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COMPARATIVE ANALYSIS OF SOCIO - ECONOMIC FACTORS AND STUDENT'S ACADEMIC PERFORMANCE IN RURAL VERSUS URBAN AREAS IN NIGERIA: A NEED FOR RECAP

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Abstract

This research studied the impact of socio-economic factors on students' academic performance in Nigeria using Ilorin-West (Urban) and Moro local government (Rural) areas of Kwara State. Overtime, the level of disparity in academic performance of these students has been an issue of major public concern. This was due to the large margin in performance in West African Examination council (WEAC) and scores obtained by students from the Joint Examination and Matriculation Board (JAMB). Therefore, the objective of this paper is to x-ray the impact of socio-economic factors on students' academic performance in appraisal to those in rural and urban areas and also in private to public schools. The paper adopted the descriptive survey research design in which data were collected from both primary and secondary sources. Principal information was collected through the questionnaire while secondary data consist of internet, website, journals and published thesis etc. The total population for the study consists of 781 students from the selected schools while purposeful random sampling technique was employed as the sampling method and simple size of 260 was determine using the Kraje and Morgan table. However, the paper through a comprehensive analysis, found out that socio-economic factors such as parents or guardian income, parent's/guardians' occupation, parents/guardians' level of education, and quality of school's facilities significantly influences students' academic performance differently. Therefore, the paper recommends that government should provide a universal policy for both private and public schools including quality of teachers and teacher's remunerations, and also government should build and equip more schools with modern learning facilities so has to improve easy and better access to education which will in long run have significant positive impacts on student academic performance among other recommendations.

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INTRODUCTION

The imperativeness and essentiality of knowledge as a long-aged asset to humanity is not a myth but reality. As states and individuals with knowledge and dexterity are highly honored not only within their geographical areas but international; due to their impact on humanity and level of development. However, the medium of transferring or acquiring these skills or knowledge is through education or learning process. Therefore, education can be taken as the

prerequisite to individual and national development. Dagbo (2014) as cited in Nwadike & Pelemo (2020), asserted that education is an indisputable tool for social growth, development and interaction of all elements in the society for it economic, social and political development. Education is very key to all sphere of life as its application and impact on both individual, states, and facet of life can't be utterly discarded. So therefore, education is one of the most essential tools for rapid socio economic development.

No doubt, all nation of the world and international organizations made education one of their most fundamental priorities and key policy decision to national development. In the words of Javed et al., (2016), they have it that, the greatest investment which can be provided by any nation for growth and development of the resources within its territory is education. In a similar vein, OECD (2020) buttress that education is widely recognized as a critical factor influencing an individual's social and economic success, as it provides a pathway to improved opportunities and a better quality of life. It's key to know that though education is free and compulsory for every child as stated by United Nations and Nigeria Primary Education Policy, however, there are still some factors that necessitated the types and quality of education accessible to individuals which invariable determine their academic performance and achievements. Among the major factors at individual level is the socio-economic status.

Socio- economic factors are conglomeration of variables that determine the extent to which individual or group of individuals enjoy better living. However, these factors constitute parent income, occupation, education, and social life. According to the American Psychological Association's Task Force, the avers socio- economics status as "the social standing or class of an individual or group, often measured as a combination of education, income, and occupation" (Juntunen et al., 2022). In a similar definition by Jeynes (2012), he affirms that socio economics status is usually determined by three factors which are educational level, occupational status, and income level. Notwithstanding, socio-economic status denotes to the social and economic position of individuals or families within a society, taking into cognizance factors such as income, parental education level, occupation, and access to resources and opportunities (Mistry, Benner, Biesanz, Clark, & Howes, 2010). It is believed that high or low socio-economic status positively or negatively affects academic achievement because it can provide or prevents access to vital resources and creates additional stress at home (Majoribanks 2016).

