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**Abstract**

*This study investigated the impact of female education on the socioeconomic well-being of rural women in Akwa Ibom State, Nigeria. The socioeconomic status of rural women in Nigeria is recognized as a key determinant of community development and national progress. The specific aim was to evaluate how educational attainment influences income levels, employment opportunities, access to resources, and decision-making capacities among rural women. A descriptive survey design was employed to collect data from 500 rural women across five local government areas (LGAs) using structured questionnaires and a stratified random sampling technique to ensure adequate representation of rural women across selected Local Government Areas (LGAs); Etinan, Ibesikpo Asutan, Ini, Oruk Anam and Uruan local government areas in Akwa Ibom State, Nigeria. Stratified random sampling was considered appropriate because the population of rural women in the study area is heterogeneous in terms of geographic location, socioeconomic status, and educational attainment. By dividing the population into homogeneous subgroups (strata), the technique improves precision and reduces sampling bias. Analyses included descriptive statistics and inferential statistics (Pearson correlation and regression). Findings revealed that higher levels of education significantly enhance women's income, employment prospects, participation in community decision-making, and access to socioeconomic resources. The study recommends targeted policies to improve female access to education in rural areas.*

**Keywords:** Female Education, Socioeconomic Wellbeing, Rural Women, Empowerment, Akwa Ibom State,**Introduction**

Education is widely regarded as the most powerful tool for human empowerment and socioeconomic transformation (UNESCO, 2022). For women, especially those in rural areas, education has a multidimensional impact—improving income, health, and family welfare, while also fostering community development and gender equality. In developing contexts like Nigeria, where cultural and structural barriers persist, female education becomes not only a human right but also a developmental imperative (Adeniran &

Onwuameze,2021). Education remains one of the foremost instruments for achieving economic empowerment, poverty reduction, and social transformation across the world. In the Nigerian context, particularly in rural areas, education plays a critical role in improving women's capabilities, autonomy, and participation in socioeconomic life. However, socioeconomic and cultural barriers have historically limited female access and completion of formal education (Ngwoke, 2020).

Education is a fundamental tool for national development, the single most potent weapon against poverty, and a basic human right to which we are all entitled. It allows people to improve health, raise productivity and help foster participation in civil society as well as support socioeconomic wellbeing (Kenneth et al, 2024). Hence there is a need for improvement in the educational sector, especially classroom designs and their atmosphere (Etan et al, 2022). Improvement of the educational sector involves material resources in the school which are enablers of teaching and learning, which will increase the production of results. Combined with adequate quality and quantity resources, it constitutes vital inputs for achieving desired educational goals (Kenneth, 2023). Education remains inextricably tied to the social, economic, political development of any society, therefore female education is directly linked to the socioeconomic wellbeing of the society (Ugenlo, etal,2024).

Akwa Ibom State, located in Nigeria's South-South geopolitical zone, is characterized by agrarian livelihoods, a youthful population, and notable disparities in educational access between urban and rural areas. A predominantly agrarian region in South-South Nigeria — rural women constitute a significant portion of the workforce in agriculture, trade, and informal sectors (Samuel & Essoh, 2024). Despite this, gender disparities persist in educational attainment and labour force outcomes, creating adverse effects on women's welfare and productive capacities. Evidence suggests that improved education yields positive outcomes in income potential, health knowledge, and social agency among women (Babalola & Fasokun, 2019).

Education is widely acknowledged as a driver of socioeconomic development, providing individuals with skills, knowledge, and capacities essential for productive engagement in societal affairs. Globally, female education has been linked to poverty reduction, improved health outcomes, economic growth, and gender equality (UNESCO, 2020). In Nigeria, gender disparities in educational access remain significant, particularly in rural communities where cultural norms, poverty, and infrastructural deficits hinder female school participation (Ige et al., 2024). Akwa Ibom State, located in the South-South geopolitical zone, exhibits these patterns, with rural women often facing barriers to formal education that affect their socioeconomic prospects. Few studies have holistically examined the impact of female education on rural women's socioeconomic wellbeing within the specific context of Akwa Ibom State. Therefore, this study investigates how female education influences socioeconomic well-being among rural women in Akwa Ibom State, such as income level, employment status, access to productive resources, and decision-making roles in households and communities with the aim of generating insights for policymakers and stakeholders in education and community development.

