European Journal of Scientific Research ISSN 1450-216X / 1450-202X Vol. 130 No 4 March, 2015, pp.376-388 http://www.europeanjournalofscientificresearch.com

A Study of the Socio-Economic Status of Work-Study Students, Covenant University, Ota

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Abstract

This study examined the socio-economic status of work-study students in Covenant University, Ota, Ogun State, Southwest Nigeria. The study used survey method (questionnaire) to collect information from 120 respondents. Findings of the study showed that a percentage change in parental income and occupation significantly increased the likelihood of student participation in work and study programme by 0.453 and 0.367 percentages. The above result is found significant at 5 percent (P<0.05) and 1 percent level of significance (P<0.001) respectively. The study concluded that a significant support of parental income and occupation played a significant role in student individual choices of whether to enroll for a work-study initiative or otherwise.

Keywords: Socio-economic status, work-study students

1. Introduction

While researches have answered questions relating to students' work-study scheme in advanced societies (Newman, 1942; Merritt, 1970; Hexter 1990; Lammers et al 2001), there is a growing concern that not much research has been directed to student employment initiative in higher education system in sub-Saharan Africa (SSA). Although a few of such scholarly works have emerged in academia in Nigeria (Ndagana and Ogunronbi 2006; Adewale and Ajayi, 2010; Oludayo, Omonijo, Uche and Rotimi, 2014; Omonijo, Oludayo, Uche and Rotimi, 2014), but none of these literature discussed socio-economic status of students who engaged in work-study scheme, not only in the public sector,

but also in the private sector. The present study strives to address this flaw in knowledge, using Covenant University as a case study.

It is evident in literature that access of youth to higher education has been a major challenge in Nigeria (Okebukola, 2008). This is largely due to the high level of poverty prevalent in the country (Omonijo, Nnedum and Ezeokana, 2011). Though, government do grant scholarship and bursary to students, but the number of students benefiting from such initiatives is too small compared to the number of youths living in abject poverty.

With the establishment of private universities, the situation has remained unchanged, probably because the sector charges high school fees, which many indigent students can't afford (Read, 1990; Dawodu, 2000; Makinde, 2014). The status quo could also be associated with the limited capacity of private universities. For instance, the capacity of the University of Ibadan in term of population of staff and students cannot be compared with the capacity of any private university, but the impact of some private universities with respect to quality teaching, effective and efficient of administration could be greater than any public university in Nigeria.

Emphasizing further on the public universities which have the capacity for higher number of students and where the school fees are very low, many indigent youths can't still afford a higher education, hence work and study initiative (Ndagana and Ogunronbi, 2006). The scheme was designed to assist indigent students who secured admission into tertiary institution to complete their education (Adewale and Ajayi, 2010) and it was empirically validated among indigent students in Federal University of Technology, Yola (Ndagana and Ogunronbi 2006). However, it is not certain if the scheme has been established to serve the same purpose in the private sector.

Although, Makinde (2014), submitted that private Universities were not designed for such indigent students, due to their high school fees Ajaja, (2015), but it is evident in literature that some of these Universities drive the work and study initiative with all seriousness (Babcock University, 2013; Omonijo et al., 2014; American University, Yola, 2014)

Since work-study initiative has been instituted as one of the vital student development programmes in the private Universities, which are not designed for indigent students, however, the purpose of running the initiative therefore, could be extremely different from why the scheme was initiated in public sector Universities which have implemented the scheme. This purpose is yet to be established in literature. The present study, therefore, intends to address this problem. Moreover, the study tries to discover the socio-economic status of students who engaged in the scheme in the private sector university.

This paper proceeds in four sections. The first is literature review on socio-economic status and its effect on education, followed by discussion of the methods used in conducting the research. Next is the presentation and discussion of study findings. The paper ends with some concluding remarks, including suggestion for further studies. It is expected that this study will bridge some gaps in literature, inform school management, government, as well as charitable organisations in Nigeria.

