Socio-Economic Determinants of Female Education in Kerala

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By

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DECLARATION

I, Deepa E., hereby declare that the work presented in the thesis entitled "**Socio - Economic Determinants of Female Education in Kerala**" is based on the original work done by me under the guidance of **Dr. Shiby M Thomas**, Associate Professor, P.G. & Research Department of Economics, St. Joseph's College (Autonomous), Devagiri and has not been included in any other thesis submitted previously for the award of any degree. The contents of the thesis are undergone plagiarism check using iThenticate software at C.H.M.K. Library, University of Calicut and the similarity index found within the permissible limit. I also declare that the thesis is free from AI generated contents.

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Deepa E

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LIST OF ABBREVIATIONS

AISHE	:	All India Survey on Higher Education
ANOVA	:	Analysis of Variance
APL	:	Above Poverty Line
BBBP	:	Beti Bachao Beti Padhao
BPL	:	Below Poverty Line
DFID	:	Department of International Development
DTH	:	Direct To Home
EPWRF	:	Economic and Political Weakly Research Foundation
FCD	:	Finance Commission Division
GAD	:	Gender and Development
GDP	:	Gross Domestic Product
GER	:	Gross Enrolment Ratio
GNP	:	Gross National Product
GPI	:	Gender Parity Index
HDI	:	Human Development Index
HSC	:	Higher Secondary Certificate
ILO	:	International Labour Organization
JLG	:	Joint Liability Group
KPCR	:	Kumara Pillai Commission Report
LSG	:	Local Self Government
MDG	:	Millennium Development Goal
MGNREGA	:	Mahatma Gandhi National Rural Employment Guarantee Act
MHRD	:	Ministry of Human Resources Development
MOSPI	:	Ministry Of Statistics and Programme Implementation
MP	:	Member of Parliament
MRP	:	Marginal Revenue Product
NABARD	:	National Bank for Agriculture and Rural Development
NFHS	:	National Family Health Survey
NGO	:	Non-Governmental Organisation

NMMS	:	National Means-cum-Merit Scholarship
NSSO	:	National Sample Survey Organization
OBC	:	Other Backward Classes
OEC	:	Other Eligible Communities
OECD	:	Organization for Economic Co-operation and Development
PCA	:	Principle Component Analysis
PG	:	Post Graduation
PMKVY	:	Pradhan Mantri Kaushal Vikas Yojana
PSC	:	Public Service Commission
RMSA	:	Rashtriya Madhyamik Shiksha Abhiyan
RTE	:	Right to Education
RUSA	:	Rashtriya Uchchatar Shiksha Abhiyan
SC	:	Scheduled Caste
SD	:	Standard Deviation
SDG	:	Sustainable Development Goals
SHG	:	Self Help Group
SNDP	:	Sree Narayana Dharma Paripalana Yogam
SRGBV	:	School Related Gender Based Violence
SS	:	Subsidiary Status
SSA	:	Sarva Shiksha Abhiyan
SSLC	:	Secondary School Leaving Certificate
ST	:	Scheduled Tribe
STEM	:	Science Technology Engineering and Mathematics
UDISE	:	Unified District Information System for Education
UGC	:	Union Grants Commission
UN	:	United Nations
UNESCO	:	United Nations Educational Scientific Cultural Organization
UNICEF	:	United Nations Children's Fund
UT	:	Union Territories
WCP	:	Women Component Plan

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Socio-Economic Determinants of Female Education in Kerala

Abstract

The socio-economic determinants of female education in Kerala are shaped by a complex interplay of historical legacies, economic dynamics, and socio-cultural factors. While the state has made remarkable strides in promoting gender equality in education, challenges persist, necessitating ongoing efforts to address disparities and ensure equitable access to educational opportunities for all females. By understanding and addressing the nuanced interconnections between socio-economic variables and female education, Kerala can continue to serve as a beacon of progress and inclusivity in the realm of education, setting a precedent for other regions to emulate. Research on the socio-economic determinants of female education in Kerala has made significant strides, yet several gaps remain in the existing literature. A comprehensive review of available literature up to 2024 reveals several key research gaps that need to be addressed for a more nuanced understanding of the factors influencing female education in Kerala. A research study on the socio-economic determinants of female education in Kerala is of utmost importance as it addresses critical issues related to socio economic disparities, informs policy formulation, and contributes to the socio-economic development and empowerment of females in the state.

The aim of the study is to analyse different Socio-Economic Determinants of Female Education in Kerala and the main objectives of the study are to examine the socio-economic determinants of female education in Kerala, to determine the female's access, participation and dropout in education, to find out the problems faced by females in availing education and to analyse the effectiveness of government programmes for the promotion of female education.

This research study is based on both quantitative and qualitative design to examine the socio-economic factors influencing female's education in Kerala, focusing on the districts of Wayanad, Palakkad, and Idukki(total number of respondents 583. The study analyzed various determinants influencing the level of education of respondents. The model summary indicated a high level of explanatory power with significant determinants being district, category, family income, and reasons for dropout. The level of education was found to be significantly influenced by district, category, family income, and reasons for dropout, while family category, education of parents, and access to education had no significant impact.

In conclusion, the findings of this study underscore the complex interplay of socio-economic, cultural, and policy factors influencing female education in Kerala. Policy interventions should focus on addressing the root causes of gender disparities, including poverty, cultural norms, and lack of access to quality education. Collaborative efforts between government, NGOs, and civil society are essential to overcome these challenges and ensure that every female in Kerala has equal access to education and the opportunity to fulfill her potential.

Key words: Socio-Economic determinants of education, female education in Kerala, female enrollment, Female participation, programmes

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കേരളത്തിലെ സ്ത്രീ വിദ്യാഭ്യാസത്തിന്റെ സാമൂഹിക സാമ്പത്തിക നിർണ്ണയ ഘടകങ്ങൾ

ദീപ ഇ.
ഗവേഷക

ഡോ. ഷിബി എം. തോമസ്
ഗവേഷണ മാർഗ്ഗദർശി

കേരളത്തിലെ സ്ത്രീവിദ്യാഭ്യാസത്തിന്റെ സാമൂഹിക-സാമ്പത്തിക നിർണ്ണയ ഘടകങ്ങൾ ചരിത്രപരമായ പൈതൃകങ്ങളുടെയും സാമ്പത്തിക ചലനാത്മകതയുടെയും സാമൂഹിക-സാംസ്കാരിക ഘടകങ്ങളുടെയും സങ്കീർണ്ണമായ പരസ്പര ബന്ധത്താൽ രൂപപ്പെട്ടതാണ്. വിദ്യാഭ്യാസത്തിൽ ലിംഗസമത്വം പ്രോത്സാഹിപ്പിക്കുന്നതിൽ സംസ്ഥാനം ശ്രദ്ധേയമായ പുരോഗതി കൈവരിച്ചിട്ടുണ്ടെങ്കിലും വെല്ലു വിളികൾ നിലനിൽക്കുന്നു. അസമത്വങ്ങൾ പരിഹരിക്കുന്നതിനും എല്ലാ സ്ത്രീകൾക്കും വിദ്യാഭ്യാസ അവസരങ്ങളിൽ തുല്യമായ പ്രവേശനം ഉറപ്പാക്കുന്നതിനും നിരന്തരമായ ശ്രമങ്ങൾ ആവശ്യമാണ്. സാമൂഹിക-സാമ്പത്തിക ഘടകങ്ങളും സ്ത്രീ വിദ്യാഭ്യാസവും തമ്മിലുള്ള സൂക്ഷ്മമായ പരസ്പരബന്ധം മനസ്സിലാക്കുകയും അഭിസംബോധന ചെയ്യുകയും ചെയ്യുന്നതിലൂടെ, വിദ്യാഭ്യാസ രംഗത്ത് പുരോഗതിയുടെയും ഉൾക്കൊള്ളലിന്റെയും വെളിച്ചമായി തുടരാൻ കേരളത്തിന് കഴിയും, ഇത് മറ്റ് പ്രദേശങ്ങൾക്ക് മാതൃകയാക്കാൻ കഴിയും.

കേരളത്തിലെ സ്ത്രീവിദ്യാഭ്യാസത്തിന്റെ സാമൂഹിക-സാമ്പത്തിക നിർണ്ണയ ഘടകങ്ങളെക്കുറിച്ചുള്ള ഗവേഷണം ഗണ്യമായ പുരോഗതി കൈവരിച്ചിട്ടുണ്ട്, എന്നിട്ടും നിലവിലുള്ള സാഹിത്യത്തിൽ നിരവധി വിടവുകൾ അവശേഷിക്കുന്നു. 2024 വരെ ലഭ്യമായ സാഹിത്യത്തിന്റെ സമഗ്രമായ അവലോകനം, കേരളത്തിലെ സ്ത്രീവിദ്യാഭ്യാസത്തെ സ്വാധീനിക്കുന്ന ഘടകങ്ങളെ കൂടുതൽ സൂക്ഷ്മമായി മനസ്സിലാക്കുന്നതിന് പരിഹരിക്കേണ്ട നിരവധി പ്രധാന ഗവേഷണ വിടവുകൾ വെളിപ്പെടുത്തുന്നു. കേരളത്തിലെ സ്ത്രീ വിദ്യാഭ്യാസത്തിന്റെ സാമൂഹിക-സാമ്പത്തിക നിർണ്ണയഘടകങ്ങളെക്കുറിച്ചുള്ള ഒരു ഗവേഷണ പഠനത്തിന് അത്യധികം പ്രാധാന്യമുണ്ട്, കാരണം അത് സാമൂഹിക സാമ്പത്തിക അസമത്വങ്ങളുമായി ബന്ധപ്പെട്ട നിർണായക പ്രശ്നങ്ങളെ അഭിസംബോധന ചെയ്യുന്നു, നയരൂപീകരണത്തെ സഹായിക്കുന്നു, സംസ്ഥാനത്തെ സ്ത്രീകളുടെ സാമൂഹിക-സാമ്പത്തിക വികസനത്തിനും ശാക്തീകരണത്തിനും സംഭാവന നൽകുന്നു. കേരളത്തിലെ സ്ത്രീ വിദ്യാഭ്യാസത്തിന്റെ സാമൂഹിക-സാമ്പത്തിക നിർണ്ണായക ഘടകങ്ങൾ പരിശോധിക്കുക, സ്ത്രീകളുടെ പ്രവേശനം, പങ്കാളിത്തം, വിദ്യാഭ്യാസത്തിലെ കൊഴിഞ്ഞുപോക്ക് എന്നിവ നിർണ്ണയിക്കുക എന്നിവയാണ് പഠനത്തിന്റെ പ്രധാന ലക്ഷ്യങ്ങൾ. വിദ്യാഭ്യാസം നേടുന്നതിൽ സ്ത്രീകൾ നേരിടുന്ന പ്രശ്നങ്ങൾ കണ്ടെത്തുന്നതിനും സ്ത്രീ വിദ്യാഭ്യാസം പ്രോത്സാഹിപ്പിക്കുന്നതിനുള്ള സർക്കാർ പരിപാടികളുടെ ഫലപ്രാപ്തി വിശകലനം ചെയ്യുന്നതിനും ഈ ഗവേഷണം ലക്ഷ്യം വെക്കുന്നു. വയനാട്, പാലക്കാട്, ഇടുക്കി ജില്ലകളെ കേന്ദ്രീകരിച്ച്(മൊത്തം പ്രതികരിച്ചവരുടെ എണ്ണം 583) കേരളത്തിലെ സ്ത്രീകളുടെ വിദ്യാഭ്യാസത്തെ സ്വാധീനിക്കുന്ന സാമൂഹിക-സാമ്പത്തിക ഘടകങ്ങൾ പരിശോധിക്കുന്നതിനുള്ള അളവും ഗുണപരവുമായ രൂപകൽപ്പനയെ അടിസ്ഥാനമാക്കിയുള്ളതാണ് ഈ ഗവേഷണ പഠനം. പ്രതികരിക്കുന്നവരുടെ വിദ്യാഭ്യാസ നിലയെ സ്വാധീനിക്കുന്ന വിവിധ നിർണ്ണയഘടകങ്ങളെ പഠനം വിശകലനം ചെയ്യുന്നു. ഈ പഠനത്തിന്റെ കണ്ടെത്തലുകൾ കേരളത്തിലെ സ്ത്രീ വിദ്യാഭ്യാസത്തെ സ്വാധീനിക്കുന്ന സാമൂഹിക-സാമ്പത്തിക, സാംസ്കാരിക, നയഘടകങ്ങളുടെ സങ്കീർണ്ണമായ പരസ്പരബന്ധത്തിന് അടിവരയിടുന്നു. നയപരമായ ഇടപെടലുകൾ ദാരിദ്ര്യം, സാംസ്കാരിക മാനദണ്ഡങ്ങൾ, ഗുണനിലവാരമുള്ള വിദ്യാഭ്യാസത്തിനുള്ള ലഭ്യതക്കുറവ് എന്നിവയുൾപ്പെടെയുള്ള ലിംഗപരമായ അസമത്വങ്ങളുടെ മൂലകാരണങ്ങൾ പരിഹരിക്കുന്നതിൽ ശ്രദ്ധ കേന്ദ്രീകരിക്കണം. ഈ വെല്ലുവിളികളെ അതിജീവിക്കുന്നതിനും കേരളത്തിലെ എല്ലാ സ്ത്രീകൾക്കും വിദ്യാഭ്യാസത്തിൽ തുല്യ പ്രവേശനവും അവളുടെ കഴിവുകൾ നിറവേറ്റാനുള്ള അവസരവും ഉറപ്പാക്കാനും സർക്കാരും എൻജിഒകളും സിവിൽ സമൂഹവും തമ്മിലുള്ള സഹകരണം അനിവാര്യമാണ്.

പ്രധാന വാക്കുകൾ: സാമൂഹ്യ-സാമ്പത്തിക നിർണ്ണായക ഘടകങ്ങൾ, കേരളത്തിലെ സ്ത്രീ വിദ്യാഭ്യാസം, സ്ത്രീ പ്രവേശനം, സ്ത്രീ പങ്കാളിത്തം, പരിപാടികൾ

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CHAPTER I

INTRODUCTION

1.1 Background of the Study

In the southern Indian state of Kerala, renowned for its picturesque landscapes and high literacy rates, the socio-economic determinants of female education have been a subject of considerable interest and analysis. Kerala stands out as an exemplar of progress in education, particularly in terms of gender equality, with its historic commitment to providing accessible and equitable education for all. However, beneath this seemingly uniform success lie intricate socio-economic factors that have shaped and continue to influence the educational landscape, particularly for females. This introduction delves into the multifaceted interplay between socio-economic variables and female education in Kerala, shedding light on both the achievements and persistent challenges in this domain.

The trajectory of female education in Kerala has been profoundly influenced by historical, cultural, and socio-economic factors. Unlike many other regions in India, Kerala has a long tradition of female literacy dating back centuries, owing to its matrilineal social structure and the emphasis on education within certain communities. However, it was the concerted efforts of social reform movements in the early 20th century that laid the groundwork for the state's progressive stance on education, advocating for equal educational opportunities regardless of gender. The enactment of pioneering legislation such as the Kerala Education Act of 1958 further cemented the state's commitment to universal education, providing a solid foundation for the advancement of female education.

The economic landscape of Kerala has undergone significant transformations over the decades, playing a pivotal role in shaping the educational opportunities available to females. The state's transition from an agrarian to a service-oriented economy, driven by factors such as remittances from the Gulf countries and a burgeoning tourism industry, has had profound implications for education. While economic prosperity has

enabled greater investment in education infrastructure and resources, it has also led to shifts in societal norms and aspirations. With rising incomes and changing attitudes towards education, there has been a noticeable increase in the enrollment of girls in schools and colleges across Kerala. Moreover, the state's robust public education system, characterized by high levels of government spending on education, has contributed to the accessibility and affordability of schooling for females from diverse socio-economic backgrounds.

Despite significant progress, socio-cultural factors continue to exert a considerable influence on female education in Kerala. Deep-rooted gender norms and stereotypes persist, often limiting the educational opportunities available to girls, particularly in rural and conservative communities. Traditional roles assigned to female within the household, coupled with prevalent notions of male breadwinning and female domesticity, can act as barriers to educational attainment. Furthermore, concerns related to safety and societal expectations regarding marriage and motherhood may discourage families from prioritizing girls' education, especially at higher levels. Addressing these entrenched social dynamics requires a multi-faceted approach that encompasses community engagement, awareness campaigns, and targeted interventions to challenge gender norms and promote the value of female education.

The state of Kerala, nestled in the southern part of India, has long been celebrated for its remarkable achievements in education, particularly in achieving gender parity in literacy rates. However, behind this success story lies a complex interplay of socio-economic determinants that have influenced the educational landscape, particularly concerning female education. This article aims to provide an overview of the research background on the socio-economic determinants of female education in Kerala, shedding light on the factors that have shaped educational opportunities and outcomes for girls in the region.

Understanding the socio-economic determinants of female education in Kerala necessitates a consideration of its historical context. Kerala's commitment to education dates back centuries, with a tradition of female literacy rooted in its matrilineal social structure and the prevalence of temple schools. However, it was the

concerted efforts of social reform movements in the early 20th century that laid the groundwork for the state's progressive stance on education. The influence of leaders like Sri Narayana Guru and the efforts of organizations such as the SNDP (Sree Narayana Dharma Paripalana Yogam) played a pivotal role in advocating for equal educational opportunities for all, irrespective of gender or caste.

Economic factors have played a significant role in shaping the educational landscape of Kerala, particularly concerning female education. The state's transition from an agrarian to a service-oriented economy, fueled by remittances from the Gulf countries and a burgeoning tourism industry, has led to increased prosperity and higher levels of educational attainment. Rising household incomes and the availability of employment opportunities outside the traditional agricultural sector have contributed to greater investments in education, including for girls. Additionally, Kerala's robust public education system, characterized by high levels of government spending on education, has facilitated the expansion of educational opportunities for females across socio-economic strata.

Despite significant progress, socio-cultural factors continue to shape the educational experiences of girls in Kerala. Deep-seated gender norms and stereotypes, often reinforced by traditional roles assigned to female within the household, can act as barriers to educational attainment. Concerns related to safety, societal expectations regarding marriage and motherhood, and prevailing notions of male breadwinning and female domesticity may influence families' decisions regarding girls' education, particularly at higher levels. Moreover, disparities in access to educational resources and opportunities may exacerbate existing socio-economic inequalities, further hindering girls' educational advancement (Kodoth, P., & Eapen, M. (2002)).

The socio-economic determinants of female education in Kerala are shaped by a complex interplay of historical legacies, economic dynamics, and socio-cultural factors. While the state has made remarkable strides in promoting gender equality in education, challenges persist, necessitating ongoing efforts to address disparities and ensure equitable access to educational opportunities for all females. By understanding and addressing the nuanced interconnections between socio-economic variables and

female education, Kerala can continue to serve as a beacon of progress and inclusivity in the realm of education, setting a precedent for other regions to emulate.

The research background on the socio-economic determinants of female education in Kerala underscores the complex interplay of historical legacies, economic dynamics, and socio-cultural factors that shape educational opportunities and outcomes for girls in the region. While Kerala has made significant strides in promoting gender equality in education, challenges persist, necessitating continued research and targeted interventions to address disparities and ensure equitable access to educational opportunities for all females. By understanding the nuanced interconnections between socio-economic variables and female education, policymakers, educators, and stakeholders can work towards fostering a more inclusive and equitable educational environment in Kerala and beyond.

1.1.1 Education Landscape in Kerala

This section will provide an overview of the educational scenario in Kerala, including enrollment trends, literacy rates, and historical developments.

The education landscape in Kerala, a state in the southern part of India, is often regarded as one of the most progressive and developed in the country. This analysis will delve into various aspects of the education system in Kerala, including its history, structure, achievements, challenges, and future prospects.

History and Evolution: Kerala has a rich tradition of education dating back centuries. Historically, it has been a region with high literacy rates compared to other parts of India. The state's commitment to education can be traced back to the early 19th century with the establishment of schools by Christian missionaries and social reformers. However, it was the comprehensive educational reforms initiated by the erstwhile princely state of Travancore in the early 20th century that laid the foundation for the modern education system in Kerala. Post-independence, successive governments in Kerala have continued to prioritize education, leading to further advancements in the sector.

Structure of Education: The education system in Kerala follows a 10+2+3 structure, comprising 10 years of primary and secondary education (Class 1-10), followed by two years of higher secondary education (Class 11-12), and finally, three years of undergraduate education. Additionally, there are various vocational and technical education progammes available to students. The state also boasts a strong network of both public and private educational institutions, ranging from schools to universities.

Achievements: Kerala is renowned for its high literacy rate, which is significantly above the national average. The state has consistently invested in educational infrastructure, teacher training, and curriculum development. It has achieved near-universal primary education and has made substantial progress in reducing gender disparities in education. Moreover, Kerala has produced a highly educated workforce, contributing to its economic development and social progress.

Challenges: Despite its achievements, the education system in Kerala faces several challenges. One of the persistent issues is the quality of education, particularly in government schools, where infrastructure deficiencies and teacher shortages are common. Another challenge is the high rate of school dropouts, especially among marginalized communities and in rural areas. Additionally, there is a need for curriculum reform to make education more relevant to the needs of the modern world and to promote critical thinking and problem-solving skills.

Future Prospects: To address these challenges and further improve the education landscape, Kerala has been implementing various reforms. These include initiatives to enhance the quality of education, such as teacher training progammes and the introduction of technology in classrooms. Efforts are also being made to improve access to education, especially for marginalized groups, through measures like scholarships and infrastructure development in remote areas. Furthermore, there is a growing emphasis on skill development and vocational education to equip students with the necessary competencies for the workforce.

The education landscape in Kerala reflects a strong commitment to providing quality education and ensuring inclusivity. While there have been notable achievements, there are still areas that require attention and improvement. By addressing challenges and

embracing innovation, Kerala can continue to uphold its reputation as a leader in education and serve as a model for other regions in India and beyond.

1.1.2 Socio-Economic Determinants of Female Education in India and Kerala

This section will examine studies that highlight the role of socio-economic factors in shaping female education in India, drawing parallels to potential influences in Kerala

To provide a detailed comparative analysis of the socio-economic determinants of female education in India and Kerala, we'll examine various factors including literacy rates, economic conditions, cultural norms, government policies, and social attitudes towards education.

Overall, India has a lower literacy rate compared to Kerala. According to the 2011 census, the literacy rate for females in India was 65.46%, significantly lower than the male literacy rate of 82.14%. Kerala boasts one of the highest literacy rates in India, with nearly universal literacy. The female literacy rate in Kerala is close to 92%, which is substantially higher than the national average.

Economic factors play a significant role in determining access to education for females in India. Poverty, lack of access to resources, and the need for girls to contribute to household income often lead to lower enrolment and higher dropout rates. Kerala's relatively better economic conditions, supported by a strong tradition of remittances from expatriates, contribute to higher levels of female education. Economic stability enables families to invest in their daughters' education, leading to higher enrolment and retention rates.

India is deep-rooted cultural norms and traditional gender roles often prioritize boys' education over girls'. Practices such as early marriage and the expectation of girls to fulfill domestic responsibilities can act as barriers to female education. While Kerala also has traditional gender roles, its matrilineal system in certain communities has historically provided more opportunities for female's education. Moreover, the state's strong emphasis on social reform movements has helped challenge patriarchal norms and promote gender equality in education.

The Government of India has implemented various policies and progammes to promote female education, such as the Sarva Shiksha Abhiyan (SSA) and the Beti Bachao Beti Padhao (BBBP) initiative. However, the effectiveness of these policies varies across different states due to implementation challenges and resource constraints. The Government of Kerala has been proactive in promoting female education through targeted policies and initiatives. The state pioneered the "Kerala Model" of development, which prioritizes education and healthcare. Kerala's focus on education spending, teacher training, and infrastructure development has contributed to its success in achieving high levels of female literacy.

Social attitudes towards female education vary across regions and communities in India. While there is a growing recognition of the importance of educating girls, deep-seated biases and discriminatory practices still persist in many parts of the country. Kerala has a more progressive outlook towards female education compared to many other states in India. The state's history of social reform movements, coupled with high levels of literacy and awareness, has fostered a supportive environment for girls' education.

While both India as a country and Kerala as a state face similar socio-economic determinants influencing female education, Kerala stands out as a model for addressing these challenges effectively. Factors such as higher literacy rates, better economic conditions, progressive cultural norms, supportive government policies, and positive social attitudes have contributed to Kerala's success in achieving high levels of female education. However, disparities still exist within Kerala, particularly among marginalized communities, highlighting the need for continued efforts to ensure equitable access to education for all females.

1.1.3 Gender Disparities in Access to Education

This section will investigate the literature on the pervasive issue of gender-based disparities in accessing educational opportunities, exploring various dimensions of inequality. Despite significant progress in educational attainment globally, gender gaps persist, particularly in regions with socio-economic challenges and entrenched cultural norms. Gender disparities in education remain a pressing issue globally, with

profound implications for social and economic development. Despite efforts to promote gender equality in education, significant gaps persist, particularly in regions with socio-economic challenges and traditional gender norms. India, as a diverse and populous nation, provides a rich context for examining these disparities, with significant variations across states. Kerala, a progressive state in southern India, stands out for its relatively high levels of female education compared to the national average.

Previous studies have identified various socio-economic determinants, cultural factors, government policies, and societal attitudes shaping gender disparities in education. Factors such as poverty, early marriage, lack of access to resources, and patriarchal norms have been found to inhibit girls' education in India. However, Kerala's unique socio-economic and cultural context, characterized by higher literacy rates, progressive social movements, and supportive government policies, has led to greater gender parity in education compared to other states.

Gender disparities in access to education persist in India, but Kerala offers valuable lessons in addressing these disparities through targeted interventions. Policies promoting female education, infrastructure development, community engagement, and awareness campaigns have proven effective in narrowing gender gaps in education. Moving forward, sustained efforts are needed to address systemic barriers and foster an inclusive education system that ensures equal opportunities for all (Mitra, A., & Singh, P. (2007)).

1.2 Importance of the Study

Research on the socio-economic determinants of female education in Kerala has made significant strides, yet several gaps remain in the existing literature. A comprehensive review of available literature up to 2024 reveals several key research gaps that need to be addressed for a more nuanced understanding of the factors influencing female education in Kerala.

One major research gap is the need for more in-depth studies on the interplay between cultural norms and female education in Kerala. While some studies have touched upon

the influence of cultural factors such as early marriage and traditional gender roles on female education, there is a lack of detailed analysis on how these factors specifically impact educational outcomes. Understanding these nuances is crucial for developing targeted interventions to improve female education in Kerala. Additionally, there is a need for more longitudinal studies that track the educational trajectories of girls in Kerala from childhood to adulthood. Longitudinal studies can provide valuable insights into the factors that influence educational attainment over time and help identify critical periods where interventions can be most effective.

Furthermore, the existing literature on female education in Kerala predominantly focuses on access and enrollment rates, with limited attention to issues of quality and retention. More research is needed to understand the quality of education received by girls in Kerala, as well as the factors that contribute to their retention in schools. While research on the socio-economic determinants of female education in Kerala has made significant progress, there are several gaps that need to be addressed. Future research should focus on the interplay between cultural norms and female education, the role of NGOs and civil society, longitudinal studies tracking educational trajectories, and issues of quality and retention. Addressing these gaps will provide a more comprehensive understanding of the factors influencing female education in Kerala and help inform policies and progammes aimed at promoting gender equality in education.

1.3 Scope and Significance of the Study

A research study on the socio-economic determinants of female's education in Kerala is significant for several reasons. Overall, a research study on the socio-economic determinants of female's education in Kerala can have significant implications for policy, gender equality, empowerment, economic development, social development, and academic research.

Understanding the socio-economic determinants of female education is crucial for addressing the disparities and achieving gender equality in education. Research on socio-economic determinants can provide evidence-based insights for policymakers to design targeted interventions and policies aimed at promoting female education in

Kerala. Education is a key determinant of female's empowerment. By identifying barriers to female education, this research can contribute to efforts aimed at enhancing the socio-economic status and empowerment of female in Kerala. Educated female are more likely to contribute to socio-economic development. By promoting female education, Kerala can harness the potential of its female population for sustainable development and economic growth.

The findings can inform policymakers about the factors influencing female's education. This can lead to the development of targeted policies and progammes to improve access to education for female. Education is a fundamental right and a key enabler for gender equality. Understanding the socio-economic factors affecting female's education can help address gender disparities in education. Education empowers female by enhancing their knowledge, skills, and confidence. A study on determinants of female's education can highlight ways to empower female through education.

Educated female contribute to economic development by entering the workforce, starting businesses, and improving their families' socio-economic status. This study can shed light on how education impacts female's economic participation. Education is linked to various aspects of social development, including health, family welfare, and community development. Understanding the determinants of female's education can contribute to overall social development.

The study can also contribute to the existing literature on female's education, especially in the context of Kerala, which has achieved high levels of female literacy. It can provide new insights and perspectives for further research.

The study explores various socio-economic factors such as household income, parental education level, employment status, and access to resources that influence female education in Kerala. The research will consider the geographical diversity within Kerala, including rural, urban, and tribal areas, to understand the nuances of female education across different regions. The study will examine the impact of cultural and social norms, including traditional gender roles, attitudes towards girls' education, and early marriage practices, on female education in Kerala. The research

will assess the availability and quality of educational infrastructure, including schools, transportation, and sanitation facilities, and their impact on girls' enrollment and retention in schools. The study will analyze existing policies and initiatives aimed at promoting female education in Kerala and evaluate their effectiveness in addressing socio-economic determinants of female education.

The findings of this research will provide valuable insights for policymakers, educators, and practitioners to develop targeted interventions and strategies for promoting female education in Kerala. By addressing socio-economic determinants of female education, this research has the potential to contribute to efforts aimed at achieving gender equality in education and empowering female in Kerala. Improving female education in Kerala can lead to better socio-economic outcomes, including higher employment rates, improved health outcomes, and increased productivity, ultimately contributing to the overall development of the state. Through community engagement and participation, this research can empower communities to take ownership of initiatives aimed at promoting female education and fostering a culture of education within Kerala.

In conclusion, a research study on the socio-economic determinants of female education in Kerala is of utmost importance as it addresses critical issues related to gender disparities, informs policy formulation, and contributes to the socio-economic development and empowerment of female in the state.

1.4 Objectives

The aim of the study is to analyse different Socio-Economic Determinants of Female Education in Kerala

- To examine the socio-economic determinants of female education in Kerala.
- To determine the female’s access, participation and dropout in education.
- To find out the problems faced by females in availing education.
- To analyse the effectiveness of government programmes for the promotion of female education.

1.4.1 : Hypotheses

The null hypotheses of the study are

1. There is no significant relationship between family income and the educational attainment of females in Kerala.
2. The level of the mother's education has no significant influence on female enrollment rates in schools and higher education institutions in Kerala.
3. Access to educational infrastructure has no significant impact on female enrollment in educational institutions in Kerala.
4. Awareness on Government scholarships and financial aid progammes have no significant impact on female participation in higher education in Kerala.

1.5 Statement of the Problem and the Research Questions

Despite Kerala's reputation for high literacy rates and progressive social indicators, gender disparities persist in access to education, particularly among female. While the state has made significant strides in promoting female education, there remains a need to understand the socio-economic determinants influencing these disparities. This research aims to investigate the specific socio-economic factors shaping access to education for females in Kerala and explore potential strategies for addressing these disparities.

The present study is an attempt to know socio-economic determinants such as income, ancestral property, land holding of family, religion, parental income, cultural and psychological factors, infrastructure and social assess in educating female in Kerala. There are various studies related to girl’s education which includes socio economic factors, attitude of parents towards girl child, participation of girl child in education, enrollment and drop out ratio. Still there exists a research gap of studying socio economic determinants of female education. It has a great relevance since girl child is the future citizen who can contribute for the economic development of the county. The

present study is entitled as "**SOCIO-ECONOMIC DETERMINANTS OF FEMALE EDUCATION IN KERALA**".

In order to accomplish the above-mentioned objectives of the study, the study will meet the answers to the following research questions:

- What are the key socio-economic determinants influencing female education in Kerala?
- How do female experience access, participation and dropout rates in education?
- How effective are government progammes in promoting female education?
- What challenges do females encounter when pursuing education?
- How do factors such as household income, parental education level, and cultural norms impact female enrolment and retention in educational institutions?

By addressing these research questions, this study aims to provide insights into the underlying factors contributing to gender disparities in education in Kerala and inform evidence-based policy recommendations for promoting inclusive and equitable access to education for all females in the state.

1.6 Methodology of the Study

This research study is based on both quantitative and qualitative design to examine the socio-economic factors influencing female's education in Kerala, focusing on the districts of Wayanad, Palakkad, and Idukki.

1.6.1 Study Area

The present study was conducted in Idukki, Palakkad, and Wayanad Districts of Kerala. These districts were selected as the study area considering the following factors. Idukki, Palakkad, and Wayanad districts represent a diverse range of socio-economic factors. Idukki is known for its hilly terrain and agricultural economy, Palakkad is characterized by its agrarian society and industrial development, and

Wayanad is known for its tribal population and eco-tourism. Studying these districts will provide a comprehensive understanding of how different socio-economic factors impact female's education.

Kerala is known for its high literacy rates, but there are significant regional disparities. By focusing on these three districts, which represent different regions of Kerala, the study can highlight the unique challenges and opportunities for female's education in each region. Wayanad has a significant tribal population, which often faces additional barriers to education. Studying female's education in this context can provide insights into addressing the educational needs of marginalized communities. Palakkad is one among the economically developed districts in Kerala, while Idukki and Wayanad are relatively less developed. Comparing these districts can shed light on the role of economic development in female's education. Kerala has implemented various government schemes and interventions to promote female's education. Studying these districts can assess the effectiveness of these interventions in different socio-economic contexts. The findings of the study can have significant policy implications for promoting female's education not only in these districts but also in other regions facing similar challenges.

The total literacy rate of Idukki district is 91.99%. The male literacy rate is 85.36% and the female literacy rate is 81.11% in Idukki district. The total literacy rate of Wayanad district is 89.03%. The male literacy rate is 81.69% and the female literacy rate is 76.36% in Wayanad district. The total literacy rate of Palakkad district is 89.31%. The male literacy rate is 82.58% and the female literacy rate is 77% in Palakkad district.

From the selected three districts, samples from different Panchayaths and Muncipalities were collected using a structured questionnaire. From Wayanad district, data was collected from two municipalities (Sultan Bathery and Kalpetta Municipality), and panchayaths from Kalpetta, Sulthan Bathery and Mananthavady Blocks were collected. In the case of Palakkad district, data from five

municipalities(Palakkad, Pattambi, Ottappalam, Shoranur and Mannarkkad), and panchayaths from Ottappalam, Palakkad, Mannarkkad, Pattambi, Nemmara and Trithala blocks were collected. Data from Kattappana municipality and panchayaths from Idukki, Thodupuzha, Peerumade, Devikulam, Munnar, Kanchiyar and Kattappana blocks in Idukki district were also collected. The Questionnaire is given in Annexure I.

1.6.2 Sample Size Determination and Sampling Technique

A stratified random sampling technique is used to ensure representation from different socio-economic strata within each district. The sample size was determined using a formula for estimating proportions, considering the population size of each district. The choice of stratified random sampling is justified by the diverse socio-economic characteristics of the three districts. Each district represents a different socio-economic stratum within Kerala, with distinct challenges and opportunities for female's education. By stratifying the sample according to district, the study ensures that each district is adequately represented in the sample. This allows for a more comprehensive analysis of the factors influencing female's education in each district.

Stratified random sampling is a practical and feasible approach for selecting samples from multiple districts. It allows for efficient data collection and analysis, ensuring that the study can be conducted within the available resources and time frame. It ensures representativeness, diversity, and feasibility, making it an appropriate choice for studying female's education in these districts.

Among the 14 districts in Kerala, 03 districts (Idukki, Palakkad and Wayanad) were selected for conducting the study. Sampling areas from these districts were further stratified into rural, semi urban and urban and proportionate samples were collected from panchayaths and municipalities from these three districts. By selecting samples from three districts, the study enables a comparative analysis of female's education across different socio-economic contexts. This comparative approach enhances the study's validity and generalizability.

Selecting Wayanad, Palakkad, and Idukki for a research study on the socio-economic determinants of female education in Kerala is highly justified due to the unique socio-economic and geographical contexts of these districts. These areas, characterized by higher levels of rurality, tribal populations, and economic backwardness compared to other parts of the state, offer a diverse perspective on the challenges and opportunities faced by females in accessing education. Wayanad, with its significant tribal population, and Idukki, with its mountainous terrain and agrarian economy, both present distinct barriers to female education, including remoteness and limited infrastructure. Palakkad, which lies in the state's eastern region, similarly has pockets of economic disadvantage, making it an ideal case for exploring the impact of economic determinants on education.

These districts also stand out because they have some of the lowest literacy rates for women in Kerala, despite the state's overall strong educational performance. Wayanad and Idukki, often lag behind in female literacy and access to higher education due to the socio-cultural constraints faced by women in tribal and rural communities. Palakkad, while slightly more developed, also exhibits significant educational disparities in its rural areas. By focusing on these districts, the research can explore how economic factors such as income inequality, access to resources, and employment opportunities shape female education outcomes, providing a more nuanced understanding of education disparities.

Furthermore, these districts offer a contrast to Kerala’s more urbanized and affluent regions, enabling the study to examine how location-specific factors affect education. The geographic isolation of Idukki and Wayanad, along with Palakkad's agrarian economy, make them ideal regions to explore the role of infrastructure, transportation, and access to digital learning in shaping educational opportunities for women. Conducting research in these areas can provide policy insights into how targeted interventions can improve educational outcomes for women in economically and geographically disadvantaged regions.

The sample size of 583 respondents is determined using a formula for estimating proportions, considering the population size of each district. This sample size is sufficient to provide statistically significant results for each district individually and for the entire sample. The sampling technique ensures that the sample is diverse, representing different age groups, educational backgrounds, and socio-economic statuses within each district. This diversity allows for a more nuanced understanding of the factors affecting female's education.

The selection of a sample size of 583 for a research study is based on standard sample size calculation formulas, which are designed to ensure that the sample accurately represents the population under study. Typically, the sample size formula incorporates several factors such as the desired confidence level, margin of error, population size, and the expected variability in the data. A commonly used formula for calculating sample size is $n=(Z^2 \cdot p \cdot (1-p))/e^2$, where n = required sample size, Z = Z-value corresponding to the desired confidence level (e.g., 1.96 for 95% confidence), p = estimated proportion of the population (e.g., 0.5 if the proportion is unknown for maximum variability), e = margin of error (typically set at 5% or 0.05). For a sample size of 583, a confidence level of 95% (Z = 1.96) and a margin of error of 5% (e = 0.05) is assumed as the total population is relatively large, such as in the selected districts, the adjusted sample size often falls around 500-600 individuals. The selection of 583 can thus be seen as a result of ensuring both precision (with a narrow margin of error) and representativeness, while accounting for the complexity and diversity of the population across different socio-economic contexts. Moreover, a sample size of 583 allows for subgroup analyses within the study (e.g., by age, economic status, or region), making it robust for examining specific socio-economic determinants affecting female education.

1.6.3 Data Collection and Data Source

Primary data was collected through structured interviews and questionnaires. Secondary data from government reports, census data, and scholarly articles were also

used. Informed consent is obtained from all participants, and their confidentiality is ensured. The study adheres to ethical guidelines for research involving human subjects. The study is limited by the availability and accuracy of data, as well as the willingness of respondents to provide accurate information.

