

## INCOME LEVEL, OCCUPATION AND EDUCATIONAL ATTAINMENT IN UKUM LOCAL GOVERNMENT AREA OF BENUE STATE, NIGERIA

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### Abstract

There are a multiplicity and complexity of factors that influences educational attainment of people across societies. This study investigates the effects of income level and occupation on educational attainment in Ukum L.G.A., Benue State. The specific objectives were to investigate the influence of income level and occupation on educational attainment in Ukum local government area of Benue state, Nigeria. The study adopts a cross-sectional survey research design, administering questionnaire to 428 respondents and interviewing 12 key informants within the study area. Cluster, simple and proportional sampling techniques (multi-stage sampling) were used. Analysis was based on frequencies, percentages, mean and standard deviation. Pearson's moment correlation coefficient was used to test the hypotheses. Findings of the study revealed that income level and occupation influence educational attainment in the study area. The study further showed that low-income level hinders individuals or households from high educational attainment in the study area and the occupation of household members also affects educational attainment of children especially the occupation of those who serve as the family head such as father, mother, and uncles etc. The study concluded that income level and occupation of household members have significant influence on educational attainment in Ukum Local Government Area. The study recommended among others that parents and guardians should work more to earn high income which would greatly enhance educational attainment of their children. Also, parents and guardians should share some of their time with their children and guide them regardless of their occupations.

**Keywords:** Social support, family structure, educational attainment, Benue state

### Introduction

Education plays a crucial role in human development, fuelling personal, social, and economic growth. Income level has a significant effect on educational attainment. Numerous studies have examined the relationship between income and educational outcomes, emphasizing the critical role of financial resources in determining educational success. A study conducted by Reardon (2011), analysed the relationship between income and educational achievement in the United States. The study found a strong correlation between family income and children's educational attainment. Children from low-income families were more likely to have lower levels of educational achievement compared to their peers from higher-income families. The study also highlighted the persistence of income-based educational disparities over time, suggesting that income level has a long-term impact on educational attainment.

Moreover, a research study by Sirin (2005), examined the influence of family income on various educational outcomes such as high school graduation rates and college attendance. The study found that higher family income was associated with higher high school graduation rates and higher rates of college attendance. This suggests that financial resources play a crucial role in accessing and completing higher education. Additionally, a study conducted by Duncan and Magnuson (2013), focused on the role of family income in determining educational success. They found that income-related disparities in educational achievement begin as early as kindergarten and tend to persist throughout a child's educational journey.

Children from families with lower income experience a range of disadvantages, including limited access to quality educational resources, which hinders their educational attainment.

A study by Blanden, Gregg, and Macmillan (2007), focused on the relationship between family income and educational attainment in several European countries, including Germany, Italy, and the United Kingdom. The researchers found that children from low-income families were less likely to achieve higher levels of education compared to those from higher-income families in all three countries. Similarly, a study conducted by Bol and Van de Werfhorst (2013), explored the influence of family income on educational attainment in 14 European countries. The study revealed that income significantly affected educational outcomes, with students from higher-income backgrounds having greater chances of attaining higher levels of education.

Moreover, a cross-national analysis by Buchmann and Sacchi (2018), examined the relationship between socioeconomic background, including income, and educational attainment in various European countries. The study found that income level strongly predicted educational outcomes, with higher-income families having higher levels of educational attainment for their children compared to lower-income families in countries such as Denmark, Germany, and the United Kingdom. The evidence suggests a consistent relationship between income level and educational attainment in Europe. Higher income is generally associated with greater educational attainment, while lower income is linked to lower levels of education.

Research also indicates that parental occupation plays a significant role in shaping children's educational attainment. Parental occupations not only affect household income but also influence parents' availability, involvement in their children's education, and aspirations for their children's future careers (Davis-Kean, 2005). The prestige associated with parents' occupations can influence children's educational aspirations and attainment. Children of parents in high-prestige occupations may be more likely to aspire to higher levels of education and pursue careers requiring advanced degrees (Kao & Thompson, 2003). Research consistently demonstrates that parental occupational status, which encompasses factors such as job prestige, income, and stability, significantly influences children's educational attainment. Higher parental occupational status is associated with better educational outcomes for children, including higher academic achievement, increased likelihood of attending college, and greater educational attainment overall (Haveman & Wolfe, 1995).

