

Career Of Undergraduates And Status Of Education In Pakistan Under Influence Of Poverty

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ABSTRACT

The Objective of the study was to find out how less financial resources effect undergraduates' perspectives towards their education and choice of career, to explore effects of shortage of financial resources on choice of career of undergraduate students and experiences of the students belongs to poor families that how of poverty is effecting their education and choice of career. Data was collected through questionnaire and interviews and was analyzed with the help of SPSS. Sample was drawn from all undergraduates of university of education Lahore. Results explored that poverty has a considerable effect on undergraduate's career in Pakistan.

Keywords; Undergraduates' Career, Poverty, Status of Education.

Introduction

In the start of 20th century, idea is on the peak that there is a relationship between education and poverty. It is worldwide theory that the development the country is linked to Educational progress of the country. If in a country government spent money on human capital, it is expected that nation will grow better in progress. Education proved itself as the key to success in development of the country and considered the best investment according to its importance (Bramley & Karley, 2005) . By considering its importance many countries started to invest in education. It's no longer theoretical but many countries like Korea Taiwan, and Singapore etc followed the trend to invest money human capital and Educational expenditure was considered as best investment towards progress of the country (Bonal, 2007). So, educational budget was

increased rapidly, whole the world saw the growth in progress. It is also evident from the literature that with high ratio of literacy and investing on human capital can reduce the poverty (Pogge, 2007).

There were also evident through literature that less ratio of education and low investment on Education results in high index of poverty. Educational improvement affects individual's earnings too. Who is more educated can engage more chances to get job and be able to increase earning. (Tilak, 2005)

The government gives scholarships to students, however, offering scholarship can be afforded by only developed countries. Countries who are underdeveloped or developing, it is very difficult for them to offer scholarships to the

students (Nhamo & Nhamo, 2006). It is very difficult to meet the required needs of investment on human capital in developing or underdeveloped countries due to shortage of their budget. In such a case, they cannot support the education of the students. There is a lack of student education in such countries. Many students those are brilliant in their studies can not avail educational opportunities due to shortage of capital (Colclough, Al-Samarrai, Rose, & Tembon, 2003). Poverty is not the only reason to leave, there are many others reasons also. However, it is one of the biggest reasons for drop out of the students from their schools. The students from poor families cannot be able to continue their study. They think that this kind of expenses are not useful (Julius & Bawane, 2011). This is what they think there is no education use for where they have to get a strong mark or an exceptional amount in the form of a bribe even after spending money on their children's education (Colclough & Arif, 2005). They are thinking that they can educate their children after sacrificing their basic needs. On the other hand, if their child is literate by their sacrificing on their basic needs, failed get for any reasonable work, even also failed to prepare their child for working for daily wages job (Mughal, 2007).

It's not enough. Some parents considering them as a money-making tool. They feel that they must give their child a certain job in order to learn such a job like store keeper of a motorcycle mechanic or a worker in a hotel. By this they can engage their children for earning money from little ages (Arif, Hina Nazli, & Qureshi, 2000). They take no risk for the failure of their investment in their child's education. They are happy with their situation because they did not have to spend money to educate their children. Relevant literature was reviewed to understand the global context of the topic under study (Nasir & Nazli, 2010).

Theoretical background

Bawane and Julius (2011) conducted a study reveals that people think that poverty is actually lack of resources and shortage of money. While according to the researchers, the concept of poverty is very different from the above. The inability of individuals to function within the society as well as the inability of the individual to adapt to the society is called poverty according to the researchers. Thus they conclude that where education is the source of prosperity and success, if education still fails to get desired outcomes for individuals, it can be called poverty. Moreover, the link between poverty and Education is explained by researchers as the relationship between the chicken and the egg. Research revealed that places where the percentage of education was high had the lowest percentage of people. The people there were more prosperous than having education rate. The researchers also suggested subsidizing education by the government to facilitate the access of poor students.

