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Reducing Poverty Incidence in Nigeria: The Interplay of Educational Attainment and Effective Social Support

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Abstract

The focus on poverty reduction as a key objective is one of the most important feature of the New Partnership for Africa Development (NEPAD) and the Millennium Development Goal-MDGs. It is the result of concern about poverty in the country and other regions of the world. Hence this paper examines the interplay of educational attainment and effective social support in reducing poverty incidence in Nigeria. Secondary data from the National Bureau of statistics and other relevant data source were obtained to answer the various research questions raised in the studyOUsing simple descriptive statistics, results show that; despite the petrol Dollar income for Nigeria, the country is being rated as one of the poorest in the world as poverty incidence increase both as percentage and in absolute term. Poverty in Nigeria acreased from about 18 million (28.1%) in 1980 to 67 million (65.6%) in 1996 and about 80 million (70%) in 2004 (See Muo, 2007:26). This poverty incidence cuts across of the six geopolitical zones of the country with different begrees of intensity. However, effective and efficient education service delivery has direct influence on National productivity, which largely determines living pandards. It also supports knowledge-driven economic growth strategies and poverty reduction. The paper therefore conclude by recommending among others, poverty reduction policies and programmes, which should include massive investment in education, granting the poor access to education and emphasis on empowerment through formal training, and social support that reduces poverty.

introduction

Educational attainment is a major instrument for promoting economic growth and reducing poverty. A high quality and market-relevant education is capable of offering genuine solution to most economic problems ranging from poverty eradication and population control (Isuku, 2007; Umo, 2004). This underscores why every society builds up a certain amount of human capital through investment in formal education, on-the-job training and health programmes. This investment in human capital have unquestionably increased the productivity, versatilities and adaptability of these society's labour force with the attendant increase in personal income and well being. However, in spite of the recognized role of education as a major catalyst for poverty reduction, the crises that had befell the Nigeria socio-economic sector since the 1990s, has not improved. For instance, in the mid 1990s, high rate of unemployment for the country was estimated at about 30 percent, contributing to high level of poverty which remains the main challenge to development effort (Odumosu, 1999). A summary of the distributional pattern of poverty in Nigeria shows that national poverty incidence increased from 34.1 percent in 1991/1992 to 48.5 percent in 1997. During the periods 1980 - 2004 the national poverty incidence in Nigeria rose from 28.1 percent minimum to 65.6 percent maximum (1980 and 1992) before declining to 54.4 percent in 2004 (National Burgau of Statistics 2006) Abdulahi and Ajokun 2001).

Several empirical and theoretical literatures has however established that educational attainment and effective social support can impacts positively on the economy and subsequently improves the well being of the citizenry (Jaiyeoba and Atanda, 2007; Babalak, Adedeji and Ewatt, 2007; Uma, 2003; Adamu, 2003; World Bank, 2003; 1997). Conversely, however, a weak and inefficient educational system could lead to an increase in poverty level (World Bank 1999). For instance, a badly managed education could increase the number of what Coombs and Hallak (1987) referred to as "educated unemployed" resulting from a mismatch between the educational system and the labour market. Thus, the level of poverty could deepen as the graduate output from such system would be unable to acquire the relevant and necessary skills needed to improve their productivity and subsequently their income level.

In recognition of the immense contribution of education in the poverty reduction process, most developing countries including Nigeria (see NEEDS Document 2004) have begun to direct effort toward the poor as clearly identified targets of official programmes. For instance, the targeted instrument for reducing poverty and protecting the vulnerable in the country include access to credit facilities, affordable housing, child and women health care, food and nutritional support, unemployment subsidies through vocational and entrepreneurial skill development (Babalola, 2007: 22-23; NEEDS, 2004: 41). However, a more scientific and systematic understanding of poverty incidence and its persistence is needed to enhance the provision and management of an appropriate and efficacious educational system directed toward the reduction of poverty. This paper therefore, attempts to analyze and

discuss how educational attainment and effective social support could reduce the incidence of poverty in the country.