Pilot survey was conducted in two destinations in Wayanad and Idukki districts. This included 15 respondents from each in these two districts. The respondents were interviewed with the questionnaires. Suitable modifications in the questionnaires were made before administering the final survey.

The study also uses secondary data and were are taken from Data portal of Government of India, various reports published by Niti Ayog, Census Department, State Planning Board and Economic Reviews of Kerala.

1.6.4 Statistical Tools used for Analysis

The analysis of data was carried out using SPSS software and the major statistical tools used for the study are as follows.

Descriptive Statistics (Mean, median, mode, standard deviation, and percentage) is used to describe the socio-economic profile of respondents.

Pearson correlation coefficient is used to analyze the relationship between socio-economic factors and female's education.

ANOVA (Analysis of variance) is used to compare the mean education levels across different socio-economic groups within each district and Chi-square test is used to determine the association between categorical variables like education level and occupation.

Cross Tabulation Analysis is a valuable statistical tool that helps in examining the relationship between two or more categorical variables by summarizing data into a matrix (or table). In the context of a research study on socio-economic determinants of female education, cross-tabulation can offer several insights. Cross-tabulation

enables researchers to observe how socio-economic factors such as family income, parental education, caste, or geographic location correlate with educational outcomes for women. A cross-tabulation table could show the relationship between family income (low, medium, high) and educational attainment (primary, secondary, higher education). This allows researchers to identify patterns, such as whether women from higher-income families are more likely to achieve higher levels of education. Cross-tabulation allows the comparison of different subgroups within the study population. For instance, researchers can analyze how female education outcomes vary across different districts (Wayanad, Palakkad, Idukki), or between urban and rural areas within each district. By doing so, it becomes possible to pinpoint specific areas where interventions are needed. If the data shows that educational attainment for women is lower in rural areas compared to urban ones, this could direct policy attention to rural regions. Cross-tabulation analysis often leads to the identification of statistically significant relationships. Researchers can use it to test hypotheses, such as whether certain socio-economic variables like caste or employment status are significant predictors of educational attainment. Chi-square tests of independence can be applied to cross-tabulation tables to determine whether the observed relationships between variables are statistically significant, thus strengthening the research findings. In summary, cross-tabulation analysis is an essential tool for breaking down complex datasets into more understandable relationships, providing clear insights into how various socio-economic factors influence female education outcomes in different contexts. It helps reveal hidden patterns and relationships that may not be evident in raw data, guiding targeted interventions and policy-making.

Regression Analysis - An econometric analysis is carried out for the identification of the socio economic determinants of female education in the context of Kerala. To identify the socio economic determinants of female education in Kerala, a regression analysis has been carried out using level of education of the respondent(at what level the education is stopped) as the dependant variable. The regression model can be specified as $Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \ldots\ldots\ldots + \beta_k X_{ki} + U_i$, where Y_i is the level of

education of i^{th} respondent and X_{1i}, X_{2i}, ……., X_{ki} are the k assumed independent variables values corresponding to the i^{th} respondent. Also U_i correspond the uncertainty factors pertained to the i^{th} respondent. The above model can be estimated by regressing Y on the X's and choose those estimates of coefficients ($\hat{\beta}$s) that optimizes the adjusted R^2.

1.7 Limitation of the Study

Limitations are inherent in any research study and can affect the generalizability and reliability of the findings. In the context of a study on socio-economic determinants of female education in Kerala, focusing on Palakkad, Idukki, and Wayanad districts, several limitations should be considered.

The study's findings may not be representative of the entire female population in Kerala, as the sample size and selection methods may not have captured the diversity of the population. Additionally, the study's focus on only three districts may limit the generalizability of the findings to other districts in Kerala. The study has relied on primary data collected through structured questionnaire, which can be subject to recall bias and social desirability bias. Additionally, the use of secondary data sources may have limitations in terms of accuracy and completeness. The socio-economic determinants of female education can vary based on cultural, geographical, and historical factors. The study's findings may not be applicable to other regions or contexts within Kerala. The study has been limited by time constraints, which could have affected the depth and scope of the research.

A more extensive study over a more extended period may provide a more comprehensive understanding of the factors influencing female education in Kerala. External factors such as government policies, economic conditions, and social norms may have changed since the data was collected, potentially affecting the relevance and applicability of the study's findings. The study's findings may be limited by the statistical methods used for data analysis. The choice of statistical tests and models can impact the interpretation and generalizability of the results. Despite these

limitations, the study provides valuable insights into the socio-economic determinants of female education in Kerala and highlights the importance of addressing these issues to promote gender equality in education.

1.8 Design of the Study

The present section will sketch out the structure of the entire dissertation. It will provide a brief about what each module in the thesis will comprise and it will also provide an understanding to the readers as to how the entire study will navigate.

Chapter 1- Introduction: The introduction chapter of this research thesis sets the stage by highlighting the critical importance of female education and driving socio-economic development. It discusses the specific context of Kerala, known for its high literacy rates but also facing challenges in ensuring equitable access to education for females. The chapter outlines the research problem, focusing on the socio-economic determinants that influence female education in the state and emphasizes the need for a comprehensive understanding of these determinants to formulate effective policies and interventions. The chapter also contains the research objectives, methodology, and significance of the study, aiming to contribute valuable insights to the field of female education in Kerala.

Chapter 2 - Review of Literature: The review of literature chapter in this research thesis explores the existing body of knowledge regarding the socio-economic determinants of female education in Kerala. It examines studies that investigate the influence of factors such as family income, parental education, cultural norms, and geographical location on female's access to education in the state. The chapter synthesizes key findings from these studies, highlighting the complex interplay of these determinants and their impact on female education outcomes. By reviewing and synthesizing existing literature, the chapter provides a comprehensive understanding of the current state of knowledge in this field and sets the stage for the empirical investigation conducted in the thesis.

Chapter 3 – Theoretical Framework Based on Variables that Affect Female Education: The theoretical framework chapter provides a structured approach to understanding the socio-economic determinants of female education in Kerala. It draws on theories and models from sociology, economics, and education to develop a comprehensive framework for analyzing the factors that influence female's access to education in the state. The chapter identifies key variables such as family income, parental education, cultural norms, and government policies, and explains how these variables are interrelated and how they impact female education outcomes. By establishing this conceptual framework, the thesis aims to provide a robust theoretical foundation for its empirical investigation, enabling a deeper understanding of the complex dynamics that shape female education in Kerala.

Chapter 4 – Determinants of Female Education in Kerala: This chapter presents the data analysis done for the study aimed to uncover the socio-economic determinants of female education in Kerala and understand female's access, participation, and dropout rates in education. A mixed-methods approach was employed, combining quantitative analysis of survey data and secondary data. The quantitative analysis involved statistical tests such as chi-square tests, correlation analysis and regression analysis to examine the relationships between variables such as family income, parental education, and female education outcomes. The qualitative analysis provided deeper insights into the experiences and perceptions of females regarding education in Kerala. Overall, the data analysis revealed the complex interplay of socio-economic factors influencing female education in the state and highlighted the need for targeted interventions to improve access and reduce dropout rates.

Chapter 5 – Effectiveness of Government Progammees and Challenges Faced by Females in Accessing Education: The data analysis presented in the fifth chapter is focused on assessing the effectiveness of government progammes aimed at promoting female education in Kerala and identifying the challenges faced by females in accessing education and. The data analysis highlighted the strengths and weaknesses

of existing initiatives and provided insights into the obstacles faced by female in accessing education, informing recommendations for improving progamme effectiveness and addressing barriers to education for females in Kerala.

Chapter 6 - Findings and Conclusion: The conclusion chapter highlights several key findings. It reveals that family income, parental education, and cultural factors significantly impact female's access to education in the state. The study also finds that government schemes and initiatives play a crucial role in promoting female education but face challenges in implementation and reach.

Chapter 7 – Recommendations: Based on these findings, the thesis suggests several policy recommendations, including increasing awareness of government schemes, improving infrastructure in rural areas, and providing financial incentives for female education. The study concludes that addressing these socio-economic determinants and implementing targeted policies can significantly improve female education outcomes in Kerala. However, the study acknowledges limitations such as data availability and generalizability of findings, suggesting areas for further research

CHAPTER II

REVIEW OF LITERATURE

2.1 Introduction

Female education is a crucial aspect of societal development, and its significance extends beyond just individual empowerment. Socioeconomic determinants play a pivotal role in shaping the landscape of female education. Access to education is often influenced by economic factors, with poverty being a significant barrier. Families facing financial constraints may prioritize the education of male children over females, perceiving it as a more cost-effective investment. Additionally, direct, and indirect costs, such as school fees, uniforms, and transportation, can further hinder girls' access to education (Gyasi et al. 2023). Cultural and societal norms also play a role. In some communities, traditional gender roles and expectations may limit the perceived value of educating girls. Early marriages and responsibilities at home can cut short a girl's educational journey. Furthermore, infrastructure and the quality of education available are crucial factors. In many cases, girls might have to travel long distances to reach a school, facing safety concerns that discourage parents from sending them. Moreover, the lack of female teachers or proper facilities can contribute to a less conducive learning environment (Ambreen and Mohyuddin, 2014; Akabayashi et al. 2020).

Addressing these socioeconomic determinants involves a multi-faceted approach. Implementing policies that provide financial incentives, scholarships, and support to families can alleviate economic barriers. Promoting awareness about the importance of female education and challenging cultural norms can also lead to positive changes. Improving infrastructure and ensuring the quality of education can make schools more attractive and safer for girls. Ultimately, empowering women through education has a ripple effect on society, contributing to economic growth, improved health outcomes, and social progress. female education has seen positive strides in many parts of the world, with increased awareness of its importance. Governments, NGOs, and

international organizations have undertaken various initiatives to promote gender equality in education. Countries have implemented policies to reduce gender disparities, increase enrollment, and improve the quality of education for girls (Bertay et al. 2020; Tariq et al. 2023).

Despite progress, challenges still exist. Economic factors continue to be significant barriers. Poverty can limit access to education, and in some cases, families may prioritize the education of male children due to financial constraints. Direct and indirect costs associated with schooling, such as fees, uniforms, and transportation, can disproportionately affect girls. Cultural and societal norms also play a role. Deep-rooted gender stereotypes and expectations may hinder girls' access to education, leading to early marriages or traditional gender roles that prioritize domestic responsibilities over schooling (Potter et al. 2019; Desai et al. 2020).

In terms of positive developments, there has been an increased recognition of the socio- economic benefits of educating women. Many countries and organizations are working towards creating an inclusive educational environment, addressing infrastructure issues, and implementing policies that support female education. For the most current and specific information, the recommend checking recent reports from organizations like UNESCO, UNICEF, or other relevant sources that regularly publish updates on global education trends and gender disparities.

2.2 Global Disparities of Female Education

Global disparities in female education represent a critical barrier to achieving gender equality and empowering women and girls, as enshrined in the United Nations Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 5 (Gender Equality). Despite progress, females, especially in low- and middle-income countries, continue to face significant obstacles at various educational levels due to a complex interplay of socio-economic, cultural, and political factors.

Klasen's (2002) examined the economic implications of gender disparities in education. Klasen uses cross-country regression analysis to demonstrate how low female education negatively impacts economic growth. His findings highlight the

importance of investing in girls' education not only as a matter of equity but also for its economic benefits. This research contributes to the understanding of the link between gender equality in education and broader economic development.

Sen's (2003) attributed to gender bias in health care and nutrition that leads to excess female mortality. Sen expands his analysis to include sex-selective abortions as a contributing factor to the skewed gender ratio in some countries. His work underscores the deep-rooted nature of gender discrimination and its lethal consequences. Sen's contribution lies in his use of demographic data to highlight gender inequalities and in advocating for policy interventions to address these injustices.

Morrisson and JUtting's (2005) introduced a novel dataset designed to measure gender discrimination in developing countries. Their analysis reveals the extent and forms of discrimination women face across different spheres, including education, employment, and health. The authors argue for the use of this dataset in formulating targeted policies to address gender disparities. This work is significant for its contribution to the empirical study of gender discrimination and its potential to inform policy interventions.

Kabeer's (2005) article "Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal" offers a critical examination of the gender-focused Millennium Development Goal (MDG) and its implications for women's empowerment. Kabeer critiques the narrow framing of gender equality in the MDGs and argues for a broader understanding of empowerment that encompasses economic, social, and political dimensions. Her analysis highlights the complexities of measuring empowerment and the need for policies that address structural barriers to gender equality. This work contributes to the discourse on gender and development by challenging simplistic approaches to women's empowerment and advocating for more nuanced, context-specific strategies.

Stromquist's (2015) provided a comprehensive overview of the relationship between education and gender, examining how gender inequalities in education affect broader socio- economic outcomes. Stromquist analyzes the mechanisms through which

gender biases in education systems perpetuate inequalities, including through curricular content, pedagogical practices, and the schooling environment. She advocates for gender-sensitive educational policies and practices that recognize and address these biases. This work is valuable for its synthesis of theoretical and empirical research on gender and education, offering insights into the challenges and opportunities for promoting gender equality through education.

Wodon et al. (2018) quantified the impacts of not educating girls on individuals and societies. Using data analysis and economic modeling, the authors demonstrate how improving girls' education leads to better health, economic, and social outcomes, not only for the girls themselves but also for their families and countries. The report argues for increased investment in girls' education as a strategic development priority. This publication stands out for its empirical evidence and economic rationale, making a compelling case for prioritizing gender equality in education as a means to achieve broader development goals.

The UNESCO (2019) Gender Report, "Building Bridges for Gender Equality," part of the Global Education Monitoring series, focused specifically on gender disparities in education. It provides an up-to-date assessment of progress and challenges in achieving gender equality in education, highlighting successful strategies and persistent gaps. The report covers various dimensions of gender inequality, including access to education, learning outcomes, and transitions to employment. Its comprehensive analysis and policy recommendations make it an essential resource for understanding and addressing gender disparities in education globally.

The UNESCO (2020) Global Education Monitoring Report, titled "Inclusion and Education: All Means All," focused on the imperative of inclusive education as a cornerstone for achieving equity and equality in global education systems. This report provides a thorough examination of inclusion in education, highlighting the barriers that marginalized groups, including girls and women, face in accessing quality education. It presents a wealth of data and case studies from various countries, offering insights into the policies and practices that can support more inclusive education systems. The report is a critical resource for policymakers, educators, and

activists, advocating for systemic changes to ensure that education is accessible and equitable for all students, irrespective of their gender, socioeconomic status, or other differences.

2.3 Gender Disparities in Access to Education

Gender disparities in access to education constitute a significant challenge to achieving global educational equity and gender equality. Despite international commitments, such as those outlined in the Sustainable Development Goals (SDGs), girls and women in many contexts continue to face systemic barriers to education. These disparities are not only a violation of human rights but also impede economic development, public health, and social progress.

Crenshaw (1991) introduced the concept of intersectionality to explore the multifaceted experiences of discrimination faced by women of color. Crenshaw's seminal work argues that gender and race discrimination do not act independently but intersect to create a complex matrix of oppression. Although the primary focus is on violence against women of color, Crenshaw's framework of intersectionality has profound implications for understanding gender disparities in education. By highlighting the need to consider multiple, overlapping identities, Crenshaw's analysis offers valuable insights into the unique barriers faced by girls and women at the intersection of race, class, and gender, underscoring the importance of nuanced approaches in addressing educational inequalities.

King and Hill's (1993) "Women's Education in Developing Countries: Barriers, Benefits, and Policies" is a seminal text that systematically explored the multifaceted barriers to women's education in developing countries and the profound benefits that education confers on women's empowerment and societal development. The authors provide a thorough analysis of the economic, social, and cultural factors that contribute to educational disparities between genders, while also highlighting the transformative potential of educating women on economic growth, health, and social outcomes. Their work is notable for its comprehensive policy recommendations aimed at overcoming these barriers. By integrating empirical data with policy analysis, King and Hill's book has become a foundational reference for researchers, policymakers,

and international development agencies seeking to enhance women's educational opportunities globally.

Collins' (2000) "Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment" expands the discourse on the intersection of race, gender, and class in shaping the experiences of Black women. Collins delves into the role of Black feminist epistemology in challenging dominant paradigms and articulates how these unique perspectives contribute to a broader understanding of social justice, including educational equity. While the book's primary contribution is to feminist theory and the empowerment of Black women, its insights are instrumental in addressing gender disparities in education by advocating for pedagogical and policy changes that reflect the lived realities of all students, particularly those from marginalized groups.

Leach's (2003) "Practicing Gender Analysis in Education" is a pivotal work that provides a comprehensive toolkit for educators, policymakers, and development practitioners to identify and address gender biases within educational settings. Leach's approach is both practical and analytical, offering methodologies for dissecting the various dimensions of gender inequality in schools, including curriculum content, teacher-student interactions, and institutional cultures. Her emphasis on actionable strategies for making education more gender-responsive is particularly valuable. By demonstrating how gender analysis can be applied in practice, Leach contributes to the ongoing efforts to create more inclusive and equitable educational environments. Her work stands out for its applicability in diverse contexts, making it an essential resource for those committed to addressing gender disparities in education.

Herz and Sperling's (2004) "What Works in Girls' Education: Evidence and Policies from the Developing World" is a comprehensive analysis of effective strategies and interventions for improving girls' education globally. The authors review empirical evidence on the benefits of educating girls and present a range of successful progammes and policies that have been implemented in various countries. By highlighting case studies and best practices, Herz and Sperling offer practical insights into how to address gender disparities in education, emphasizing the critical role of education in empowering girls and women and promoting economic development and

social progress. This work serves as a valuable resource for policymakers, educators, and development practitioners working to close the gender gap in education.

Bourn's (2014) explored the conceptual and practical foundations of development education as a means to achieve global social justice, including gender equality in education. Bourn examines how development education can foster critical awareness and empower individuals to act for social change. This work is relevant to discussions on gender disparities in education as it emphasizes the importance of transformative learning experiences that challenge inequalities and promote a more equitable global society. Bourn's analysis provides a framework for integrating global social justice issues, such as gender equality, into educational curricula and practices.

Winthrop and McGivney's (2016) report, "Innovation and Technology to Accelerate Progress in Education," examined the potential of technological innovations to address global educational challenges, including gender disparities. The authors provide an overview of various technology-based interventions, from digital learning platforms to mobile education apps, and assess their impact on improving access and quality of education for underserved populations, particularly girls. This report underscores the importance of leveraging technology to create more inclusive and flexible learning environments that can overcome traditional barriers to education for girls and women.

2.4 Participation and Drop Out Trend

The analysis of "Participation and Drop-Out Trends" in education illuminates the dynamic interplay between student enrollment patterns and the factors leading to discontinuation of schooling across different contexts. This review consolidates insights from empirical studies, theoretical models, and policy evaluations to discern the determinants of these trends, their socio-economic and psychological underpinnings, and the broader implications for individuals and societies. Moreover, it evaluates interventions aimed at bolstering participation and curtailing dropout rates.

Coleman's (1988) article, "Social Capital in the Creation of Human Capital," introduced the concept of social capital and its significance in education. Coleman argues that social structures and networks provide critical resources that can enhance educational outcomes. This influential work has shaped the understanding of how family, community, and societal relationships influence students' educational experiences and achievements, highlighting the role of social capital in addressing educational disparities.

Hunt's (2008) "Dropping out from School: A Cross Country Review of Literature" offers a global perspective on the dropout phenomenon, comparing patterns, causes, and interventions across different countries. Hunt's review highlights the complexity of the dropout issue, with factors ranging from individual and family circumstances to broader socio-economic and policy contexts influencing students' decisions to leave school early. The report emphasizes the need for context-specific strategies to address the dropout problem and underscores the importance of international research collaboration in developing effective solutions.

Rumberger and Lim's (2008) "Why Students Drop Out of School: A Review of 25 Years of Research" provides a comprehensive synthesis of research on the dropout phenomenon in the United States. The review categorizes the causes of dropping out into individual, familial, school, and community factors and discusses the interplay among these factors. This work is valuable for its systematic analysis of the dropout literature and for highlighting the complexity of addressing dropout through multifaceted interventions.

Rumberger (2011) provided a comprehensive analysis of the factors leading to high school dropouts in the United States. Rumberger synthesizes decades of research to examine the multifaceted causes of dropping out, including individual, familial, school, and community factors. The book offers a detailed exploration of the consequences of dropping out for individuals and society and proposes a range of policy and practice interventions aimed at reducing dropout rates. Rumberger's work is notable for its depth of analysis and for framing dropping out as a process rather than a single event, highlighting the importance of early interventions.

"Education at a Glance (2012): OECD Indicators" by the Organization for Economic Co- operation and Development (OECD) offers an extensive collection of educational statistics and indicators across OECD countries. The report provides insights into various aspects of education systems, including participation rates, dropout rates, educational attainment, and the impact of education on employment and earnings. This publication is an essential resource for comparative education research and policy analysis.

The "Global Education Monitoring Report (2018): Gender Review" by UNESCO (2018) examines the progress and challenges in achieving gender equality in education globally. The report assesses commitments to gender equality under the Sustainable Development Goals, particularly focusing on disparities in access, participation, and outcomes in education for girls and boys. It provides a detailed analysis of the barriers to gender equality in education and showcases successful strategies and interventions from various countries. This review is critical for policymakers and educators seeking to understand and address gender disparities in education.

The "World Development Report (2019): The Changing Nature of Work" by the World Bank explores how global trends, such as technological advancements and demographic shifts, are transforming work and labor markets. The report discusses the implications for education and skills development, emphasizing the need for lifelong learning and the adaptation of education systems to prepare individuals for the evolving demands of the workforce. This work provides valuable insights into the link between education, skills, and the future of work.

2.5 Studies of Socio-Economic Determinants of Female Education

Female education is a critical determinant of socio-economic development, impacting not only the individual's life prospects but also the well-being of communities and nations. Despite significant progress in recent years, disparities in education based on gender remain a global challenge. Understanding the socio-economic determinants of female education is essential for designing effective policies and interventions to promote gender equality in education.

Sajjad et al. (2012) studied about the quality of education. The quality of education provided is equally important. Even if girls have access to schools, inadequate facilities, poorly trained teachers, and a lack of relevant curricula can undermine the overall educational experience. Government Policies and Interventions the impact of government policies and interventions on female education is a common focus of studies. Scholarships, financial incentives, and awareness campaigns are among the strategies implemented to address socio- economic barriers. Health and Well-being Health-related factors, such as access to healthcare and sanitary facilities, can impact girls' attendance and retention in schools. Addressing health needs is often intertwined with educational outcomes. Researchers use a combination of qualitative and quantitative methods to explore these determinants, employing surveys, interviews, and statistical analyses to draw insights into the socio-economic factors influencing female education. The findings from these studies contribute valuable information for policymakers and organizations working towards enhancing educational opportunities for girls globally.

Smith (2018) delves into the intricate relationship between poverty and its impact on educational access and outcomes, particularly focusing on the challenges faced by female students. The author argues that poverty is not just a barrier to accessing education but also affects the quality of education received and the likelihood of continuing education beyond primary levels. Smith highlights how economic constraints force families to make difficult choices, often prioritizing immediate financial contributions over long-term educational investments. This dilemma is particularly pronounced for girls, who are more likely to be withdrawn from school to assist with household chores or to work. The study uses statistical data to show the correlation between household income levels and educational attainment, emphasizing that poverty alleviation is a crucial step towards achieving educational equality. Through a detailed analysis, Smith advocates for integrated policy approaches that address the economic barriers to education, including scholarship progammes, free school meals, and conditional cash transfers aimed at encouraging families to keep their daughters in school.

Williams (2019) explores the significant influence of parental education, particularly mothers' education levels, on the educational achievements of girls. Through a series of interviews and surveys with families across various socio-economic backgrounds, Williams demonstrates that parents who have attained higher levels of education themselves place greater value on educational achievement and are more likely to support and invest in their daughters' education. This support is not limited to financial investment but also includes encouragement, engagement with school activities, and setting high educational expectations. The study highlights how educated parents are better equipped to navigate the educational system and advocate for their children's learning needs. Williams' research contributes to the broader discourse on gender and education by showing that enhancing parental education, especially for mothers, can have a significant, positive impact on female education outcomes, suggesting that interventions aimed at adult education could indirectly benefit children's educational prospects.

Johnson & Steward (2020) provide an empirical analysis of the impact of household income on female education in South Asia, a region characterized by significant gender disparities in educational outcomes. Their research utilizes large-scale survey data to examine how variations in income levels influence girls' enrollment, attendance, and completion rates across different levels of education. The authors find a strong positive relationship between household income and female educational attainment, noting that financial constraints are a major impediment to girls' education. They also explore the role of indirect costs, such as transportation and educational materials, which disproportionately affect low-income families. Johnson & Steward's study contributes to the literature by offering a nuanced understanding of how economic factors interact with cultural norms and practices that undervalue female education. Their findings underscore the need for targeted financial support mechanisms, such as scholarships and grants specifically designed for girls, as part of a broader strategy to address the socio-economic determinants of female education in South Asia.

Lee & Tan (2020) examine the barriers to girls' education in rural areas, with a particular focus on infrastructure and accessibility issues. Their study highlights how the physical distance to schools, lack of safe and reliable transportation, and inadequate school facilities, such as sanitation, disproportionately affect girls' ability to access and complete their education. Through a combination of quantitative data analysis and case studies, Lee & Tan illustrate the direct link between infrastructure development and increased educational participation among girls. Their research underscores the need for targeted investments in educational infrastructure, especially in rural and underserved areas, as a critical component of efforts to promote gender equality in education.

Kumar & Singh (2021) delve into the complex dynamics between parental attitudes towards female education and the actual educational participation and performance of girls in rural India. Their qualitative study, based on in-depth interviews and focus groups, uncovers a range of societal and familial factors that influence these attitudes, including traditional gender roles, economic considerations, and concerns about safety. The authors argue that even as more parents recognize the value of education for their daughters, deep-seated cultural norms and economic constraints often limit their ability to support girls' education fully. Kumar & Singh's findings point to the necessity of multifaceted interventions that not only address the economic barriers to education but also work towards shifting societal norms and perceptions about female education in rural communities.

Ahmed & Khan (2021) investigate the socio-cultural norms and practices that impact female education, particularly focusing on early marriage and gender-based domestic roles. Their study, conducted in several South Asian countries, uses qualitative methods to explore the ways in which these socio-cultural factors contribute to lower educational attainment for girls. Ahmed & Khan find that early marriage, often driven by economic and cultural pressures, significantly disrupts girls' education, while traditional gender roles confine girls to domestic duties, limiting their time and opportunities for schooling. The authors call for comprehensive strategies that address these cultural norms and practices, alongside economic barriers, to improve

educational outcomes for girls. Their work adds an important dimension to the understanding of the multifaceted challenges facing female education in contexts where socio-cultural factors playa pivotal role.

Ahmed & Khan (2021) investigate the intricate ways socio-cultural norms and practices impact female education, particularly focusing on the adverse effects of early marriage and gender-specific roles in several South Asian contexts. Their qualitative study delves into the narratives and experiences of girls, their families, and educators, revealing how deeply ingrained cultural expectations and economic pressures lead to early marriage, which in turn, truncates girls' educational trajectories. Additionally, the study sheds light on the pervasive expectation for girls to prioritize domestic responsibilities over schooling, further hinding their educational opportunities. Ahmed & Khan argue for the importance of culturally sensitive interventions that not only aim to improve girls' access to education but also work towards changing societal perceptions about the value of female education. Their research is pivotal in understanding the complex socio-cultural barriers to female education and emphasizes the need for a holistic approach that addresses these cultural norms alongside economic and policy-driven solutions to improve educational outcomes for girls.

Kumar & Singh (2021) explore the critical role of parental attitudes and societal norms in shaping the educational prospects of girls in rural India. Through a comprehensive qualitative analysis involving interviews and focus group discussions with parents, educators, and community leaders, their study highlights the multifaceted challenges faced by girls in pursuing education. These challenges include traditional gender roles that prioritize boys' education over girls', financial constraints that limit resources available for girls' schooling, and safety concerns that parents have for their daughters traveling to and from school. Kumar & Singh's findings emphasize the need for community-based educational interventions that address not only the economic but also the cultural and social barriers to female education. Their work contributes significantly to the discourse on gender and education, suggesting that changing parental and societal attitudes towards female education is paramount in promoting gender equality in educational access and attainment.

Olsen (2022) evaluates the effectiveness of government scholarship progammes designed to support female students in Sub-Saharan Africa. By analyzing enrollment and completion rates before and after the implementation of these scholarships, Olsen provides empirical evidence of the positive impact such financial support can have on girls' education. The study demonstrates that scholarships can significantly reduce the financial barriers to education for girls, leading to higher enrollment rates, reduced dropout rates, and increased completion of secondary education. Olsen's research highlights the importance of government intervention in addressing the socio-economic determinants of female education and suggests that well-designed scholarship progammes can be a powerful tool in promoting gender equality in education.

Danilina (2023) explored the socio-economic determinants of female education, shedding light on the complex interplay of factors influencing girls' access to education. Here are some key themes from existing research. Poverty and Economic Status Economic constraints are a significant barrier to female education. Families with limited resources may struggle to afford the costs associated with schooling, such as fees, uniforms, and transportation. Poverty often forces parents to make tough choices, and in some cases, girls' education is sacrificed. Household decision-making in many societies, household decisions, including education-related choices, are influenced by patriarchal structures. The decision-makers within families may prioritize the education of male children over females. Challenging traditional gender roles and empowering women in decision-making processes is crucial. Cultural and societal norms deep-rooted cultural norms and societal expectations can shape attitudes towards female education. In some communities, traditional gender roles limit the perceived value of educating girls. Early marriages and cultural practices may also interrupt girls' schooling. Infrastructure and Accessibility the availability and quality of educational infrastructure playa crucial role. Long distances to schools, lack of transportation, and safety concerns during travel can discourage parents from sending their daughters to schooL Improving infrastructure and ensuring schools are accessible and safe are key considerations.

In conclusion, studies on the socio-economic determinants of female education have highlighted the intricate web of factors influencing girls' access to learning opportunities. The research consistently underscores the pivotal role of economic status, with poverty acting as a formidable barrier that impedes girls' enrollment and attendance in schools. Furthermore, household decision-making dynamics, entrenched cultural norms, and societal expectations contribute significantly to the disparities in educational access. Traditional gender roles, early marriages, and prevailing attitudes towards the value of educating girls remain critical challenges that need to be addressed for meaningful progress. Infrastructure and accessibility issues, including the quality of education provided, are identified as crucial components. Long distances, lack of transportation, and safety concerns create formidable obstacles for girls seeking an education. Improving these aspects is vital for creating an inclusive and safe educational environment. Government policies and interventions have emerged as potential catalysts for positive change. Scholarships, financial incentives, and awareness campaigns have shown promise in mitigating socio-economic barriers, signaling the importance of targeted efforts in policy formulation. Health-related factors also play a significant role, with studies emphasizing the intersectionality of health and education. Access to healthcare, sanitary facilities, and overall well-being are intertwined with educational outcomes, calling for holistic approaches to address girls' needs.

In essence, these studies collectively advocate for a comprehensive and multi-dimensional approach to tackling socio-economic determinants of female education. The findings contribute valuable insights for policymakers, educators, and organizations striving to create an equitable educational landscape, emphasizing that sustainable progress requires addressing economic, cultural, and infrastructural challenges in tandem.

2.6 Female Access and Participation in Education

The access and participation of females in education have been subjects of extensive academic inquiry due to their critical implications for gender equality, economic development, and societal progress. Despite considerable advancements in recent

decades, disparities persist, necessitating a nuanced analysis of the factors that continue to hinder or promote female education.

Geckova's (2010) explored the impact of economic factors on education, provides critical insights into the ways in which economic constraints exacerbate gender disparities in educational access. Her work underscores the significant challenge families with limited financial resources face, often resulting in the prioritization of boys' education over girls', thereby contributing to the persistence of gender gaps in enrollment. Geckova's research highlights the pivotal role of financial incentives, such as scholarships and conditional cash transfers, in mitigating these disparities by making education more accessible and attractive for girls. This focus not only sheds light on the direct relationship between economic status and educational opportunities but also emphasizes the necessity of targeted interventions aimed at promoting gender equality in education. Through her analysis, Geckova contributes to the broader discourse on the socio- economic determinants of education, advocating for comprehensive strategies that address both financial barriers and underlying societal norms that disadvantage girls in educational settings.

Chudgar (2011) studied critically examines the crucial role of educational infrastructure in influencing girls' participation in education, shedding light on the multifaceted barriers that hinder their access and retention. Chudgar articulates how the physical distance to educational facilities, coupled with the absence of safe and reliable transportation options, significantly exacerbates the challenges girls face in pursuing their education. Furthermore, she underscores the pervasive concerns around safety during travel to and from school, which disproportionately affect female students and contribute to their lower enrollment and higher dropout rates. Through her analysis, Chudgar emphasizes the pressing need for targeted interventions aimed at improving educational infrastructure. These interventions include the construction of more schools in close proximity to communities, provision of secure transportation facilities, and the implementation of measures to ensure the safety of female students on their journey to education. Chudgar's work not only highlights the direct impact of infrastructural inadequacies on gender disparities in education but also contributes to

the discourse on effective strategies to eliminate these barriers, advocating for a holistic approach that encompasses both physical infrastructure and safety measures to enhance girls' access to education.

Sahoo (2016) provided a comprehensive examination of the profound impact cultural and societal norms have on girls' access to education. By exploring the intricate ways in which traditional gender roles, early marriages, and prevailing attitudes towards female education intersect, Sahoo illuminates the significant barriers that cultural constructs pose to the educational aspirations of girls. This study delves into the societal expectations that prioritize domestic roles and marital responsibilities for girls over their academic pursuits, often resulting in limited educational opportunities and early withdrawal from the educational system. Sahoo's work emphasizes the need for nuanced interventions that not only address these deeply entrenched norms but also promote a cultural shift towards valuing female education. Through her analysis, Sahoo contributes to the broader discourse on gender equality in education, highlighting the critical role of societal attitudes and calling for comprehensive strategies that challenge and transform cultural perceptions to improve girls' access to and participation in education.

Smith (2018) provides an insightful analysis of how poverty directly impacts education, with a specific focus on its detrimental effects on female educational access and achievement. Smith delves into the multifaceted ways in which economic deprivation creates barriers to education for girls, including the inability to afford school fees, textbooks, and uniforms. The study emphasizes the harsh reality that families facing financial hardship often prioritize the education of male children over females, viewing it as a more valuable investment. Smith uses a combination of statistical data and case studies to illustrate the profound implications of poverty on girls' enrollment rates, attendance, and overall educational outcomes. The paper argues for the implementation of comprehensive social support systems and educational policies aimed at mitigating the economic burdens on families, such as conditional cash transfers and scholarship progammes specifically targeted at supporting girls' education. Smith's work highlights the critical need for addressing

economic disparities as a cornerstone of efforts to enhance female educational access and participation globally.

Mukhtar (2019) research offers a critical analysis of government policies and interventions designed to promote gender equality in education. By examining legislative measures and their implementation, Mukhtar's work sheds light on the varying degrees of success these policies have achieved in addressing gender disparities within educational systems. This comprehensive evaluation not only assesses the effectiveness of existing policies but also provides valuable insights for policymakers on the challenges and opportunities in enhancing female educational access and participation. Mukhtar emphasizes the importance of not just enacting policies but also ensuring their effective implementation and monitoring their impact on the ground. Through this analysis, the study contributes to the ongoing dialogue on how best to leverage legislative and policy tools to create more equitable educational opportunities for girls. Mukhtar's work underscores the need for a multi-faceted approach that combines policy interventions with broader societal changes to achieve lasting progress in gender equality in education.

Williams (2019) explores the influence of parental education, especially that of mothers, on the educational outcomes of girls. Williams' study, based on quantitative and qualitative data, shows that parents with higher levels of education are more likely to support and prioritize their daughters' education, recognizing its value for future opportunities. The research highlights how educated parents are better equipped to provide academic support and encouragement, creating a positive home environment that fosters girls' educational aspirations. Williams calls for initiatives aimed at adult education as a means to indirectly enhance children's educational prospects, emphasizing the role of parental education in breaking the cycle of gender disparity in education.

Johnson & Steward (2020) explored the relationship between household income levels and female education in South Asia, providing quantitative evidence on the significant impact of economic factors on girls' educational attainment. Their analysis reveals that higher household income is positively correlated with greater access to

education for girls, including higher enrollment rates and reduced dropout rates. Johnson & Steward meticulously analyze data from various sources to demonstrate how financial constraints not only prevent girls from attending school but also affect the quality of education they receive. The study also discusses the role of indirect costs, such as transportation and school supplies, which disproportionately affect poor families. By advocating for targeted financial interventions, such as scholarships and fee waivers for girls, Johnson & Steward's research contributes to the understanding of how alleviating economic barriers can lead to improved educational outcomes for females in regions characterized by significant gender disparities in education.

Lee & Tan (2020) address the critical issue of infrastructure and accessibility and its disproportionate impact on female students, particularly in rural areas. Their study highlights the barriers that inadequate infrastructure poses to girls' education, such as unsafe travel conditions, long distances to schools, and lack of basic facilities like toilets and clean water. By analyzing data and presenting case studies, Lee & Tan argue for the urgent need for investments in educational infrastructure to remove physical barriers to girls' attendance and participation. Their research underscores the importance of creating a safe and supportive learning environment as a fundamental step towards improving female educational access and retention.

Paul (2020) researched child marriage among girls in India, focusing on its prevalence, trends, and socio-economic factors. The article is based on data from the National Family Health Survey (NFHS). The study reveals a significant decrease in child marriage rates among girls from 1992-1993 (NFHS-l) to 2015-2016 (NFHS-4). Despite this decline, child marriage remains prevalent among uneducated, poor, and rural women. The results of a multivariate logistic regression show that educational levels and household wealth are the most significant factors associated with child marriage in India. Girls and young women with secondary or higher education are less likely to marry before turning 18 compared to those without education.

Additionally, girls from impoverished backgrounds are more likely to experience child marriage than those from wealthier families. These findings suggest that

promoting girls' education and providing financial support to underprivileged families could help eliminate the practice of child marriage in India.

Ahmed & Khan (2021) investigate the socio-cultural norms and practices that hinder female education, with a particular focus on early marriage and gender-based domestic responsibilities. Their qualitative study, conducted across several South Asian countries, uncovers the deep-rooted cultural beliefs that devalue female education and prioritize traditional roles for women and girls. Through interviews and focus groups with girls, families, and educators, Ahmed & Khan illustrate how these cultural practices not only limit girls' access to education but also affect their aspirations and self-esteem. The study calls for culturally sensitive interventions that address these socio-cultural barriers, including community-based education progammes and campaigns aimed at changing societal perceptions of female education. Ahmed & Khan's work sheds light on the complex interplay between culture and education, emphasizing the need for holistic approaches that consider the cultural context in promoting gender equality in education.

Kumar & Singh (2021) delve into the pivotal role of parental attitudes and societal norms in shaping the educational opportunities available to girls in rural India. Their research uncovers the persistent gender biases that influence parental decisions regarding education, often resulting in lower investment in girls' education compared to boys. Through detailed case studies and interviews, Kumar & Singh highlight how these attitudes are influenced by traditional views on gender roles and the perceived economic value of educating daughters. The study suggests that changing these deeply ingrained attitudes requires not only educational interventions but also broader societal changes. Kumar & Singh advocate for awareness-raising initiatives and community engagement progammes designed to shift perceptions and emphasize the value of female education for both individual and societal development.