Household members' occupations can serve as role models for children, shaping their aspirations and expectations for the future. Children often emulate the career paths of their parents or other household members, particularly if they perceive those occupations as desirable or prestigious (Ceci & Williams, 1997). The nature of household members' occupations can either facilitate or constrain children's access to educational opportunities. For example, parents in demanding or low-paying jobs may have limited time and resources to invest in their children's education, potentially hindering their academic success (McLoyd, 1998). Household members' occupations play a key role in the intergenerational transmission of educational advantage or disadvantage. Children from households with parents in high-status occupations are more likely to inherit socio-economic advantages that promote educational success, such as access to educational resources, social networks, and cultural capital (DiPrete & Eirich, 2006).

However, in Nigeria, accessing quality education poses a significant hurdle, especially in rural regions like Ukum Local Government Area in Benue State. This study delves into the interplay between income, occupation, and educational attainment in this area, seeking to understand how these factors combine to affect educational attainment. By exploring the experiences of local individuals, this research seeks to shed light on the complex factors influencing educational outcomes in rural Nigeria and inform initiatives to promote educational attainment.

### **Research questions:**

The following research questions were used to guide this study.

1. What is the effect of income level on educational attainment in Ukum local government area of Benue state?
2. What is the effect of occupation on educational attainment in Ukum local government, area of Benue state?

### **Research objectives**

The specific objectives of the study include:

1. Investigate the effect of income level on educational attainment in Ukum local government area of Benue state, Nigeria
2. Evaluate the effect of occupation on educational attainment in Ukum local government area of Benue state, Nigeria.

### **Research hypotheses**

The following research hypotheses were employed

**Ho1:** income level of household members has no significant effect on educational in Ukum local government area of Benue state, Nigeria.

**Ho2:** Occupation of household members has no significant effect on educational attainment in Ukum local government area of Benue state, Nigeria.

### **Conceptual Clarification**

#### **Income level**

Scholars have offered varied definitions of income level due to its broad application in economic and social research. Generally, income level refers to the amount of monetary earnings or financial resources received by an individual or household over a given period of time, usually measured monthly or annually. According to the Organization for Economic Co-operation and Development (OECD), income includes wages and salaries, self-employment earnings, pensions, transfers, and other sources of financial inflow that determine an individual's or household's economic capacity (OECD, 2018). This definition underscores income level as a key indicator of material well-being and standard of living.

From a sociological standpoint, income level is closely linked to social stratification and inequality. Marx conceptualized income as a reflection of one's position within the economic structure, largely shaped by access to productive resources (Marx, 1976). Similarly, Weber identified income as a central component of class situation, arguing that variations in income levels significantly influence individuals' life chances and access to opportunities (Weber, 1978). Differences in income level therefore shape access to quality housing, healthcare, nutrition, and educational opportunities. Other scholars conceptualized income level as a mediating variable between occupation and educational outcomes. Becker's human capital theory explains income as the economic return on investments in education and skills, as higher educational attainment often leads to better-paying occupations and improved income levels (Becker, 1993). Conversely, household income level determines the extent to which individuals can invest in education by meeting costs related to school fees, learning materials, transportation, and other educational expenses (Psacharopoulos & Patrinos, 2018).

Income level represents the amount, adequacy, and stability of financial resources accessible to individuals or households, largely shaped by occupational engagement and educational background. It plays a critical role in determining educational attainment by influencing access to educational resources and opportunities. In the context of this study, income level is understood as the financial capacity derived from occupation, which affects educational attainment directly or indirectly.

#### **Occupation**

Occupation refers to the type of work or employment an individual engages in as a regular means of earning a living. It is the job, profession, or principal activity performed in exchange for economic reward and constitutes a central aspect of an individual's productive life. As a social construct, occupation reflects organized patterns of labour through which individuals participate in the economic and social systems of society. Beyond paid employment, occupation encompasses a broad range of human activities, including

work, leisure, self-care, and social participation. While the concept is foundational in occupational science and therapy, it has also received significant attention in sociology, anthropology, and psychology.

Sociologists conceptualize occupation as a key mechanism of social stratification, division of labour, and identity formation. Classical theorists such as Durkheim (1893), emphasized the role of occupation in promoting social cohesion through functional differentiation, while Bourdieu (1984), highlighted how occupational positions contribute to social class formation and the accumulation of symbolic capital. In occupational science, occupation is regarded as a means through which individuals fulfil social roles, maintain health, and enhance overall quality of life. Higgs (2012), asserts that occupation provides structure and meaning to everyday life, whereas Hasselkus (2011) argues that engagement in meaningful occupations is essential for personal well-being and social inclusion. Occupation represents the regular work or activity individuals perform within specific social, economic, and environmental contexts. It is not only a source of income but also a determinant of social status, well-being, and access to opportunities. In the context of this study, occupation is understood as the type of work an individual engages in, which significantly influences income level and, by extension, educational attainment.