Cooley and Baker (2013), results of their research revealed that, America is not too much away from the poverty. In their case rate of poverty is not ignore able. 1 in 5 students faces poverty in their country. The America ranks 35th place among the countries that are listed as the richest among other countries in the world. However, this position is common even in countries that take the problem of poverty seriously. The researchers also concluded that students who are facing poverty in America is suffering from a lack of capital resources, affects them and also disrupts their education due to lack of capital.

Gunter and Hall, Dyson, Raffo, (2007), research on poverty and education to understand their relationship. They revealed that there is a relationship between poverty and education. He

decided that education has a vital role for reducing poverty, poverty is a great obstacle on the way to education. Nowadays, it is becoming difficult for poor students to study continue their study.

Jackson, Addison, and Brinsley (2018) also conclude the results obtained after the research that students are affected by poverty oftenly. On the other hand, if students can get admission or study on the account of self-bearing the study expenses, their academic performance will suffer. Thus the learning of the students is indirectly negatively affected by poverty. Following are the objectives and research questions to be addressed;

To find out how less financial resources effect undergraduates' perspectives towards their education and choice of career.

To explore effects of shortage of financial resources on choice of career of undergraduate students

To find out experiences of the students belongs to poor families that how of poverty is effecting their education and choice of career.

How lack of financial resources is affecting to the Educational achievements of undergraduate students? How impact of poverty is significant on undergraduate students towards their educational achievements and while they are choosing their career? What are the experiences of the poor undergraduate students towards impact of low financial capital on education and their choice of carrier?

International Poverty Scenario

The reduction of global poverty and destruction are major areas of the global development plan for the United Nations, while the reduction of

need is perhaps the most important indicator developed (Bowley, 1915, United Nations, 2015). Globally, concerns have been raised about the validity of recently accessible global assessments:

In World Bank Commission on Global Poverty, "vulnerability of global needs initiatives is so great that there must be significant research into whether they are viable in their current structure," is the part of the Advisory Board, (Atkinson, 2016). Analysts having eye on business at the World Bank regularly feel uneasy about the deceptive subtleties with which our measures of need seem to enter into open debate, regardless of our best efforts to fully document what they mean. How weak is each of the various developments that paved the way for the latest data? (World Bank, 2016).

Poverty in Pakistan: Current research reports

There is a significant and continuous decrease in poverty in Pakistan from 2000- 2015. By using the national poverty line, it was measured, it fell from 64.3 percent to 24.3 percent from 2000 to 2015. However, looking at the same measurement data, the poverty rate in Pakistan was analyzed. The provinces are mixed (World Bank Group, 2019). In Pakistan latest poverty rate estimated by World Bank (WB) survey that it has increased from 4.40 percent to 5.40 percent in year 2020, it indicate people those are suffering from poverty are more than two million. (World Bank, 2020; The Next Frontier: Human Development and the Anthropocene, 2020). Families living in poverty earn less than 45,000 (Ehsaas Graduate Program 2019). These are people who don't get all the comforts of a normal lifestyle. To meet their required expenses, they have to struggle hard even some times they have to engage themselves in part time job also.

Education and Development in Pakistan

Muhammad & Hafiza (2016) wrote a paper with

aim to identify the development of primary education in Pakistan through case studies and contemporary international analysis. He stated the reasons that why in Pakistan there is lack of awareness to get education and what the shortcomings in initiative previously taken are. The Government of Pakistan has made progress in the development of Education. Pakistan should enforce for commencement the law by the government to provide free and compulsory primary education system for all children in the Pakistan. Enrollment of children in the School is still less than 60%. and literacy rate is below 60%. So, government of Pakistan and others did not take necessary step in education sector to deliver good results. (Muhammad & Hafiza, 2016). Difficulties in deciding career

