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The Impact of IGO's Monthly Stipend and Life Skills Training on Academic Performance of Undergraduate Destitute Students in Ethiopia From, 2019 - 2023

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Abstract
In developing countries like Ethiopia, although destitute students technically have access to education, they still face significant barriers to completing their schooling. This study analyzes the impact of the Institute for Global Outreach's (IGO) Student Empowerment Initiative, particularly its monthly stipend, and the university-provided Life Skills Training (LST), on the academic performance of destitute undergraduate students in Ethiopia from 2019 to 2023. Using a quantitative design, data were gathered from 418 students across four major universities. The study utilized independent samples t-tests, one-way ANOVA, and factorial ANOVA to analyze the impact of the monthly stipend and LST on the student's GPA. The findings showed that both the monthly stipend from IGO's Student Empowerment Initiative and the university's Life Skills Training (LST) significantly increased academic performance, with the stipend having a much greater impact. Specifically, the students receiving stipends averaged an increase in GPA of 0.544 points, while those participating in LST saw an increase of 0.166 points. These interventions were found to have an additive effect, which means the IGO stipend had the same impact on the student's GPA regardless of LST participation. It was also observed that LST participation had the same impact regardless of the IGO intervention. The impact of both interventions was persistent, even after controlling for other variables. The study underscores the importance of financial and academic support in higher education for destitute students. Its findings suggest expanding stipend programs, such as IGO's Student Empowerment Initiative, and integrating LST into the universities' standard curriculum for all students. These findings and recommendations add valuable insights into creating policies and interventions aimed at reducing disparities and promoting more equitable opportunities in higher education.
Keywords: Academic Performance, Stipend, Life Skills Training (LST), GPA, Interventions, Destitute, Higher Education, Empowerment, Gender
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1. Introduction

Ethiopia is a landlocked country located in the Horn of Africa. The nation is relatively compact, with identical east-west and north-south dimensions, and lies completely within the tropical latitudes (Marcus, 2023). The capital, Addis Ababa, is located near the geographical center of the country (Marcus, 2023). Ethiopia ranks second in terms of population among African countries, with an estimated population of 118 million people (United States Census Bureau, 2023). Unlike most African nations, Ethiopia did not experience extensive colonization, except for a brief period of Italian rule from 1936 to 1941 (Tamiru & Lasser, 2012). As one of the oldest countries in Africa, Ethiopia is home to more than 80 languages spoken by 70 ethnic groups, including Oromo, Amhara, Somali, Tigrayan, Sidama, Guragie, Welaita, Hadiya, Affar, Gam, and Gedeo, with Oromo and Amhara being by far the largest (Mohajan, 2013).

During the 19th century, these ethnic groups had their own indigenous educational systems, which were deeply rooted in tradition and primarily religious in nature, with the "Ethiopian Orthodox Church serving as the main institution for imparting education" (Milkiasm, 1976, p. 86; Bishaw & Melesse, 2017; Bishaw & Lasser, 2012). Throughout the early 20th century, key reforms started during Emperor Menelik II's reign and Empress Zewditu's reign and continued with Emperor Haile Selassie, whose goal was to modernize education and make it more accessible. However, many of the emperor's initiatives for reforming modern education for economic growth were disrupted by the Italian Occupation from 1935 to 1941 (Wondemetegegn, 2016). Though short-lived, this invasion of Ethiopia had a significant and lasting negative impact on the growth and development of education in the country. Although there were many foreign influences on the educational system, starting in the 1950s, more effort was put into integrating Ethiopian culture and languages into education. However, there were still many challenges in higher education, especially for destitute students from rural areas.

Ethiopia is facing a rising number of destitute students. Although poverty affects students of all age groups, this study specifically focuses on destitute students enrolled in higher education, a group that has not received adequate attention despite facing significant obstacles.

The available literature provides evidence that students in developing countries, particularly those with limited resources,

face acute financial problems that significantly affect their daily learning activities and educational attainment (Kumsa et al., 2020).