### **Academic attainment**

Academic attainment represents performance outcomes that indicate the extent to which a person has accomplished specific goals that were the focus of activities in instructional environments, specifically in school, college, and university. School systems mostly define cognitive goals that either apply across multiple subject areas (e.g., critical thinking) or include the acquisition of knowledge and understanding in a specific intellectual domain (e.g., numeracy, literacy, science, history) (Oketch & Somerset, 2010). In developed societies, academic achievement plays an important role in every person's life. Academic achievement as measured by the Grade Point Average (GPA) or by standardized assessments designed for selection purpose such as the SAT (Scholastic Assessment Test) determines whether a student will have the opportunity to continue his or her education (e.g., to attend a university). Therefore, academic achievement defines whether one can take part in higher education, and based on the educational degrees one attains, influences one's vocational career after education. Besides the relevance for an individual, academic achievement is of utmost importance for the wealth of a nation and its prosperity.

### **Income level and educational attainment**

Several studies have provided insights into the relationship between income level and educational attainment in Kenya. A study conducted by Oketch and Somerset (2010), examined the impact of poverty and income on educational outcomes in the country. The research found that poverty and low-income levels significantly hinder access to education and reduce the chances of completing higher levels of education. Furthermore, a study by Handa et al. (2012), explored the relationship between cash transfers and educational outcomes in Kenya. Cash transfers, designed to alleviate poverty and improve access to education were found to have a positive effect on educational attainment. The research indicated that increased income levels through cash transfers improved school enrolment, reduced dropout rates, and increased the likelihood of completing higher levels of education among children from low-income households.

Another study conducted by Kimenyi et al. (2012), examined the impact of income on educational outcomes among children in rural Kenya. The research highlighted that household income was a significant predictor of school enrolment and completion. Higher-income households had higher enrolment rates and a greater likelihood of completing primary and secondary education compared to lower-income households.

Research shows that income inequality, poverty, and lack of access to financial resources have a detrimental impact on educational attainment in Nigeria. A study conducted by Adebayo and Adetona (2015), found that children from households with higher income levels are more likely to have better educational outcomes, including higher enrolment rates, longer school attendance, and better performance in exams.

In Nigeria, access to quality education is often limited by financial constraints. Families with higher incomes can afford to send their children to private schools or provide them with additional resources such as tutoring or educational materials. On the other hand, low-income families often struggle to afford the costs associated with education, leading to lower enrolment rates and higher drop-out rates. Furthermore, income level also affects the quality of education that individuals can access. Private schools, which are often considered to offer better quality education, tend to be more expensive and are only affordable for families with higher incomes. This further perpetuates the inequality in educational attainment based on income level.

Government efforts to address this issue have included the provision of scholarships, subsidized school fees, and the implementation of initiatives to improve access to education for disadvantaged groups. However, the impact of these interventions is limited, and more comprehensive and sustainable measures are needed to address the effect of income level on educational attainment in Nigeria.

### **Occupation and educational attainment**

Research has shown that occupation has a significant influence on educational attainment. A study conducted by Boudarbat and Montmarquette (2008), in Canada found a strong correlation between occupation and educational attainment. The research revealed that individuals in high-skilled occupations, such as doctors or engineers, typically have higher levels of education compared to those in low-skilled occupations, such as janitors or machine operators.

Another study conducted by Ganzeboom and Treiman (1996), in the Netherlands examined the relationship between occupation and educational attainment using data from multiple countries. The findings showed that higher occupational status is associated with higher levels of education. This indicates that individuals in occupations that require higher levels of skills and knowledge tend to have higher educational attainment.

Furthermore, a study conducted by Domina, d'Errico, and Portes (2018), in the United States examined how occupational structure influences educational attainment. The research demonstrated that occupational opportunities and job requirements play a crucial role in shaping individuals' educational choices and attainment. For instance, certain occupations may require specific educational qualifications or degrees, incentivizing individuals to pursue higher education.

Numerous studies have examined the relationship between occupation and educational attainment in South Africa. One such study conducted by Spaull and Taylor (2015), found that occupation is a significant determinant of educational outcomes in the country. The research revealed that individuals in higher-skilled occupations, such as managers, professionals, and technicians, tend to have higher levels of educational attainment compared to those in lower-skilled occupations. Occupation can influence educational attainment through various mechanisms. Individuals in higher-skilled occupations often have access to better-paying jobs, which can enable them to afford quality education and resources for themselves and their children. Additionally, individuals in higher-skilled occupations may face fewer barriers in accessing educational opportunities and may have more exposure to supportive learning environments.

