



Associative Relation of the Family's Monthly Household Income with Students' Academic Success

Review Article

Dr. Asif Jamil

Professor

Department of Teacher Education

Qurtaba University of Science and Technology

Dera Ismail Khan, Khyber Pakhtunkhwa, Pakistan.

Dr. Malik Amer Atta

Assistant Professor

Institute of Education and Research

Gomal University, Dera Ismail Khan, Khyber

Pakhtunkhwa, Pakistan.

Corresponding Author:asifjamil72@hotmail.com

Citation

Jamil, A., & Atta, M.A. (2025). Associative relation of the family's monthly household income with students' academic success. *Open Access Organization and Management Review*, 3(2), 31-42.

WEBSITE: www.mdpi.com**PUBLISHER:** MDPIP

ISSN: Print: 2959-6211

ISSN: Online: 2959-622X

Abstract

Low monthly household income families and their dependents face diverse miseries. In this context, the researchers attempted to investigate the effects of families' monthly household income on their dependents' academic achievements. Household income was determined in terms of the socio-economic backgrounds of the students. This quantitative study was conducted using a survey design. The population was divided into two strata, i.e., the students enrolled in the 10th class in the Public Secondary Schools of District Dera Ismail Khan and the Parents of the respective students. Socio-economic status was judged in terms of the monthly income of the family, level of parental education, availability, and use of learning facilities, and the amount spent on providing extra coaching and tuition facilities to the students. The study's results revealed that students' academic achievements are directly correlated with their socio-economic background. The study concludes that the provision of extra coaching and other educational facilities has a positive effect on children's academic performance, and children who are deprived of these benefits at home score low in academic achievement. The study was conducted in Dera Ismail Khan, however, in future, the researchers can take a step ahead and can conduct with a larger sample size from different districts of the province of Khyber Pakhtunkhwa. The study offers logical and workable suggestions and recommendations to the administrative machinery to understand the dynamics by reflecting these recommendations in their policy decisions.

Keywords: Household Income, Poverty, Socio-Economic Status, Academic Achievement, Quantitative Survey Research.



Copyright: © 2025 by the authors. Licensee MDPIP, Mardan, Pakistan. This open-access article is distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>). Reproduction, distribution, and use in other forums are permitted provided the copyright owner (s), the original authors are credited, and the original publication is cited.

Introduction

Low academic achievement, being the most important issue in education, is of prime concern for the educationists (Fouladi, 2007), and it is considered challenging from the perspective of socio-economic waste (Peelo & Wareham, 2002). According to Dahl & Lochner (2005), many researchers around the globe reveal the reasons for the effects of household income on the academic development of students. Low monthly household income can by and large be termed as poverty, and it increases the mental stress and depression among parents, which negatively affects their ability and accordingly nurtures their dependents.

Traditionally, poverty is interpreted mainly in pecuniary terms, but it is far too narrow a term. Though income focuses on a significant attribute of poverty, it depicts merely a partial view of the multifarious ways through which human lives can be plagued (Singh, 2005). A report on human development published in 1997 introduced a new conception of poverty to capture various dimensions of it. This report states, "Poverty can mean more than a lack of what is necessary for material wellbeing. It can also mean the denial of opportunities and choices most basic to human development. Judging the levels of poverty is to ask whether people can obtain a specific type of consumption good: do they have enough food, shelter, health, and even education?" (Jonathan Henry Haughton, 2007). Sen (1992), while defining poverty, has made our apprehension of poverty broader as he explained poverty as a condition when one has no option to 'choose'. This version of poverty is quite different from what is generally presumed, that poverty is the mere absence of fiscal resourcefulness. According to Sen's standpoint, poor education can be conceived as a type of poverty in numerous societies (Sen, 1992).

Given Kapinga (2014), quite a close association exists between socioeconomic status earned through monthly household financial gains and the academic successes of the students. It has been revealed in various studies that there is a very strong positive correlation between socioeconomic status and achievement of students in the field of education across nations, at different ages, and through different fields of academics. Research endorses that parents with low household income are usually frustrated, and do not behave amicably with their children, consequently, their children show poor communicative growth, and a sort of disturbance and aggression in the class (Parker *et al.*, 1999). On the other hand, adequate household income, if spent on facilitating the children for their education, proves to be quite helpful in good academic performance (Blau, 1999). In a research conducted on 868 students aged between 8 to 12 years, Davis & Kean (2005) affirmed a substantial association between family income and achievements in academics. In a research study conducted by Yousefi *et al.* (2010), it has been revealed that the monthly household income of a family affects learning abilities, motivation, attention, and concentration on classroom activities and ultimately can lead to academic failure. According to Andrews *et al.* (1991), the educational process is significantly affected by the school, the family, and contributions of the community. Datcher-Loury (1989), while working on the data retrieved from the ETS-Headstart Longitudinal study on low-income black children, ascertained that the dissimilarities in behavior and attitudes of families also affect the performance of students. Mozaffari (2001) states that one way or the other, the academic achievement of high school students is affected by the income of the family.

