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PERCEIVED EFFECT OF POVERTY ON ACCESS TO HEALTHCARE SERVICES AMONG SECONDARY SCHOOL STUDENTS AND ITS EFFECTS ON THEIR ACADEMIC PERFORMANCE IN NIGERIA: EVIDENCE FROM ZARIA LOCAL GOVERNMENT AREA, KADUNA STATE

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ABSTRACT

This study examined the effect of poverty on access to healthcare services among secondary school students and its effects on their academic performance in Nigeria: evidence from Zaria local government area, Kaduna state. The study employed survey design. The target population comprised of students in state owned senior secondary schools in Zaria LGA of Kaduna State. Four hundred (400) respondents were selected using purposive sampling technique. The data was collected by means of well-structured questionnaire. In analyzing the data, a Probit regression statistical method was used. The results showed that there was a significant relationship between poverty, students' behavior and academic performances. It was concluded that there is significant relationship between poverty, students' behavior and their academic performance. The study recommended that Government should improve access to healthcare services by increasing funding for healthcare infrastructure and personnel. Government should implement programs that will offer financial assistance to vulnerable families. As well as incorporating health education in to education curricular focusing on preventive care, nutrition and hygiene. This will empower students with knowledge to maintain their health and reduce absenteeism thereby improving their academic performance.

Keywords: Poverty, Students Behaviour, Academic Performance

Introduction

Poverty is one of the most serious problems confronting Nigeria today; it is generally associated with condition under which people lived. Poverty can be simply put as a condition where a person is unable to satisfy the most basic and elementary equipment's for human survival in the term of food,

clothing, shelter, heath, transport, education and recreation. That is, it is the absence of access to the basic human needs of the citizen. The poverty level in Nigeria contradicts the country disposal; the country ought to have done better than it is doing presently. Poverty is a global phenomenon that is very dynamic, complex and multi- dimensional. It is currently one of the most serious problems in the world (Udoka, 2021). Poverty significantly impacts the academic performance of students in various ways, influencing their educational experiences and outcomes. Students from low-income families often lack access to educational resources such as books, technology, and learning materials. This scarcity hinders their ability to practice and enhance their learning skills outside of the classroom and tutoring services, may require financial investment that these families cannot afford. A stable and supportive home environment is crucial for academic success. Students living in poverty may face chaotic living conditions, family stress, or instability, which can detract from their ability to focus on their studies (Udoka 2021).

Poverty has been defined in the literature from two perspectives the macroeconomic perspectives and the expansive cultural perspective. The economic perspective defined poverty in terms of the external circumstance that influence a person's economic behaviors and transaction like the purchase of consumer goods, the acquisition of skills and provision of production service. In this regard, poverty is defined as a state of deprivation in terms of both economic and social indicators such as income, education, health care, portable water, access to food, social status, self-esteem and self-actualization (Okog 1998). Poverty is also said to exist when income or disposable resource are inadequate to support a minimum standard of decent living.

Problem Statement

Education is also about culture; it is the main vehicle for disseminating the accomplishments of a group of people. It encompasses general skills such as language, science, mathematics and communication that provide the foundation for further education and training. Education also includes the development of values and attitudes necessary for meaningful contribution and participation in civic life. These multiple purpose makes education a key area for human rights in all countries. In fact, the right to education is accepted internationally and enshrined in major international conventions and many national constitutions including our own (Nigeria) constitution. It therefore, becomes a very disturbing phenomenon, to observe that Nigeria's education standards are falling down at an alarming rate due to poverty situation in the country, thereby, negating the noble objectives of education. This has affected the performance of Students in secondary schools.

Students" academic performance measurement has received considerable attention in previous research, it is challenging aspects of academic

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performances are affected due to social, psychological, economic, environmental and personal factors. These factors strongly influence on the student's performance, but these factors vary from person to person. So, education is the best legacy a nation can give to her citizens especially the youth. This is because the development of any nation or community depends largely on the quality of education of such nation (Benjamin, 2017). It is generally believed that the basis for any true development must commence with the development of human resource. Much then is said that formal education remains the vehicle for social- economic development and social mobilization in any society but the issues of poverty and economy recession affect development of the school system. This paper therefore intends to investigate the effect of poverty on access to healthcare services among secondary school students and its effects on their academic performance in Zaria local government area, Kaduna state.