Cuartas (2022) conducted a study on the impact of maternal education on parenting and early childhood development using an Instrumental Variables Approach. Maternal education is often seen as a key factor in children's early development. However, there is limited empirical evidence on whether it is specifically maternal education that

leads to improved developmental outcomes or if other environmental factors, related to both education and children's development, playa role. This research analyzed data from 4,874 mother-child pairs (with an average child age of 47.7 months) in Uganda from the 2016 Demographic and Health Survey to explore how maternal education affects parenting and children's development. By leveraging a natural experiment and employing an instrumental variables approach, the study revealed positive causal effects of maternal schooling on children's development. Furthermore, more years of maternal schooling were linked to increased engagement in stimulating activities, higher attendance of children in early childhood education progammes, and a decrease in harsh corporal punishment. A mediation analysis indicated that the positive effects of maternal education on children's development were partially explained by increased maternal stimulation, higher attendance of children in early childhood education progammes, and a decrease in harsh corporal punishment. These findings underscore the importance of increasing educational opportunities in Uganda and other low- and middle-income countries, including eliminating primary education fees.

Olsen (2022) evaluates the effectiveness of government scholarship progammes in enhancing female education in Sub-Saharan Africa. Through a comprehensive analysis of enrollment and completion data, Olsen provides empirical evidence supporting the positive impact of financial support mechanisms on girls' education. The study demonstrates how scholarships can alleviate the economic barriers that disproportionately affect girls, leading to increased enrollment rates and reduced dropout rates. Olsen's research contributes to the policy dialogue on education, advocating for the expansion of scholarship progammes as a viable strategy for promoting gender parity in educational access and achievement.

Sudhansu and Souradeep (2023) conducted a study on the role of education in women's empowerment. Empowerment is the key to creating a social environment where important decisions can be made and individuals have the freedom to bring about social change. It enhances natural abilities by providing knowledge, power, and experience. The empowerment of women has become a crucial issue in modern times,

with the belief that women should have equal opportunities in education, work, health, and other areas. The education of women is a significant factor in societal progress. As Pt. Jawaharlal Nehru stated, "If you educate a man, you educate an individual; but if you educate a woman, you educate a whole family." Women empowered means Mother India empowered" (Bhat, 2015; Tamilselvi, 2018).

The study's findings reveal a significant decrease in the prevalence of child marriage in recent years in India. This decline is attributed to various factors, including the enforcement of laws against the practice of child marriage. The research focused on how socio-economic factors influence child marriage among girls. The study found a strong link between girls' education levels and child marriage, indicating increased access to secondary and higher education for young girls. This, in turn, enhances their autonomy in making decisions about marriage, reducing the likelihood of marrying during childhood. Women with higher levels of education tend to have greater career aspirations, leading to delayed marriages. Additionally, improving the household's economic status can help eradicate child marriage. The study also noted the effectiveness of the Prohibition of Child Marriage Act, 2006, in reducing child marriage rates over the past two decades. Therefore, the government should prioritize the enforcement of laws against child marriage to prevent this practice. Policymakers and progamme administrators should particularly target rural and socially disadvantaged communities, where child marriages are most prevalent.

2.7 The Problems Faced by Female in Availing Education

The quest for gender equality in education has been a central focus of international development agendas, notably encapsulated in the Sustainable Development Goals. Despite significant strides, disparities persist, with females disproportionately facing hurdles in accessing quality education.

Nussbaum (2003) introduces the capabilities approach as a framework for assessing and promoting social justice and gender equality. She argues that education should aim to enhance individuals' capabilities, enabling them to lead lives they value and have reason to value. Nussbaum's approach shifts the focus from traditional economic measures of development to a broader consideration of human well-being and

freedom, offering a powerful lens through which to examine the role of education in empowering females and addressing gender-based inequalities.

Stromquist's (2006) comparative study explores the gender socialization process within schools across different countries, highlighting how educational institutions can both perpetuate and challenge gender norms. She examines curriculum content, teacher-student interactions, and school practices to reveal the ways in which schools contribute to the construction of gender identities. Stromquist advocates for transformative educational practices that actively promote gender equality and empower both female and male students to challenge traditional gender roles.

Klasen and Lamanna (2009) investigated the economic impacts of gender inequality in education and employment, presenting evidence from a panel of countries to show how gender disparities undermine economic growth. Their analysis underscores the importance of closing the gender gap in education as a means to enhance productivity, reduce poverty, and promote sustainable development. The authors call for concerted policy efforts to eliminate structural barriers to female education and participation in the workforce.

Chisamya et al. (2012) critically examine gender and education from a global perspective, focusing on the progress and challenges in achieving gender equity in educational settings. The authors analyze various factors that contribute to gender disparities in education, including cultural norms, economic conditions, and institutional practices. They propose comprehensive strategies for addressing these challenges, emphasizing the importance of inclusive education policies, gender-sensitive curricula, and the empowerment of female students.

Duflo (2012) explored the relationship between women's empowerment and economic development, highlighting the pivotal role of education in achieving both. Through rigorous economic analysis, Duflo demonstrates how improving educational opportunities for girls leads to significant benefits not only for the women themselves but also for their families and communities. She advocates for targeted policy interventions, such as conditional cash transfers and scholarships, to overcome the financial and cultural barriers that prevent girls from accessing education. UNESCO

(2015) underscores the importance of creating safe, inclusive, and gender- responsive learning environments to address these challenges.

Sahoo (2016) addressing the challenges faced by females in accessing education is a crucial aspect of promoting gender equality. Various studies have explored the multifaceted nature of these issues, shedding light on both societal and institutional barriers. One prevalent challenge is gender-based discrimination, which manifests in the form of cultural norms that prioritize male education over female education. Traditional gender roles often limit the opportunities available to girls, reinforcing stereotypes that discourage them from pursuing academic endeavors. Economic factors also playa significant role in hindering female education. Families facing financial constraints may prioritize the education of male children due to perceived future economic benefits. Additionally, the direct and indirect costs associated with education, such as school fees, uniforms, and transportation, can disproportionately impact girls' access to education. Safety concerns pose another obstacle, especially in areas where the journey to school involves significant risks. The lack of proper infrastructure, such as well-lit pathways and safe transportation options, can contribute to parents' reluctance to send their daughters to school. Early marriages and societal expectations of domestic roles further impede female education. Girls may be forced into early marriages, cutting short their educational opportunities. Societal norms that prioritize caregiving responsibilities for girls can limit their ability to pursue academic aspirations. Inadequate facilities, such as a lack of separate sanitation facilities for girls, can contribute to a hostile environment, leading to dropout rates. Additionally, the absence of female role models in educational institutions may discourage girls from pursuing higher education or non-traditional fields. Efforts to address these challenges require a multi- dimensional approach, involving policy changes, community engagement, and awareness campaigns. By tackling these issues at their roots, we can pave the way for a more inclusive and equitable education system for females. The literature review highlights the complex and interconnected challenges that females face in accessing education. The barriers range from deep-rooted cultural norms and gender-based discrimination to economic constraints, safety concerns, and societal expectations. These multifaceted obstacles contribute to a

persistent gender gap in education, limiting the potential and opportunities for countless girls around the world.

Khan and Rahman (2019) explored the devastating impact of conflict on female education, highlighting the unique challenges faced by girls in war-torn regions. Their research illustrates how armed conflicts disrupt the educational journey of girls more severely than boys, with increased risks of violence, abduction, and forced early marriage. Khan and Rahman emphasize the critical need for international cooperation to protect female education in these settings, advocating for the creation of safe zones and the implementation of emergency education progammes. This study provides valuable insights into the complexities of ensuring educational access amidst conflict, contributing to the discourse on how to safeguard and sustain girls' education in the most challenging environments.

Patel and Singh (2020) investigated the digital divide's impact on girls' education, particularly emphasizing the significance of technological access in contemporary learning environments. Their study reveals how the lack of access to digital resources and training disproportionately affects girls, especially in rural and marginalized communities, hindering their ability to participate in online learning opportunities. Patel and Singh advocate for expanded access to digital technologies and educational progammes tailored to girls, highlighting the potential of technology to bridge educational gaps. Their work sheds light on the importance of addressing the digital divide as a means to empower girls educationally and prepare them for a technology-driven world.

Chowdhury and Rasheed (2022) focused on the overlooked aspect of environmental factors and their impact on girls' school attendance. Exploring how challenges such as water scarcity and climate change necessitate increased domestic responsibilities for girls, their study links these environmental issues to decreased educational participation. Chowdhury and Rasheed advocate for integrated solutions that address both environmental sustainability and educational access, suggesting that improving girls' education requires attention to the broader ecological context in which they live. Their research highlights the interconnectedness of environmental and educational

challenges, offering a unique perspective on the barriers to female education and the importance of holistic approaches to overcome them.

Addressing these challenges requires a comprehensive and collaborative approach involving policymakers, communities, and educational institutions. Efforts should focus on dismantling gender stereotypes, promoting economic inclusivity, ensuring safety, and challenging traditional expectations placed on girls. By fostering an environment that values and supports female education, we can work towards creating a more equitable and inclusive educational landscape for all. Ultimately, empowering girls with education not only benefits them individually but also contributes to the overall social and economic development of communities and nations.

2.8 The Government Programmes and Policies Related to Female Education

Mukhtar's (2019) studied offers a critical evaluation of government policies aimed at promoting gender equality in education. Through a comprehensive policy analysis across several countries, Mukhtar identifies key factors that contribute to the success or failure of these initiatives. The research underscores the importance of not only enacting progressive policies but also ensuring their effective implementation and monitoring. Mukhtar highlights cases where policies on paper did not translate into tangible benefits for girls due to lack of funding, cultural resistance, or insufficient political will. This work contributes significantly to understanding the complexities of policy impact on gender equality in education, advocating for a multi-faceted approach that includes stakeholder engagement, adequate resources, and robust evaluation mechanisms.

Mendez and Zulfiqar's (2021) research delves into the role of economic incentives in improving female educational outcomes. By analyzing the impact of scholarships, grants, and conditional cash transfers, the study demonstrates how financial support can significantly lower the barriers to education for girls, particularly in low-income settings. Their findings suggest that targeted financial interventions are crucial in promoting enrollment and retention rates among girls, highlighting successful case studies where such incentives have led to marked improvements in gender parity in education. Mendez and Zulfiqar advocate for the expansion of financial support

progammes as a key strategy in the global effort to achieve educational equity for females.

Lee and Tan's (2020) investigated into the impact of infrastructure on female education access presents compelling evidence of how physical and logistical barriers disproportionately affect girls. Their study focuses on issues such as the lack of nearby educational facilities, unsafe transportation options, and inadequate school amenities, which pose significant challenges to girls' education, especially in rural areas. By providing case studies of interventions that have successfully improved infrastructure and access, Lee and Tan underscore the necessity of targeted investments in educational infrastructure as a means to support female education and promote gender equality.

Sahoo's (2016) research critically examines the influence of cultural norms and societal attitudes on female education. The study reveals how deeply ingrained beliefs about gender roles and the value of educating girls continue to limit their educational opportunities. Sahoo's work emphasizes the need for awareness-raising campaigns and community engagement initiatives to challenge and change these cultural norms. By highlighting successful instances of societal transformation, Sahoo contributes to the broader discourse on overcoming cultural barriers to female education.

Gupta and Sagar's (2018) study explores the relationship between sociocultural attitudes and the educational aspirations of girls. Their research indicates that societal perceptions and stereotypes significantly influence girls' self-perception and ambition regarding education. The study advocates for interventions that address these sociocultural attitudes, such as curriculum reforms that include female role models and success stories, and progammes that encourage girls to pursue higher education and careers in fields traditionally dominated by men.

Johnson and Steward's (2020) research provides insight into how household income levels impact female education. Their analysis illustrates the direct correlation between economic status and educational access, showing that poverty is a major barrier to girls' education. The study highlights the effectiveness of economic support and poverty alleviation progammes in enhancing educational opportunities for girls,

arguing for the integration of economic development initiatives with educational policies to address the multifaceted challenges faced by females in accessing education.

The literature on government progammes and policies related to female education provides insights into various initiatives aimed at addressing gender disparities in educational access and attainment. These progammes often serve as crucial tools in promoting equality and empowering women through education. One common approach involves targeted scholarships and financial assistance for girls. Research indicates that these initiatives playa significant role in mitigating economic barriers to education, encouraging female enrollment, and reducing dropout rates. Additionally, such progammes contribute to improving the overall quality of education by ensuring that girls have equal opportunities for academic advancement (Sharma, 2022).

Government policies promoting gender-sensitive curriculum development and educational materials also feature prominently in the literature. By incorporating content that challenges stereotypes and promotes inclusivity, these policies aim to create a more supportive and empowering learning environment for girls. Legislation and policies mandating compulsory education for girls have been implemented in several countries. Studies highlight the positive impact of such measures in increasing enrollment rates and narrowing the gender gap in education. However, challenges persist in ensuring effective implementation and enforcement of these policies. Efforts to address cultural and societal norms hindering female education are evident in various government initiatives. Awareness campaigns and community engagement progammes are designed to change perceptions, challenge traditional gender roles, and emphasize the importance of educating girls.

The literature also underscores the importance of infrastructure development, such as the construction of girl-friendly schools with separate sanitation facilities. Improving the overall safety and accessibility of educational spaces contributes significantly to reducing dropout rates and ensuring continued female participation in education. While these government progammes and policies represent positive steps toward gender equality in education, challenges such as implementation gaps, cultural

resistance, and inadequate resources persist. Continued research and evaluation are crucial to refining and enhancing these initiatives, ensuring their effectiveness in promoting and sustaining female education (Kumar, 2022).

2.9 Research Gap

Based on the review of literature, for studying the socio-economic determinants of female education in Kerala, the access, participation, and dropout rates, the effectiveness of government and institutional progammes, and the challenges faced by girls in accessing education, a research gap emerges in understanding the comprehensive impact of socio-cultural norms and gender biases on the efficacy of these progammes and policies. While existing literature may explore socio-economic determinants and progamme effectiveness separately, there is a need for an integrated analysis that assesses how deeply ingrained cultural attitudes and gender biases within families and communities interact with socio-economic factors to influence the success of educational interventions for girls. Furthermore, the longitudinal impact of these interventions on changing societal norms and improving girls' education outcomes over time remains underexplored. This gap suggests a need for research that not only examines the immediate outcomes of educational policies but also investigates the long-term societal shifts towards gender equality in education, particularly in a culturally diverse and complex setting like Kerala. Addressing this gap would provide valuable insights into designing more holistic and culturally sensitive educational policies and progammes that effectively address both the visible and underlying barriers to girl child education.

2.10 Conclusion

In conclusion, the literature review on government progammes and policies related to female education reveals a spectrum of initiatives aimed at dismantling barriers and fostering gender equality in the educational landscape. From targeted financial assistance to gender-sensitive curriculum development, compulsory education mandates, and infrastructure improvements, governments worldwide have made strides in addressing the multifaceted challenges faced by girls in accessing education.

The literature emphasizes the positive impact of these initiatives on enrollment rates, retention, and the overall quality of education for females. However, challenges such as implementation gaps, cultural resistance, and resource constraints underscore the need for ongoing evaluation and adaptation of these policies.

While progress has been made, there is a consensus in the literature that sustained efforts and collaboration are essential. Future research should focus on identifying best practices, refining existing policies, and addressing persistent barriers to ensure that government progammes continue to be effective instruments in promoting female education and fostering gender equality on a global scale.

CHAPTER III

THEORETICAL FRAMEWORK BASED ON VARIABLES THAT AFFECT FEMALE EDUCATION

3.1 Introduction

There are still significant disparities between the level of education that women get in many regions of the globe and the level that should be achieved. The disparity is the result of a variety of problems. One problem is that there are less opportunities for women to get an education than there are for males. There are certain industries that are still seen through the lens of male dominance, and this is the case not just in India and other nations overseas, but also in the United States of America. A further problem relates to the strategy or theoretical framework that is based on the factors that influence a woman's educational opportunities. There is still a great deal of variances in the ways that education is obtained in different parts of the globe nowadays. Some regions are making tremendous strides toward their goals, while others have not made any headway at all and do not believe there is a need to raise the percentage of educated women in their population. Gender inequality in classroom involvement was a result of socialization factors and instructors' instructional strategies. It is really upsetting to learn that cultural norms play a significant role in preventing female students from participating in classroom activities at the highest levels of education. This is so because colleges are supposed to be empowering rather than constrictive. They ought to develop critical thinking. University students are supposed to be grown, autonomous people who challenge social conventions.

3.2 Variables that Affect Female Education

3.2.1 The Income of the Family

It is common knowledge that in order for students to get the most benefit possible from their educational experiences, they will need the unwavering support of their families. Efforts are being made all around the globe by governments, administrations, educators, and groups representing families to increase the level of parental

participation in educational institutions (Scott, 2003). It is expected that families will play a part, not only in the development of their own children's academic performance, but also on a broader scale in the democratization of school governance and the process of making schools better overall. According to the European Commission, the degree to which families are involved in their children's education is an important factor in determining the quality of that education (Scott, 2003). Education is highly regarded in the Federal Democratic Republic of Ethiopia (FDRE, 2001) because of its contribution to the country's overall development. This contribution is made by way of the supply of a suitable human resource, which serves to increase production and eradicate poverty, sickness, and ignorance. According to Psacharopoulos and Patrinos (2002), the education of females, in particular, contributes to a number of areas of their life, including longer longevity, improved family health and nutrition, decreased fertility rates, and decreased rates of child mortality associated with these conditions.

In addition, Psacharopoulos and Patrinos (2004, 2018) claimed that private returns to higher education have risen over the course of time, which raises difficulties about finance and equality. The positive social returns from furthering one's education continue to be over 10 percent, particularly at the secondary and higher education levels. The fact that women continue to have higher average rates of return to schools is evidence that educating girls is still a priority. Returns are greater in nations with lower per capita incomes. The fact that people who are working in the private sector of the economy experience greater returns than those who are engaged in the public sector lends weight to the argument that education has a positive impact on the economy's productive value. The degree to which students are influenced by their families is a significant component that contributes to their overall academic achievement. As a result, improved student achievement in both sexes is highly associated to increased parental involvement in their children's education. At every level of education, the level of education and socioeconomic position of a student's family has an effect on the academic achievements of that student. Students who came from households in which both parents had college degrees had a significant advantage in terms of academic performance. According to Oloo (2003), children who

come from households with high educational levels have a statistically significantly increased likelihood of going on to participate in tertiary education.

This is further reinforced by the findings of Ahawo (2009), who noticed that in contemporary culture, the influence of a female student's family played a very crucial part in the academic life of that student. In addition to this, Otula (2007) bolstered the argument by adding that successful learning requires collaboration between students, instructors, and parents. He also made the observation that the engagement of families impacts the degree of emotional and material input, which in turn determines the level of motivation that kids have toward their education. Academic Achievement is influenced, in some way or another, by the socio-economic position of the households of the students. According to Omoraka (2001), all children have specific demands, both physically and sociologically, that, when satisfied, contribute favorably to their academic Achievement. These demands may include the supply of a reading environment that is favorable to learning, adequate food, a play area, the availability of books and other material, and enrollment at the most prestigious schools that are available. All of these things are beneficial to pupils and help them achieve higher levels of learning and success in school. According to Abdullah (2011), having access to a high-quality education is one of the most important factors in being able to supply the appropriate human resources for the social and economic production sectors, which in turn helps to increase living standards.

According to a study that was published in 1998 by the Department of International Development, governments believe that the supply of education is crucial for the general socioeconomic development of their country, and as a result, they devote an annual fundamental considerable amount of resources to the provision of education. Students who continue their education beyond the elementary level have significant personal advantages in the form of increased opportunities and access to resources throughout their lives. These advantages extend beyond the individual female student and influence her family as well as society as a whole. Some of the benefits to society include increased economic development, education for the next generation, healthier young females and families, and fewer maternal mortality (UNICEF, 2004). The

impact that education has had on enabling females to learn and apply new personnel, social, and economic conduct, which in turn affects societal development, may be used to illustrate the advantage of education for both a female and society (Moulton, 1997).

According to Wanjiku (1994), when there are few resources available within the family, priority is given to the education of men. Females have been educated to accept this, and the failure of girls in schools is socio-culturally less acceptable; as a result, females often quit school for the benefit of their boys when they experience academic failure. Psacharopoulos and Woodhall (1985) agree with Udo (1979) in that they also highlighted that families, particularly mothers, prefer the education of boys because they would support adults for old age insurance. Psacharopoulos and Woodhall (1985) also noticed that families favor the education of males because they will support adults for old age insurance. It is possible that this may, in the end, result in a low level of academic engagement on the part of females at any level of school. This will have a detrimental impact on society as a whole due to the fact that a lack of education for females has been shown to have a negative effect on child mortality, economic growth, and reproduction rate (Kitaev, 1999). According to Ayodo (2010)'s observations, the pursuit of the provision of excellent education continues to be a topic of primary concern to both customers and suppliers of the education service in Ethiopia and other developing nations. This is confirmed by UNESCO (1994), whose report demonstrates that quality education has dominated the education discussion from the early eighties and has continued to be a prominent concern in the twenty first century as well. UNESCO's study lends credence to the idea that this has been the case. According to Mbilinyi (2003), socio-cultural attitudes and practices as well as school-related factors, such as irrelevant school curriculum and materials, inadequately trained teachers, unfriendly approaches in training, and a lack of role models, are among the factors that have been obstacles to females' academic achievement. Other factors that have been an obstacle include a lack of role models.

1. The concept of poverty in terms of income

In most situations, the traditional literature on poverty has regarded poverty in terms of economic wellbeing, which is the inability to obtain a minimal income that is necessary to satisfy people and fulfill their fundamental requirements (World Bank, 1997). This is the position that has been prevalent throughout the majority of the academic study on the topic of poverty. In most cases, low earnings and consumption levels result in poor nutrition, insufficient and poor quality clothes, inadequate command over productive assets, and inadequate access to essential social services (Ekar, 2005). This is because low incomes and consumption levels result in lower levels of economic activity. Despite the fact that this idea may be a signpost to poverty, it is inherently fairly limiting. It places less of an emphasis on health rights as well as the vulnerable condition of individuals. This conception of poverty, in especially as it relates to women, disregards important issues such a lack of voice as well as the challenges of fulfilling home commitments, accessing clean water, and achieving equitable academic achievement. However, despite these limitations of the absolute concept of poverty, the material dimensions of poverty expressed in monetary value is too important an aspect of poverty to be neglected. This is due to the fact that it lends itself as a basis for reviewing other issues in the literature that have revolved around it (Lipton and Ravallion, 1997). Despite these limitations of the absolute concept of poverty, the material dimensions of poverty expressed in monetary value is too important an aspect of poverty to be neglected.

2. Perceptions of poverty that are chronic and fleeting

Additionally, there is such a thing as chronic or temporary poverty. Many individuals migrate into and out of poverty owing to short term shocks that may include crop failures, the death of a breadwinner, temporary loss of job, and other similar occurrences (Ekar 2005). As a result, transient poverty is generally short lived and for limited periods of time. According to Hulme and Shepherd (2003), a person is considered to be living in chronic poverty when they have been significantly deprived of their capabilities for a period of five years or more. It also applies to persons who live in poverty for a significant portion of their lives and who may carry on their

economic predicament to succeeding generations. Additionally, people are the ones who are ultimately affected by chronic poverty. In families that are not considered to be poor, it is conceivable that certain members may be subjected to chronic poverty as a result of their gender, age, or social position; on the other hand, people who are part of households that are considered to be chronically poor may not be continuously deprived (Ekar 2005).

3. Conceptions of the Abilities Associated with Poverty

The concept of poverty that places an emphasis on well-being, as reflected by factors such as dietary status, educational achievement, and health status, is a significant departure from the standard meaning of the term. It is possible that money plays a significant role in the achievement of these objectives; nevertheless, there is no assurance that income will directly translate into these achievements. Sen (1999) defines "capability" as the substantive freedoms that individuals experience in order to live the sorts of lives they have reason to value. Some cases of these types of lifestyles include social functioning, basic education, healthcare, and longevity. Therefore, deprivation may be seen as the inability to achieve specific human skills that are highly significant and vital to a person's well-being in order for that person to be considered healthy. According to Dreze and Sen (1989:15), people are considered to be significantly disadvantaged when they lack the capacity to avoid avoidable, needless illness or escapable undernourishment. As a result, poverty might be seen as a significant inability to achieve even the most fundamental capacities. The disadvantage of this perspective is that it ties poverty to the inability to accomplish exactly those things that are ultimately essential. This is in contrast to the more conventional definition of poverty, which describes it in terms of insufficient money and material items. The benefit of this view is that it relates poverty to the failure of the capacity to achieve precisely those things that are ultimately important. According to this point of view, a person is considered to be poor if she is forced to live a life that is lacking in the essential things that other people take for granted.

3.2.2 Religion

Despite the fact that it usually operates in a roundabout way, the religious influence is on balance a good one. However, it is often outweighed by the inherent socio-cultural bias in favor of males. The fact that the majority of people who practice religion and hold leadership positions are men creates a powerful image that is favorable to that sex. It would be a very useful move if religious leaders of all religions and denominations were to come out firmly in support of the female cause. In many parts of the world, Christian missions have had a profoundly good impact on the education and literacy levels of women, despite the fact that some of these missions have left behind a legacy of stringent restrictions on becoming pregnant at a young age. Although the environment is typically not so favorable in Islamic communities, there are a number of encouraging tendencies that have been evident. Although it is still true that females are at a disadvantage in Hindu families due to the religious importance of boys, this does not seem to be the case as of recent times. In many cases, in contrast to the public education system, and particularly at the secondary level, religious schools are exceptionally well-organized and resourced, and they recruit a staff that is both steady and well qualified. When making the decision about whether or not to enroll their girls in schools, this factor plays a significant role for parents, particularly considering the fact that boarding schools are often more desirable and safe. In addition, this is not a significant issue by itself, since the respondents seldom ever brought it up. There are clear signs of indigenous as well as imported kinds. Regarding the former, Gujarat and Orissa are both mostly Hindu regions; as a result, women have historically had lower social standing there, and they are expected to enter into marriage and bear male offspring. The religious importance of sons in terms of responsibilities to parents may be significant; yet, in actuality, some elderly people are now also viewing their daughters in this capacity. This is mostly a middle class variation owing to the mobility of professional sons.

The Mandal An empirical examination of education among Muslims in six villages across three distinct zones of West Bengal was the basis for Rahim Sekh's (1997) attempt to analyze the condition of education among the Muslims of India. The

research for this study was conducted in West Bengal. The primary purpose of the research was to investigate the educational status of Muslims, especially women, and to investigate the degree to which Muslims are educationally behind in a variety of professions. According to the findings of the research, Muslims in India are falling behind in contemporary education for a variety of different reasons, which demonstrates the general backwardness of the group. In his book titled "Problems of Minorities Education," which was published in 2001, Mohamed ShafiuddinZaman spoke about his own experiences with the state of Muslim education in Hyderabad. The book argues that the primary reasons for the educational backwardness of minorities are their economic backwardness, the absence of initiative on the part of the government, and the existence of obsceneness in the early stages of minority educational institutions. Both of these studies highlight the fairness and inclusivity of Muslims in contemporary education in India. However, they also demonstrate that Muslims are falling behind in higher education for a variety of reasons, the primary of which are economic and governmental discrimination.

Phys Davies and Peter Elias (2003) conducted a combined research on early college dropouts among students in the United Kingdom. They discovered that roughly 17% of students who initially enrolled in a first degree progamme in the United Kingdom ultimately did not complete the progamme. They also make an effort to determine who these people are and what the reasons are for their withdrawal from the progamme. According to the findings of the study, 24% of respondents chose to withdraw from higher education as a result of making an incorrect choice of major, 18% as a result of experiencing financial difficulties, and 14% as a result of experiencing personal difficulties. In addition, 25% of respondents point out that certain labor market outcomes, such as unemployment amongst graduates and "non graduate" type occupations being prevalent in the UK, led them to select the types of jobs that do not necessarily require a higher education. According to the findings of the research, college students in the UK drop out of school for a variety of reasons, including poor course selection, difficulties within their families and personal lives, and, most significantly, graduated unemployment (25%).

In his book titled "Muslims in secular India: problems and prospects," HasanMushril (2003) investigated the causes for educational backwardness of Muslims in India and claimed that it is the outcome of poverty, prejudice, and neglect by the state. Mushril's book was named "Muslims in secular India: problems and prospects." Only affluent Muslims can afford to continue their education beyond high school. He is a staunch supporter of the need for affirmative action. According to this book, the educational backwardness of Muslims in India may be attributed to a combination of factors, including poverty and discrimination from the state.

S. Jaseen (2003), in the course of his study, investigated the development of educational opportunities for Muslim women in Kerala between the years 1904 and 1964. The study found that only after the Muslim community experienced a revival, as a result of the secular, scientific, and rational education of the west, did they prepare their girls to be sent to schools run by the government and non-governmental organizations. The major factors that contribute to these are the efforts of the social reformers of the Muslim community, as well as the spread of secular education by the government and non-governmental organizations. According to the findings of the survey, the position of Muslim women in society improved, and marriage at a young age became less common. Their intellectual development and cultural maturation were sped up by the schooling they received in English. There is a lot of rivalry among Muslim women these days to study western subjects like literature, technology, history, mathematics, economics, and engineering, among other things. Although all of these things worked to enhance the position of Muslim women in Kerala, there are still a significant number of Muslim girls who are fighting hard to get fundamental human rights. The study paints a picture of the growth of education among Muslim women in Kerala after independence as a result of the efforts of Muslim reformers and demonstrates that even today, they are fighting for fundamental human rights. This is owing to the fact that Muslim reformers made an effort.

Roger Bonnett (2003) proposed a different model in order to explain why students in the business studies department of a "new" university decide to resign from their degree progammes. He concluded, based on an analysis of the data, that financial

concerns are the most important element that affect the decision to remain or leave, and that these concerns greatly mitigated the effect of academic achievement and the amount of commitment shown by the students on the decision to leave. When a person is going through a rough patch academically or financially, their particular self-ST plays a significant influence in determining whether they should remain or go. The choice to leave or remain is heavily influenced by the user's financial situation as well as their grade in the alternative model.

3.2.3 Category of Household (Urban/Rural)

Educational attainment gives bigger rewards in the form of increased labor participation, better salaries, and improvements in children's health, nutritional status, and cognitive outcomes (Bertocchi and Bozzano, 2020; King and Hill, 1993; Schultz, 2002). These benefits may be found in Bertocchi and Bozzano's study, as well as in King and Hill's and Schultz's research. The worldwide progress on two important Sustainable Development Goals (SDGs), namely boosting educational levels and eliminating gender gap in educational opportunities, has been inconsistent both within and within nations. These objectives were established in 2015. According to Friedman et al.'s research from 2020, while the majority of nations have achieved almost universal enrollment in elementary school, significant discrepancies persist in secondary and higher levels of education. Public policies on education, the standard of living, family background, as well as genetic and environmental factors may all contribute to differences in educational attainment both between and within countries (Arora, 2012; Ferguson et al., 2007; Graetz et al., 2020; Li and Qiu, 2018; Monserud and Elder, 2011; Silventoinen et al., 2020). When compared to male children, female children in many low-resource contexts have less opportunities and are more likely to be ignored when it comes to education, nutrition, and health care. Sociocultural variables have been shown to have a negative impact on the educational achievement of a female kid in the family (Bertocchi and Bozzano, 2020; Hendrick et al., 2016). These factors are also substantially responsible for the prejudice that is shown at the household level (Sperling and Winthrop, 2015).

In her research published in 1999, Pal used anthropometric measurements of malnutrition at the household level to assess the efficacy of mother's education on the bias in the nutritional attainment of children of different sexes. She found that education had a positive influence. The influence of mothers' level of education on the nutritional insufficiency of their children's male and female offspring was investigated with the assistance of two distinct regression models. After that, the results of the regression are compared to one another to determine the influence on prejudiced mindset. It was discovered that the nutritional attainment of male children improved with the education level of their moms, but the nutritional attainment of female children declined. As a result, drawing conclusions on the relative improvement in nutritional outcome is made quite simple. During the course of the investigation, no direct measurements of bias were obtained. She has made use of the information gathered from rural India.

Mukherjee et al. (2010) conducted an additional study on the level of the household using data from many villages in the state of Assam. They had suggested a measure that was created by measuring the differential halting behavior of the parents in an effort to achieve a higher percentage of boys. This conduct is described as an effort to obtain a greater proportion of sons in a family. The formula for the metric was derived using the observed age and gender distribution of the kids living in the family. After that, an effort was undertaken to determine whether or not the educational level of the home head and his wife had any bearing on its usefulness. According to the findings of the research, having a higher level of education is beneficial for household heads. However, despite the fact that such an approach is able to get a direct measurement for gender bias at the household level, it does not include those female children who are subjected to prejudice after their birth and display the results of this in their stunted development.

In accordance with the worldwide commitment to provide access to education for all, the primary education sector has made significant strides toward gender equality over the course of the last three decades (UNICEF, 2019). However, the gender disparity in educational attainment (which is unfavorable to the female child) beyond the

primary level is widespread and will continue to be so in sub-Saharan Africa, Southeast Asia, East Asia, and Oceania until 2030 (Baten et al., 2021; Friedman et al., 2020). This will be the case in countries such as China, India, and Indonesia. The prejudice is strongly founded in the son preference and the concern of a poor return on investment in girls' education (Gandhi Kingdom, 2002; Pande and Astone, 2007). It displays itself in the early years of life, such as in not sending girls to school or removing them early from school (Gandhi Kingdom, 2002; Pande and Astone, 2007). It is standard practice to spend less money on the education of females than on the education of boys, which may lead to differences in the educational results. According to Chandramouli and General (2011), India, which is the second most populous nation in the world with a total population of 1211 million people and 426 million people between the ages of 6 and 22, has achieved great development in the realm of schooling and technical education. The total literacy rate rose from 52.21% in 1991 to 74.04% in 2011; this is a significant improvement. The number of students enrolling in elementary, middle, and high schools has grown. elementary students are those aged 6–10, middle and high school students are aged 11–15, and upper secondary students are aged 16–17. In order to ensure that all children in India have access to primary education, the government of India has implemented a number of initiatives, including the Sarva Shiksha Abhiyan and the Mid-day Meal Scheme (Bajpai and Goyal, 2004; Kingdon, 2007). The gender parity index, also known as the ratio of girls' to boys' enrollment, grew from 0.41 and 0.22 in 1950–51 to 1.01 and 0.99 in 2011–12 for children aged 6–10 and 11–13, respectively (MHRD, 2014). Previously, these numbers were at 0.41 and 0.22. The GPI for the field of higher education rose from 0.92 in the school year 2014–15 to 1 in the school year 2018–19 (MHRD, 2017). Despite this, the percentage of females aged 18–22 who are enrolled in school is much lower when compared to the number of girls in the population in this age range. In addition, the promale bias in educational expenditure contributes to the denial of educational chances for females (Drèze and Kingdon, 2001; Kingdon, 2005; Saha 2013). This occurs regardless of whether or not girls are enrolled in school.

The evidence that was derived from developing countries links the increasing bias against girl children with factors such as increasing age, rural residence, regions, and

the gender of the household head (Arora, 2012; Aslam and Kingdon, 2008; Azam and Kingdon, 2013; Bhatkal, 2012; Delelegn, 2007; Jenkins et al., 2019; Saikia, 2022). According to Kambhampati (2008), the projected return on investing in the education of both boys and girls in low-income families has a significant impact on educational investment. In the rural parts of Maharashtra, Subramanian and Deaton (1991) showed that the distribution of educational expenditure within households favored young men between the ages of 10 and 14 when using data from the National Sample Survey conducted in 1983. (Lancaster et al., 2008) Research conducted in four different states in India indicated that youngsters aged 10 to 16 years old in the states of Bihar, Uttar Pradesh, Kerala, and Maharashtra had a preference for males. Additionally, the variations in educational expenditure are conditioned by the religion and caste of rural families in the Indian environment (Tilak, 2002). This prejudice may also be seen in the enrollment of students at private schools (Sahoo, 2017). According to Buchmann and Hannum (2001), the level of educational attainment in emerging nations is directly correlated to the amount of public and private money invested in education. According to Buchmann and Hannum (2001) and Sahoo (2017), parents of male children in many Asian nations place a larger value on their children receiving a quality education and higher levels of education. It used to be the case that the government was the primary source of funding for educational institutions; however, in recent years there has been a rise in the number of private schools in India, which are widely believed to provide a higher standard of instruction (Desai et al., 2008; Sahoo 2017).

The Global Gender Gap Report (2021) found that the gender gap in India has increased, and the nation was rated 140th out of 156 countries in 2020 due to this. The gender gap illustrates the degree to which women in India are subjected to discrimination in terms of participation, health, the ability to survive, and empowerment; the discrepancy in educational chances is not an exception to this rule. According to Kingston (2005), discrimination among households may be shown in education in two different ways: first, in the enrollment of children, and second, in regards to education-related spending among the children that are enrolled in school. In light of this, the purpose of this study is to investigate the gender disparities that

exist in terms of school attendance as well as the amount of money that families spend on their children's education from the ages of 6 to 22 years old in India. In addition to this, it analyzes the variables that contribute to the disparity in educational expenditures between males and females in households.

3.2.4 Education Level of Parents

Thomas J. Gorman (1998: 10) has conducted research on the influence of social class on parents' perspectives towards the education of their children. For this study, he used interview data collected in 1991 and 1992 from eighty people from working and middle class backgrounds in a city in the northeastern United States. According to the findings of the research, understanding parental attitudes toward education and the process by which such attitudes are formed requires first and foremost a comprehension of two concepts: resistance and compliance. In addition, the likelihood that parents would subscribe to or oppose the meritocratic idea that obtaining a college degree will assist in ensuring professional success appears to rely on the social class background of the parents and, concurrently, on whether or not they have suffered "hidden injuries of class." The perspectives that parents have towards higher education have the potential to have an impact on the perspectives that their children hold regarding education, the likelihood that their children will get a college degree, and the likelihood that the parents will go back to school themselves. The home is an essential setting for the development of culture as well as the reproduction of society.

Helen Dryler (1998: 375-98) evaluated the influence of family background variable, such as parental education and employment, on gender- atypical and gender- typical choice of educational progamme at upper secondary school in a sample of roughly 73,000 Swedish adolescents born between 1972 and 1976. Her research focused on a gender-atypical and gender- typical choice of educational progamme at upper secondary school. According to the findings of the research, having parents who are employed or educated in a certain profession increases the likelihood that a kid would choose an educational progamme in upper secondary school that is related to that field. This same-sector impact seemed to be somewhat greater for dads and boys, although there was no such verified same-sex influence for girls. There is no evidence

that, in addition to a similar sector impact, it matters whether parents' jobs reflect gender-traditional or non-traditional patterns of work. This was investigated, but no evidence supporting this hypothesis was discovered. A beneficial impact on children's choice of gender and unusual schooling is exerted by parents who come from the service classes or who have received a high level of education. These parents are anticipated to be the most gender egalitarian in their beliefs and behaviors.