1.1 Operational Definition of Terms

The following terms were used as defined in this article.

Work-Study Programme - A programme that gives students of tertiary institutions the opportunity to work in order to enable them finish their programme of study. The programme is usually designed for indigent students.

Socio-Economic Status- is a measure of one's family education, economic and social positions in the society. The combination of these factors, more often than not, is used to determine the general well-being or standard of living of people in the society.

Indigent Students- Students from poor families, who cannot afford to pay school fees to complete their study programme with ease.

2. Literature Review

2.1 Examination of Research on Socio-Economics Status

Dwelling on North-Western University (2014), socio-economic status is a measure of an individual's or family's economic and social position based on education, income, and occupation. Hence, the concept is perceived as a combination of both economic and sociological statuses for measuring people well-being in the society (National Centre for Educational Statistics, 2008). Thus, socio-economic status is evaluated as a combination of income, level of education, and occupation (Boskey, 2014). It is a plausible way of examining how individuals or families fare in the society using economic, education and social measures. This measure, more often than not, can guarantee the influence which some people have over others in the society.

In modern society, however, it is essential to state that education could be a major link between income, social status and the general well-being of the people. The probability of educated persons securing jobs that attract good income which may result in high social position in the society is very high. Many studies found that a higher level of educational attainment is a strong predictor of access to economic, social status and a successful life (Barbara and David, 2006). Therefore, variation in educational attainment may significantly predict differences in income and status among different social groups.

Contrary to the above submissions, Brogan, (2009) viewed socio-economic status as the measure of the influence that the social environment has on individuals, families and communities. Such influence could be traced to educational, economic and social statuses of individuals or families. It can also be associated with some people's profession. Thus, Hart (2014) posited that socio-economic status refers to the level of education, income, and professionalism of an individual or a group of people. Certain persons in lucrative professions such as Engineering, Accounting, Medicine, Law etc, are in this category. The profession they belong to does not allow them to suffer unemployment and abject poverty that adversely affect education of indigent children in most societies (Silicon Valley Blogger, 2007).

However, residential quarters can also be used to determine the socio-economic status of people in the society. This silent point is ignored in above perspectives. Residential quarters of people, mostly in a stratified society, are often perceived as a determinant of socio-economic status. In Lagos, Nigeria, status of persons residing in Ajah or Lekki Peninsula cannot be compared with people living in Agege or Ajegunle. Hence, wealth determines where people stay and the quality of one's abode. Based on this submission, Onzima, (2013) posited that socio-economic status depends on a combination of variables such as occupation, education, income, wealth, and place of residence.

Given the above, the socio-economic status of parents predicts their ward's access to education (Tomul and Savasci, 2012; Tomul and Polat, 2013) from Kindergarten to the University level. Although, in many societies, students of higher and lower socio-economic statuses both attend school, yet the effect of lower socio-economic status on student achievement should not be ignored. Students of a lower socio-economic status often face additional challenges, which include a dearth of learning resources, difficult learning conditions and poor motivation that negatively affect their academic performance (Hart, 2014).

With respect to the topic under study, decisions of most students to participate in work-study programme could depend on their parent's level of education, occupation, income, wealth and social status. Researches on these vital areas of student work-study scheme have been hitherto neglected in literature within the Nigerian context. This study intends to correct these nexus in knowledge.

2.2 Effects of Socio-Economic Status on Education

Previous studies have highlighted the effects of parental socio-economic status on children educational advancement (Mallum, 2003; Elena, 2006; Olubadewo and Ogwu, 2005; Eneji, Ubom, Bassey, Eneji, Obogo and Dunnamah, 2013). Social scientists in particular have emphasized that the socio-economic

conditions of the family is an important factor in students' academic achievement (Caldas and Bankston, 2004; Chiu, 2007). The parental level of education, income and occupation could, to a larger extent, influence the educational career of children.