Poverty Trends in Nigeria

In the 1960's, Nigeria was an agriculturally based economy, as at that period agriculture responsible for Nigeria's huge foreign exchange earnings, as 70% of the country's GED was from the sector, also the sector provided two third of Nigeria's population with employment which was approximately 70% of the country's total population. However, the agricultural sector lost its international competitiveness due to some factors which according to (Ojo, 1992) includes; ignoring the rural sector, overvaluation of Nigeria's exchange rate as well as insufficient pricing policies. Furthermore, Nigeria's agricultural production affected by land degradation, as a result of desertification in the North as well as soil in the south. According to (World Bank 2008d) only 35% of Nigeria's land is arable, which implies few hectares per person, and opined that agriculture play little role in enhancing Nigeria's growth, which necessitates the tackling of land degradation problems, damage environment as well as destructive farming methods if agriculture is to contribute and sustain livelihood in Nigeria.

In 1970, Nigeria changed to being an oil-based country, due to discovery of oil in commercial quantity as well as rising price of oil in the world market, as at that period provided 1.7% of GDP which increased to 24.6% in 1980, and then to 27.6% in 1990, ar. 32.0% in 2000 then t 39.6% in 2005. According to (CIA 2008) Nigeria is the mob. dependent country in the world, as measured by oil's share in exports, it is the most export commodity in the country, exported in its crude form, which prevents opportunities for home refinement, creation of value-added industries as well as job opportunities for Nigerians. In 2000, 99.6% of the country's income was accumulated from oil, while in 2003, 2.5% of world's 13 largest oil producing nations, in 2006 according to (CIA 2008) 2 million barrels were exported with 37 billion evident barrels in reserve, while its trading partners were Spain (8%), United

States (51%) and Brazil (8%). According to (Ross 2003. since 1974, oil was responsible for about 21- 48% of Nigeria's GDP, 80% of government revenue and 95% of foreign exchange earnings were generated from oil revenue. increasing share of oil in GDP explains the change of the Nigerian economy from its initial agricultural based to an oil based economy, at the same time the major indicator for economic growth and wellbeing in the country.

However, the oil boom of the 1980's led to increased government expenditure in its effort to provide infrastructures to the extremely large population who might have migrated from rural areas to urban areas of the country, in search for white collar jobs, due to crude production in the country, as 11% of the population considered as urban in 1952 increase to 31% in 1985 and further increased to 46% in 2002. This effort put by the government resulted in accumulating large external debt as its expenditure exceed its revenue as former 2% external dept of GDP in 1970 escalated to 23.7% in 1985 and further increase to 68.2% in 2000 (IMF, CBN 2005). From the same source, they explained that inflation was twice its level within the periods 1970 and 2005, while real GDP growth which was 8.7% in 1970 decreased to 2.1% in 1995 and later increased to 4.6% in 2005, which explains the instability and fluctuating nature of the Nigerian economy, with special reference to its growth model, which is also capable of affecting welfare of citizens in the country. Considering GDP as the major indicator of growth in a country, while individual levels of income measured in terms of per capital income is reported as being very low in this explains how agriculture as the major determinant of economic growth in Nigeria was replaced by oil.

Poverty Situation in Nigeria

Nigeria ranked 158th nation among the 177 nations measured on poverty and inequality the United Nations Human Development index (UNDP 2009). Despite the decrease in Nigeria's population living below poverty line from 70% in 1999 to 54% in 2001. Half of its population still survives under the poverty line (IMF, 2007), which explains approximately 80 million Nigerians are still living in poverty with only China India having large population of the poor (DFID, 2004). Despite Nigeria's capacity to provide 14% of total sub-Saharan African's GDP, (World Bank 2008, IMF 2007) reported that over half of the country's population live below poverty line (i.e. less than US $ 1 per d Despite Nigeria's abundance of human and natural resources, yet majority of its population are extremely poor, as reported by the (National Bureau for Statistics 2006) that 27.2% level of poverty in Nigeria, in 1980 rose to 65.5% in 1996 and then fell to 54.4% in 2004 furthermore, the 17.7% million people approximated to be living in poverty in increased to 67.1 million in 1996 and further increased to 71.3 million in 2004.