Using data from four major nationally representative surveys, Timothy J. Biblarz and Adrian E. Raftery (1999: 321-23) analyzed the association between alternative families and children's educational and professional performance across a span of four decades, namely the 1960s, 1970s, 1980s, and 1990s. Specifically, they focused on the decades between the years of 1960 and 1990. According to the findings of the research, the detrimental impact of single-mother households on children's academic achievement throughout the course of the time in question might be attributed to greater unemployment rates and lower-status occupational jobs. Children who were raised by a single father, a father and stepmother, or a mother and stepfather had, on average, poorer educational attainments than children who were raised in homes with two biological parents or children who were raised by a single mother. This trend has persisted throughout the last three decades.

Using new data from the Baccalaucate and Beyond Longitudinal study, Ann Mullen, K.A. Goyette, and Josepth A. Soares (2003: 143–69) have focused on the linkages between parents' educational attainment and the high school and college educational attainments of their kids. These researchers utilized the data to examine their hypotheses. They discovered that the education level of the parents had no impact on their children's admission to MBA progammes and only a little influence on admission to master's progammes. On the other hand, they discovered that the education level of the parents has a significant impact on admission to first professional progammes and doctorate progammes.

Evidence reported by Domenico and Jones (2006) and Eccles and Davis (2005) suggests that the educational results and professional goals of adolescent females may be reliably predicted by the degree of education and employment position of their

parents. Parents who have completed further levels of education make it possible for their children to participate in a wider variety of intellectually stimulating activities at home, which contribute to the development of valuable cultural capital. These parents have the habitus, intellectual capital, belief in the advantages of, and readiness to offer new learning experiences inside and external to the home setting (Eccles, 2007). These parents also have the conviction that their children will benefit from these new learning experiences. Because of the degree of knowledge that the parents themselves have, they are often more comfortable and secure in their ability to intervene in the educational system that their children are a part of. They have sufficient knowledge of the educational system to be able to inquire about their child's education on their behalf (Eccles, 2005).

These parents also have a higher level of trust in their child's academic aptitude (Eccles, 2005), and as a result, they actively seek out chances to model educational processes and tactics for their children. They will support the emerging interests of their daughters and really have an impact on their vocational interests, which emerge out of these learning experiences, if they provide encouragement and direction in activities as they come up (Jacobs, Chhin, &Bleeker, 2006). Young women have a better chance of wanting to pursue a professional job if they are encouraged to have high educational goals from a young age (Ashby, 2006). This is due to the fact that one's degree of education is often linked with the level of profession that they pursue. Parents may help their children develop intrinsic motivation by introducing them to a variety of activities and opportunities outside of the home (Eccles, 2007). This gives the children the ability to face and overcome new problems, as well as the confidence that they have the ability to do so.

Inadvertently, the sorts of employment that parents have may have an impact on the ideals and ambitions that teenage girls have, as well as the path that they ultimately choose to take in their professional lives. According to research conducted by Garg, Melanson, and Levin (2006), the profession of the mother has a significant impact on the career path chosen by teenage females. This is due, in part, to the fact that when these girls were younger, they were more likely to accompany their mother to her

place of business. They get to see her as a genuine role model here, and they get to witness her demonstrate, in her work setting, the values of the family (Domenico& Jones, 2006). These are the same values that parents so often model via their own behaviors in their own homes (Eccles& Davis, 2005). Therefore, young girls are given the chance to learn via observation of desirable behavior in a variety of settings, which further influences the accomplishment objectives of female adolescents (Eccles, 2007).

Parents set a model for their children by demonstrating the standards they have for themselves. As part of their contextual development approach, Ashby and Schoon (2010) found that the educational expectations that parents have for their adolescent daughters are much greater than the educational expectations that parents have for their sons who are the same age. In addition to this, teenagers whose families have better incomes anticipate that they will continue their schooling while pursuing professional positions. According to Eccles and Davis (2005), the home environment is where intellectual curiosity and educational engagement are most likely to be shown, which is also where these expectations are most likely to be displayed. The kinds of occupations that parents have are a significant factor in the family's overall financial situation. Therefore, it is fair to mention socioeconomic status, which has been ascribed with affecting career choices, with a clear association between low socioeconomic status and constrained career aspirations (Domenico& Jones, 2006). It is reasonable to acknowledge socioeconomic status since it has been attributed with influencing career choices. On the other hand, teenage girls who come from wealthier homes have access to a wider range of educational possibilities and, as a consequence, job avenues. Young women who originate from households with lower incomes base their job goals on the known experiences of their family and friends. On the other hand, young women who come from families with higher incomes have more knowledge about and, as a result, choice when it comes to their professional expectations (Domenico& Jones, 2006). According to Garg, Melanson, and Levin (2006), this is the case because female adolescents from higher socio economic categories see attaining a higher degree of education as an attainable goal, but those

from homes with lower incomes do not, despite the fact that they have the ability to do so.

3.2.5 Occupation of Parents

This runs counter to what was found in the available research. Literature (DavisKean, 2005; Domenico& Jones, 2006; Eccles& Davies, 2005) has shown that it should be anticipated that, where a parent has a job that holds more prestige, a daughter attending high school would be more inclined to aspire to a similar situation, one in which the aspiration for a professional role requires higher levels of education. According to the same body of research, it was abundantly evident that the vocation that a parent has does, however unintentionally, impact the aspirations of teenage girls and, by extension, the path that they choose to take in their professional lives. Particularly, research conducted by Garg, Melanson, and Levin (2006) found that the vocation of the mother is a significant factor in the development of teenage girls. This impact was ascribed to the fact that as young children, females are more likely to accompany their mother to her place of business. As a result, girls get experience in the position, and they are able to develop a better understanding of the responsibilities that come along with it. This modeling technique was demonstrated to be essential for the observational learning of valued behavior, and it was proven to be vital.

In addition to contributing to an individual's or family's cultural and economic capital, occupational status is also an important factor. Therefore, the significance of the contribution to one's capital increases in direct proportion to the prestige of the function. That is to say, a greater occupational reputation would add to the worth of the individual's economic capital, cultural capital, and very likely even their social capital. Because of this, the educational options and subsequent professional paths that may become available might be significantly improved. As is the case with having a high level of educational attainment, this would provide a parent the habitus, confidence, and position they need to participate in the area of education. In a similar vein, parents who come from a background of high income, which is frequently associated with occupational prestige and acquired through their occupation, provide their children with a greater knowledge and, as a result, choice of professional

experiences. On the other hand, children from low income families base their career planning on experiences they have already had, which are typically limited to family and friends.

3.2.6 Cultural and Religious Restrictions

At the community level, there are also studies being conducted toward the evaluation of the efficiency of education in decreasing prejudice against females. These studies look at the effectiveness of education in reducing bias against females.

The research that was conducted by Bhuiya and Streatfield (1991) was carried out at the community level in order to investigate the impact that schooling had on the attitude that is referred to in this context as female child disadvantage. In that piece of work, they attempted to capture the bias by using the difference in mortality behavior between the sexes. No schooling, elementary education, and education greater than basic education were the three levels of education that were considered. They did not see any change in their prejudice as a result of their education. They have completed their investigation by using data collected from a rural region in Bangladesh.

The differential halting behavior, which was stated earlier, is also taken into consideration in the work of Choudhury (1994), in which he had employed the fertility behavior of women (for what sex-ratio moms are willing to select for more children) to quantify the bias. Choudhury used this behavior to capture the skewed mindset that was present in the population. In that research, the impact of mothers' education was evaluated on such bias by considering mothers' education as a categorical variable, which had three categories: with no schooling, with elementary schooling, and with higher schooling. This was done to account for such bias. There was no discernible influence of education found in the data used for that study. Again, in our study, female children who endure prejudice after their birth and exhibit its influence in growth deficit are not taken into consideration. our applies only to female children. He made use of data collected in a rural region of Bangladesh.

Using data from the district level in India, Murthi, Guio, and Dreze (1995) investigated the question of whether or not education has an influence on bias. The

mortality behavior is used to determine the level of bias in their study. They discovered that female education had a negative impact, whereas male education had a favorable effect on such prejudice when both levels of education were assessed by the literacy rate.

Klasen and Wink (2002) also attempted, using data collected at the community level, to determine whether or not female education is more beneficial than male education in combating prejudiced attitude. They have conducted research on the connection for India in addition to other countries and regions across the globe. They determined the degree of education in India based on the literacy rate and the sex ratio respectively. The influence of female education level, which is assessed by the percentage of literate adult women, is the sole factor that is taken into consideration in the other regions of the globe, where the measure of bias is the number of missing women and the proportion of literate adult women. Their results, in both instances, provide evidence in favor of their hypothesis that education has a beneficial influence on lowering levels of prejudice.

Echavarri and Ezcurra (2010) attempted to determine the influence that education has on such bias by use the sex-ratio at birth as the measurement for determining how much prejudice there is. In addition to that, they conducted some theoretical research in order to get at the result. According to the conceptual framework that they provide, education is not Based on the information gathered from Bihar and Uttar Pradesh in India, Self and Grabowski (2010) conducted an investigation of the efficacy of education. Their findings can be seen here. They regressed the involvement in pre-school progammes for the two sexes and found that mother's education, as assessed by the years of schooling, has a favorable influence on male children but has no significant effect on female children. This was discovered when they regressed the participation in pre-school progammes for the two sexes. They draw the following conclusion as a result: there is a corrosive influence of mothers' education on the biased involvement in pre-school progammes.

Bhargava (2003) stated, using data from rural Uttar Pradesh (UP), that the disadvantage of a female kid is visible in nutritional result as well as in the survival

rate for higher parieties alone. In the existing body of research, there is a hole in the ability to quantify the presence of bias directly in household level for those female children for whom the impact of such bias is shown in their nutritional inadequacies and to test the influence of education of the parents on it. This is for those female children for whom the effect of such bias is proven in their nutritional deficiencies. The degree to which such prejudice exists may also have an impact on one's level of education. This necessitates an investigation into the link between such bias and education within the context of a simultaneous equation model for education at the foundational level, which is exemplified by the literacy rate, and a causation that flows in the other way, namely, from prejudice toward educational performance at some higher level. There are not nearly enough analyses of these categories to be found in the literature. The current thesis makes an effort to make a contribution to the existing body of literature in these areas and seeks to comprehend the link between education and FCD (the prejudiced mindset of individuals) from a variety of viewpoints, including those of the home level, the community level, higher levels of education, and basic levels of education.

3.2.7 Marriage Age

In India, the practice of being married at a young age is quite popular, particularly among the less educated members of society, who make up a significant portion of the overall population. It is impossible to determine the precise number of early weddings that take place in India each year due to the fact that many of them are not documented or recognized, but it is believed that several thousand of these unions are consummated each year.(2005) Kumar, Krishan, Asha, and Rajlakshmi. According to the Family Welfare Statistics 2011 published by the Union Health Ministry and produced by the Registrar General of India, the number of women getting married before the age of eighteen in urban centers is three times higher than the number of women doing so in rural regions. As a percentage, Jammu and Kashmir has experienced the highest fall in the number of underage brides over the last five years at 83%. This is followed by Chhattisgarh with a decrease of 78%, Andhra Pradesh with a decrease of 71%, Haryana with a decrease of 70%, and Madhya Pradesh with

a decrease of 69%.The number of brides who are too young to legally marry has decreased by 57% in Maharashtra, 53% in Delhi, 55% in Bihar, 48% in Odessa, 44% in Karnataka, and 46% in Punjab. Some of the states that have seen the smallest percentage of population loss since 2005 include West Bengal (14%) and Rajasthan (23%), followed by Jharkhand (27%), Tamil Nadu (29%), Gujarat (33%), and Uttar Pradesh (38%). In India, the legal minimum age for ladies to be married is eighteen, while the legal minimum age for guys to get married is twenty one. Child marriage is illegal in India. In spite of this, the most recent poll that was conducted indicated that 48 percent of women were married or in union before the age of eighteen, and almost one fifth of women were married or in union before the age of fifteen (Sinha,2012).

According to the study "State of the World's Children – 2009" published by UNICEF, 47% of the women in India's 20-24 age group were married before the age of 18, with 56% of those marriages occurring in rural regions. Despite the fact that the government has taken a number of measures to put an end to this practice, it is still widely prevalent throughout the nation. Child Marriage Restraint Act, which was passed in 1929, and the Prohibition of Child Marriage Act, which was passed in 2006 are both instances of laws that prevent children from marrying too young. Nevertheless, the position of female children in India continues to be abysmal, especially with regard to the practice of early marriage. It has not showed any signs of wanting to lessen, and its severity has only barely diminished. In this respect, the results of an analysis carried out by the National Family Health Survey (NFHS 2005-2006) are shown in the figures that may be seen below. A recent poll shed light on the current state of affairs about the number of women who are now married and who tied the knot before the age of 18 years.

According to DFID (2005), one of the most essential investments that a nation can make in its own future is to ensure that its young women get an education. Education has a significant impact on the capacity of girls and women to assert other rights and acquire status in society, such as the ability to be economically independent and to be represented in political institutions. Getting an education may make a significant improvement in many aspects of a woman's life, including her employment prospects,

her ability to maintain a happy and healthy family life, and her ability to stop the spread of infectious illnesses like HIV and AIDS. According to UNICEF (1994), the cost of early marriage is not only borne by the individual females involved but also by society as a whole. Because to early marriage, society is faced with an increasing number of challenges, including increased population pressure, increased expenditures associated with health care, and missed possibilities for human development. The education of girls is one of the tools that may be used to combat issues of poverty and development. Girls who have an education have the opportunity to pick their own destiny rather than having it determined for them by their parents or other guardians.

According to Holcamp (2009), most of the schoolgirls drop out of school at a greater rate because their parents fear that their daughters' education would be of little use to them after they marry and return to live with their families. The women are responsible for running their households and taking care of their children.

According to Mansory (2007), the lack of a culture of educating female children at a young age is the primary reason why marriages in Afghanistan fail so quickly. This contributes to the high rate of early divorces. In Afghanistan, women who continue their education after being married risk losing their marriage. Awan (2014) investigated the impact that being married while a lady is still a teenager has on her life. He thinks that the fact that youths had no previous experience of family life prepared them for the unique challenges they encountered after getting married. He said that there is a strong connection between being married at a young age and living in poverty.

Heinonen (2002) suggested that one of the primary causes of child marriage is poverty since the parents were unable to pay the costs associated with raising their children. As a result, in order to alleviate some of the pressure placed on them financially, the parents arranged the marriages of their children at a young age.

According to Naveed et al. (2012), the most common excuses for the institution of child marriage are socioeconomic factors, such as illiteracy and poverty, as well as gender inequity. Girls who are married as children are more likely to experience

physical, mental, and sexual assault, and they are also more likely to drop out of primary and secondary school. Child marriage has significant repercussions not just for girls' health but also for their social lives, psychological well-being, and the economy. Children make up a significant proportion of Pakistan's population, which is undergoing a period of transformation as a result of their high birthrate.

A research titled "Determinants of child (early) Marriages among young Girls- A Public Health Issue" was carried out by Bhanji and Punjani (2014). They said that the Sindh government had recommended altering the existing rules on child marriage to include tougher penalties and punishments. The institution of child marriage, which tends to harm females more severely than males and may have serious repercussions for both, is increasingly being recognized as a violation of human rights. In spite of the fact that the number of reported cases has decreased around the globe, the disease is still rampant in South Asia, most notably in Pakistan. This public health problem poses a risk to the lives and well-being of children, particularly young girls, despite the existence of national laws and international accords intended to protect them.

Pachani and Nazish (2015) said in their argument that "Marriage is a priceless bond formed between a bride and groom." On the other hand, getting married at a young age might be difficult, particularly for a female. Stress is created when there is a sudden change in jobs, responsibilities, or the surroundings. Their lack of development, both physically and mentally, to cope with new challenges contributes to disorders such as depression, sepsis, obstructed labor, HIV, and other similar conditions. This problem can be totally avoided, but its origins go back quite a ways. Over the course of many decades, rural and semi-urban population growth in Pakistan has been encouraged by a variety of social, cultural, economic, and religious reasons. It is necessary to do an examination of this procedure. One of the most pressing concerns should be the education and empowerment of young women.

3.2.8 Distance to Institution

UNESCO's 2014 Report provides alarming estimates on the number of victims of gender-based violence in the Asia-Pacific region schools in which the simple act of walking to school may be dangerous and intimidating for certain students throughout

Asia and the Pacific, especially for young women, and comes with the constant risk of being victimized. When they go to school, they may be bullied by instructors and other students, or they may be mistreated in the name of punishment. They may also be susceptible to physical, mental, and sexual abuse. The report refers to this type of violence as School Related Gender Based Violence (SRGBV), which means that it affects school children and takes place in or around education settings. It is committed on the basis of gender roles or norms, as well as expectations of children based on their sex or gender identities. It is a worrisome breach of the basic human rights of children and goes directly against the Convention on the Rights of the Child, which every nation in the area has ratified and the majority of nations have signed. It is based on a variety of elements, such as the roles or standards that are assigned to or expected of children due of their sex or gender identities. Some of these factors include stereotypes. This is one terrible reality that is prevalent not only in Rural communities but also in Urban communities; India is involved in this as well, and it is a reality that is included in this category. The closeness of the ladies' current school to their previous one is a significant factor in determining whether or not they will continue their education. When it comes to their daughters' education, Muslim parents find it most reassuring to send them to a school where other pupils hail from the same religious and cultural background. Both the mothers and the daughters who are still in school may benefit from this boost in self-assurance. The following are some of the most significant challenges that females face:

1. Disparities in educational opportunities brought on by students' varied family situations

2. The closeness of the school to the home

3. Incidents of sex harassment while traveling to and from school

According to the findings of many research (Regasa and Taha, 2015; Suleman et al. 2015; Nyein et al. 2021) (Regasa and Taha, 2015; Suleman et al. 2015; Nyein et al. 2021) (Regasa and Taha, 2015; Suleman et al. 2015), vast distances between homes and schools provide a greater obstacle to the education of females than they do for boys. A review of the relevant literature revealed that long school distance can also

induce fear in parents, leading them to view it as a potential threat to the lives of their daughters (Nyein et al., 2021). This is because it may encourage young women to become involved in inappropriate peer groups, which can lead to them engaging in early sexual relationships or being sexually harassed. In a similar vein, parents living in rural areas of Kenya see great distances between their homes and the nearest school as a barrier to the education of their girls because they believe it would influence the way their daughters behave. According to Regasa and Taha (2015), the majority of parents have made the decision to keep their girls at home until they are old enough to face the problems that come with attending a school that is located at a great distance. In addition, a survey conducted by SIDA(2016) found that parents living in rural regions do not want to enroll their girls in schools because of the large distances between schools and the difficulties associated with attending them. Biologically speaking, guys have more energy than girls have to cross lengthy school distances. This is in contrast to girls, who often elect to skip school owing to the exhaustion that comes with walking large distances to get there. As a result, females are more likely to quit school as a consequence of tardy school reporting and the corresponding punishments, which leads to a higher rate of school dropout among girls.

Students who have a high incidence of school absenteeism and low classroom learning engagement are at a disadvantage in terms of their ability to enhance their academic performance (Agwot, 2015). One of the criteria for improving academic performance is maintaining a high rate of school attendance and involvement in classroom learning. Learners who live a great distance from their schools are more likely to do poorly in the classroom because they come at school later than their classmates, long after instruction has already begun (Oneye and Onyango, 2021). In addition, students who spent a significant amount of time walking to and from school each day had fewer hours available for private study, did not get enough sleep, woke up late, and arrived at school late on a consistent basis, all of which contributed to poor classroom learning and academic performance (Peteros et al., 2022).In addition, female students are more susceptible to the issue of lengthy school distances as a result of the gender-based distribution of household tasks, which requires school girls to participate in domestic chores before coming to school and after school hours. This makes girl students more

sensitive to the issue. Because they are expected to return home before dark to assist their mothers in the preparation of dinner and other related domestic chores, female students do not participate in remedial classes that are held after school hours or engage in assigned individual or group work (Ebinum et al., 2017; Msoffe 2016). This causes them to miss out on opportunities to improve their academic performance. The following is a summary of what Dida et al. (2014) found to be the effects of school distance on the education of girls: "The more school girls participate in domestic chores, the more likely they are to arrive late at school, the more likely they are to miss class sessions, the more likely they are to fail to complete given assignments, and the poorer their academic performance." In a similar vein, education and gender studies have found that school girls who live a long way from their schools are more likely to be subjected to various forms of sexual harassment by adult men or young boys while they are commuting or using public or private transportation to go to school or return home (TAMWA, 2010; Mpyangu, 2014; Arya et al., 2019).

According to Ebinum et al. (2017), in certain instances the distance of the school causes parents who live in far-off locations to locate lodging for their daughters nearby the school or to enable them to remain with relatives who reside nearby the school, which puts them in a scenario that puts them at risk of being subjected to sexual harassment. Additionally, because of great distances between homes and schools, inadequate means of transportation, and a shortage of school lunches, school girls are encouraged to accept certain gifts and meal offers from strangers. This, in turn, leads to early sexual encounters, adolescent pregnancy, and dropping out of school (Mhiliwa, 2015; Yassin, 2020).

3.2.9 Fees and Hostel Charges

According to research conducted by organizations such as the World Bank (2009), school fees and other expenses of school attendance, such as the opportunity cost of time, are a substantial barrier to educational enrolments that discourage low-income parents from sending their children to school. Other costs of school attendance include the cost of sacrificing time. It should come as no surprise that eliminating user fees may have an effect not just on total school attendance but also on the attendance of

economically disadvantaged students. Because of this, the establishment of user fees for education or the elimination of these costs might have an effect on the transfer of education from one generation to the next. There are very few studies that look at the transfer of education from one generation to the next in developing nations, while the majority of research that look at this topic concentrate on developed countries. Hertz and his colleagues (2007) conduct an investigation of the patterns of intergenerational persistence of educational achievement throughout a span of fifty years in 42 developing countries. They discover that the average association between parental education and the education of children has stayed steady at approximately 0.4 across nations and across time. This is the case both in the present and in the past. According to the research conducted by Aguero and Ramchandran (2010) in Zimbabwe, moms with higher levels of education produce children with higher levels of education than mothers with lower levels of education.4 According to Tinker et al. (2013), school fees, which were implemented as a method of funding the school system, are of special significance with regard to the provision of access to (primary) education for economically disadvantaged populations. It is becoming more common for developing nations, and notably those in Sub-Saharan Africa, to do away with the practice of charging students tuition for attending school. However, one of the most significant issues that developing nations continue to face (Kanyongo 2005) is a lack of financial resources that may be used to support the education system.

Unfortunately, there is a very little amount of data available on the subject of school fees in poor nations and how they have changed over the course of time. Therefore, there is a lack of available scientific research about the effect of school fees and the elimination of such payments on the education of children. A recent study conducted by Tinker et al. (2013) examines the link between the elimination of school fees for primary education and increased access to primary education in seven Sub-Saharan African nations that have done so during the previous two decades. These countries include Ghana, Kenya, Malawi, Nigeria, South Africa, and Tanzania. The authors provide an estimate of the influence that school fees have had on a macro level during the time span that has passed ever since school fees were first implemented. They found a substantial inverse correlation that is statistically significant between school

fees in primary education and enrolment rates in primary education. This is the case even after the researchers accounted for several indices of health and wealth. In their research on Malawi, Al-Samarrai and Zaman (2000) come to very similar conclusions. The elimination of school fees resulted in a rise in the proportion of children enrolled in elementary school. In addition to this, it has been shown that the impoverished population has seen greater increases in these areas. Osili and Long (2008) explore the effects that the Nigerian Universal Primary Education project had on the country between the years 1974 and 1982. They observed that there was a significant favorable influence on enrolment rates as well. In a manner similar to the elimination of tuition, the elimination of school fees, school building initiatives also have the potential to have a significant influence on the educational accomplishments of students. According to Duflo (2001), the school building progamme that ran in Indonesia from 1973 through 1978 had a significant and favorable effect on the educational opportunities available to students during that time period.

This research presents fresh evidence in two areas, despite the fact that user fees for public services in developing countries have been the subject of considerable controversy and that there have been some studies of the influence that these payments have had on results (such as World Bank, 2004, 2009). In the first step of this process, we build a broad picture by relying on the globally comparable Demographic and Health Surveys to analyze data from a wide number of countries over a long period of time. Second, we assess not just the direct influence that school fees have on educational achievement, but also the influence that they have on the transfer of education from one generation to the next. In order to conduct an analysis of the transmission of education, we make use of data from the Demographic and Health Survey for 67 different developing countries with a sample size of around one million children. By utilizing information at the national level regarding whether or not nations offer free primary education taking into consideration the year when school fees were eliminated, we are able to circumvent the difficulty of having limited information on school costs that is comparable across countries. In instance, two reports published by the World Bank (World Bank 2006, 2009) offer a summary of whether developing countries have free or non-free primary education. This

information may be utilized for comparative cross-country research on the effect that free primary education has on the education of children.

Up until this point, there has not been any historical research that is comparable across countries about the effect that paying school fees has on children's education on a more granular level. In addition, there is no earlier research that has used micro data from many nations. In addition, there has not been any research done in the past that specifically focuses on an indication of educational outcomes. Studies that have already been done concentrate on the impact that school tuition has on input indicators like student-to-teacher ratios and enrollment rates. Our research shows that going to a primary school where there are no tuition costs is related with about 0.2 more years of total education than going to a primary school where tuition costs are required. The number of additional school years that children of mothers with lower levels of education get as a result of the removal of fees is systematically greater. As a result, the elimination of fees has an effect that is progressive in nature and increases the intergenerational mobility of education. The advantages of free public education are, on average, more significant for boys than for girls. They are also somewhat more significant for Africa than for the rest of the developing world; however, the influence is less progressive in Africa than it is in other parts of the developing world. Also, in Africa, and only in Africa, transitional cohorts that received partial-exposure to the fee-free system had poorer educational achievement, and we suggest that this may be the effect of overcrowding in schools shortly after the removal of fees. This was a finding that was unique to Africa. As a result of our research into the educational pre-trends that differed between countries that were reforming and countries that were not reforming, we discovered that reforming nations had a weaker positive trend before they reformed. This suggests that our estimations are likely to be lower than the real advantages that reform will bring about.

Through the Right to Education Act of 2009, the government has mandated that primary schools must be within a walking distance of one kilometer, and upper primary schools must be within a walking distance of three kilometers. This has enabled the greatest number of children to have access to the educational facilities.

On the other hand, secondary and senior secondary schools are often situated a considerable distance away, anywhere between 5 and 6 kilometers. Girls in rural regions have a greater propensity to drop out of school than boys do because of inadequate connection to schools and risky settings. When taken together, inadequate sanitary facilities and a lack of transport contribute to a lack of safety for girls both inside the school site and when they are traveling from their homes to the school.

Attempts to Find Solutions to the Transportation Issues Facing the School To and from school and collage for the Ladies According to Ingold et al. (2008), girls are strongly constrained in their journeys to school, not only by parental concerns for their safety, and in particular their vulnerability to sexual attack, but also by cultural mores which commonly ascribe domestic work (including water and fuel wood transport) principally to females, from an early age. This causes parents to worry about their daughters' safety, and in particular their vulnerability to sexual attack. Boys, on the other hand, have somewhat more independence from parental control at an earlier age, and their commutes to and from school appear to be more frequently characterized by play and a spirit of adventure that allows deviation from the narrow corridor of the most direct school route (while keeping in groups where it is necessary to maintain guard against potential male attack).

According to Ingold (2008), there are a number of possible pathways that may be taken in terms of policy in order to improve safe school access, particularly for females. Among these are the following: an increase in the number of girls' boarding houses as well as general boarding houses; experiments with the adaptation of the walking bus concept in order to assist children in walking safely to school in areas where the risk of rape and harassment is high; cycle hire centers based at schools in order to help overcome the shortage of cycles available (especially to girl children) for traveling between home and school; and training for girls in cycle riding, maintenance and repairs, as well as swimming.

According to Grieco et al. (2009), various non-transport interventions are also required. These interventions include those aimed at reducing girls' time poverty (improved availability of water supplies, community woodlots, grinding mills) so that

they have less work to do before the journey to school (and so that overstretched parents will be less inclined to withdraw daughters from school), as well as those aimed at sensitizing teachers and education authorities to transport/distance-related lateness and The development policy and practitioner community really has to place a greater emphasis on gendered transit, mobility, and access challenges. This is the most important thing that needs to be done.

Grieco contends that a significant witness to this omission is the fact that the Millennium Development Goals do not acknowledge the unique significance of mobility and transit as well as the implications of immobility. In the framework of the objective of education, and more especially the education of girls, there is an urgent need for a realization that is both firmer and more precise of the role that variables such as trip distance, perceived and actual travel risks, transit availability, and other mobility considerations play in permitting or blocking admission to school. According to Grieco et al. (2003), governments in developing countries are becoming more aware of the need to address the social exclusion problem in terms of low income access to vital services. These governments also acknowledge that the present patterns of land use and the organization of transit are important in order to effectively handle this issue.

According to Church et al. (2000), the connections between social exclusion and transportation call for interventions to promote mobility in order to satisfy social demands and to reinforce the role that transportation plays in the development of a society that is more equitable and more inclusive. According to Vanderschuren M. (2006), in order to promote the human potential in the region, it is essential to enhance the resources that are provided to the components of the transportation system that either generate or improve transportation services (both public and private). Vanderschuren makes the point that enhanced public transportation services include elements such as an increase in the number of routes, upgraded vehicles, greater frequencies, and dependability, while improvements to the infrastructure for privately owned automobiles include more dependable road systems and a decrease in congestion.

In order to allow for and promote the growth of communities and give a decent variety of transport services, Vanderschuren emphasizes that the transportation systems need to address the fundamental human demands of health, comfort, convenience, and safety. Because the existing transportation services and infrastructure are not very successful in removing the many physical barriers, the poor, unplanned settlements, which are difficult to access, represent an increasingly large percentage of urban as a whole. As a direct consequence of this, there are numerous obstacles to the daily travel of the residents of Dar es Salaam today.

3.2.10 Effectiveness of Government Programmes

One of the most important topics to be discussed in terms of global development in the 21st century is how to give women more influence. During the first five years of India's plan, the development of women was seen through the lens of welfare, with the primary emphasis being placed on the provision of educational and medical facilities for female citizens. A shift in emphasis from 'welfare to development' took place beginning with the sixth plan and continuing forth. Therefore, during the sixth plan, in addition to education and health, employment-related elements were also included as prime areas, and this development component remained to be a thrust area in the seventh five year plan likewise. In other words, the sixth plan was responsible for adding employment-related aspects as prime areas. During the course of the eighth five-year plan, there was a transition made from a focus on the "development of women" to one on the "empowerment of women."

The ninth five-year plan placed a strong emphasis on the economic independence of women as one of its primary goals, with the ultimate goal of ensuring socioeconomic reform and progress. Consequently, the formation of women's self-help groups was one of the primary focuses of the empowerment of women movement during this time period (1997-2002), specifically between the years 1997 and 2002. This focus remained throughout the tenth plan era as well, including gender mainstreaming, and there was a new component introduced called the Women Component Plan (WCP), the purpose of which was to empower women. The purpose of the National Policy for the Empowerment of Women, which was adopted in 2001, is to promote the

progression, development, and empowerment of women. On the basis of this, a sector-specific approach concentrating on social empowerment, economic empowerment, legal empowerment, and gender justice was established to form a three-fold plan. The integrated empowerment of women and inclusive development was a primary focus of the eleventh five-year plan (2007-2012). This indicates that the empowerment and progress must reach even the most disadvantaged sectors of women, and in order to do this, a variety of progammes for economic empowerment as well as social services have been developed. Inclusion in economic expansion is another goal of the twelfth plan.

As a part of the process of empowering women, a number of different progammes and schemes have been launched. These have been launched as part of the five-year plans, as well as other efforts by the State and Central governments. According to the research conducted by social scientists, there are a total of five distinct approaches that may be used in order to empower women. These approaches are as follows: welfare mode, equity mode, anti-poverty mode, efficiency mode, and empowerment mode. It would seem that the method of empowerment is the most widely acknowledged approach to the improvement of the status of women in the world at the moment. The fight against poverty has a close connection with the emancipation of women, and the establishment of a number of businesses run by women is an integral element of this effort. There are many different kinds of empowerment, but one that gives women economic independence and the ability to rely on themselves is economic empowerment.

This research focuses on the most important social and economic empowerment progammes that have been implemented by the Government of Kerala in order to elevate and improve the status of women. These progammes were launched with the goals of providing training and employment, as well as launching microenterprises and fostering entrepreneurial spirit. It was mandated in the ninth Five Year Plan that ten percent of the budget allotment for the plan's outlays should be reserved specifically for initiatives pertaining to women. This instruction applied to all

departments. At the level of the Local Self Government (LSG), the State Government of Kerala implemented something called the Women's Component Plan (WCP).

Taking into account all of these different elements on a number of different levels, the state government of Kerala launched a women-focused initiative to fight poverty in the state in 1998 under the name Kudumbashree. This initiative was directed by the Local Self-Government. Kudumbashree is a highly regarded initiative undertaken by the State Government of Kerala with the objective of fostering an entrepreneurial spirit amongst women, hence contributing to the alleviation of poverty in low-income households and the promotion of women's economic independence via the engagement in activities that generate revenue. The 73rd and 74th Amendments to the Constitution of India gave the Mission the authority to work toward its goal of eradicating absolute poverty under the direction of Local Self-Government organizations. The Kudumbashree Mission Project was initiated by the State Government of Kerala, with the assistance of the Central Government of India and the National Bank for Agriculture and Rural Development (NABARD).

Anjali Prasad, "Growth of Female Education in Modern Bihar," (2011): "Growth of Female Education in Modern Bihar" In his article "Educational Schemes of the Bihar Government and Flourishing Social Change," Prasad (2011) makes the argument that the state of Bihar operates various programmes to raise the rate of female literacy. The administration of Bihar is working to improve the social and economic conditions of the state through boosting educational opportunities for children and adults alike. Several crucial plans were the subject of her conversation. In his article titled "On Contemporary Educational Schemes of Bihar," Prasad makes the argument that over the course of the last ten years, Bihar has made remarkable success in enhancing the health, education, safety, and economic engagement of women and girls. According to her, the Bihar SamagraShiksha initiative was the initiative that was in existence from 2018-19. Under the scheme, there was a provision to improve and modernize the already established Kasturba Gandhi BalikaVidyalaya. At the upper level, the primary level, and the senior secondary level, there are provisions to enhance the educational and residential system for girls at each of these three levels. Within each Educationally

Backward Block, there is a Girls Hostel Scheme that can accommodate between 150 and 250 female students. This progamme is for female students in classes 6 through 12.

The following is an excerpt from Abhijit Pathak's article "Teachers should be seen as carriers of emancipatory education" (2021): The examination method that is in place right now is quite difficult. According to educationalist Abhijit Pathak, the examination system need to be founded not just on books but also on humanitarian ideals. Pathak argues this should be the case. However, the present educational system is heavily focused on textbooks and is entirely dictated by curricula. In addition to this, corruption in the education system has made it even more corrupt, and institutions have a strong preference for producing higher outcomes in examinations. The use of mobile phones in examination rooms, the purchase of bogus degrees for money, and other forms of academic fraud are all too widespread in today's educational system.

3.2.11 Other Factors

India is one of the founder members of the United Nations and has consequently been a member of the UN since 1945 (UN, n.d.founder Member States; The National Archives, n.d.). At the time, India was still under the dominion of the British; nevertheless, this did not prevent India from becoming a founding member of the United Nations. At a conference in the year 2000, eight objectives known as the Millennium Development Goals were agreed upon with a deadline of 2015 (United Nations, n.d. Background). These objectives included eliminating poverty, preventing the spread of AIDS, and providing universal primary education, among other things. The United Nations (UN), in the year 2015, set the 17 Sustainable Development Goals, each of which has a time range of 15 years (UN, n.d The Sustainable Development Agenda). There are 17 Sustainable Development Goals, but two of them, goals 4 ("Quality education") and goal 5 ("Gender equality"), are especially relevant to the education of women (UN, n.d. Sustainable Development objectives). These are the objectives. According to the United Nations' definition of goal number four, "quality education," this objective seeks to "eliminate gender differences in all levels of education; ensure free and equal access to affordable quality higher education

for all; and ensure free and equal quality education for all boys and girls in primary and secondary school." The objective of achieving gender equality is to ensure that all members of society have the same opportunities to participate in the political process, get good employment, receive adequate medical care, and obtain an education. Additionally, it encourages laws and regulations that promote gender equality and women's empowerment, and it works to put an end to all forms of discrimination against females across the globe (UN, n.d. Goal 5).

It is essential for our purposes to broaden our knowledge based on a variety of settings. As a result of the majority of studies concentrating on older women in developed nations like the United States or New Zealand (Airini et al.2011; Kelly 2011; Turner 2007), there is a vacuum in the existing body of knowledge. The majority of the research that has been conducted in this field in nations with a lower level of development has either failed to discriminate between academic and administrative components or, in the cases where they have, the data have not been updated (Cubillo and Brown, 2003).

The planet is home to a wide variety of people and cultures. What one individual is unable to do, the next person may be able to achieve and even beyond expectations in regard to. The realization that diverse people's thoughts and contributions led to the establishment of societies should serve as a primary impetus for one to pursue education as a lifelong endeavor. This study was able to highlight some key issues as well as topics of interest to gain a better understanding of women's education. The study looked at the differences in education between males and females, the process of achieving a quality education for women, and the benefits educated women, both in the United States and abroad, have to offer. The subject of women's education is one that receives a lot of attention. Therefore, looking at women's education from the many points of view of foreign students will expand this research by providing insight into the ways in which various practices throughout the world are effecting the overall advancement of women's education. It is necessary to know about the education of women not only in the india, but also in other nations, since by having this information, women's education may be better evaluated in terms of identifying any

very useful or detrimental practices. Not only is it important to know about the education of women in the India, but also in other countries.

3.3 Theoretical Framework for Socio-Economic Determinants of Female Education

The theoretical framework for understanding the socio-economic determinants of female education and gross enrollment ratios in Kerala provides a structured approach to analyzing the intricate relationships between various socio-economic factors and educational outcomes. Kerala stands out in India for its impressive literacy rates and gender parity in education, attributed to historical, cultural, and policy-driven factors. By examining the socio-economic determinants such as family income, parental education, social norms, and access to resources, this chapter seeks to elucidate the mechanisms that enable or hinder female educational attainment in the state. This framework not only highlights the unique aspects of Kerala's educational landscape but also sets the stage for understanding how these determinants can be leveraged to further improve educational access and equity for girls.

Theoretical frameworks help to elucidate the underlying factors that shape phenomena such as female education, highlighting the socio-economic determinants that influence access, participation, and outcomes. Female education, especially in a region like Kerala, can be examined through multiple theoretical lenses that incorporate economic, social, and cultural perspectives. This framework will explore major theories and their relevance to understanding the socio-economic determinants of female education.

3.3.1 Human Capital Theory of Gary Becker (1964)

Human Capital Theory posits that education is an investment in human capital, which enhances individuals' productivity and economic potential. Becker's framework suggests that education improves cognitive skills, labor market outcomes, and overall economic growth. In the context of female education in Kerala, human capital theory can be used to understand how families make decisions regarding girls' education based on the expected economic returns.

The theory suggests that when education is perceived as yielding high economic benefits (higher wages, better employment opportunities), parents are more likely to invest in the education of girls. In Kerala, where literacy rates are high and economic development is progressive, families may see education as a means to improve socio-economic mobility for girls. Therefore, economic determinants like income, employment opportunities for educated women, and the expected return on investment in female education are key factors in this theory.

