AJEMATES
African Journal of Educational Management, Teaching and Entrepreneurship Studies
VOL.9 (2), May-September, 2023 https://ajemates.org

CHALLENGES OF POVERTY ON ACADEMIC ACHIEVEMENT OF MALE AND FEMALE UNDERGRADUATES IN PUBLIC UNIVERSITIES IN ANAMBRA STATE: IMPLICATIONS FOR SOCIETAL DEVELOPMENT

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ABSTRACT

The study investigated challenges of poverty on academic achievement of male and female undergraduates in public Universities in Anambra State. Three research questions guided the study. Descriptive survey research design was adopted for the study. The population of the study comprised of 23,621 400 level students comprising 12639 males and 10982 females. The sample of the study was 600 undergraduates. The sample was composed using simple random sampling method. Cronbach Alpha was used to obtain a reliability coefficient of 0.81and 0.80 respectively. Data collected were analyzed using mean. The findings of the study revealed that Most of these students do not have suitable learning material because of poverty. They find it difficult to pay their school fees on time. Even the rate of premarital sex, position and cohabitation is on the high side because of lack of money to pay for hostel accommodation among others. All these challenges of poverty encumber academic engagements for excellent academic achievement among undergraduates. This led to the conclusion that poverty affects academic achievement of male and female students in public universities in Anambra state. It was therefore recommended among others that hostel accommodation should be provided in a subsidized rate in order to make them affordable to students from poor background. This will reduce the rate of premarital heterosexual cohabitation and make the students to focus in their studies the more for excellent academic achievements.

Keywords: Challenges; Poverty; Academic Achievement; Undergraduates.

Introduction

Education is a potent force that brings about change in the attitude, thought, behaviour, skills, values and interest of individuals. It is these changes in cognitive, psychomotor and affective orientation that are required for overall development. These changes could be learnt formally in school and are very crucial to members of a society for growth and development. This was why Offor, Anadi and Adirika (2019) defined education as a process through which the young people acquires knowledge and realize their potentials and use them for self-actualization, to be useful to themselves and others. This definition means that education is the process through which individuals are made functional members of their society.

Education connotes acquisition of something good and worthwhile. There are three main types of education, according to Igwe (2019) namely; informal, non-formal and formal education. Formal education usually takes place in the school and it is of three levels, namely: primary, secondary and university education.

University education opens one's eyes to interesting ideas about the world and broadens our opinion on different matters. However, for university education to be effective and efficient in terms of promoting quality teaching and learning there is need for the university to employ individuals with suitable knowledge and skills needed to impact students for excellent academic achievement. Academic achievements is the outcome of students' evaluation in the educational process indicating to what level the students have achieved the educational goals as specified in the curriculum which is greatly influenced by internal and external classroom factors. In this vein, Mellisa (2013) opined that academic achievements indicate how well a student meets standard set out by the institution. Thus student's success is measured by academic achievement which is dependent on prompt payment of school fees and other levies before graduation. However, so many researchers among others posited that poverty has pathetic import on the academic achievements of university students. In this same vein, Charles (2013) reported that excellent academic achievements among students in Nigerian universities have not been achieved due to poverty

According to Wenger as cited in Ojukwu (2010) poverty as a living condition in which individuals fail to achieve a minimum standard of living. Poverty is a situation where a person is unable to acquire the minimum necessities that make for well-being. Poverty is marked by the inability to get good livelihood, have good house to live in, support oneself without depending on others, inability to acquire good healthcare, good educational training and so on. There are three (3) kinds of poverty. These are absolute, relative and subjective poverty. Absolute poverty is a state where the living condition is really critical and there is difficulty in survival. According to the authors Haralambos & Holborn (2012) absolute poverty is measured by pricing the basic necessities of life, mapping out the poverty line in terms of the price.