However, it is important to note that occupation and educational attainment are influenced by various factors, including socio-economic status, race, and gender. Socio-economic disparities and historical inequalities in South Africa have contributed to significant educational gaps, with individuals from disadvantaged backgrounds having limited access to quality education and facing barriers in entering high-skilled occupations. Addressing these disparities and promoting equal opportunities for individuals from all socio-economic backgrounds is crucial for improving educational attainment and reducing inequalities in South Africa.

A study conducted by Ampaabeng, Tanle, and Oduro (2014), examined the relationship between occupation and educational attainment in Ghana. The researchers found that individuals in higher occupational categories tend to have higher levels of educational attainment. This suggests that individuals

in professional or managerial occupations are more likely to have higher levels of education compared to those in lower-skilled occupations. The study also highlighted the importance of occupation as a determinant of educational attainment in Ghana. Individuals in higher-skilled occupations often have better access to resources, including financial and social capital, which can contribute to higher levels of education. Additionally, individuals in higher-skilled occupations may have more job opportunities that require higher levels of education, incentivizing them to pursue higher levels of education.

A study conducted by Adedeji and Olufunke (2019), examined the influence of occupation on the educational attainment of households in Nigeria. The researchers found a positive relationship between occupation and educational attainment. They discovered that individuals in higher occupational categories, such as professionals and managers, were more likely to have higher levels of education compared to those in lower occupational categories. Another study by Okunade and Dada (2017), examined the impact of occupation and other socioeconomic factors on educational attainment in Nigeria. The study found that occupation had a significant influence on educational attainment, with individuals in higher occupational categories having higher levels of education.

These studies suggest that occupation plays a role in determining educational attainment in Nigeria, with individuals in higher occupational categories tending to have higher levels of education. However, it is important to note that there are also other factors, such as socioeconomic status and access to resources that can also influence educational attainment in the country.

### **2.3 Theoretical framework**

The study is anchored on the social action theory.

#### **2.3.1 Social Action Theory**

Social action theory, also known as social action perspective or social action theory of sociology, is a theoretical framework developed by the German sociologist called max Weber. Weber with this theory pursued to highlight the importance of human behaviour as it relates to cause and effect in the social sphere. The theory focuses on individual actions and their impact on society. It emphasizes the significance of individual agency and the role of human behaviour in creating social change. Social action theorists argue that social structures and institutions are not fixed entities, but are shaped and influenced by the actions and interactions of individuals (Kwaghga, 2023).

For example, some families may prioritize education as a means of upward social mobility, while others may have different priorities. Social action theory highlights that individuals act based on their interpretations of the social world. In the household, family members may have different roles, expectations, and behaviours related to education. Parents, for instance, may adopt various strategies to support their children's educational attainment, such as providing academic resources, creating a conducive study environment, or actively participating in school-related activities. Understanding these actions and interactions can shed light on how household dynamics influence educational outcomes.

By applying social action theory to the study of household environment and educational attainment, you can gain a nuanced understanding of how individual actions, interactions, meanings, and contextual factors contribute to differential educational outcomes within households. This approach allows you to explore the complex interplay between agency, social structure, and educational attainment. Factors such as educational background of household members, income level of household members, occupation of household members, family structure, and social support all contribute to an individual's educational outcomes. Social action theory emphasizes the subjective understandings and evaluations within the household environment, highlighting the importance of these factors in shaping educational attainment.

## **Methods**

### **Research design**

The study adopts a cross-sectional survey research design. The participants in the cross-sectional study were selected based on the inclusion and exclusion criteria set for the study.

### **Study setting**

The study setting is Ukum Local Government Area of Benue State. Ukum Local Government is one of the 23 Local Government Areas. The population of Ukum in 2023 was 313,300 as projected. Ukum Local Government is basically composed of the Tiv people. Ukum Local Government has 13 council Wards, namely; Lumbur, Tsaav, Ityuluv, Azendeshi, Aterayange. Mbatian, Boikyo, Uyam, Ugbam, Kendev, Kundav, Mbazum and Mbayenge. The cultural activities in Ukum Local Government include traditional dances and actors, such as Ajo Ange, Ishen Atsar, Obadia, Sarwuan, and Pevikyaa Zegi, which are integral to the cultural identity of the Tiv people. The people of Ukum Local Government Area are known for their hospitality, which has attracted visitors from across the nation to buy agricultural produce. However, Ukum Local Government Area is currently experiencing insecurity, which has led to a decline in the area's social and economic development. Ukum Local Government Area has very fertile land that makes the local government boast of agricultural produce such as yam, rice, corn, and other crops. Ukum Local Government Area is home to more than 100 primary and secondary schools, both public and private. Ukum Local Government is home to few tertiary institutions (private), including Kunya College of Health Technologies, Zaki-Biam, Anna College of Health Technologies, Zaki-Biam and Atakpa College of Health Technologies Zaki-Biam

### **Population of the study:**

The study population for this study are the indigenous people of Ukum LGA within the age range of 15 years and above who reside in the area. This covers those who have attained various levels of education including those with no formal level of study.