Kerala's high literacy rate and relatively equal gender outcomes can be partly attributed to the state's long-standing commitment to education as a tool for development. Families in Kerala may perceive higher returns on investment in girls' education due to increased employment opportunities for women in sectors like healthcare, education, and information technology.

The theory primarily focuses on economic benefits and may underemphasize cultural and gender-based factors that affect female education.

3.3.2. Gender and Development Theory (GAD) of Caroline Moser (1993)

Gender and Development (GAD) theory goes beyond economic considerations and focuses on the socio-cultural dimensions that affect gender roles and relations. It highlights how gender inequalities in education, employment, and social roles are constructed and maintained by societal structures, policies, and cultural norms. This theory asserts that access to education is often constrained by gender-based social norms and expectations, especially in patriarchal societies.

In Kerala, despite high literacy rates, gender norms still shape educational opportunities. GAD theory emphasizes the need to look at the role of social expectations, such as the belief that girls should prioritize domestic responsibilities over education or employment. Additionally, the influence of family, community, and cultural expectations may determine whether girls can access or continue education, especially at higher levels. The theory also stresses that education should not only be about improving economic outcomes but also about empowering women to challenge gender inequalities.

In Kerala, GAD theory helps explain the social dynamics that influence educational outcomes for girls. Despite progress in female literacy, gender roles within the family and society often influence career choices and participation in higher education. For instance, while female literacy is high, women may still face barriers to participation in STEM fields or higher education, due to gendered expectations around marriage and childbearing.

3.3.3 Social Reproduction Theory of Pierre Bourdieu (1977)

Social Reproduction Theory posits that educational systems tend to reproduce existing social inequalities. Bourdieu introduced the concept of "cultural capital," referring to the non-financial social assets that promote social mobility, such as education, intellect, style of speech, dress, and appearance. The theory suggests that students from higher socio-economic backgrounds are more likely to succeed in education because they have access to cultural capital that aligns with the values of the education system.

In Kerala, this theory is useful in analyzing how socio-economic background influences educational access for girls. Girls from higher-income families may have access to better schools, private tuition, and resources, leading to better educational outcomes. On the other hand, girls from lower socio-economic backgrounds may face challenges such as lack of resources, lower-quality schools, and limited access to extracurricular learning opportunities.

Despite Kerala's progressive educational indicators, disparities remain, especially for girls from marginalized communities. Social Reproduction Theory highlights how socio-economic status can determine the quality and continuity of female education, despite Kerala's high literacy rates. The theory also emphasizes the importance of considering intersectionality—how gender, class, and caste interact to affect educational outcomes for girls.

3.3.4 Capability Approach of Amartya Sen (1999)

The Capability Approach, developed by Amartya Sen, focuses on enhancing individuals' capabilities—their ability to achieve the kind of lives they value.

According to this theory, education is not only about economic gains but also about expanding individuals' freedoms and opportunities. Sen emphasizes the importance of removing social, economic, and cultural barriers that limit girls' access to education.

In the context of Kerala, the capability approach can be used to analyze how education empowers women by enhancing their ability to participate in society and make informed decisions. Beyond access, the quality of education is also a critical determinant of how effectively it enhances women's capabilities. Sen's approach advocates for policies that address not just formal education but also access to health, safety, and equality, which influence girls' ability to fully participate in education.

Kerala's strong social infrastructure, including healthcare and education, aligns with Sen's notion of expanding capabilities. However, challenges still exist in ensuring that all girls, especially from lower-income or rural families, have the same opportunities to convert their education into meaningful societal participation.

3.3.5. Feminist Theory by Various Feminist Scholars (e.g., Bell Hooks, Nussbaum)

Feminist theory examines education through the lens of gender inequality and argues that educational systems often reflect and reinforce patriarchal structures. Feminist scholars argue that addressing female education requires more than access; it involves rethinking curricula, school environments, and policies to ensure they promote gender equality. This includes not only teaching girls but also addressing the cultural norms that limit their educational and career aspirations.

Feminist theory also emphasizes the role of education in empowering women to challenge oppressive structures. Education, therefore, becomes a tool for personal and collective empowerment, allowing women to question traditional gender roles and advocate for social change.

Kerala's relatively advanced social indicators provide an opportunity to examine how feminist theory can be applied to enhance gender equality in education. Although Kerala has high female literacy rates, feminist theory would examine whether the educational system truly empowers women to challenge societal norms, or if it simply

perpetuates existing gender roles. Feminist interventions might include promoting leadership skills, critical thinking, and discussions on gender justice in the curriculum.

3.3.6 Summary of Theoretical Frameworks

This theoretical framework integrates multiple perspectives—economic, social, cultural, and feminist—on the socio-economic determinants of female education in Kerala. By combining Human Capital Theory, Gender and Development Theory, Social Reproduction Theory, the Capability Approach, and Feminist Theory, this framework provides a comprehensive understanding of the factors that shape educational opportunities and outcomes for women. Each theory brings insights into the interplay of economic benefits, cultural norms, social status, and empowerment in influencing female education. The application of these theories can inform policies aimed at improving access to, and the quality of, female education in Kerala.

3.4 Gross Enrolment Ratio (GER) in India: A Comprehensive Overview with a Focus on Kerala

The Gross Enrolment Ratio (GER) is a critical indicator in the education sector that measures the total enrolment in a specific level of education, regardless of age, expressed as a percentage of the official school-age population for that level. GER helps gauge the general level of participation in a given educational stage and assess how well the system is providing access to education. A GER value above 100% indicates enrolment of students who are older or younger than the official age group, often due to early or delayed entry into the education system.

GER is measured across various educational stages, including: Primary (Classes I–V), Upper Primary (Classes VI–VIII), Secondary (Classes IX–X), Senior Secondary (Classes XI–XII), Higher Education

India, as a vast and diverse nation, presents a complex picture in terms of educational enrolment. Over the years, significant improvements have been made in school and higher education enrolment, thanks to various government initiatives such as the Right to Education (RTE) Act, Sarva Shiksha Abhiyan (SSA), and Rashtriya Madhyamik Shiksha Abhiyan (RMSA).

GER in India for primary education has consistently remained high. For the academic year 2022-23, the GER stood at approximately **104%,** indicating nearly universal enrolment at the primary level, with some overage and underage students included. GER for upper primary education has also shown strong numbers, standing at **93%.** This indicates a steady transition from primary to upper primary, although some children drop out or repeat classes. At the secondary level, GER declines to around **77%,** reflecting challenges related to student retention, especially among marginalized groups. Dropout rates, social barriers, and economic conditions often affect enrolment at this stage.

GER for senior secondary education is around **57%.** Many students leave formal education after the secondary level due to factors such as lack of accessibility, financial constraints, and early employment or marriage pressures. According to the **All India Survey on Higher Education (AISHE) 2020-21,** the GER for higher education in India stood at **27.1%.** This is a significant increase over the past decade, but still, a long way to go compared to developed nations where GER in higher education is typically above 50%.

The key challenges in India's GER are

- **Dropout Rates**: High dropout rates, especially among girls, students from economically weaker sections, and children from marginalized communities, significantly impact GER at higher educational levels.
- **Infrastructure Gaps**: Inadequate school infrastructure, lack of trained teachers, and insufficient facilities in rural and remote areas affect enrolment and retention rates.
- **Socio-Cultural Factors**: Gender bias, early marriages, and child labor remain significant deterrents to higher enrolment, particularly in secondary and higher education levels.
- **Access and Equity**: While GER is relatively high in urban and well-developed areas, access to education in rural, tribal, and backward regions remains a challenge.

3.4.1 Gross Enrolment Ratio – Statewise Comparison

The Table 3.4.1 provides GER data across various educational levels (Elementary, Secondary, Senior Secondary, and Higher Education) for boys, girls, and the total population in different states and Union Territories (UTs) of India. Below is an analysis of these figures, highlighting key trends, disparities, and notable observations with respect to education.

Table 3.1

Gross Enrollment Ratio(Percent) in India

States/ UTs	2021-22 Elementary Schools (I-VIII)			2021-22 Secondary Schools (IX-X)			2021-22 Sr. Secondary Schools (XI-XII)			2021-22 Higher Education (18-23 years age group)		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	101.1	99.1	100.1	86.3	84.5	85.4	55.2	58.3	56.7	37.7	35.2	36.5
Arunachal Pradesh	108.3	111.5	109.9	65.0	68.1	66.5	51.4	56.1	53.7	38.4	34.5	36.5
Assam	106.2	113.8	109.8	67.9	81.3	74.5	38.0	42.2	40.1	16.2	17.6	16.9
Bihar	95.1	97.4	96.2	63.1	66.8	64.9	35.6	36.2	35.9	17.8	16.3	17.1
Chhattisgarh	95.7	96.0	95.9	75.3	81.4	78.3	62.9	73.6	68.1	17.6	21.6	19.6
Gujarat	90.7	94.3	92.4	77.2	72.8	75.2	48.6	47.8	48.2	25.2	22.7	24.0
Haryana	103.0	103.4	103.2	96.0	93.2	94.7	75.1	76.0	75.5	30.3	37.0	33.3
Himachal Pradesh	105.3	107.1	106.0	93.5	94.8	94.1	93.0	95.3	94.1	37.3	49.7	43.1
Jammu & Kashmir	88.5	92.0	90.1	59.9	61.3	60.5	53.4	52.9	53.2	22.6	27.2	24.8
Jharkhand	96.4	97.7	97.0	66.4	70.5	68.4	44.9	48.0	46.4	18.6	18.7	18.6
Karnataka	107.2	107.0	107.1	94.6	94.9	94.7	54.6	58.8	56.6	36.1	36.3	36.2
Kerala	101.3	100.7	101.0	98.3	97.4	97.9	81.8	88.4	85.0	34.1	49.0	41.3
Ladakh	70.3	78.8	74.3	54.6	63.2	58.8	44.4	54.8	49.4	7.5	16.4	11.5
Madhya Pradesh	88.9	88.4	88.7	71.4	68.4	70.0	51.9	50.7	51.3	29.7	28.0	28.9
Maharashtra	103.2	105.5	104.3	94.7	92.5	93.7	72.0	70.9	71.5	37.1	33.3	35.3
Manipur	115.4	119.9	117.6	74.7	77.4	76.0	70.0	69.7	69.9	35.3	35.5	35.4
Meghalaya	150.4	161.2	155.7	76.1	94.4	85.1	39.4	52.7	46.0	22.7	28.1	25.4

States/ UTs	2021-22									2021-22		
	Elementary Schools (I-VIII)			Secondary Schools (IX-X)			Sr. Secondary Schools (XI-XII)			Higher Education (18-23 years age group)		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Mizoram	136.9	138.2	137.5	89.1	97.9	93.4	57.1	65.7	61.3	31.4	33.2	32.3
Nagaland	84.4	90.5	87.3	57.8	67.1	62.2	33.0	38.8	35.8	16.5	21.2	18.8
Odisha	95.5	95.3	95.4	80.1	80.6	80.3	41.8	45.4	43.6	23.5	20.6	22.1
Punjab	109.4	109.8	109.6	94.8	95.4	95.1	81.2	83.1	82.1	25.2	30.1	27.4
Rajasthan	101.7	101.9	101.8	82.4	75.8	79.2	74.0	66.3	70.4	29.0	28.1	28.6
Sikkim	94.5	91.2	92.9	86.3	92.0	89.1	56.6	72.0	64.2	35.1	42.5	38.6
Tamil Nadu	98.4	99.2	98.8	95.7	95.5	95.6	77.3	85.9	81.5	46.8	47.3	47.0
Telangana	110.3	110.1	110.2	93.6	94.5	94.1	63.1	66.7	64.8	38.5	41.6	40.0
Tripura	107.2	111.2	109.1	78.4	84.3	81.3	52.5	60.4	56.3	21.9	19.5	20.7
Uttar Pradesh	96.5	99.9	98.1	72.0	66.2	69.3	52.8	48.3	50.7	23.9	24.4	24.1
Uttarakhand	111.3	115.4	113.2	89.1	90.8	89.6	77.2	80.6	78.8	40.1	43.7	41.8
West Bengal	107.8	109.1	108.5	83.4	93.2	88.2	53.7	70.6	62.0	25.9	26.8	26.3
A & N Islands	68.1	70.5	69.2	65.1	72.7	68.6	62.0	70.2	65.8	19.8	25.7	22.6
Chandigarh	84.1	94.1	88.5	85.8	95.8	90.1	76.1	89.4	81.7	56.8	75.4	64.8
D & N Haveli and Daman & Diu*	87.8	92.0	89.8	71.9	79.0	75.0	44.7	70.8	54.9	8.6	16.6	11.2
Delhi	118.3	124.5	121.3	110.5	112.2	111.2	91.2	99.5	94.9	48.3	49.7	49.0
Goa	89.4	93.0	91.1	80.6	85.7	83.0	71.2	76.3	73.7	36.0	35.5	35.8
Lakshadweep	75.4	71.1	73.2	64.7	61.9	63.3	64.9	60.0	62.4	0.3	1.9	1.1
Puducherry	76.4	77.7	77.0	73.4	79.1	76.1	64.6	73.1	68.7	61.0	62.1	61.5
All India	**99.3**	**101.1**	**100.1**	**79.7**	**79.4**	**79.6**	**57.0**	**58.2**	**57.6**	**28.3**	**28.5**	**28.4**

Source: Unified District Information System for Education (UDISE)+ 2021-22, Department of School Education & Literacy and All India Survey on Higher Education (AISHE) 2020-21 (Economic Survey 2023-24 Statistical Appendix page 170-171)

GER in Elementary Schools (Classes I-VIII) : The overall GER for elementary education in India stands at 100.1%. This suggests near-universal enrolment at the elementary level, with some states even exceeding 100%, indicating enrolment of over-aged or under-aged students. Meghalaya (155.7%) and Mizoram (137.5%) show exceptionally high GER, likely due to inclusive enrolment policies that cater to

children of various age groups. Delhi (121.3%) also has a high GER, indicating effective implementation of universal education policies. Jammu & Kashmir (90.1%), Madhya Pradesh (88.7%), and Ladakh (74.3%) have lower GERs, which could be attributed to issues like access, infrastructure, and socio-political factors. GER for boys and girls is nearly equal in most states, indicating that gender disparity at the elementary level has been largely addressed. However, in states like Nagaland, girls (90.5%) outperform boys (84.4%), while in Ladakh, girls (78.8%) show a higher GER than boys (70.3%).

GER in Secondary Schools (Classes IX-X) : The overall GER for secondary education is 79.6%, lower than at the elementary level, indicating that a significant number of students drop out or are not enrolled beyond elementary school. Delhi (111.2%), Kerala (97.9%), and Himachal Pradesh (94.1%) show high enrolment rates at the secondary level, reflecting better retention and educational access. Tamil Nadu (95.6%) and Telangana (94.1%) also maintain impressive GERs. Nagaland (62.2%), Jammu & Kashmir (60.5%), and Ladakh (58.8%) struggle at this level, indicating challenges in retaining students after elementary school. In many states, girls tend to have equal or slightly higher GER than boys at the secondary level. For instance, in Assam, girls (81.3%) outperform boys (67.9%).

GER in Senior Secondary Schools (Classes XI-XII) : The overall GER for senior secondary education is 57.6%, highlighting a steep drop in enrolment compared to secondary school levels. This suggests significant dropout rates or non-transition from secondary to higher secondary education. Kerala (85.0%) and Punjab (82.1%) have high GERs, showing that these states have been successful in retaining students up to the senior secondary level. Himachal Pradesh (94.1%) stands out with a very high GER, demonstrating strong educational continuity. Nagaland (35.8%), Bihar (35.9%), and Odisha (43.6%) struggle with low GERs, indicating higher dropout rates at the senior secondary level. Kerala demonstrates a significant difference between boys (81.8%) and girls (88.4%), suggesting that girls are more likely to continue their education at this level in Kerala. Similar trends are seen in Tamil Nadu, where girls (85.9%) surpass boys (77.3%).

GER in Higher Education (18-23 Years Age Group) : The GER for higher education in India is 28.4%, significantly lower than at earlier levels of education, reflecting that only a small proportion of the eligible population is enrolled in higher education. Delhi (49.0%), Himachal Pradesh (43.1%), and Telangana (40.0%) are among the states with high GERs in higher education, showing a strong commitment to higher education access. Kerala (41.3%) also stands out with a GER above the national average. Ladakh (11.5%), Nagaland (18.8%), and Bihar (17.1%) exhibit low GERs, indicating poor access or continuation into higher education for students from these regions. Gender disparity at the higher education level is evident in some states. In Delhi, boys (48.3%) and girls (49.7%) have near-equal GER, but in states like Himachal Pradesh, girls (49.7%) outperform boys (37.3%).

The Overall Observations from the Table 3.2.1 are

- **High Enrolment in Elementary Education**: The GER for elementary education is consistently high across most states, reflecting near-universal primary and middle school enrolment. Government policies like the Right to Education (RTE) Act have contributed to this achievement.
- **Transition Drop**: A significant drop in GER is observed at the secondary and senior secondary levels. The transition from elementary to secondary education remains a challenge, particularly in rural areas and states like Bihar and Nagaland.
- **Higher Education Access**: The low GER in higher education reflects systemic challenges such as limited access, financial constraints, and socio-cultural barriers preventing students from pursuing education beyond secondary school.
- **Regional Variations**: States like Delhi, Kerala, and Himachal Pradesh have consistently higher GER across all levels, while Ladakh, Nagaland, and Bihar lag significantly, especially in higher secondary and higher education.

India's GER figures show progress in providing access to education at various levels, but challenges like dropout rates, infrastructure gaps, and socio-economic factors continue to affect enrolment, especially in secondary and higher education. In contrast, Kerala serves as a benchmark state, with its higher GER across all

educational levels, driven by government policies, a focus on gender equality, and a societal commitment to education.

3.4.2 Comparison of India's GER with Kerala

Kerala consistently outperforms the national average in all educational levels.

- **Elementary**: Kerala has a GER of 101.0%, close to the national average of 100.1%, indicating universal access to elementary education.
- **Secondary**: At 97.9%, Kerala's GER is much higher than the national average (79.6%), reflecting strong student retention and transition to secondary education.
- **Senior Secondary**: With a GER of **85.0%**, Kerala significantly surpasses the national average (57.6%), showing higher retention into senior secondary schooling.
- **Higher Education**: Kerala's GER in higher education stands at **41.3%**, much higher than the national average of **28.4%**, demonstrating its commitment to higher education access and gender parity.

Kerala serves as a model for education in India, especially in terms of retention and gender parity. The state's high GER in senior secondary and higher education highlights its strong educational infrastructure and policies that support educational continuity beyond elementary and secondary levels.

Kerala has consistently been a leader in education among Indian states. The state's achievements in literacy and school enrolment are a model for other states. Kerala's focus on universal education, gender equality, and inclusivity has resulted in remarkable GER figures, often surpassing national averages.

The main Factors Contributing to Kerala's Higher GER are

- **Government Initiatives**: Kerala has a long history of strong educational policies, such as the "Samagra Shiksha Abhiyan," aimed at providing free and compulsory education and ensuring the retention of students at all levels.

- **High Literacy Rate**: With a literacy rate of **96.2%** (Census 2011), Kerala's educational achievements set a solid foundation for higher enrolment ratios across all levels.

- **Gender Parity**: Kerala has made notable progress in promoting gender equality in education. The GER for girls often surpasses that of boys, reflecting the state's focus on girls' education and empowerment.

- **Social Welfare Progammes**: Various social welfare progammes, such as free mid-day meals, textbooks, uniforms, and scholarships for economically backward students, have positively impacted enrolment and retention rates.

- **Public Awareness and Parental Involvement**: Kerala's society places a high value on education, and parental involvement in children's schooling is more pronounced compared to other parts of the country. This cultural emphasis has been a driving force in maintaining high GER across all levels.

Despite Kerala's achievements, the state still faces certain challenges:

- **Dropout Rates in Higher Secondary and Higher Education**: While Kerala's GER is high at the school level, dropouts are still observed in higher secondary and higher education. Socio-economic factors, early marriages, and migration for employment are some causes of dropout at these stages.

- **Infrastructure in Remote Areas**: While urban and semi-urban areas are well-served, some rural and tribal areas of Kerala still struggle with inadequate educational infrastructure.

- **Private vs. Public School Enrolment**: A growing trend towards private schooling in Kerala may create disparities in quality and access, especially for economically weaker

While Kerala has made significant strides, there is still room for improvement, particularly in higher education enrolment and addressing infrastructure challenges in remote areas. By addressing these areas, Kerala can further consolidate its position as a leader in education in India, serving as a model for other states to follow.

3.4.3 Comparison of Gross Enrollment Ratios (GER) of Girls and Boys: National Level and for Kerala (2021-22)

The Gross Enrollment Ratios (GER) for both boys and girls in Kerala reveal a remarkable pattern when compared to the national averages for the year 2021-22. In the elementary school category (I-VIII), Kerala recorded a GER of 101.3 for boys and 100.7 for girls, resulting in a total ratio of 101.0. This surpasses the national averages of 99.3 for boys and 101.1 for girls, where the total GER is 100.1. This indicates that Kerala has successfully achieved gender parity at the elementary level, with the state's ratio of girls slightly higher than the national average for girls. The secondary school GER (IX-X) in Kerala shows a similarly positive trend, with 98.3 for boys and 97.4 for girls, yielding a total of 97.9, which again exceeds the national averages of 79.7 for boys and 79.4 for girls. This demonstrates Kerala's commitment to ensuring that girls have equal access to secondary education.

At the senior secondary (XI-XII) and higher education levels, Kerala continues to excel compared to the national averages. In senior secondary schools, Kerala shows a GER of 81.8 for boys and 88.4 for girls, resulting in a total of 85.0, far surpassing the national averages of 57.0 for boys and 58.2 for girls. In the higher education sector (age group 18-23), boys in Kerala have a GER of 34.1, while girls have an impressive 49.0, leading to a total of 41.3. This is significantly higher than the national averages of 28.3 for boys and 28.5 for girls, indicating a notable achievement in promoting female education at this level in Kerala. Overall, the comparison highlights Kerala's strong performance in female education across various levels, indicating successful policies and socio-economic conditions that favor educational attainment for girls.

Furthermore, gross enrollment ratios (GER) serve as a critical indicator of the effectiveness of educational policies and socio-economic conditions affecting female education in Kerala. The GER reflects not just the quantity of education but also the inclusivity and quality of the educational system. In this chapter, we will delve into how socio-economic factors, including household income, employment status, and community support systems, influence female enrollment in various educational stages—from elementary to higher education. By employing established educational

theories and drawing on empirical data, we will critically analyze the current state of female education in Kerala and identify the pathways for enhancing female educational participation, ultimately contributing to the broader goal of gender equity in education.

CHAPTER IV

DETERMINANTS OF FEMALE EDUCATION IN KERALA

4.1 Introduction

This chapter explores the intricate interplay between socio-economic factors and female's education in the context of Kerala. Focusing on various regions and contexts, this chapter investigates how economic development, cultural norms, government policies, and social attitudes impact female education. By analyzing these determinants, the chapter aims to shed light on the challenges female face in accessing education and proposes strategies to promote gender equality in education.

The state of Kerala in India has achieved remarkable progress in terms of female's education compared to many other regions in the country. Several socio-economic determinants have contributed to the high levels of female's education in Kerala.

Kerala has a strong tradition of literacy campaigns and initiatives. The spread of education, especially among female, was given significant importance in these campaigns. There is a high level of social awareness and activism in Kerala. The society, in general, values education and is supportive of female's education. The Government of Kerala has implemented various policies and schemes to promote education, especially for female. This includes scholarships, free education progammes, and initiatives to reduce the dropout rate.

The state has experienced relatively higher levels of economic development compared to many other parts of India. This has resulted in better infrastructure including schools and colleges, making education more accessible. The state has good healthcare facilities which have led to lower mortality rates. When mothers and children have access to good healthcare, it often correlates with higher levels of education for female.

There is a relatively higher level of female's empowerment in Kerala compared to some other states in India. When female have decision-making power within families, it often results in higher priority being given to education.

Kerala has relatively lower levels of social discrimination based on gender compared to some other parts of India. This means that girls are encouraged to attend school and pursue higher education without strong social barriers. Numerous non-governmental organizations (NGOs) and social organizations work actively in Kerala to promote education, especially for girls. Their efforts complement government initiatives. Mass media, including newspapers, television, and the internet, play a significant role in spreading awareness about the importance of education. Kerala has a vibrant media landscape that contributes to this awareness. Kerala has a cultural history that values education. Traditionally, the state has been home to a large number of schools and centers of learning.

In the context of Kerala, female's education holds paramount importance due to several reasons that have far-reaching implications for the state's social, economic, and cultural fabric. Education empowers female by providing them with knowledge, skills, and confidence, enabling them to make informed decisions about their lives. Educated female are more likely to challenge traditional gender roles, promoting gender equality in the society. Educated female tend to have smaller families and better understand healthcare, leading to improved family planning and overall health of the community. They are more likely to ensure that their children receive proper education and healthcare, breaking the cycle of poverty. Female's education contributes significantly to the economy by increasing the female labor force participation rate. Educated female can access better job opportunities, leading to financial independence and economic growth at both individual and societal levels.

Educated female actively participate in community development projects, fostering social cohesion and community well-being. They often become agents of social change, advocating for issues such as healthcare, education, and female's rights. Female's education is linked to lower rates of child marriage and dowry-related issues, promoting a more progressive and egalitarian society. Educated female are more

aware of their rights, leading to a reduction in domestic violence and other forms of gender-based discrimination.

Education enhances cultural awareness and promotes critical thinking, fostering a more enlightened society. Educated female can preserve and promote cultural heritage and traditions while also challenging harmful practices. Education equips female with the knowledge and skills needed for active political participation, leading to a more inclusive and representative democracy. When female participate in politics, they advocate for policies that benefit female, children, and marginalized communities. Female's education is a key factor in improving a region's HDI, indicating a higher standard of living, better healthcare, and increased access to education for all residents.

4.2 Cross-tabulation Analysis

Cross-tabulation analysis, also known as contingency table analysis, is a statistical method used to explore the relationship between two or more categorical variables. It involves organizing data into a table format that displays the frequency or proportion of observations falling into different categories of each variable. By visually representing these relationships, cross-tabulation analysis provides insights into patterns, associations, or dependencies between variables. Researchers use this method to understand how factors may influence each other, identify subgroup differences, test hypotheses, and make data-driven decisions in various fields such as social sciences, market research, and epidemiology. In essence, cross-tabulation analysis serves as a foundational tool for uncovering connections within categorical data sets, offering a structured framework for examining relationships between variables. Its utility extends beyond mere description, enabling researchers to infer population trends, test hypotheses, and inform decision-making processes. Whether exploring consumer preferences, investigating social phenomena, or analysing survey data, cross-tabulation analysis provides a systematic approach for gaining deeper insights into the interplay of categorical variables and their implications.

The data for this analysis was collected through comprehensive surveys conducted across multiple districts. Respondents provided information on their educational

qualifications along with details about their household, socioeconomic status, parental education levels, and awareness and usage of government educational schemes. Cross-tabulation was employed to explore the associations between these variables, providing a clear depiction of how they interact to influence educational attainment.

This analysis aims to uncover patterns and relationships between the educational qualification of the respondents and several key variables, included in the following subsections:

4.2.1 Educational Qualification of Respondent by District

The Table 4.1 provides the educational qualification distribution of respondents across the districts of Idukki, Palakkad, and Wayanad.

Table 4.1

Educational Qualification of Respondent by District

Educational Qualification of Respondent	District			Total	Percentage
	Idukki	Palakkad	Wayanad		
Below SSLC	6	5	5	16	2.74
SSLC	15	26	14	55	9.43
HSC	48	40	37	125	21.44
Degree	77	89	77	243	41.68
PG	36	21	27	84	14.41
Professional	21	22	17	60	10.29
Total	203	203	177	583	100.00

The majority of respondents have a degree-level education (41.68%), followed by HSC (21.44%) and SSLC (9.43%). A smaller percentage have PG (14.41%), professional (10.29%), or below SSLC (2.74%) qualifications. The highest number of respondents in Idukki have a degree-level education (37.93%), followed by HSC (23.65%) and PG (17.73%). In Palakkad, the highest number of respondents also have a degree-level education (43.84%), followed by HSC (19.70%) and SSLC (12.81%). Similarly, in Wayanad, the majority of respondents have a degree-level education

(43.50%), followed by HSC (20.34%) and SSLC (7.91%). Idukki and Palakkad have similar distributions of educational qualifications, with the highest number of respondents having a degree-level education. Wayanad has a slightly different distribution, with a higher percentage of respondents having PG qualifications compared to SSLC.

The total distribution across all districts shows a similar pattern, with the majority of respondents having a degree-level education. The percentage column indicates the proportion of each educational qualification category within each district and the total sample. Overall, the table provides a detailed breakdown of the educational qualifications of respondents in the three districts, highlighting the prevalence of degree-level education among the sample population.

Chi-Square Tests

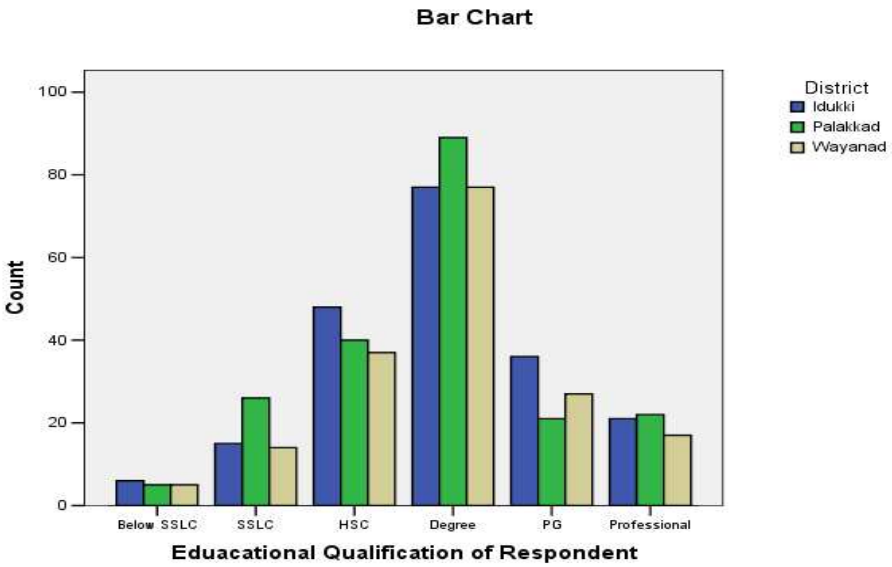
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.817(a)	10	.457
Likelihood Ratio	9.824	10	.456
Linear-by-Linear Association	.039	1	.843
N of Valid Cases	583		

a 1 cells (5.6%) have expected count less than 5. The minimum expected count is 4.86.

The table presents the results of a chi-square test for association between two variables. The Pearson chi-square value is 9.817 with 10 degrees of freedom. The associated p-value is 0.457, which is greater than the significance level of 0.05. This suggests that there is no significant association between the two variables at the 5% level of significance. The likelihood ratio chi-square value is 9.824 with 10 degrees of freedom. The associated p-value is 0.456, which is also greater than 0.05. This further supports the conclusion that there is no significant association between the variables.

Figure 4.1

Educational Qualification of Respondent by District



The linear-by-linear association chi-square value is 0.039 with 1 degree of freedom and a p-value of 0.843. This test assesses the association between two ordinal variables. The p-value is not significant, indicating that there is no linear relationship between the variables. The note indicates that 1 cell (5.6%) has an expected count less than 5, with the minimum expected count being 4.86. This is a warning about the reliability of the chi-square test results when expected counts are too low. In conclusion, based on the chi-square tests, there is no significant association or linear relationship between the two variables being studied.

4.2.2 Educational Qualification of Respondent by Family Category

The Table 4.2 shows the distribution of respondents' educational qualifications across different family categories (rural, urban, semi-urban). The second table presents the results of a chi-square test for association between educational qualification and family category. The majority of respondents with below SSLC, SSLC, HSC, and Degree qualifications come from rural areas. The majority of respondents with PG and Professional qualifications come from rural areas as well, but to a lesser extent.

Urban areas have a higher proportion of respondents with PG and Professional qualifications compared to rural and semi-urban areas.

Table 4.2

Educational Qualification of Respondent by Family Category

Educational Qualification of Respondent	Family Category			Total	Percentage
	Rural	Urban	Semi Urban		
Below SSLC	15	1	0	16	2.74
SSLC	36	14	5	55	9.43
HSC	52	49	24	125	21.44
Degree	132	82	29	243	41.68
PG	52	22	10	84	14.41
Professional	35	18	7	60	10.29
Total	322	186	75	583	100.00

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.509(a)	10	.006
Likelihood Ratio	27.299	10	.002
Linear-by-Linear Association	.031	1	.860
N of Valid Cases	583		

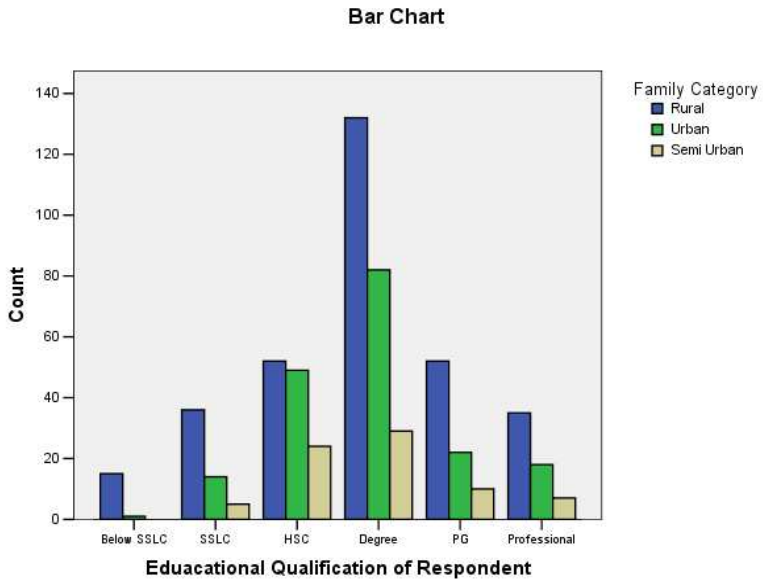
a 1 cells (5.6%) have expected count less than 5. The minimum expected count is 2.06.

The Pearson chi-square value is 24.509 with 10 degrees of freedom. The associated p-value is 0.006, which is less than 0.05. This indicates that there is a significant association between educational qualification and family category at the 5% level of significance. The likelihood ratio chi-square value is 27.299 with 10 degrees of freedom. The associated p-value is 0.002, which is also less than 0.05. This further confirms the significant association between the variables. The linear-by-linear association chi-square value is 0.031 with 1 degree of freedom and a p-value of 0.860.

This test assesses the association between two ordinal variables. The non-significant p-value suggests that there is no linear relationship between the variables.

Figure 4.2

Educational Qualification of Respondent by Family Category



The note indicates that 1 cell (5.6%) has an expected count less than 5, with the minimum expected count being 2.06. This is a warning about the reliability of the chi-square test results when expected counts are too low. In conclusion, based on the chi-square tests, there is a significant association between educational qualification and family category. The educational qualification distribution varies significantly across different family categories.

4.2.3 Educational Qualification of Respondent by Age of Respondent

The Table 4.3 shows the distribution of respondents' educational qualifications across different age groups. The second table presents the results of a chi-square test for association between educational qualification and age group.

The majority of respondents with below SSLC, SSLC, and HSC qualifications are in the younger age groups. Respondents with Degree, PG, and Professional

qualifications are more evenly distributed across age groups, with a slight decrease in the older age groups.

Table 4.3

Educational Qualification of Respondent by Age of Respondent

Age of Respondent	Educational Qualification of Respondents						
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Total
20	0	1	10	41	1	3	56
21	0	0	7	21	0	0	28
22	0	1	2	27	10	2	42
23	1	2	6	23	3	5	40
24	0	1	6	15	6	1	29
25	0	0	4	16	18	4	42
26	0	0	8	24	12	7	51
27	0	2	7	18	9	9	45
28	0	0	5	14	7	0	26
29	0	1	5	5	3	2	16
30	0	0	2	5	6	3	16
31	0	1	2	4	2	1	10
32	0	4	5	5	2	3	19
33	0	3	4	2	1	1	11
34	1	1	11	4	1	4	22
35	0	4	6	1	0	2	13
36	0	2	5	2	1	3	13
37	1	4	5	3	0	5	18
38	3	9	4	0	1	2	19
39	1	5	6	3	0	1	16
40	3	8	7	5	1	1	25
41	0	2	2	1	0	0	5
42	0	1	1	0	0	0	2
44	0	1	0	3	0	1	5
45	1	1	2	0	0	0	4
46	0	0	1	0	0	0	1
48	0	1	1	0	0	0	2

Age of Respondent	Educational Qualification of Respondents						
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Total
49	0	0	0	1	0	0	1
51	1	0	0	0	0	0	1
53	1	0	1	0	0	0	2
54	1	0	0	0	0	0	1
56	2	0	0	0	0	0	2
Total	16	55	125	243	84	60	583

The Pearson chi-square value is 519.272 with 175 degrees of freedom. The associated p-value is < 0.001, indicating a significant association between educational qualification and age group. The likelihood ratio chi-square value is 402.556 with 175 degrees of freedom, and the associated p-value is < 0.001, also indicating a significant association. The linear-by-linear association chi-square value is 76.953 with 1 degree of freedom and a p-value of < 0.001. This test assesses the association between two ordinal variables. The significant p-value suggests a linear relationship between educational qualification and age group.

Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	519.272(a)	175	.000
Likelihood Ratio	402.556	175	.000
Linear-by-Linear Association	76.953	1	.000
N of Valid Cases	583		

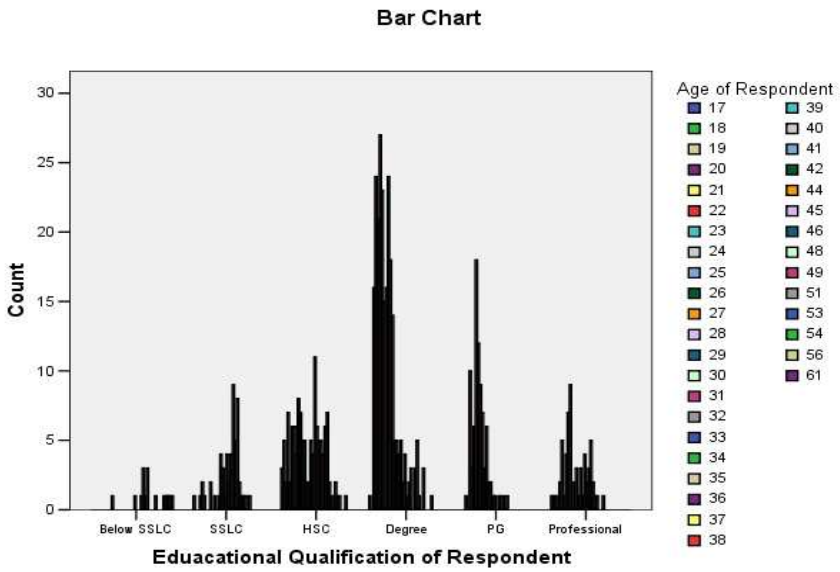
a 180 cells (83.3%) have expected count less than 5. The minimum expected count is .03.