In his research study, Thomas (2005) revealed that the household income of the family affects achievements around academics, and students with low monthly household financial gains show diminutive achievement in academics (20). Financial adversities associated with weak socioeconomic status are directly correlated to depression (Butterworth, Olesen, & Leach, 2012). Parents with small income can usually not adjust their rearing befittingly to the heightening needs and requirements of their dependents in comparison to parents enjoying good status in the society (Paulussen-Hoogeboom, Stams, Hermanns, & Peetsma, 2007). Chronic stresses faced by low-income parents also adversely affect the potentialities of their children (Blair & Raver, 2012). These sorts of sufferings affect cognitive growth, successes in the field of academics, and social competency (Evans, Kim, Ting, Teshner, & Shannis, 2007). In a study conducted by Walker *et al.* (1994), it was noted that the children raised in conditions termed as socioeconomically low tend to have a very limited vocabulary as compared to the children belonging to a middle class, which unfortunately enhances the risks of failure in the field of academics. It is nonetheless interesting to note that the data collected from sixty high poverty defined schools describe that the main component in motivation and success of students is not the environment of home; instead, it is the teacher and by and large the school, (Irvin, Meece, Byun, Farmer, & Hutchins, 2011). It is revealed that intelligence and Intellectual capability can be improved through appropriate teaching and mentoring

(Buschkuehl & Jaeggi, 2010). Numerous research studies indicate that the achievements of students can be enhanced by the adept performance of the class teachers (Ferguson, 1998). Referring to the psychological effects of low status, relevant research proposes that low status is largely linked with looking at the future as full of negativity rather than positivity (Robb, Simon, & Wardle, 2009). Research asserts that if tested for their intelligence and academic standing, the children relating to families termed as low in status usually do not perform better as compared to the students coming from higher status families (Bradley & Corwyn, 2002). Research reveals that children living in poor conditions most often show poor performance in academics.

According to findings of the Education Department in the United States, concerning a study on early childhood, it was noted that on average, the cognitive 3 score of children belonging to high-status families was considerably higher than children belonging to low-status families (Lee & Burkam, 2002). Booth (1996) reveal that socioeconomic conditions strongly affect the achievement of students and maintains that students' adverse academic achievement in academics is significantly associated with parents' small income and consequently lower economic status. A very significant correlation between parents' status and their children's successes in the field of academics has been noticed. Students with a better household income of parents perform better as compared to students with a low monthly household income of parents (Ahmad & Khan, 2012; Ahmar & Anwar, 2013). Silvernail *et al.* (2014) describe that the research shows linkage among low status and performance in academic, as increase in poverty brings ultimate decline in the performance. Nonetheless, poverty cannot be determined as a solitary predictor of performance; rather, numerous other factors influence the achievements of students in the field of academics (Silvernail *et al.* 2014).

It was reported by the American Youth Policy Forum in 2001 that a family's monthly household income is among the most powerful determinants of academic success and achievement (Kincheloe, 2006). Instead of measuring poverty by monthly household income, it uses pertinent indices including life expectancy, education, an adequate living standard, and health. People who are deprived of the mentioned elements are living below the poverty line. They find themselves trapped in what is referred to in Economics as the vicious circle of poverty. People defined as poor most often fail to get access to a passable education and ultimately are forced to live in a condition known as poverty. Illiteracy results in poverty or poverty and poverty gives birth to a lack of educational opportunities in the children of poor families. Several studies have been conducted to know about the effects of poverty on the academic performance of students. Findings of research pursued by Duncan *et al.* (1994) show that the academic achievements of the students who continually live in conditions termed as 'poor' are negatively affected, whereas their emotional and social functionalities are also adversely affected (Duncan, 1994). Negative effects of poverty are most acknowledged, but its relationship with children's wholesome development and betterment is not accordingly recognized (Guo, 2000).

In the Third World, most of the people in the population still live in rural areas. By and large, almost half of them, the poor, do not enjoy even the basic living facilities (Smith, 1997). Children living below the line of normal economic standards most often show poorer results in academics as compared to the children belonging to upper-class or even middle-class families. Numerous research studies reveal that a relentless state of poverty, in comparison to short-lived poverty, more significantly affects children's normal process of development (Elder, 1999).

