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EDUCATION AND INCOME IN A MATRILINEAL SOCIETY: A HOUSEHOLD LEVEL ANALYSIS

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It is widely accepted that with higher education comes higher income and access to more options in the labour market. In India, having low educational qualifications can mean inaccessibility to jobs in the formal and corporate sectors. The literature is also replete with studies linking the positive association of education and income. The objective of the present study is to examine the relationship between parental educational levels and household income in the matrilineal society of Meghalaya. The results indicate that the education of the parents is statistically significant in determining the likelihood of being in a low household income level. Mothers' education is particularly larger in contributing to the effects as compared to fathers' education by almost 60%. The age of the parents was found to be related (though weaker) to being at a low household income level, with opposite effects for the mother and father. The older the mother, the less likely it is for a household to be at a low household income level, but the opposite was true for the father. Policy-makers addressing the twin issues of household poverty and human development can partner with schools in identifying parents, especially mothers from low household income levels who have low educational levels. Policy intervention can aim at reskilling and re-educating mothers in the relevant skill sets that can improve their human capital and access to the labour market.

Keywords: Parents' education, Parents' age, Household-income, Matrilineal society

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Introduction

The ability to earn income greatly depends on the knowledge and skills of the individual besides the economic scenario of the particular country or region: The micro- and macro-economic aspects working together. In the micro aspect, educational qualifications are steps that one can hop onto to access certain jobs in the labour market, whether they are in the formal or informal sectors. Education is an important determinant that significantly determines earning potential. In the labour market, education signifies the attainment of knowledge and skills, and employers, in general, offer higher pay to higher job designations that require skills and knowledge (Blaug, 1947). In the formal job market, education is one variable that enables one to access the appropriate job description that fetches high income, at least in that category associated with the level of education. Even in the informal sector, educational qualification provides an edge to a particular individual to occupy managerial roles with higher pay. Access to the job market increases with the increased level of education. In general, the income of an individual is closely linked to the education of the individual, besides other factors.

Educational qualifications from school, college, and university are proof of knowledge and skills achievement. To a large extent, most individuals would credit their achievement economically or socially to the educational level that they have managed to attain. Luck plays a part, too. But luck generally favours the prepared. The positive association between education and earning potential has been reported in many studies worldwide. Education increases the income of the bottom earners and is particularly effective in reducing income inequality (Abdullah *et al.*, 2015). Regardless of the societal set-up, education is likely to increase the ability to earn a relatively higher income than those who have little or no education. At the household units, several studies have shown that parents' education is positively associated with income and family stability even (Lugo-Gil & Tamis-LeMonda, 2008; Sandstrom & Huerta, 2013). Though the question of 'whose education matters most' (fathers or mothers) is debatable, in general, both are equally important. In Meghalaya, a state in the northeastern region of India, the cultural and economic roles of the mother in a typical Khasi-Jantia household take greater importance than in a matrilineal society. Economic participation of mothers is almost the norm and is prevalent (De & Ghosh, 2007). Therefore, her education would play an even more important role in empowering her to run the household effectively and productively and provide for the needs and requirements of her children and dependents. Acknowledging the important role of education in almost every sphere of life, whether one is from a patriarchal or matrilineal society,

this paper analysed the relationship between the education of the parents and household income levels and examined the importance of the educational level of the mother in determining the household economic status.

Literature Review

Extensive research has documented the importance of education and earnings. Turner *et al.* (2007) analysed the average years of schooling in the United States from 1840 to 2000 and observed that the return to a year of schooling on estimated earnings ranges from 11% to 15%. 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.