In Sub-Saharan African countries such as Ethiopia, Nigeria, and Ghana, college students experience severe financial difficulties that significantly hinder their ability to succeed academically (Ilie & Rose, 2016). While existing literature has documented the financial challenges faced by students in developing countries, there is a paucity of research focusing on the specific experiences of undergraduate destitute students in Ethiopia.

These students, particularly those from rural areas, struggle immensely to obtain the basic essentials and supplies they need to excel academically. These struggles are embodied among the nearly 150,000 destitute students enrolled across four major universities—Addis Ababa University, Debre Berhan University, Arsi University, and Oda Bultum University. As the oldest and largest institution in Ethiopia, serving over 49,000 students, Addis Ababa University draws poverty-impacted students from both urban and rural areas (Addis Ababa University, 2023). Debre Berhan University, established in 2007 with 30,000 students, also has a significant number of destitute students, though it has fewer resources (Institute for Global Outreach, 2023). Arsi University and Oda Bultum University are smaller universities that attract agriculture-focused students from destitute agrarian communities who are also experiencing food insecurity and a lack of essential supplies (Arsi University, 2023; Oda Bultum University, 2023). Further information on these universities can be found in the Methodology section of this paper.

University students in Ethiopia who live in extreme poverty struggle to obtain essential items like school supplies, internet access, copy materials, and transportation, which can hinder their academic success (Kumsa et al., 2020). Additionally, studies show that female students often face further challenges in accessing sanitary products, which can lead to missed school days and hinder the academic progress of female students (Sahiledengle et al., 2022).

Alongside urgent financial needs, many destitute students lack critical life skills that further inhibit academic excellence and leadership development. Training programs focused on essential life skills such as self-awareness, coping and stress reduction, problem-solving, leadership, and communication provide valid support, particularly for students coming from underprivileged backgrounds (Ministry of Women, Children and Youth Affairs, 2012). However, LST alone may not sufficiently empower students who cannot afford basic survival necessities. For instance, even though students may be motivated through training to participate in classroom projects, their inability to afford required school supplies could further undermine their self-esteem and confidence.

Moreover, in today's digital world, it is essential for students to possess technical skills that can aid their academic and professional growth. Although technical training could provide destitute students with the skills to effectively utilize online resources, the lack of financial resources to pay for computer access renders such training futile. This could create a significant digital divide between destitute students and their peers who have access to computers and the internet, ultimately affecting their academic and professional opportunities.

In summary, while LST is an effective intervention for destitute students, it is critical to evaluate its impact on the academic performance of students who also require financial aid. Therefore, a comprehensive intervention strategy is required for destitute university students in Ethiopia that addresses both financial constraints and life skills development to unlock their academic potential. These students at the four universities exemplify the daily struggles that learners face across the country when trying to access education while dealing with extreme poverty. Although existing literature acknowledges financial barriers for students in developing countries, few studies focus specifically on interventions for the university population in Ethiopia. Unfortunately, initiatives do not adequately target resources, training, and policy reform to support this vulnerable demographic. These disparities in educational attainment may have significant long-term implications for leadership development, potentially limiting these students' ability to fully participate in political and social policymaking processes in their country (Saint, 2004).

The purpose of this quantitative study is to analyze the impact the IGO's Student Empowerment Initiative's monthly stipend, combined with the universities' life skills training, had on the academic performance as measured by GPA, of undergraduate destitute students who were enrolled in four universities in Ethiopia from 2019 to 2023. The universities include Addis Ababa University, Debre Berhan University, ARSI University, and Oda Bultum University

Literature Review

Financial Support and Academic Performance

Matriculating through college can be challenging for destitute students pursuing higher education due to the many financial problems they incur. Several research studies have shown how financial aid has positive effects on academic performance. For example, a study by Moores and Burgess (2022) found that students who received financial assistance were more likely to complete their degrees and achieve higher grades than those who did not receive support. Likewise, Claridge and Ussher's (2019) research found that financial support had a positive impact on students' overall academic success, including their grades, attendance, and retention rates.

