

# EFFECTIVENESS OF MICROFINANCE BANKS IN THE DELIVERY OF CREDIT TO ENTREPRENEURS FOR POVERTY REDUCTION IN EKITI STATE

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## ABSTRACT

*The study investigated effectiveness of microfinance banks in the delivery of credit to entrepreneurs for poverty reduction in Ekiti State. The design adopted for the study is descriptive research of survey type. The population of the study consisted of 381 owners of registered small and medium business in Ekiti State. The whole population was used for the study therefore no sampling was done. A self-design questionnaire on 5-point scale was used to collect data for the study. The instrument was validated by two experts. The reliability of the instrument was established using Cronbach Alpha and yielded a reliability coefficient of 0.72. Data collected were analyzed using mean. Finding of study revealed that microfinance banks are effective in the use of their credit to improve the living standard of entrepreneurs. The study recommended among other things that the capital base of microfinance banks should be increased to enable them grant more credit to prospective entrepreneurs in order to increase the number of small and medium scale business.*

**Keywords:** Microfinance banks, Credit, Entrepreneur and Poverty Reduction.

## INTRODUCTION

One of the major challenges facing developing countries is high rate of unemployment. Nigeria as one of the developing nations in the world is facing high rate of unemployment among its working population. Millions of young graduates from various institutions of higher learning across the country are still roaming the streets without any tangible jobs. National Bureau of Statistics (NBS) (2019) put unemployment rate in Nigeria at 13% in January 2016, 14% in January 2017 and 23% in January 2018. This situation suggests that there is wastage on the part of human resources. It must be noted that unemployment lead to poverty because people who could not secure viable means of livelihood would find it difficult to have access to basic necessity of life. According to Oladeji (2014), poverty is a condition where people's basic needs for food, clothing and shelter are not met. Poverty is generally of two types. First, absolute poverty which is synonymous with destitution occurs when people cannot obtain adequate resources to support minimum level of physical health. Absolute poverty is common everywhere and can be eradicated as demonstrated by some countries. The other type of poverty is relative poverty which occurs when people do not enjoy a certain minimum level of living standard as determined by a government, which vary from one country to another and sometimes within the same country. Thus, relative poverty occurs everywhere especially in developing countries; it

# A Study Of Dual Credit Access And Effectiveness In The

**Kerri Mikulik**

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## **A Study Of Dual Credit Access And Effectiveness In The:**

**Learning in the Fast Lane** Chester E. Finn, Jr., Andrew E. Scanlan, 2021-05-11 More than three million high school students take five million Advanced Placement exams each May yet remarkably little is known about how this sixty year old privately run program has become one of U S education s greatest successes From its mid century origin as a tiny option for privileged kids from posh schools AP has also emerged as a booster rocket into college for hundreds of thousands of disadvantaged youngsters It challenges smart kids affects school ratings affords rewarding classroom challenges to great teachers tunes up entire schools and draws vast support from philanthropists education reformers and policymakers AP stands as America s foremost source of college level academics for high school pupils Praised for its rigor and integrity more than 22 000 schools now offer some or many of its thirty eight subjects from Latin to calculus art to computer science But challenges abound today as AP faces stiffening competition especially dual credit curriculum wars charges of elitism misgivings by elite schools and universities and the arduous work of infusing rigor into schools that lack it and academic success into young people unaccustomed to it In today s polarized climate can Advanced Placement maintain its lofty standards and overcome the hostility politics and despair that have sunk so many other bold education ventures Advanced Placement The Unsung Success Story of American Education is a unique account richly documented and thoroughly readable of the AP program in all its strengths and travails written by two of America s most respected education analysts [The Dual Credit Program Measuring the Effectiveness on Students' Transition](#) Sharon Crockett-Bell, 2010-12 The Dual Credit Program has been defined for the purpose of this research as an articulated program for high school students to earn college credit while enrolled in high school Dual credit programs have evolved swiftly throughout the nation providing an avenue for early access to college Thousands of high school students take full advantage of this program of service and many have reported that the program has positive impacts However outcome measures of the program remain relatively untested particularly within the four colleges of the Community College District of the Southwest This research evaluated the program s effectiveness as it relates to students successfully transitioning from high school to college Dual credit programs offer numerous benefits to colleges high schools teachers and more importantly students as reported throughout this study A major benefit to sponsoring colleges is the potential for recruitment By exposing students to early college research shows that students are realizing their college potential and in many cases choosing the sponsoring colleges to make seamless transitions **Dual Enrollment and Dual Credit as Predictors of Community College Graduation, Grade Point Average, and Credit Hour Accumulation** Nathan Ray Oakley, 2015 A growing trend in high schools across the state is the use of dual credit and dual enrollment courses to better prepare high school students for college or the work force Given the increase in dual credit and dual enrollment participation and the goal of creating a more seamless transition from high school to college the effectiveness of these programs needs to be researched The research hypothesis for this study states that