It is very difficult to choose a career for students to guide them in their professional life. Students when they are entering in high school, they were thinking about their careers. They have to full fill their parent's wishes, and it make difficult for them to choose a career. Arif, Iqbal & Khalil (2019) make study to explore factors that contribute to their career choice at the university level and the extent to which some personal and academic support their corresponds to career choices. For this case study University of Management and Technology (UMT) was selected. A sample consisting of 300 students from UMT's three schools and eight campuses was selected randomly. Questionnaire consisting of 30 questions was prepared for data collection tool for the research. SPSS was used for rum EFA, regression and data analysis. The data was analyzed to understand the level of satisfaction of the students regarding their career choices. Peer influence and social interaction were found to be more important factors than family in their career choices. Self-confidence and academically support are common factors, but financial factor is also stong factor towards deciding a profession or career. It also explores the challenges students

face in choosing their career from the perspective of Pakistan.

Ali and Shah's (2013) study was designed for determination to predict relationship between professional self-evaluation and higher education students' environmental achievement. From reputed colleges in Karachi, Pakistan, 100 participants (same gender) were selected. Age groups were different like 15 years to 19 years. A self-rating scale questionnaire was developed. Difficulties in decision making predict lower self-esteem and lower environmental learning, but score of female respondents was higher who were environment teachers. (Ali & Shah, 2013; Gati, Krauz, & Osipow, 1996; Feldman, 2003).

Influencing factors on choice of career of students in Pakistan

Selecting and changing a professional career may be difficult decision for students, because mostly take them as future. long term plan. A lot of students try to decide their career when they were at secondary school level. At the same time, they respond to their parents' feelings. Research purpose of this study is to identify factors that play an vital role in career choices of students in college or university and how personal and academic support to choice the career.

Case study is an option, whereas, University of Management Technology (UMT) is the example. Collaborative research can be used as a method for collecting and analyzing the information. 300 UMT students from the 03 schools and 08 school programs were engaged randomly in the survey. Questionnaire consisting of 03 questions was used. Situation analysis and results analysis was done on the data entered in SPSS to find out the extent of satisfaction of the students with current and future career options for them (Udoh & Sanni, 2012).

In the results it is found that strong factor were social and peer factors than family factors for choice of career. As per (Arif, Iqbal, & Khalil, 2019; Usman, 2014) their study highlights the challenges that Pakistani students are facing in choice of career with the potential to more research literature on career choice by student in Pakistan.

Subject Interest

Punch's (2007) hypothesized that an student's enjoyment towards the particular subject contributes to their choice of occupation. Shertzer and Stone (2003) found that premiums offered to undergraduates in certain subjects would generally lead to better evaluative performance and choice recall procedures, similar to Edwards and Koenter's (2012) test of competence in a field play are important things that allows you to communicate in a conversational manner..

Future Employment Opportunities

Development of career is an ongoing process for some individuals. Working on various positions by choosing between opportunities that can be accessed is an example. Each person tries to select the technique of emotional display from many elements, the environment in which he lives, individual abilities and teaching abilities (Bandura, Barbaranelli, Caprara and Passorelli, 2001). Again, a survey by Muranguri (2011) confirms that there are very few experts, who are agreed to give a call selection result. According to him, a person's characteristics, his social climate, his family face, direction and problem related to and related to a particular field, influence the profession that a person chooses.

Analytical level of psychological and emotional well-being of older people in a resilient youth population identifying negative personal attributions for family financial problems and children's academic performance is important for research.. While economic uncertainty has

already been reported, African Americans are not underestimated. Study by Simons, Simons, & Su, (2013) reviews longitudinal outcomes and prospective data from the Family Wellness Network. (n = 422, 52% youth, Wave 1 = over 10.5 years). I examine the financial allocation of struggling young people by comparing two broad perspectives on financial spending, age and daily stress levels. (Simons, Simons, & Su, 2013; Wadsworth & Ahlkvist, 2015)

