

Education and Income in a Matrilineal Society : A Household Level Analysis

Kenny R. Shullai¹
Bhagirathi Panda²

Abstract

Purpose : The study aimed to examine the relationship between parents' educational levels and income. Education is positively related to income — whether it is the case of a developed or developing country. Educational qualifications signal the acquisition of skills and knowledge, and those with low educational qualifications are limited to participating in the formal job market with higher income. The importance of education in determining income induced us to examine the relationship in the context of a matrilineal society of Meghalaya, taking parents' profiles and annual household income as variables of interest.

Methodology : Along with the annual household income, significant variables pertaining to parents' profiles were examined. The data were examined using binary logistic regression and descriptive statistics. Binary logistic regression uses the household's attributes (a low-income household) as the dependent binary variable and the parents' profile (age and education) as the independent binary variable. We conducted the analysis using SPSS for the study; a semi-structured questionnaire was used; 407 households were surveyed in Jowai and Shillong.

Findings : We found that low household income was associated with parents' educational level. Mothers' educational level strongly determined household income in the matrilineal society of Meghalaya. The effect was almost double that of the father. Furthermore, we found that as the mother's age increased, there was less likelihood for a household to be at a low-income level.

Practical Implications : Skill development should be the primary focus of policymakers, particularly for mothers who are from poor households and have low education. Working mothers should be encouraged to pursue better career prospects through continuous adult education. Skill development aimed at mothers living in low-income households will give them the ability to improve their family's economic situation, which will have a positive effect on human development in general.

Originality : The individual impact of parents' education on household income in the context of a matrilineal society where the mother plays a significant role in the socio-economic dynamics of a household has not been taken into account in previous studies.

Keywords : parents' education, parents' age, household income, matrilineal society

JEL Classification Codes : I25, I26, R20

Paper Submission Date : July 7, 2023 ; **Paper sent back for Revision :** March 6, 2024 ; **Paper Acceptance Date :** May 10, 2024

A number of studies undertaken all across the world clearly cite the role of education as an important determinant of income in the general labor market as well as at the level of the household (Baffour, 2015; Comola & de Mello, 2010; Contreras et al., 2011). Educational qualifications are defined in the labor market as the acquisition of knowledge and skills. Employers generally offer higher wages for positions that

¹ Assistant Professor, Department of Economics, MLCU, Martin Luther Christian University, Dongkietieh, Block-1, Nongrah, Shillong - 793 006, Meghalaya. (Email : kenshullai@gmail.com)

ORCID iD : <https://orcid.org/0000-0003-3765-0114>

² Professor, Department of Economics, NEHU, North Eastern Hill University, Umshing, Mawkyntroh, Shillong - 793 022, Meghalaya.

require knowledge and skills (Blaug, 1972). Education enhances choice-making capacity, gives freedom to choose the best options and enables individuals to transform these options into desirable outcomes (Das & Dutta, 2016). Education allows an individual to gain access to high-paying jobs in the formal job market. Even in the informal sector, educational qualifications advantage a person in higher-paying managerial roles. Education is particularly effective in decreasing income inequality as it increases the income of the bottom earners (Abdullah et al., 2015). In India, though, gender inequities in education persist at all levels, and this has negative implications for the overall progress of human development at the household level (Bordoloi, 2014; Bordoloi, 2015; Basumatary & Das, 2018). At the level of the household, parents' education is positively associated with income and family stability (Lugo-Gil & Tamis-LeMonda, 2008; Sandstrom & Huerta, 2013).

However, a careful examination of such studies shows that most of these studies concerning education and income are set in the background of a patriarchal set-up. In the northeastern region of India, studies that look at how parents' education and household income are related in a matrilineal society are few and almost non-existent. The Khasi and Jantia tribes are the two predominant tribes in this hilly state. The Khasi–Jantia tribes of Meghalaya follow a matrilineal system where the female or the mother plays a significant role in the social and economic domains of the family. The dominance of the mother in the social and economic space of the community and household is the established norm and is deeply ingrained (De & Ghose, 2007). It is against this background it would be interesting and revealing to examine the association between parents' profiles (including education) and household income, determine the relationship between them and analyze individual effects of mothers and fathers using primary data collected from the field.