students who participate in a dual credit and dual enrollment program during high school are more likely to complete an associate degree within 3 years than students who do not participate in dual credit and dual enrollment when accounting for covariates such as gender race and socioeconomic status This study examined the effectiveness of dual credit and dual enrollment programs particularly with regard to associate degree completion credit hour accumulation and college GPA The participants in this study were 1st time full time students enrolled during Academic Year 2007 at 5 of the 15 community and junior colleges in state of Mississippi The sample included 6 029 students of which 255 had previously participated in a dual enrollment or dual credit program This study revealed that dual credit and dual enrollment participation positively affects postsecondary outcomes for students enrolling in community colleges in the areas of associate degree completion and college GPA Students who started college with prior experience in a dual credit or dual enrollment program were 2 51 times more likely to complete an associate degree within 3 years of first time full time college enrollment than individuals who did not participate Additionally the study revealed that factors such as SES gender and race had an effect on college GPA and that SES and race affected the number of credit hours earned by community college students Given the positive outcomes resulting from participation in dual credit and dual enrollment programs these programs certainly bear consideration for expansion and further study in the future particularly given the growing availability of longitudinal data within statewide longitudinal data systems that have launched in recent years across the United States

**The Impact of Dual Credit on College Access and Participation: An Ontario Case Study** Christopher Whitaker, 2011 The purpose of the study is to better understand the extent to which dual credit contributes to increased access and participation in college As an initiative to facilitate the transition from high school to college for many students dual credit has grown in scale and popularity in Ontario in recent years By giving participating students credit towards both secondary school and college dual credit is seen as a particularly effective mechanism in assisting disengaged students and groups under represented in postsecondary education achieve success in high school and college Still at an early stage of implementation in Ontario little formal research has been conducted to explore the elements contributing to the program s success and the benefits and outcomes for participants Results of the study revealed that dual credit was deemed to be a success by students parents and staff involved with the programs Dual credit was viewed as particularly effective in terms of academic benefits and creating a greater awareness of college contributing to student confidence and leading to increased likelihood of college participation Dual credit participants were found to be primarily middle achievers academically tended to perform better in dual credit courses than in high school and obtained slightly higher grades than college peers in the same courses Given the program delivery models studied it was concluded that middle achievers were likely to benefit most The study also concluded that student characteristics including pre existing confidence and motivation should be considered an important element of success along with program elements and institutional factors As an innovative program demonstrating positive results more

research should be done to assist in developing dual credit further Through the use of mixed methods of research the study explores from a case study perspective the experience of dual credit at a single Ontario college in collaboration with its local partner school boards Research methods include examination of student grades policy and program documentation student and parent surveys and interviews with staff involved in planning and delivery The analysis is informed by conceptual frameworks of student change allowing for consideration of a broad range of variables

**The Impact of Dual Credit on College Access and Participation** Christopher Whitaker,2011

**Effective Strategies for Accelerated Learning** United States. Congress. Senate. Committee on Health, Education, Labor, and Pensions,2014

Research Anthology on Developing Effective Online Learning Courses Management Association, Information Resources,2020-12-18

In the current educational environment there has been a shift towards online learning as a replacement for the traditional in person classroom experience With this new environment comes new technologies benefits and challenges for providing courses to students through an entirely digital environment With this shift comes the necessary research on how to utilize these online courses and how to develop effective online educational materials that fit student needs and encourage student learning motivation and success The optimization of these online tools requires a deeper look into curriculum instructional design teaching techniques and new models for student assessment and evaluation Information on how to create valuable online course content engaging lesson plans for the digital space and meaningful student activities online are only a few of many current topics of interest for promoting student achievement through online learning The Research Anthology on Developing Effective Online Learning Courses provides multiple perspectives on how to develop engaging and effective online learning courses in the wake of the rapid digitalization of education This book includes topics focused on online learners online course content effective online instruction strategies and instructional design for the online environment This reference work is ideal for curriculum developers instructional designers IT consultants deans chairs teachers administrators academicians researchers and students interested in the latest research on how to create online learning courses that promote student success