Available data on Turkey show moderate levels of satisfaction with life, extreme poverty, high unemployment rates, and high levels of immigration. This study aims to examine the relationship between poverty, social exclusion and survival based on baseline conditions. It is cross-sectional research in which in which 2493 subjects were voluntarily selected, and approximately 29.0% of the variance in environmental barriers could be explained by matching age, need and full survival. The poor, depressed, and young people are prone to feelings of inferiority (Bayram N, Aytak, Sam, & Beljeel, 2014; Edman et al., 2008; Bairam N, Aytak, Sam, & Beljeel, 2011). Most research has focused on the importance of individual influences on factor outcomes, however analyzes are often limited because they do not take into account the influence of cultural differences. To address these claims, we examined the relationship between poverty and youth employment by educational attainment and race (Burton, Bonilla-Silva, 2010). Stepwise results of this model indicated that a- black youths had lower academic performance than White youths, that they paid less attention poor, b- minor requirements were inversely associated with the use of racial discrimination between Black and White youth and c- invasive monitoring is more common in low-income areas Results indicate complex effects of ethnicity and race on adolescent academic performance. (Ainsworth, 2002; Carter, 2008).

The development of the history of the study has been greatly influenced by the popularity of the public and the networks of consciousness live, and the memory of the people who live without food, with pain and the special discrimination. It is not considered how this large group helps to compare national problems and responses to public problems, for example, the critical "implementation gap". The purpose of this article is to analyze the meaning of moral discourses in public discourses on the education of the poor and disadvantaged. Therefore, research is being done to validate the models that are often used to close the "performance gap". He then examines how it leads to misconceptions and, by extension, poor curriculum and useful responses to class inequality in American public schools. (Steele and Aronson, 1995).

Access to education is an important basic freedom across all social classes. In Zimbabwe, education provision was perhaps the most central issue in the government's social strategy, particularly after independence in 1980. Yet for many, poverty remains a barrier to achieving education. This trail sought to explore the determinants of educational achievement needs and outcomes in the Thandani population of Ansiza district. The trail was to show the difficulties of learners who are facing poverty as they continued to study, which led to them dropping out from school. Data was collected through survey, through personal and close meetings and examine of records. The investigation revealed death of the service provider. Due to unemployment and lack of training result is in the form of poverty in the Thandanani group. The results of this test showed that poverty has a negative effect on students' school performance. Results of the study shows that school management increased the school fees to force out less privileged students. Research also suggests that local donors direct their assets to educate and help undergraduate students from

affected institutions (Moyo, 213; Brown, 1992; Davidoff, 1987).

The gap is 40% higher than recent 20 years in the earnings and income, it is very large size gap (Ford & Grace, 2017). When 1969-70, the 90% of families with school-age children had a household income distribution five times that of the 12% of families. Today, high-income families are low-income families. "These large gaps negatively impact upon students belongs to the poor families and they also have poor academic record (Tonia, 2016). Hanover Research Center use this report to examines the impacts that how schools can reduce these impacts. It has two parts;

- i. Studies on poverty have proved that it can affect the educational performance.
- ii. According to (Ford & Grace., 2017) poverty alleviation is concerned with strategies to reduce poverty and income inequality. Participates in classroom strategies and school programs to positively impact students who are poor.

Low student enrollment in educational institutions and poor improving behavioral problems is associated with poverty. In addition, poverty is also associated with many external factors also which have impact on behavioral, social, and emotional aspects of educational institutions such as negative behavior and stress. However, it can be improved with a combination of curriculum and learning student achievement can be improved and social and behavioral and poverty problems can be reduced.

Researches shows that learning strategies that are student-centered are effective in facilitating the low-income students and enabling them for actively participation in school life. Students as well as teachers who are belonged to poor families can also be able to enjoy in environment of learning. If perceptions of the

school environment are positive, may have positive consequences in behavior for gaining scholarship. In addition, coaches reported a higher level of job satisfaction. The more support they receive in the classroom, the more they shows to low-income students (Rath & Conchie, 2008).

