

# HOUSEHOLDS' INCOME STATUS AND PUPILS' RETENTION RATE IN PRIMARY SCHOOLS IN ANAMBRA STATE, NIGERIA: IMPLICATIONS FOR EDUCATIONAL PSYCHOLOGY

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## ABSTRACT

Despite government's commitments in increasing children's retention and enrolment rates in primary schools in Nigeria, the number of out of school children in Anambra state have continued to increase. This may be attributed to low income status of households. This study analyzed the association between households' income status and learners' retention rate in primary schools in Anambra State; it also analyzed the relationship between parental involvement towards enrolling wards in primary school and emotional stress among out of school children in Anambra State, Nigeria. The research employed a descriptive quantitative research design to address the research problem in the study locations. A representative sample size of 1, 500 households were drawn across the three senatorial districts in the sampled State. The study developed a 5 points Likert scale questionnaire to elicit information from the respondents about their current income status and their wards retention rate in public and private primary schools across the study locations. The results of the study findings revealed that households' income status had a positive relationship with pupils' retention rate in primary schools in Anambra State, it also revealed negative relationship between parental involvement on enrolling pupils in primary school and emotional stress among out of school children across the study locations. Following the results from these research findings, the study concluded that households' level of income plays a significant role in pupils' retention rate in the primary schools across the study areas with the correlation coefficient of 0.754 and P-value of 0.01. Based on the results of the research findings, this study suggests that government should work towards improving the socio-economic status of households across the study locations through social safety net so as to encourage satisfactory pupils' enrolment into primary schools. Government should, in addition to tuition-free basic education, provide school wears and study materials for public primary schools to encourage satisfactory pupils' enrolment into primary schools in Anambra State and Nigeria at large.

**Keywords:** Household, Income, Retention Rate, Psychological Effect, Emotional Distress, Out-of-School Children, Anambra State-Nigeria.

## I. INTRODUCTION

The socioeconomic status of a child's parent may have negative or positive effects on the educational development and achievement of the child. (Adeoba& Dada, 2019).Despite the United Nations' Sustainable Development Goal number 4 of limiting the proportion of out of school children in Sub-Saharan African countries, Nigeria inclusive to 2 percentage points, the

number of out of school children in Nigeria have continued to increase (UNESCO, 2023 & UNICEF, 2022). The United Nations Educational, Scientific and Cultural Organization [UNESCO], (2023) reported that Nigeria has more than 20 million (58%) out-of-school children, based on the recent global data on out-of-school children. For instance, the out-of-school rate for primary level education has seen limited progress at the national level. Nationally, the number of out of school children in Nigeria increases from 25.9 per cent in 2015 to 36.2 per cent between 2016 and 2017, it also increased to 40.6 per cent in 2021 and 57.9 per cent in 2023 (UNICEF, 2023 & MICS 2021). However, there are vast differences at states levels: seven states had out of school children rates above 50 per cent, Anambra State inclusive and 15 states had rates below 10 per cent, nationally 58 per cent of children from the poorest households are out of school (UNICEF, 2023 & MICS, 2021). Frequent drop out of school for pupils tends to undermine their self-esteem and sense of belonging in school, and again inform their loss of engagement from the learning process.

Njeru and Orodho (2020) noted that poverty is the critical factors responsible for low access and poor participation in education in developing countries. High levels of poverty at the household level have resulted in poor households either not enrolling their children in primary schools or unable to sustain continuous participation of those enrolled due to inability to meet various requirements (Otunge & Atolagbe, 2019). According Oreopoulos, Ariwidola and Bala-Gbogbo (2018) poverty is not just the lack of resources, it has psychological effects which include anxiety, depression, low birth weight and obesity. School going children from low income families may face psychological stress, low academic performance and delayed fulfilment compared to others. They are high risk for mental and physical health disorders, they can also face environmental stress caused by gang activities. The counselors have a role to play in identifying pupils with such challenges and proffering direct solution by advise or counseling along with the school management.

According to Otunge and Atolagbe (2019), a large family is quite strongly associated with socioeconomic disadvantage. A large family limits parental involvement in each child's academic achievement (Victoria et al., 2023). This may lead to low enrolment and participation of the child in school activities and may eventually lead to early school leaving. Studies (Njeru & Orodho, 2020; UNICEF, 2022) have shown that poverty is a significant factor responsible for low access and poor participation in education. High levels of poverty at the household level have resulted in poor households either not enrolling their children in primary schools or unable to sustain continuous participation of those enrolled due to inability to meet various requirements (UNICEF, 2023).

