

INFLUENCE OF FINANCIAL CHALLENGES ON PRIMARY SCHOOL PUPILS DROPOUT RATE IN NORTH-WEST, NIGERIA

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Abstract

The study examined the influence of financial challenges on primary school pupils' dropout rate in north-west, Nigeria. One objective, research question and hypothesis were raised to guide the study. The study adopted a survey research design. The population of the study comprised of 36,000 primary six pupils with the sample of 320 dropout pupils. The instrument used for data collection was pupils' school dropout interview (PSDI) which was validated by experts from test and measurement. Reliability index of the instrument is 0.82 obtained through Cronbach Alpha. Mean and standard deviation were used to answer the research question while Pearson product moment correlation was used to test the hypothesis. The findings of the study revealed that financial challenges influences dropout rate among primary school pupils. The study concluded that financial challenges influences primary school pupils' dropout. Based on the findings, the study recommended that government, non-governmental organizations and other relevant stakeholders in education should use financial interventions to address dropout rate in primary schools.

Keywords: Financial Challenges, Primary School Pupils, Dropout Rate.

Introduction

Primary school is considered as the foundation of any meaningful formal education. It is pertinent to state that central to the aspiration, goals and objectives of primary school is provision of an enabling learning environment that accommodates pupils in school until they finished a six year studies as enshrined in the national policy on education in Nigeria. However, this aspiration could hardly be realized by a number of pupils whom may for one reason or another dropout of the school. School dropout in its simplest term refers to the untimely withdrawal of a student from school. Dropping out of school is a serious problem as it denies individual pupil of his or her fundamental human right to education. Pupils' dropout remains a persistent challenge in the Nigerian education system, with far-reaching consequences for both individuals and society. While numerous factors such as, health challenges and insecurity to mention a few contribute to this complex issue, the role financial challenges played often remains under-examined.

Pupils who withdraw from school prematurely end up not obtaining any certificate of graduation. Individual costs to this dropping out include: lower earnings, unemployment prospects, and greater likelihood of health problems and limited chances of economic and social well-being in the future (Ahmed & Shehu 2020). Moreover, primary school pupils' school dropout has become an alarming problem in developing countries including Nigeria. Mohammed (2021) lamented that; school dropout is a serious problem for the pupils themselves and the society. Understanding the factors influencing pupils' dropout of school is one of the key issues in addressing the social and economic problems that impede the progress

of human resources and their utilization in Nigeria. On this perspective, Raqia (2023) maintained that, dropping out of school is the consequence of a complicated and dynamic process involving various causes and interactions across time. It can be described as quitting school before finishing the minimal education requirements for a particular program. Individuals and society suffer as a result of pupils' dropout, which includes decreased income, lower social status, more unemployment, poorer health, and increased criminality.

In addition, primary education is the foundation upon which other levels of education are built. The objectives of primary education are to enable children to learn arithmetic, numeracy, and other basic skills needed for further education. Pupils are expected to come to school from morning till afternoon, after which they are to close. Most of the children usually come alone, and they go back on their own. Available evidences show that some primary school pupils hardly come to school, hence they are involved in menial jobs which take them away from school, and this is referred to as dropout.

The term dropout has been defined in various ways by scholars and educational researchers. Alhassan, Iwuala, and Kenku (2023) defined dropout as any unauthorized absence from school that disregards the school rules and regulations. This can manifest in various forms, such as frequently missing an entire day of school. Kelechi (2024) equally defines dropout as a deliberate pattern of behavior characterized by avoiding school without a valid justification. Omolekan and Ajayi (2023) see dropout as a situation where pupils establish a persistent habit of staying away from school without the knowledge of parents and teachers, that is, it involves taking matters into one's hands by not attending school for a specific period. It can be observed that dropout is an unexcused absence by the pupils from school for which constitutes total absence. Though there is a contentious debate among academics regarding the frequency and reason a pupil must be absent from school in a term before being labelled as dropout. Dropout refers to pupils who are absent without genuine reasons, regardless of whether it is known to or approved by the parents or school authority. The absence from school may range from once a week to twice a week and or for the whole term or session (Esther, Momoh, & Yakubu, 2023). Every registered pupil is expected to be in school and must be present in school, engage in class attendance and activities regularly to achieve academic excellence and sound education. While some pupils are punctual, some are not, hence skipping the class without good reasons. The ability of a child to stay out of school without valid justification is called.