The importance of financial support in assisting students to succeed in higher education has been extensively studied

in the literature. For students from severely disadvantaged backgrounds who cannot receive financial support from their families, scholarships, grants, or loans provide them with an opportunity they might not have had otherwise. The literature provides a detailed understanding of how financial aid affects academic performance. Coonrod (2008) and Scott-Clayton (2011) give insights into how financial aid can enhance academic performance, namely by increasing motivation and reducing financial stress. Coonrod (2008) posits that financial aid can act as a motivational factor, with students perceiving financial support as an investment in their academic success, thereby fostering a heightened sense of responsibility and motivation. This investment can lead to increased motivation to perform well in their studies as they recognize the opportunity provided to them through the aid (Coonrod, 2008). If students believe that their efforts will lead to a successful academic outcome, they may be more driven to work harder, engage more in their coursework, and strive for better academic performance.

According to Page and Scott-Clayton (2016), financial stress is a common concern for many students pursuing higher education. The burden of school supplies, bare essentials, and other financial obligations can create significant stress and distractions that may hinder academic performance. Fack and Grenet (2015) view the positive impact of need-based grants on college access and success as a way to relieve stress for low-income students. The findings suggest that financial aid programs can help alleviate financial barriers, reduce the cost of college attendance, and support low-income students in pursuing and completing their higher education goals. With reduced financial worries, students can dedicate more time and energy to their academic pursuits, leading to improved performance in their courses.

Research that delves into the differential effects of financial aid based on students' socioeconomic backgrounds and the specific institutional contexts in which they are enrolled can provide valuable insights (Fack & Grenet, 2015). By understanding how financial aid operates within these unique settings, policymakers and stakeholders can develop targeted interventions and programs that address disparities and foster educational equity.

Stipend and Academic Performance

Transitioning from the broader scope of financial aid to the specific intervention of stipends requires an understanding of the distinct role these financial aids contribute to the educational support framework. Stipends serve as a critical lifeline for students grappling with financial hardship, potentially easing economic burdens and fostering an academic environment where success is more attainable. The studies reviewed demonstrate the positive impact of cash stipends and grants on academic performance, particularly in terms of completion rates, dropout rates, study persistence, and student retention. Goldrick-Rab et al. (2016) found that monthly cash stipends increased the likelihood of students successfully completing their programs, highlighting the importance of financial support in promoting student success. This finding aligns with the conclusions of Herbaut and Geven (2019), who conducted a systematic review categorizing support into different categories and found consistently improved completion rates among disadvantaged students.

Bettinger (2016) complements these findings by highlighting the importance of financial support in student success. His study revealed that an additional $800 in financial aid reduced dropout rates among students, emphasizing the positive role of financial assistance. This underscores the importance of providing sufficient financial support to students so that they can concentrate on their studies without worrying about financial constraints.

Moores and Burgess (2022) conducted a case study in the UK, which revealed that cash grants particularly benefited students from lower-income households in terms of retention. This finding highlights the potential of cash grants to address educational inequalities and promote student success among disadvantaged students. Public policies should prioritize the implementation of cash grant programs that specifically target economically marginalized students. The work of Claridge and Ussher (2019) in London supports the findings of other studies that show the many benefits of cash grants. Their research not only confirms the academic advantages observed by Zacharias and Ryan (2021) and Fack and Grenet (2015), but also shows that cash grants can improve students' overall quality of life. This well-rounded perspective highlights the transformative potential of financial support, which can go beyond academic metrics to encompass students' well-being. By highlighting the varied impact of cash grants on different socioeconomic groups in the UK, Moores and Burgess (2022) add another layer of complexity to this discussion. Their case study echoes the concerns raised by Fack and Grenet (2015) regarding the need for targeted financial interventions.