The relative poverty according to these authors is in terms of adjustment from people of a particular society of what is taken as a reasonable and acceptable standard of living and ways of life due to the conditions of the day whereas subjective poverty has to do with whether or not an individual or groups of persons feel they are poor. This explains however that subjective poverty has a close relationship with relative poverty. Bright (2009), also opined that individuals, families and groups in the population can be said to be poor when they lack the general resources for quality living as approved by the society. To him poverty is synonymous with relative deprivations which are the effect on the mal-distribution of resources. People grow up in a culture of poverty, a sub culture transmitted from generation to generation which often is the struggle for existence and respect, but

which also attract self-defeating behavioural pattern. The vicious cycles of poverty mean that lifelong handicaps and troubles are passed down from one generation to another. These hereditary plagues could include: no school or education, child labour, lack of basic needs, easy transmission of diseases, unemployment and very low income. Other plagues associated with poverty to include: a self-destructing habit of alcohol and drug abuse, taken as a means to cope with stress or forget despairs; poor housing and living conditions paving way for different kinds of diseases (water and food-related diseases.

Poverty is hunger; lack of shelter; being sick and not being able to go to hospital; not knowing how to read; not being able to speak properly; not having a job, fear for the future, powerlessness; lack of representation and freedom. However, kuku, Ibrahim and Bulus (2011) analyzed poverty from five dimensions of deprivation: (i) Personal and physical deprivation experienced as a result of health, nutritional, literacy and educational disability and lack of self-confidence; (ii) Economic deprivation drawn from the lack of access to property, income, assets, factors of production and finance; (iii) Social deprivation as a result of denial from full-participation in social, political, and economic activities; (iv) Cultural deprivation in terms of lack of access to values, beliefs, knowledge, information and attitudes which deprive the people of control in their own destinies; and (v) Political deprivation in terms of lack of political voice to participate in decision making that affects their lives.

There are different reasons for the persistence of poverty in Nigeria, among other developing and failed nations in the world, Relief web (2020) reported that around 8% of the world's population is extremely poor to the extent that living on less than $2 a day seems impossible but it is a reality for around 600 million people in the world today. One of the reasons of the persistence of poverty is inequality and marginalization, inequality is an easy but sometimes misleading term used to describe the systemic barriers, leaving groups of people without a voice or representation within their communities. Therefore, gender inequality, cast systems, marginalization, based on race or tribal affiliation are all economic and social inequalities that mean the same thing. A marginalized community will continue to be vulnerable to the cycle of poverty. Also, conflicts is one of the most common forms of risk driven poverty today, for instance, large scale protracted violence that could be seen in areas like Syria can grind the society to a halt, destroying infrastructures and causing people to flee. A similar scenario in Nigeria is the case of Boko haram menace which has continued to destroy needful infrastructural facilities and have rendered many people in Northern Nigeria frustrated. This has continued till date because Nigeria lacks the technical know-how and knowledge to address such violence. Other causes of poverty include hunger, malnutrition and stunting, poor health systems especially for mothers and children, little or no access to clean water, sanitation and hygiene, climate change, lack of education, poor public works and infrastructures, lack of government support lack of jobs, livelihood and lack of preserves (Relief web,2020)

The World Bank (2021), reported that Nigeria Development Update instructs in particular federal economic policy formulators and implementers that rising prices alone -even without incorporating the direct impact of COVID-19 on welfare - pushed an estimated seven million Nigerians below the poverty line in 2020. The corollary is focus by the apex bank on attainment of the principal object which mandates it to "ensure monetary and price stability" that alone would have brought about the desirable outcome of successfully keeping seven million Nigerians (who were on or near the border line) from slipping into extreme poverty in 2020. It should be quickly pointed out that apart from the attribution solely to inflation of the specific numerical size of affected Nigerians, the 2021 NDU report is actually the umpteenth verdict that the underlying heterodox fiscal and monetary preferences by successive federal administrations have been consistently accountable for the non-realisation of the long list of economic development objectives being ceaselessly paraded. The implemented economic programmes by the Buhari administration include (a) Economic Recovery and Growth Plan, (b) rolling three-year Medium Term Expenditure Framework and Fiscal Strategy Paper beginning in 2015 together with the associated annual budgets, (c) Bouncing Back: Nigeria Economic Sustainability Plan 2020 (d) numerous CBN intervention funds, and (e) the conditional cash transfer programme under which FG seeks to lift 100 million Nigerians out of extreme poverty during 2020-30. The administration's spin doctors claim that over 10 million citizens have been taken out of poverty since Buhari's second term began. However, convincing assessment of the administration's economic performance is deducible by resort to the fact' that a lower GDP growth rate than the population growth rate in a given period swells the rank of people who have been reduced to extreme poverty. NBS data since the 2016-17 recession show that the country's population growth rate of 2.6 per cent per annum has outpaced the GDP growth rate thereby affirming the rising incidence of extreme poverty under the Buhari government.