Tissington (2011), in his work concerning poverty and its adverse effects on students' academic success, states that due to fewer resources, this living condition directly influences the children's success in education. Lesser successes are directly associated with lesser resources. In this regard, quite obviously, several research studies confirm an association of social and economic standards with success in the field of education. Experts in this field have floated many ideas and have suggested strategies to help the teachers minimize, if not eliminate, this gap between the two variables. Availability of the required resources for students' educational attainment is directly linked to the status of a family. Due to fewer resources, most of the students with poor living conditions struggle to improve and reach the academic standards attained by their fellow students enjoying comparatively better living standards. Many elements adversely affect the academic success of students, including monthly household income, source of household income, and the educational status of mothers. Nonetheless, the school, teacher, and the community together can develop and apply certain techniques and strategies to close the achievement gap of achievements between students coming from poor and stable families (Tissington, 2011).

According to [Guo and Harris \(2000\)](#), as stated in their research article “The Mechanisms Mediating the Effects of Poverty on Children’s Intellectual Development,” it has been noticed that the state of poverty directly influences the betterment and welfare of such students as they face certain limitations for their resources they require. In a “financial capital model,” the researchers have mentioned that an indigent family can hardly have resources, and ultimately, the students living within these limited resources can barely do well in the field of education, as well as in other spheres of life. A research study done by [Howley \(2000\)](#) found that students admitted to large schools are supposed to face comparatively more adverse effects on their academic performance. They strongly recommend supporting small schools for maximizing the performance of the students ([Howley, 2000](#)). A study done by [Guo \(1998\)](#) reveals that long-run poverty substantially influences both i.e. cognition and academic accomplishment, but the pattern of the time differs. The puerility seems to be a more important period for the development of cognition as compared to early adolescence. Contrary to this, poverty, when experienced during the age of adolescence, influences adolescent accomplishments more than it does during earlier stages of life ([Guo, 1998](#)). Better and earlier environment and development opportunities provided to the poor children help enhance their cognitive growth. Early intervention can improve the chances that the children of poverty get an equal chance to prepare them for academic success ([Campbell, 1994](#)).

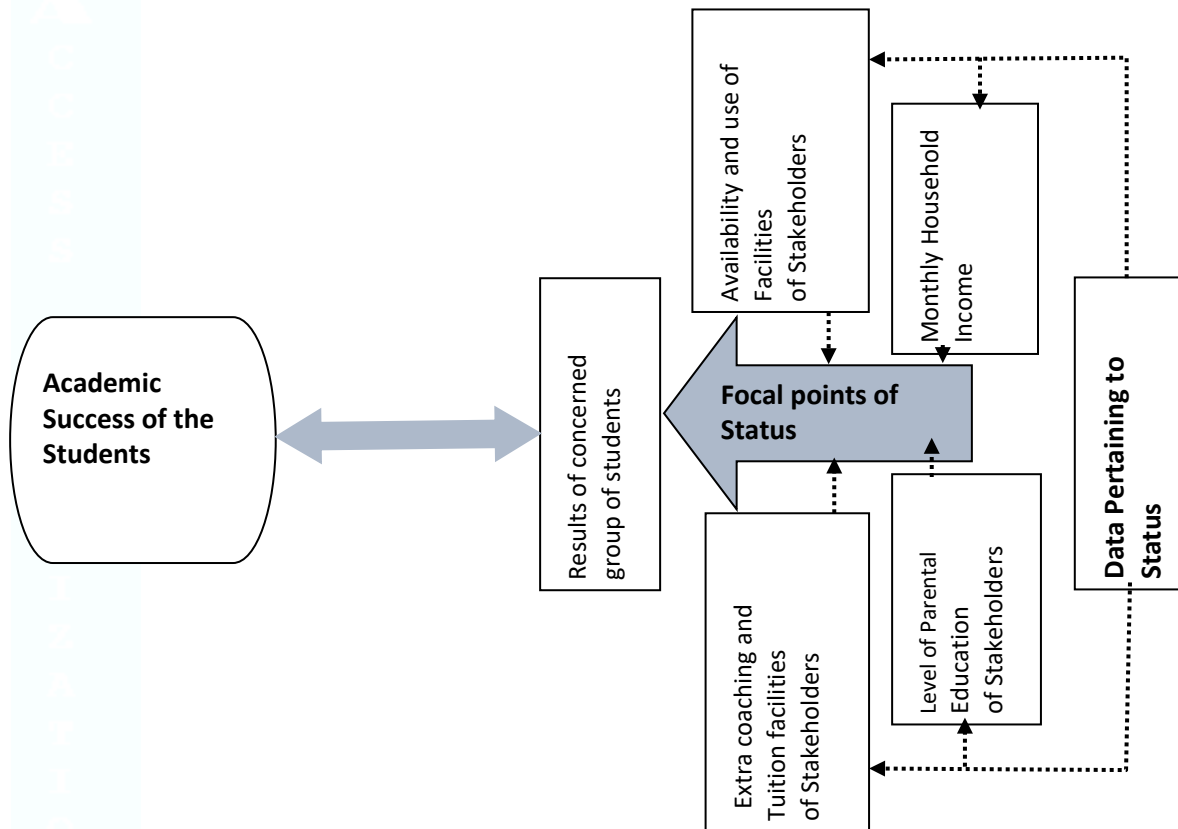
In a report published by UNESCO, [Berg \(2008\)](#) States that poverty is merely one among numerous elements related to family background that limit the pace of learning. Unfortunately, the researchers have failed to generalize a widely applicable model for defeating the prejudicial impact of students’ family background on their schooling. Education, rather than quality education, is quite essential for getting away from the menace, termed as poverty ([Berg, 2008](#)). [Lee and Croninger \(1994\)](#) in their work ascertained that students’ academic success is directly related to the socioeconomic status of their family, nonetheless, it may differ from family to family and racial groups ([Lee & Croninger, 1994](#)). Notwithstanding, the experimental research studies reveal that at times even minor enhancement of income can probably make a difference ([Magnuson & McGroder, 2001](#); [Dahl, 2005](#)). Deficiencies of resources resulting from baseline poverty directly affect the achievements of students. Numerous research studies affirm that low achievement in the field of academics is intimately associated with a shortage of resources and low status. Lots of strategies have been designed to help teachers in minimizing the gap between poverty and academic success of their students ([Tissington, 2011](#)). A study conducted by [Andrew and Fogg \(1991\)](#) discovered that students coming from poor families are graded very low in assessments as compared to students coming from a family with a better status, graded on the 66th percentile in their assessments ([Andrew, 1991](#)). By the data, taken from the Early Childhood Longitudinal Study (ECLS), which tended to measure kindergarten students’ accomplishments on ECLS, students from less status families remained on 30th percentile, students from families with middle income were declared on 45th percentile whereas students with better family status remained at 70th percentile ([Rowan B, 2004](#)). Academic results commonly improve along with an increase in the social as well as economic status ([Williams, 2006](#); [UNESCO EFA, 2004](#)).