Student Empowerment and Academic Performance

Empowerment has become a widely used term that can have several different meanings depending on the context in which it is used. According to Sullivan (2002), student empowerment is influenced by two factors that are critical in shaping academic performance and the educational experience of students: intrapersonal empowerment and interpersonal empowerment. Intrapersonal empowerment focuses on developing skills such as self-efficacy, self-regulated learning, and a growth mindset, which in turn boosts the student's inner sense of control and self-confidence (Sullivan, 2002). Students from severely impoverished areas often have low self-esteem and confidence when entering a university located in a different part of the country (Institute for Global Outreach, 2023). They may feel isolated and inferior, comparing themselves to the more

privileged students and feeling that they do not measure up compared to their peers. Intrapersonal empowerment emphasizes the importance of nurturing students' self-perceptions and self-motivation to drive their success.

On the other hand, interpersonal empowerment refers to how empowered students feel when interacting with others (Sullivan, 2002). This includes their teachers, other students, and the wider school community (Sullivan, 2002). This level of empowerment encourages positive relationships that promote a sense of belonging and provide opportunities for students to participate in activities that encourage engagement (Sullivan, 2002). Interpersonal empowerment is a critical component of educational development for destitute students, who are often uncomfortable interacting with others outside of their home communities.

Shafaei (2012) and Aloysius (2013) further contribute to this dialogue by focusing on the relational aspects of empowerment. Shafaei's (2012) identification of self-determination as a key factor in student commitment underscores the importance of fostering an environment where students feel valued and capable of influencing their educational journey. Aloysius's findings on the link between empowerment and improved relationships with staff highlight the social dimension of empowerment, suggesting that positive interactions within the educational community are integral to student success.

Tadesse et al. (2022) have expanded the conversation to include self-regulated learning strategies (SRLSs), emphasizing the importance of providing students with the skills necessary for academic success. Their advocacy for integrating life skills training with SRLSs encourages a holistic approach to empowerment. This approach ensures that students are not only supported by their institutions but are also equipped with the tools to navigate their academic and personal challenges more effectively (Tadesse et al., 2022).

Life Skills Training (LST) and Academic Performance

The shift from exploring how student empowerment relates to academic success to studying the impact of LST on academic performance is a natural progression in understanding what helps destitute students excel academically. While student empowerment emphasizes the importance of building motivation and self-determination among students, LST offers a structured approach to equipping these vulnerable students with the necessary tools and competencies needed to handle any challenges they face (Kibret, 2016).

Studies by Nagarajah et al. (2020) and Fallahchai (2012) both suggest that life skills training (LST) is highly beneficial for personal and social development, as well as academic achievement. Nagarajah et al. (2020) recommend integrating affective attributes into university curricula, a concept supported by Fallahchai (2012) who highlights the academic improvements in freshmen who underwent LST. These studies agree that LST plays a foundational role in promoting personal growth and academic success for all students, comparable to the universal support provided in Tier 1 of MTSS.

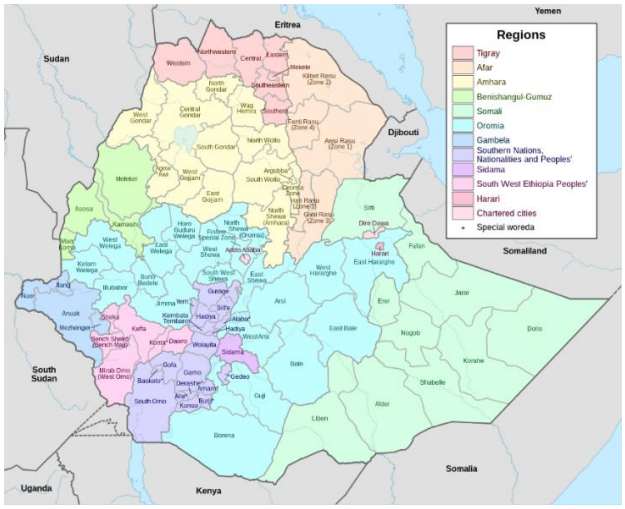
In examining the impact of life skills training on academic performance, it is important to consider the differential impacts and personalized interventions for students with specific needs, such as blindness and physically disabilities. This level of support directly relates to Tier 3 of the MTSS framework, which provides intensive, individualized support for students with significant needs. In a study conducted by Warda in 2020, a life skills educational program for blind and low-vision students at Isfahan University was found to be effective in increasing the compatibility of these students. The study showed significant improvements in post-test scores. Similarly, Sombrio et al. (2016) emphasized the need for enhanced accessibility in distance learning courses for blind students. They recommended considering the specific challenges faced by these students to foster inclusivity and accessibility in educational materials and multimedia (Sombrio et al., 2016).