Literature Review

There is extensive research that has documented the importance of education in income determination. Mattison et al. (2023) studied the ethnic Chinese Mosuo population, which has a matrilineal system of kingship and observed that gender predicted educational attainment and income. However, men, in general, have higher educational levels and earn relatively higher incomes overall. Van Vu (2020) used data from the Vietnam Living Standard Survey and observed a positive impact of education on household income. The author employed mean, and quantile regression analysis, and the results indicated that higher education brings greater returns to those from richer households. When it comes to increasing income, the author also discovered the importance of vocational education. The author concluded that education not only increases income inequality but also raises income. Kuznetsova (2019) conveyed that there is a direct relationship between higher education and a higher level of income.

Education is the main determinant for improving the competitiveness of any country. It is the main wealth of the people. The European Union has observed increased employment of people with higher education. But despite the general trend of growth of the share of educated people in the population of the European Union, about 9–10 % are still poor. Turčínková and Stávková (2012), in their study of Czech households, observed that those with the head of the household having only primary education or none at all are at higher risk of living in poverty. The educational level of the head of the household determines the income situation; the higher the education, the higher the income of the household. There is a connection between income inequality and poverty in households with lower levels of educational attainment. In addition, the authors stated that higher education for the household head is not a guarantee of higher income; rather, it is necessary to pay more attention to the applicability of university education. Jolliffe (2002) regressed an individual's wage based on their years of schooling and found that the educational level of the head of the household is positively related to income. The results stated that the minimum value of schooling was the only school variable that had a statistically significant effect on household income. Rahman (2013), using logistic regression analysis, found that households with young heads (less than 25 years of age) have a greater likelihood of living in poverty.

Similarly, the estimated coefficients for illiterate households' heads suggested a higher chance of being poor for households with a low level of education. Furthermore, the odd ratios showed that households with illiterate heads have a 96% higher risk of being poor. Majeed and Malik (2015) used logistic regression techniques to evaluate the determinants of poverty in Pakistan, and they found that the education of the household head is an important determinant of household poverty reduction. In such societies, the head of the household invariably means the male. Even if females have an education, their participation in the job market is limited or hindered by societal norms. Zaman et al. (2012) found that in Bangladesh, the poor are likely those who have lower education or no education at all, with a larger number of dependents, engaged in daily wage labor, own little or no land and receive no remittances. The authors also discovered that the education level of every member of the household, particularly the head of the household, has a significant impact on per capita consumption. Panda (2015) studied the differences in income by farmer's education in India and, from the regression results found that farm income is positively related to the farmer's education levels.

Additionally, the author noted that female education has a greater impact on farm incomes. Tripathi and Yenneti (2020) examined the multidimensional poverty index for the period 2004–2005 and 2011–2012 and found that the low educational level of the household members was an important factor that contributed to household poverty both in the urban and rural regions of India. Rani (2014) found that the returns to education increased with higher levels of education, caste, religion, and the ability to speak English. The latter indicated higher educational levels, and the return ranges from 4.9% for rural workers and more than 38% for English-speaking urban workers. The author noted that higher education brings in the highest wage premium. Park (2017) examined the effects of educational variables and globalization on income distribution in Asia and observed that educational variables were highly influential in affecting income distribution. According to the analysis, higher education levels for the population resulted in better income distribution, whereas educational inequality has a negative impact on income distribution.

In the context of a matrilineal system, studies are limited and do not significantly concentrate on the impact of female education on household income; however, numerous studies have demonstrated a positive association between educational levels and income. Therefore, the current study focusing on the matrilineal society of the Khasi–Jantia tribe of Meghalaya is an attempt to contribute to the literature underlining the importance of education when it comes to earning higher income.

Objective of the Study

The study's primary goal is to investigate how the educational level of the parents affects the economic status of the household in a matrilineal society. The study aims to examine whose education has the greatest impact because, in such a society, the importance of the mother as an essential economic component of the household is well recognized culturally and socially.

Data and Methodology

The purpose of the study, which is descriptive, is to provide information about the distribution of household income and how it is related to parents' profiles, particularly education. Primary data from two significant urban centers in the northeastern state of Meghalaya, India—Shillong and Jowai—was collected from September 2021 to March 2022. Random sampling was used to choose 15 schools from Shillong (eight schools) and Jowai (seven schools). Students from the Khasi–Jantia tribe were selected from these 15 schools, and their homes were used as sampling units for the study. In total, 407 households were selected for collection of data, and all of them responded to our administered semi-structured questionnaire.