The note indicates that 180 cells (83.3%) have expected counts less than 5, with the minimum expected count being 0.03. This is a warning about the reliability of the chi-square test results when expected counts are too low. In conclusion, based on the chi-square tests, there is a significant association between educational qualification and age group. The distribution of educational qualifications varies across different age

groups, with younger respondents more likely to have lower qualifications and older respondents more likely to have higher qualifications.

Figure 4.3

Educational Qualification of Respondent by Age of Respondent



4.2.4 Educational Qualification of Respondent by Marital Status

The majority of the respondents are married (406 out of 583). Most respondents with a degree are either single (100) or married (142). There is a higher number of respondents with lower educational qualifications (Below SSLC and SSLC) who are married. Higher education levels (Degree, PG, and Professional) show a significant number of single respondents, suggesting a possible correlation between higher education levels and delayed marriage.

Table 4.4

Educational Qualification of Respondent by Marital Status

		Marital Status				Total
		Single	Married	Widow	Separated	
Educational Qualification of Respondent	Below SSLC	0	12	4	0	16
	SSLC	2	51	1	1	55
	HSC	12	112	1	0	125
	Degree	100	142	1	0	243
	PG	35	47	1	1	84
	Professional	18	42	0	0	60
Total		167	406	8	2	583

The Pearson Chi-Square value is 143.490 with a significance level (p-value) of .000. Since the p-value is less than 0.05, we reject the null hypothesis that there is no association between educational qualification and marital status. This indicates a significant relationship between educational qualification and marital status among the respondents. The Likelihood Ratio is also significant (109.183, p = .000), reinforcing the findings of the Pearson Chi-Square test. The Linear-by-Linear Association test shows a significant association (43.306, p = .000), suggesting a linear relationship between educational qualification and marital status.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	143.490(a)	15	.000
Likelihood Ratio	109.183	15	.000
Linear-by-Linear Association	43.306	1	.000
N of Valid Cases	583		

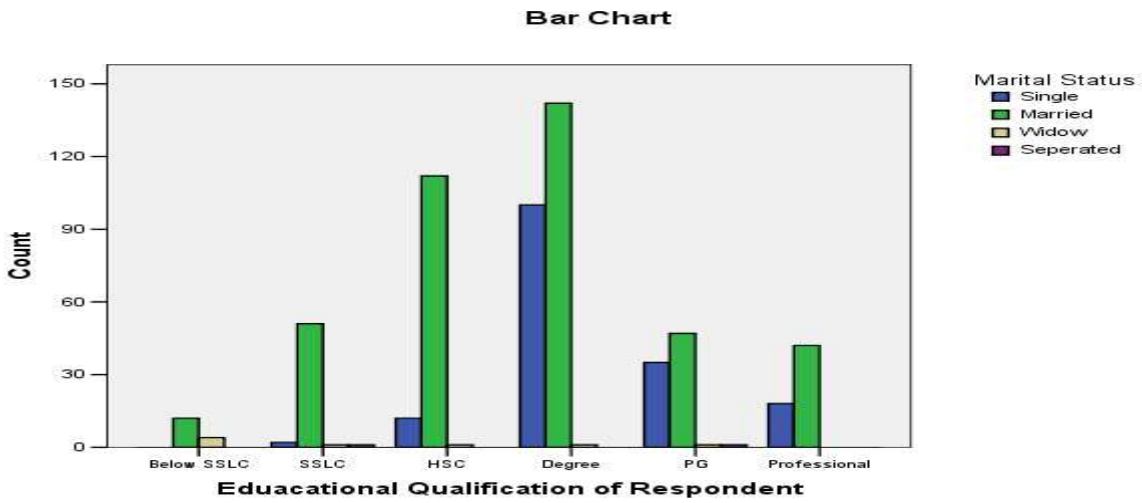
a 13 cells (54.2%) have expected count less than 5. The minimum expected count is .05.

The warning indicates that 13 cells (54.2%) have expected counts less than 5. This can affect the reliability of the chi-square test. However, the significant results suggest a strong association despite this limitation.

The analysis reveals a significant relationship between educational qualification and marital status. Higher educational qualifications are associated with a higher likelihood of being single, whereas lower educational qualifications are more associated with being married. This could indicate that individuals pursuing higher education might delay marriage, potentially due to career aspirations or other socio-economic factors. The significant chi-square and likelihood ratio tests support this conclusion, although the caution regarding expected counts should be considered when interpreting the results.

Figure 4.4

Educational Qualification of Respondent by Marital Status



4.2.5 Educational Qualification of Respondent by Educational Qualification of Father

The Table 4.5 displays the relationship between the educational qualifications of respondents and their fathers. All 16 respondents whose fathers have an educational qualification below SSLC also fall in the below SSLC category. This indicates a strong correlation between the low education level of fathers and their children. 43

respondents with fathers having below SSLC education have achieved SSLC, while 10 have fathers with SSLC education. The majority (87) of respondents whose fathers have below SSLC education have reached HSC, indicating some progression despite the father's lower education level. However, the highest concentration (32) is seen with fathers having SSLC education. A significant number (99) of respondents with fathers having below SSLC education have achieved a degree, showcasing upward mobility in education despite the father's lower qualification. The highest count (104) of respondents in this category have fathers with SSLC education. There are fewer respondents in these categories, but the trend remains consistent, with the educational qualifications of fathers playing a role in their children's educational achievements.

Table 4.5

Educational Qualification of Respondent by Educational Qualification of Father

Educational Qualification of Respondent	Educational Qualification of Father							Total
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Others	
Below SSLC	16	0	0	0	0	0	0	16
SSLC	43	10	2	0	0	0	0	55
HSC	87	32	4	2	0	0	0	125
Degree	99	104	26	7	2	4	1	243
PG	27	37	9	10	0	1	0	84
Professional	24	19	3	1	0	13	0	60
Total	296	202	44	20	2	18	1	583

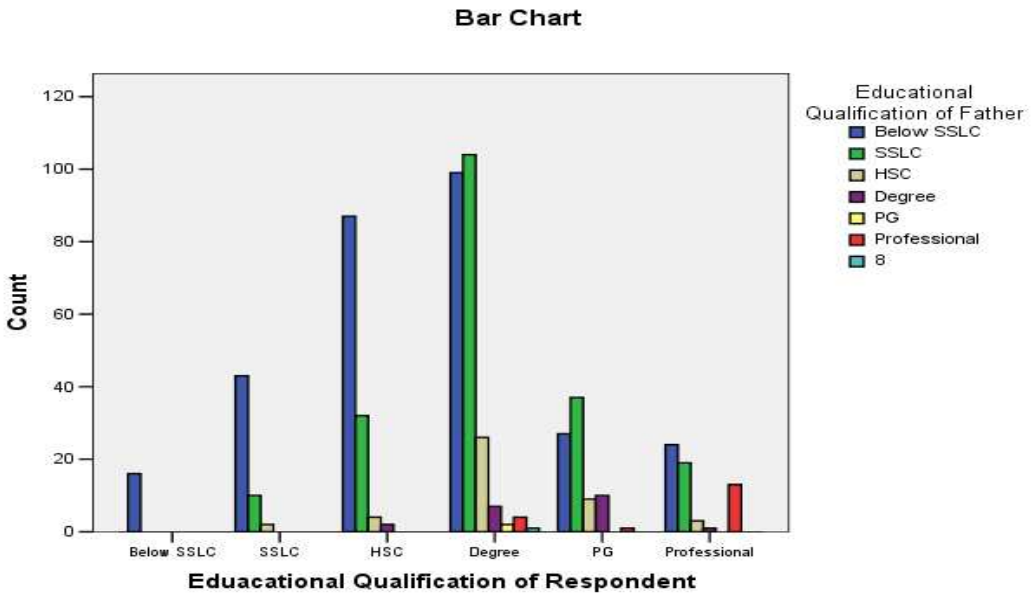
Pearson Chi-Square Value is 168.415 with a p-value of .000. This indicates a statistically significant relationship between the educational qualifications of fathers and their children. **Likelihood Ratio** is 139.118 with a p-value of .000, further confirming the significance of the relationship. **Linear-by-Linear Association** is 68.711 with a p-value of .000, indicating a strong linear relationship between the variables.

Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	168.415(a)	30	.000
Likelihood Ratio	139.118	30	.000
Linear-by-Linear Association	68.711	1	.000
N of Valid Cases	583		

a 25 cells (59.5%) have expected count less than 5. The minimum expected count is .03.

Figure 4.5

Educational Qualification of Respondent by Educational Qualification of Father



The analysis indicates a significant correlation between the educational qualification of fathers and their children. The chi-square test results (p-value < .001) highlight that the father's education level significantly impacts the educational attainment of the respondents.

There is evidence of upward mobility in educational attainment among respondents, even when fathers have lower educational qualifications. This suggests that while the

father's education plays a significant role, there are other contributing factors enabling children to achieve higher education levels.

The findings suggest that improving parental education, particularly of fathers, could positively impact children's educational outcomes. Policies targeting adult education and literacy progammes may help break the cycle of low educational attainment across generations. This detailed analysis emphasizes the importance of considering parental education in strategies aimed at improving educational outcomes for future generations.

4.2.6 Educational Qualification of Respondent by Educational Qualification of Mother

The Table 4.6 presents the educational qualification of respondents in relation to their mothers' educational qualifications. Out of 583 respondents, the largest group (41.68%) holds a degree, and a significant number of these individuals have mothers with SSLC or higher secondary education.

Only a small fraction of respondents have mothers with postgraduate (PG) or professional qualifications. The least common educational qualification among respondents is "Below SSLC," indicating higher levels of educational attainment among the studied population.

The Pearson Chi-Square value is 151.500 with 30 degrees of freedom (df), and the asymptotic significance (p-value) is .000, indicating a highly significant relationship between the educational qualification of respondents and their mothers. The likelihood ratio and linear-by-linear association also show significant values, reinforcing the strong association. Since the p-value is less than 0.05, we reject the null hypothesis, confirming that the educational qualification of respondents is significantly influenced by their mothers' educational levels.

Table 4.6

Educational Qualification of Respondent by Educational Qualification of Mother

Educational Qualification of Respondent	Educational Qualification of Mother							Total
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Others	
Below SSLC	14	1	1	0	0	0	0	16
SSLC	45	9	1	0	0	0	0	55
HSC	76	40	8	1	0	0	0	125
Degree	64	128	26	15	1	8	1	243
PG	19	39	13	10	1	2	0	84
Professional	17	24	6	3	1	9	0	60
Total	235	241	55	29	3	19	1	583

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	151.500(a)	30	.000
Likelihood Ratio	149.869	30	.000
Linear-by-Linear Association	74.682	1	.000
N of Valid Cases	583		

a 22 cells (52.4%) have expected count less than 5. The minimum expected count is .03.

The significant Chi-Square results indicate that there is a strong correlation between the educational attainment of respondents and their mothers. This suggests that the mother's educational level is a critical determinant of the respondent's education. Higher educational qualifications of mothers tend to be associated with higher educational achievements in their children. For instance, respondents whose mothers have a degree or professional qualifications are more likely to have higher educational attainments themselves.

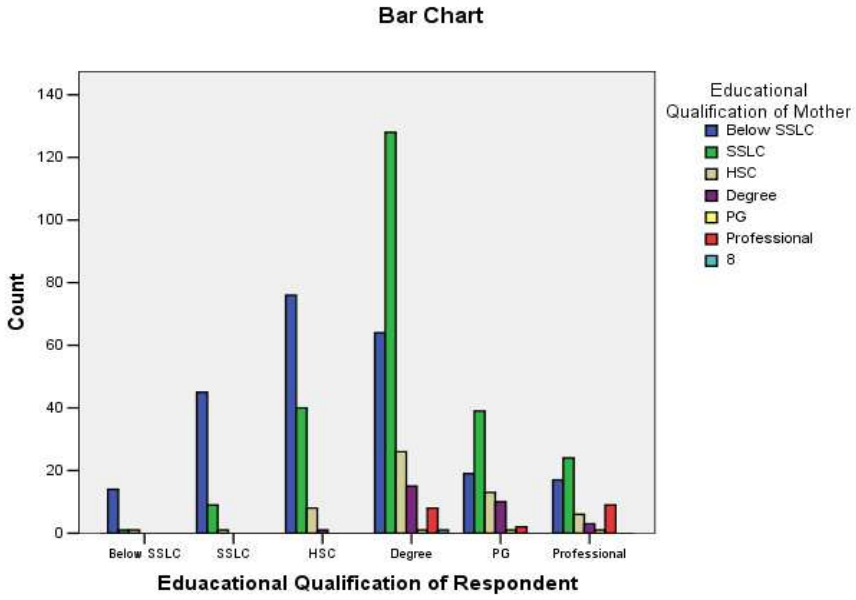
The data underscores the importance of parental education, particularly the mother’s, in influencing the educational outcomes of their children. This could be due to the role mothers play in encouraging and supporting their children's education. These findings

highlight the need for policies that support and enhance the education of mothers, which in turn could have a positive impact on the educational attainment of future generations. Progammes aimed at adult education, especially targeting mothers, could be beneficial in breaking cycles of low educational attainment. Future studies should explore the underlying factors that contribute to this strong correlation, such as socio-economic status, cultural influences, and access to educational resources.

A significant proportion of cells have expected counts less than 5, which could affect the reliability of the Chi-Square test. The study is limited to three districts in Kerala, which may not fully represent the diversity of educational backgrounds across the entire state or country. Overall, the analysis shows a clear and significant relationship between the educational qualifications of mothers and their children, emphasizing the intergenerational transmission of educational attainment and the critical role of maternal education in shaping educational outcomes.

Figure 4.6

Educational Qualification of Respondent by Educational Qualification of Mother



From the analysis of association between mother's education and level of education of the respondent, the null hypothesis "The level of the mother's education has no

significant influence on female enrollment rates in schools and higher education institutions in Kerala" is rejected.

4.2.7 Educational Qualification of Respondent by Educational Qualification of Spouse

The Table 4.7 displays the educational qualification of respondents against their spouses' educational qualifications. Among the 583 respondents, the highest concentration is in the category where both respondents and their spouses hold degrees (62 respondents). Respondents with higher secondary certificates (HSC) tend to have spouses with similar educational levels, showing a clustering around HSC and SSLC qualifications. Only a small number of respondents or their spouses fall in the "Below SSLC" category, indicating generally higher educational levels within the studied population.

Table 4.7

Educational Qualification of Respondent by Educational Qualification of Spouse

Educational Qualification of Respondent	Educational Qualification of Spouse						Total
	Below SSLC	SSLC	HSC	Degree	PG	Professional	
Below SSLC	9	5	1	0	0	1	16
SSLC	21	21	9	3	1	0	55
HSC	8	49	43	20	2	3	125
Degree	17	65	70	62	6	23	243
PG	4	22	15	21	12	10	84
Professional	2	6	14	13	3	22	60
Total	61	168	152	119	24	59	583

The Pearson Chi-Square value is 204.398 with 25 degrees of freedom (df), and the asymptotic significance (p-value) is .000, indicating a highly significant relationship between the educational qualifications of respondents and their spouses. The likelihood ratio and linear-by-linear association also show significant values, confirming the strong association. Since the p-value is less than 0.05, we reject the null hypothesis, suggesting that there is a significant association between the educational levels of respondents and their spouses.

The significant Chi-Square results indicate a strong correlation between the educational qualifications of respondents and their spouses. This suggests that individuals tend to marry partners with similar educational backgrounds, a phenomenon often referred to as educational assortative mating. There is a notable clustering of educational levels, particularly among respondents and spouses both holding degrees or HSC qualifications. This pattern might reflect socio-cultural preferences and societal norms favoring educational parity in marital relationships.

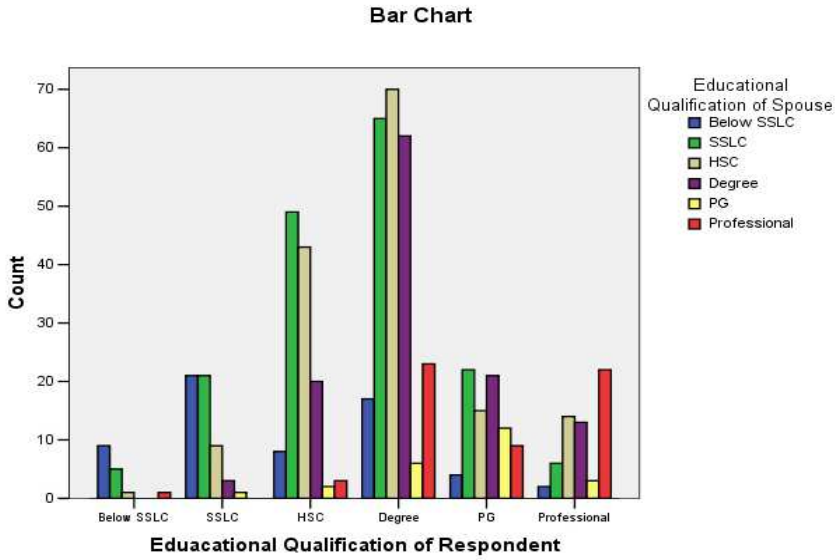
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	204.398(a)	25	.000
Likelihood Ratio	167.048	25	.000
Linear-by-Linear Association	104.984	1	.000
N of Valid Cases	582		

a 9 cells (25.0%) have expected count less than 5. The minimum expected count is .66.

Figure 4.7

Educational Qualification of Respondent by Educational Qualification of Spouse



The data reveals that higher educational attainment among respondents is generally mirrored in their choice of similarly educated spouses, which could have implications for family dynamics, economic stability, and educational aspirations for future generations.

These findings highlight the importance of educational policies that promote equal educational opportunities for both men and women, as it can enhance social cohesion and economic stability within families. Progammes aimed at adult education and continuing education could help bridge gaps and ensure that both partners in a marriage have opportunities to improve their educational status. Future studies should explore the socio-economic factors contributing to this pattern of assortative mating, such as income, occupation, and cultural practices.

A significant portion of cells have expected counts less than 5, which might affect the reliability of the Chi-Square test. The study is limited to specific districts in Kerala, which may not fully represent the diversity of educational backgrounds across the entire state or country. While 583 is a reasonable sample size, larger samples could provide more robust insights and reduce the issue of low expected counts in some cells. Overall, the analysis reveals a strong association between the educational qualifications of respondents and their spouses, reflecting a tendency towards educational assortative mating. This pattern underscores the role of education in shaping marital choices and its broader implications for socio-economic dynamics within families.

4.2.8 Educational Qualification of Respondent by Occupation of Respondent

The Table 4.8 illustrates the relationship between the educational qualifications of respondents and their current occupations. Respondents with below SSLC education are primarily engaged in daily wages (11 out of 16). SSLC graduates mostly hold no jobs (29 out of 55), with a notable portion in daily wages (14 out of 55). HSC graduates also have a significant portion with no jobs (79 out of 125) and are distributed across various occupations, including private sector jobs (16 out of 125). Degree holders show a more diverse distribution across occupations, with a large portion still without jobs (155 out of 243), but also a significant presence in private

sector jobs (44 out of 243) and government jobs (12 out of 243). Postgraduates (PG) and professionals have a higher representation in private and government sectors compared to those with lower educational qualifications.

Table 4.8

Educational Qualification of Respondent by Occupation of Respondent

Educational Qualification of Respondent	Occupation of Respondent						Total
	No Job	Daily Wages	Contract	Private	Government	Others	
Below SSLC	3	11	0	1	1	0	16
SSLC	29	14	3	8	0	1	55
HSC	79	24	3	16	2	1	125
Degree	155	13	8	44	12	11	243
PG	35	5	3	27	9	5	84
Professional	23	0	3	19	6	9	60
Total	324	67	20	115	30	27	583

The Pearson Chi-Square value is 145.099 with 25 degrees of freedom (df), and the asymptotic significance (p-value) is .000, indicating a highly significant relationship between the educational qualifications and occupations of respondents. The likelihood ratio and linear-by-linear association also show significant values, confirming the strong association. Since the p-value is less than 0.05, we reject the null hypothesis, suggesting that there is a significant association between educational qualifications and the types of occupations respondents hold.

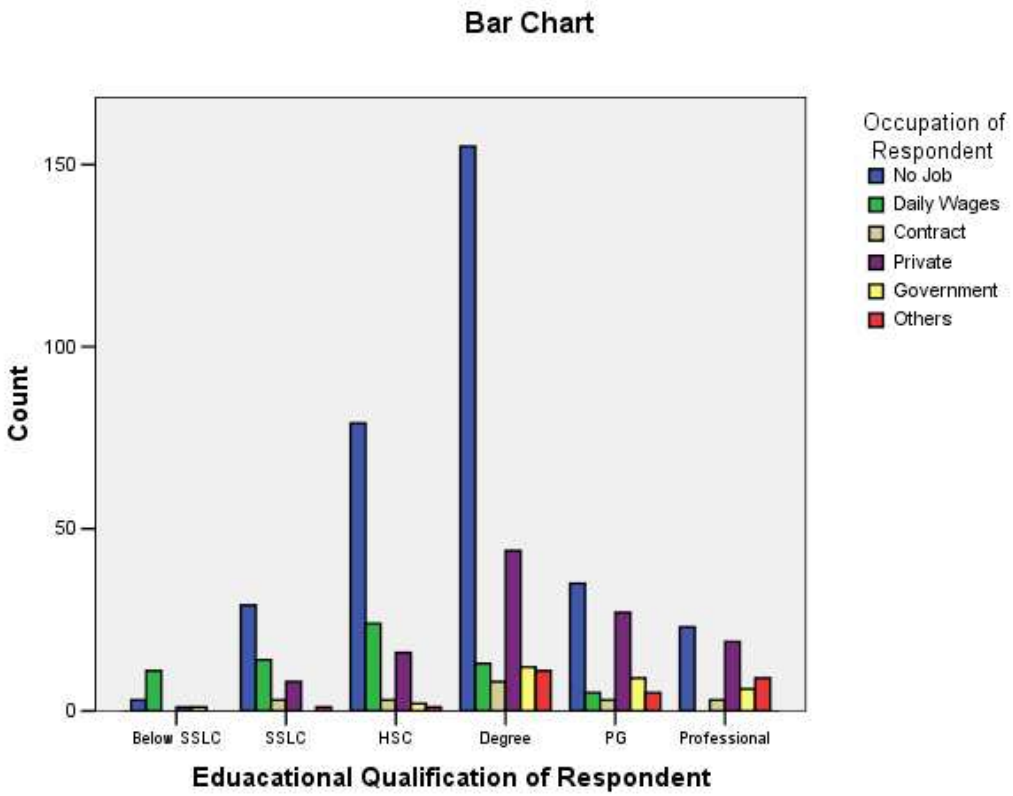
The significant Chi-Square results indicate a strong correlation between educational qualifications and occupations. Higher educational qualifications tend to open up more diverse and potentially higher-status job opportunities. The data reveals that individuals with lower educational qualifications (below SSLC and SSLC) are more likely to be without jobs or engaged in daily wage labor. This pattern changes with higher educational attainment, where individuals are more likely to find employment in private or government sectors.

Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	145.099(a)	25	.000
Likelihood Ratio	127.988	25	.000
Linear-by-Linear Association	35.689	1	.000
N of Valid Cases	583		

a 15 cells (41.7%) have expected count less than 5. The minimum expected count is .55.

Figure 4.8

Educational Qualification of Respondent by Occupation of Respondent



A notable finding is the high number of degree holders without jobs, which might indicate a gap between education and employment opportunities or possibly issues related to employability skills. The presence of postgraduates and professionals in government and private sectors highlights the value of higher education in securing stable and possibly well-paying jobs.

There is a need for policies that enhance employability skills, particularly for degree holders, to ensure their smooth transition into the job market. Initiatives to bridge the gap between education and employment, such as vocational training and internships, could be beneficial. Future studies should explore the reasons behind the high unemployment rates among degree holders and strategies to improve their employability.

A significant portion of cells has expected counts less than 5, which might affect the reliability of the Chi-Square test. The study is limited to specific districts in Kerala, which may not fully represent the diversity of occupational opportunities across the entire state or country. While 583 is a reasonable sample size, larger samples could provide more robust insights and reduce the issue of low expected counts in some cells. Overall, the analysis highlights a significant relationship between educational qualifications and occupations, with higher education levels generally associated with better job opportunities. This pattern underscores the importance of educational attainment in improving employment prospects and suggests areas for policy intervention and further research.

4.2.9 Educational Qualification of Respondent by Occupation of Father

The Table 4.9 illustrates the relationship between the educational qualifications of respondents and their fathers' occupations. Respondents whose fathers have no job (88 total) are mostly distributed across various educational levels, with a slight concentration in below SSLC (8 out of 16) and HSC (21 out of 125). Daily wages (273 total) is the most common occupation for fathers, with a significant portion of respondents across all educational levels, especially SSLC (31 out of 55) and degree holders (124 out of 243). Fathers in the private sector (125 total) are associated more with respondents having higher educational qualifications, particularly those with degrees (50 out of 243) and HSC (27 out of 125). Government jobs (17 total) are relatively rare but are linked to respondents across different educational levels, with a noticeable presence among degree holders (10 out of 243). The "others" category (69 total) includes respondents across various educational levels, with notable counts in degree (27 out of 243) and HSC (7 out of 125).

Table 4.9

Educational Qualification of Respondent by Occupation of Father

Educational Qualification of Respondent	Occupation of Father						Total
	No Job	Daily Wages	Contract	Private	Government	Others	
Below SSLC	8	4	0	1	0	3	16
SSLC	12	31	1	5	2	4	55
HSC	21	66	3	27	1	7	125
Degree	29	124	3	50	10	27	243
PG	8	32	3	23	2	16	84
Professional	10	16	1	19	2	12	60
Total	88	273	11	125	17	69	583

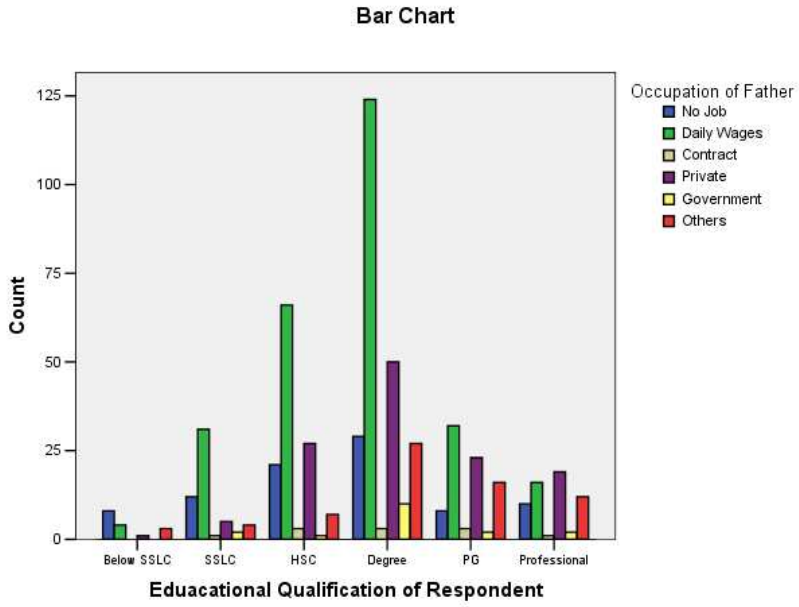
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	58.410(a)	25	.000
Likelihood Ratio	57.316	25	.000
Linear-by-Linear Association	24.101	1	.000
N of Valid Cases	583		

a 14 cells (38.9%) have expected count less than 5. The minimum expected count is .30.

Figure 4.9

Educational Qualification of Respondent by Occupation of Father



The Pearson Chi-Square value is 58.410 with 25 degrees of freedom (df), and the asymptotic significance (p-value) is .000, indicating a significant relationship between the educational qualifications of respondents and their fathers' occupations. The likelihood ratio and linear-by-linear association also show significant values, confirming the strong association. Since the p-value is less than 0.05, we reject the null hypothesis, suggesting that there is a significant association between the educational qualifications of respondents and their fathers' occupations.

The significant Chi-Square results indicate a correlation between the educational qualifications of respondents and their fathers' occupations. Respondents whose fathers are engaged in daily wages tend to have lower educational qualifications, which might reflect socio-economic constraints that impact educational attainment. There is a noticeable trend where respondents with higher educational qualifications, particularly degree and professional degrees, are linked to fathers in more stable occupations like private and government sectors. The data suggests that the occupation of the father potentially influences the educational opportunities and achievements of the respondents. Fathers in higher-status occupations might be able to provide better educational support and resources, leading to higher educational attainment for their children.

There is a need for targeted educational support and scholarships for children from families with lower socio-economic backgrounds to bridge the educational attainment gap. Progammes aimed at providing additional tutoring, mentoring, and financial assistance could help improve educational outcomes for children whose fathers are in lower-status occupations. Future studies should explore the causal mechanisms through which fathers' occupations influence the educational outcomes of their children and identify effective interventions to mitigate these effects.

A significant portion of cells has expected counts less than 5, which might affect the reliability of the Chi-Square test. The study is limited to specific districts in Kerala, which may not fully represent the diversity of occupational opportunities and educational outcomes across the entire state or country. While 583 is a reasonable sample size, larger samples could provide more robust insights and reduce the issue of low expected counts in some cells.

Overall, the analysis highlights a significant relationship between the educational qualifications of respondents and their fathers' occupations, with higher education levels generally associated with fathers in more stable and higher-status jobs. This pattern underscores the importance of socio-economic factors in influencing educational attainment and suggests areas for policy intervention and further research.

4.2.10 Educational Qualification of Respondent by Occupation of Mother

The Table 4.10 demonstrates the relationship between respondents' educational qualifications and their mothers' occupations. A majority of the mothers have no job (380 out of 583), followed by daily wages (129), private (45), government (23), and contract work (6). Respondents whose mothers have no job are distributed across various educational levels, with significant numbers in degree (153 out of 243) and HSC (83 out of 125). For mothers in daily wage occupations, respondents are also widely distributed, with notable numbers in degree (55 out of 243) and HSC (35 out of 125). Private sector occupation for mothers shows a concentration in degree (18 out of 243) and professional (15 out of 60) educational levels. Government jobs for mothers are relatively rare but linked to respondents across different educational levels, with higher counts in degree (15 out of 243) and PG (4 out of 84).

Table 4.10

Educational Qualification of Respondent by Occupation of Mother

Educational Qualification of Respondent	Occupation of Mother					Total
	No Job	Daily Wages	Contract	Private	Government	
Below SSLC	11	5	0	0	0	16
SSLC	41	12	2	0	0	55
HSC	83	35	2	5	0	125
Degree	153	55	2	18	15	243
PG	59	14	0	7	4	84
Professional	33	8	0	15	4	60
Total	380	129	6	45	23	583

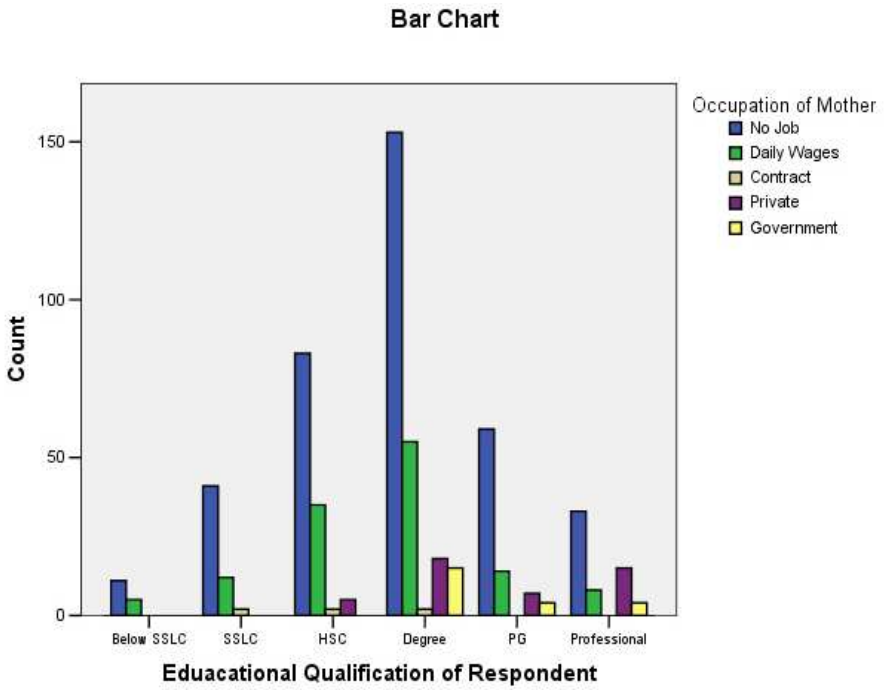
Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	56.916(a)	20	.000
Likelihood Ratio	61.654	20	.000
Linear-by-Linear Association	19.876	1	.000
N of Valid Cases	583		

a 15 cells (50.0%) have expected count less than 5. The minimum expected count is .16.

The Pearson Chi-Square value is 56.916 with 20 degrees of freedom (df), and the asymptotic significance (p-value) is .000, indicating a significant relationship between the educational qualifications of respondents and their mothers' occupations. The likelihood ratio and linear-by-linear association also show significant values, reinforcing the strong association. Since the p-value is less than 0.05, we reject the null hypothesis, suggesting that there is a significant association between the educational qualifications of respondents and their mothers' occupations.

Figure 4.10

Educational Qualification of Respondent by Occupation of Mother



The significant Chi-Square results indicate a correlation between respondents' educational qualifications and their mothers' occupations. Respondents whose mothers have no job or work in daily wages tend to have diverse educational qualifications, which may reflect a broader range of socio-economic conditions. Higher educational qualifications among respondents, particularly degrees and professional qualifications, are associated with mothers in private and government sectors. This might suggest better educational support and resources for respondents whose mothers are in more stable occupations.

The data suggests that the occupation of the mother potentially influences the educational opportunities and achievements of the respondents. Mothers in higher-status occupations might be able to provide better educational support and resources, leading to higher educational attainment for their children.

There is a need for targeted educational support and scholarships for children from families with lower socio-economic backgrounds, particularly for those whose mothers have no job or are engaged in daily wages, to bridge the educational attainment gap. Progammes aimed at providing additional tutoring, mentoring, and financial assistance could help improve educational outcomes for children whose mothers are in lower-status occupations. Future studies should explore the causal mechanisms through which mothers' occupations influence the educational outcomes of their children and identify effective interventions to mitigate these effects.

A significant portion of cells has expected counts less than 5, which might affect the reliability of the Chi-Square test. The study is limited to specific districts in Kerala, which may not fully represent the diversity of occupational opportunities and educational outcomes across the entire state or country. While 583 is a reasonable sample size, larger samples could provide more robust insights and reduce the issue of low expected counts in some cells.

Overall, the analysis highlights a significant relationship between the educational qualifications of respondents and their mothers' occupations, with higher education levels generally associated with mothers in more stable and higher-status jobs. This

pattern underscores the importance of socio-economic factors in influencing educational attainment and suggests areas for policy intervention and further research.

4.2.11 Educational Qualification of Respondent by Occupation of Spouse

The Table 4.11 shows the relationship between the educational qualification of respondents and the occupation of their spouses. The table counts the number of respondents falling into each combination of educational qualification and spouse's occupation. The table shows counts of respondents for each combination of educational qualification (rows) and occupation of spouse (columns). There are 5 respondents with a below SSLC qualification whose spouses have no job.

Table 4.11

Educational Qualification of Respondent by Occupation of Spouse

Educational Qualification of Respondent	Occupation of Spouse						Total
	No Job	Daily Wages	Contract	Private	Government	Others	
Below SSLC	5	5	0	3	2	1	16
SSLC	4	26	1	15	0	6	52
HSC	4	40	5	54	6	5	114
Degree	25	30	9	70	10	26	170
PG	10	7	4	27	9	1	58
Professional	5	6	1	27	3	7	49
Total	53	114	20	196	30	46	459

Chi-Square Tests help determine if there is a significant association between the two variables (educational qualification and spouse's occupation). **Pearson Chi-Square** test statistic is 80.139 with 25 degrees of freedom (df). The p-value (Asymp. Sig.) is < .0001, indicating a significant association between educational qualification and spouse's occupation. **Likelihood Ratio Chi-Square** test statistic is 84.171 with 25 df. The p-value is < .0001, also indicating a significant association. **Linear-by-Linear Association** test examines the association in a 2x2 table formed by collapsing the rows and columns into two categories each. The statistic is 10.041 with 1 df and a p-value of .002, indicating a significant linear relationship between the two variables.

The table includes 459 valid cases. The chi-square tests indicate a significant association between educational qualification and spouse's occupation. However, caution should be taken due to the note about expected counts. Thirteen cells (36.1%) have expected counts less than 5, which can affect the reliability of the chi-square test results.

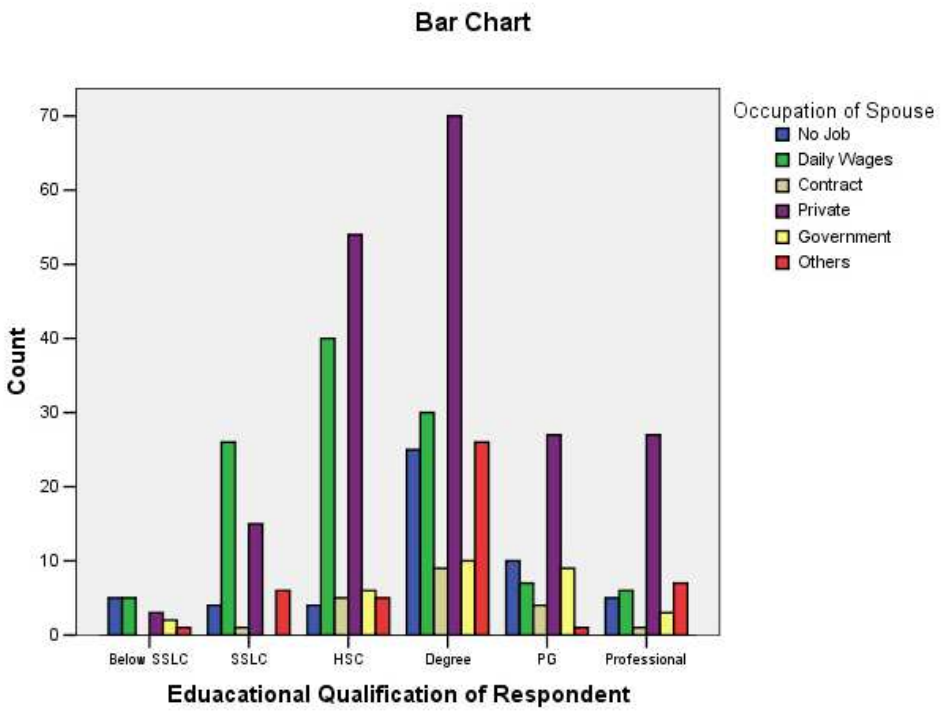
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	80.139(a)	25	.000
Likelihood Ratio	84.171	25	.000
Linear-by-Linear Association	10.041	1	.002
N of Valid Cases	459		

a 13 cells (36.1%) have expected count less than 5. The minimum expected count is .70.

Figure 4.11

Educational Qualification of Respondent by Occupation of Spouse



4.2.12 Educational Qualification of Respondent by Religion of Respondent

The Table 4.12 shows the relationship between the educational qualification of respondents and their religion. The table counts the number of respondents falling into each combination of educational qualification and religion. The table shows counts of respondents for each combination of educational qualification (rows) and religion (columns). There are 66 respondents with an HSC qualification who are Hindu.