Parents play a pivotal role in the educational development of their children. Their involvement in the education of the children is of immense benefit to the child, the school and the parents as well (Adebayo & Usman, 2019). A recent report (UNICEF, 2023) noted that children from parents that are more active in the process of imparting educational knowledge excel in their academic career and are often more productive in the society. With adequate care, tutelage and active participation of parents in the child's educational activities like monitoring of homework, participation in extracurricular activities, parent-teacher association, and other school related activities, the child is more likely to be courageous and as such do well at school. The United Nations Educational, Scientific and Cultural Organization (2023) indicates that the extent and

form of parental involvement are strongly influenced by family social class, maternal level of education, material deprivation, maternal psycho-social health and single parent status and, to a lesser degree, by family ethnicity. Parents who are more involved with their children's schooling become knowledgeable about school goals and procedures (Daniel & Gabriel, 2018). In addition, they communicate the importance of education to children and help children learn strategies to enhance their perceptions of competence and control over achievement outcomes (UNICEF, 2021). Among the several parental factors that have been linked to their children academic achievements at school is the parent's level of income. According to World Bank (2020), a casual observation is that the children of affluent parents are more likely to succeed in life than the children of poor parents. Therefore, it is against this backdrop that this study seeks to provide answer to the research questions below:

- i. Is there any association between households' income status and pupils' retention and enrollment rates in Anambra State, Nigeria?
- ii. What is the correlation between parental involvement towards wards enrollment in primary schools and emotional stress among out of school children in Anambra State Nigeria?

Providing answers to these questions is very important because a clear understanding of the aforementioned issues could help policy makers in formulating educational policies that will revamp the Nigerian education sector. Given the enormous psychological and developmental benefits associated with children schooling, it is paramount to identify household factor that could predict children's retention and enrollment rate in primary schools in Anambra State. This scenario is largely lacking in the previous studies such as Ariwidola and Bala-Gbogbo (2018), Lundborg et al. (2019), Behrman and Rosenzweig (2020). Thus this study hypothesized that households' income could explain pupils' retention and enrollment rate in primary schools in Anambra State, Nigeria. An understanding of this factor can help policy makers in formulating educational policies that will increase children retention and enrollment rates Anambra State Nigeria. Hence, the objective of this research is to establish the exact nature of the relationship between households' income status and pupils' retention rate in primary schools in Anambra State, Nigeria.

## II. LITERATURE REVIEW

Empirically, it is widely shown that children brought up in less favourable conditions obtain less education, despite the large financial returns to schooling (Heckman & Masterov, 2021). There is large intergenerational correlation between the education level of parents and their children (Björklund & Salvanes, 2019). However, the transmission mechanism behind such intergenerational correlations has never been made clear. Krueger (2020) reviewed various contributions supporting the view that parents' financial constraints significantly impact on pupils' educational attainment. However, Carneiro and Heckman (2019) suggest that *current* parental income does not explain child educational choices, but that family fixed effects that contribute to *permanent* income, such as parental education levels, have a much more positive role. This is the central conclusion of Cameron and Heckman (2018), using US data, and Chevalier and Lanot (2019), using the UK National Child Development Study data. In addition, Black, Morgan and Joseph (2021) exploit Norwegian educational reforms which raised the minimum number of years of compulsory schooling over a period of time, and at differential

rates between regions of the country. Their IV estimates show little evidence of causal effects except for evidence of maternal education on son's education. However, Oreopoulos Ariwidola and Bala-Gbogbo (2018) used the same approach, but employed US Census data from 1960, 1970 and 1980, report that an increase in parental education by one year decreases the probability of a child repeating a schooling year (or grade) by between two and seven percentage points. Investigating some possible mechanisms for this education transmission, Dixon, Odion and Bala (2021) also confirmed the causal effect of paternal education on literacy and numeracy skills from as early as age four, and estimate that by age sixteen, the children of parents affected by a British school leaving age reform, gained an additional 0.1 of a standard deviation in test scores over other children. Lundborg et al. (2019) report a positive effect on cognitive, non-cognitive skills and health for Swedish children whose parents were affected by a similar reform. Of course, the minimum school leaving age is likely to affect the bottom of the schooling distribution more than the top so there is a clear case for thinking, in a heterogeneous effects model, that such estimates provide local average treatment effect estimates that are not strictly comparable to OLS (Lundborg et al. 2019). However, to the extent that policymakers are particularly concerned about early school leavers, such estimates are still of interest.