Parents that are less involved with their children or that give less encouragement usually have lower expectations of their children than students with high socio-economic status (Majoribanks 2016). The concept of academic achievement is measured by factors such as test scores, grade point averages, and educational attainment, is often considered a crucial indicator of educational success (Sirin, 2005). Good (2016) defines academic achievement as ``the knowledge obtained or skills development in the school subjects usually designed by test scores or marks assigned by the teacher". The problem of low socio-economic background and student's poor academic performance is obvious and common in the society today as well as daily experiences especially in a country

like Nigeria. However, Researchers, policymakers and educationist have focused on addressing the achievement gap resulting from disparities in Socio-economic status. However, limited researches were interested in conducting research on the impact of socio-economic factors on student academic performance between student in rural and urban area and also between student in public and private schools.

No doubt that efforts have been made to develop interventions and policies to reduce educational inequalities and provide equitable educational opportunities for all students, regardless of their Socio-economic backgrounds, but limited efforts was made in terms of neighborhood to rural and urban areas and private to public schools. By understanding the impact of Socio-economic status on academic achievement and identifying the underlying mechanisms, policymakers and educators has been on an effort to develop targeted strategies to bridge the gap and promote educational equity (OECD, 2018). Isanghedighi (2006) maintained that the children from rural areas have poor communication due to language pattern. According to him, children whose parents are of low socio-economic are made to engage in petty trading in order to earn income with which to pay fees and buy books while the high socio-economic parents encourage their children to have extra coaching after school period.

The problems of socio-economic factor on rural and urban dwellers have a far-reaching impact on student academic performance and job opportunities. For over decades now, the level of academic performance of student in urban areas and does in private schools have outshine does in rural and public schools with many questions left unanswered. For example, out of the nine students that scores the highest number in the just concluded 2026 JAMB examination, only one is from public schools and non is a rural dweller. It's important to note that this menace is not only recorded in JAMB but likewise other joint examination i.e. WAEC, NECO, NBTEC, and NBAIS however, this issues are traced to socio-economic factors such as parents incomes, parents educations, areas of residence ,and types of schools attended. It's in light of these above problem that that research intends to carry out research on the impact of socio-economic status on students' academic performance between student in rural to urban areas and those in private to public schools. The paper is segmented into five parts the introductory, literature, methodology, data analysis, conclusion and recommendation.

The study is guided by the following research objectives and questions

(i) To examine the relationship between socio-economic factors and academic performance.
(ii) To access the academic performance of students in rural and urban areas and those in public and private schools.
(iii) To assess the academic performance of students from different socio economic status.

Research Questions

(i) Does socio-economic factors, influence student's academic performance?
(ii) Are there difference in academic performance of student in rural to urban area and those in public to private schools?

(iii) Does academic performance of students from different socio economic status differs?

Research Assumptions

H0 ; There is no significant relationship between socio-economic factors and student academic performance in rural to urban areas and also public to private schools.

H1; There is significant relationship between socio-economic factors and student academic performance in rural to urban areas and also public to private schools.

Research Gap

In the quest to assess the impact of socio-economic status on student academic performance, many studies have being implored. However, there was no or to say there was limited studies by researchers on the impact of socio-economic status on academic performance in relation to student performance in rural and urban area and also private to public school. Therefore, this study will focus on academic performance of student in rural and urban areas with relation to private or public school.

METHODOLOGY

Research Design

To Kothari and Garg (2020), methodology is a systematically way of finding solutions to a problem. The research work adopted descriptive survey design as it was found most suited method in the context of this research as it will allow to observe and accurately describe the situation of socio-economic factors and students' academic performance in rural versus urban areas and private versus private school. Furthermore, the result was presented in simple percentage and represented in Bar chart.

Study Population

According to Thacker (2020), a population is a total set of people with identified features in a study. In this study, a total number of 781 serve as the study population. The population of the study consist of student in SS3 and SS2 in both rural and urban areas taking also into consideration is public and private school in Ilorin west and Moro local government.