With respect to education, which Eneji et al., (2013) considers a veritable tool for the development of an individual in the society and in the Nation at large, Ozinma, (2013) found that a positive correlation exists between parental level of education and educational attainment of their children. Hence, it is most certain that a highly educated person will value education and will encourage his children to pursue academic career to the highest level more than illiterate or semiliterate parents. Also, Onocha (1985) concluded that a child from a well-educated family with high socio-economic status will more likely perform better than a child from an illiterate family. This according to Akinsaya, et al., (2011) is because the child from an educated family has a lot of support such as decent and good environment for academic work, parental support and guidance, enough textual and academic resource materials and decent feeding. He or she is likely to be sent to good schools where well-seasoned teachers will handle his/her subjects. (UNESCO, 2010 as cited by Huisman et al., 2010) believe that there is ample evidence that children from better educated parents more often go to school and tend to drop out less. In the same manner, highly educated parents may encourage their children to participate in work-study programme, not necessarily because of financial need, but largely because of other advantages inherent in the programme, which include, work experience, knowing the dignity of labour, etc, which educated parents are familiar with than uneducated parents. The present study intends to delve into this crucial issue.

In another development, Bjorkman, (2005) and Macionis, Janssen and Benetton (2005) found out that correlation existed between parental income and children enrolment in school. Parents who earn high income stand a better chance of educating their children in better institutions, where quality education can be obtained. This could explain why children of high-income earners educate their children in private educational institutions in the present day Nigeria while others send their children to developed countries. Cardso and Verner, (2007) equally advanced that when it comes to education, all low-income countries have one trait in common, they ration their education according to social stratification, where children from rich homes attain the best schools, students from poor homes attain the worst. The income of parents, more often than not, determines, what is being spent on children educational development. Although, Makinde (2014) claimed that private Universities are not meant for indigent students, because the school fees of the private Universities is not affordable for poor parents; children whose parents are earning good income are the ones who can afford their school fees yet it has not been established why such students engage in work study scheme, since their parents seem to be earning good income, which could take care of their school fees. This study intends to validate this in the process of investigation.

In most poor countries in Africa, less than half of all children ever get to school and for the world as a whole, just half of children reach the secondary grade (Eneji et al., 2013). The same situation abounds in Nigeria. A study of Higher Education Participation Rate (HEPR), for selected 15 countries, as cited in Oludayo et al., (2014) confirms poor access of Nigerian children to higher education. HEPR according to Okebukola, (2008) is defined as the proportion of 18-35 years age group that is enrolled in tertiary education. Out of the 15 countries selected for the study, Nigeria came last. This may not be unconnected with high level of unemployment prevailing in the Nigerian society. Inability to earn good income could be rooted in the lack of education or insufficient education, which has a negative effect on the education of children of persons concerned.

Apart from income, wealth acquired from businesses can equally influence educational advancement of children. Children from wealthy families can easily access education to the highest level than children from poor backgrounds. In the context of this study, children from wealthy families may not want to indulge in work-study because such children can afford their school fees. Also, most of them do not suffer joblessness after graduation. They usually engage in their parents' companies while some utilise their parents' business connections to get jobs in blue-chip organisations. Although the study of Ndagana and Ogunronbi, (2006) and Oludayo et al., (2014) found that some students also

engage in work-study programme in order to pay their school fees and at the same time gain work related experience against graduation, but this may be applicable to only indigent students in the public sector higher educational settings. However, this study intends to unravel the secret behind the involvement of children from wealthy families in work-study schemes.

Regarding parental occupation, it is expected that parents who are in salaried employment are more aware of the importance of education and hence invest more in their children's education (Breen and Goldthorpe, 1997). Besides, the children themselves may also be aware of the benefits that education offers and might do everything possible to attain the best of it, which brings to bear why many indigent students engage in work study schemes in order to complete their education. On the other hand, (Treiman and Ganzeboom, 1990; Blau and Duncan, 1967) argued that parents are less likely to invest in their children's education when direct occupational transmission or transference of capital is a viable option to obtain a good position in society for their children.