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. Zaman *et al.* (2012) found that in Bangladesh, people experiencing poverty are likely those who have lower education or no education at all, with a larger number of dependents, engaged in daily wage labour, own little or no land and receive no remittances. The authors also found that per capita consumption is significantly affected by the education level of all household members, especially the head of the household. Blanden *et al.* (2003) observed that inequality in educational attainment in the US and UK has been shown to hinder social and economic mobility for both the parents and their children. There is an intergenerational link between the education of the parents and that of the children. With low educational levels, there are limited options for economic mobility in the labour market. Self & Grabowski (2004) examined the impact of education on economic growth in India and, from data ranging from 1966 to 1996, observed that there was a positive relationship between education at all levels and economic development. Female education was essential in driving the growth. 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. The author also observed that female education has

an amplified effect on farm incomes. Tripathi & 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. Trivedi (2006) examined the long-term association of educational levels and income levels in India, focusing on 15 major states, and the results suggested that levels of educational human capital proxied by high school enrolment have a positive impact on the level of income. The author also conveyed that states that have a large gender gap in education were also the ones that have lower steady-state income. 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 to 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 globalisation on income distribution in Asia and observed that educational variables were highly influential in affecting income distribution. The analysis indicated that a higher level of education achieved by the population led to improved income distribution, whereas educational inequality has a negative effect on income distribution. 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. Men, in general, have higher educational levels and earn relatively higher incomes overall.

The literature is replete with studies that indicate the positive association between educational levels and income. However, studies in the context of a matrilineal system are scarce and do not significantly focus on the effect of female education on household 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

The main objective of the study is to examine the effect of the educational levels of the parents in determining the economic status of the household in the context of a matrilineal society. Whose education (mothers' or fathers') has the greater effect is what the study aims to analyse, given that in such a society, the importance of the mother as one important economic pillar of the household is well noted socially and culturally.

Data and Methodology

The data for this study is based on primary data collected from September 2021 to March 2023 on household characteristics from the parents of students studying in 15 randomly selected schools in Shillong (eight schools) and Jowai (seven schools), two urban centres in the state of Meghalaya, India. A sample of 407 households was interviewed, focusing on variables such as annual household income, occupation of the parents, educational level, age of the parents and other related variables.

Data was analysed using descriptive statistics, and further, binary logistic regression was used, taking the household's characteristics (low-income household) as the dependent binary variable and parents' characteristics (education and age) as independent variables to predict the likelihood of being in a category. Thus, we have the following:

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

Where Ln [p/ (1-p)] is the natural log of the odds of being in the category, and Xs are the household characteristics chosen for the study.

Results and Discussions

Parents' education is one of the important variables that determine 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. It is important because income and parents' education 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 and health. Contemporarily, investments in children's wellbeing have increased manifold and parents with low income are constrained to make significant investments in their children's wellbeing. Sometimes, many things have to be sacrificed in order to meet the immediate needs of food and rent. Education and health are at the mercy of public institutions, which are, at times, inefficient and poorly run. In the matrilineal society of Meghalaya, where women have more economic rights in the household, their education and income matter more significantly. Property and assets will be passed down to her from her parents, and she becomes the custodian of such. In matters of property and asset management, her decision is important. Her children bear her surname, and in the case of a divorce, most of the time, she will be the one who has to

continue witting the children and paying the bills of the household. Women's education in such a society is one factor that will empower and make them more capable of what is culturally bestowed on them.

Our results (Table 1) show that 63% of the households comprised those with less than 500,000 Indian rupees (INR) per annum, and 27% were those with greater than 500,001 INR per annum. Meghalaya, in terms of economic development and per capita, is relatively lower as compared to the more developed states of India. As of 2019-20, Meghalaya's GDP per capita ranking at the current price stands at 29th position among the states and union territories of India (Reserve Bank of India, 2022). It is listed as the fifth-poorest state in India according to NITI Aayog's Multidimensional Poverty Index (NITI Aayog, 2021). Breaking down the annual household income into several levels, starting with the lowest at 100,000 to 300,000 INR per annum to the highest with more than 700,000 INR per annum and looking at the educational levels of the parents, 40% of fathers from the lowest household income level have never attended school. For the mothers, from the same household income level, it was more than 28%. None of the parents are post-graduates from the lowest household income level, and less than three per cent are graduates.