Statement of the Problem

The problem of poverty in Nigeria is acute. Despite the increases in Petrol dollar income from a little above US\$200 billing in the early 1970s to above \$300 billion in 2003 (lyoha, 2008; NEEDS, 2004; Odumosu, 1999) for the country, the proportion of population living in poverty have ironically risen from about 36 percent in 1970 to 70 percent in 2000. Per Capita income in US \$ dollar for the country fell by about one third between 1980 and 2000 respectively (lyoha, 2008). By the year 2004, the level of poverty in the country has reached 54.8 percent. With per capital income of less than \$300, Nigeria is ranked as one of the poorest countries in the world. There is a cumulative increase in poverty level both in absolute number and as a share of the overall population. Due to the increasing payerty, many people suffer other deprivations; such as insufficient food, high illiteracy, inadequate shelter, disease, lack of quality employment, malnutrition, exploitation and insecurity of life and property. While there is a lopsided attention in favour of "white elephant projects" that reinforce boverty among a large section of Nigerians, there is a massive neglect and or under-investment in the social sector typified especially by lack of social palliatives for the poor as well as inadequate provision and management of quality education. This development is unacceptable in this 21st century of globalization.

To this end, the following questions raised in this paper are analyzed and discussed critically with a view to proffering answers to the questions.

Research Questions

- 1. What is the poverty profile in Nigeria for the various years?
- What is the level of educational development in the country in term of numerical and funding responses?
- To what extent is educational attainment relevant to poverty reduction?
- 4. What are the expected social support instrument for reducing poverty in Nigeria?

Literature Review

Nature and Scope of Poverty in Nigeria

This concept of poverty is multidimensional. Walton (1990) in Odumosu (1999) perceived poverty as symbolized by inadequate income, malnutrition, buck of access to social service (such as education and health), and lack of

social and political status. The poor are heterogeneous, across and within countries. But some generalizations can be made on both the extent and nature of poverty (See Odumosu, 1999).

The multidimensional concept of poverty sums up the different views on the subject as converging towards "a lack of command over basic consumption needs" (Uga, 2003; Dike, 1995), a socio-economic evil and an undesired condition (Afonja and Ogwunike, 1995); a state of material and non-material deprivation (National Planning Commission (NPC, 1995 Olayemi, 1995). While the New Webster Dictionary of English Language view poverty as cannoting two distinct meanings: (i) Unproductiveness/deficiency or inadequate supply (that is lack in the face of need) and (ii) The ideas aspect of poverty, which is defined as the monastic renunciation of the right to own ... (that is possibly having access or closeness to source but rejecting acquisition). The above definition is summarized in the reduction of the person to the margin below the so-called "poverty line" which on its own, is defined as the marginal income line at which an adequate living standard is (not) possible (Nnamani, 2005).

In defining poverty as the inability to attain a minimum standard of living, the world development report, 1990 constructed two indices, which were based on a minimum level of consumption and standard of living. The first index was a country-specific poverty line, while the second was global, allowing for a cross-country comparison. The latter index produced a low and high poverty line covering on income range of \$275 – 370 per person per year. The results of the higher line show poverty incidence to be worst in sub-Sahara Africa (Nigeria included) and South Asia, at about one half the total population, compared with about 20 percent in East Asia and Latin America (Odumosu, 1999).

In Nigeria, the proportion of the population living in poverty increased to about 70 percent in 2000 while it's per capital income (PCI) reduced by one third between 1980 and 2000 (lyoha 2008). By the year 2004, per capita income for Nigeria was less than \$US300, the country being regarded as one of the poorest countries in the world (Abdulahi and Ajokun, 2004).

Tracing the trend of poverty situation in Nigeria, earlier study showed a horrifying picture of a downward slide in the economic well being of the citizenry. While a total of over 84 percent of the population was living above poverty line in the early life of the country's independent (specifically in 1964), the poverty level jumped from 28.1 percent in 1980 to 46.3 percent in 1985 and 65.5 percent in 1996 representing 67.1 million of the population. By the era of the nation's democracy in 1999, the poverty level in Nigeria stood at 87 percent or 93 million of the estimated 120 million people (Nnamani, 2005).

In terms of population below income poverty line, Nigeria was rated at 70% or below \$1.00 a day, compared to Kenya 23%, Lesotho 36%, Chana 45% and Botswana 24%. When the figure was raised to \$2.00 a day or less, Nigeria poverty level stood at 91% of its population compared to Kenya 59%, Lesotho 56%, Ghana 79% and Botswana 50% (Akinyemi, 2004).

Causes and Consequences of Poverty

The World Bank study like most studies noted that unemployment is a strong indicator of poverty. For instance, it was discovered that where the head of the household was working, poverty fell substantially from 52.5 to 35.1 percent for the self-employed, and from 46 percent to 28.4 percent for wage earner (World Bank, 1997).