Data were gathered regarding the occupation of the parents, educational level, age of the parents, annual

household income, and other relevant factors. Annual household incomes were collected based on information provided by the parents from a scale ranging from 100,000–300,000 Indian Rupees (INR) per annum to greater than 700,000 INR per annum. In our study, we hypothesize that a higher level of education of the parents is positively related to higher annual household income.

The data are analyzed using descriptive statistics. In order to predict the likelihood of being in a category, binary logistic regression is employed; the dependent binary variable is a low-income household, and the independent binary variable is age and education. Accordingly, we have the following.

$$\text{Ln}[p/(1-p)] = \beta_0 + \beta_1 X_1 + \dots + \beta_k X_k \dots\dots\dots (1)$$

where $\text{Ln}[p/(1-p)]$ is the natural log of the odds of being in the category, and X s are the household characteristics chosen for the study. The data collected were analyzed using SPSS software.

Analysis and Results

The education of the parents is one important variable that determines the nature and economic dynamics of a household. Better-educated parents are more likely to be employed in relatively high-paying occupations, whether it be in the formal or informal sectors. This is important because the income and educational level of the parents are directly associated with the nature of human development of the children in particular and that of society as a whole. Parents with low income have limited choices when it comes to investments that are related to the welfare of their children, be it in their education, nutrition or health. Parents with low income are not able to make substantial investments in their children's well-being because investments in their children's well-being have increased in the modern era. A significant portion of low-income households in India spend on children's education. The amount that is spent on this is dependent on a variety of cultural, socioeconomic, and demographic factors (Lakshmanasamy, 2021). If expenditure is high, the education of the children will be sacrificed. Poor education will result in low-income levels for the next generation, which will result in a vicious loop. Female education is crucial in Meghalaya's matrilineal society, where women have more socioeconomic responsibilities to fulfill within the household and outside vis-a-vis the clan.

From the field data, it was calculated that 63% of households comprised those with less than 500,000 INR income per annum and 27% those having annual income greater than 500,000 INR per annum. Meghalaya's per capita income is relatively lower as compared to the more developed states of India. Its GDP per capita ranking at current prices stood at 29th position among the states and union territories of India in 2019–2020 (Reserve Bank of India, 2022). According to NITI Aayog's multidimensional poverty index (Niti Aayog, 2021), it is ranked as the fifth-poorest state in India. The annual household income is divided into several levels, with the lowest being 100,000 to 300,000 INR per year and the highest being over 700,000 INR per year. Examining the educational levels of the parents, it was discovered that 40% of fathers from the lowest household income have never been to school. It is over 28% for mothers with the same household income level. Less than 3% of the parents are graduates, and none of the parents are post-graduates from the lowest income level. As for parents from households with comparatively higher incomes, more than 40% of them are graduates, and less than 3% have never been to school. In general, from all income levels, a substantial number of parents have at least completed secondary education or class eight. However, Table 1 shows that parents with relatively higher and lower household incomes are far from equal in terms of education.

To reiterate, education is a component that expands one's options and allows one to gain access to the job market. The inability to obtain certain jobs, particularly in the formal or corporate sectors, can result from a lack of educational qualifications. The only way to get work is in the unorganized informal sector for those who have no or low education; the majority of these jobs are low-paying, without amenities, perks, or job security. From the

Table 1. Parents' Educational Level According to Household Income Level

Household Income (in '000 INR)	Never Attended	Primary	(%) Secondary	Higher Secondary	Graduate	Post-Graduate
<i>Father</i>						
100–300	40	21	21.5	11.4	1.4	0
300–500	16.7	24.4	32	16.7	9	1.4
500–700	6.1	12.1	25.6	20.2	31	4
>700	2.8	0	22.8	14.2	48.5	11.4
<i>Mother</i>						
100–300	28.1	25.9	33.6	10	2.2	0
300–500	8.9	19.3	34.6	26.9	10.2	0
500–700	1.3	10.8	21.6	28.3	35.1	2.7
>700	2.8	2.8	22.8	20	42.8	8.5