### **Sample Size Determination**

The Taro Yamane (1967) formula for sample determination was used to determine the sample as follows =  $N/(1 + N) (e)2$ . Therefore, the sample size is approximately 400. To handle attrition rate, ten percent (40) was added to the computed sample size to give  $400+40=440$ . Therefore, the sample size used in this study was 440 respondents.

### **Sampling techniques.**

The study employs a multi stage sampling technique. To begin with, we utilized cluster random sampling to select clusters from the study area. The study also used proportional sampling technique to assign samples to the clusters. The study utilized simple random sampling technique to select respondents. All four divisions, namely Torov, Ucha, Ngyenev, and Mbaterem, were included in our sample. This method ensured that each division in Ukum Local Government had an equal chance of being included in the sample, thereby reducing bias and increasing the generalizability of the findings

### **Instruments of data collection**

Instruments used in this study are questionnaire and Key informant Interview (KII) guide. The questionnaire was used to elicit data from four hundred and twentieth (428) respondents. The variables were assessed with a scoring system (from 1-5 respectively). To improve the quality of data collection, the interview was administered with clear explanation to enlighten the respondents. KIIs were conducted with parents, guardians and teachers. It helped to compliment the data that were collected through interview. It was conducted with twelve (12) key informants. The key Informants interview provided deeper, richer and clear responses on household environment and its effect on educational attainment

### **Validation of Instruments**

This study utilized face and content validity of the instruments. The first test of validity was done ensuring that the instruments captured the objectives of the study. Secondly, the questionnaire and Key informant Interview guide were presented to experts in the field of sociology for validation. The instruments were presented to experts for scrutiny with respects to the scope, coverage, content relevance and clarity. The necessary corrections were done to ensure that items measured the purpose for which it was designed. This study used a test-retest type of reliability. Test- retest reliability indicates the repeatability of test scores with the passage of time. The result indicated a reliability coefficient of 0.72, which indicates that the instrument

is reliable. Test-retest reliability measures the consistency of results when one repeats the same test on the same sample at a different point in time.

### Techniques of data analysis

The data collected for this study is quantitative and qualitative and analysed with descriptive and inferential statistical tools and content and thematic analysis. Statistical Packages for Social Science (SPSS) was used to collate the data. The analysis was done at the following levels: The univariate analysis was done using frequency distribution table, mean and standard deviation. A statement with a mean of 2.50 and above was accepted. The bivariate analysis was done using Pearson's R. The Pearson's R helped in explaining the relationship between the variables. The qualitative data was analysed using content analysis. This included the key informants' views and opinions as expressed during the interview sessions. A thorough translation and transcription of all the information gather from the key informant interviews (KII) was done immediately after collection of data. The results and the information gathered from the interviews were used to create synergy between the two techniques adopted and to buttress (support) and strengthen the result of the quantitative data analysed.

### Findings

#### Socio-demographic characteristics of respondents.

Analysis of socio-demographic characteristics of the respondents shows most of the respondents 346 (81.2%) were under age category of 16-25. The table also shows many of the respondents, 250 (58.7%) were male. The table again shows majority, 363 (85.2%) of the respondents were single. Most of the respondents, 394 (92.5%) were Christians. The table further shows that many of the respondents, 422 (99.1%) were Tiv. Lastly, the table shows most, 302 (70.9%) of the respondents were unemployed.