Methods and Materials

This quantitative study was conducted using a survey design. The population was divided into two strata, i.e., the students enrolled in the 10th class in the Public Secondary Schools of District Dera Ismail Khan and the Parents of the respective students. The researcher picked out three schools, each from all the Male and Female secondary schools of D.I. Khan, as a sample for this study, employing a simple random sampling technique. The number of respondents was 200, making 100 respondents from each stratum of the stakeholders. Academic achievements of the students were judged from the perspective of their marks attained in their Secondary School Certificate (SSC) Part-I Exam conducted by the BISE Dera Ismail Khan. The researchers obtained this record from the annual gazette published by BISE, DIKhan. Scheduled questionnaires were used as tools for data collection from the stakeholders. A three-point Likert scale was applied for the construction of the tool of data collection to get appropriate responses from the respondents. There were fifteen statements included in the data collection tool. Cronbach’s alpha was used for determining the reliability of the measuring scale, the score of which remained at 0.836. The researchers distributed the questionnaire among respondents and gathered it back after a stipulated period. The data gathered were put in SPSS version -16 for the analysis. Along with the descriptive analysis, inferential analysis was also done, and for this purpose, an independent sample *t*-test was applied to compare the academic successes of students coming from different socio-economic backgrounds. The status of each family was judged based on the monthly income of the household:

1. High-income group, earning more than Rs 50,000 monthly income
 2. Average income group, earning Rs 25,000-50,000 per month
 3. Lower income group, with a monthly income of Rs 10,000-25,000
 4. Families living below the poverty line, having an income of Rs 10,000 or below p/m
- Level of parental education: whether literate, illiterate, matriculate, graduate, or postgraduate.
 - The availability and use of necessities like a computer and the internet within each household
 - The amount of money is spent on providing extra coaching and tuition facilities for the students.

Theoretical Framework



Research Questions

1. What is the impact on the academic achievement levels of students due to differences in income groups?
2. What is the difference in educational performance of students belonging to low socioeconomic status and those living below the poverty line?
3. Does the level of education of parents affect the academic achievements of the students?
4. Is improved performance in academics linked with the provision of extra coaching opportunities to the students by their families?
5. Does the provision of facilities like TV, computers, and internet within the household improve the academic performance of the students?
6. Does the difference in socioeconomic backgrounds of the students affect their academic performance?

Results and Discussions

Table 1

Scores on the T-test reveal the academic performance of students belonging to high- and low-income groups

Group	No. of students	Mean	SD	T.cal	T tab	P. value
High-income families	25	11.012	2.248	7.3628	1.96	.0001
Low-income families	25	7.21	1.39			

According to the conventional standards, the difference as shown in the above table is extremely statistically significant. The above table shows that the value of the t-calculated is more than t-tabulated, thus it is concluded that the achievement levels of the students are strongly affected by the differences in the income levels from which the students belong.