Table.1. Population Size Table

Names of Schools	Local Government	Class	Population
Mount Camel Government Day Secondary School Ilorin	Ilorin west	SS3	123
Government Day Secondary School Shao	Moro	SS3	98
Iqra Collage Ilorin	Ilorin west	SS3	86
Asomu Government Day Secondary School	Moro	SS3	92
Ansarudeen Government Secondary School Ilorin	Ilorin west	SS2	157
Government Secondary School Elemere	Moro	SS2	88
SWOT Senior Secondary School Adewole, Ilorin	Ilorin west	SS2	64
Government Secondary School Asomu	Moro	SS2	73
Total			**781**

Source: Researcher Computation, 2026

Sample size

The process of selecting the right individuals, object, or events as representative for the entire population is sampling. Sampling is also the subset of the total population that when put into test will reflect the will of the total population (Shekran & Bourgie, 2016). The researcher adopted the purposive and simple random

sampling techniques (multi-stage sampling). Its was purposive because student will be selected only from rural and urban areas and private and public schools. While student will be selected randomly from the entire school population that made up the study population. Therefore, the sample size of 260 was selected using Kraje and Morgan statistical table.

Instruments of Data collection

A research instrument according to Columbia University for Teachers College (2017), is defined as a tool used to collect, measure, and analyze data related to research interest. One research instrument was employed to elicit information. The open-ended questionnaire method was used as the main tools for data collection. The questioner was administered to students in SS2 AND SS3 only in both rural and urban settlement of both private and public schools.

Sources of Data Collection

Data collection methods are an integral part of research design. The data use for this study was obtained from different sources. This ranged from primary source (questionnaire) and secondary materials from journal, articles, internet and government documents.

CONCEPTUAL REVIEW AND PIN-THEORY

Knowledge is a fundamental and a non-stopping process in human life, as it tends to decline the rate of poverty cycle and also works as an equalizer within society (Brown & James, 2020, Nada & Zoran, 2019). Education generally is accepted as the mechanism of acquiring the desirable knowledge through learning and relearning process. Education has been playing a significant role in reducing poverty and the socio-economic disparity in developing countries (Karlidag et. al., 2020; Okoro, 2020). Globally, education is one of the basic determinant of better living as educated individuals tends to find better job and good pay comparable to those without or with low literacy rate. Education equips individuals with the basic skills and understanding, relevant for societal transformation. It is in fact, the greatest investment which can be provided by any nation for the growth and development of the resources within it (Javed et al., 2016). Education is a veritable tool for solving man's problems, improving his wellbeing and ensuring a comfortable life. In fact, it is an indispensable tool for the survival of man (Okorie, 2017).

Olawoye&Ajayi (2016) buttressed that in most African countries, public education is criticized for inefficiency while the private sector is increasingly promoted for its efficiency in operation. According to ASER report (2015, 2018), students, enrolment is increasing in private schools every year, as compared to government school enrolment, which is very low. The factors may range from family background, learning environment and government intervention (Mumiukha, Ngugi & Ndiga, 2015). However, the means to this educational pursuit is usually determine by the socio-economic status of individual family, despite United Nation, and government of every states makes primary education free and compulsory for every child (UN, 2020).

The socio-economic status (SES) of a child is most commonly determined by combining parents' educational level, occupational status, and income level (Jeynes, 2012). According to Mashile, (2011), variables

like parenting styles, parental support and encouragement for child's schooling and intellectual stimulation play a major role in the achievement of all students in learning. According to the American Psychological Association's Task Force on Socio-economic Status, SES is "the social standing or class of an individual or group, often measured as a combination of education, income, and occupation" (Juntunen et al., 2022). According to Karl Marx (1848), socio-economic factors refer to the social and economic conditions that shape the structure and dynamics of society. Marx believed that these factors, such as class struggle and the ownership of the means of production, play a crucial role in determining the social relations and inequalities within a society. Max Weber (1905) refer socio-economic factors as the social and economic conditions that influence individuals and societies.