Historically, the economy has been characterized by high inflation and widespread poverty. It may be recalled that the poverty incidence was put at 35 per cent during Nigeria's oil boom decade in 1970-79. But CBN data indicate that in 2012, the poverty incidence topped 70 per cent. By May 2018 under Buhari, Nigeria sank into the poverty capital of the world and has remained so since then. The half-century-long trajectory of rising national poverty did not occur by accident (World Bank, 2021). The cause is FG refusal to be guided by the principle of economic rational expectation. Under the principle, economic policy formulators and implementers (who are meant to be committed to attaining national economic advancement) are expected to evaluate various policy options from one period to another and then choose and implement those options that perceptibly improve the welfare of the greatest numbers of the citizenry. But as empirically and statistically established, Nigeria's experience has been the converse after the demise 50 years ago of the Bretton Woods system of fixed exchange rates in 1971 with successive

federal administrations fooling the Nigerian people by creating inflationary volumes of the national currency, the naira, through willful mismanagement for the benefit of ever-diminishing economic beneficiaries and government-foisted financial interlopers.

As regards taming inflation, there exists "monetary and price stability" when FG expenditure is confined to revenue receipts plus any deficit spending up to a ceiling of three per cent of GDP as set by the Fiscal Responsibility Act (the stipulation is also contained in the annual Appropriation Act). Strict adherence to the expenditure limit would keep inflation within the safety range of 0-3 per cent, which prevents rapid erosion of the purchasing power of the naira and so keeps those on or near the border line from falling into extreme poverty. Given the safety inflation level, there would evolve a conducive business environment characterized by stable exchange rate and internationally competitive four-seven per cent lending rates (that are therefore positive in real terms) across the board. Recall for the sake of corroboration that the economy witnessed prime lending rates of six-seven per cent and maximum lending rates ranging from six per cent to 11 per cent during 1961-1979. The manufacturing industries established during the period began to underperform with some closing down after prime and maximum lending rates rose to 14-30 per cent from the mid-1980s. Needless to state, high lending rates are co-travelers of high inflation and they jointly beget rising extreme poverty.

Alongside commitment charges of $170, 680, Nigeria paid a total of $476,730 in 02 2021. The punch had reported that Nigeria spent $591-11 million in five years on servicing the debt owed to the Exim bank of china. Never the less, Nigeria still owes china 3.48 billion dollars as of the end of June 2021. As of 31st march 2021, Nigeria's external debt stock was about USD 32.9 billion. Of this amount of debt to multilateral institutions such as the World Bank, accounted for 54.3% followed by commercial debt of 33%, bilateral debt (12.7%) and promissory notes (0.55%), domestic debt stock was about N16. Poverty in Nigeria is widespread. Till date around 75% of Nigerians live in poverty, the economy is depending on oil creating inherent vulnerabilities for supply chain destructions. Depending on the stability of the wider world, millions of additional Nigerians could fall into poverty with a relatively short span of time. Inequality is similarly high, by the common method of International measurement, Nigerian actually has less inequality than the United States but this over shadows the vast challenges facing the country. Unemployment is high, women are disproportionately impacted because of gender inequality and discrimination, and Nigerian women own less property than the men and a significant contingent of the female population id illiterate. The wealth gap has created political condition for terrorism to flourish. Boko-haram, one of the lead terrorists' group in the world has headquartered itself at the outskirts of Nigeria. The organization is responsible for massive killings in Northern Nigeria which is beyond the control of the federal government of Nigeria.