Table 2

Scores of t-tests reveal the academic performance of students belonging to low-income groups and families living below the poverty line

Group	No. of students	Mean	SD	t.Cal	t.Tab	P value
Low-income families	25	10.707	2.185	.9945	1.96	.3250
families below the poverty	25	10.115	2.021			

According to the conventional standards, the difference as appearing in the above table is not statistically significant. The above table shows that the t-calculated is less than t-tabulated, hence no significant difference exists between the performance of students coming from low family status and those living below the poverty line.

Table 3

Views of stakeholders concerning the percentage relationship between the academic attainment of students and the provision of extra coaching facilities

Statement	Response of Parents in percentage		
	Agree	Up to some extent	Disagree
Extra coaching facilities prove helpful in the improvement of academic performance	50	33	17
Facilities like computers, internet, etc., enhance the academic performance of students	55	30	15

The above table shows that 50% of parents agree that the provision of extra coaching facilities for the students improves their academic performance. Similarly, 17% disagreed with this notion, and 33% stated that providing extra coaching facilities for the students improves their academic performance to some extent. 55% of parents agreed that the provision of facilities like computers and the internet within the household improves the academic success of students, while 15% disagreed with the notion.

However, 30% of parents were of the view that the provision of physical facilities like computers and the internet improves the academic performance of the students to some extent.

Table 4

A comparison of the income group of the students and their grades in the SSC Part I examination

Income group of students	Percentage of Grades of students in the SSC Part I					
	AI	A	B	C	D	Fail
High-income group	21	35	31	10	13	0
Middle-income group	19	23	22	24	11	0
Low-income group	11	15	22	29	20	2
Poor families	3	10	27	30	25	5

The above table shows that the income groups from which the students belong are categorized as high-income, middle-income- & low-income groups, and poor families. From the above table, 21% of the students belonging to High-income groups have obtained an A1 grade, whereas 19%, 11%, and 3% of the students coming from middle, low, and poor families obtained an A1 grade. Similarly, 35%, 23%, 15%, and 10% of the students coming from the same groups obtained an 'A' grade. 31%, 22%, 22%, and 27% of the students belonging to high, middle, low, and poor families obtained a B grade. 10%, 24%, 29%, and 30% of the students belonging to the families were termed as high, middle, low, and poor obtained a C grade. 13%, 11%, 20%, and 25% of the students coming from such families obtained a D grade. There were no failures in the students belonging to high- and middle-income groups, whereas 2 students of the low-income group and 5 belonging to poor families failed in the examination.

Table 5

Comparison of parental education level and their grades in the SSC Part I examination

Parental Education Level	Percentage of Grades of students in the SSC Part I Examination					
	AI	A	B	C	D	FAIL
Illiterate	1	5	12	40	40	5
Below matric	4	10	19	31	32	3
Matriculate	10	15	23	29	20	3
FA	11	19	24	27	18	2
Graduate	13	25	31	24	7	0
Postgraduate	15	30	39	13	3	0

The above table shows a comparison between the parental education level and the grades obtained by their children in the SSC examination. The table shows that 15% of the students whose parents possessed postgraduate education levels obtained A1 grades, whereas only 1% of the students with illiterate parents obtained A1 grades. Similarly, there were no failures in the students with postgraduate parental education, whereas 5% of the students with illiterate parents failed in the examinations. The analysis of data reveals that the performance of the students is strongly associated with the monthly household income and the socio-economic group to which they belong. This points out the fact that a family's higher status helps the students in showing better academic performance and vice versa. The disparities between the academic performance of the poor students and the more affluent are evident from the results of this research. The provision of better coaching facilities and a conducive learning environment at home also proves to be a strong element in building a sound educational base for the students. Similarly, parental educational level is also a key factor in this regard. The study clearly points out that high achievement of students in academics directly corresponds to higher academic qualifications of their parents. It is quite the opposite in the case of the number of failures, which decreases as the parental educational level increases.

The above-mentioned facts point towards one single idea: “low socio-economic condition” of most of the people within our country is one of the main factors responsible for low educational standards. The fact, however, remains that this bleak situation hasn’t happened overnight. Decades of Illiteracy, unawareness about the importance and significance of education, poverty, improper facilities, and mismanagement of the existing resources have all played their role in pushing us into the abyss in which we presently find ourselves. It has been observed that youngsters quite early understand the differences in socioeconomic status. They notice the difference between their own and their fellow status while in the phase of the development of class-oriented attitudes and behaviour, even in their early schooling at the elementary level. Teachers can be quite helpful in this regard by developing, introducing activities, and implementing lessons based on how the students should conceive of themselves and the world around them at different developmental stages. (Pellino, 2006).