Table 2. Occupation Type According to Household Income Group (%)

Household Income (in '000 INR)	Wage Earner	<i>Mother</i> Salaried	Housewife	<i>Father</i> Wage Earner	Salaried
100–300	63.18	7.27	29.54	92.72	6.81
300–500	46.15	23.07	30.76	56.41	43.58
500–700	21.62	47.29	31.08	36.48	63.51
>700	8.57	62.85	28.57	28.57	71.42

field data, the occupation of the parents is categorized into wage earners and salaried. The former comprises occupations in the unorganized informal sector like shopkeepers, maids, laborers, taxi drivers, small business owners, and other related jobs, while the latter are occupations that are mostly in the formal and corporate sectors with the provision of a monthly salary. It was observed that parents from the lowest household income level are mostly engaged in wage-earning in the informal sector. More than 90% of fathers and 63% of mothers are wage earners. Less than 8% of them are salaried in low-paying job designations in the formal and corporate sectors. In contrast to parents who have relatively higher household incomes, more than 60% of them are employed in high-paid positions in the formal and corporate sectors. As a consequence of higher educational levels, parents, whether they run a large business or work in the formal or corporate spheres, enjoy higher incomes (Table 2).

From the field data, it was observed that parents with low educational levels are also those that belonged to the lower household-income levels. Higher-income households have parents who have higher educational levels. There is ample evidence that shows a positive relationship between education and income. Education is essential for the personal, social and economic success of an individual and the association with the larger framework for society's economic growth (McMahon, 2009). Binary logistic regression, which takes low household income into account, is used to examine how education and household income are related (<500,001 INR per annum) as the binary dependent variable, with the value equal to one being the probability that the household is a low-income household. The age and educational level of the parents are the predictor variables for this study. In the sample, the mean age of the fathers is 46 years old, and the mothers are 43 years old, with a standard deviation of seven and six years, respectively. Parents whose education is below class eight are used as the predictor variable for the education variable; those parents whose education is higher than class eight are in the reference category. The results indicated that the predictor variables taken for this study are statistically significant in determining the likelihood of parents earning low income. The low educational level of the parents was observed to be

Table 3. Binary Logistic Regression on Being in a Low-Income Household

Predictor	Co-Efficient
Constant	-1.885 (0.152) **
Father's age	0.047 (1.048) *
Mother's age	-0.052 (0.949) *
Education (Reference category: >Class 8)	
Father (< Class 8)	1.243 (3.468) ***
Mother (< Class 8)	1.731 (5.644) ***
-2 Log likelihood	450.16
Model χ^2	111.38***
Hosmer and Lemeshow Test (χ^2)	6.44

Note. Figures in (...) indicate the odds ratio.

***indicates statistical significance at 1%, **indicates statistical significance at 5%, and

*indicates statistical significance at 10%.

significantly related to low income, with the effects being greater for the mother's education. According to the sample data, mothers whose education is less than class eight are 5.64 times more likely to reside in households with low income than mothers whose education is at least above class eight. According to Table 3, fathers whose education is below class eight are 3.46 times more likely to reside in a low-income household than those whose education is above class eight.

The importance of mothers' education in the matrilineal society of Meghalaya for the economic well-being of the family is demonstrated by the fact that the impact of the mother's education is 60% greater than that of the father in determining the likelihood of living in a low-income household. Without undermining the father's role, in a matrilineal society where the family lineage is taken by the mother's lineage, culturally and socially, it is internalized that the mother has the greater responsibility to run the family, whether it be involved in the labor market to earn income for the family or welfare of the children, land, or property, the mother has the greater responsibility to run the family. This is further indicated by the age variable, which shows that with an increase in age, the effect is negative for mothers. This means that as the mother ages and has more years participating in the labor market, the less likelihood for the household to be at a low-income level. The effect is the opposite for the fathers. As the father ages, the more likelihood for the household to be in low-income levels. As demonstrated by the level of confidence, the age variable has a relatively weak association with the determination of household income, provided that other factors remain constant. It has been observed in several studies that in the matrilineal society of Meghalaya, men were less competitive in economic gains as compared to their female counterparts and also in comparison to males from another patriarchal society belonging to another tribe (Andersen et al., 2013; Gneezy et al., 2009; Klonner et al., 2020). The male is more involved in his maternal family because of his clan's name—his mother's or sister's family as the uncle who assists. The mother internalizes culturally that she will mostly bear the burden when it comes to managing the family.