In Nigeria, the phenomenon of poverty was compounded since the inception of Structural Adjustment Programme (SAP), when the then President of the country General Ibrahim

Badamasi Babangida adopted the international Monetary Fund's conditions as way addressing the already existing poverty situation in the country, particularly among rural dwellers in Nigeria. However, adoption of the policy did harm to Nigeria rather than good, the funds source was diverted towards enriching members of the Babangida administration, throwing majority of Nigerian citizens into absolute poverty, as reported that over N100 billion was wasted in ghost projects including better life for poor. Various other measures were adopted as ways of eradicating poverty in Nigeria among which is the petroleum trust fund of the Abacha's administration. However, poverty situation remains the same if not worse, as reported by Haroun Adamu's report that, out of the 146 billion Naira realized through PTF, 135 billion Naira was looted. Various summaries and proposal have been forwarded towards reducing poverty in world at large, as it has been receiving attention from economists as well as international institutions since 1970's, both of whom are putting effort in achieving the Millennium Development Goals of reducing poverty by half in 2015. A micro enterprise has also been viewed as having positive effects towards reducing poverty. The Nigerian Government has been made to review the existing poverty alleviation schemes, following the World Bank 1999 report, where various poverty alleviation programme represents receiving attention by the Nigerian Government with the target of curtailing poverty in the country.

Objective of the Study

The objective of the study is as stated below:
To examine the effects of poverty on Access to Healthcare Services and it effect on Students' academic Performance.

Research Question

The following research question was raised;
To what extent does poverty affect Healthcare Services and Students' academic Performance?

Research Hypothesis

The study tested a null hypothesis derived from the objective of the study:
H_0 = There is no significant relationship between poverty, Healthcare Services and students' academic performance.

Theoretical Framework

There are a number of theories developed by scholars underpinning poverty alleviation. These theories give a clear picture of the cause of poverty as well as its consequences. It is an established fact that economic growth can only progress when there is right combination of the factors of production in a stable microeconomic environment. When the factors of production are distributed in such a way that all people have equal opportunities to obtain. Unemployment and poverty will be reduced to a minimum level. From the foregoing review, this study is premised on the individualistic theory of poverty. The theory is adopted as the theoretical framework of this study because it explains that individuals are poor because of their inability

to meet up with their needs in terms of consumption, education, health and so on due to laziness and lack of productivity. This is judged by the fact that the individualistic theory on its part attributes poverty to individual pathology or weakness which emphasizes that: The poor were poor because they did not work hard, they squandered money on gambling, drinking and unnecessary luxuries and they had disorder of family life. The theory also indicates that those who work hard succeed while the weak fail to succeed giving rise to the non-poor and the poor respectively.

Empirical Studies

Effect of poverty have been empirically investigated by different scholars and researchers both in Nigeria and other countries around the globe or world. Some of these researches include: Patrice and Maureen (2017) who examined the effect of poverty on child development and educational outcomes. The study reviews evidence from interventions to improve school readiness of children in poverty, both in the United States and in developing countries. Poverty affects a child's development and educational outcomes beginning in the earliest years of life, both directly and indirectly through mediated, moderated, and transactional processes. School readiness, or the child's ability to use and profit from school, has been recognized as playing a unique role in escape from poverty in the United States and increasingly in developing countries. The study recommended that it is a critical element but needs to be supported by many other components of a poverty-alleviation strategy, such as improved opportunity structures and empowerment of families.

Ferin (2011) also investigated the effect of family poverty on children's academic achievement: Parental discussion and neighborhood poverty as mediating variables. The study examined whether or not parent-adolescent discussions and neighborhood poverty mediated the relationship between family poverty and academic achievement in reading and math. The study used data for eighth grade participants in the Early Childhood Longitudinal Study to test these relationships. The study found that there was no significant correlation between parental discussion and family poverty, and consequently parental discussion could not be a mediator of the association of family poverty with academic achievement. However, there was a significant interaction between family poverty status and parental discussion in the prediction of academic achievement indicating that parental discussion is more valuable in affluent families than in poverty-stricken families. The study further recommended the needed to examine why parental discussion is not as valuable in low-income families. The results are discussed in terms of their implications for understanding the relation of academic achievement to family poverty.

Lisa (2014) studied poverty effects on student achievement: a look at Chicago public

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schools. A sample of 495 schools in the City of Chicago school district, with both regular public schools and charter schools. The data collection is comprised of various demographic measures, including percentage of students eligible for free or reduced lunch, which serves as a proxy for measuring poverty level among students. Ordinary least squares were used to estimate the effect of poverty, and other school-level characteristics, on school achievement. The study finds that poverty has a significant negative impact on achievement. The study recommended that, controlling for demographic population, increasing both attendance rates and school size could improve achievement on test scores.

