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Abstract

This research investigated the relationship between liquidity Risk administration and financial performance of listed insurance companies on the Nigerian Exchange Group (NGX) from 2020 to 2024. A correlational research design was employed, analyzing secondary data from 5 insurance firms over a 5-year period. Multiple regression analysis was used to examine the data. The findings indicated that current ratio had a significant negative impact on financial performance, whereas quick ratio had a significant positive effect. Conversely, cash ratio had a negative but insignificant impact on financial performance. The study recommends that insurance companies' management invest idle cash in short-term portfolios to generate higher returns, thereby enhancing company performance. Furthermore, insurance regulators in Nigeria should establish policies to penalize companies that fail to maintain adequate liquidity ratios and meet claims obligations. Given the high-risk nature of insurance services, it is essential for companies to prioritize investments in liquid assets, despite associated costs, to ensure timely commitment fulfillment.

Introduction

Education remains the bedrock of any nation's development, and technical and vocational education (TVE) plays a pivotal role in equipping individuals with practical and occupational skills essential for national productivity and self-reliance. Despite its significance, technical and vocational institutions in Nigeria, including Waziri Umaru Federal Polytechnic, Birnin Kebbi, are plagued by high student dropout rates. These dropouts represent a loss of investment and potential manpower that could have contributed meaningfully to economic growth and national development. This chapter introduces the study, discussing its background, problem statement, objectives, research questions, significance, scope, limitations, and key definitions, all aimed at examining the multifaceted reasons for student dropouts in technical and vocational education.

Statement of the Problem

Student dropout in technical and vocational education is a significant challenge in Nigeria. Despite several initiatives to improve enrollment and completion rates, dropout remains a persistent issue. At Waziri Umaru Federal Polytechnic, anecdotal observations reveal that a large number of students, especially in the School of Engineering, School of Environmental Studies, and other technical departments, do not complete their programs. The implications of this problem are grave. It leads to the wastage of educational resources, increases unemployment, and contributes to the cycle of poverty and social instability (Akinyemi and Ofem, 2020).

Several factors have been linked to student dropout globally and in Nigeria. These include financial constraints, lack of parental support, low academic performance, poor motivation, inadequate instructional facilities, peer pressure, and socio-cultural influences (Oyeleke, 2019; Okoye and Okwelle, 2022). However, there is a dearth of localized research focusing specifically on Waziri Umaru Federal Polytechnic. Without empirical evidence, efforts to address dropout may lack precision and effectiveness. This study seeks to bridge this gap by exploring the underlying causes of student dropout in TVET programs at the institution.

Objectives of the Study

The general objective of this study is to examine the factors and causes of student dropout in technical and vocational education at Waziri Umaru Federal Polytechnic, Birnin Kebbi. The specific objectives are to:

1. Identify the socio-economic factors contributing to student dropout.
2. Examine academic-related factors influencing dropout rates.

Research Questions

To guide the study, the following research questions are posed:

1. What socio-economic factors contribute to student dropout in technical and vocational education?
2. How do academic challenges influence dropout among students in technical programs?

Significance of the Study

The significance of this study lies in its potential to inform policy and practice in technical and vocational education. Firstly, the study will benefit the management of Kebbi State by highlighting the key areas contributing to dropout and suggesting evidence-based solutions. Secondly, it will aid educators and counselors in identifying at-risk students and designing interventions to support them. Thirdly, the study will provide policy makers and stakeholders in the education sector with data to inform reforms in TVET programs at national and institutional levels.

Furthermore, the findings may contribute to academic literature by providing insights into dropout dynamics within the Nigerian polytechnic context. Ultimately, reducing dropout rates will enhance human capital development, promote self-reliance, and support Nigeria's economic transformation agenda (World Bank, 2020).

Scope and Limitation of the Study

This study is delimited to Waziri Umaru Federal Polytechnic, Birnin Kebbi, with a focus on students enrolled in technical and vocational programs within selected departments such as Engineering Technology, Environmental Studies, and Science and Technology. The research covers factors such as socio-economic status, academic performance, institutional support, personal motivation, and environmental influences.

The limitations of the study include potential bias in self-reported data, limited access to institutional dropout records, and time constraints. Despite these limitations, efforts will be made to ensure reliability through triangulation and validation of data sources.