In an earlier study, the World Bank, African Kegional Poverty Task Force (1988) concluded that the basic causes of poverty are lack of access to services and opportunities and inadequate endowment. Specifically, the Bank noted that inadequate access to employment opportunities as a result of geographic isolation of the poor, low saving vales, low domestic investment and a pattern of growth that does not generate large enough increases in employment opportunities are major determinants of national and individual poverty. Others include, inadequate physical assets, low endowment of human capital as a result of hadequate access to education, health, tranitation and domestic water services which stems from inequitable social service delivery, inadequate access to assistance for those living at the margin us well as ill-conceived government policies which usually have negative impact on social development (World Bank, 1988, 1995; Onimode, 1995; 11ga, 2003). Moreover, other causes of poverty include the problem in the productive sector, widening income inequality, weak governance coupled with other environmental problems.

The persistence of widespread poverty has serious economic and micial consequences. The depth of poverty is pronounced in Sub-Sahara Alrica with about five East African country and Nigeria having above 50%. This Sub-Sahara Africa have the greatest number of people living in poverty than anywhere else in the world (World Bank, 1997). In Nigeria the number of people living on less than 2\$ a day reached 90% in 2004 Akinyemi, 2004). The risk of social upheavals is high and growing inequality.

Education and Social Empowerment for Poverty Reduction

Importance of education and social support services for economic growth (Importance of education and social support services for economic growth (Imple poverty reduction (Babalola, Adedeji and Ewatt, 2007; Umo, 2003; Adamu, 2003; World Bank, 2003; 2002; Schultz, 1999 and World Bank, 1997; 1995).

In support of education and poverty nexus, Yesufu, 2000 in Adamu (2003) reinstate that education and training are generally indicated as the most important direct means of upgrading the human intellect and skills for productive employment and hence high level of income. The World Bank (Adamu, 2004) reaffirmed that the success story of East Asia countries (Asia Tigers) was due largely to successful development of their educational systems. The belief is that; rapid development of the East Asian countries showed that development was possible, and that successful development could be accompanied with a reduction in poverty, widespread improvements in living standards, and even a process of democratization. Many of the policies which formed the main focus of these governments were simply areas that included heavy emphasis on education and technology as a tool for closing the knowledge gap between them and the more advanced countries (Stiglitz, 1998). This is based on the belief that poor and rich countries differ due to their level of knowledge and not only because of differences in their capital accumulation (World Bank, 1999).

Moreover, one of education most powerful effect is on the improvement of wages among its requirents. For instance, studies of labour market in Ghana. Kenva. Pakistan, South Africa and Tanzania shawed that part of the association between ninner waaes and basic schooling was directly attributed to knowledge learned in schools (World Bank, 1999). Higher wages in this case implies an improved standard of living for the recipient of such schooling (other thing) being equal). Similarly, the study also show that formal education foster innovation; for example, it was found that farmers with basic education are more productive and more likely to obtain profit from new technology than those without such education (World Bank, 1999; Mansfield, 1992).

Concerned with the awakening of the human potential in education according to the World Bank 2000 in Ojo (2007), affirms that (in all its forms and all its levels) education is expected to enrich the individual through:

- Enculturation; progressively equipping the individual with sociocultural skills that should enable one to fit neatly into one's immediate society.
- (2) Acculturations; progressive exposure to outside influence from which one can intelligently borrow to expand the horizon provided by one's immediate society.
- (3) Intellectual skills acquisition; for the pursuit of self-development through the acquisition of knowledge in a variety of forms and by a variety of means.

- (4) Affective traits development; progressively improving on the capacity to imbibe attitudes, values and other behaviour traits that facilitates one's relationship with fellow human being as well as one's capacity for continuous self-employment.
- (5) Manipulative and psycho-motor skill development; progressively awakening the physical prowess of the individual, and progressively working toward a perfect coordination of the activities of the body with those of the mind.
- (6) Inculcating a life-long learning skills (all called learning-to-learn skills), a constellation of activities, habits, mind-set, etc. that predisposes one to develop the spirit of enquiry and a perpetual thirst for knowledge (Oio, 2007:33-34).

Thus, education is seen as a "leveler" of opportunities, a major factor in occupational mobility, and an important weapon in the eradication of gnorance and poverty (Ojo and Lawanson, 2003;345).