Alternative strategies to account for the endogeneity of parental education is to account for genetic effects by comparing adopted and natural children (Sacerdote, 2019& Plug, 2021), or the children of twins (Behrman and Rosenzweig (2020)). The conclusions from these identification strategies tend to support positive effects of paternal education and no effect of maternal education in twin studies, and positive effects of both parents in adoption studies. For example, Bjorklund et al. (2018) uses a register of Swedish adoptees, which allows controls for both natural and adoptive parents' education. After correcting for the potential bias caused by non-randomness in this population, they find that genetics account for about 50% of the correlation in education between generations but also that the causal effect of adoptive parents' education remains highly significant. Also, Holmlund et al. (2018) investigated whether the disparities in results in the literature are due to differences in the sample used or in the identification strategies. Using Swedish Population Register data, they implement all three methods, i.e. twins, adoptees and IV. Their results are consistent with the weight of the existing literature. In twin studies, the maternal effect is small and about half of the paternal education effect. This conclusion is reversed when using adoptee samples. When relying on IV to estimate the causal effect of parental education, the paternal effect is never significant but the maternal effect is quite large. They also find that there are non-linearities in the effect of education with the effect of parental education being larger at higher levels of education. Pronzato (2019) notes that the estimates for maternal education are sensitive to size and selection, in a way that can reconcile the results from different studies. The thesis in this research is that researchers have attempted to identify the exogenous effect of parental education on pupils' retention and enrollment rates, but the effect of household income quintile on children's primary school enrollment rate was ignored in previous studies.

### III METHODOLOGY

This research adopted a descriptive quantitative research design to empirically investigate the exact nature of relationship between households' income and pupils' enrollment rate in primary schools in Anambra state. This research was undertaken in the three Senatorial districts of

Anambra State, Southeastern Nigeria. Anambra State lies geographically between Latitudes 6° 12 N, Longitude 6° 99 E, and 7° 00 W. The State consists of 21 Local Government Areas covering 3 Senatorial districts; Anambra Central, Anambra North, and Anambra South. A stratified random sampling method was used in the selection of samples in the different Senatorial districts of the State. The sampling population was systematically arranged in a stratum when choosing the sampling points. In order to give equal representation, three sampling points were randomly selected in each senatorial district. A representative sample size of 1500 households whose wards are in public and private primary schools were drawn across the three senatorial districts in the sampled State. The study developed a 5 points Likert scale questionnaire to elicit information from the respondents about their current income status and their wards retention rate in primary school across the study locations. Descriptive statistics such as frequency and percentages as well as correlation analysis were employed to analyze the data collected from the field.

#### IV. FINDINGS AND DISCUSSION OF RESULTS

This section presents the research findings and discussion of results. Therefore, the section begins with the socio-demographic background of the study participants.

**Table 1: Weighted Socio-Demographic Characteristics of the Study Participants (Obs=1, 500)**

Socio-Demographics	Variables	N	%
Age-Group	18-35	470	31
	36-60	935	62
	61+	95	6
Gender	Male	770	51
	Female	730	49
Marital Status	Married	950	63
	Divorced/Separated	250	17
	Widowed	300	20
Senatorial Districts	Anambra North	407	27
	Anambra Central	527	35
	Anambra South	566	38
Income level			
	Low income (Below N20, 000)	800	53
	Middle income (20, 000 - 80, 000)	500	33
	High income (80, 000 & above)	200	13
Education Level			
	No education	105	7
	Incomplete Primary	30	2
	Complete Primary	15	1
	Incomplete Secondary	10	1
	Complete Secondary	1040	69
	Higher education	300	20
Employment Status			
	Professional workers/government	35	2

	workers		
	Self-employed/Traders	1210	81
	Artisans	130	9
	Farming/farmers	100	7
	Unemployed	25	2

Source: Authors' Computation (2024)

**Table 2 shows whether low households incomes hinder the access to education in primary school**

Reponses	N	%
Strongly disagree	70	5
Disagree	30	2
Not Sure	200	13
Agree	500	33
Strongly Agree	700	47

Source: Authors' Computation (2024)

Table, 70(5%) strongly disagreed that there no hidden costs which hinder pupils' retention and enrollment rate, 30(2%) disagreed, 200(13) were not sure, 500(33%) agreed while the majority equivalent to 700 (47%) strongly agreed. This implies that majority of the respondents believed that the current level of high cost of living crisis has greatly affected the enrollment of primary school pupils in the study location.