## **Literature Review**

Educational attainment has long been recognized as a driver of individual and societal growth. According to Ngwoke (2020), gender inequalities in education have substantial implications for socioeconomic development, with female participation facilitating poverty reduction and human capital enhancement. In Nigeria generally, socioeconomic factors hinder female school participation, including early marriage, household labour obligations, and limited school facilities in rural areas (Ige et al., 2024). Specifically in Akwa Ibom State, research has shown that barriers like geographic disadvantage and cultural expectations contribute to lower educational completion rates for girls, especially at the junior secondary level and beyond (Thisdaylive, 2025).

Education equips women with cognitive skills and knowledge that enhance their ability to access job opportunities, participate in economic activities, and make informed decisions about their lives (World Bank, 2018). According to Ngwoke (2020), investments in female education yield high returns in terms of improved family health, enhanced productivity, and greater civic participation. Education builds human capital and directly correlates with economic opportunities, improved occupational mobility, and empowerment (Babalola

& Fasokun, 2019). Vocational and adult literacy programmes have also been linked to higher community participation and better leadership roles for women in rural development efforts. Despite clear evidence of benefits, women remain significantly disadvantaged in educational attainment in many rural regions, reinforcing the urgent need for policies that address systemic inequalities. Socioeconomic well-being generally encompasses income sufficiency, access to employment opportunities and resources, social inclusion, and decision-making power in personal and communal contexts (Okedo-Alex et al., 2019). Rural women often experience lower socioeconomic status due to limited access to education and economic opportunities.

### **Conceptualizing Female Education**

Female education encompasses both formal and informal learning processes through which women acquire knowledge, skills, and values that enable personal and collective development. According to Nussbaum (2011), education enhances women's 'capabilities'—the substantive freedoms to lead the kind of life they value. It extends beyond literacy to include vocational, civic, and health education. Globally, UNESCO (2022) reports that each additional year of schooling for a girl increases her future earnings by 10–20%. Educated women contribute more effectively to economic productivity, exhibit better maternal health outcomes, and are more active participants in community governance (World Bank, 2021).

Several studies underscore the importance of education for women's wellbeing: National Evidence: According to the National Bureau of Statistics (2022), female literacy in Nigeria remains lower than male literacy, especially in rural areas. State-Level Findings: Ekong (2019) found that rural women in Akwa Ibom State with secondary education or higher had significantly better access to credit facilities and diversified income sources. Economic Empowerment: Okoji (2020) observed that educated women in Akwa Ibom State were more likely to engage in agribusiness and cottage industries. Health and Family Outcomes: Ekanem and Udofia (2021) demonstrated that mothers with at least secondary education had reduced child mortality rates. Community Development: Mbat and Eteng (2022) emphasized that female education promotes civic participation and reduces social exclusion. Barriers to female education in rural Nigeria include cultural norms favoring male education, financial constraints, early marriage, and inadequate infrastructure (Ige et al., 2024). Prior research indicates that female education can mitigate such barriers by increasing self-confidence, resource access, and labor market participation among women (Babalola & Fasokun, 2019).

### **Theoretical Framework**

This study is anchored on Human Capital Theory (Moser 2017; Becker, 1993), which posits that investment in education enhances an individual's productivity and earnings. Education, when accessible to women, improves their economic and social returns. The Gender and Development (GAD) framework also provides a lens through which the role of education is analyzed—not merely as a welfare service but as an empowerment strategy that transforms gender relations and societal structures (Moser, 2017).

Human capital theory forms the basis for most of the empirical work in the economics of education. It has proved to be a powerful tool for conceptualizing how individuals make educational choices and for guiding how the implications of those choices are measured. Empirical work establishing causal relationships is often difficult, fraught with problems of limited and inadequate data. But exciting new work continues to refresh, refine, and occasionally refute previous theoretical and empirical conclusions.