**Table 1: Socio demographic variables of respondents**

Variables	Categories	Frequency(N=426)	Percent
Age	16-25	346	81.2
	26-35	74	17.4
	36 and above	6	1.4
Sex	Male	250	58.7
	Female	176	41.3
Marital status	Married	57	13.4
	Single	363	85.2
	Divorce	2	.5
	Separated	4	.9
Religion	Christianity	394	92.5
	Islam	32	7.5
Ethnicity	Tiv	422	99.1
	Etulo	2	.5
	Others	2	.5
Occupation	Self employed	67	15.7
	Employed by others	57	13.4
	Unemployed	302	70.9
Educational attainment	No formal education	8	1.9
	Primary	34	8.0
	Secondary	321	75.4

Nature of last school attended	Tertiary	63	14.8
	Private	287	67.4
	Public	139	32.6

**Source: Field survey, 2024. Key: SA: Strongly agree, A: agree, U: undecided, SD: Strongly disagree, D: disagree.**

### **Occupation of Household Members and Educational Attainment**

The findings shows that some, their fathers are farmers that is why they didn't go to school, some their parents are teachers that is why they go to school, some their sibling are lawyers that is why they go to school, some their parents are marketers that is why they didn't go to school, some their fathers are drivers that is why they didn't go to school, some their fathers are pastors and that makes me to go school, some their moms are nurses and they encourage them to go to school, some their fathers are hunters and that does not encourage them to go to school, some their fathers are tailors that is why they didn't go to school, some their mothers are beer vendors that is why they didn't go to school, some their fathers are traditional rulers that is why they go to school, some their fathers are law enforcement officers that is why they didn't go to school.

**Table 2:Effect of occupation of household members on educational attainment**

S/N	Effect of occupation of household members on educational attainment	SA	A	U	SD	D	Mean	Std
1	My father is a farmer that is why I didn't go to school	71	72	23	135	125	3.40	1.473
2	My parent(s) are teachers that is why I go to school	58	92	42	115	119	3.34	1.427
3	My sibling is a lawyer that is why I go to school	63	75	36	105	147	3.46	1.478
4	My parents are marketers that is why I didn't go to school	47	58	37	159	125	3.60	1.328
5	My father is a driver that is why I didn't go to school	51	50	40	141	144	3.65	1.364
6	My father is a pastor and that makes me to go school	69	113	25	92	127	3.22	1.509
7	My mom is a nurse and she encourage me to go to school	173	81	37	72	63	2.46	1.514
8	My father is a hunter and that does not encourage me to go to school	75	56	23	126	146	3.50	1.503
9	My father is a tailor that is why I didn't go to school	50	50	56	134	136	3.60	1.350
10	My mother is a beer vendor that is why I didn't go to school	52	65	49	167	93	3.43	1.313
11	My father is a traditional ruler that is why I go to school	48	89	43	160	86	3.35	1.314
12	My father is a law enforcement officer that is why I didn't go to school	70	35	48	147	126	3.53	1.413

**Field study,2024. Key: SA: Strongly agree, A: agree, U: undecided, SD: Strongly disagree, D: disagree.**

**Income level of household members and educational attainment in Ukum Local Government Area, Benue state.**

The findings shows that some, their parents' high income influenced their decision to pursue education, some their parents' high income helped them to buy reading materials, some go to school because their siblings pays their NEPA bills, some low-income level of their parents limits their educational opportunities, some go to school because their uncles with high income supported their education, some didn't go to school because they can't afford transportation fare, some didn't go to school because they earn a little for living, some didn't go to school because they can't afford to assess internet, some didn't go to school because they can't afford writing materials, some didn't go to school because they cannot pay their house rents, and some go to school because their grant parents have money to sponsor them.

**Table 3: Effect of Income of household members on educational attainment**

S/N	Effect of Income of household members on educational attainment	SA	A	U	SD	D	Mean	Std
1	My parents' high income influenced my decision to pursue education	142	145	49	53	37	2.29	1.283
2	My parents' high income helped me to buy reading materials	152	171	42	44	17	2.07	1.107
3	I go to school because my sibling(s) pays my NEPA bill	47	111	98	118	52	3.04	1.212
4	The low-income level of my parents limits my educational opportunities	128	115	42	103	38	2.55	1.368
5	My family's low-income level constrains me from paying my school fees	113	151	40	51	71	2.57	1.421
6	My uncle supported my education with his high income	153	116	26	77	54	2.44	1.446
7	I didn't go to school because I can't afford transportation fare	81	75	37	92	141	3.32	1.542
8	I didn't go to school because I earn a little for living	68	101	47	86	124	3.26	1.482
9	I didn't go to school because I can't afford to assess internet	59	85	70	112	100	3.10	1.376
10	I didn't go to school because I can't afford writing materials	98	100	37	78	122	3.10	1.547
11	I didn't go to school because I cannot pay my house rent	70	95	67	112	82	3.10	1.381
12	I go to school because my grant parents have money to sponsor me	155	83	31	109	48	2.56	1.472

Field study, 2024: Key: SA: Strongly agree, A: agree, U: undecided, SD: Strongly disagree, D: disagree.