**Research Question 1:**Is there any association between households' income status and pupils' retention and enrolment rates in Anambra State, Nigeria?

**Table 3: Analysis of the Correlation between households' level of income and pupil's retention rate in Anambra State**

Households' level of income (Parental level of income)	Pearson correlation	Level of income	Pupils retention rate
		1	0.7678
	Sig, (2 tailed)	1500	0.001
	N		
Pupils' retention rate	Pearson Correlation	0.7678	1
	Sig, (2 tailed)	.856**	
	N	1500	

**\*\*Correlation is significant at 0.01 level (2-tailed)**

Source: Authors' Computation (2024)

As in Table 3 above, the Pearson product moment correlation was applied to establish the exact nature of the relationship between parents' level of income and pupils' retention rate in primary across the three senatorial districts in Anambra State schools. The results above showed a positive significant relationship between parents' level of income and pupils' retention rate ( $r = .856$ ,  $\text{Sig} = 0.001$ ). The relationship is statistically significant because the calculated p-value is

less than 0.01 thus agrees with the hypothesis. This result is consistent with studies conducted by Chevalier and Lanot (2019), Black, Morgan and Joseph (2021) as well as Ariwidola and Bala-Gbogbo (2018) who reported that low household income status had a positive effect on pupils' retention rate in some selected primary schools in Mali, Malawi and Afghanistan.

**Research Question 2:** What is the correlation between parental involvement towards wards enrolment of pupils in primary school and emotional stress among out of school children in Anambra State?

**Table 4: Shows a correlation analysis on the relationship between parental involvement towards enrolling pupils in primary schools and the emotional stress among out of school children Anambra State**

			parental involvement towards enrolling wards in primary schools	Emotional stress among out of school children
Level of household involvement Pearson Correlation Involvement	1			-0.767
	1500		1	0.000
Perceived level of emotional stress among out of school pupils Sig (2-tailed)				
				-0.767**
				0.000
				1
		N	1500	1500

**\*\*Correlation is significant at 0.01 level (2-tailed)**

Source: Authors' Computation (2024)

The findings presented in table 4 above indicate parents' involvement towards enrolling pupils' in primary schools and emotional stress among out of school children is significant and negatively related with the Pearson's correlation coefficient  $r = -.767$  with p-value of 0.000 (a 1% increase in parental involvement towards enrolling pupils in primary school will bring about 76% decrease in emotional stress among pupils and the number of out of school children in the study locations. This relationship shows that a significant positive change in parents' involvement towards enrolling wards in primary school leads to a significant reduction of emotional stress and the number of out of school children. This result corroborates the findings of Lundborg et al. (2019) and Behrman and Rosenzweig (2020) who reported negative association between parental involvement towards the enrolment of wards in primary school and out of school children in Senegal.

## V. IMPLICATIONS FOR EDUCATIONAL PSYCHOLOGY

Increasing evidence supports the link between households' level of income and learning disabilities or other negative psychological outcomes that affect pupils' academic achievement. Households on low income group and exposure to adversity are linked to decreased educational success (Otunge&Atolagbe, 2019; Lundborg, Stephen, &Bognet2019). Such toxic stress in early childhood leads to lasting impacts on learning, behaviour, and health of pupils (Committee on

Psychosocial Aspects of Child and Family Health 2020). Children from low income households are about twice as likely as those from high-income households to display learning-related behaviour problems. A mother's income status is also related to her child's inattention, disinterest, and lack of cooperation in school (Lundborg, Samuel & Edun, 2019). Poor income status of households can cause emotional stress/depression in pupils and their academic outcomes (Njeru & Orodho, 2020).

## VI. CONCLUSION AND POLICY RECOMMENDATIONS

Following the analysis of the association between households' income status and pupils' retention rate in primary schools in Anambra State. The results of the study findings showed that households' income status had a positive relationship with pupils' retention rate in primary schools in Anambra State, it also revealed negative relationship between parental involvement on enrolling pupils in primary school and emotional stress among out of school children across the study locations. This is because most pupils drop out of school because their parents are poor and can hardly afford basic needs such as food and clothes due to the present high cost of living crisis in Nigeria. Based on the results of the research findings, this study recommends that government should work towards improving the socioeconomic status of households through social safety net so as to encourage satisfactory pupils' enrolment into primary schools. Government should, in addition to tuition-free basic education, provide school wears and study materials for public primary schools to encourage satisfactory pupils' enrolment into primary schools in Anambra State and Nigeria at large.

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