Weber believed that these factors, such as social class, wealth, and power, play a significant role in shaping people's lives and opportunities. He emphasized the importance of understanding the complex interplay between these factors in order to analyze and explain social phenomena. Emile Durkheim (1893), a prominent sociologist, believed that socio-economic factors play a crucial role in shaping society. He argued that these factors, such as income, education, and occupation, influence individuals' social integration and their sense of belonging to a community. Socio-economic status refers to the social and economic position of individuals or families within a society, encompassing various dimensions such as income, parental education level, occupation, and access to resources and opportunities (Mistry, Benner, Biesanz, Clark, & Howes, 2010). It strengthens the economy of an individual as well as that of the national and the social community (Bandyopadhyay et. al., 2021; Tilak, 2021).

John Hattie (2009) characterizes academic performance as the quantifiable results of learning encompassing factors, such as grades, test scores, and achievements. According to Robert Marzano (2004), academic performance is the level of mastery or proficiency that students demonstrate in a particular subject or skill. Marzano perspective on teacher effectiveness encompasses employing games and simulations to stimulate student's engagement. Socio-economic status (SES) plays a significant role in shaping academic achievement outcomes (Reardon, 2011; Sirin, 2005). "The socio-economic status frequently functions as a latent variable for the academic performance of secondary education" (Bofah and Hannula, 2017). UNESCO (2010) noted that the socio-economic status of an individual may not only determine his/her academic success but also pointed to other socioeconomic factors such as poverty, educational background, occupational and income level of parents. According to Sulaiman, et al. (2020) adequate facilities, adequate teachers, parental support and favourable environment affects students' academic performance in Malaysia. Usman, Mukhtar and Auwal (2016), parent involvement, profession, interest in education, learning materials at home, family size, stability, background, social stratification and socio-economic status of parents are major factors determining the academic achievement of students Learners who perform well are perceived to have received high quality education essential for sustainable socio-economic development and poverty eradication as opposed to those who perform poorly (Mbogo, 2017).

Theoretical Framework

Family System Theory by Dr. Murray Bowen (1990)

The family systems theory was promulgated by Murray Bowen in the year 1990. Family systems theory is viewed as general theory of psychology of interconnectedness of socio-economic class within the ambit of the family. In the word s of Bowen (1990), several events that take place at family levels which leads to strong emotional stressors. These stressors are risk factors for the occurrence of abuse and should be resolved as soon as possible. Families that experience some of these severe life stressors such as severe or enduring illnesses, unemployment, financial problems, and relational problems within the family unit, usually have a higher rate of child abuse where most of their children may drop out from schools as the results of financial stressed than families without such stressors (Crosson-Towner, 2005).

Family System Theory is relevant to this study as it reveals some of socioeconomic variables experience in families especially such that reduces the level of care from parents to children that may result to students' poor academic performance in schools. Parents with low socio-economic status may to some extent exposed their children to harsh environment and labour in quest to provide support to the family. In order words, when children are poorly catered for and deprived of the basis learning resources such as pens, pencils, books, such children are very likely to achieve poorly in school work. Families with high socio-economic background are able to provide their children with high-quality child care, books, and toys to encourage children in various learning activities at home. Also, they have easy access to information regarding their children's health, as well as social, emotional, and cognitive development. In addition, families with high socioeconomic status often seek out information to help them better prepare their young children for school.

Presentation of Findings

Socio-Demographic Data of the Respondents

Section A:

Table: 2 Socio-Demographic Data of Respondents

ITEMS	Frequency	Percent
Gender		
Male	143	55%
Female	117	45%
Total	260	100%
Age bracket		
10-15	51	19.6%
16-20	175	67.3 %
20 and above	34	13.1%
Total	260	100%
Religion		
Islam	168	64.7%
Christianity	92	35.3%
Traditional	-	-
Total	180	100%
Class Categories		
SS2	124	47.7%
SS3	136	52.3%
Total	260	100%

Source: Field work (2026)