The economic term, “viscous circle of poverty”, fits into the present educational situation within all the developing countries, especially Pakistan. According to economists, poverty generates poverty, and once within the cycle, the poor find it almost impossible to break away from it. Similarly, low educational standards due to low socio-economic status also tend to feed on it. The reason being the fact that illiteracy or low educational levels of the parents lead to poverty and low standards of living, which in turn result in a lack of proper facilities and a learning environment for the children. All these elements contribute towards low academic achievements of the students, which eventually leads them to have low socio-economic status once they enter the practical world. Their children, then, must face the same deprived conditions that eventually affect their educational performance and thus their earning capabilities.

Conclusion

The results of the study show that almost 50% of the stakeholders agree to the fact that the availability and provision of better educational and coaching facilities at home improve the educational achievements of the students. The point to be noted here is that in a developing country like Pakistan, mere awareness is not enough. Often, financial constraints do not permit most people to provide an adequate and favorable learning environment for their children. This study has succeeded in painting a clear picture of the situation that we, the citizens of Pakistan, find ourselves in. The need of the day is to take concrete measures to rectify the existing situation. This, however, is such an enormous task that it cannot be done overnight or single-handedly by the government. Policy makers, the governing authorities, the public, the parents, the students, as well as the school authorities, will have to join hands to improve the existing situation so that our dream of improving educational standards and providing the best possible learning opportunities for the coming generation can come true. Educational institutions that factually struggle and work hard for the achievement of equity in the outcomes are encouraged and promoted. Intercession programmes providing social, academic, and community support for raising levels of achievement among deprived students may be encouraged and promoted. The cost involved in introducing programmes for the prevention of failure or dropout among such students may be brought to the notice of the community and concerned authorities. The school and the Teacher should always strive to support the potential academic achievements of such students. A change in the system within educational institutions for maximizing the academic success of such students may be advocated. Early childhood care and education (ECCE) need to be advocated for improved quality of education to reduce deviations among students' preparedness for entry into elementary education institutions. For enhancement in the educational success of poor students and for minimizing the gap, proper assistance and implementation of adequate instructional techniques, along with suitable strategies by the concerned quarters, can prove to be helpful. The study concludes that the provision of extra coaching and other educational facilities has a positive effect on children's academic performance, and children who are deprived of these benefits at home score low in academic achievement.

Recommendations

With the findings of the study, it is recommended that:

1. Parenting patterns for desirable parenting practices may be observed rather than encouraged.
2. Parents may be encouraged to enhance their awareness and knowledge base concerning child development, specifically needs corresponding to different age stages of the children.

3. Escaping from the state of poverty is quite obviously linked with education, rather attainment of quality education. For this purpose, efforts are quite essential to motivate and put them on the right path, along with the creation of a supportive environment.
4. Parents may be encouraged to join such activities and programmes through which they are convinced to enroll their children for proper schooling and education.
5. The educational Institutions may give due weight and importance to the favour and support from parents as well as the local community for helping needy students coming from poverty-stricken families.
6. It is important to note that the state of poverty may not always be apparent. There might be numerous on-the-job parents, struggling day and night, but not earning enough to support their children's education, yet they may not be considered needy by society.
7. It must be kept in mind that if more and more families, along with their wards, can avail themselves of the opportunity of getting quality education, the learning outcomes and ratio, and level of academic success can be improved.

Limitations and Future Research Directions

The study was conducted in Dera Ismail Khan, however, in future, the researchers can take a step ahead and can conduct with a larger sample size from different districts of the province of Khyber Pakhtunkhwa. The study offers logical and workable suggestions and recommendations to the administrative machinery to understand the dynamics by reflecting these recommendations in their policy decisions.

Declarations

Ethical Approval and Consent to Participate: This study strictly adhered to the Declaration of Helsinki and relevant national and institutional ethical guidelines. Informed consent was not required, as secondary data available on websites was obtained for analysis. All procedures performed in this study were by the ethical standards of the Helsinki Declaration.

Consent for Publication: Not Applicable.

Availability of Data and Material: Data for this study will be made available upon a request from the corresponding author.

Competing Interest: The authors declare no competing interest.

Funding: Not Applicable.

Authors' Contribution: All the authors have actively contributed from conception of the idea to conduct of study, writing and until the submission for publication.

Acknowledgement: The author(s) acknowledge the cooperation of research fellows and respondents of the study for their cooperation.