Literature Review

Technical and vocational education serves as a critical component in the development of skilled manpower necessary for national economic growth and development. The dropout of students from such institutions, therefore, hinders the attainment of national development goals, especially in developing countries like Nigeria (UNESCO, 2018). Understanding the dynamics behind dropout in TVET is vital to improving retention rates, optimizing resource utilization, and ensuring the sustainability of educational programs.

This chapter explores existing literature to provide a comprehensive understanding of the concept of technical and vocational education, relevant theories explaining student dropout, various influencing factors, empirical studies on dropout in tertiary institutions, and specific causes within technical institutions. Through this review, a strong foundation will be laid for identifying gaps and proposing strategies to address the problem in the context of Waziri Umaru Federal Polytechnic, Birnin Kebbi.

By critically examining local and international literature, this chapter aims to highlight similarities and differences in dropout trends and the contextual factors unique to technical institutions. This is particularly important because the challenges of TVET in Nigeria may differ significantly from those in other countries due to differences in policy frameworks, funding, social norms, and labor market conditions (Oketch, 2007). A clearer picture of these influences will enable better-informed recommendations and policy decisions.

The chapter also aims to assess how theories of student retention and attrition apply to technical and vocational education. Models such as Tinto's Student Integration Model and Bean's Model of Student Attrition will be explored to understand how student engagement and institutional support influence dropout decisions (Tinto, 1975; Bean, 1980). Such theoretical grounding will help frame the empirical observations in a more structured way.

A review of empirical studies will provide evidence-based insights into patterns and predictors of dropout across various technical institutions globally and within Nigeria. This section will also highlight common themes and findings across studies and how they relate to the experience of students in the selected case study institution.

The final section of this chapter will provide a summary of the key points discussed in the literature. It will also identify research gaps that need to be addressed and pave the way for

subsequent chapters focused on research methodology, data analysis, and recommendations for intervention.

Concept of Technical and Vocational Education

Technical and Vocational Education and Training (TVET) is designed to equip individuals with the practical skills, knowledge, and attitudes necessary for employment and entrepreneurship in specific trades or occupational fields. It includes formal, non-formal, and informal learning activities at different levels of education. According to UNESCO (2015), TVET plays a crucial role in social and economic development by preparing youth and adults for the labor market and enhancing productivity and innovation.

The National Policy on Education (Federal Republic of Nigeria, 2014) defines vocational education as that aspect of education which leads to the acquisition of practical skills and applied scientific knowledge. This form of education is aimed at reducing unemployment, fostering self-reliance, and contributing to national development. In Nigeria, technical and vocational education is provided at secondary and tertiary levels, including polytechnics, technical colleges, and vocational centers.

Despite its importance, TVET in Nigeria faces numerous challenges, including poor funding, inadequate facilities, outdated curricula, and a general lack of interest among students. These issues have contributed to high dropout rates, especially in polytechnics and technical colleges (Odekunle, 2016). The perceived low social status of technical education compared to university education also discourages student commitment and retention.

TVET institutions are expected to bridge the gap between education and the labor market. However, the failure to align training programs with industry needs has created a mismatch that often leaves graduates unemployed or underemployed. This, in turn, affects students' motivation to complete their programs, as they may perceive limited benefits upon graduation (Okolie and Yusuff, 2018).

Methodology

Research Design

The research adopted a descriptive survey design. This design was chosen because it allows the researcher to obtain information from a representative sample of the population and to analyze and interpret existing conditions. It is appropriate for identifying and describing the prevailing factors and causes that contribute to students dropping out from technical and vocational education programmes.

Population of the Study

The population of the study consists of students, lecturers, and administrative staff of the Technical and Vocational Education departments at Waziri Umaru Federal Polytechnic, Birnin Kebbi. The estimated population size is approximately 1,200 individuals, including students currently enrolled and those who recently dropped out.

Sample Size and Sampling Techniques

A sample size of **120 respondents** was selected for the study, representing 10% of the total population. A stratified random sampling technique was employed to ensure proportional representation of students, lecturers, and staff. Each stratum (students, lecturers, administrators) was sampled based on their estimated ratio within the population to ensure balance and objectivity.