From Table 2 above, 143 (55%) of the respondents were males, while 117(45%) were females; this shows that majority of the respondent are male which signifies that male are more than female students, this support the findings of (UNESCO, 2020) that male enrollment in schools is more than that of females in Nigeria. In regards to Age distribution, 51(19.6%) of the respondents are between 10 to 15, 175(67.3%) are within 16-20, while 34(13.1) are 20 and above; this implies that the majority of the respondents were

between 16-20 years of age, which means that the age range aligns with the recommended age for entering into Senior Secondary School in the country (NERD, 2017). Pertaining Religion classification, 168 which is (64.7%) of the students practice Islam, 92 which is (35.3%) of the students practice Christianity, while none of the students practiced traditional religion; this result indicates that, the majority of the students practiced Islam religion which might be due to historical background of Ilorin, Kwara state.

Section: B

This section present questions on variables under investigations.

Table 3: What your parent/guardian highest level of education

Items: Qualifications	Frequency	Percent
Post-Graduate	16	6.2%
Degree/HND	87	33.5%
NCE/ Vocational training	48	18.5%
SSCE/PLSC	42	16.2%
None	67	25.8%
Total	**260**	**100%**

Source: Field work (2026)

Table 3 above presents the student's parents/ guardian's level of education. From the data, 16(6.2%) of the students parent/guardians are post-graduate holders, 87 (33.5%) are degree and HND holders, 48(18.5%) of the students' parents/guardian has NCE or Vocational training, 42(16.2) of the students' parents /guardian had secondary or primary certificate, while 67(25.8) of the students' parents/ guardians had no any educational qualification. This means that the majority student's parent/guardians are educated the can read and write which could have influence on the academic performance of the students and also from the research majority of the uneducated parents were found in the rural areas which are dominantly famers and artisans.

Table 4: Family/ Guardians Employer

Item: Is your family/ guardian a public servant, private or self-employee?	Frequency	Percent
Public Servant	112	43.1%
Private	77	29.6%
Self Employed	71	27.3%
Total	**260**	**100%**

Source: Field work (2026).

From the table above, family/ guardians employee from the data, shows that 112(43.1%) 0f the students family/ guardians are government employee, 77(29.6%) of the students family/guardians are employed by private sector, while 71(27.3%) of students family/guardians are self-employed. from the data is shows that, the majority of the student's family/guardians are employed by government which further buttress the importance of education on getting better job and government are also the highest employee of labour.

Table 5: Level of family income

Item: What is the approximate monthly income of your family/guardians?	Frequency	Percent
40,000 Naira and below	23	8.8%
40,000- 60 ,000 Naira	53	20.4%
70,000- 90,000 Naira	97	37.3%
100,000-150,000 Naira	65	25%

160,000 Naira and Above	22	8.5%
Total	**260**	**100%**

Source: Field work (2026).

The Table above represents the family/ guardians income range. From the data, 23(8.8%) of the students family/guardians earn less than 40,000, 53(20.4%) of the students family/guardians income falls between 40,000 to 60.000, 97 (37.3%) family/guardians income ranges between 70,000 to 90,000, were 65(25%) family income is between 100,000-150,000, while 22(8.5%) of students family income was 160,000 and above.. from the data is shows that, the majority of the student's family income is between 70,000-90,000 thousand naira which also tallies with the range of the minimum wage and also salary range of most state employees.

Table 6: Residential Area

What is the distance from your home to school?	**Frequency**	**Percent**
Very close	29	11.2%
Close	62	23.8%
Average	72	27.7%
Far	59	22.7%
Very far	38	14.6%
Total	**260**	**100%**

Source: Field work (2026)

This table presents the proximity of area of students to their schools. From the data, 29(11.2%) of the students are very close to school, 62(23.8%) are close, 72(27.7%) are on average, 59(22.7%) are living far from school, while 38(14.6%) of the student lives very far from school. From the result gathered, it can be deduced that the majority of the student's home was average distance to schools, it was also discovered that those living at far and very far distance were predominately in the rural areas and mostly public schools.