Therefore, this theory applies to this study as knowledge and skills acquired through education increase human productivity. With each investment, one may incur costs in the form of out-of-pocket expenses, foregone earnings, and psychic costs associated with the pressure of studying and examinations. Benefits accrue later in life through enhanced earnings in the labour market, access to better jobs, a higher likelihood of employment, and improved health. There are also psychic benefits from enhanced social status and the prestige associated with higher levels of education. Although individuals' motivation for pursuing schooling may differ, and the psychic costs and benefits may be quite varied depending on personality, expectations of

returns, and other traits, economists hypothesize that, other things being equal, the more education acquired, the higher the earnings achieved after schooling is completed.

### **Research Questions**

1. What is the relationship between female education and income levels of rural women in Akwa Ibom State?
2. How does female education influence access to employment and economic opportunities among rural women?
3. To what extent does female education affect decision-making roles among rural women in household and community contexts?

### **Research Objectives**

1. To assess the relationship between educational attainment and income levels of rural women in Akwa Ibom State.
2. To evaluate the influence of female education on access to employment and economic opportunities.
3. To determine the impact of female education on decision-making roles among rural women.

### **Hypotheses**

**H<sub>1</sub>:** There is no significant relationship between female education and income levels among rural women in Akwa Ibom State.

**H<sub>2</sub>:** Female education does not significantly influence access to employment and economic opportunities among rural women.

**H<sub>3</sub>:** Female education does not significantly affect the decision-making roles of rural women.

### **Methodology**

#### **Research Design**

This study used a descriptive survey design to collect quantitative data that capture the associations between female education and socioeconomic indicators among rural women.

#### **Population and Sampling**

The population comprised rural women in five LGAs of Akwa Ibom State: Ini (63, 995), Etinan (108,668), Oruk Anam (111,035), Uruan (75,676), and Ibesikpo-Asutan (88,129) making a total of 447, 503. Using stratified random sampling, 500 respondents were selected proportionately from these LGAs. The target population comprised all rural women aged 18 years and above residing in the selected LGAs. This study adopted a stratified random sampling technique to ensure adequate representation of rural women across selected Local Government Areas (LGAs) in Akwa Ibom State, Nigeria. Stratified random sampling was considered appropriate because the population of rural women in the study area is heterogeneous in terms of geographic location, socioeconomic status, and educational attainment. By dividing the population into homogeneous subgroups (strata), the technique improves precision and reduces sampling bias (Creswell, 2014). The five selected Local Government Areas (LGAs) constituted the strata for the study. These LGAs were:

1. Ini LGA
2. Etinan LGA
3. Oruk Anam LGA
4. Uruan LGA
5. Ibesikpo-Asutan LGA

Each LGA represents a distinct rural administrative and socioeconomic unit within Akwa Ibom State, with variations in educational access, economic activities, and cultural practices. Treating each LGA as a stratum ensured proportional and geographic representation. A total sample size of 500 respondents was determined to be adequate for statistical analysis and generalization. Using equal allocation stratified sampling, 100 respondents were selected from each of the five LGAs, irrespective of population size differences. Equal allocation was adopted to facilitate meaningful comparisons across LGAs and to ensure uniform analytical strength. This was done using the formula below:

$$n_h = \frac{n}{H}$$

Where:

$n_h$  = sample size per stratum

$n$  = total sample size (500)

$H$  = number of strata (5 LGAs)

$$n_h = \frac{500}{5} = 100$$

Therefore, 100 respondents were allocated to each LGA.

In each LGA, four rural communities were randomly selected using the simple random sampling technique (balloting without replacement). A comprehensive list of rural communities in each LGA was obtained from the Local Government Area administrative offices. The names of all eligible communities were written on identical slips of paper, thoroughly mixed, and four communities were blindly selected. From each selected community, 25 rural women were chosen to make up the required 100 respondents per LGA (4 communities  $\times$  25 respondents = 100).