The geographical factors of the location of family residence also play a role in families giving their children a chance to participate in quality education. In general, the ratio of children participating in education can be seen to be higher in urbanized regions of the country. The degree that a region is modernized and the regional status of job opportunities make an impact on families giving their children a chance to receive education (Smits, 2007). Besides, (Ichado 1998; Rothman, 2003) suggest that children from low socioeconomic - conditioned families do not have a study environment in their homes that will positively influence their academic achievement in school.

3. Methods

This study employed a survey research and ex-posit descriptive designs. A structured questionnaire was used to obtain information from the sample (N=120). The questionnaire was an open - ended type with 5 response options.

Students who participated in work-study programme represent the population. A total of 120 students participated in the programme in 2014/2015 academic session and they represents the study's sample size (N=120). Furthermore, the study employed purposive sampling techniques to select respondents.

This study employed construct validity of instrument, which involves the use of experts. Hence, research instrument was given to five experts in the field of study. Their comments and suggestions were incorporated into the study.

Simple percentage was used to analyse the data collected for this study. This involves frequency tables and percentage. ANOVA was used to test the two hypotheses formulated.

3.1 Institution under Study

Covenant University, Ota, Ogun State, Southwest Nigeria, Africa was established in October 21, 2002, by Bishop David Oyedepo, the President of the Living Faith Church Worldwide. Given its mission statement, the University aims at creating knowledge and restoring the dignity of the black man via a Human Development and Total Man Concept driven curriculum employing innovative, leading-edge teaching, and learning methods, research and professional services that promote integrated, life-applicable, life-transforming education, relevant to the context of Science, Technology and Human Capacity building. Based on the vision of the University, the Institution aims at becoming a leading World-Class Christian Mission University, committed to raising a new generation of leaders in all fields of human endeavour (Covenant University, 2008).

In 2008, Covenant University topped the list of educational institutions at the Nigerian Model United Nations (NIGIMUN) Conference. The institution emerged as the Best Delegation for the second year running, beating 31 other Nigerian higher institutions. This makes Covenant University (CU) to be the first institution in the five-year history of NIGIMUN to win the Best Delegation award twice and back-to-back (Covenant University, 2008).

With respect to Information Communication Technology (ICT), that is much needed in Nigerian higher education system today, but lacking in many tertiary institutions, Covenant University emerged as the Best ICT Driven University in 2007 at an award ceremony, titled, "Titans of Tech" award night organized by ICT Africa held at the Lagos Sheraton Hotel and Towers on April 6, 2007. The University was honoured along side telecommunication giants like MTN, Celtel, Globacom and Omatek Computers. Others are First Inland Bank, United Bank for Africa, Interswitch and University of Benin (ICT Africa, 2007).

In areas of scholarship, for the second time running, First Class graduates of Covenant University topped the list of 200 candidates, in the Presidential Special Scholarship Scheme for Innovation and Development with 19. Going by the Executive Secretary, National Universities Commission, Professor Julius Okojie, and contained in the Commission's memo-

the outcome of the aptitude test for First Class graduates of Nigerian universities for sponsorship to 25 top universities in the world under the Presidential Special Scholarship Scheme for Innovation and Development, which was in its second phase, showed that Covenant University emerged as overall best with 19 out of the 200 students, set to benefit from the scheme in the current year (Alagbe 2014).

The Executive Secretary proceeds that this feat, which Covenant University also achieved in the maiden edition of the scheme, meant that the university was producing quality graduates in the Nigerian University system. He also, commends the University for its extensive use of ICT in teaching and learning process.