Table 7: Social Support

Who help you with your school work?	**Frequency**	**Percent**
Parent	33	12.7%
Siblings	77	29.6%
Neighbours	40	15.4%
No one	110	42.3%
Total	**260**	**100%**

Source: Field work (2026)

The table above presents information on social support. From the data, 33(12.7%) of the students does their assignment with the help of their parents, 77(29.6%) with the help of their siblings, 40(15.4%) with the help of neighbors, while 110(42.3%) does their home work alone. From the result gathered, it can be deduced that the majority of the student's does their assignments individually which result to low performance and also this was discovered mostly in the rural areas.

Table 8: Do your parent communicate with your parent/guardians

Item: Does your parents/guardians communicate with your teachers?	**Frequency**	**Percent**
YES	107	41.2%
NO	153	58.8%
Total	**260**	**100%**

Source: Field work (2026).

From the table above, 107(41.2%) of the students agrees that their family/ guardians communicate with their teachers, while 153(58.8%) disagree that their family/ guardians communicate with their teacher. Therefore majority of the student's disagrees that their family/guardians communicate with

their teachers which resulted in poor academic performance and support in rural areas and public schools.

Table 9: Do you have access to academic support

Item: do you have access to academic support i.e. lesson teacher?	**Frequency**	**Percent**
YES	89	41.2%
NO	124	58.8%
Total	**260**	**100%**

Source: Field work (2026).

From the table above, 89 (41.2%) of the students agrees that the have access to academic support, while 124(58.8%) disagree, the claim they did not have access to any academic support. Therefore majority of the student's does not receive academic support especially in rural areas and in public school both in rural and urban areas.

Table 10: What is your JAMB score range?

Item: what your JAMB score range	**Frequency**	**Percent**
100-150	90	34.7%
150-200	104	40 %
200-250	59	22.7%
250-above	7	2.7%
Total	**260**	**100%**

Source: Field work (2026).

The table above present that,90(34.7%) of the students' scores in-between 100-150, 104(40%) scores in-between 150-200, 59(22.7%) scores in-between 200-250, while 7(2.7%) scores between 250 and above. Therefore, majority of the student's score between the ranges of 150 to 200 in their JAMB exam however, majority of them are in private schools those in rural areas complain of lack of JAMB centers that they had to travel to urban areas which destabilize them a little and lack of digital skills.

Table 11: Do you have well-trained teacher and good learning facilities

Item: do you have well-trained teacher and good learning facilities?	**Frequency**	**Percent**
YES	109	41.9%
NO	151	58.1%
Total	**260**	**100%**

Source: Field work (2026).

From the table above, 109(41.9%) 0f the students agrees that there are well-trained teacher and good learning facilities, while 151(58.1%) disagree with the notion. Therefore, majority of the student's disagrees with the presence of well-trained teacher and good learning facilities most especially in public schools in the rural areas.

Table 12: Do you engaged in after school activities like hawking or house maid job?

Item: do you engaged in after school activities i.e. hawking or house maid?	**Frequency**	**Percent**
YES	92	35.4%
NO	168	64.6%
Total	**260**	**100%**

Source: Field work (2026).

The table present that, 92(35.4%) of the students engaged in after school activities, while 168(64.6%) do not engage in after school activities such as hawking or house maid job. Therefore majority of the student's do not engaged in after school activities and mostly are found in rural areas and among few students living with their guardians.

Table 13: Are you often sent back home for school fees

Item: are you often sent back home for school fees?	**Frequency**	**Percent**
YES	111	42.7%
NO	149	57.3%
Total	**260**	**100%**

Source: Field work (2026).

From the table above, 111(42.7%) of the students agrees that they are often sent home for school fees related issues, while 149(57.3%) disagree about the notion. Therefore, majority of the student's disagrees that they are drove home for school fees while the few drove home were found in private schools and mostly in urban areas.