Table 4.12

Educational Qualification of Respondent by Religion of Respondent

Educational Qualification of Respondent	Religion of Respondent				Total
	Hindu	Christian	Muslim	Others	
Below SSLC	13	0	3	0	16
SSLC	32	7	14	2	55
HSC	66	25	33	1	125
Degree	157	52	34	0	243
PG	51	30	3	0	84
Professional	40	19	1	0	60
Total	359	133	88	3	583

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	60.655(a)	15	.000
Likelihood Ratio	64.672	15	.000
Linear-by-Linear Association	11.752	1	.001
N of Valid Cases	582		

a 8 cells (33.3%) have expected count less than 5. The minimum expected count is .08.

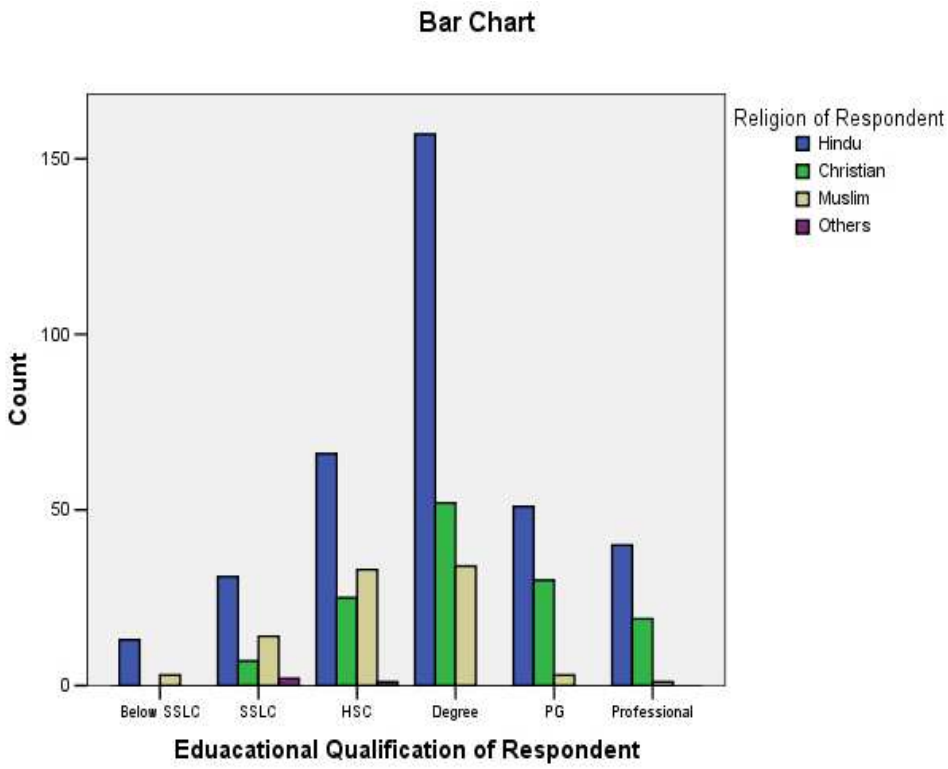
Chi-Square Tests help determine if there is a significant association between the two variables (educational qualification and religion). **Pearson Chi-Square** test statistic is 60.655 with 15 degrees of freedom (df), and the p-value is < .0001, indicating a significant association between educational qualification and religion. **Likelihood**

Ratio Chi-Square test statistic is 64.672 with 15 df, and the p-value is < .0001, also indicating a significant association. **Linear-by-Linear Association** test examines the association in a 2x2 table formed by collapsing the rows and columns into two categories each. The statistic is 11.752 with 1 df and a p-value of .001, indicating a significant linear relationship between the two variables.

The table includes 583 valid cases. The chi-square tests indicate a significant association between educational qualification and religion. However, caution should be taken due to the note about expected counts. Eight cells (33.3%) have expected counts less than 5, which can affect the reliability of the chi-square test results.

Figure 4.12

Educational Qualification of Respondent by Religion of Respondent



The data suggests that there is a relationship between educational qualification and religion among the respondents. However, since the expected counts in some cells are low, further investigation may be needed to confirm the strength and nature of this relationship. The linear-by-linear association test suggests that there is a significant

linear trend in the data, indicating that as educational qualification increases, the distribution of religions among respondents may change in a systematic way. This analysis could be used to inform policy or progamme decisions related to education and religious communities, highlighting potential disparities or patterns that may exist within the population.

4.2.13 Educational Qualification of Respondent by Category

The Table 4.13 shows counts of respondents for each combination of educational qualification (rows) and category (columns). There are 40 respondents with an HSC qualification who belong to the General category.

Table 4.13

Educational Qualification of Respondent by Category

Educational Qualification of Respondent	General	OBC	OEC	SC	ST	Total
Below SSLC	3	9	0	1	3	16
SSLC	19	29	1	4	2	55
HSC	39	66	7	9	4	125
Degree	93	119	11	15	5	243
PG	43	37	0	4	0	84
Professional	32	26	0	2	0	60
Total	229	286	19	35	14	583

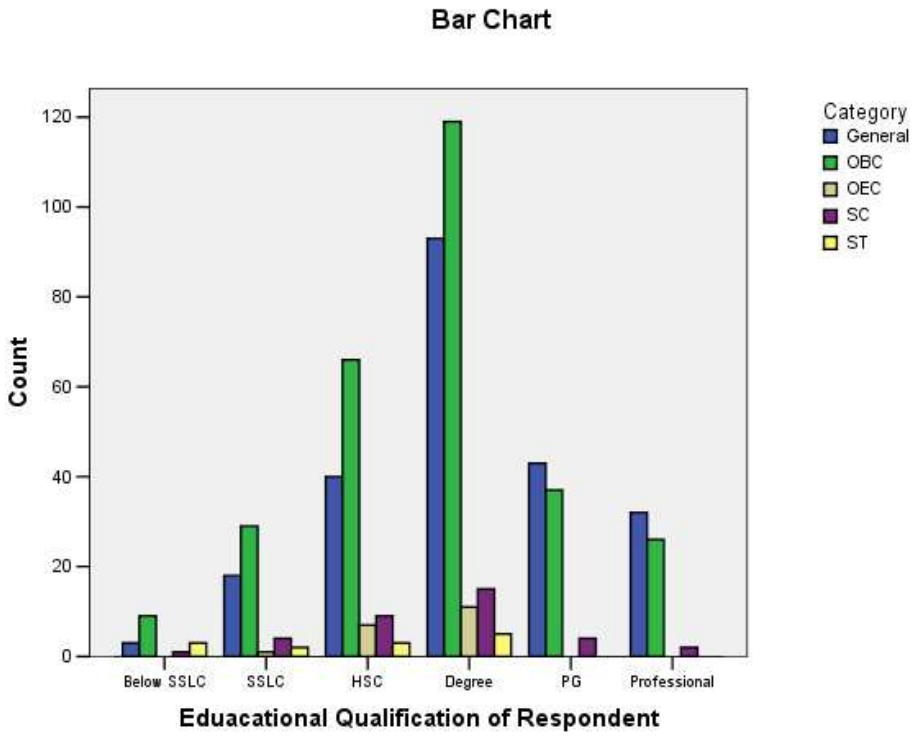
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.146(a)	20	.001
Likelihood Ratio	41.139	20	.004
Linear-by-Linear Association	20.203	1	.000
N of Valid Cases	583		

a 13 cells (43.3%) have expected count less than 5. The minimum expected count is .36.

Figure 4.13

Educational Qualification of Respondent by Category



Chi-Square Tests help determine if there is a significant association between the two variables (educational qualification and category). **Pearson Chi-Square** test statistic is 45.146 with 20 degrees of freedom (df), and the p-value is .001, indicating a significant association between educational qualification and category. **Likelihood Ratio Chi-Square** test statistic is 41.139 with 20 df, and the p-value is .004, also indicating a significant association. **Linear-by-Linear Association** test examines the association in a 2x2 table formed by collapsing the rows and columns into two categories each. The statistic is 20.203 with 1 df and a p-value of .000, indicating a significant linear relationship between the two variables.

The table includes 583 valid cases. The chi-square tests indicate a significant association between educational qualification and category. However, caution should be taken due to the note about expected counts. Thirteen cells (43.3%) have expected counts less than 5, which can affect the reliability of the chi-square test results.

The data suggests that there is a relationship between educational qualification and category among the respondents. However, since the expected counts in some cells are low, further investigation may be needed to confirm the strength and nature of this relationship. The linear-by-linear association test suggests that there is a significant linear trend in the data, indicating that as educational qualification increases, the distribution of categories among respondents may change in a systematic way. This analysis could be used to inform policy or progamme decisions related to education and social categories, highlighting potential disparities or patterns that may exist within the population.

4.2.14 Educational Qualification of Respondent by Financial Category

The Table 4.14 shows counts of respondents for each combination of educational qualification (rows) and financial category (columns). There are 48 respondents with an HSC qualification who belong to the APL category.

Table 4.14

Educational Qualification of Respondent by Financial Category

Educational Qualification of Respondent	Financial Category		Total
	APL	BPL	
Below SSLC	4	12	16
SSLC	17	38	55
HSC	48	77	125
Degree	132	111	243
PG	60	24	84
Professional	40	20	60
Total	301	282	583

Chi-Square Tests help determine if there is a significant association between the two variables (educational qualification and financial category). **Pearson Chi-Square** test statistic is 41.407 with 5 degrees of freedom (df), and the p-value is < .0001, indicating a significant association between educational qualification and financial category. **Likelihood Ratio Chi-Square** test statistic is 42.428 with 5 df, and the p-value is <

.0001, also indicating a significant association. **Linear-by-Linear Association** test examines the association in a 2x2 table formed by collapsing the rows and columns into two categories each. The statistic is 36.863 with 1 df and a p-value of < .0001, indicating a significant linear relationship between the two variables.

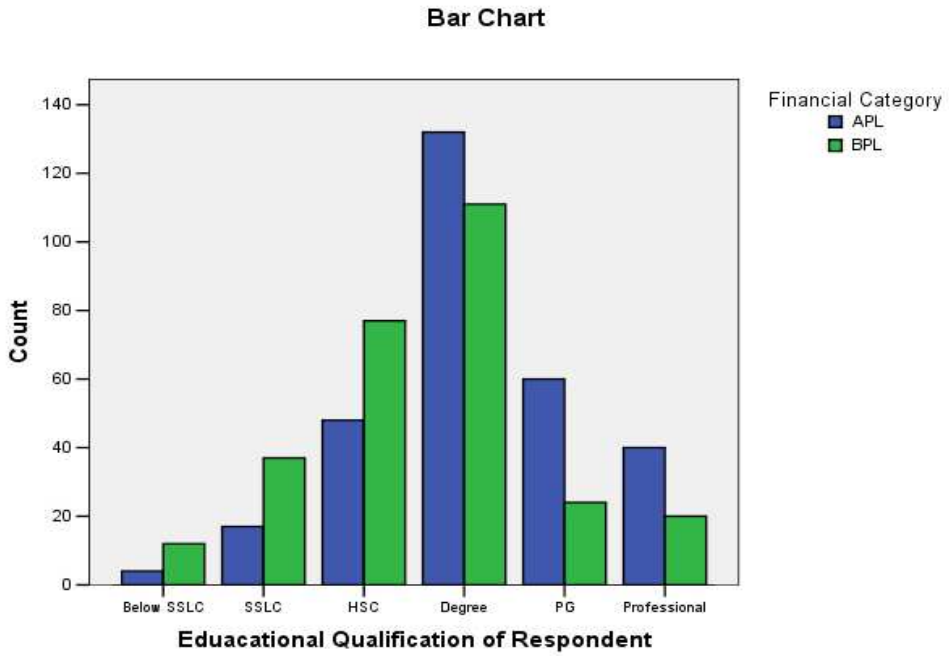
Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	41.407(a)	5	.000
Likelihood Ratio	42.428	5	.000
Linear-by-Linear Association	36.863	1	.000
N of Valid Cases	582		

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.73.

The table includes 583 valid cases. The chi-square tests indicate a significant association between educational qualification and financial category. All cells have expected counts greater than 5, indicating that the results are reliable.

Figure 4.14

Educational Qualification of Respondent by Financial Category



The data suggests that there is a relationship between educational qualification and financial category among the respondents. As educational qualification increases, the proportion of respondents in the APL category generally increases, while the proportion in the BPL category decreases. This analysis could be used to understand the socio-economic distribution of educational qualifications within the population and to tailor policies or progammes aimed at improving educational access or outcomes for different financial categories.

4.2.15 Educational Qualification of Respondent by Annual Income of Family

The Table 4.15 shows counts of respondents for each combination of educational qualification (rows) and annual family income (columns). There are 6 respondents with an annual family income of 1000 and below SSLC qualification.

Table 4.15

Educational Qualification of Respondent by Annual Income of Family

Annual Income of Family	Educational Qualification of Respondent						
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Total
1000	0	1	3	1	1	0	6
1200	0	0	1	4	2	0	7
2000	0	2	3	1	0	0	6
2500	0	1	2	2	0	0	5
3000	0	1	4	2	1	0	8
4000	2	2	3	6	3	0	16
5000	4	4	1	6	0	4	19
6000	0	2	1	3	0	1	7
7000	0	2	1	4	1	0	8
8000	0	3	3	4	4	1	15
9000	0	0	0	1	0	0	1
10000	2	10	25	33	5	6	81
12000	1	2	10	15	5	3	36
13000	0	1	1	4	1	0	7

Annual Income of Family	Educational Qualification of Respondent						
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Total
14000	0	0	0	1	0	0	1
15000	0	7	5	12	4	5	33
16000	0	1	0	6	0	1	8
17000	0	0	0	0	0	1	1
18000	0	4	5	10	5	3	27
20000	0	2	7	8	3	4	24
21000	0	0	0	1	0	0	1
22000	0	1	1	0	1	0	3
23000	0	0	0	1	0	0	1
25000	2	1	3	16	8	2	32
26000	0	1	5	15	2	1	24
28000	1	1	3	6	2	1	14
29000	0	0	0	1	0	0	1
30000	1	1	1	3	1	3	10
33000	0	0	1	3	0	0	4
34000	1	1	5	3	0	1	11
35000	0	0	2	6	1	0	9
40000	0	0	2	10	1	1	14
45000	0	0	3	3	2	3	11
50000	0	1	7	3	1	3	15
54000	0	0	0	0	1	0	1
55000	0	0	0	1	1	0	2
60000	1	0	2	6	5	2	16
64000	0	0	0	1	0	0	1
65000	0	0	1	2	1	1	5
68000	0	0	0	1	0	0	1
70000	0	0	0	2	1	0	3
75000	0	0	0	2	0	0	2
80000	0	0	0	1	0	0	1
100000	0	0	1	5	3	1	10

Annual Income of Family	Educational Qualification of Respondent						
	Below SSLC	SSLC	HSC	Degree	PG	Professional	Total
150000	1	1	8	10	4	2	26
180000	0	1	0	2	3	2	8
200000	0	0	0	7	1	3	11
250000	0	0	0	2	3	0	5
280000	0	0	0	0	0	3	3
300000	0	0	0	0	0	1	1
400000	0	1	2	2	4	1	10
500000	0	0	3	5	3	0	11
Total	16	55	125	243	84	60	583

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	283.927(a)	255	.103
Likelihood Ratio	270.622	255	.240
Linear-by-Linear Association	13.703	1	.000
N of Valid Cases	583		

a 284 cells (91.0%) have expected count less than 5. The minimum expected count is .03.

Chi-Square Test help determine if there is a significant association between the two variables (educational qualification and annual family income).**Pearson Chi-Square** test statistic is 283.927 with 255 degrees of freedom (df), and the p-value is .103, which is greater than the typical significance level of 0.05. This indicates that there is no significant association between educational qualification and annual family income.

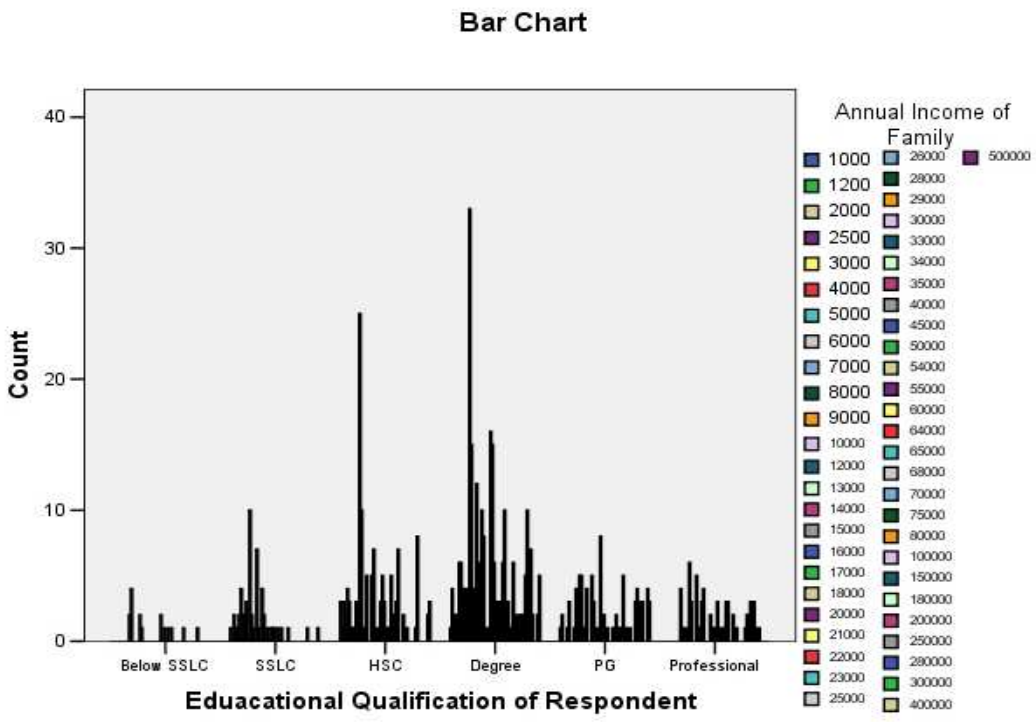
Likelihood Ratio Chi-Square test statistic is 270.622 with 255 df, and the p-value is .240, also indicating no significant association. **Linear-by-Linear Association** test examines the association in a 2x2 table formed by collapsing the rows and columns into two categories each. The statistic is 13.703 with 1 df and a p-value of .000,

indicating a significant linear relationship between the two variables. However, this result should be interpreted with caution due to the lack of significance in the other tests. The table includes 583 valid cases. The chi-square tests do not indicate a significant association between educational qualification and annual family income. However, the majority of cells (91.0%) have expected counts less than 5, which can affect the reliability of the chi-square test results. The minimum expected count is .03.

The data does not provide strong evidence to suggest a significant association between educational qualification and annual family income. This suggests that, in this dataset, the educational qualification of respondents is not strongly predictive of their family's income level. It's important to note that the reliability of the chi-square tests is compromised due to the low expected counts in many cells. This means that the results should be interpreted with caution, and further investigation with larger sample sizes or different datasets may be needed to confirm these findings.

Figure 4.15

Educational Qualification of Respondent by Annual Income of Family



4.2.16 Educational Qualification of Respondent by Nature of House

The Table 4.16 provides an analysis of respondents' educational qualifications relative to the nature of their housing, breaking it down into categories of owning, renting, or leasing. Additionally, the Chi-Square test results evaluate the statistical significance of the relationship between educational qualification and housing status. The table shows how educational attainment correlates with housing choices among respondents, totaling 583 individuals.

Table 4.16

Educational Qualification of Respondent by Nature of House

Educational Qualification of Respondent	Nature of House			Total
	Own	Rent	Lease	
Below SSLC	13	2	1	16
SSLC	50	4	1	55
HSC	117	8	0	125
Degree	226	15	2	243
PG	80	3	1	84
Professional	55	5	0	60
Total	541	37	5	583

A significant majority (541 of 583 respondents) own their homes, indicating a strong preference or ability for home ownership across educational levels. Respondents with a degree have the highest ownership rate, with 226 out of 243 owning homes. This trend continues for other groups: 117 respondents with HSC and 80 with a postgraduate (PG) qualification also own homes. Those with below SSLC (sub-SSLC) education have the lowest ownership (13 out of 16), though the majority in this group still own their homes. Renting is less common, with only 37 respondents renting their homes across all educational categories. The highest number of renters is among respondents with degrees, though only 15 out of 243 are renters. Similarly, respondents with HSC (8 renters) and those with professional qualifications (5 renters) are less likely to rent. Leasing is the least common option, with only 5 respondents

leasing homes. Leasing is spread across various education levels, with a low representation (1 or 2 per educational group) and is most minimal among HSC holders, where no respondents lease homes.

Chi-Square Tests			
	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	11.972	10	0.287
Likelihood Ratio	8.942	10	0.538
Linear-by-Linear Association	0.729	1	0.393
N of Valid Cases	583		

a 9 cells (50.0%) have expected count less than 5. The minimum expected count is .11.

The Chi-Square test results are presented to examine whether there is a statistically significant association between educational qualification and type of housing. The Pearson Chi-Square test results in a p-value of 0.287, which is greater than the common significance threshold of 0.05. This indicates that there is no statistically significant association between respondents' educational qualifications and the nature of their housing choice. The Likelihood Ratio test also shows a p-value of 0.538, further suggesting that the relationship between educational qualification and housing choice is not statistically significant. This test measures the association between educational level and housing in a linear trend. With a p-value of 0.393, it again confirms that there is no significant association between these variables in a linear fashion. The Chi-Square results indicate that half of the cells (50%) have an expected count of less than 5, which can reduce the reliability of the test. The minimum expected count is 0.11, suggesting that certain groups (e.g., those leasing homes) are very underrepresented in this analysis, potentially affecting the strength of the statistical conclusions.

While there are observable trends—such as higher educational qualifications correlating with higher rates of home ownership—the Chi-Square tests suggest that these associations are not statistically significant. Thus, educational qualification may not play a crucial role in determining the housing status of respondents in this sample.

4.2.17 Educational Qualification of Respondent Based on Household Amenities

Out of 583 respondents, 581 have an electricity connection, while only 2 do not. The respondents with degrees and higher educational qualifications, like postgraduate and professional degrees, show full access to electricity. The respondents without an electricity connection are at the SSLC level of education, indicating that lower educational qualification may correlate with slightly less access to electricity.

Table 4.17

Educational Qualification of Respondent Based on Electricity Connection

Educational Qualification of Respondent	Electricity Connection		Total
	No	Yes	
Below SSLC	0	16	16
SSLC	2	53	55
HSC	0	125	125
Degree	0	243	243
PG	0	84	84
Professional	0	60	60
Total	**2**	**581**	**583**

Table 4.18

Educational Qualification of Respondent Based on Drinking Water

Educational Qualification of Respondent	Drinking Water Facility		Total
	No	Yes	
Below SSLC	2	14	16
SSLC	6	49	55
HSC	6	119	125
Degree	7	236	243
PG	3	81	84
Professional	2	58	60
Total	**26**	**557**	**583**

Among 583 respondents, 557 have access to drinking water facilities, while 26 do not. The majority of those with higher qualifications, such as degrees and above, have drinking water facilities. In lower educational brackets (below SSLC and SSLC), more respondents lack access to drinking water, suggesting that those with lower educational qualifications might face greater challenges in accessing drinking water.

In this dataset, 582 respondents have access to toilet facilities, with only one respondent, a postgraduate, lacking this facility. The widespread access across all educational levels, with nearly complete availability, reflects improved access to basic sanitation among respondents.

Table 4.19

Educational Qualification of Respondent Based on Toilet Facility

Educational Qualification of Respondent	Toilet Facility		Total
	No	Yes	
Below SSLC	0	16	16
SSLC	0	55	55
HSC	0	125	125
Degree	0	243	243
PG	1	83	84
Professional	0	60	60
Total	**1**	**582**	**583**

Out of 583 respondents, 563 have television access, and 20 do not. Television ownership is relatively high among respondents with higher education, particularly degrees, while it decreases slightly at the SSLC and below SSLC levels. A minority of degree and professional respondents lack access to television, but the overall trend indicates broad television access across all education levels.

Table 4.20

Educational Qualification of Respondent Based on Television

Educational Qualification of Respondent	Television		Total
	No	Yes	
Below SSLC	1	15	16
SSLC	4	51	55
HSC	2	123	125
Degree	12	231	243
PG	0	84	84
Professional	1	59	60
Total	**20**	**563**	**583**

A total of 554 respondents have cable or DTH connections, while 29 do not. Cable/DTH access is higher among those with secondary education and above, with a small number of respondents without these services in each educational bracket. Respondents with SSLC and below have lower DTH/Cable access, suggesting it could be linked with lower-income levels typically associated with lower education.

Table 4.21

Educational Qualification of Respondent Based on Cable/DTH Connection

Educational Qualification of Respondent	Cable/DTH Connection		Total
	No	Yes	
Below SSLC	1	15	16
SSLC	7	48	55
HSC	3	122	125
Degree	12	231	243
PG	4	80	84
Professional	2	58	60
Total	**29**	**554**	**583**

Out of 583 respondents, 528 own a mobile phone, and 55 do not. Mobile ownership is lowest among SSLC and below SSLC levels, with notable increases as educational

qualifications rise. The trend indicates that higher education may correlate with increased mobile ownership, likely linked to increased access to technology or resources.

Table 4.22

Educational Qualification of Respondent Based on Mobile Phone

Educational Qualification of Respondent	Mobile Phone		Total
	No	Yes	
Below SSLC	0	16	16
SSLC	9	46	55
HSC	15	110	125
Degree	19	224	243
PG	9	75	84
Professional	3	57	60
Total	**55**	**528**	**583**

Among the respondents, 323 have internet access, while 260 do not. Internet connection access increases significantly at the degree level, with the most significant disparity at the SSLC and below SSLC levels. Higher educational qualifications correspond with higher internet access, highlighting a digital divide along educational lines.

Table 4.23

Educational Qualification of Respondent Based on Internet Connection

Educational Qualification of Respondent	Internet Connection		Total
	No	Yes	
Below SSLC	7	9	16
SSLC	33	22	55
HSC	74	51	125
Degree	112	131	243
PG	25	59	84
Professional	09	51	60
Total	**260**	**323**	**583**

Out of 583 respondents, 512 have access to mobile internet, and 71 do not. Access to mobile internet is generally high across educational levels, but there is a slight reduction in access among those with SSLC and below. This trend suggests that mobile internet has become broadly accessible, although there is a notable gap for lower educational levels.

Table 4.24

Educational Qualification of Respondent Based on Mobile Internet

Educational Qualification of Respondent	Mobile Internet		Total
	No	Yes	
Below SSLC	4	12	16
SSLC	12	43	55
HSC	21	104	125
Degree	20	223	243
PG	6	78	84
Professional	8	52	60
Total	**71**	**512**	**583**

Among the respondents, 145 have broadband access, while 438 do not. Broadband access is limited across all educational qualifications, with the highest percentage among degree-holders. The significant difference in broadband access between educational levels implies a greater reliance on mobile internet in lower-income or less-educated households.

Table 4.25

Educational Qualification of Respondent Based on Broadband Connection

Educational Qualification of Respondent	Broadband Connection		Total
	No	Yes	
Below SSLC	10	6	16
SSLC	43	12	55
HSC	108	17	125
Degree	184	59	243
PG	54	30	84
Professional	39	21	60
Total	**438**	**145**	**583**

A total of 274 respondents own a computer or laptop, while 309 do not. Computer ownership is highest among those with professional and postgraduate qualifications and lowest among those with below SSLC qualifications. This data suggests that education level may impact technology ownership, likely due to both income and a need for technology at higher educational levels.

Table 4.26

Educational Qualification of Respondent Based on Computer/Laptop Availability

Educational Qualification of Respondent	Computer/Laptop		Total
	No	Yes	
Below SSLC	12	4	16
SSLC	41	14	55
HSC	85	40	125
Degree	128	115	243
PG	26	58	84
Professional	17	43	60
Total	**309**	**274**	**583**

4.2.18 Educational Qualification of Respondent Based on Level of Disability

Out of 583 respondents, the majority (575) have no reported disabilities, while only 8 respondents reported partial disabilities. Respondents with partial disabilities are found across various educational qualifications, with 3 at the degree level, 2 at HSC, and 1 each in SSLC, postgraduate, and professional categories. This data indicates that higher education levels do not significantly correlate with a higher prevalence of disabilities among respondents, as only a small fraction of individuals at each education level report partial disabilities.

Table 4.27

Educational Qualification of Respondent Based on Level of Disability

Educational Qualification of Respondent	Level of Disability		Total
	Nil	Partial	
Below SSLC	16	0	16
SSLC	54	1	55
HSC	123	2	125
Degree	240	3	243
PG	83	1	84
Professional	**59**	**1**	**60**
Total	**575**	**8**	**583**

4.2.19 Educational Qualification of Respondent Based on Number of Male/Female Children in the Family

Among 291 respondents, 51 have no male children, while 109 have one male child, which is the most common scenario. Families with two male children are also prevalent (94 respondents), followed by families with three (35 respondents) and four male children (2 respondents). Respondents with higher educational qualifications, such as degrees, are more likely to have one or two male children, while those with lower qualifications tend to have more variation in family size.

Table 4.28

Educational Qualification of Respondent Based on Number of Male Children in the Family

Educational Qualification of Respondent	Number of Male Children					Total
	0	1	2	3	4	
Below SSLC	0	3	5	3	0	11
SSLC	3	14	17	7	1	42
HSC	6	22	35	12	1	76
Degree	30	36	27	5	0	98
PG	9	17	4	2	0	32
Professional	3	17	6	6	0	32
Total	**51**	**109**	**94**	**35**	**2**	**291**

Of the 101 respondents with female children, the most common is having one female child (65 respondents), followed by two female children (28 respondents). Higher levels of education correspond with families that typically have one or two female children, while families with three or more female children are less common across all education levels. Overall, the data suggests a pattern of smaller family sizes with higher levels of education.

Table 4.29

Educational Qualification of Respondent Based on Number of Female Children in the Family

Educational Qualification of Respondent	Number of Female Children					Total
	0	1	2	3	4	
Below SSLC	0	1	3	0	0	4
SSLC	0	9	4	1	0	14
HSC	0	22	7	2	2	33
Degree	0	23	10	1	0	34
PG	0	6	2	0	1	9
Professional	0	4	2	1	0	7
Total	**0**	**65**	**28**	**5**	**3**	**101**

4.2.20 Educational Qualification of Respondent Based on Number of Family Members

Among the 583 respondents, the majority live in households with four or five members (183 each). Smaller family sizes (two or three members) are more common among respondents with postgraduate or professional qualifications. Larger families (more than five members) are more prevalent among those with lower educational qualifications, such as SSLC or below, indicating a possible correlation between lower educational attainment and larger household sizes.

Table 4.30

Educational Qualification of Respondent Based on Number of Family Members

Educational Qualification of Respondent	Number of Family Members					Total
	2	3	4	5	More than 5	
Below SSLC	0	1	5	5	5	16
SSLC	1	3	18	19	14	55
HSC	2	8	34	35	46	125
Degree	3	22	80	81	57	243
PG	1	7	30	22	24	84
Professional	2	7	16	21	14	60
Total	**9**	**48**	**183**	**183**	**160**	**583**

4.2.21 Educational Qualification of Respondent Based on Highest Education of Family Members

The highest level of education within families varies, with most respondents' family members attaining an HSC, SSLC, or degree. Families with members holding professional qualifications are more common among those with higher educational attainment. The trend shows that respondents with lower qualifications (like below SSLC) often come from families where SSLC is the highest level of education.

Table 4.31

Educational Qualification of Respondent Based on Highest Education of Family Members

Educational Qualification of Respondent	Highest Education of Family Members						Total
	Below SSLC	SSLC	HSC	Degree	PG	Professional	
Below SSLC	12	3	1	0	0	0	16
SSLC	34	14	5	1	1	0	55
HSC	27	39	33	18	7	1	125
Degree	24	30	49	87	34	19	243
PG	16	6	10	35	16	1	84
Professional	1	7	6	19	5	22	60
Total	114	99	104	160	63	43	583

Most respondents' spouses' family members attain SSLC, HSC, or degree as their highest education level. As with respondents' families, the spouse's family education also skews towards higher education levels among respondents with higher qualifications. The data suggests an alignment between a respondent's educational level and that of their spouse's family members, indicating educational parity within social circles.

Table 4.32

Educational Qualification of Respondent Based on Highest Education of Spouse's Family Members

Educational Qualification of Respondent	Highest Education of Spouse's Family Members						Total
	Below SSLC	SSLC	HSC	Degree	PG	Professional	
Below SSLC	8	4	1	3	0	0	16
SSLC	28	17	4	4	1	1	55
HSC	32	27	32	16	12	6	125
Degree	30	23	66	75	39	10	243
PG	11	9	10	39	14	1	84
Professional	0	5	12	16	14	13	60
Total	**109**	**85**	**125**	**153**	**80**	**31**	**583**

4.2.22 Educational Qualification of Respondent Based on Land Possession of Family

Land possession varies widely, with most respondents owning less than 10 cents, particularly among those with lower education (below SSLC and SSLC). Ownership of larger plots (1-5 acres) is more common among those with degrees or professional qualifications, indicating a correlation between higher education levels and larger landholdings. This distribution suggests that land ownership may increase with higher education levels, possibly reflecting improved economic means among those with more formal education.

Table 4.33

Educational Qualification of Respondent Based on Land Possession of Family

Educational Qualification of Respondent	Land Possession of Family				Total
	Less than 10 cents	11 Cents to one acre	01 acre to 05 acres	More than 5 acres	
Below SSLC	15	1	0	0	16
SSLC	38	16	1	0	55
HSC	86	31	7	1	125
Degree	82	87	73	1	243
PG	42	30	12	0	84
Professional	25	22	12	1	60
Total	**288**	**187**	**105**	**3**	**583**

4.2.23 Educational Qualification of Respondent Based on Participation in SHG/JLG/MGNREGP

Table 4.34

Educational Qualification of Respondent Based on Participation in SHG

Educational Qualification of Respondent	SHG Membership		Total
	No	Yes	
Below SSLC	9	7	16
SSLC	44	11	55
HSC	90	35	125
Degree	214	29	243
PG	75	9	84
Professional	54	6	60
Total	**486**	**97**	**583**

Out of 583 respondents, 97 are members of SHGs, with the highest participation among those with higher secondary and degree qualifications. Participation is lower among postgraduate and professional respondents, possibly indicating a reduced need for SHG support among those with higher education.

A total of 73 respondents participate in JLGs, with higher participation rates among those with secondary or higher secondary education. Respondents with lower

educational attainment, such as below SSLC, also show some participation, indicating that JLGs appeal across various educational levels, although they are slightly less popular among the highly educated.

Table 4.35

Educational Qualification of Respondent Based on Participation in JLG

Educational Qualification of Respondent	JLG Membership		Total
	No	Yes	
Below SSLC	13	3	16
SSLC	48	7	55
HSC	104	21	125
Degree	213	30	243
PG	78	6	84
Professional	54	6	60
Total	**510**	**73**	**583**

Out of 583 respondents, 75 participate in MGNREGP, with most participants from the HSC and degree groups. This data suggests that MGNREGP membership is common among individuals with secondary education, who may be more inclined toward employment generation schemes as a source of income.

Table 4.36

Educational Qualification of Respondent Based on Participation in MGNREGP

Educational Qualification of Respondent	MGNREGP Membership		Total
	No	Yes	
Below SSLC	15	1	16
SSLC	50	5	55
HSC	102	23	125
Degree	208	35	243
PG	75	9	84
Professional	58	2	60
Total	**508**	**75**	**583**

4.2.24 Educational Qualification of Respondent Based on Bank Account

Among 583 respondents, 539 hold bank accounts, with most bank account holders from the degree, postgraduate, and professional qualification groups. Respondents with below SSLC or SSLC qualifications are less likely to have a bank account, suggesting that education level may influence access to or interest in formal banking. This data indicates a strong correlation between higher education and bank account ownership, reflecting financial inclusion among more educated respondents.

Table 4.37

Educational Qualification of Respondent Based on Bank Account

Educational Qualification of Respondent	Having Bank Account		Total
	No	Yes	
Below SSLC	3	13	16
SSLC	8	47	55
HSC	14	111	125
Degree	8	235	243
PG	6	78	84
Professional	5	55	60
Total	**44**	**539**	**583**

4.2.25 Summary of Cross-tabulation Analysis

The cross-tabulation analysis uncovers critical insights into how various factors influence educational attainment. Higher education levels are associated with urban residency, higher income, economic stability, parental education, and awareness and utilization of government schemes. Conversely, rural areas, lower income, and lack of facilities correlate with lower educational outcomes. These findings highlight the multifaceted nature of educational attainment and underscore the necessity for targeted policies to address these disparities.

The cross-tabulation analysis reveals significant correlations between educational qualifications and various demographic, socioeconomic, and institutional factors.

Higher educational attainment is associated with urban residency, higher family income, economic stability, and parental education levels. District-specific differences indicate the impact of local resources and policies, while socio-cultural influences are evident in the varying educational outcomes across different religions. Additionally, awareness and utilization of government schemes significantly boost educational attainment, underscoring their importance. The availability of necessary facilities in educational institutions is also crucial, with better infrastructure linked to higher educational levels.

These findings highlight the multifaceted nature of educational attainment and the need for targeted interventions to address disparities across different regions and demographic groups. Overall, the cross-tabulation chapter highlights critical areas where educational policies and support mechanisms can be enhanced to promote equal educational opportunities for all girls, regardless of their household location or educational background. By addressing these barriers, we can work towards reducing dropout rates and encouraging higher educational attainment among girls, thereby contributing to more equitable and inclusive educational outcomes.

Based on the findings, several policy implications and recommendations emerge:

1. Targeted Rural Education Progammes: Invest in educational resources and infrastructure in rural areas to bridge the urban-rural educational gap.

2. Financial Support and Scholarships: Enhance financial aid progammes to support low-income families, enabling access to higher education.

3. Parental Education Initiatives: Promote adult education progammes to improve the educational environment at home.

4. Awareness Campaigns: Increase awareness about government educational schemes to ensure more families can benefit from these progammes.

5. Infrastructure Development: Improve educational facilities and resources in schools to support better educational outcomes.

4.3 Determinants of Female Education in Kerala – Regression Analysis

This section delves into the multifaceted aspects of female's education, exploring the influence of socio-economic determinants on female education in Kerala. By understanding the challenges and opportunities presented by economic development, cultural norms, government policies, and technology, societies can work towards creating an inclusive educational landscape where every woman has the opportunity to thrive.

To identify the socio economic determinants of female education in Kerala, a regression analysis has been carried out using level of education of the respondent(at what level the education is stopped) as the dependant variable. In the present study, the level of education was provided in scales from 1 to 7 by the respondents (below SSLC to Research). The different independent variables (determinants) assumed include

1. District of the respondent
2. Family category
3. Religion
4. Family Income
5. Category
6. Education level of father
7. Education level of mother
8. Number of children in the family
9. Disability level
10. Access to education
11. Reasons for dropout

The regression model can be specified as

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \ldots\ldots\ldots + \beta_k X_{ki} + U_i$$

Where Y_i is the value of general impression of homestays of i^{th} respondent and X_{1i}, X_{2i}, ……., X_{ki} are the k assumed independent variables values corresponding to the i^{th} respondent. Also U_i correspond the uncertainty factors pertained to the i^{th} respondent. The above model can be estimated by regressing Y on the X's and choose those estimates of coefficients ($\hat{\beta}$s) that optimizes the adjusted R^2. The regression model got estimated by utilizing the primary data. The regression results are presented in Table 4.38.