**On the Fast Track: Understanding the Opportunities and Challenges of Dual Credit: ASHE Higher Education Report, Volume 42, Number 3** Barbara F. Tobolowsky,Taryn Ozuna Allen,2016-03-29

The dual credit curricular initiative offers high school students the opportunity to earn college and high school credits simultaneously without taking a standardized test to acquire the credit The courses are purported to introduce students to a more rigorous curriculum in high school and save them time and money in their pursuit of college degrees Dual credit programs have grown rapidly and this monograph provides a synthesis of the scholarly literature on dual credit offered at high school and a variety of postsecondary settings underrepresented students experiences with the course s and suggestions for future research and drivers that will influence its development Originally these initiatives focused on high achieving students but additional models have emerged that expand the benefits to lower and middle achieving students as well This is the third issue of the

42nd volume of the Jossey Bass series ASHE Higher Education Report Each monograph is the definitive analysis of a tough higher education issue based on thorough research of pertinent literature and institutional experiences Topics are identified by a national survey Noted practitioners and scholars are then commissioned to write the reports with experts providing critical reviews of each manuscript before publication **Creating Winning Grant Proposals** Anne L.

Rothstein,2019-05-02 Providing clear cut steps for producing each section of a competitive grant proposal this hands on book is filled with examples from actual RFPs and proposals practical tools and writing tips Prominent educator and successful proposal writer Anne L Rothstein shares a systematic process created over decades of experience in the field She details how to achieve group consensus around a project identify likely funding sources establish need develop objectives assemble a Master Project Table and other needed tables figures and charts create an effective logic model prepare an evaluation put together a budget tailor the proposal to meet the requirements of funders and avoid common errors Purchasers get access to a Web page where they can download and print the book s 14 reproducible templates in a convenient 8 1 2 x 11 size

**Dual-credit Access, Participation and Outcomes in Washington State** Ashley Birkeland,2019 Dual credit has become a prominent topic in education as states look for additional opportunities to prepare students to succeed in college Research has shown that students who earn college credit in high school are more likely to enroll in college In Washington there is currently a policy in place to increase enrollment in dual credit courses In addition the Every Student Succeeds Act ESSA has given states more flexibility in how they are held accountable and Washington is one of the states that adopted dual credit participation as an accountability measure This study is informed by the results of a previous pilot study and includes all six dual credit programs offered in Washington state The six programs are AP Cambridge College in the High School IB Running Start and Tech Prep Both descriptive and predictive approaches are taken to answer the questions 1 who has access and participates in different dual credit programs and 2 does dual credit participation predict high school graduation and college enrollment after controlling for demographics and GPA The results of this study provide a more nuanced picture of dual credit access in Washington when only basic statistics at the state level have been produced thus far Tech Prep has the highest participation rate and Cambridge the lowest Students from outside the greater Puget Sound area have access to fewer dual credit options and have lower participation rates Students from smaller districts are also less likely to participate in dual credit but have higher participation in Running Start compared to larger districts Results from the predictive Hierarchical Linear Models show that AP Running Start and College in the High School are all significant predictors of any college enrollment Running Start participation is associated with an increased probability of any college enrollment for underrepresented minority students and College in the High School participation is associated with an increased probability of any college enrollment for students who are English language learners Implications for policy and future research are discussed *The Effectiveness of a Dual Credit Program on Black and Hispanic Students in an Urban*