DISCUSSIONS OF FINDINGS

From the study, the findings reveals that majority of the respondent are male which signifies that male are more than female students, this support the findings of (UNESCO, 2020) that male enrollment in schools is more than that of females in Nigeria. In regards to Age distribution, 175(67.3%) are within 16-20, this implies that the majority of the respondents were between 16-20 years of age, which means that the age range aligns with the recommended age for entering into Senior Secondary School in the country (NERD, 2017). In regards to student's parents/ guardian's level of education, majority of the student's parent/guardians are educated the can read and write which could have influence on the academic performance of the students and also from the research majority of the uneducated parents were found in the rural areas which are dominantly famers and artisans. In response to the, family/ guardians employee status, it shows that the majority of the student's family/guardians are employed by government which further buttress the importance of education on getting better job and government are also the highest employee of labour.

The findings in regards to the family/ guardians income shows that, the majority of the student's family income is between 70,000- 90,000 thousand naira which also tallies with the range of the minimum wage and also salary range of most state employees. In regards to proximity of area of students to their schools, from the result gathered, that the majority of the student's home was average distance to schools, it was also discovered that those living at far and very far distance were predominately in the rural areas and mostly public schools. Regarding to the information on social support. From the result gathered, it was discovered that the majority of the student's does their assignments individually which result to low performance and also this was discovered mostly in the rural areas and public schools. In findings to the data of family/ guardians communication with teachers, majority of the student's disagrees that their family/guardians communicate with their teachers which resulted in poor academic performance and support mostly in rural areas and public schools.

In responses to access to academic support, majority of the student's does not receive academic support especially in rural areas and in public school both in rural and urban areas. In regards to the students' JAMB scores, majority of the student's score between the ranges of 150 to 200 in their JAMB exam however, majority of them are in private schools those in rural areas complain of lack of JAMB centers that they

had to travel to urban areas which destabilize them a little and lack of digital skills. In response to if students agrees that there have well-trained teacher and good learning facilities, majority of the student's disagrees with the presence of well-trained teacher and good learning facilities most especially in public schools in the rural areas. The findings on students engaging in after school activities, it revealed that majority of the student's do not engage in after school activities and mostly found in urban areas but few students living with their guardians and dominant in rural areas. Regarding to if students are often sent back home for school fees related issues, majority of the student's disagrees that they are been drove home for school fees relates issue, while the few droves home were found in private schools and mostly in urban areas.

SUMMARY OF FINDINGS

1. There is a strong relationship between socio-economic factors and student academic performance. In essence socio-economic factors has a far-reaching impact on academic performance of students.
2. There is difference between academic performance in urban areas to rural areas and also in private to public schools. In essence academic performance of student in urban areas is better than those of rural areas and also private school student's academic performs her better than that of public schools.
3. Academic performance of student differs at various levels due to difference in their socio-economic status. In essence academic performance of individual students differs according to is socio-economic factors.

CONCLUSION

This study examined the nexus between socio-economic status and student academic performance in rural and urban area with also focus on private to publish schools. The study however, concludes that socio-economic status as both negative and positive impact on student academic performance. Student which higher family/guardians educational qualifications, higher family income, better social support, close proximity to school, close communication with parents, much academic support, lesser after school activities, and well-trained staff and facilities tends to have better academic performance than those with the opposite socio-economic status and are dominantly find in rural areas and public schools.

RECOMMENDATIONS

Government should build more standard public schools, equip it with basic modern learning facilities and recruit more qualified teacher more especially in rural areas of kwara state in other to revitalize education sector, boast student academic performance and reduce the disparity between private and public schools. Government should also provide student mass transit transport program to convey students to schools. Parents and guardians should encourage their student through providing academic support, creating communication channels with their children school management in other to give reports of individual student performance and challenges. Guardians and parents should also reduce after school

activities like hawking and housemaid activities in other to create time for reading and assignment. Both state and local government through the concurrent list should also draw out modalities on how to train, monitor, support encourage and enlightenment teachers, parents, and student on the imperativeness of education on individual, social, and national development.

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