### Test of hypothesis

#### Income level and educational attainment

HO1: there is no significant relationship between income level and educational attainment in Ukum local government area of Benue state, Nigeria.

**Table 4: Pearson correlation between income level and educational attainment in Ukum L.G.A**

Correlations	1	2	3	4	5	6	7	8	9	10	11	12	1
1. My parents' high income influenced my decision to pursue education	1												
2. My parents' high income helped me to buy reading materials	.455**	1											
3. I go school because my sibling pays my NEPA bill	.235**	.131**	1										
4. low income of my parents limits my educational opportunities	-.125**	-.081*	.151*	1									
5. family low income constrains me from paying school fees	.020	-.023	.312*	.479**	1								
6. my uncle supported my education with his high income	.226**	.335**	.111*	.087*	.091*	1							
7. I didn't go school I can't afford to pay transportation fare	.037	-.035	.357*	.199**	.143**	.112*	1						
8. I didn't go school because I earn little for living	-.145**	-.104*	.320*	.176**	.238**	-.033	.379**	1					
9. I didn't go school because I can't afford internet	.094*	.058	.414*	.188**	.212**	-.021	.373**	.484**	1				
10. I no go school because I can't afford writing materials	.041	.044	.309*	.218**	.219**	-.045	.518**	.545**	.496**	1			
11. I didn't go to school because I can't pay my house rent	.216**	.106*	.402*	.156**	.217**	.061	.266**	.504**	.510**	.581**	1		
12. I go school because my grant parents have money to sponsor me	.143**	.161**	.184*	.128**	.208**	.212*	.011	.131**	.096*	.163**	.154*	1	
13. Educational attainment	.054	-.038	.111*	.059	-.100*	-.283*	-.001	-.072	.046	.110*	.015	-.057	1

\*\*. Correlation is significant at the 0.01 level (1-tailed).

\*. Correlation is significant at the 0.05 level (1-tailed).

The result in table 4. showed that income level correlated with educational attainment significantly at 0.05 and 0.01 level. Therefore, the null hypothesis “there is no significant relationship between income level and educational attainment in Ukum Local Government, Benue State-Nigeria was rejected and the alternate accepted to read “income level has effect on educational attainment in Ukum local government”.

Findings from KII correlated with those from quantitative analysis. From the words of a 30 year-old teacher who taught at N K S T secondary school Gbagir, Ukum L G; "I noticed that my students who are from well to do families tent to further their education than those from low earning families as those from well to do families finds it more easier to pay their fees and other necessary payments" she added "but those children whose families earn small but have their little way of hustling also tend to attain education more than those who cannot even hustle to earn money on their own". Another informant who is 50-year-old father said "all my children are talented it is only lack of money that constrained their education". Thus, findings from KII therefore corroborated that income level influences educational attainment in Ukum Local Government Area, Benue State.

### **Occupation of household members and educational attainment**

HO2: there is no significant relationship between occupation of household members and educational attainment in Ukum local government area of Benue state, Nigeria

**Table 5: Pearson correlation between occupation of household members and educational attainment in Ukum L.G**

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. My father is a farmer that is why I didn't go school	1												
2. My parent(s) are teachers that is why I go school	.368**	1											
3. My sibling is a lawyer that is why I go school	.458**	.636**	1										
4. My parents are marketers that is why I didn't not to school	.660**	.512**	.577**	1									
5. My father is a driver that is why I didn't go to school	.466**	.391**	.433**	.627**	1								
6. My father is a pastor and that makes me go school	.353**	.526**	.580**	.506**	.508**	1							
7. My mom is a nurse and she encourage me to go school	.093*	.393**	.269**	.208**	.325**	.340**	1						
8. My father is a hunter and that does not encourage me to go school	.390**	.421**	.467**	.480**	.446**	.498**	.262*	1					
9. My father is a tailor that is why I didn't go school	.425**	.327**	.501**	.460**	.522**	.408**	.169*	.489*	1				
10. My mother is a beer vendor that is why I didn't go to school	.516**	.419**	.580**	.622**	.489**	.429**	.308*	.603*	.493*	1			
11. My father is a traditional ruler that is why I go to school	.442**	.557**	.630**	.495**	.445**	.475**	.413*	.388*	.378*	.508*	1		
12. My father is a law enforcement officer that is why I didn't go to school	.527**	.268**	.452**	.554**	.484**	.394**	.164*	.454*	.430*	.613*	.558*	1	
13. Educational attainment of respondent	.165**	-.064	.009	.013	-.089*	-.127**	-.065	-.095*	-.053	.044	.132*	.106*	1

\*\*. Correlation is significant at the 0.01 level (1-tailed).