*School District* Michael R. Love, 2022 The limited research that incorporates a mixed method approach on dual credit and the impact on students especially Black and Latinx students creates an opportunity to contribute to the knowledge within the field As advanced courses such as dual credit have increased in popularity since the 1970s Kravitz 1994 many stakeholders have brought up concerns about the equity accessibility and rigor of these courses Troutman Hendrix Soto Creusere Miller et al 2018 A rising number of states have passed legislation to expand dual credit which accentuates student exposure to collegiate courses However much of the legislation outlines little to nothing about supportive measures or benchmarks for those institutions delivering dual credit courses Durosko 2019 As states districts and post secondary institutions boost investment in this approach additional evaluation is warranted because the goal is to amplify the matriculation and success of students who take advantage of college courses in high school with an emphasis on those at risk student populations This method of career preparation has been heralded as a universally beneficial platform for all students who participate Based on this increased belief in the success of such courses enrollment in dual credit courses exploded with an increase of over 68% from the early 2000s to 2011 Thomas et al 2013 This study examined the impact of a dual credit program on students academic performance in an urban school district Specifically the study was designed to identify and isolate those specific program elements postsecondary matriculation course performance and participant perception of the program while evaluating differences in outcomes between racial groups Surveys focus groups and existing student performance data were used in this study Subjectivism is the epistemology that informs this research and is guided by the interpretivism theoretical perspective Crotty 1998 Interpretivism can be defined as different people experiencing and understanding the same objective reality differently O Donoghue 2006 Findings indicate that dual credit courses can help improve matriculation rates and the perception of a college of participants Gaps in academic performance between minority student groups Black and Hispanic and White students were found among dual credit students *The Postsecondary Achievement of Participants in Dual Enrollment* Melinda Mechur Karp, Juan Carlos Calcagno, Katherine L. Hughes, Dong Wook Jeong, Thomas R. Bailey, 2007 Dual enrollment programs enable high school students to enroll in college courses and earn college credit Once limited to high achieving students such programs are increasingly seen as a means to support the postsecondary preparation of average achieving students and students in career and technical education CTE programs This report seeks to answer several questions regarding the effectiveness of dual enrollment programs using statistical methods to examine the impact of dual enrollment participation for students in the State of Florida and in New York City Particular attention is given to the impact of dual enrollment participation on students enrolled in CTE courses of study in high school Evidence is provided to support dual enrollment as a useful strategy for encouraging postsecondary success for all students Research questions for this study included investigation of initial entry to postsecondary education and both short term and long term effects of participation in a dual enrollment program Two existing large scale administrative datasets were examined using non

experimental methods including ordinary least squares and logistic regressions Findings for each program are discussed separately In Florida a positive relationship was found between dual enrollment participation and short and long term outcomes 1 Dual enrollment was positively related to student likelihood of earning a high school diploma 2 Participation in dual enrollment was positively related to enrollment in college 3 Dual enrollment students were statistically significantly more likely to persist in college to a second semester 4 Of students ever enrolled in postsecondary education dual enrollment participation was positively associated with their likelihood of remaining enrolled two years after graduating from high school 5 Dual enrollment students grade point averages were statistically significantly higher than their non participating peers throughout their postsecondary careers and 6 Dual enrollment students had earned more postsecondary credits three years after high school graduation indicating that they had made more progress toward a degree Participation intensity had little impact on short and long term outcomes the statistically significant effect of dual enrollment participation versus non participation generally remained the same regardless of whether students took one two three or four or five or more dual enrollment courses These findings were found true for all students Though not as consistently as in Florida positive short and long term outcomes of dual enrollment participation were also found in the New York City sample 1 Program participants were more likely than their peers to pursue a bachelor s degree 2 Program participation was positively related to students first semester grade point averages and 3 Participation was positively related to students overall progress toward a degree Unlike Florida some influence of participation intensity was found in New York especially for long term outcomes Findings provide an encouraging though not definitive picture of dual enrollment as a strategy for encouraging student access to and persistence in postsecondary education Further research is advocated to use additional control variables for student background and motivation Contains 6 footnotes 7 figures and 29 tables

**Taking College Courses in High School: A Strategy Guide for College Readiness** Ben Struhl, Joel Vargas, 2012 States and school districts are searching for strategies to raise the college and career readiness of high school graduates imperative in an era when postsecondary credentials are the key to good jobs better pay and stronger economies The creation and implementation of higher graduation standards aligned to college and career expectations is the most visible and emblematic effort by states to ensure students are prepared to succeed after high school but it is far from the only one A policy strategy of increasing interest is the practice of providing students with the opportunity to take college courses while in high school known as dual enrollment The premise of dual enrollment is that high school students can enhance their chances for college success if they better understand what it takes to succeed in college they do this by actually experiencing real college coursework often earning dual credit for both high school and college New research conducted in Texas by Jobs for the Future JFF points to the effectiveness of dual enrollment as a strategy for improving postsecondary success This study focused on the academic outcomes of 32 908 Texas students from the high school graduating class of 2004 Like some of these studies the authors research used rigorous quasi