According to the 2014 Webometric Ranking of Universities, Covenant University emerged as the best private University and second best University in Nigeria, and also the best 25 in Africa (Cybermetrics Lab., 2014; Harolds, 2014). In the recently released Ranking Web of Universities 2015, Covenant University emerged the best University not only in Nigeria but also in sub-Saharan Africa and 15 best Universities in Africa. Also, in the first edition of Web of Universities Ranking of 500 topmost scientists in Nigerian Institutions, Covenant University had 70 of such scholars to its credit.

Moreover, Covenant University is the first educational institution in Nigeria to sign a Memorandum of Understanding with the Chartered Institute of Bankers of Nigeria, CIBN, on ACIB/MSc Degree programme. With this development, an MSc graduate of Banking and Finance of the University 'automatically becomes an Associate of CIBN (Osibogun, 2015). Covenant University also emerged as one of the best Universities at the 2nd edition of the All Nigerian Universities Debating Competition (ANUDC) held at the University of Lagos from January 23-30, 2015 (Covenant University, 2015).

Lastly, Covenant University is one of the few private Universities in Nigeria driving the workstudy scheme, as a powerful strategy of student development (Omonijo et al., 2014).

3.2. Research Questions

- 1. Does parental income of work study students support their school fees?
- 2. Does parental occupation of work study students cater for their children school fees?
- 3. Why do students participate in work study initiative?

3.3 Hypotheses

Hypothesis I

H₀: There is no significant relationship between parental income and participation of students in work and study scheme

Hypothesis II

H₀: There is no significant relationship between parental occupation and participation of students in work and study initiative

4. Findings and Discussion

4.1: Annual Parental Income of Work Study Students

SN	Parental Annual Income (N)	F(N)=120	%(100)	School fees (N)
1	$\leq 1,000,000$	0	0	
2	\geq 1, 000,000	0	0	500,000-600,000
3	\geq 4, 000, 000	06	5	500,000-600,000
4	\geq 5, 000, 000	10	8.3	500,000-600,000
5	$\geq 6,000,000$	32	26.7	500,000-600,000
6	$\geq 7,000,000$	72	60	

 Table 1:
 Parental Annual Income of Work-Study Students

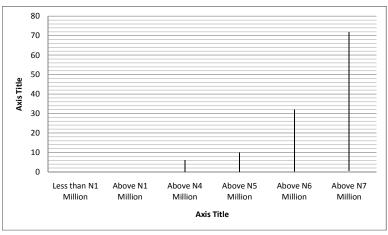
Source: Authors' Computation, (2015)

The result in Table 1 shows the parental annual income of work-study students. Examination of the result reveals that annual parental income of the majority (60%) of respondents is above N7million. This is followed by 26.7% of other parents of work study students who are on the annual income of N6 million while just 8.3% are on the annual income of N5million. The findings equally revealed the least annual parental income of work study students at N4million and just 5% of the parents of the total sample are involved.

The findings also showed that the school fees charged by the institution ranges between N500, 000.00 and N600, 000.00, depending on the programmes of study. While the Social Science students paid N500, 000.00, Science students paid N600, 000.00 in the current academic year. Although the school fees is not stable as it might increase in the next academic session, yet it is obvious from Table 1 that parents of work study students could adequately pay their children school fees. The result corroborate Bjorkman (2005) and Macionis et al., (2005) who found that there is a correlation between parental income and children enrolment in school.

For proper clarifications, the result in Table 1 is further elucidated in figure 1 below.

Figure 1: Annual Parental Income of Work-Study Students



4.2: Parental Occupation, Annual Income and School Fees of Work-Study Students

SN	Parental Occupation	F(N=120)	%(100)	Parental Annual Income (N)	School fees (N)
1	Business	42	35	Above 7million	500,000-600,00
2	Oil and Gas	20	16.7	Above 6 million	500,000-600,00
3	Civil service	19	15.8	Above 5 million	500,000-600,00
4	Missionary & Business	18	15	Above 5 million	500,000-600,00
5	Communication Industry	14	11.7	Above 4 million	500,000-600,00
6	Missionary	07	5.8	Above 4 million	500,000-600,00
7	Farming	00	00	00	00
8	Applicants	00	00	00	00