Jaya et al. (2018) emphasized the importance of life skills education for students with special needs, such as those with hearing impairments. They highlighted the need for vocational skills and the use of technology to deliver educational material to children with special needs (Jaya et al., 2018). The study showed that life skills education promotes independence and equal opportunities for such learners (Jaya et al., 2018).

In examining these scholarly perspectives, it becomes evident that the conversation on LST and its impact on destitute undergraduate students in Ethiopia is both vibrant and multifaceted. While there is agreement on the positive effects of life skills training, the dialogue remains open, inviting further exploration and understanding of its implications for destitute students' academic performance, mental health, social adjustment, and overall well-being.

Methodology

This study used a nonequivalent group design to assess the impact of the IGO Student Empowerment Initiative's monthly stipend and LST on academic performance. The dependent variable in the study is academic performance/achievement as measured by GPA. The primary independent variable is whether a student receives the IGO Student Empowerment Initiative's monthly stipend or not. The study also explores the effect of a second independent variable, which is whether a student receives life skills training from the university, in order to measure the impact of the Student Empowerment Initiative more accurately.



Data was collected from 418 undergraduate students across four universities in Ethiopia over the course of a four-year period from 2019 to 2023. This included 74 participants from Addis Ababa University, 116 from Arsi University, 125 from Debre Berhan University, and 103 from Oda Bultum University. The students in this study area are currently enrolled in one of four universities: Addis Ababa University, Debre Berhan University, Arsi University, and Oda Bultum University. Addis Ababa University ranks as the oldest and largest higher learning institution in Ethiopia (Wirtu, 2021), and serves approximately 49,000 students (Addis Ababa University, 2023). Debre Berhan University, with nearly 30,000 students, was established in 2007 and is committed to research and community service enrolling many students from rural and marginalized areas (Institute for Global Outreach, 2023). Arsi University was originally established in 2003 as Adama Science and Technology University and renamed Arsi University in 2014 prioritizes learning and research (ARSI University, 2023). Finally, Oda Bultum University, established in 2015, aims to be a leading center of excellence in Agri-industry and land resources in East Africa. (Oda Bultum University, 2023). The geographic service areas of these universities include Oromia, Amhara, Tigray, Southern Nations, Nationalities Peoples Region, and Dire Dawa City (Institute for Global Outreach, 2023). Thus, the student population in each university is representative of the overall population in Ethiopia.

The study analyzed two independent variables, the IGO monthly stipend and the universities' life skills training (LST), in relation to the dependent variable, GPA at the time of graduation, which is a quantitative measure of academic performance. The IGO Intervention variable differentiated students who received the IGO monthly stipend from those who did not. The LST variable captured whether students received life skills training from their university, which is an essential component of the empowerment initiative. Initially, independent samples t-tests were conducted to compare destitute students' GPAs before and after the IGO and LST interventions. Subsequently, a one-way ANOVA was used to compare the four groups, with the t-tests being conducted as post hoc tests following the ANOVA. Also, a factorial ANOVA test was used to analyze the combined impact of IGO's monthly stipend with the university's life skills training (LST) on the academic performance, of undergraduate destitute students in Ethiopia for the following four groups