Early Education is really very important to the students who have low income or belonged to poor families. After early Education poor students stay home instead of availing some better opportunities, which could put poor kids out of school in a few years, it has a negative impact on children at home, which is not good. Poor students can engage themselves in extracurricular activities. These children typically have less chances outside the educational institutions and other activities such as sports, art clubs, or tutoring. Educational Institutions can introduce Summer camp programs, school clubs, as well as social benefits, can be engage poor students and help them to attend the school.

An effective and cost-effective way to increase participation towards student achievement with the help of parent's support to their children. Parents can half the poor school can be best efforts to solve the difficulties of students, especially in financial matters. Feedback models can be introduced for involvements of parents in teacher parents meetings, teachers can also share to parents that how they can support performance of student while staying at home (Goleman, 2012).

In 2015 Eight Development Goals (MDGs) were adopted which were the replacement of UN Millennium Declaration implemented by 189 countries in September 2000. This research focuses on discuss the poverty as a big issue the strategies that can resolve the issue, global development. (Fund, International Monetary , 2007). This section

looks at the implications of poverty, particularly in relation to the ASS for current state testing. As per (Klopper, 2007; Kalb, Pansters, & Siebers, 2004) those Children who are belonged to families with poor financial status Overview of current state of SDG implementation of the Millennium Development Goals discusses donor challenges in Africa. Research design and data collection tool are also part of the chapter. Further, sampling technique and sample are discussed after the population of this study. Data analysis techniques along with tools and their validation are presented in detail. The current research was conducted using mixed research methods. A mixed method approach was used to investigate this research problem in depth by collecting and analyzing not only quantitative data but also qualitative data.

Research Methodology

Mixed Methods Explanatory Design was conducted in this study. Socio economic data of the students in undergraduate program was collected quantitatively in Phase 1 of the study, where as in Phase 2 researcher qualitatively explored the undergraduates' perspectives for determinations of the impact on education due to poverty and on their career.

In this research, population was considered all enrolled undergraduates students B.Ed. Hon's. This program (B.Ed Hon's) has been offered at University of Educaion, in Division of Education.

As this research study was near to "University of Education Lahore, Township Campus ", snowball sampling technique was used to collected date by using Google Survey Form due to pandemic situation of Covid -19. Approach to students personally was not easy. 160 B.Ed. students filled that Online Google survey. A large number of reactions were collected. 65 male students and 95 female students were participated in survey. There were 105

undergraduates who belonged to urban areas

while 55 belonged to rural areas.

Demographic characteristics		Repetition	Edited
Gender	Mention	65	40.6%
	Feminine	95	59.4%
A program	Bed Honors	160	100%
populated area	Citizens	105	65.6%
	Villager	55	34.4%

Analysis

Poverty refers to the difficulties towards the basic needs i.e. welfare, education, financial capacity, clean water, clean eatable food etc. This is a situation where the income does not adequately cover the basic needs of their working relatives. It is a significant factor in the nation's financial problems and creates class divisions among the common people. Poverty has been considered as one of the global challenges facing by the whole world. Education is seen as an important tool for poverty reduction. Nearing the test of downsizing, the world faced dire employment concerns and widespread labor shortages. In the world Pakistan is the 6th biggest country in the world by population and it is sad that most of the population lives below the line of poverty. Lack of Education is the major cause of poverty among the poor. Therefore, training plays an indispensable role in reducing need and reducing economic growth through various measures. Therefore, the present study was decided to conduct for measure of the impact of poverty on learning of undergraduate students and selection of career from them in Pakistan.

For achievements of the objectives, the researcher has get the necessary information from the colleges funded by government in Lahore with the help of two examination boards. For first researcher make a study to recognize the peoples who are suffering with poverty. Secondly,

students from poor families selected to investigate their discrimination in terms of effect of poverty towards their education and future careers of them.