Table 2: Parental Occupation, Annual Income and School Fees of Work-Study Students

Source: Authors' Computation, (2015)

The result of the analysis in Table 2 also reveals that 35% of the parents of respondents engaged in business with annual income of over N7 million. This was followed by other 16.7% parents of work-study students who were staff of oil and gas companies with annual income of over N6 million. The result in Table 2 also showed that 15.8% of the parents of work-study students worked in civil service with annual income of over N5 million. Probably, these parents are from the cadre of Director upward. Parents who worked as missionaries and also in business constitute 15% and their annual income was over N5 million. Parents of work study students who worked in communication industries represent 11.7% and their annual income was over N4 million. Parents of work study students who worked as missionaries alone represent the least with 5.8% and their annual income was over N4 million.

1.3 Respondents Reasons for Participation in Work-Study Initiative

Table 3:	Respondents	Reasons	for Parti	cipation in	Work study	initiative

SN	Reasons for Participation in Work-Study Programme	F(N)=120	%(100)	Rank
1	To secure work-related experiences	45	37.5	1
2	To experience dignity of labour	27	22.5	2
3	To secure work-related experience and to experience the dignity of labour.	19	15.8	3
4	To save money for a small scale business after graduation.	16	13.4	4
5	To keep student busy	09	7.5	5
6	Inability to pay school fees	04	3.3	7

Source: Authors' Computation, (2015)

The study found that most of the students participated in work-study scheme because of work-related experiences after graduation. Generally speaking, 37.5% of the respondents indicated that they have participated in work-study initiative in order to secure work experience. This class of students ranked 1st and they represent the majority of the sample while 22.5% others who wanted to experience the dignity of labour ranked 2nd. Students who wanted to have a combination of work experience with knowing the dignity of labour ranked next with 15.8%. Students who wanted to save some money on their own for a small scale business after graduation ranked 4th with 13.7% while students who wanted to be engaged in work-study in order not to waste time and be busy ranked 5th with 7.5%. Finally students who engaged in work-study initiative in order to pay their school fees ranked last with 3.3%.

Deducing from above, it is obvious that work and study students in the institution under study were from rich homes. Therefore, poverty and inability to pay their school fees were not responsible for their involvement in the scheme. This finding is a little bit different from the findings of Oludayo et al., (2014) on this subject. In the study, 62.5% of respondents claimed to have benefitted financially from the work and study initiative. Probably, students in Oludayo et al., (2014) sample were

confronted with financial challenge at the point the study was conducted. Majority of respondents in the present study, (37.5%) attributed their participation in the scheme to their desire to secure work-related experience prior graduation. This becomes important considering the rate of unemployment in Nigeria presently, which stands at 23.9% (National Bureau of Statistics, 2015). Thus, candidates who do not have any work-related experience may find it very difficult to get jobs after graduation. This justifies Oludayo et al., (2014) who conclude that students who have work-related experience would be rated better than their mates, who never had any work related experiences prior graduation, when they go for interview.

The findings of this study also showed that 22.5% other students wanted to know the dignity of labour. Since it has been established that students who participated in work study schemes are from wealthy homes, probably they may not know what it means to get money and want to experience it through the work-study initiative. This gives credence to Proverbs 13:11, which says "*wealth gotten by vanity shall be diminished, but he that gathers by labour shall increase.*" As a private Faith-Based University, students might want to practice this scripture and also follow the teaching of the Chancellor, who submits that it is what people earn that enhances their worth and not what they inherit from their parents (Oyedepo, 2015).