There is no doubt about the fact that when a pupil attends school regularly, their academic achievement improves, and this puts them on the path to success. Learners get to access consistent educational support for their academic achievement, and when learners attain academically sound knowledge, they recognize their identities and inter-subjective awareness of their social and individual capabilities. Regular school attendance is a commitment to classroom time and activities right from enrolment to finalization of a full academic programme. School attendance is an important factor that influences the academic achievement of pupils and also indicates that regular school attendance could help pupils to achieve academic success (Isah & Tijani, 2022).

There is no doubt that one major challenge that public primary schools, both in urban and rural are facing these days is dropout. Dropout is highly ranked as one of the most global acts of delinquency associated with primary school pupils in Nigeria. It has been observed that most pupils may come to school without participating in school activities or programmes such as attending morning assemblies, afternoon assemblies, classes and other extra-curricular activities mapped out for them. Also, these truants are perhaps fond of hiding away in the corners of the school or skipping out of the school surroundings, either meeting with their bad friends or engaging in some anti-social activities. Often, these truants stay away from classes using unnecessary excuses, such as fake sickness or false suspension by the class teacher or school authorities which in the long run, leads to dropout (Isah & Tijani, 2022).

Dropout is an undesirable behavior whose effect on primary school pupils do not only affect their academic achievement, but also involve other kinds of abnormal behaviors namely, drug abuse, examination malpractice, fighting, stealing, lateness to school, bullying, insubordination, teenage pregnancy, assault of any kind, cultism, uncontrollable anger and so on. Pupils who do not always stay at school fall behind their peers in the classroom and have poor attendance, which leads to high school dropout. This may result in low self-esteem as well as dropping out of school. Pupils who are constantly absent from school or classes will eventually drop out of school. It is very serious, as rightly observed by Komakech (2015) that when pupils experience school failure, they become frustrated and end up alienated and experience exclusion, leading to eventual dropout. There is no doubt about the fact that pupils who stay away from school without permission will not only be left out in the learning process but they may also probably end up engaging in anti-social behavior such as drug abuse, gangsters', bullying, alcohol consumption, free and unregulated sex, gambling and loitering with their negative consequences and experience.

Dropout has both short-term and long-term effects. The short-term effect ranges from maladjustment, poor academic achievement, substance use, delinquency and teenage pregnancy, while the long-term effect includes violence, marital instability, job instability, children's criminality and incarceration (Komakech, 2015). If not for any other reasons, the above listed problems serves as justification why dropout needs to be addressed by all so that pupils can experience peace and tranquility in the society and for better academic achievement in the long run among primary school pupil in north-west, Nigeria. This is because, no society can develop without the active participation of the youth in the education.

Statement of the Problem

Available evidence shows a struggling economy with inflation in Nigeria (Isah & Tijani, 2022). Research findings revealed that 20% of primary school pupils in north-west, Nigeria hardly attend school (Ahmed & Shehu 2020) and these constitute dropout which is an educational, social and psychological problem. Dropout among primary school pupils jeopardizes their chances of achieving academic success in life. Dropout is endemic in the primary schools in north-west, Nigeria, as shown in the school documents, such as the school register attests to the case of dropout among primary school pupils. Dropout is a common problem among primary school pupils simply because they find it difficult to stay away for a long period of

time from their loved ones particularly parents and siblings. Many steps had been taken but none has yield total positive result and that is why the researcher intend to explore the impact of financial challenges on pupils' dropout in primary schools in north-west, Nigeria.