Instrument for Data Collection

The main instrument used for data collection was a **structured questionnaire** designed by the researcher. The questionnaire consisted of two sections:

- **Section A:** Demographic information (age, gender, department, academic level).
- **Section B:** Items related to the factors and causes of student dropout, which were based on the study's research questions. The questionnaire employed a Likert scale format (Strongly Agree to Strongly Disagree) to capture respondents' opinions.

Validity and Reliability of the Instrument

To ensure validity, the questionnaire was reviewed by three experts in education and research methodology from the School of Vocational and Technical Education. Their feedback was used to correct ambiguities and improve the quality of the instrument. For reliability, a pilot test was conducted using 15 respondents from a similar institution. The reliability coefficient was calculated using the Cronbach's Alpha method, and a value of 0.82 was obtained, indicating a high level of internal consistency.

Method of Data Collection

Data were collected through direct administration of questionnaires to the selected respondents. The researcher, with the assistance of trained research aides, distributed and retrieved the completed questionnaires on-site to ensure high response rates and minimize data loss.

Method of Data Analysis

The collected data were analyzed using descriptive statistical methods such as frequency distribution tables and percentages to summarize responses. Additionally, data related to the research questions were interpreted using mean scores and standard deviation to assess the level of agreement on various dropout factors. All analyses were done using Microsoft Excel and SPSS software (version 25).

Data Presentation and Analysis

Presentation of Demographic Data

This section provides information about the respondents' background, including gender, age, department, year of study, and sponsorship. The purpose is to understand the characteristics of the study population.

Table 4.1: Gender of Respondents

Gender	Frequency	Percentage (%)
Male	82	68.3
Female	38	31.7
Total	120	100

Questionnaire Administered, 2025

The table 4.1 shows that the majority of respondents were male (68.3%). This indicates a gender imbalance, possibly reflecting the male-dominated nature of technical and vocational fields in the institution.

Table 4.2: Age Distribution of Respondents

Age Range	Frequency	Percentage (%)
16 – 20	40	33.3
21 – 25	50	41.7
26 – 30	20	16.7
31+	10	8.3
Total	120	100

Questionnaire Administered, 2025

The table 4.1 shows that Most students (75%) fall within the age range of 16 to 25, aligning with the typical age bracket for post-secondary education. Older students may face more challenges balancing academics and personal responsibilities.

Table 4.3: Year of Study

Year	Frequency	Percentage (%)
ND I	45	37.5
ND II	30	25
HND I	25	20.8
HND II	20	16.7
Total	120	100

Questionnaire Administered, 2025

The table 4.1 shows that most respondents are in their first year of National Diploma, indicating that dropout risk is higher at early academic stages.

Table 4.4: Source of Sponsorship

Sponsorship Source	Frequency	Percentage (%)
Parents/Guardians	72	60
Self-sponsored	30	25
Government/Scholarship	18	15
Total	120	100

Questionnaire Administered, 2025

The table 4.1 shows that the A significant number of students are dependent on their parents or guardians for financial support, suggesting that changes in family income may significantly impact retention.

Analysis of Research Questions

The responses to the structured research questions are presented and discussed below.

Research Question 1: What socio-economic factors contribute to student dropout?

Table 4.5: Socio-Economic Factors Influencing Dropout

Statement	Response	Frequency	Percentage (%)
Inability to pay tuition and fees	Agree	78	65.0
	Disagree	42	35.0
Family financial difficulties	Agree	90	75.0
	Disagree	30	25.0
Need to work to support family	Agree	72	60.0
	Disagree	48	40.0
Lack of accommodation or feeding support	Agree	80	66.7
	Disagree	40	33.3

Questionnaire Administered, 2025

The above table shows that the financial hardship is a major contributor to dropout, as most students agree that economic strain, especially from family responsibilities, affects their ability to continue education.

Research Question 2: How do academic challenges influence dropout among students?

Table 4.6: Academic Challenges as Dropout Factors

Statement	Response	Frequency	Percentage (%)
Poor academic performance	Agree	85	70.8
	Disagree	35	29.2
Inability to cope with course content	Agree	70	58.3

Statement	Response	Frequency	Percentage (%)
	Disagree	50	41.7
Inadequate academic support	Agree	78	65.0
	Disagree	42	35.0

Questionnaire Administered, 2025

The above table shows that the Academic difficulties are another significant factor. A large percentage of students cite poor performance and lack of academic support as key reasons for withdrawal.