\*. Correlation is significant at the 0.05 level (1-tailed).

The result in table 4.11 showed that occupation of household members correlated with educational attainment significantly at 0.05 and 0.01 level. Therefore, the null hypothesis “there is no significant relationship between occupation of household members and educational attainment in Ukum Local Government, Benue State-Nigeria was rejected and the alternate accepted to read “occupation of household members has effect on educational attainment in Ukum local government”.

Findings from KII correlated with those from quantitative analysis. From the words of a 29-year-old female local drink vendor; “I sell local drink (burukutu) and my children five of my children out of the six use to assist me in the production process and in selling also, because we prioritize selling our drinks as we raise money from there but my first child is with my brother who is a teacher and the boy is pursuing his first degree. He is our ikpugh takeda (academic guru)”

Another informant who is a 40-year-old lady said; “me and my husband are teachers and we give our children a quality education as we are able to convinced them and also monitor and support their academic journey”. Thus, findings from KII therefore corroborated that occupation of household members influences educational attainment in Ukum Local Government Area, Benue State.

## **Discussion of findings**

### **Income level and educational attainment**

The study revealed that high income level has positive effect on educational attainment in the study area. The study further showed that low-income level hinders the affected individuals or households from high educational attainment in the study area. The study provided results similar to some studies below. Similarly, A study conducted by Reardon (2011), analysed the relationship between income and educational achievement in the United States. The study found a strong correlation between family income and children's educational attainment. Children from low-income families were more likely to have lower levels of educational achievement compared to their peers from higher-income families. The study also highlighted the persistence of income-based educational disparities over time, suggesting that income level has a long-term impact on educational attainment. A study by Sirin (2005), examined the influence of family income on various educational outcomes such as high school graduation rates and college attendance. The study found that higher family income was associated with higher high school graduation rates and higher rates of college attendance. This suggests that financial resources play a crucial role in accessing and completing higher education.

Additionally, a study conducted by Duncan and Magnuson (2013), focused on the role of family income in determining educational success. They found that income-related disparities in educational achievement begin as early as kindergarten and tend to persist throughout a child's educational journey. Children from families with lower income experience a range of disadvantages, including limited access to quality educational resources, which hinders their educational attainment.

A study by Blanden, Gregg, and Macmillan (2007), focused on the relationship between family income and educational attainment in several European countries, including Germany, Italy, and the United Kingdom. The researchers found that children from low-income families were less likely to achieve higher levels of education compared to those from higher-income families in all three countries.

In Ukum L.G.A, Higher income is generally associated with greater educational attainment, while lower income is linked to lower levels of educational attainment. Children from high income earning households in Ukum are more likely to attain higher attainment than those from low-income households as the findings revealed.

### **Occupation and educational attainment**

The findings revealed that occupation of household members has influence on educational attainment in the study area. It revealed that the work which household members do affects education attainment of children especially the occupation of those who serve as the family head like father, mother,

and uncles etc. It revealed that children whose parents did works which allow them to have time for them tend to attain education more than those whose parents do works that takes up almost all of their time and cannot guild their children about education. The result of the findings is similar to the findings below.

Household members' occupations can serve as role models for children, shaping their aspirations and expectations for the future. Children often emulate the career paths of their parents or other household members, particularly if they perceive those occupations as desirable or prestigious (Ceci & Williams, 1997). The nature of household members' occupations can either facilitate or constrain children's access to educational opportunities. For example, parents in demanding or low-paying jobs may have limited time and resources to invest in their children's education, potentially hindering their academic success (McLoyd, 1998). Household members' occupations play a key role in the intergenerational transmission of educational advantage or disadvantage. Children from households with parents in high-status occupations are more likely to inherit socio-economic advantages that promote educational success, such as access to educational resources, social networks, and cultural capital (DiPrete & Eirich, 2006).

### Conclusion and Recommendations

The conclusion here is derived from the findings of this study. The study provide justification to the objectives for which was instituted and also provided answers to the stated research questions. The research revealed that; Income level positively influences educational attainment in the study Ukum Local Government Area and occupation also influences educational attainment in the area. The research concludes that income level and occupation, have significant influence on educational attainment in Ukum Local Government Area.

In the light of the findings and conclusions of this study the following recommendations are made; Parents should be hard working to earn high income which would greatly enhance educational attainment of their children as a result, Parents and guardians should ensure to share some of their time with their children and guild them regardless of their occupations if possible and if not, someone trusted should be available to take charge of the responsibility.

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