Parental income allows for many things in a household, whether it is a contribution to the health and education of the children or to material goods that improve the living conditions of the family. Parents' educational qualifications play a significant role in determining their income or occupational status, as we noted in the

previous discussion. The labor market has a preference for individuals with educational qualifications and offers higher pay for those having skills and knowledge. The market restricts the division of labor; however, field data shows that, even in the less developed northeastern regions of India, a higher educational level is associated with a higher income. As a result, of course, the economic situation of the particular region is affected.

Conclusion

There is evidence that education not only increased literacy outcomes but also economic rationality in terms of decisions that maximize economic goals (Kim et al., 2018). In the state of Meghalaya, most of the low-income households have parents who have low educational levels. As a consequence of this, most of them are excluded from the formal or corporate sectors with relatively higher pay and are instead engaged in wage earnings in the informal sector. The education of the mother is a major factor in the income of a household in a matrilineal society. This is due to the fact that in matrilineal Meghalaya, the mother plays an essential economic role in the household most of the time. When it comes to her earning potential and her decisions concerning household economic activities, her education plays a significant role.

Policy Recommendations

In order to improve the economic situation of society, policymakers may consider policies such as educational intervention or skills training aimed at parents from low household incomes. Parent-targeted interventions in low- and middle-income countries have been observed to have positive impacts on parents' outcomes in various dimensions like health, nutrition, and finance (Axford & Berry, 2023; Dol et al., 2019). When it comes to parental income, even in developed countries, the low educational levels of the parents are invariably the case for them having low income (Sawhill & Karpilow, 2013). Our analysis based on the field data also corroborates these findings. However, our analysis poignantly brings out the role of imparting better and more critical education to the mother for increasing the income level of the household. Parents, undereducated mothers, should be identified and enrolled in re-education and skills training programs in order to enhance their human capital; therefore, policymakers should collaborate with schools and intervene. Seminars and workshops focusing on economic rationality in terms of finance, savings, and investments can be organized in schools targeting the parents. The human development prospect of society is significantly associated with parental characteristics, as the agency of parenting greatly influences children's welfare. A policy that is worth pursuing in order to enhance human development, in general, is to partner with schools and assist parents, particularly mothers from low household incomes, in acquiring knowledge and skills.

Managerial and Theoretical Implications

Policymakers should consider policies that focus on empowering parents through skills development, especially for mothers from low-income households. We observed in the study that in a matrilineal society of Meghalaya, females' education is significantly related to household income, and the low educational level of the mother is a stronger predictor of being in a low-income household. Hence, managers of public welfare programs in matrilineal societies need to prioritize women's education and make it an integral part of the development agenda.

The head of the household has been the focus of the majority of studies that looked at household income. The father is typically the household leader. As the mother inherits all the physical assets and properties in Meghalaya's matrilineal society, she is in charge of making economic decisions. Our study shows that findings in the literature regarding education and household income, which are most often based on a patriarchal societal set-up, may not be the same when the analysis is taken in the context of a matrilineal society.

Limitations of the Study and Scope for Further Research

One caveat that limits the explanatory power of our study is the nature of our sample. Data are based on two urban centers and may not perfectly represent the whole state. Further research can incorporate a comparative analysis between a patriarchal and matrilineal society and examine the individual effects of the mother and father.

Authors' Contribution

Kenny R. Shullai conceptualized the objectives of the study and analyzed the quantitative data collected from the field using SPSS 20.0. Prof. Bhagirathi Panda gave shape and substance and supervised the study. Kenny R. Shullai wrote the manuscript in consultation and inputs from Prof. Bhagirathi Panda.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

Funding Acknowledgment

The authors received no financial support for the research, authorship, and/or for the publication of this article.