Poverty appears to be more prevalent among undergraduates in Nigerian universities

because they are dependent. Students from rich homes often have more chances of success because they have access to a wide range of resources that help them to promote and support their education for good academic achievement. Such students are capable of providing for themselves, books, and other various learning resources like private tutoring in addition to regular academic activities. On the other hand, Obeta (2014) stressed that undergraduates with endemic poverty state are at a greater risk of hunger, homeless, sickness, physical and mental disabilities, violence, family stress and educational failure. Such students cannot easily provide school fee, books for academic purposes in their various learning activities in school. Poor students find it difficult to cope because of hyperinflation in Nigeria which led to increase in cost of goods and services. Some students often engage in prostitution in night clubs as a means of survival.

Studies like Ndukwe (2015) and Olu (2016) reported that male students with low socioeconomic status could not cater for their academic activities in schools than their female students. It is believed that male students with low socioeconomic status (SES) often do not have more success in school because they tend to combine academic activities and petty jobs. This implies that male students who do not have access to wide range of resources at their disposal, may not perform better academically. Contrary to this, Ogwu (2014) reported that female students with low socioeconomic status are able to provide school fee, books for academic activities than males because they relied on their boyfriends' in their various learning activities in school while they payback through engaging in premarital sex.

There are lots of consequences on female students' involvement in premarital sex. The students will become lazy to do their task either group or individual assignments and as a result many students do not finish their academic task. Some engage in cohabitation because of poverty which often leads to premarital sex. A female student who is involved in an exclusive relationship differs from a student who is just involved in a casual dating relationship and this signifies, that the extent of relationship contributes to the student grades (Ayodele, 2009). Also, female student who are pregnant tend to quit from their studies and stay at home until she delivers. This could bring about shame and will lead to withdrawal from school or even attempting suicide, child neglect and abandonment. Returning to school after giving birth becomes dicey because of financial problems and psychological trauma and the student will end up not completing her programme. Also, some join secrete cult in school after considering the promises made to them due to peer influence. Samuelson (2014) gave the sociological definition of cultism as a small group or religious activities whose beliefs are typically secret, esoteric and individualistic. Many university students' both male and female students, especially join secrete cult because they want to create avenues to exhibit and diffuse frustrations from the family, schools and society. There are students who join cult group for reason of financial assistance. It is clear that secrete cult activities would hinder their academic progress in school. Many have no comfortable accommodation for learning

and are unable to feed while in school. Joan (2010) indicated that if students live or reside where the environment is poor this may negatively affect their academic performance. When living conditions are poor, then students‟ academic achievement is likely to be negatively affected. If universities are unable to provide housing for students at subsidized rate, students face additional pressure, and the lack of affordable off-campus housing may become a significant problem. The result is that, in choosing between two similar universities, students may prioritize the university with available on-campus housing. This is because, presently lodges off-campus cost between #150000 to #200000 and over 85% of the students in Nigeria cannot afford them. Some tend to opt for lodges below such amount of money where there are electrical problems, erratic water supply and lack of water closet systems. Living in such building appears to affect their academic activities and make them lose focus in school. The female students who reside in such areas become vulnerable to sexually transmitted infections because of poor toilet facilities. Some students do not get feeding money from parents on time to the extent that the find it difficult to refill their cooking gas, some who have electric stove (hotplate) appears to be more frustrated due to erratic electricity supply in Nigeria. Some opt for minerals, indomie, low cost bread, groundnut, snacks; one of the snacks poor students prefer most is butter-pile which cost #50 per one. There are some that dress shabbily to lectures because they cannot afford good clothes

Poverty also pose a challenge or hindered many from acquiring qualitative education. The basic needs are used in categorizing students into absolute poor or relatively poor. Tertiary institutions students have recently emerged as a group of people caught in poverty trap. Young people have few opportunities to go to college and so they drop out because of poverty. However, poverty can also affect academic achievement among the students in a serious ways for instance a student, who is not well nourished. Poverty contributes to the level of achievement of students in school especially in the universities. Consequently, it becomes needful to investigate into the challenges of poverty on academic achievement of male and female undergraduates in public Universities in Anambra State.