Table shows undergraduate responses to the Undergraduate Socioeconomic Status Questionnaire to identify participants having poor status of socio-economic. The results reveals that (40.6%) 65 males and (59.4%) 95 females participated in the survey. Students who were enrolled in B.Ed. Hons were 160 (100%). It was carefully observe that these students must me from different ages. (21.3%) 34 undergraduates were from age slot 18-20 years, however (78.8%) 126 falls in slot having 24-26 years ages. However, 10, 36, 37,77, undergraduates students belongs to 7th to 8th, 5th to 6th, 3rd to 4th and 1st to 2nd, semesters of Bed Hons respectively. Fathers of some undergraduate students were uneducated as 28, 35, 19, 34, 21, and 23 fathers' education was masters, bachelors, secondary and primary. However, there were (11.3%) 18 undergraduate whose parents were suffering from decease. On the other hands, (88.8%) 142 parents were alive and fulfilling responsibilities of their children. Laborers parents were (18.1%) 29, and (15%), 24 parents were shop owners, (00%) 00 were Doctor, (3.1%), 05 were Engineer, (1.3%) 02 were working in bank sector, (62.5%) 100 parents were performing other jobs. From them, (51.2%)

82 were full time employees, (22.5%) 36 parents engaged in part time jobs, and unemployed fathers were(26.3%) 42.

Likewise, many students' mothers were not educated as 152 mothers having primary education, 08 had studied up to secondary level and none were beyond that stage. Most of the students' mothers, 132 (82.5%) died, and 28 were unfortunate mothers. 132 (82.5%) mothers were living as housewives and 28 (17.5%) female workers. Mothers, (21.3%) 34 were engaged in full-time working and (5%) 8 were engaged in

part-time working.

15% of undergraduates 24 in numbers had a family income of 45,000/- and below, while the remaining (85%) 136 of the undergraduates had a family income of 46,000 to 100,000. However, none had more than 100,000 as family income. However, more than half (85.0%) of the 136 live in self homes, and only (15%) 24 live in accommodation on rented. Similarly, more than half (64.4%) 103 of the undergraduates lived in urban areas and from rural areas were (35.6%) 57.

Table 2 Perceptions on poverty of Undergraduates

Sr. No.	Statement	SA	A	UD	DA	SD
1	Low-income has a negative impact on the undergraduates' physical condition.	48.1%	41.3%	2.5%	7.5%	0.6%
2	Low-income has a negative impact on undergraduates' mental capacity.	36.3%	47.5%	9.4%	6.3%	06%
3	Low-income creates pressures that is a hurdle towards education.	29.4%	39.4%	10.6%	18.8%	1.9%
4	Undergraduates who are facing insufficient financial capital are unable for participation in co-curricular activities.	36.9%	38.1%	8.8%	13.8%	2.5%
6	Lack of fitness care causes to increase absentees of students from educational institutions.	30%	43.8%	7.5%	14.4%	4.4%
8	Low income students are facing low confidence while participating in co-curricular activities.	23.1%	35.6%	9.4%	35.6%	23.1%
9	Parents having low income cannot afford that their children attend private educational institutions due of lack of money.	40%	30.6%	6.9%	17.5%	5%
20	Students decide to get admission in government educational institutes due to lack of money.	40.6%	30%	6.9%	17.5%	5%

Study result revealed that 89.4 % of the undergraduate were of the view that " Low-

income has impact on physical condition of the undergraduates negatively." Likewise, 83.8 %

were of the view that " Impact of low-income is negative on undergraduates' mental capacity.", while 68.8% were of the view that " Low-income creates pressures that is a hurdle towards education.", with 75% agreed on "Undergraduates who are facing insufficient financial capital are unable for participation in co-curricular activities." 73.8% were on the view that "Lack of fitness care causes to increase absentees of students from educational institutions.", however 58.7% were agreed on,

"Low income students are facing low confidence while participating in co-curricular activities.." Likewise 70.6% were of the view that "Low income students are facing low confidence while participating in co-curricular activities. Parents having low income cannot afford that their children attend private educational institutions due of lack of money." 70.6% were agreed on "Students decide to get admission in government educational institutes due to lack of money."