experimental methods to control for factors other than dual enrollment that could explain student success by comparing dual enrollees to non dual enrollees who are otherwise closely matched academically and socially JFF s methodological approach known as a propensity score matching model enabled the authors to account for student background characteristics to the highest degree possible short of a randomized study This greatly increases the certainty that the better college outcomes found for dual enrollment participants are due to the effects of the dual enrollment courses they completed Appended are 1 Propensity Score Model 2 Cohort Treatment and Control Group by Region 3 Educational Attainment of Treatment and Control Groups 4 Test Scores by Treatment and Control Groups 5 Odds Ratios for College Access Model 6 Odds Ratios for College Completion Model and 7 Dual credit Study Methodology Contains 2 figures 7 tables and 15 endnotes

**The Progress of Education Reform 2005** Education Commission of the States, Denver, CO., 2005 Opportunities to earn college credit in high school once limited to a few programs available only to a small percentage of students have grown dramatically over the last decade More and more states are adopting policies designed to create a wider array of opportunities for a broader range of students to get a head start on college These opportunities range from college like Advanced Placement courses that traditionally have been used to accelerate the progress of high achieving 11th and 12th graders to programs that allow students to take actual college courses for credit while still enrolled in high school to innovative new options for a broader range of students from tech prep programs to distance learning to early and middle college high schools Dual enrollment exists in some form or other in nearly every state 18 states mandate that dual enrollment opportunities be provided to students But eligibility and tuition requirements funding streams and program features vary widely from state to state Courses may or may not be designed specifically for high school students they may be offered at the high school or at the college they may be taught by regular college faculty or by specifically certified high school teachers Some programs offer college credit immediately upon completion of the course while others offer the credit only when the student enrolls in postsecondary education This issue of The Progress of Education Reform summarizes the findings of three reports 1 A review of existing research on the effectiveness of dual enrollment programs in increasing college access and success for a broad range of students 2 An in depth look at state dual enrollment policies and how they affect the quality and availability of programs and 3 An analysis of differing views within the higher education community on the role and value of college level learning in high school Advanced Placement courses and school and college based dual enrollment programs The titles of the three reports summarized are 1 State Dual Enrollment Policies Addressing Access and Quality Office of Vocational and Adult Education U S Department of Education September 2004 2 Promoting College Access and Success A Review of Credit Based Transition Programs Office of Vocational and Adult Education U S Department of Education November 2003 and 3 College Level Learning in High School Purposes Policies and Practical Implications D Bruce Johnstone and Beth Del Genio Association of American Colleges and Universities 2001

**The Implementation of Dual Credit Programs in Six**

**Nonurban Kentucky School Districts. REL 2016-136** Mary E. Piontek, Patricia J. Kannapel, Michael Flory, Molly S. Stewart, 2016 A key strategy of the Kentucky Department of Education and Council on Postsecondary Education's College and Career Readiness Delivery plan is to provide opportunities for high school students to earn college credit. Districts across Kentucky are implementing dual credit programs but there is little sharing of information about the implementation of these programs. REL Appalachia researchers identified six districts in consultation with Kentucky College and Career Readiness Alliance representatives. Profiles describing each district's dual credit programming were created using data from 45 individual interviews conducted with seven distinct stakeholder groups. Each of the six districts offered dual credit programs with variations in configuration, course offerings, costs, and student supports. Each of the six districts partners with at least one two-year and one four-year postsecondary institution to offer dual enrollment courses. The most prevalent configuration of courses is where courses are offered at a high school and taught by credentialed high school teachers. In cases where high schools are located near postsecondary institutions, this geographic proximity enhances the ability of school districts to offer a variety of courses and program configurations. Assurance of program quality was limited and varied across postsecondary institutions. Dual credit programs offer students the opportunity to earn college credit at reduced costs, but costs and funding support vary by district, postsecondary institution, and program design. Dual credit programs were viewed favorably and heavily promoted in each district, but their expansion is limited by key challenges. These challenges include: 1) increasing the number of instructors credentialed to teach dual credit courses; 2) increasing access to dual credit opportunities, especially in remote rural locations; 3) ensuring student readiness for college coursework; 4) making dual credit programs affordable for all eligible students across the state; 5) ensuring course quality; and 6) providing adequate staffing to effectively manage dual credit programs. The following are appended: 1) Description of study methodology; 2) Key questions from the interview protocols; and 3) District profiles.