Meanwhile, parents from relatively higher household income levels, less than 3% have never attended school, and more than 40% are graduates. A significant proportion of the parents from all household income levels have at least completed secondary education (class eight). Nevertheless, there is a wide gap in the educational levels between parents from the lower to relatively higher household income levels (Table 1).

Again, education is a factor that enables one to access the job market and enlarges one's options. Lacking it can mean inaccessibility to certain jobs, especially in the formal or corporate sectors. For those with no or low educational level, the unorganised informal sector is the only place to find work, and most of the jobs in this sector are low-paying with no job security, amenities, or perks. Data on parents' occupation (Table 2) was categorised into 'wage earners' and 'salaried', with the former comprising occupations in the unorganised informal sectors such as shopkeepers, maids, labourers, taxi drivers, small business owners, and other related jobs; while the latter are those occupations which are mostly in the formal and corporate sectors with a monthly salary. It was observed that parents from the lowest household income level are mostly engaged in wage-earning in the informal sector, with more than 90% of fathers and 63% of mothers being wage earners. Less than 8% of

them are salaried in low-paying job designations in the formal and corporate sectors. Meanwhile, parents from relatively higher household-income levels are more than 60% salaried, working in the formal and corporate sectors in high-paying job designations. With higher educational levels, parents enjoy higher incomes, whether they are running a large business or are employed in the formal or corporate sectors (Table 2).

Table 1: Parents' Educational Level according to household-income level

Household-Income (in '000 INR)	*Frequency (%)*					
	Never attended	***Primary***	***Secondary***	***Higher Secondary***	***Graduate***	***Post-Graduate***
Father						
100-300	40.0	21.0	21.5	11.4	1.4	0
301-500	16.7	24.4	32.0	16.7	9.0	1.4
501-700	6.1	12.1	25.6	20.2	31.0	4.0
>700	2.8	0	22.8	14.2	48.5	11.4
Mother						
100-300	28.1	25.9	33.6	10.0	2.2	0
301-500	8.9	19.3	34.6	26.9	10.2	0
501-700	1.3	10.8	21.6	28.3	35.1	2.7
>700	2.8	2.8	22.8	20.0	42.8	8.5

Table 2: Occupation type according to household-income group

House-hold-income (in '000 INR)	***Frequency (%)***				
	Mother			***Father***	
	Wage Earner	***Salaried***	***Housewife***	***Wage Earner***	***Salaried***
100-300	63.18	7.27	29.54	92.72	6.81
301-500	46.15	23.07	30.76	56.41	43.58
501-700	21.62	47.29	31.08	36.48	63.51
>700	8.57	62.85	28.57	28.57	71.42

Further, our findings (Table 3) indicate that parents with low educational levels are also those who belong 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). In the labour market, higher education is a gateway to access several options for job openings and especially in the formal and corporate sectors, having low educational levels can mean exclusion from such. By analysing the association of education and household income, binary logistic regression was adopted, taking low household income (<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 with age and educational level of the parents as predictor variables. The average age of the parents in the sample is 46 years for fathers and 43 years for mothers, with a standard deviation of seven and six years, respectively. For the education variable, parents whose education is below class eight are taken as the predictor variable, with the reference category being those parents whose education is higher than class eight. 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 significantly related to low income, with the effects being greater for the mother's education. From the sample data, it was observed that mothers whose education is below class eight are 5.64 times more likely to be in a household with low income than mothers whose educational level is at least greater than class eight. Fathers whose education is below class eight are 3.46 times more likely to be in a low-income household level than those whose education is greater than class eight. It indicated that the education of the parents is significantly related to their income levels (Table 3).

Table 3: Binary logistic regression on being in 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	11.38***
Hosmer and Lemeshow Test (χ^2)	6.44

Figures in parentheses indicate the Odds-ratio.