References

- Abdullah, A., Doucouliagos, H., & Manning, E. (2015). Does education reduce income inequality? A meta-regression analysis. *Journal of Economic Surveys*, 29(2), 301–316. <https://doi.org/10.1111/joes.12056>
- Andersen, S., Ertac, S., Gneezy, U., List, J. A., & Maximiano, S. (2013). Gender, competitiveness, and socialization at a young age: Evidence from a matrilineal and a patriarchal society. *The Review of Economics and Statistics*, 95(4), 1438–1443. https://doi.org/10.1162/REST_a_00312
- Axford, N., & Berry, V. (2023). Money matters: Time for prevention and early intervention to address family economic circumstances. *Journal of Prevention*, 44, 267–276. <https://doi.org/10.1007/s10935-022-00717-9>
- Baffour, P. T. (2015). Determinants of urban worker earnings in Ghana: The role of education. *Modern Economy*, 6(12), 1240–1252. <https://doi.org/10.4236/me.2015.612117>
- Basumatary, R., & Das, M. (2018). Gender inequality in education and the reasons of its variation across Assam, India. *Arthshastra Indian Journal of Economics & Research*, 7(2), 21–37. <https://doi.org/10.17010/aijer/2018/v7i2/125136>
- Blaug, M. (1972). The correlation between education and earnings: What does it signify? *Higher Education Quarterly*, 1(1), 53–76. <https://doi.org/10.1007/BF01956881>
- Bordoloi, R. (2014). Formulation and implementation of government policies and programmes with reference to Assam. *Arthshastra Indian Journal of Economics & Research*, 3(1), 40–47. <https://doi.org/10.17010/aijer/2014/v3i1/55963>

- Bordoloi, R. (2015). Gender inequalities: A reflection on the Indian education system. *Arthshastra Indian Journal of Economics & Research*, 4(6), 34–42. <https://doi.org/10.17010/aijer/2015/v4i6/84919>
- Comola, M., & de Mello, L. (2010). *Educational attainment and selection into the labour market: The determinants of employment and earnings in Indonesia* (Working Paper No. 2010 – 06). Paris-Jourdan Sciences Economiques. <https://shs.hal.science/halshs-00564835>
- Contreras, D., de Mello, L., & Puentes, E. (2011). The determinants of labour force participation and employment in Chile. *Applied Economics*, 43(21), 2765–2776. <https://doi.org/10.1080/00036840903373303>
- Das, P., & Dutta, S. (2016). Interrelation between mother's empowerment and children's schooling: A case study of SC, OBC, and General households of a developing region. *Arthshastra Indian Journal of Economics & Research*, 5(2), 39–50. <https://doi.org/10.17010/aijer/2016/v5i2/92908>
- De, U. K., & Ghose, B. (2007). *Status of women in the rural Khasi society of Meghalaya* (MPRA Working Paper No. 6168). Munich Personal RePEc Archive. <https://mpra.ub.uni-muenchen.de/6168/>
- Dol, J., Campbell-Yeo, M., Murphy, G. T., Aston, M., McMillan, D., Gahagan, J., & Richardson, B. (2019). Parent-targeted postnatal education interventions in low and middle-income countries: A scoping review and critical analysis. *International Journal of Nursing Studies*, 94, 60–73. <https://doi.org/10.1016/j.ijnurstu.2019.03.011>
- Gneezy, U., Leonard, K. L., & List, J. A. (2009). Gender differences in competition: Evidence from a matrilineal and a patriarchal society. *Econometrica*, 77(5), 1637–1664. <https://doi.org/10.3982/ECTA6690>
- Jolliffe, D. (2002). Whose education matters in the determination of household income? Evidence from a developing country. *Economic Development and Cultural Change*, 50(2), 287–312. <https://doi.org/10.1086/322880>
- Kim, H. B., Choi, S., Kim, B., & Pop-Eleches, C. (2018). The role of education intervention in improving economic rationality. *Science*, 362(6410), 83–86. <https://doi.org/10.1126/science.aar6987>
- Klonner, S., Pal, S., & Schwierén, C. (2020). *Equality of the sexes and gender differences in competition: Evidence from three traditional societies* (Discussion Paper No. 675). University of Heidelberg. https://www.awi.uni-heidelberg.de/md/awi/forschung/dp_675.pdf
- Kuznetsova, A. (2019). The impact of education on the income of the economically active population in the European Union. In *Proceedings of the 2nd International Conference on Education Science and Social Development (ESSD 2019)* (pp. 603–609). Atlantis Press. <https://doi.org/essd-19.2019.133>
- Lakshmanasamy, T. (2021). The differential effects of the determinants of household education expenditure in India: Quantile regression analysis. *Arthshastra Indian Journal of Economics & Research*, 10(1), 8–26. <https://doi.org/10.17010/aijer/2021/v10i1/159883>
- Lugo-Gil, J., & Tamis-LeMonda, C. S. (2008). Family resources and parenting quality: Links to children's cognitive development across the first 3 years. *Child Development*, 79(4), 1065–1085. <https://doi.org/10.1111/j.1467-8624.2008.01176.x>
- Majeed, M. T., & Malik, M. N. (2015). Determinants of household poverty: Empirical evidence from Pakistan. *The Pakistan Development Review*, 54(4), 701–717. <https://www.jstor.org/stable/43831356>