**Dual Credit and Dual Enrollment** Vickie Artman, 2017 This particularistic qualitative study examined the perceptions of 18 students' dual credit experience and the viewpoints of three administrators. While limited in scope, this study makes an important contribution to what is currently known about dual credit experiences from students that have graduated with a dual degree at the completion of high school. Primary data collection occurred through individual interviews with the students and with the administrators. Nine themes were identified from the qualitative analysis of the students' interview responses, and 10 themes were identified from analysis of the administrators' interview responses. Student themes related to influence the dual credit experience, student decisions, choices, value, desire to continue dual credit, concerns, advice to high school students, and the top three advantages to a dual credit program. The student participants reported that while the dual credit experience had been challenging, the program resulted in positive educational outcomes: time savings, cost savings, and access to college courses. Administrator themes related to the dual credit enrollment process, influence the student experience, support systems, student choice, outcomes of acquiring a dual degree, impact of dual

degree status on pursuit of higher education degree completion advice for dual credit students and the future of dual credit programs While the three administrator participants valued the dual credit program each provided a unique view of the program The findings from this study may help to improve future dual credit experiences for the students and help to create a favorable relationship between the community college and high school Conclusions drawn from the findings were reported Implications for policy research and practice were identified Recommendations were made for further research

**The Effect of Dual Enrollment on Community College Persistence and Achievement** Tiffany Nicole Ridgeway, 2016 The purpose of this quantitative research study was to explore dual enrollment as a college readiness strategy and the effects of dual enrollment programs on persistence and achievement within a post secondary institution This study examined documented institutional data of former dual enrollment students and their direct entry peers who were 1st time college students at a community college in South Mississippi Community colleges in Mississippi have maintained dual enrollment programs for over a decade but few empirical based research studies have been conducted to determine whether or not student achievement and persistence rates differed for students with prior dual enrollment experience Therefore more empirically based research is needed to determine whether research findings are generalizable Further research will contribute to the body of literature regarding the impact and effectiveness of dual enrollment and how it relates to college persistence The sample included all students who graduated from local service area high schools in the spring of 2012 and matriculated to the community college in the fall of 2012 The study analyzed measures of achievement and indicators of persistence for all students over 2 academic years The study used an independent sample t test to compare whether prior dual enrollment students had different rates of persistence and achievement than direct entry students A factorial analysis of variance was used to test for significance among independent variables of enrollment type with the dependent variables of persistence and achievement among categorical variables of race to determine if there was a difference in proportion of students in dual enrollment versus direct entry Persistence is defined as the continuous full time enrollment from the first year to the second year Achievement was measured using ACT scores and grade point average GPA Findings revealed that no significant difference existed in measures of persistence between students with prior dual credit and direct entry students Significant differences existed in measures of achievement by students with prior dual credit and by direct entry students in two areas Act scores and cumulative GPA Other findings indicated differences did not exist for persistence by enrollment type and race or for achievement by enrollment type and race

Inequities in Dual Credit Enrollment: How Dual Credit Enrollment and Weighted GPAs Impact College Access Through the Texas Top Ten Percent Policy Kerri Mikulik, 2022 In response to the ban on affirmative action and the decrease in racial minority enrollment the Texas legislature created the Texas Top 10% rule which mandates public higher education institutions to admit undergraduate applicants who graduate in the top 10% of their high school class Cortes Daugherty et al 2014 Watkins Satija 2016 A growing number of Texas high

school students are participating in dual credit classes allowing students to earn simultaneous high school and college credits Some dual credit programs require students to pay for these college level courses In addition some high schools also award weighted grade points for dual credit courses since they are considered advanced level courses The purpose of this quantitative study was to determine how enrollment in dual credit courses in Texas impacted the competitiveness of students ranking in the top 10% of their high school graduating class and how equitable access to dual credit impacted low income students ability to graduate in the top 10% of their classes This study also examined the problem of limited access to dual credit courses for low income students and the potential for inequity in the access to weighted grades The study used the framework of opportunity hoarding to consider the role financial resources play in dual credit programs and graduation ranking policies The researcher found that students in the top 10% attempted significantly more dual credit hours when compared to students who did not graduate in the top 10% The study also found that there was not a significant difference in the number of dual credit hours attempted for low income and non low income students and that there was a significant relationship between racial minority classification and income status Finally the researcher found that there was not a significant difference in the dual credit GPA for low income and non low income students Due to limits in the availability of data for high schools the researcher was not able to determine the impact dual credit enrollment has on attendance at flagship institutions