Table 3 Undergraduate students' views on career choice

Sr.	Statement	SA	A	UD	DA	SD
15	Priority always given to the male child of family considering him as primary earner for the family	21.9%	38.1%	8.1%	23.8%	8.1%
16	Education for girls is not preferred considering them as secondary earners.	31.3%	43.8%	6.3%	14.4%	4.4%
18	Decision for career is rely on socio-economic status of the family.	50%	39.4%	3.8%	6.3%	0.6%

The results showed that 60% responded were agreed that " Priority always given to the male child of family considering him as primary earner for the family " and 75.1% reported that they " Education for girls is not preferred considering

them as secondary earners, while 89.4% of the students were of the opinion that " Decision for career is rely on socio-economic status of the family."

Table 4 Perceptions of undergraduate students on careers

Sr.	Statement	SA	A	UD	DA	SD
5	Low-income students find it difficult to focus on their education.	23.1%	50.6%	15.6%	6.9%	3.8%
7	Low income parents are not able to give proper attention for studies of their children.	26.9%	40%	11.9%	16.3%	05%
9	Low income students feel hesitation for their taking charge of their leadership roles such as class representor.	20%	39.4%	10%	26.9%	3.8%

10	Low income students remains behind than their peers academically.	16.9%	38.1%	8.8%	30.6%	5.6%
11	Insufficient financial capital results in poor academic performance.	32.5%	43.8%	6.3%	11.9%	5.6%
12	Education of parents has influences on education of the child.	31.3%	44.4%	6.3%	13.1%	05%
13	Financial status of the parents influences education of the child.	36.9%	43.1%	11.3%	6.3%	2.5%
14	Students who have insufficient financial capital drops out from their schools due to low income.	28.1%	46.9%	10%	13.1%	1.9%
17	A higher income is necessary for getting higher education.	24.4%	46.3%	8.8%	16.9%	3,8%

Results reveals that 73.7% agreed with " Low-income students find it difficult to focus on their education.", 66.9% agreed that " Low income parents are not able to give proper attention for studies of their children.", 59.4% of the students agreed that " Low income students feel hesitation for their taking charge of their leadership roles such as class representor., as well as 55% agreed that "Low income students remains behind than their peers academically." 76.3% agreed with "

Insufficient financial capital results in poor academic performance, while only 75.7% agree with " Education of parents has influences on education of the child.", 80% agreed with " Financial status of the parents influences education of the child." and 75% agreed that " Students who have insufficient financial capital drops out from their schools due to low income." However 70.7% agreed that " to get Higher Education, higher income is necessary."

Table 5 Correlation between Poverty and Choice of Career

	Poverty	Choice of Career
Poverty	1	.645**
Choice of Career		1

Table 4.5 shows the correlation between Choice of career and Poverty. R value is .645 & value p is .000 and "p is less than the criteria i.e. 0.001" which indicates that there is moderate positive

correlation between the choice of career and poverty. So, "Ho: there is no significant relationship between poverty and choice of career" is rejected.

Table 6 Poverty effects on choice of career

R	R Square	Adjusted R Square	df	F	Sig.
.556	.330	.456	1	120.44	.000

Simple Linear Regression is used to investigate about poverty effects on choice of career. Results reveals variance of 45 % towards choice of career. However, F value is 120.44 & p value is

.000 “p< .005” indicates the fitness of model “poverty effect are significant on choice of career.

Table 7 Poverty and Career (Correlation)

	poverty	Teaching profession
Poverty	1	.677 **
Career		1

In table 4.8, relationships measured between poverty and the career. The value r is 0.677 & p value is .000 & “p < .001” and it indicates a good

positive correlation among the poverty and career. So, "Ho: No significant correlation between poverty and educational career" has been rejected.