Similarly, the availability of social support programmes is capable of reducing poverty to the barest minimum in the practicing countries. For example, in Columbia, there is available social assistance and scholarship for the poor; pension and cash assistance in Chile; family poverty benefit in Almenia; minimum income guarantee in Romanian; temporary assistance for the needy families and food stamp in the USA; housing, utility service and child allowance in Russia. According to the World Bank, these incentives have resulted in improved financial empowerment for the recipients in the different countries to about 40 – 60 percent (World Bank, 2006: 144). The added benefit of social support as poverty reduction strategy cannot be over-emphasized.

Methodology

Population and Sample

This study is a national survey which population comprises all the poor Nigerians who are eligible to fundamental means of livelihood and social lienefits but who are unable to have access due to deprivation. The sample was purposefully chosen to examine the poverty incidence in Nigeria within a time frame.

Data Source

The source of information for this study was mainly secondary data. The data were obtained from the National Bureau of Statistics (NBS); Statistical fact sheets on economic and social development, core Welfare Indicator Questionnaire Survey (WIQS) as well as the National Economic Review of the National Planning Commission. These and other secondary information from relevant government agencies were utilized for the study.

Data Analysis

The working research questions raised in the study were analyzed in line with the data collected using the somple descriptive statistics.

Results and Discussion

Table 1 presents the poverty profile incidence in Nigeria at the pational level in some selected years. This is in response to research question paised in the study.

Question 1: What is the poverty profile in Nigeria for the various years?

		Profile in Nigeria (Selecte	
Year	Poverty Incidence	Estimated Population	Population in Poverty
	(%)	(m)	(m)
1980	28.1	65	18.26
1985	46.3	75	34.73
1992	42.7		39.07
1996	65.6	10 2	67.11
2004	70.4	126	68.70

Source: National Economic Review (National Planning Commission), 2006

Table 1a show the poverty profile in Nigeria. The poverty situation revealed a steady rise in the poverty level for the country during the period in question. Data showed that as at 1980 the poverty level was 28.1% (representing 18.26 million out of the estimated 65 million Nigerians). Although the percentage population of poverty fell to 42.7% in 1992, the absolute number of the poor actually increased with the increasing population. Similar situation is observed during the 2004 period where the percentage living in poverty stood a 54.4% and an absolute number of 68.70 million out of the 126 million population.

Table 1b: Distribution of Poverty Incidence in Nigeria by Geographical Zones (1980 – 2004)

Zones	1980	1985	1992	1996	2004
South South	13.2	45.7	40.8	58.2	35.1
South East	12.9	30.4	41.0	53.5	26.7
South West	13.4	38.6	43.1	60.9	43.0
North Central	32.2	50.8	46.0	64.7	67.0
North East	35.6	54.9	34.0	70.1	72.2
North West	37.7	52.1	36.5	77.2	71.2

Source: National Economic Review (National Planning Commission) 2006 Table 1b shows the geographical distribution of poverty according to zonal location. It is observed that the South East had the lowes? noverty incidence of 12.9% in 1980 and 26.7% in 2004 when compared with Northwest and Northeast with the highest rates of poverty in the country. In the Northeast, the poverty rate was 35.6% in 1980. This figure then increased to 72.2% in year 2004. While it increased from 37.7 percent to 71.2% in the Northwest during the same period. While the poverty incidence reduced between 1996 and 2004 in other regions, it increased in the North Central and North East.

Table 1c: Poverty Profile by Educational Level in Nigeria in Selected Years

Educational Level	1980	1985	1992	1996	2004
No Education	30.2	51.3	46.4	72.6	68.7
Primary Education	21.3	40.6	43.3	54.4	48.7
Secondary Education	7.6	27.2	30.3	52.0	44.3
Post Secondary Education	24.3	24.3	25.8	49.2	26.3
Total	27.2	46.3	42.7	65.6	54.4

Source: National Economic Review (National Planning Commission 2006)

Table 1c national estimates show that the rate of poverty was highest at all periods among the non-schooling group. While the poverty level was 72.6 in 1996 among the no-education group, it was 54.4% and 52.0% among the primary and secondary education group respectively. The lowest rate of poverty profile on the average was those with post secondary education group. This poverty unfolds the superiority of higher education in term of it poverty reduction potential.

Question 2: What is the level of educational development in Nigeria during the period under consideration?