4.4 The Model Summary, ANOVA and Coefficient Models

	R	R Squar	e	Adjusted R Square	S	td. Error of the	e Estimate
	.966 ^a	.934	-	.933		.5	23
a. Predictors: (Cons	tant), Occupation	on, Parental Inc	ome				
ANOVAa	· · · · ·						
Model	Sum of Squa	res d	f	Mean Square		F	Sig.
Regression	451.243	2	2	225.622		823.467	.000 ^b
Residual	32.057	11	7	.274			
Total	483.300	11	9				
Coefficients		·					
Model	Unstandard	lized Coefficie	nts S	Standardized Coefficie	ents	4	S: ~
Niodei	В	Std. Error	•	Beta		ι	Sig.
(Constant)	.453	.116				3.905	.000
Parental Income	.367	.146		.156		2.515	.013
Occupation	1.018	.077		.820		13.178	.000

 Table `4:
 Model Summary, ANOVA and Coefficient Models

a. Dependent Variable: Participation in work and study programme

Source: Authors Computation 2015

The result in Table 1 shows the analysis of the result from the model shown. Table 4, it reveals that parental income and occupation jointly explain 93.3 percent effect of the determinants of student participation in work and study. The remaining 76.7 percent is traceable to other factors not considered in the model. This further shows that the above model fits this study best.

Following the ANOVA table 5 above, the F-value (823.467) is confirmed significant at 1 percent level of significance (P<0.001) and further suggests that the hypothesis that included variables are significantly different from zero cannot be rejected. Hence, the estimated model is statistically significant and reliable for analysis and useful recommendations of the current empirical study.

The estimated co-efficient of parental income and occupation indicates significant relationship with student's ability to enroll for work and study programme as shown in Table 4. The results of the estimates suggest a direct relationship between parental income, occupation and participation in work and study.

The evidence from the empirical result indicates that a percentage change in parental income and occupation significantly increases the likelihood of student participation in work and study programme by 0.453 and 0.367 percentages. The above result is found significant at 5 percent (P<0.05) and 1 percent level of significance (P<0.001) respectively. The result therefore provides a significant support of the fact that parental income and occupation play significant roles in students` individual choices of whether to enroll for a work and study programme or otherwise. With the estimated result from the analysis of this study we accept the hypothesis that says there is a significant relationship between parental occupation and income, and students' participation in work and study programme and reject the null hypothesis affirming that there is no significant relationship between parental occupation in work

This finding could have been used to support students in the public sector who participated in work and study initiative in order to pay their school fees (Ndagana and Ogunronbi, 2006). It would assume that their parents' income and occupation was not able to support their school fees. Since, the parental income and occupation of work-study students, in the private sector could adequately support their school fees, one would have expected that they would not have been involved in the scheme, but the reserve is the case. Probably, they valued the income and the occupation of their parents' and decided to work harder in order to sustain their wealth.

3.5 Recommendations and Conclusion

In the light of the above, it is suggested that more children of the wealthy families be encouraged to participate in work-study scheme. The participation could enable them to know the dignity of labour. Through this, most of them could learn how to be frugal with money. For further studies, the current research suggests a comparative study of socioeconomic characteristics of work-study students in public and private universities in Nigeria.

This study concludes that work-study scheme in the private university is not meant for indigent students but children from wealthy families who want to gain work-related experiences for future employment. Moreover, the study concludes that the scheme is meant for students who are also are interested in experiencing the dignity of labour. Finally, the study concludes that work-study initiative is meant for students who are interested in learning how to save money for a small scale business after graduation.

Acknowledgements

This research was supported by the Covenant University Center for Research, Innovation and Development (CUCRID) Ota, Ogun-State, Africa.

Declaration of Conflicting Interests

We (authors) declared no potential conflicts of interest with respect to the research, authorship and publication of this article

Cite this article as-Omonijo, D. O., Anyaegbunam, M. C., Oludayo, O. A and Nnedum, O.A.U. (2015). A Study of the Socio-Economic Status of Work-Study Students at a Private Faith-Based University, Southwest Nigeria. *European Journal of Scientific Research*, volume (issue): Page

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