- GPA of students receiving both a monthly stipend and training
- GPA of students receiving a monthly stipend and no training
- GPA of students receiving training and no stipend
- GPA of students receiving no training and no stipend

Model Specification:

Independent Sample T-Test Model

First, an independent sample T-test was performed to compare destitute students' starting GPA and Final / Graduate GPA for both interventions (IGO stipend & LST). Secondly, another independent sample T-test was performed to compare destitute students' Final/Graduate GPA for the IGO intervention group (i.e., treatment group) and Control group (i.e., those who do not participate in the IGO intervention program), and Thirdly, independent sample T-test was performed to compare

destitute students' Final/Graduate GPA for the LST intervention group (i.e., treatment group) and Control group (i.e., those who do not participate in the LST). The model is expressed as follows:

$$t - stat_{diff} = \frac{(\overline{X}_{after} - \overline{X}_{before})}{\sqrt{\frac{SD^2_{after}}{n_{after}} + \frac{SD^2_{before}}{n_{before}}}}$$

where, $\overline{X}_{after}$ = means GPA after intervention, $\overline{X}_{before}$= mean GPA before the intervention, SD^2_{after}= standard deviation after intervention, SD^2_{before} = standard deviation before intervention, and n_{after}= sample size or sample observation after the intervention, and n_{before} = sample size or sample observation before the intervention.

One-Way ANOVA and Factorial ANOVA Test

Follow-up tests of one-way ANOVA and factorial ANOVA were performed by comparing the GPAs of the four groups together, namely, (a) GPA of students receiving both a monthly stipend and training, (b) GPA of students receiving a monthly stipend and no training, (c) GPA of students receiving training and no stipend, and (d) GPA of students receiving no training and no stipend. One-way ANOVA analysis helps the researcher to determine if there is a statistically significant difference between the GPAs of these groups, while factorial ANOVA analysis helps the researcher to test for the interactive effects of the combined impact of IGO stipends and life skill training on destitute undergraduate students.

ANOVA Modeling Specifications

$GPA_{1i} = \mu + \varepsilon_{1i}$ (1)—GPA of students receiving both a monthly stipend and training

$GPA_{2i} = \mu + \varepsilon_{2i}$ (2)—GPA of students receiving a monthly stipend and no training

$GPA_{3i} = \mu + \varepsilon_{3i}$ (3)—GPA of students receiving training and no monthly stipend

$GPA_{4i} = \mu + \varepsilon_{4i}$ (4)—GPA of students receiving no monthly stipend and no training

Where, GPA = Grade Point Average, i = factors, μ = average GPA of student population, and ε= error term.

Factorial ANOVA <u>Model Specification:</u>

$$GRGPA = a + +bIGO + cLST + dIGO * LST + \varepsilon_{1i}$$

Where, GRGPA= Graduate or Final GPA, IGO= students with IGO intervention status, LST= students with Life skill training status, and IGO*LST= IGO status and LST interaction effect, a= constant term, b = coefficient of students with IGO intervention status, c= coefficient of students with Life skill training status, d = coefficient of the IGO status and LST interaction effect, and ε = error term.

ANALYSIS AND DISCUSSION

Table 1: Average final GPA of students who did and did not participate in LST

Pairwise Comparisons

Dependent Variable: Graduate GPA

					95% Confidence Interval for Difference[b]	
(I) Life Skills Training	(J) Life Skills Training	Mean Difference (I-J)	Std. Error	Sig.[b]	Lower Bound	Upper Bound
No	Yes	-.153*	.042	<.001	-.236	-.070
Yes	No	.153*	.042	<.001	.070	.236

Based on estimated marginal means

*The mean difference is significant at the .05 level.