References

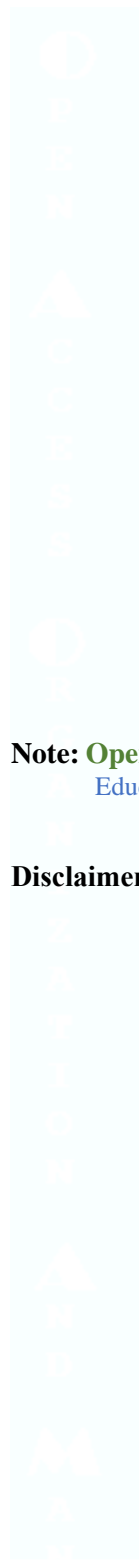
- Ahmad, I., & Khan, N. (2012). Relationship between parental socio-economic conditions and students' academic achievements: A case of district Dir, Timergara, Pakistan. *Global Advanced Research Journal of Educational Research and Review*, 1(7), 137-142.
- Ahmar, F., & Anwar, E. (2013). Socioeconomic status and its relation to the academic achievement of higher secondary school students. *IOSR Journal of Humanities and Social Science*, 13(6), 13-20.
- Andrew, M. S. (1991). *Poverty amidst plenty*. Center for Labor Market Studies, Northeastern University.



- Andrews, Donald R., Bichaka Fayissa, and Uday S. Tate (1991). *An estimation of the aggregate educational production function for public schools in Louisiana*. The Review of Black Political Economy, Summer, p. 25-47.
- Betson, D. M. (1997). *Why are so many poor children?* Future of Children, 25-39.
- Blair, C., & Raver, C. C. (2012). Child development in the context of adversity. *American Psychology*, 67(4), 309-318.
- Blau, D. (1999). The effect of income on child development. *Review of Economics and Statistics*, 81(2): 261-276.
- Booth, M. Z. (1996). Parental availability and academic achievement among Swazi Rural Primary School Children. *Comparative Education Review*, 40, 250-263.
- Bradley, R. H., & Corwyn, R. F. (2002). Socioeconomic status and child development. *Annual Review of Psychology*, 53, 371-399.
- Buschkuehl, M., & Jaeggi, S. M. (2010). Improving intelligence. *Swiss Medical Weekly*, 140, 266-272.
- Butterworth, P., Olesen, S. C., & Leach, L. S. (2012). The role of hardship in the association between socio-economic position and depression. *Australia and New Zealand Journal of Psychiatry*, 46, 364-373.
- Campbell, F. R. (1994). Effects of early intervention on intellectual and academic achievement. *JSTOR*, 684-698.
- Chow, P. E.-Y. (2007). *The effects of socioeconomic status on growth rates in academic achievement*, UMI.
- Crompton, S. (2007). *Perspectives on labor and income*. Retrieved from < <http://www.statcan.ca/english/studies>
- Dahl, Gordon, and Lochner, Lance (2005). *The impact of family income on child achievement*. Institute for Research on Poverty, Discussion Paper No. 1305-05.
- Datcher-Loury, Linda (1989). Family backgrounds and school achievement among low-income blacks, *Journal of Human Resources*, Summer, p 528-544.
- Davis Kean, P.E. (2005). The influence of parent education and family Income on child achievement: the indirect role of parental expectations and the home environment. *Journal of Family Psychology*, 19(2), 294-304.
- Duncan, G. J.G. (1994). Economic deprivation and early childhood development. *Child Development*, 296-318.
- EFA Global Monitoring Report Team. (2006). *EFA Global Monitoring Report 2007: Strong foundations: Early childhood care and education*. UNESCO Paris.
- Evans, G. W., Kim, P., Ting, A. H., Teshler, H. B., & Shannis, D. (2007). Cumulative risk, maternal responsiveness, and allostatic load among young adolescents. *Developmental Psychology*, 43(2), 341-351.
- F. Parker, A. Boak, K. Griffin, C. Ripple, and L. Peay. (1999). Parent-child relationships, home learning environment, and school readiness. *School Psychology Review*, 28(3):413-25.
- Ferguson, R. (1998). *Evidence that schools can narrow the black-white test score gap*. Cambridge, MA: Malcolm Wiener Center for Social Policy.
- Fouladi, M. (2007). Academic achievement. *Journal of Didrare Ashena* (Meet familiar), No 28. [Online] Available: <http://noorportal.net/473-1-noor.aspx>
- Golova, N. A. A. (1999). High PC, literacy promotion for Hispanic families in a primary care setting: A randomized, controlled trial. *Pediatrics*, 993-7.
- Guo, G. (1998). The timing of the influences of cumulative poverty on children's cognitive ability and achievement. *Social Forces*, 77(1), 257-287.
- Guo, G., K. M. (2000). The mechanisms mediating the effects of poverty on children's intellectual development. *JSTOR*, 431-447.
- Howley, C. (2000). *When it comes to schooling...small work*.
- Human Development Report* (1997). Oxford University Press.
- Human Development Report, Composite indices — HDI and beyond* (2013), Retrieved from UNDP: <http://hdr.undp.org/en/statistics/indices>
- Irvin, M. J., Meece, J. L., Byun, S., Farmer, T. W., & Hutchins, B. C. (2011). Relationship of school context to rural youth's educational achievement and aspirations. *Journal of Youth and Adolescence*, 40(9), 1225-1242.
- Jonathan Henry Haughton, S. R. (2007). *Handbook on Poverty and Inequality*. World Bank.
- Kao, R. W. (2010). *Sustainable economy: Corporate, social and environmental responsibility*. World Scientific Publishing Co. Ltd.
- Kapinga, Orestes Silverius (2014). The impact of parental socioeconomic status on students' academic achievement in secondary schools in Tanzania. *International Journal of Education*, 6(4).