Table 2a: Number of Educational Institutions (2000	0 - 2005)
--	-----------

Type of Insti Universities Polytechnics Colleges of Secondary S Primary Sche	Education	45 46 64 6,292	2001 46 46 64 6,292 19,309	2002 52 46 66 6,963 51,870	2003 53 46 66 10,570 59,131	2004 55 46 66 10,913 60,165	
Table 2b: Type of Institutions	Stude 2000	ents Enrolm 2001	ent 2002	200	3 (2004	2005
Universities	327,980	325,707	626,101	727,76	5 67	0,395	779,253
Polytechnics	197,542	217,296	239,025	262,97	2 28	7,269	318,195
Coll. Of Education	185,557	222,733	361,757	463,04	6 51	3,170	552,417
Secondary School	4,104,345	4,601,102	4,897,04	8 6,509,3	772 6,2	79,562	6,225,522
Primary School	19,158,439	19,385,177	19,342,8	5 .25,765	,969 21,	575,178	22,099,553

Source: (1) National Planning Commission (National Economic Review 2006) (2)Statistics of Education in Nigeria 1999-2005.(Federal Ministry of Education Abuja, 2007)

Tables 2a and 2b represent the level of educational attainment in Nigeria cutting across all tevels of education. Between the years 2000 to 2005 the total number of universities in the country increased from 45 to 75 representing an increase of 59.2%. Similarly, the total number of secondary schools increased from 6,292 to 10,830 during the same period. The number of students enrolled in the universities during the same period also rose from 327,980 to 779,252 equating to 42.1% increase while it is 65.9% increase at the secondary level.

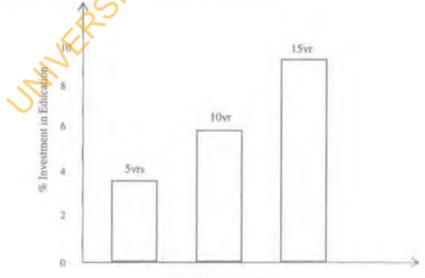
Table	2c: Ed	ucation Fundin	g Responses (Nr	n) (2000 - 2005	5)
Year	(a) Cap exp on educ,	(b) Rec. exp on educ.	(c) Total exp. on educ. (a+b)	(d) Total Govt.exp. (Cap & Rec)	(e) Educ. exp as ratio of total Govt. (%)
2000 2001 2002 2003 2004	10,520.0 19,860.0 9,215.0 14,680.2 9,053.1	39,034.0 39,844.6 100,240.2 64,755.9 76,527.7	49,554.00 59,744.60 109,240.20 79,436.10 85,580.80	701,059.40 1061297.60 1188734.60 1225956.70 1306001.20	7.06 5.63 9.20 6.48 6.55
2005	31,940.8	82,797.1	114,737.90	1639150.10	7.00

Source: NBS: The Nigerian Statistical Fact Sheet on Economic and Social Development 2006

Table 2c shows the level of educational development in terms of government funding response (expenditure) on education. The pattern of funding has not been steady at both expenditure levels. For instance, while the recurrent expenditure was 100,240.2 million nairo in 2002, it fell to 64,755.9 million in 2003 then increased to 76,527.7 million in 2004.

Question 3: To what extent is educational attainment relevant to poverty reduction?

Fig. 1: % Reduction in poverty headcount ratio attributed to increase in education spending by 1% GDP in 5, 10 and 15 years



GDP Growth Pata

Babalala, J.B. & Isuku, E.J.

Source: Baldacci et al., (2005) what does it take to help the poor. Finance and Development in Muo (2007) Poverty: The challenges, the imperatives, Zenith Economic Quarterly, Vol. 2 (12) Page. 26.

The graph as presented by Baldacci et al., in Muo (2007) showed that an increase in educational spending of 1% of GDP leads cumulatively to 17% reduction in initial poverty headcount within 15 years. The research supports previous findings (Umo, 2003; World Bank, 2002). It implies that investment in education has great potential for economic growth and hence poverty reduction.

Question 4: What are the expected social support instruments for reducing poverty in Nigeria?