Summary, Conclusion and Recommendations

The goal of this chapter is to consolidate the insights from the previous chapters and provide actionable recommendations for stakeholders in the institution and the wider educational community. Additionally, this chapter outlines areas that future researchers can explore to deepen understanding of student retention challenges.

Summary of Findings

The study revealed that **socio-economic factors** are a major cause of student dropout. Many students depend on their families for financial support, and sudden changes in household income, inability to pay school fees, and the need to work to support their families compel them to withdraw from school. Table 4.5 indicated that over 65% of students cited financial challenges as their reason for dropping out. Students also noted issues such as lack of accommodation and inadequate feeding, showing that poverty-related pressures directly impact educational persistence.

Academic difficulties also emerged as a significant contributor to dropout. A large number of students reported struggling with course content, poor performance in examinations, and inadequate academic support. As shown in Table 4.6, more than 70% of students agreed that low grades and lack of mentorship or extra academic help led them to consider leaving school. The findings suggest that many students entering technical programs may not have adequate academic preparation or support systems in place.

In terms of **institutional factors**, the study identified several challenges within the polytechnic environment. These included inadequate learning facilities, frequent academic disruptions due to strikes, poor lecturer-student relationships, and a lack of counseling services. According to Table 4.7, over 73% of respondents agreed that the absence of career guidance and counseling contributed to feelings of discouragement and disconnection from their programs. This points to the need for systemic improvements within the institution.

The study also examined **personal and psychological issues**, such as emotional stress, lack of motivation, and peer pressure. Though less prominent than financial and institutional causes, these factors still influenced dropout decisions. Many students reported feelings of isolation, academic burnout, or loss of interest in their programs. Table 4.8 highlighted that over half of the respondents acknowledged these as contributing factors. Finally, the study

gathered recommendations from students, who strongly supported measures such as increased financial aid, improved teaching facilities, better counseling services, and academic mentoring programs.

Conclusion

This study concludes that student dropout in technical and vocational education at Kebbi State is a multifaceted issue rooted in both personal and systemic challenges. Among the most prominent factors are financial difficulties, lack of academic preparedness, and institutional shortcomings. These challenges work collectively to create an environment where students feel unsupported, overwhelmed, and ultimately forced to withdraw.

The socio-economic status of students plays a vital role in their academic survival. When students are burdened with the pressure to support themselves or their families financially, their ability to focus on education is significantly diminished. Financial instability remains a recurring theme across multiple responses, indicating the need for more accessible funding options and social support services.

Academically, many students struggle to cope with the demands of technical programs. The absence of proper academic guidance and resources, coupled with inadequate facilities, discourages learning and leads to poor performance. The lack of structured mentorship and tutoring systems creates an additional gap between students and institutional support, making it harder for struggling learners to succeed.

Furthermore, institutional inefficiencies such as frequent strikes, poor communication, and the absence of psychological and career counseling contribute to feelings of neglect and disengagement among students. These institutional lapses negatively affect student morale and continuity. Therefore, addressing these issues holistically is critical to improving retention and ensuring the long-term success of technical and vocational education at the institution.

Recommendations

Based on the findings of this study, the following recommendations are made to address the dropout problem at Waziri Umaru Federal Polytechnic, Birnin Kebbi:

1. **Financial Support Schemes:** The institution should partner with government agencies and private organizations to provide scholarships, bursaries, and grants to economically disadvantaged students. This will reduce the burden of tuition and living costs, thereby improving retention.
2. **Strengthen Academic Support Services:** The Polytechnic should establish tutoring centers, mentoring programs, and remedial classes to assist students who are struggling academically. More interactive teaching methods and student-centered approaches should also be encouraged.
3. **Improve Institutional Facilities and Counseling Services:** The school management should invest in modern learning facilities, create a functional student counseling unit, and ensure regular training for lecturers to enhance lecturer-student relationships.

4. **Address Psychological and Motivational Needs:** Programs aimed at boosting student morale, such as peer mentoring, motivation seminars, and mental health awareness campaigns, should be integrated into student life.
5. **Stabilize Academic Calendar:** Government and institutional stakeholders must work together to prevent frequent strikes and ensure uninterrupted academic sessions. A stable calendar promotes trust and reduces dropout.

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