#### **Instrumentation**

A structured questionnaire was developed, entailing sections on demographic information, education level, income, employment, resource access, and decision-making capacity. The instrument was pre-tested and scored a reliability coefficient of 0.82 using Cronbach's Alpha.

#### **Data Collection**

Trained research assistants administered the questionnaires, and data collection occurred over six weeks.

#### **Data Analysis**

Data were analysed using SPSS version 26. Descriptive statistics (frequency, percentage, mean) and inferential statistics (Pearson correlation and regression) were employed to test the hypotheses at a 0.05 significance level.

### **Results Presentation**

Demographic Profile of Respondents

<b>Variable</b>	<b>Frequency (N=500)</b>	<b>Percentage (%)</b>
<b>Age (years)</b>		
18–29	150	30.0
30–49	220	44.0
50 and above	130	26.0
<b>Education Level</b>		
No formal education	90	18.0
Primary education	185	37.0
Secondary education	155	31.0
Tertiary education	70	14.0

## Hypothesis Testing

### *H<sub>1</sub>: Female Education and Income Levels*

Education Level	Mean Monthly Income (₦)
No formal education	18,000
Primary education	28,500
Secondary education	41,000
Tertiary education	76,000

Pearson correlation analysis indicated a **positive and significant relationship** between education level and monthly income ( $r = 0.64$ ,  $p < 0.01$ ), thus rejecting  $H_1$ .

### *H<sub>2</sub>: Education and Access to Employment Opportunities*

Regression analysis showed education significantly predicts access to stable employment ( $\beta = 0.59$ ,  $p < 0.01$ ). Women with secondary and tertiary education were more likely to hold skilled jobs compared to those with no formal education.

### *H<sub>3</sub>: Education and Decision-Making Roles*

Decision-making capacity was measured on a scale assessing participation in household finances, children's education, and community meetings. Correlation results showed a positive relationship ( $r = 0.48$ ,  $p < 0.01$ ), leading to rejection of  $H_3$ .

## Discussion of Findings

The findings clearly demonstrate that female education positively impacts the socioeconomic well-being of rural women in Akwa Ibom State. Educated women earned significantly higher incomes than their less-educated counterparts. This aligns with global evidence that education enhances human capital and income potential (World Bank, 2018). Better educational attainment equips women with skills that increase employability and entrepreneurial capability — factors essential for improved livelihoods.

Education also correlated with increased access to formal and informal employment opportunities. Educated rural women were more likely to engage in diverse economic activities, including trading, agrobusinesses, and formal sector jobs. This finding confirms existing literature that female education expands occupational horizons and reduces dependency on subsistence activities (Babalola & Fasokun, 2019).

Moreover, education enhances women's participation in decision-making both in households and community forums. Women with higher education levels reported greater influence in financial planning, children's schooling decisions, and community leadership roles. This supports the argument that education fosters critical thinking, confidence, and civic engagement, contributing to women's empowerment and stronger community presence. Despite these positive outcomes, it is noteworthy that nearly 18% of respondents had no formal education, reflecting persistent barriers such as poverty, early marriage, and inadequate rural schools — consistent with challenges reported in rural Nigeria (Ige et al., 2024).

### Conclusion

This study establishes that female education has a significant and positive impact on the socioeconomic well-being of rural women in Akwa Ibom State. Educational attainment correlates with higher income, better employment access, and stronger participation in decision-making. The findings highlight the critical role of education in empowering rural women and improving community development outcomes.

## Recommendations

1. **Government Policy Enhancements:** The state government should institute free and compulsory basic education programs for girls in rural areas, complemented by scholarships and school feeding programs to reduce dropout rates.
2. **Community Awareness Campaigns:** Traditional leaders and community stakeholders should promote the value of female education to challenge cultural norms that disadvantage girls.
3. **Support Services:** Establishment of adult literacy and vocational training centers in rural communities to provide continuous learning opportunities for women.

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