Table 8 Poverty Effects on Choice of Career (Regression’s coefficient)

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
Choice of Career	1.543	.978		1.757	.056
Poverty	.325	.038	.565	9.911	.000

Table 8 is about coefficient value, value of beta is -.325 for poverty “independent variable” against choice of career “dependent variable” & value p is .000 and “p < .005” which indicates

moderately optimistic result of poverty on the choice of career. So, “Ho: There is no significant Poverty Effects on Choice of Career” is rejected.

Table 9 Effect of Poverty on Career in Education (Regression’s coefficient)

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
Career in Education	6.451	1.658		3.861	.000
Poverty	.745	.054	.758	14.870	.000

Table 9 reflects about coefficient value, value of beta is .758 for poverty as an “independent variable” against the career in education as a

“dependent variable” with p value is .000 & “p< .005”. Results reveals that the poverty is moderately optimizing the career in education. So, “Ho: There is no significant effect of poverty

on educational career” is hereby rejected.

Table 10 Effect of Poverty on career in education

R	R Square	Adjusted R Square	df	F	Sig.
	.678	.509	1	272.43	.000

Table no 10, with the use of Simple Linear Regression poverty effects on the career in education are investigated. Results reveals 58% of variance in the career in education. However, value of F is 272.43 and p is .000 & “p<.005” which indicates the fitness of the model. So, poverty effects are significant on career in education.

Conclusion

Those undergraduates were considered poor according to the minimum criteria of Ehsaas graduate program, 2019 “They, whom family income is 45000 pkr or less than of it”. Only 15% of the participants meet this minimum criteria in the collected data. These 15% of the participants also considered in qualitative part as sample. Results of the quantitative study reveals undesirable influence of low income on the physical and mental state of undergraduates. However, results of qualitative study also indicates negative effect on mental state of undergraduates due to not treated well considering their poor family grounds among other undergraduate students who have rich family background. Results of quantitative and qualitative study showed how participation in teaching and teaching related activities is effected by poor economic background. Due to their poor family background, they are losing their confidence towards getting admission in educational institutions. Results of Quantitative study also conclude that girls from poor family backgrounds always given less preferences for provision of facilities and help as compare to the male children. Results of quantitative study also reveals that poverty is a hindrance towards focus

their energy on educational activities, qualitative study also verified it. To meet the educational expenditures they have to engage themselves in part time earnings or some kind of home tuition along with their studies. They achieved low grades in their educational studies as consequences. They also feel difficulty to continue their education to higher classes. We may say there we found a significant effect of poverty on Educational career and these is a positive correlation with poverty, educational career and career choice which has been observed.

Discussion

This study tried to explore those factors who are affecting the education of undergraduates and career due to poverty. Conclusions of the research must be considered an addition to the existing literature. This research findings are consistent as per the research findings of Awan, Malik, Sarwar, & Waqas (2011), which indicates vital role of education in human development and to upgrade the living style. More research by Ijzendoorn, H., Vereijken, Bakermans, & Riksen-Walraven (2004) shows that poor fitness is due to poverty and absent ratio of students increased due to poverty and causes difficulty for students towards achieving their educational goals. A study by Freiberg (1993) found that the negative attitude of parents due to poverty negatively affects the academic performance of students, which was also proves from this research where poverty has a negative impact on a child's mental state, whether from quantitative or qualitative studies. A study by Cochran-Smith (2004) revealed that poor children are excluded from well-known schools and cannot attain higher

levels of education, leading to lower achievement. Jensen (2009) concluded that lack of a fiance affects students' self-esteem, facilities, good nutrition, and mental limitations. The peer influence and social interaction are more influential than family in choosing their career (Arif, Iqbal and Khalil (2019)). Currnet research results were also found with the findings. Career is mostly effected by the peer influence, as per demand of society and interest of the students.

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