.
- Rodríguez-Hernández, C. F. (2019). Socio-economic status and academic performance in higher education: A systematic review. *Educational research review*. Vol. 29. <https://doi.org/10.1016/j.edurev.2019.100305>.
- Sekaran, U., & Bougie, R. (2010). Research methods for business: A skill-building approach (5th ed.). Haddington: John Wiley & Sons.
- Townsend, P. (1997). poverty in United Kingdom. London Harmon Worth.
- Waluyo, B., & Prasetyo, H. (2022). Utilization of Independent Worker Application: Means of Protecting Workers' Vulnerability to Human Trafficking Crimes Through Job Vacancy Fraud. *ITALIENISCH*, 12(2), 1065-1071.