Research Questions

The following research questions guided the study:

1. In what ways do poverty affect male students' academic achievement in public universities in Anambra State?
2. In what ways do poverty affect female students' academic achievement in public universities in Anambra State?
3. How can poverty rate be reduced among students for improved academic achievement in public universities in Anambra State?

Research Method

The descriptive survey design was adopted in the study. The population of the study consisted of all 400 level undergraduates of 2019/2020 academic session in the fourteen faculties in Nnamdi Azikiwe University, Awka and Chukwuemeka Odumegwu Ojukwu University, Igbariam (Academic

Planning, 2021). This level of students was chosen because of high poverty rate among final year students. The total is 23,621 comprising 12639 males and 10982 females. The sample of the study was 600 undergraduates. In composing the sample, Simple random sampling technique was used to select two faculties in each of the universities using simple random sampling technique; in each of faculties, three departments were also sampled using simple random sampling. In each of the departments 100 students were sampled amounting to 600 undergraduates. A structured questionnaire developed by the researcher was the instrument used for data collection. The questionnaire was divided into two parts: A and B. Part A of the questionnaire specified information on personal characteristics of the respondents while part B contained 25 items with regards to the research questions. The response option of the research questions in the questionnaire was Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The questionnaire was validated by three experts, two in the area of sociology of education and the other in measurement and evaluation, all in Nnamdi Azikiwe University, Awka. To establish the reliability of the questionnaire, trial testing method was used on 50 undergraduates of Enugu State University of Science and Technology outside the study area. The reliability was calculated using Cronbach Alpha for each of the subsections. At the end of the analysis, the scores obtained were 0.81and 0.80 respectively. The results showed high reliability of the questionnaire. The questionnaire was administered to the respondents by the researchers with the help of 14 research assistants, who were paired for each of the eight faculties. Administration of the questionnaire was done during the second semester of 2019/2020 academic session. All copies of the questionnaire distributed were collected back because of on the spot delivery method and collection technique applied. Mean rating was use to analysis the data. The four point response mode used, informed the use of mean 2.50 as the cut-off point for decision. The decision rule was that mean scores of items of 2.50 and above were regarded as positives while mean scores below 2.50 were regarded as negative**.**

Table 1: Ways Poverty Affect Male and Female Students' Academic Achievement in Public Universities in Anambra State

The following are the ways do poverty affect male and female students' academic achievement in public universities in Anambra State

S/N	ITEMS	Male $\overline{X}$	DEC	Female $\overline{X}$	DEC
1.	I do not have enough money to provide learning materials for myself which affects my grade in school	2.63	Agreed	2.79	Agreed
2.	My parents were unable to continue paying my school fees, as a result, I withdraw from school	2.99	Agreed	3.05	Agreed
3.	I do not go to school every day because I lack money for transportation	2.67	Agreed	3.20	Agreed
4.	I do not pay school fees on time because my parents do not send it to me on time	2.56	Agreed	2.91	Agreed
5.	I do not pay school fees on time because I find it difficult to make up the money on time	2.98	Agreed	3.10	Agreed
6.	I am sent away from examination hall because of inability to pay school fees.	2.69`	Agreed	`2.55	Agreed
7.	I engage in prostitution as a means of survival and it reduces my academic engagements for excellent academic achievements	3.01	Agreed	3.21	Agreed
8.	I lack focus in school because of financial problems	2.66	Agreed	2.99	Agreed
9.	I lack money to eat good food while in school	2.89	Agreed	3.12	Agreed
10.	I dress shabbily to lectures because I don't have money to buy dresses shoes and hand bags	3.02	Agreed	3.08	Agreed
11.	I withdraw from school because I do not have money to pay for accommodation	2.79	Agreed	3.19	Agreed
12.	The inability of my parents to provide me money on time for my academic activities exposed me to cultist, it reduced my academic engagements	3.17	Agreed	3.11	Agreed
13.	My inability to pay for hostel accommodation encourage truancy among me and my friends and consequently, I do not concentration on academic work	2.89	Agreed	3.02	Agreed
14.	Poor accommodation with its attendant characteristics such as lack of water, electricity supplies affects my academic activities negatively	3.13	Agreed	3.09	Agreed
15.	Poor accommodation causes my failure in academic activities	2.79	Agreed	2.52	Agreed
	Total	42.87 ------ 15	Agreed	44.93 ------ 15	Agreed
	Cluster	2.86	Agreed	2.99	Agreed