[b]Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Table 1 shows the average final GPA of destitute undergraduate students who did participate and those who did not participate in the Life Skills Training (LST) across the four selected schools. Table 1 reveals that Life Skills Training participants' average final GPA was about 0.153 points higher than those that did not participate ($p < .001$, 95% CI [.070, .236]), controlling for intervention group status. These findings are consistent with those of Nagarajah et al. (2020), who found that LST had a positive impact on academic achievement as well as social and personal development. That study recommends going a step further by integrating effective life skills training into the university curriculum. Fallahchai (2012) also found evidence of academic improvements in freshmen who underwent LST, supporting the results of this study.

Table 2: IGO stipend program average final GPA controlling for LST participation.

Pairwise Comparisons

Dependent Variable: Graduate GPA

					95% Confidence Interval for Difference[b]	
(I) IGO Intervention Group	(J) IGO Intervention Group	Mean Difference (I-J)	Std. Error	Sig.[b]	Lower Bound	Upper Bound
Control	Intervention	-.544*	.042	<.001	-.627	-.461
Intervention	Control	.544*	.042	<.001	.461	.627

Based on estimated marginal means

*The mean difference is significant at the .05 level.

[b]Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Table 2 presents the average final GPA of destitute undergraduate students who did participate and those who did not participate in the IGO Student Empowerment Initiative's stipend across the four selected schools after controlling for LST. Table 2 reveals that IGO program recipients' average final GPA was about 0.544 points higher than the control group ($p < .001$, 95% CI [.461, .627]), controlling for LST participation. Many studies proved to be in alignment with these findings.

Table 3: Results for One way ANOVA Analysis of the Interaction Effect of IGO Program Participation and Life Skills Training on Undergraduate Destitute Students' Academic Performance.

Tests of Between-Subjects Effects

Dependent Variable: Graduate GPA

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	34.843[a]	3	11.614	69.483	<.001
Intercept	1969.447	1	1969.447	11782.316	<.001
comb_group	34.843	3	11.624	69.483	<.001
Error	69.201	414	.167		
Total	2273.789	418			
Corrected Total	104.044	417			

[a]R Squared = .335 (Adjusted R Squared = .330)

Table 4: Results for Factorial ANOVA Analysis of the Interaction Effect of IGO Program Participation and Life Skills Training on Undergraduate Destitute Students' Academic Performance

Tests of Between-Subjects Effects

Dependent Variable: Graduate GPA

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	34.843[a]	3	11.614	69.483	<.001	.335
Intercept	1969.447	1	1969.447	11782.316	<.001	.966
IGO_Status	27.840	1	27.840	166.556	<.001	.287
LST	2.192	1	2.192	13.115	<.001	.031
IGO_Status * LST	.125	1	.125	.750	.387	.002
Error	69.201	414	.167			
Total	2273.789	418				
Corrected Total	104.044	417				

[a]R Squared = .335 (Adjusted R Squared = .330)

Table 3 presents the results of the one way ANOVA used to compare the final GPA of the 4 groups mentioned above. Table 4 presents the results of the factorial ANOVA analysis of the interaction effect of IGO program participation and life skills training on undergraduate destitute students' academic performance. Table 4 also shows that the main effect of LST was statistically significant and accounted for approximately 3.1% of the variance in final GPA (F (1, 414) = 13.12, p

< .001, η_p^2 = .031). LST participants' average final GPA was about 0.153 points higher than those who did not participate (p < .001, 95% CI [.070, .236]), controlling for intervention group status (Table 3).

Findings:

The study examined the impact of an IGO's monthly stipend program and LST on the academic performance of destitute undergraduate students in Ethiopia from 2019 to 2023. The importance of this research lies in its rigorous analysis of the impact of the IGO monthly stipend combined with the universities' life skills training (LST) on the academic performance of destitute undergraduate students in Ethiopia. Other existing studies do not fully address the performance of struggling students, and there is limited information regarding the effectiveness of programs designed to support these students. By assessing the impact of the IGO's stipend and the universities' LST, this study not only addresses a crucial gap in the literature but also provides an understanding of the importance of initiatives designed to support destitute undergraduate students.