****indicates statistical significance at 1 per cent confidence level, **indicates statistical significance at 5 per cent confidence level & *indicates statistical significance at 10 per cent confidence interval.*

The effect of a mother's education is greater by 60% in determining the household being in a low-income level, showing that in a matrilineal society, a mother's economic status and her job are important factors in the economic dimension of the household. She is often the one who is engaged in the labour market and spends most of her earnings on maintaining the household, from her children's education and health to food and rent. Not undermining the role of the father but in the context of a matrilineal society, where the family lineage takes the mother's line, culturally and socially, it is internalised that the greater onus to run the family is of the mother, whether it be the children's welfare, land, property or participating in the labour market to earn income for the household. It is further indicated by the age variable, which showed that with an increase in age, the effect is negative for mothers. It means that as the mother ages and has more years participating in the labour market, the less likely the household will be at a low-income level. The effect is the opposite for the fathers. As the father ages, the more likely the household will be in low-income levels. The age variable is rather weakly associated with determining household income, as shown by the level of confidence, keeping other variables constant.

Nevertheless, as peculiar as it may seem, in the matrilineal society of the Khasi-Jantia tribe in Meghalaya, it is often the case that the males are less involved in their wife's households (with less pressure) to support the family of another clan name economically. 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 (Gneezy *et al.,* 2009 Anderson *et al.,* 2013; Klonner *et al.,* 2020). In general, the males

are more involved in the maternal family of their clan's name—his mother's or sister's family as the uncle who helps out. Culturally, it is internalised in the mentality of the mother that when it comes to running the family, the burden will mostly fall on her.

Within the household, parental income enables the family to achieve many investments, such as children's education, health or material requirements that ease the living conditions of the members. As discussed earlier, parents' income or occupational status is significantly determined by their educational qualifications. The labour market has a preference for individuals with educational qualifications and offers higher pay for those having skills and knowledge. No doubt, the economic scenario of the particular region plays an important part as the division of labour is limited by the market; nevertheless, studies have shown that even in the relatively less developed north-eastern regions of India, higher educational level is associated with higher income.

Policy Recommendation

Educational intervention or skills training focusing on parents from low household income levels can be one policy that policymakers can ponder upon to improve the economic condition of society. 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 (Dol *et al.*, 2019; Axford & Berry, 2023). 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). Considering the findings of the earlier studies and also of the present study, we, therefore, recommend that policymakers should intervene and partner with schools identifying parents with low educational levels and enrolled them in skills training and re-education programmes to increase their human capital and knowledge acquisition on economic rationality in terms of finance, savings and investments. The human development prospect of society is significantly associated with parental characteristics, as the agency of parenting greatly influences children's welfare. Partnering with schools and helping parents, especially mothers with low educational levels from low household income levels, on skills and knowledge acquisition is a policy worth pursuing for improved human development overall. With higher educational achievements, even in the parental stage, the mother can improve her human capital and have access to more options in the labour market.

Conclusion

It is evident that education helps in making better decisions and improves economic mobility. Other studies have also shown that education increased not only literacy outcomes but also economic rationality in terms of decisions that maximised financial goals (Kim *et al.,* 2018). In the state of Meghalaya in India, most of the low-income households have parents who have low educational levels, a consequence of which 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 sectors. At the household level, the education of the mothers is the greater factor that can determine if the household falls in the low or high household income levels. It is because, in matrilineal Meghalaya, the mother is most of the time an important economic pillar of the household, and her education is an important variable that enhances her earning potential. Education can offer access to many options in the labour market, and without it, one has limited choices. Education also enhances human capital, which is the economic value of an individual in the labour market, which enables the individual to earn a higher income. The economic scenario of the region does play a part in economic opportunities. Still, education remains one of the important factors that enable one to access options in the labour market or be successful in individual enterprises.

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