Data in Table 1 showed that the respondents gave positive responses to the rest of the items with mean scores well above 2.50. The cluster mean of 2.86 for male and 2.99 for

female indicated that the respondents agreed to the stated ways poverty affect male and female students' academic achievement in public universities located in Anambra State**.**

Table 2: Ways Poverty Rate Can Be Reduced Among Students For Improved Academic Achievement In Public Universities.

The following are ways poverty rate can be reduced among students for improved academic achievement in public universities in Anambra State

S/N	ITEMS	$\bar{X}$	DEC
16.	Adequate funding of education in the forms of bursary allowance, loans, and grants should be provided by the government.	3.03	Agreed
17.	Government should ensure proper monitoring of funds allocated to public universities.	2.64	Agreed
18.	Hostel accommodation should be provided in a subsidized rate in order to make them affordable to students from poor background.	3.01	Agreed
19.	Removal of all policies that is inimical to education in Nigeria. For example, tuition fees should be abolished.	2.96	Agreed
20.	The school curriculum should be more flexible in such a way to allow combining studies with employment where applicable. This will help poor students to cope better.	2.52	Agreed
21.	Government should create jobs where indigent students could work part-time on hourly basis.	2.94	Agreed
22.	Administrators and Lecturers should desist from extortion and several acts that may bring untold hardships on students	2.78	Agreed
23.	government should set up a panel that will regulate the price of goods within the school campuses	2.84	Agreed
24.	Government should set up a panel where youths can vent their academic problems	2.97	Agreed
25.	Government should sponsor skill acquisition programme on part time basis for students	2.79	Agreed
	Total	38.71	
		15	
	Cluster x	2.58	Agreed

Data in table 2 showed that all the items attracted positive responses with scores well above 2.50. With the cluster mean of 2.58 indicated agreement with ways poverty rate can be reduced among students for improved academic achievement in public universities in Anambra State.

Discussion of findings

The findings of the study reveal that poverty affects male and female academic achievements. This is because some male and female students in public universities in Anambra state do not have enough money to provide learning materials for themselves and this affects their grade in school. Some

parents were unable to continue paying the school fees of many students which led to their withdrawal for school. In this vain, Aduba, (2019) supported that majority of the students in Nigerian Universities lack the needed learning material because of their poverty level. Also Osuala (2014), agreed that poverty hampers academic pursuit of many students in Nigeria and this one of the main reasons of high rate of school dropout in recent times, finding show that some student don't even go to school on daily bases because they lack money for transportation and many of this students do not pay school fees on time because their parent do not send it to them on time, this was why Adebola (2016) confirmed that some students find it difficult to pay their school fees on time because of their family background that is suited in endemic poverty. It is very painful to discover that most students are sent away from examination hall because of their inability to pay school fees and the female ones engage in prostitution as a means of survival and all this reduces their academic engagement for excellent academic achievement. This finding is in agreement with Wilson 2017 who supported that there was a significant correlation between poverty, prostitution and poor academic achievement among the university students in the south eastern part of Nigeria. The findings of the study also reveal the at some students lack focus in school because of financial problems, some even find it difficult to eat good food while there are some that dress shabbily to lectures because they cannot afford good clothes. The findings further showed that some students even join secret cult because their parents find it difficult to provide money and comfort for them. In this vain, Nwankwo (2019) supported that some male and female students join secret cult in school because of poverty and some of them cannot even afford good clothes. Also, Adeleye (2017) agreed that poverty often results to psychological problems among undergraduates some of which includes lack of focus, low self-esteem, low self-concept among others

