

researchcub.info **ABSTRACT**

This research is on the income and expenditure pattern among the student of IMT, Enugu which is the case study. It is made up of five chapters, each of the chapters dealt with a particular aspect of the research work.

The research work aimed at identifying the sources of income open to students in the higher institutions of learning and universities as well as also how they spend this money given to them. Four research questions were set, the instrument used for data collection was a questionnaire containing 13 questions relating to the study.

The sample size used was determined by the Yaro Yamenic (1964:280) formula as such 40 persons were used. These persons were students who live in the hostels. Responses from the respondents were presented in table and analyzed using simple percentage method with a hypothesis presented using the chi-square method. Findings on research on the research showed that the greatest problem students have in income adjustment is that they emulate others whose income are not the same.

Secondarily, they do not significantly adjust well to their expenditure pattern in schools.

Finally, some recommendation and suggestion in some areas for further research were made. Among these recommendations are:

- i. That student should refrain from band wagonism.
- ii. They should form an expenditure pattern as a guide to their expenditure exercise.
- iii. Should not go to extreme when they are short of money resulting from maladjustment. This is to avoid the negative impacts attributable to mal-adjustment.

These, and more are the recommendation advanced to students to assist them in the income and expenditure pattern.

PROPOSAL

This research shall consist in details, the social adjustment and expenditure pattern. Among the statements of IMT Enugu. It shall focus much on the sources of income open to student in the higher institutions of learning and universities as well as how they spend those money given to them.

The research will also comprise of questionnaire, which are related to the study. The sample size that will be used shall be analyzed using simple percentage method with a hypothesis that will be presented using the chi-square method.

This research shall be made of five chapters, chapter one will consist of the general introductions, chapter two shall talk about the literature review while chapter three will comprise of research methodology. Chapter four shall discuss about the data presentation and analysis. The last chapter shall discuss the summary of finding to the problem and limitations, which the researcher shall encounter while carrying out research works.

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CHAPTER ONE INTRODUCTION

BACKGROUND OF THE STUDY

This research work titled income and expenditure pattern among the student of institute of management and technology Enugu, will slightly take our minds back to the parameter and yardstick for proper and genuine development of a nation especially Nigeria to be preside.

Luca Dacioli in his treatise says that "frequent accounting makes for a lasting friendship". This goes a long way explaining how the student of IMT are being funded and how they go about expending the money they have to their basic scholastic necessities.

The periodical institutional mechanism for developing human skills and knowledge at the highest level is the polytechnic system. It follows therefore that any governmental effort for economic development should be duty bound, to give priority to polytechnic educational system.

In Nigeria, educational has been highly emphasized by both state and federal government. The existence of 11 (eleven) federal and 21 (twenty one) state polytechnic as at early 90's is a dear manifestation of this emphasis on high level manpower, among other factors, has given rise to the increase demand for polytechnic education. This increased demand reached climax with the setting up of the joint Admission and matriculation Board (JAMB) for polytechnics. This works towards the goal of increased students intakes. This developmental idea being rested on human resources instead of capital material resources is qualified by HARRISON (1973,P.3) who said "human beings are agents who accumulate capital, exploit natural resources, build social, economic and political organization and carry forward National development.

Although, the federal government through their various laudable establishments like (JAMB POLY) etc. anticipation the expansion of polytechnic but it is unfortunate that there is no communicate increase in the sum of money allocated. For example, reveals the undergraduates bursary. Such plan years too a stipend amount of N12m is allocated to polytechnics

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