- Mattison, S. M., Mattison, P. M., Beheim, B. A., Liu, R., Blumenfield, T., Sum, C.-Y., Shenk, M. K., Seabright, E., & Alami, S. (2023). Gender disparities in material and educational resources differ by kinship system. *Philosophical Transactions of the Royal Society B*, 378(1883), 20220299. <https://doi.org/10.1098/rstb.2022.0299>
- McMahon, W. W. (2009). *Higher learning, greater good: The private and social benefits of higher education*. JHU Press.
- Niti Aayog. (2021). *National Multidimensional Poverty Index: Baseline Report, based on NFHS-4 (2015–16)*. Press Bureau of India. https://www.niti.gov.in/sites/default/files/2021-11/National_MPI_India-11242021.pdf
- Panda, S. (2015). Farmer education and household agricultural income in rural India. *International Journal of Social Economics*, 42(6), 514–529. <https://doi.org/10.1108/IJSE-12-2013-0278>
- Park, K. H. (2017). *Education, globalization, and income inequality in Asia*. Asian Development Bank. <https://hdl.handle.net/1813/87162>
- Rahman, M. A. (2013). Household characteristics and poverty: A logistic regression analysis. *The Journal of Developing Areas*, 47(1), 303–317. <https://www.jstor.org/stable/23612271>
- Rani, G. P. (2014). Disparities in earnings and education in India. *Cogent Economics & Finance*, 2(1), Article ID 941510. <https://doi.org/10.1080/23322039.2014.941510>
- Reserve Bank of India. (2022, November 24). *Publications*. <https://m.rbi.org.in/Scripts/PublicationsView.aspx?id=20675>
- Sandstrom, H., & Huerta, S. (2013, September 18). *The negative effects of instability on child development: A research synthesis*. Urban Institute. <https://www.urban.org/research/publication/negative-effects-instability-child-development-research-synthesis>
- Sawhill, I. V., & Karpilow, Q. (2013, July 1). *Strategies for assisting low-income families*. The Brookings Institution. <https://www.brookings.edu/articles/strategies-for-assisting-low-income-families/?amp>
- Tripathi, S., & Yenneti, K. (2020). Measurement of multidimensional poverty in India: A state level analysis. *Indian Journal of Human Development*, 14(2), 247–274. <https://doi.org/10.1177/0973703020944763>
- Turčínková, J., & Stávková, J. (2012). Does the attained level of education affect the income situation of the households? *Procedia - Social and Behavioral Sciences*, 55, 1036–1042. <https://doi.org/10.1016/j.sbspro.2012.09.595>
- Van Vu, H. (2020). The impact of education on household income in rural Vietnam. *International Journal of Financial Studies*, 8(1), 11. <https://doi.org/10.3390/ijfs8010011>
- Zaman, H., Narayan, A., & Kotikula, A. (2012). Are Bangladesh's recent gains in poverty reduction different from the past? *The Bangladesh Development Studies*, 35(1), 1–26. <https://www.jstor.org/stable/41968782>

About the Authors

Kenny R. Shullai teaches economics and has an interest in field surveys, testing hypotheses, and presenting new ideas/findings or substantiating widely accepted theories, especially in development economics. Besides this, reading physics is a favorite pastime other than riding a motorcycle.

Bhagirathi Panda is a Professor in the Department of Economics at North Eastern Hill University, Shillong. Prof. Bhagirathi Panda is the Honorary Director of ICSSR, which is located in Shillong and is the North Eastern Regional Centre.