*Advancing College Opportunity* Joseph A. Rochford, Adrienne O'Neill, Adele Gelb, 2009 This impact evaluation looks at three years of growth for high school based dual credit courses exclusive of Canton s Early College High School in Stark and Wayne Counties As high school based dual credit is increasingly implemented in low wealth and urban districts accompanied by an increase in high school teachers qualified as college adjuncts the chances are increased that high school based dual credit is operating as a disruptive innovation prompting the counties to move towards an equitable as well as an equal college access strategy The findings support the growing efficacy of high school based dual credit in advancing college opportunity for all students This evaluation contains a separate section calling for future research and study on the impact of high school based dual credit as an equitable college access strategy Teacher responses are appended Contains 51 footnotes

**Becoming an Engineer in Public Universities** Kathryn M. Borman, Will Tyson, Rhoda H. Halperin, 2010-05-15 Based on research conducted in a three year mixed method multi site National Science Foundation Science Technology Engineering and Mathematics Talent Expansion Program STEP Project this book offers a comprehensive look into how engineering department culture and climate impacts the successful retention of female and under represented minority college students The editors provide valuable insight into how engineering programs support female and minority students and what strategies students employ to successfully complete engineering programs while also addressing policies and practices that will best serve engineers in the 21st century

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## **Table of Contents A Study Of Dual Credit Access And Effectiveness In The**

1. Understanding the eBook A Study Of Dual Credit Access And Effectiveness In The
  - The Rise of Digital Reading A Study Of Dual Credit Access And Effectiveness In The
  - Advantages of eBooks Over Traditional Books
2. Identifying A Study Of Dual Credit Access And Effectiveness In The
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an A Study Of Dual Credit Access And Effectiveness In The
  - User-Friendly Interface
4. Exploring eBook Recommendations from A Study Of Dual Credit Access And Effectiveness In The
  - Personalized Recommendations
  - A Study Of Dual Credit Access And Effectiveness In The User Reviews and Ratings
  - A Study Of Dual Credit Access And Effectiveness In The and Bestseller Lists
5. Accessing A Study Of Dual Credit Access And Effectiveness In The Free and Paid eBooks

- A Study Of Dual Credit Access And Effectiveness In The Public Domain eBooks
  - A Study Of Dual Credit Access And Effectiveness In The eBook Subscription Services
  - A Study Of Dual Credit Access And Effectiveness In The Budget-Friendly Options
6. Navigating A Study Of Dual Credit Access And Effectiveness In The eBook Formats
    - ePub, PDF, MOBI, and More
    - A Study Of Dual Credit Access And Effectiveness In The Compatibility with Devices
    - A Study Of Dual Credit Access And Effectiveness In The Enhanced eBook Features
  7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of A Study Of Dual Credit Access And Effectiveness In The
    - Highlighting and Note-Taking A Study Of Dual Credit Access And Effectiveness In The
    - Interactive Elements A Study Of Dual Credit Access And Effectiveness In The
  8. Staying Engaged with A Study Of Dual Credit Access And Effectiveness In The
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers A Study Of Dual Credit Access And Effectiveness In The
  9. Balancing eBooks and Physical Books A Study Of Dual Credit Access And Effectiveness In The
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection A Study Of Dual Credit Access And Effectiveness In The
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine A Study Of Dual Credit Access And Effectiveness In The
    - Setting Reading Goals A Study Of Dual Credit Access And Effectiveness In The
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of A Study Of Dual Credit Access And Effectiveness In The
    - Fact-Checking eBook Content of A Study Of Dual Credit Access And Effectiveness In The
    - Distinguishing Credible Sources
  13. Promoting Lifelong Learning
    - Utilizing eBooks for Skill Development

- Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

### **A Study Of Dual Credit Access And Effectiveness In The Introduction**

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