Table 4: This table shows the expected intervention instruments capable of reducing poverty incidence in Nigeria

Ta	rget Group	Instrument of Social Support
1.	Urban Poor	Provision of labour intensive public work schemes, affordable and subsidized housing access to clean water, affordable health care, effective sonitation system, skill acquisition and vocational/entrepreneurial development, easy access to credit facilities, effective and cheap transport system, quality adult education, unemployment benefit and improved pension payment for retirees.
2.	Rural Poor	Access to credit facilities, involvement in decision making, provision of subsidized agricultural facilities and input, free madical facilities, free education to secondary level and bursary award to tertiary education students, improved pension programme for retirees, clean and portable water, social transferred payment to old rural residence.
3.	Youth	Access to quality education, entrepreneurial/vocation skill development, access to credit facilities at no cost, information and knowledge about HIV/AIDS control, award of scholarship.
4.	Children and Women	Children parliament and child allowances, basic education, care for the orphans, free and compulsory vaccination against all forms of diseases, increase female participation in all social, political and economic activities.

Source: Adapted from World Bank 2006. Reducing poverty through growth and social policy reforms in Russian and NEEDS 2004

Discussion

This study examined the role of education and effective social support in the poverty reduction effort. Secondary data presented has shown the widespread incidence of poverty in Nigeria.

Although Nigeria is rich in both natural and human resources, 7% out of every 10 Nigerians still live on less than \$1 a day. The overall poverty trends in the country reveal an unfavourable situation. This is in spite of the increases in oil income for the country. While about 27 percent of Nigerians lived in poverty in 1980, the poverty level grew to about 70% in 1999. By 2004, the total number of the poor in Nigeria has reached 68.80 million. According to the NEEDS document, (2004: xiii), this figure had risen since then. The various data on poverty incidence reveal that poverty level increased relative to the population growth and on the average percent. The study shows that Nigeria is fully identified as sitting uncomfortably in the bowels of poverty and so earned the 154th of the 192 countries in the world marginal index (See Nnamani, 2005). This situation is unacceptable in this era of globalization.

However, investment in education and effective social provision for the poor capable of providing genuine rotation to the problems of poverty. Investments in human capital (education and health) are capable of accelerating growth and development and hence reduce poverty. Unfortunately, however, the pattern of funding education in Nigeria has not been steady both in terms of capital and recurrent expenditure (See Table 3). While the number of higher institutions and students' enrolment continue to be on the increase, the fonding pattern (expenditure for education) has been unable to match the growing expansion.

Conclusion

Reducing the indidence of poverty through effective education and other social service delivery is important for sustainable national development. The increasing level of poverty in Nigeria over the years is therefore of paramount concern to all and sundry and is unacceptable. In spite of the nation's enormous human and material resources, as well as its revenue income from red proceeds, the country still wallows in poverty as shown from the various literature and statistics available. However, it is also gratifying to know that the priverty incidence can be reduced through effective social support and investment in education. Despite the fact that billions of people in the world inverted in poverty, it is contested that the difference in the poverty level interested by these poor countries is not solely due to the less capital material of knowledge and inadequate income distribution (World Bank 1999). Although educational programme such as the UBE which provides the mandatory 9 years basic education is a necessary condition for poverty reduction, it is not sufficient. This is because many people are still edged out of qualitative and basic skills necessary for effective poverty alleviation.

Recommendation

This paper recommends that poverty as a complex, multidimensional and hydra-headed phenomena should be tackled in the following ways:

- Adequate and appropriate investment in education. In today's lifelong learning, wealth creation, poverty reduction and job creation and poverty reduction has become a function of knowledge. Hence, government should endeavour to invest in education since education is a leveler.
- (2) In a similar vein, investment in education should include policies and programmes that will help in curriculum enrichment; subsidizing the poor and investment in training and research programmes.
- (3) Government should place education emphasis on the acquisition of total education which should include mass literacy and ICT, which empowers and widens opportunities for the poor and hence facilitate intervention between the government and the governed.
- (4) Adequate social support for the less privileged and the vulnerable in the society should be taken very seriously. For instance, government should endeavour to provide affordable health care, housing, subsidized education, food subsidy for the poor. Government should also mobilize resources to provide easy access to credit facilities, payment of pension and children allowance in favour of the poor (see table 4). When the poor are empowered through effective education, and social support, both the individual and the society at large reap its unlimited benefits. The poor need social support to attain the required level of education that matters for poverty reduction.
- (5) There is need for government to take more seriously the issue of funding of higher institutions of learning. Adequate funding will ensure the availability of facilities for innovation and productivity and hence economic growth and wellbeing.

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