The findings from the research showed a significant increase of .544 in the GPA of students who received the IGO monthly stipend compared to students who did not receive the same support. Similarly, although to a lesser degree, students who received LST experienced a .166 increase in GPA compared to students who did not participate in LST. These findings show a positive significant relationship between the monthly stipend and LST as support initiatives for destitute undergraduate students in Ethiopia who participated in IGO's program from 2019 to 2023.

The findings from this study provide compelling evidence that both the IGO monthly stipend and the universities' life skills training significantly increase the academic performance of destitute undergraduate students in Ethiopia. These interventions appear to be effective tools for educational empowerment among economically disadvantaged populations. Overall, this study has important implications for policymakers, educators, and other stakeholders interested in improving the educational outcomes of destitute students in Ethiopia.

Conclusion and Policy Recommendations

The current study has provided valuable insights into the impact of the IGO's monthly stipend and universities' life skills training on the academic performance of destitute undergraduate students in Ethiopia. However, there are several areas where future research can build upon these findings to further enhance our understanding of the challenges faced by disadvantaged students and the effectiveness of support interventions. This section presents suggestions for future studies that can complement and extend the current research, addressing key aspects such as qualitative exploration, examination of dropout rates, random study designs, and the inclusion of students from other parts of the world. By pursuing these avenues, future researchers can contribute to the development of more comprehensive and globally applicable strategies for supporting destitute students in higher education. Future research could build upon the findings of this study by exploring several key areas:

- **Qualitative Study on the Impact of Life Skills Training (LST):** While this study provided valuable insights into the effectiveness of IGO's monthly stipend and the universities' life skills training on academic performance, a qualitative approach could offer a more in-depth understanding of the impact of both programs. Future researchers could conduct interviews and surveys with the students who participated in the stipend and LST program to gather their personal experiences, challenges, and perceived benefits. This qualitative data would complement the quantitative findings of the current study and provide a more comprehensive picture of how both interventions support students, particularly those from rural and marginalized backgrounds (Tenny, et al., 2022). By giving voice to the students' perspectives, a qualitative study could identify specific aspects of the programs that are most helpful and areas that may need improvement.

- **Examination of Dropout Rates among Destitute Undergraduate Students:** The current study focused on the academic performance of destitute undergraduate students in Ethiopia, but it would be valuable to extend the research to examine the actual dropout rates among this population. Future studies could investigate the factors contributing to student attrition, such as financial hardship, academic struggles, personal challenges, or lack of support systems. By analyzing the dropout rates and the reasons behind them, researchers could explore the potential impact of the IGO's monthly stipend and LST program on reducing dropout rates and promoting student persistence.
- **Using Randomized Controlled Trial Design:** Although the current study employed a rigorous methodology and yielded significant findings, conducting a random study could further enhance the accuracy and generalizability of the results. Future researchers could consider using a randomized controlled trial (RCT) design, where students are randomly assigned to treatment and control groups (Sullivan, 2011). This approach would help mitigate potential biases and confounding variables, ensuring that the observed effects can be more confidently attributed to the interventions being studied (i.e., the IGO's monthly stipend and LST program). An RCT design would strengthen the internal validity of the study and provide more robust evidence for the effectiveness of these support programs.
- **Including Students from Other Parts of the World:** The current study focused on destitute undergraduate students in Ethiopia, but it would be valuable to expand the research to include students from other parts of the world who are also in dire need of financial support. Future studies could explore the impact of similar interventions, such as monthly stipends and life skills training, on the academic performance and well-being of disadvantaged students in different cultural, social, and economic contexts. By conducting a broader study, researchers could identify common challenges faced by destitute students worldwide and develop globally applicable strategies for support. This research could also facilitate cross-cultural comparisons and knowledge-sharing, enabling educators and policymakers to learn from successful interventions implemented in different countries.

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