Objective of the Study

The study was guided by the following objective, which is to:

1. Ascertain the relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria.

Research Question

The study answered the following question:

1. What is the relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria?

Hypothesis

The following hypothesis was formulated and tested at 0.05 level of significance:

1. There is no significant relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria.

Methodology

The study employed survey research design. The population of the study comprised 36,000 school dropout pupils from 2021 - to- 2025. 320 dropout pupils were randomly selected as sample and participated in the study. Pupils' school dropout interview (PSDI) was used as the instrument for data collection. The instrument contained five structured items designed through a modified Likert scale format of strongly agreed, agreed, disagreed, and strongly disagreed. For the purpose of analysis, these responses were apportioned numbers 4, 3, 2 and 1; accordingly. Using Cronbach Alpha, the instrument yielded a reliability index of 0.82. At the initial stage, names and mobile phone numbers of parents and guardians of the presumed dropout pupils were obtained from the office of head teachers of the respective primary schools. The parents and guardians of the dropout pupils were then contacted for their consent to respond to the questions inform of interview. Within four weeks, 320 of the dropout pupils responded and their responses were coded and analyzed. Mean and standard deviation were used to answer the research question while, Pearson product moment correlation was used to test the hypothesis at 0.05 level of significance.

Results

Research Question One: What is the relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria?

Table 1: Mean and standard deviation of responses of school dropout pupils

Responses	N	Mean	SD	Decision
I dropped out because I cannot buy textbooks	320	3.13	.16	Accepted
I dropped out because I don't have school uniform	320	3.28	.12	Accepted
I dropped out because I cannot feed myself in the school.	320	3.07	.11	Accepted
I dropped out because of transportation fees.	320	2.10	.12	Accepted
I dropped out because of too many financial issues.	320	3.81	.11	Accepted
Cumulative Mean Score:	320	3.08	0.12	Accepted

Table 1 revealed that a cumulative mean score of 3.08 and the standard deviation of 0.12 out of the total mean score of 4.0 were calculated in the affirmative positions of strongly agreed and agreed, respectively. This indicates that, financial challenges influences primary school pupils' dropout from school.

Hypothesis One: There is no significant relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria.

Table 2: Pearson product moment correlation of responses of school dropout pupils

		Financial Challenges	School Dropout
Financial Challenges	Pearson correlation	1	.880**
	Sig. (2-tailed)		.000
	N	320	320
School Dropout	Pearson correlation	.880**	1
	Sig. (2-tailed)	.000	
	N	320	320

Table 2 revealed that the Pearson product moment correlation coefficient obtained was 0.880 which indicated a strong positive correlation in the responses of school dropout pupils on the relationship between financial challenges and pupils' school dropout in north-west, Nigeria. The p-value = 000 is less than the alpha value = 0.05 ($p = .000 < \alpha = 0.05$). The hypothesis which states that there is no significant relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria is rejected. This implies that there is

significant relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria.

Discussion of Findings

The findings of the study revealed that there is a significant relationship between financial challenges and pupils' school dropout in primary schools in north-west, Nigeria. This finding agrees with the findings of Ogunleye and Alabi (2022) and Umeh (2020) that financial challenges influences pupils dropout of school. They lamented that financial reinforcement improves pupils' task-oriented behavior across gender groups, emphasizing that motivation through reward systems operates uniformly among children. The findings of the study is also in line with Kazdin (2013) that token economy therapy' (financial intervention) is attributed to pupils' dropout. The finding of this study agrees with the findings of Ahmed and Shehu (2020) which revealed that, overwhelming finances of parents' results to pupils' school dropout in primary schools in north-west, Nigeria.

Conclusion

The study concluded that financial challenges significantly influences primary school pupils' dropout from school in North-west, Nigeria.

Recommendations

Based on the findings, the study recommended that government, non-governmental organizations and other relevant stakeholders in education should use financial interventions to address dropout rate in primary schools.

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