Methodology

The study adopted a survey research design. Based on this design, information obtained from the respondents in relation to the research questions through a well-structured questionnaire were used to present the results of this study. A sample of four hundred (400) students were purposively selected in the study. The number of respondents selected from each of the state-owned secondary schools in Zaria LGA are as follows: -

Table 1: Distribution of Sample Size by Schools

S/N	Name of schools	Sampled Responds
1	Government Girls Secondary School Kofan Kuyambana,Zaria	100
2	Government Secondary School Kofan Kibau,Zaria	100
3	Barewa College, Zaria	100
4	Government Day Secondary School Gyellesu,Zaria	100
5	Kufaina College, Zaria	100
	Total	400

Field Survey: 2025

The data gathered through the use of questionnaire from the selected secondary schools were analyzed through the use of probit regression to analyze the data. It is more robust and more convenient to compute because it is based on the cumulative ordered logistic probability function. (Gujarati, Porter and Gunasekar, 2009). The probit model of econometric analysis was used to test and assess the effects of poverty on student's behavior and their academic performance in Zaria LGA of Kaduna state.

Model Specification

The model for this study is specified thus:

Model 1: $Y = \frac{P_i}{1-P_i} = Zi = \beta_0 + \beta_1 HF_i + \beta_2 NCO_i + \beta_3 PI_i + \beta_4 SM_i + \beta_5 PRS_i + \mu i$

Where:

Y= (POV) Poverty

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$\beta_{1-}\beta_5$ = parameters
β_0 = intercept
μi= error term
SE= social effect
SAA = Stress and anxiety
PI= Parental Involvement
SM= Stigmatization and Marginalization
PRS= Poverty and readiness for school

Results

Research Hypothesis:

Effects of poverty on Access to Healthcare services and student's behaviour

Dependent Variable: POV
Included Observation: 370

Variables	Coefficient	Std. Error	Z-Statistic	Prob.
C	-0.761923	0.271243	-3.043536	0.0034
ESE	0.525224	0.269577	2.326014	0.0054
SAA	0.038133	0.268964	0.200803	0.0246
PI	0.325434	0.264865	1.672745	0.0023
SM	2.210124	0.267438	7.350672	0.0000
PRS	0.343558	0.466228	0.984590	0.0014
			Prob(LR statistic)	
R-Squared	0.527081			0.000000
Obs with Dep=0	45			
Obs with Dep=1	325			

Discussions of results

With probability value of 0.0054 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between poverty and student's academic performance. The findings of the hypothesis in the study showed that there was a positive significant relationship between poverty, students' behavior and their academic performance. The coefficient of 0.038133 of the respondents on stress and anxiety (SAA) which were significant and showed that there was a positive relationship between poverty, student's behavior and their academic performance. With probability value of 0.0246 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between poverty, student's behaviour and their academic performance. The coefficient of 0.325434 of the respondents on parental involvement and child outcome (PI) which were significant and

showed that there was a positive relationship between poverty, student's behavior and their academic performance. With probability value of 0.0023 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between poverty, student's behavior and their academic performance. The coefficient of 2.210124 of the respondents on stigmatization and marginalization (SM) which were significant and showed that there was a positive relationship between poverty, student's behavior and their academic performance. With probability value of 0.0000 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between poverty, student's behavior and their academic performance. The coefficient of 0.343558 of the respondents on poverty and readiness for school (PRS) which were significant and showed that there was a positive relationship between poverty, student's behavior and their academic performance. With probability value of 0.0014 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between poverty, student's behavior, readiness for school and the child academic performance.

Conclusion

Based on the findings of this study, it can be concluded that a significant relationship existed between poverty, students' behavior and their academic performance in Zaria Local Government Area, Kaduna State, Nigeria. As there is greater financial strain on families, economic pressure often results in reduced access to educational resources, including writing materials, reading materials, and technology, which are essential for learning to take place. Moreover, students from economically disadvantaged backgrounds are more likely to experience stress and instability at home, which further hinders their ability to focus on their studies and perform well academically. Furthermore, the cumulative effects of poverty, such as food insecurity and inadequate housing, exacerbate these challenges, making it difficult for students to engage actively in learning environments. The intersection of these socioeconomic factors creates significant barriers to students' academic performance. The finding of this study was in line with the view of others empirical studies that poverty affect healthcare services and students' academic performance.

Recommendations

The following recommendations were made:
Government should improve access to healthcare services by increasing funding for healthcare infrastructure and personnel. Particularly in the rural areas. This can only be achieved through Public-Private Partnerships, government subsidies and community-based health initiatives. As a result, students will be healthier, miss few school days and perform better academically.

Government should implement programs that will offer financial assistance to vulnerable

families. This support can help alleviate poverty, enabling families to afford basic necessities including healthcare and educational materials for their respective children.

Government should also incorporate health education in to education curricular focusing on preventive care, nutrition and hygiene. This will empower students with knowledge to maintain their health and reduce absenteeism thereby improving their academic performance.

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