- Kincheloe, J. L. (2006). *The Praeger handbook of urban education*. Volume 1. Westport: Greenwood Publishing Group.
- Laura Lippman, L. L. (1996). *Urban schools: The challenge of location and poverty*. Washington, DC: US Department of Education.
- Lee, E. V., & Burkam, T. D. (2002). *Inequality at the starting gate: Social background differences in achievement as children begin school*. Washington: EPI.
- Michael Lipton, J. V. (1993). *Including the poor: Proceedings of a symposium*. Washington, DC: World Bank Publications.
- Mozaffari, M. R. (2001). *Rate of affective-family and educational problems between Shahed's high school students and non-high school students in Sanandaj*. Organization Education of Kurdistan.
- Murphy, J. (2010). *The educator's handbook for understanding and closing achievement gaps*. Corwin Press.
- Pakistan: Selected Issues and Statistical Appendix* (2002) (EPub). Washington, DC: IMF.
- Paulussen-Hoogbeem, M. C., Stams, G. J., Hermanns, J. M., & Peetsma, T. T. (2007). Child negative emotionality and parenting from infancy to preschool. *Developmental Psychology*, 43(2), 438–453.
- Peelo, M., & Wareham, T. (2002). *Failing students in higher education*. Philadelphia: Sreh and Open University Press.
- Robb, K. A., Simon, A. E., & Wardle, J. (2009). Socioeconomic disparities in optimism and pessimism. *International Journal of Behavioral Medicine*, 16(4), 331–338.
- Rowan B, C. D. (2004). *Improving the Educational Outcomes of students in poverty through multidisciplinary research and development*. Retrieved from CARSS: <http://carss.umich.edu/projects/launched-projects/school-reform/>
- Sen, A. (1992). *Inequality reexamined*. Oxford University Press.
- Singh, S. R. (2005). *Poverty Alleviation in the Third World*. New Delhi: APH Publishing Corporation.
- Smith, A. G. (1997). *Human rights and choice in poverty*. Greenwood Publishing Group.
- Sobhan, R. (2010). *Challenging the injustice of poverty*. California: Sage Publications.
- Thomas, R.M. (2005). *Comparing theories of child development*. California: Thomson and Wadsworth.
- Tissington, M. L. (2011). The effects of poverty on academic achievement. *Educational Research and Reviews*, 6, 522–527.
- USDOE (2001). *The longitudinal evaluation of school change and performance (LESCP)*, in Title I schools, Washington, D.C.: Government Printing Office (ERIC Document Reproduction Service (No. ED457306).
- Valerie Maholmes, P.C. (2012). *The oxford handbook of poverty and child development*. Oxford University Press.
- Walker, D., Greenwood, C., Hart, B., & Carta, J. (1994). Prediction of school outcomes based on early language production and socioeconomic factors. *Child Development*, 65(2), 606–621.
- Walkowiak, G. S. (2007). *Longitudinal academic growth and the kindergarten schedule*. UMI.
- Willms, D. J. (2006). *Learning divides: Ten policy questions about the performance and equity of schools and schooling systems*. UIS Working Paper 5, Montreal: UNESCO Institute for Statistics.
- Yousefi, Fayegh Redzuan Ma'rof, Bte Mariani, Juhari Rumaya Bte, Talib Mansor Abu, (2010). The effects of family income on test-anxiety and academic achievement among iranian high school students. *Asian Social Science*, 6(6), June.



Submit your manuscript to MDPIP Open Access journal and benefit from:

- Convenient online submission
- Rigorous peer review
- Open access: articles freely available online
- High visibility within the field
- Retaining the copyright to your article

Submit your next manuscript at ➡ mdpip.com

Note: **Open Access Organization and Management Review** is under the process of recognition by the Higher Education Commission Pakistan in the Y category.

Disclaimer/ Publisher's Note: The statements, opinions, and data contained in all publications in this journal are solely those of the individual author(s) and not of the MDPIP and/ or the editor(s). MDPIP and editor(s) disclaim responsibility for any injury to the people or property resulting from any ideas, methods, instructions, or products referred to in the content.