The second findings of the study reveal the ways poverty rate can be reduce among students for improved academic achievement such as adequate funding of education in forms of bursary allowance, loans and grants, proper monitoring of funds allocated to public universities and subsidizing the cost of hostel accommodation. In that regard Samuelson 2016 agreed that majority of the hostels are no longer affordable by the students more particularly those from poor backgrounds which goes of a long way to increase the rate of premarital cohabitation more particularly among female undergraduates. The author stressed that subsidizing the cost of hostel accommodation will go a long way in enhancing student academic achievement because this student will have focus with high academic engagement. More so the findings show that, there is need forthe removal of all policies that is inimical to education in Nigeria and the school curriculum should be more flexible in such a way to allow combining studies to employment where applicable. To leverage this, Eze(2019), agreed that the educational system in Nigeria should be structured in a way and manner that allows part-time jobs for students for students who

are from poor backgrounds this will enable them to provide the necessary learning material when their parents cannot adequately support them. Also, it was discovered that government should set up a panel where youths can vent their academic problems, sponsor youth acquisition programmes on part time bases for students, and also regulate the price of goods within the school campuses. Interestingly, Ojo(2017) supported that there is need for government to regulate the price of goods and services within the school environ so that students from poor background can afford them and have focus in school. Poverty among undergraduates will reduce if the stakeholders adhere to the findings of this study.

Conclusion

At this juncture, it is clear that poverty is not a friend to male and female students in public universities in Anambra state. Most of these students do not have suitable learning material because of poverty. They find it difficult to pay their school fees on time. Even the rate of premarital sex, position and cohabitation is on the high side because of lack of money to pay for hostel accommodation among others. All these challenges of poverty encumber academic engagements for excellent academic achievement among undergraduates. This led to the conclusion that poverty affects academic achievement of male and female students in public universities in Anambra state. It is therefore necessary that necessary steps are taken to stem the tide of poverty among undergraduates so as to minimize its influences on academic achievement.

Implications to Societal Development

Poverty has attendant consequences on undergraduates' in public universities in Nigeria. Hence, skill acquisition programme must be effectively implemented to enlighten undergraduates on poverty alleviation strategies, others youths will lack the knowledge for self-employment and the strategies for reducing poverty among themselves. This will breed more frustration, hunger, school dropout among them. Even the rate prostitution, female cultism and premarital sex on the part of the female ones will be on the high side. Thus, the society will lack virtue women and when there are no virtue women, the society will not be able to inculcate morals, values and norms for upcoming generations. More so, the disjunction between male students' aspirations and their ability to achieve these goals because of poverty can invariably lead them to commit crime one way or the other just to survive. Since the cultural goals (basics of life: shelter, cloth and food) cannot be achieved through the legitimate means, they might employ illegitimate means to achieve the approved goals. Armed robberies attacks are persistent, cultism, examination misconducts, fake certifications among others will be common to unrelenting hardship among students and this also will hamper National development of the country

Recommendations

Based on the findings of this research, the following recommendations were made:

1. Hostel accommodation should be provided in a subsidized rate in order to make them affordable to students from poor background. This will

reduce the rate of premarital heterosexual cohabitation and make the students to focus in their studies the more for excellent academic achievements

2. The school curriculum should be more flexible in such a way to allow combining studies with employment where applicable. This will help poor students to cope better
3. Government and nongovernmental organizations should empower youths through the acquisition of entrepreneurial skills on part time basis.
4. Government should set up suitable panel that will monitor and eliminate issues regarding ghost workers. By so doing, more employment opportunities will create for the students on part time basis and this will go a long way to reduce poverty among them.
5. Government should strive to make a proper design and well organized small scale industrial policy in order to encourage the setting of such businesses among students. This can serve as a good source of income for them and when students have a good source of income, they will not be willing to commit crime and there academic achievements will be a remarkable success.
6. Government should subsidize the cost of university education in Nigeria, to encourage the poor students in their academic pursuit.

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