Table 4.38

Estimation of Determinants of Level of Education of Respondents

Determinants	Unstandardized Coefficients		Standardized Coefficients	T	Significance
	B	Std. Error	Beta		
(Constant)	3.033	0.698	-	4.349	0.000
District	0.753	0.223	0.248	3.374	0.001
Family Category	0.085	0.063	0.094	1.347	0.179
Category	0.675	0.180	0.237	3.745	0.000
Education of parents	0.072	0.160	0.029	0.452	0.652
Family income	0.033	0.062	0.036	0.522	0.002
Access to education	0.067	0.068	0.085	0.979	0.329
Dropout reasons	0.330	0.137	0.175	2.404	0.017

Dependent Variable – Education Level

Model Summary: R = 0.981 R square = 0.963

Adjusted R Square = 0.959 Durbin-Watson = 2.084

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Significance
Regression	104.085	7	14.869		
Residual	278.182	202	1.377	10.797	0.000
Total	**382.267**	**209**			

Coming to the significance of the determinants, four of them namely, district, category, family income and reasons for dropout were found to be highly significant. The determinants family category, education of parents and access to education has no significant impact on the level of education of respondents.

Pearson correlation coefficients and their significance levels for different variables related to education, family background, and reasons for dropout with level of education are given below.

Table 4.39

Pearson Correlations between dependent and independent variables assumed

	District	Family Category	Category	Education of parents	Family income	Access to education	Reasons for dropout
Pearson Correlation	0.400	0.272	0.230	0.110	0.076	0.299	0.352
Significance	0.000	0.000	0.000	0.056	0.136	0.000	0.000

The strength of correlation coefficients can be interpreted based on their absolute values. A value closer to 1 indicates a strong correlation, while a value closer to 0 suggests a weak correlation. In this context, the variables show moderate correlations. The highest correlation coefficient is 0.400, indicating a moderate positive correlation. The variables are positively correlated, meaning that as one variable increases, the other variable tends to increase as well. The significance values (p-values) indicate the probability of obtaining the observed correlation coefficients if there was no true relationship in the population. A significance level of 0.000 (or <0.001) indicates that the correlation is statistically significant at a very high confidence level (usually 99.9% confidence). In this case, the correlations between all pairs of variables are highly significant, indicating that the observed relationships are unlikely to have occurred by chance.

The correlations of independent variable – district, family category, category, access to education and reasons for drop out with level of education(dependent variable) are highly significant. The correlations of education of parents and family income with

level of education are not found to be significant. The regression and correlation analysis implies that the level of education is dependent on district, category, family income and reasons for dropout.

4.3.1 District of the Respondent as a Determinant of Level of Female Education

Using dummy variable "district," in a regression model to analyze determinants of female education in Kerala is a robust approach for capturing the geographical impact on educational outcomes. Kerala's districts vary considerably in terms of socioeconomic conditions, accessibility to educational institutions and cultural attitudes. By introducing district as a dummy variable, the model can account for these regional variations, which may significantly influence female education in the state. Kerala's districts differ in terms of economic development, infrastructure, and educational facilities. District dummy variable allow the model to capture these differences explicitly, showing how district-level characteristics influence educational attainment. Kerala has a diverse cultural landscape across districts, with varying social norms and attitudes toward female education. Some districts may promote higher levels of female education due to more progressive attitudes, while others may have traditional values that hinder educational participation. Dummy variable allow these subtle regional cultural differences to be incorporated into the analysis. District-level policies and government initiatives for education may also differ. District dummy variable help control for such regional policy variations, enabling the model to assess how these localized efforts impact female educational outcomes. Often, socioeconomic and infrastructural variables can be correlated. Dummy variable allow the model to separate out district effects without introducing multicollinearity, enhancing the model's reliability. By including the dummy variable district, the model can control for unobserved factors that are specific to each district but constant across individuals within that district. This makes it easier to isolate the effect of other individual-level determinants of female education, such as household income or parental education.

In summary, district dummy variable in the regression model allow for a comprehensive, contextually relevant analysis of female education determinants in

Kerala, accounting for both observable and unobservable district-level factors. This leads to more accurate estimates of the impact of other variables on female education and provides insights into how regional characteristics shape educational outcomes.

The regression analysis indicates that the district of the respondent is significantly determining the level of female education. In the present study, primary data was collected from three districts – Idukki, Palakkad and Wayanad and the district wise frequencies are indicated below.

Table 4.40

District of the Respondent

District	Frequency	Percentage
Idukki	203	34.8
Palakkad	203	34.8
Wayanad	177	30.4
Total	583	100.0

The provided table displays the distribution of respondents across different districts, along with their frequencies and percentages. Idukki and Palakkad districts both have an equal number of individuals, each constituting 34.8% of the total sample. Wayanad district, while still substantial, has a slightly lower representation compared to Idukki and Palakkad. Wayanad constitutes 30.4% of the total sample. This suggests a relatively smaller proportion of individuals from Wayanad in the surveyed group compared to the other two districts. The presence of individuals from Idukki, Palakkad, and Wayanad highlights regional diversity within the sample. This diversity can be valuable for research and policymaking, as it allows for insights into the perspectives and experiences of people from different geographical areas within the region. The respondents from Idukki, Palakkad and Wayanad districts might indicate similarities in certain demographic, social, or economic factors between these three districts.

District-wise disparities in female's education in Kerala can be attributed to a complex interplay of social, economic, cultural, and geographic factors. Despite the state's

overall high literacy rate and focus on education, variations persist among its different districts. Here are several reasons contributing to these disparities:

Districts with higher average incomes tend to invest more in education. Families in wealthier districts can afford better educational resources, including private tutoring and extracurricular activities, which enhance a student's learning experience.

Districts with a diverse range of job opportunities often prioritize education as a means of securing better employment. In districts where traditional or low-paying occupations dominate, families might not emphasize education as much, especially for girls.

Urban districts generally have better educational infrastructure, including schools with modern facilities and trained teachers. Rural areas, on the other hand, might lack quality schools and transportation facilities, making it harder for girls to attend school regularly. Remote or hilly districts face challenges in providing accessible schooling. Girls, especially in these areas, might drop out due to the sheer distance they have to travel to attend school.

Certain districts might adhere more strictly to traditional gender roles and conservative norms, limiting female’s access to education. Societal pressure to conform to these norms can hinder girls' education. Districts with higher rates of early marriages often see girls dropping out of school to fulfill societal expectations of marriage and family life.

Government initiatives might not be uniformly implemented across districts, leading to discrepancies in the availability of scholarships, free textbooks, and other educational aids. In some districts, these resources might be more effectively distributed, encouraging higher enrollment and retention rates for girls.

Districts with proactive awareness progammes regarding the importance of education, especially for girls, tend to have higher enrollment and retention rates. Communities that are well-informed about the benefits of education are more likely to encourage girls to stay in school. Districts with more progressive attitudes toward female

education are likely to have lower dropout rates. Communities that value education for both genders tend to invest more in the schooling of their daughters.

Districts prone to natural disasters like floods or landslides might face disruptions in the education system. Schools can be damaged, and families might prioritize immediate needs over education, leading to higher dropout rates.

Addressing these disparities requires a multi-faceted approach, including targeted awareness campaigns, infrastructure development, financial incentives for families in economically disadvantaged districts, and policy implementations ensuring equal access to resources and opportunities. By understanding the specific challenges faced by each district, tailored interventions can be designed to bridge the gaps and ensure equitable education for all female in Kerala.

4.3.2 Category of the Respondent as a Determinant of Level of Female Education

The categories of the respondents surveyed are indicated below.

Table 4.41

Category of the Respondent

Category	Frequency	Percentage
General	230	39.5
OBC	286	49.1
OEC	19	3.3
SC	35	6.0
ST	13	2.2
Total	583	100.0

The provided table presents the distribution of respondents across different categories, along with their frequencies and percentages. The sample consists of 583 individuals in total, with General category comprising 39.5% (230 individuals) of the population, making it the largest category. OBC (Other Backward Classes) constitutes 49.1% (286 individuals) of the sample, making it the most prevalent category. OEC (Other Eligible Communities) accounts for 3.3% (19 individuals) of the population. SC

(Scheduled Castes) represents 6.0% (35 individuals) of the sample. ST (Scheduled Tribes) is the smallest category, constituting 2.2% (13 individuals) of the population.

OBC category is the majority in the sample, comprising almost half of the total population. This indicates a significant presence and influence of Other Backward Classes in the surveyed group. Both SC and ST categories represent a relatively smaller percentage of the population (6.0% and 2.2%, respectively). These numbers signify the minority status of Scheduled Castes and Scheduled Tribes in the given sample. The presence of individuals from various categories (General, OBC, OEC, SC, and ST) indicates a diverse sample, which is essential for obtaining a comprehensive understanding of different communities' perspectives and experiences.

This distribution is valuable for social researchers and policymakers as it provides insights into the composition of different social categories within the surveyed population. Understanding the demographics of the sample helps in formulating targeted policies and initiatives to address the specific needs of each category. The data emphasizes the importance of inclusive policies that cater to the diverse needs of various social categories, ensuring that opportunities and resources are distributed equitably among different communities.

Community-wise disparities in female's education in Kerala, especially between general and reserved categories, can be attributed to historical, social, economic, and policy factors. Here are some key reasons for these disparities:

Historically, certain communities in Kerala faced discrimination, leading to limited access to education. Discrimination against Dalits and other marginalized communities has resulted in educational disparities that continue to affect female's education within these communities.

Families belonging to reserved categories often have lower incomes and limited resources. Economic constraints can hinder their ability to afford education-related expenses, leading to higher dropout rates, especially among girls. Limited job opportunities and traditional occupations within certain communities might discourage families from investing in education, particularly for female members.

Education might not be seen as essential for girls who are expected to follow traditional family roles.

Schools in reserved category areas might lack the necessary infrastructure and quality of education compared to those in general category areas. Poorly equipped schools can deter students from pursuing education, impacting girls disproportionately. Availability of trained teachers can vary between communities. In areas with limited educational resources, students might not receive proper guidance and support, affecting their academic performance and interest in education.

Certain communities might practice early marriages for girls, which can lead to school dropout. Early marriage limits educational opportunities and reinforces traditional gender roles, hindering female education. Some communities have cultural norms that restrict female's mobility and education. Girls might be discouraged from attending schools located far away or in mixed-gender environments, limiting their access to education.

While reservation policies aim to uplift marginalized communities, they can sometimes inadvertently create divisions. In some cases, students from reserved categories might face discrimination or stereotyping, affecting their confidence and motivation to pursue education. In educational institutions, reserved seats might be limited, leading to intense competition among students from reserved categories. This competition can act as a barrier, especially for girls, discouraging them from pursuing higher education.

Communities with higher awareness about the importance of education tend to invest more in their children's schooling. Awareness progammes targeting reserved categories can help bridge the knowledge gap, encouraging families to prioritize education for their girls. Empowerment progammes focusing on skill development, scholarships, and mentorship can boost confidence among girls from reserved categories, motivating them to pursue education despite social and economic challenges.

Addressing these disparities requires targeted interventions, including improving the quality of educational institutions in reserved category areas, providing scholarships and financial aid, conducting awareness campaigns, and challenging discriminatory social norms. By addressing these multifaceted issues, Kerala can work towards ensuring equal educational opportunities for all female, regardless of their community background.

4.3.3 Annual Family Income as a Determinant of Level of Female Education

The Table 4.42 below shows the annual family income of respondents.

Table 4.42

Annual Family Income of Respondent

Annul Family Income in Rs	Frequency	Percentage
Upto 25000	353	60.55
25000-50000	113	19.38
50000-75000	32	5.49
75000-100000	11	1.89
Above 100000	74	12.69
Total	**583**	**100.00**

353 respondents (60.55%) have an annual family income of up to Rs 25,000. This means a significant majority of respondents belong to low-income households. This indicates a substantial portion of the population might face financial constraints, potentially affecting various aspects of their lives, including education. 113 respondents (19.38%) fall in the income bracket of Rs 25,000 to Rs 50,000 annually. A considerable number of respondents are in the lower-middle-income category. While their income is higher than the lowest bracket, it still signifies limited financial resources, which might impact their ability to afford education and other necessities. 32 respondents (5.49%) have an annual family income between Rs 50,000 and Rs 75,000. A smaller but notable portion of respondents falls into the middle-income category. These households might have relatively better financial stability, potentially enabling them to afford better educational opportunities for their family members.

11 respondents (1.89%) have an annual family income ranging from Rs 75,000 to Rs 1,00,000. This group represents households with a moderately comfortable income. While not in the high-income bracket, they likely have more financial flexibility, allowing for investments in education and other essential areas. 74 respondents (12.69%) belong to households with an annual income above Rs 1,00,000. Although a smaller percentage, these households can be considered relatively well-off. They are more likely to afford quality education, extracurricular activities, and additional support services for their family members.

The distribution highlights significant economic disparities within the surveyed population. A majority of respondents belong to low-income or lower-middle-income households, indicating a pressing need for targeted financial assistance progammes, especially for education. Lower-income households might face considerable challenges in providing adequate educational resources to their family members. These challenges could include expenses related to tuition, study materials, transportation, and other educational necessities.

Policymakers and social welfare organizations should focus on creating policies and initiatives that specifically target families in the lower-income brackets. Providing scholarships, subsidized education, and comprehensive support systems could significantly alleviate the financial burden on these households, enabling them to access better education and improve their overall socio-economic status.

Family income plays a significant role in determining the level of education a woman in Kerala can attain. Kerala, with its high literacy rates and focus on education, often provides a conducive environment for female education. However, family income can still act as a barrier to accessing higher education and specialized fields.

Here’s how family income impacts female's education in Kerala. Families with lower incomes might struggle to afford expenses related to school education, such as uniforms, textbooks, and transportation. While government schools in Kerala provide free education, there are still miscellaneous costs that low-income families find burdensome. In such cases, girls may be forced to drop out or might not be sent to school in the first place. While primary education is largely subsidized, higher

education, especially in private institutions or specialized fields, can be expensive. Families with higher incomes can comfortably afford these costs, ensuring their daughters can pursue education in fields like medicine, engineering, or other professional courses. Lower-income families, however, might find it challenging to fund such education, limiting the opportunities for female to enter these fields. Many competitive exams, especially for professional courses, require additional coaching. Families with higher incomes can enroll their daughters in quality coaching centers, increasing their chances of success in these exams. Lower-income families might not have access to such facilities, affecting the preparation and results of their female children.

From the analysis of association between family income and level of education of the respondent, the null hypothesis “There is no significant relationship between parental income and the educational attainment of females in Kerala” is rejected.

Families with higher incomes often have a more progressive outlook regarding female's education and career choices. Financially stable families can afford to invest in their daughters' education without viewing it as a burden. This financial support empowers female to pursue education and career paths of their choice, leading to greater independence. Female from families with higher incomes have the flexibility to choose careers based on their interests and passions rather than financial stability. They can pursue fields that might not guarantee immediate lucrative returns but align with their ambitions. Conversely, female from lower-income families might be compelled to choose stable, often low-paying, jobs due to financial constraints.

Studying abroad, often considered a pathway to excellent educational opportunities, is a viable option for families with higher incomes. Such exposure can significantly enrich a woman's educational experience. Lower-income families might find it nearly impossible to send their daughters abroad for education, limiting their global exposure.

In conclusion, while Kerala provides a conducive environment for education, the disparities in family income still lead to inequalities in female's educational opportunities. Efforts to provide scholarships, affordable higher education, and

additional support for families with lower incomes can go a long way in ensuring that all female, regardless of their financial background, have equal access to quality education and the subsequent opportunities it brings.

4.3.4 Reasons for Drop out as a Determinant of Level of Female Education

Kerala, often lauded for its high literacy rates and progressive social indicators, still grapples with challenges related to dropout rates and ensuring universal access to education. Despite significant advancements, there are segments of the population that face barriers hindering their educational journey.

The main reasons for dropouts as indicated by the respondents are indicated below. The table includes different reasons along with their mean scores, standard deviations, mean ranks from both Friedman Test and Kendall's W Test.

Table 4.43

Reasons for Drop out

Sl. No.	Reason	Mean	Standard Deviation	Mean Rank (Friedman Test)	Mean Rank (Kendall's W Test)
1	My family had no resources to afford my education	11.04	6.469	7.14	7.14
2	My parents died and have no one to look after me	13.36	5.411	9.28	9.28
3	My family abandoned me	13.98	4.917	9.74	9.74
4	No proper clothing/uniforms	13.43	5.231	8.92	8.92
5	Got married at an early age	10.12	6.749	6.76	6.76
6	Health Issues of family members	12.16	5.913	8.22	8.22
7	Own health issues	13.36	5.344	9.30	9.30
8	No facilities available at the educational institution	13.39	5.082	8.91	8.91

Sl. No.	Reason	Mean	Standard Deviation	Mean Rank (Friedman Test)	Mean Rank (Kendall's W Test)
9	Can't afford hostel fees	13.27	5.334	9.15	9.15
10	Education institution was far away	13.20	5.358	8.60	8.60
11	Can't afford transportation expenses	12.72	5.555	8.18	8.18
12	Issues faced at the institution	13.67	4.842	9.16	9.16
13	No family support	12.53	5.775	8.00	8.00
14	Religious Restrictions	12.99	5.545	8.70	8.70
15.	Not getting admission to the preferred course	12.92	5.462	8.58	8.58
16	Other issues	10.62	6.812	7.36	7.36

Kendall's W = 0.089, Chi-Square 224.653, Asymp.sign=0.00

The key inferences are as follows

- **Financial Constraints:** Reasons related to financial constraints such as lack of family resources, no proper clothing/uniforms, inability to afford hostel fees, and transportation expenses have relatively high mean scores. This suggests that financial issues are significant factors contributing to female dropping out of education.

- **Family and Social Support:** Lack of family support, family abandonment, and religious restrictions also have relatively high mean scores. These factors indicate the importance of familial and social support systems in retaining female in educational institutions.

- **Health-Related Factors:** Both personal health issues and health issues of family members contribute significantly to dropout rates, as indicated by their relatively high mean scores. Health problems seem to be a major barrier for female's education.

- **Early Marriages and Social Norms:** Getting married at an early age and religious restrictions are significant factors, emphasizing the role of cultural and societal norms, including early marriages, in limiting female's educational opportunities.
- **Institutional Issues:** Issues faced at the educational institution and lack of facilities at the institution also contribute to dropout rates, indicating that the quality and accessibility of educational institutions play a role in retention.
- **Preferences and Other Issues:** Not getting admission to the preferred course and other unspecified issues are also listed as reasons, although with relatively lower mean scores compared to financial and social factors.

The study underscores the multifaceted nature of challenges faced by female in education. Financial constraints, lack of family support, health-related issues, early marriages, and institutional shortcomings are all significant barriers. Addressing these issues requires a comprehensive approach, including financial assistance progammes, awareness campaigns, healthcare support, and policy interventions focused on creating more inclusive and supportive educational environments.

The above indicated 16 reasons behind dropout rates in the unique context of Kerala can be combined into the following broad areas.

Socio-Economic Factors: Kerala's economic disparity plays a role in educational access. Families facing financial struggles may find it difficult to afford education-related expenses, such as uniforms, books, and transportation. Poverty can compel children, especially girls, to drop out and contribute to the family income.

Cultural Norms and Gender Bias: Despite the state's progressiveness, certain cultural norms and gender biases persist. Girls, particularly in rural areas, might face restrictions due to prevailing stereotypes, limiting their access to education. Early marriages and societal expectations often curtail a girl's educational journey.

Quality of Education: Access to education is not solely about physical presence in schools; it also concerns the quality of education provided. Schools lacking adequate

infrastructure, trained teachers, and resources fail to engage students, leading to disinterest and subsequent dropout.

Migration and Transient Populations: Kerala witnesses significant internal migration due to work opportunities. Migrant families, facing unstable living conditions, find it challenging to maintain their children's education consistently. Frequent relocations disrupt a child's learning continuity, leading to dropouts.

Special Needs Education: Ensuring education for children with special needs remains a challenge. Despite inclusive policies, the lack of specialized facilities and trained educators hampers their educational experience, often resulting in dropout.

Initiatives and Solutions:

Financial Support and Scholarships: The government and various organizations provide financial aid and scholarships to economically disadvantaged students, ensuring that financial constraints do not hinder their education.

Awareness Campaigns: Rigorous awareness campaigns targeting parents, especially in rural areas, help dispel myths regarding gender roles and the importance of education for all children, irrespective of gender.

Quality Improvement Progammes: Investments in improving school infrastructure, teacher training, and curriculum development enhance the overall quality of education, making learning more engaging and reducing dropout rates.

Inclusive Education: Special needs education progammes are being strengthened, focusing on creating inclusive environments within mainstream schools. Trained special educators and accessible facilities cater to the diverse needs of students.

Community Engagement: Active involvement of local communities and NGOs fosters a supportive environment for education. Community-driven initiatives identify at-risk children and provide necessary interventions to prevent dropouts.

4.4 Conclusion

In the context of Kerala, where the literacy rate is already high, continued emphasis on female's education is crucial to maintaining the state's social progress. It not only upholds the state's reputation for education but also sets a model for the rest of the country, showcasing the transformative power of educating female. By investing in female's education, Kerala can ensure a brighter and more equitable future for all its residents.

Kerala's journey toward universal education and minimal dropout rates is a testament to its commitment to progress. While challenges persist, the state's proactive measures, from financial assistance to awareness campaigns and community engagement are gradually breaking down barriers. By addressing the root causes, enhancing the quality of education, and fostering inclusive learning environments, Kerala is paving the way for a future where every child, regardless of background or circumstance, can access and complete their education, contributing to the state's continued social and economic development.

It's important to note that while Kerala has made significant progress, challenges still exist, especially in certain marginalized communities. Efforts continue to be made to further improve female's education in the state, addressing both cultural and economic barriers.

CHAPTER V

EFFECTIVENESS OF GOVERNMENT PROGRAMMES AND CHALLENGES FACED BY FEMALES IN ACCESSING EDUCATION

5.1 Introduction

Education is a powerful tool for empowerment, and in India, various government initiatives and schemes have been launched to promote female's education. Kerala, known for its high literacy rates, has been at the forefront of these efforts, implementing several progammes to ensure that female have access to quality education. This section explores the importance of these government initiatives and schemes in empowering female in Kerala through education.

5.2 Role of State and Central Governments

Both state and central governments play crucial roles in improving female's education in Kerala, as in any other state in India. Their roles encompass policy formulation, financial support, infrastructure development, awareness campaigns, and various targeted initiatives. A breakdown of State and Central Government's roles are indicated below:

Role	State Government	Central Government
Policy Formulation:	Formulates state-specific policies and strategies addressing the unique challenges faced by female in Kerala. These policies often align with the state's social and economic context.	Sets national-level policies, frameworks, and guidelines, providing a broader vision for female's education across all states, including Kerala.
Financial Support	Allocates budgetary resources to support educational progammes, scholarships, and infrastructure development in schools and colleges within the state.	Provides financial assistance to the state government through centrally sponsored schemes and grants, which are crucial for funding large-scale educational projects and initiatives.

Role	State Government	Central Government
Infrastructure Development	Develops and maintains educational infrastructure such as schools, colleges, hostels, and libraries, ensuring they are accessible and conducive to learning.	Supports the state in infrastructure development through schemes like the Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Sarva Shiksha Abhiyan (SSA), focusing on improving school facilities and access to quality education
Scholarships and Financial Assistance	Offers state-specific scholarships, stipends, and financial aid progammes to encourage female students to pursue higher education.	Implements national scholarship schemes like the National Means-cum-Merit Scholarship Scheme and the Central Sector Scholarship Scheme, benefiting students across states, including Kerala
Awareness Campaigns	Conducts awareness campaigns, workshops, and seminars to promote the importance of female's education and gender equality within the state.	Supports nationwide campaigns like the Beti Bachao, Beti Padhao initiative, focusing on the girl child's education and empowerment.
Skill Development and Vocational Training	Offers skill development progammes and vocational training tailored to the needs of female, enhancing their employability and economic independence.	Supports skill development initiatives through schemes like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), aiming to impart industry-relevant skills to female across the country

Role	State Government	Central Government
Higher Education and Research	Establishes and supports universities, colleges, and research institutions, creating an environment conducive to advanced education and research opportunities for female.	Funds and regulates central universities and institutes of national importance, ensuring quality higher education and research opportunities for female in Kerala.
Legal Support and Female's Rights	Implements and enforces legal frameworks promoting female's rights, ensuring equal opportunities in education, and addressing issues like gender-based violence.	Enacts national policies and legislation, such as the Right to Education Act, and supports state governments in their implementation to ensure every child, including girls, receives compulsory education.
Entrepreneurship and Employment Opportunities	Encourages female's entrepreneurship through schemes, subsidies, and mentorship progammes, fostering economic independence	Facilitates national progammes like Stand Up India, providing financial support and encouragement to female entrepreneurs

Collaboration between the state and central governments is vital in creating a conducive environment for female's education in Kerala. By working together, these entities can address the multifaceted challenges faced by female and create sustainable pathways for their educational and socio-economic advancement.

Analyzing state and central government schemes for female's education in Kerala involves understanding the various initiatives aimed at promoting female education, their implementation status, impact, and challenges.

5.3 State and Central Government Schemes

A summary of various state government and central government schemes in Kerala aimed at promoting female's education from the school level to the Doctorate level is presented below.

5.3.1 State Government Schemes

Sarva Shiksha Abhiyan (SSA): SSA aims to provide quality elementary education to all children in the age group of 6 to 14 years. It includes initiatives to ensure the enrollment and retention of girls in schools.

Janakiya Vidhyadhanam Scheme: This state-sponsored scholarship progamme provides financial assistance to economically backward students, including girls, to pursue higher education.

Suhruthu: Suhruthu is a social welfare progamme by the Kerala government that provides financial aid to orphaned girl students to support their education.

Vidyajyothi Scheme: This scheme supports the higher education of girl students from financially weaker sections by offering scholarships and educational grants.

Bhagya Lakshmi Scheme: Bhagya Lakshmi Scheme provides financial assistance to families for the higher education of their girl child. It supports education from higher secondary level to post-graduation.

Snehapoorvam Scholarship Progamme: Snehapoorvam offers scholarships to orphaned girls, ensuring they receive adequate financial support to pursue their education up to the postgraduate level.

5.3.2 Central Government Schemes

Beti Bachao, Beti Padhao (BBBP): A nationwide campaign focusing on the welfare and empowerment of the girl child, promoting their education and equal opportunities.

National Means-cum-Merit Scholarship Scheme: This centrally sponsored scheme provides scholarships to meritorious students from economically weaker sections, encouraging them to continue their education.

Central Sector Scholarship Scheme: The Central Sector Scholarship Scheme for College and University Students supports meritorious students, including girls, throughout their college and university studies.

Rashtriya Uchchatar Shiksha Abhiyan (RUSA): RUSA supports the upgrading of existing state universities and colleges to improve their overall quality, thereby enhancing the educational experience for students, including female.

Pragati Scholarship Scheme: Pragati Scholarship supports the education of girls pursuing technical degrees at the undergraduate level, providing financial assistance and encouraging their higher education in engineering and technology.

Post-Matric Scholarship for Minority Communities: This scheme provides financial support to minority community students, including girls, studying at the post-matriculation level.

INSPIRE Scholarship Scheme: The Innovation in Science Pursuit for Inspired Research (INSPIRE) Scholarship aims to attract talented students to study science and pursue research, encouraging female to participate in the scientific field.

These schemes, both at the state and central levels, collectively work to uplift and empower female through education, from their early schooling to doctoral studies, ensuring equal opportunities and access to knowledge for all.

The impact of these government initiatives in Kerala has been profound. The state boasts one of the highest literacy rates in India, with female's literacy rates exceeding the national average. These initiatives have not only empowered female but have also led to positive socio-economic outcomes for the state. Educated female are more likely to participate in the workforce, leading to economic growth and prosperity.

5.4 Awareness of Government Schemes for Female Education

In the present study, an attempt has been made to analyse the awareness about State/Central Government schemes for female education among the respondents. The awareness frequency is indicated in the Table 5.1.

Table 5.1

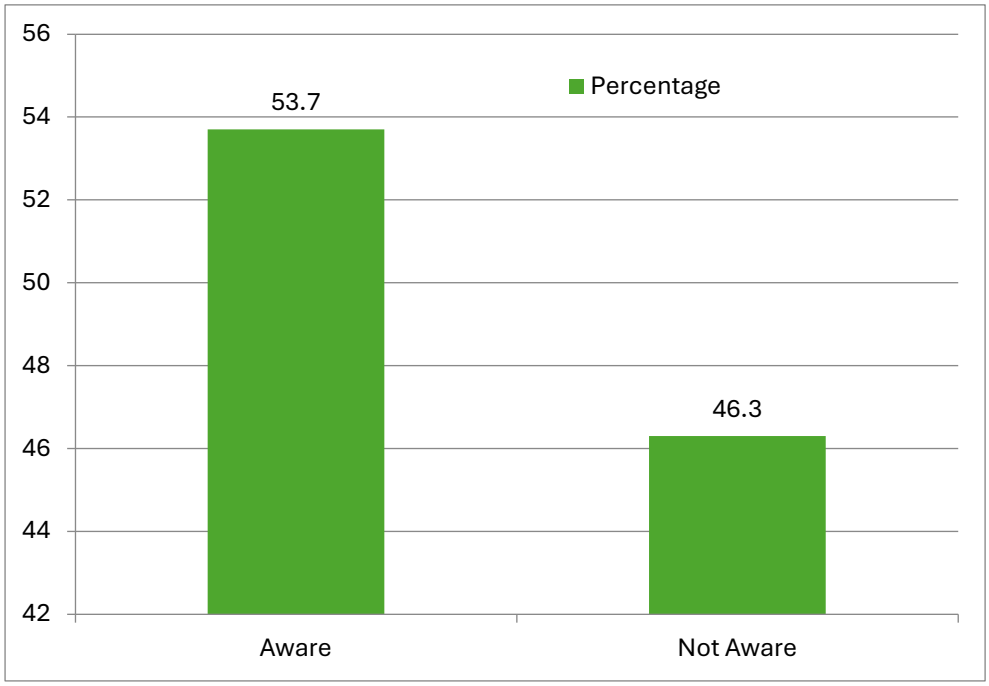
Awareness of Government Schemes for Female Education

Awareness Level	Frequency	Percentage
Aware	313	53.7
Not Aware	270	46.3
Total	583	100.0

Among the 583 respondents, 313 individuals (53.7%) are aware of various government schemes available for female education. 270 individuals (46.3%) are not aware of these government schemes, indicating that there is a significant portion of the population that needs to be informed about available opportunities.

Figure 5.1

Awareness on Government Schemes for Female Education



There is a noticeable gap in awareness about government schemes for female education. Despite the availability of these progammes, almost half of the respondents are not aware of them. This signifies the need for improved awareness campaigns and outreach efforts to inform more female about the educational opportunities provided by the government.

5.5 Correlation between Awareness on Government Schemes for Female Education and Family Background

The correlation between various socio economic factors of the family and awareness on Government schemes for female education based on the analysis of the sample data is presented below.

Table 5.2

Correlation between Awareness on Government Schemes for Female Education and Family Background

Factors		Awareness on Government Schemes for Female Education
District	Pearson Correlation	-0.008
	Sig. (2-tailed)	0.843
Family Category	Pearson Correlation	0.007
	Sig. (2-tailed)	0.861
Educational Qualification of Father	Pearson Correlation	0.344**
	Sig. (2-tailed)	0.000
Educational Qualification of Mother	Pearson Correlation	0.358**
	Sig. (2-tailed)	0.000
Occupation of Father	Pearson Correlation	0.203**
	Sig. (2-tailed)	0.000
Occupation of Mother	Pearson Correlation	0.185**
	Sig. (2-tailed)	0.000
Religion of Respondent	Pearson Correlation	0.142**
	Sig. (2-tailed)	0.001

Factors		Awareness on Government Schemes for Female Education
Category	Pearson Correlation	0.186**
	Sig. (2-tailed)	0.000
Financial Category	Pearson Correlation	0.252**
	Sig. (2-tailed)	0.000
Annual Income of Family	Pearson Correlation	0.154**
	Sig. (2-tailed)	0.000
	N	582

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

The Table 5.2 presents the correlation coefficients between various factors (district, family category, educational qualification of father and mother, occupation of father and mother, religion of respondent, category, financial category, and annual income of the family) and awareness of government schemes for female's education. The interpretation of the table is as follows

1. **District:** The correlation coefficient of -0.008 with a p-value of 0.843 indicates no significant correlation between the district and awareness of government schemes for female's education.

2. **Family Category:** The correlation coefficient of 0.007 with a p-value of 0.861 suggests no significant correlation between family category and awareness.

3. **Educational Qualification of Parents:** Both the educational qualification of the father and mother show significant positive correlations with awareness, with coefficients of 0.344 and 0.358, respectively, and p-values of 0.000. This suggests that higher the educational qualification of parents, the greater the awareness of government schemes.

4. **Occupation of Parents:** Similarly, the occupation of both parents shows significant positive correlations with awareness, with coefficients of 0.203 and 0.185 for the father and mother, respectively, and p-values of 0.000.

5. **Religion of Respondent:** Religion shows a significant positive correlation with awareness, with a coefficient of 0.142 and a p-value of 0.001.

6. **Category and Financial Category:** Both category and financial category show significant positive correlations with awareness, with coefficients of 0.186 and 0.252, respectively, and p-values of 0.000.

7. **Annual Income of Family:** The annual income of the family also shows a significant positive correlation with awareness, with a coefficient of 0.154 and a p-value of 0.000.

Overall, the results suggest that factors such as educational qualification and occupation of parents, religion, category, financial category, and annual income of the family are significantly correlated with awareness of government schemes for female's education, highlighting the importance of socio-economic factors in determining awareness levels.

Education and occupation of parents can significantly impact their awareness of government schemes for female and child education. The correlation between these factors is complex and multifaceted influenced by various socio-economic and cultural factors. Let's explore this correlation in detail:

Parents with higher education levels are more likely to be aware of government schemes due to their ability to access and understand information. They may also prioritize education and be more proactive in seeking out opportunities for their children. Educated parents are more likely to engage with awareness campaigns and information dissemination efforts, leading to better awareness of government schemes. Educated parents often have higher aspirations for their children's education, motivating them to stay informed about available schemes and opportunities. Also, educated parents serve as role models for their children, emphasizing the importance of education and encouraging them to take advantage of government schemes.

Occupation of parents is also having significant correlation with awareness on Government Schemes for female education. Parents in professional occupations often

have better access to information through their networks, making them more aware of government schemes. Parents in stable occupations may have more resources to invest in their children's education, making them more proactive in seeking out government schemes. Occupations that allow for more flexible working hours may enable parents to engage more actively in their children's education, including being aware of government schemes. The occupation of parents can also influence their social circle and community, affecting their awareness of government schemes through peer influence and discussions. Parents with higher education and stable occupations are likely to have the highest awareness levels, benefiting from both their education and professional networks. Parents with lower education and unstable occupations may be more vulnerable to missing out on information about government schemes, highlighting the need for targeted awareness campaigns for these groups.

Understanding the correlation between education, occupation, and awareness can help policymakers tailor their outreach efforts to effectively reach different segments of the population. In conclusion, the study reveals that there is a clear correlation between parents' education, occupation, and their awareness of government schemes for female and child education. Addressing this correlation requires targeted efforts to ensure that information about these schemes reaches all segments of society, especially those who may be more vulnerable due to lower education or unstable occupations.

In India, where diversity is a defining feature, the correlation of religion and family income with awareness of government schemes for female's education is intricate and nuanced. Religion often influences socio-cultural practices, including attitudes towards education and access to information. Similarly, family income plays a pivotal role in determining awareness levels, as economic status can impact access to resources and opportunities. Understanding this correlation is crucial for policymakers and educators to ensure equitable access to education for all female across different socio-economic and religious backgrounds.

Religious communities often have strong social networks that can facilitate the spread of information. Awareness of government schemes may be higher in communities

where information-sharing is actively practiced. Places of worship and religious gatherings can serve as platforms for disseminating information about government schemes. Active engagement with these institutions can enhance awareness levels. Religious beliefs and practices can influence attitudes towards education. Communities that prioritize education may be more proactive in seeking information about government schemes.

Higher family income is often associated with better access to information, including awareness of government schemes. Families with greater financial resources may be more likely to seek out information about educational opportunities. Families with higher incomes may have greater aspirations for their children's education, leading them to actively seek information about government schemes to support their educational goals. Family income can also impact access to digital technologies, which are increasingly used for information dissemination. Lower-income families may have limited access to the internet, affecting their awareness levels.

Understanding the correlation between religion, family income, and awareness can help policymakers design targeted outreach progammes to reach marginalized communities and low-income families. Collaborating with religious institutions and community leaders can be an effective way to increase awareness of government schemes, especially in religiously diverse societies like India. Ensuring equitable access to information about government schemes is also essential for promoting female's education and bridging socio-economic and religious disparities. In conclusion, the correlation between various demographic variables with awareness of government schemes for female's education highlights the need for inclusive and targeted approaches to promote awareness and ensure equitable access to education for all female. By addressing these correlations, policymakers can create a more inclusive educational ecosystem that benefits female from diverse socio-economic and religious backgrounds.

5.6 Availing of Government Schemes/Scholarships for Female Education

The percentage of availing of government schemes by respondents was also analysed and is given below.

Table 5.3

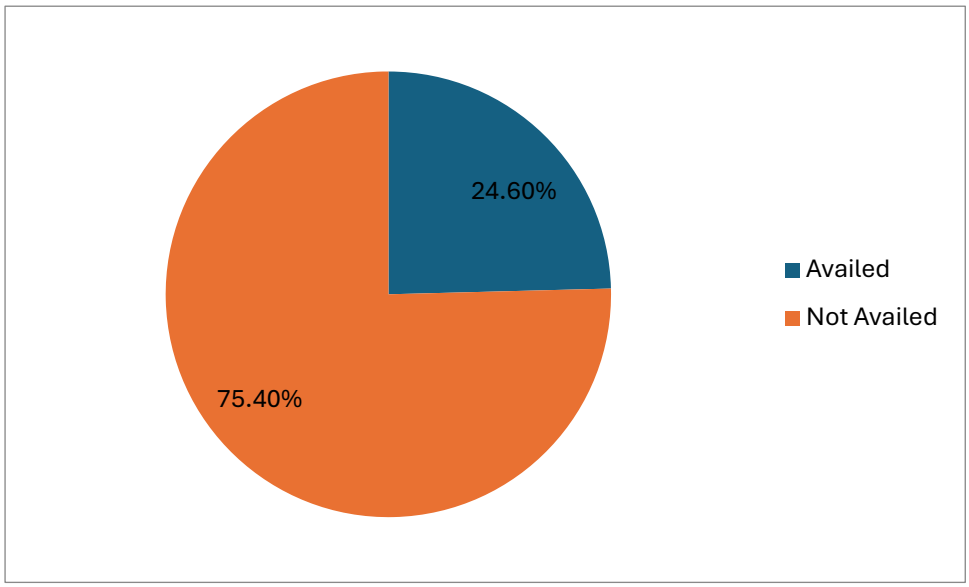
Availing of Government Schemes/Scholarships for Female Education

Availing of Government Schemes	Frequency	Percentage
Availed	143	24.6
Not Availed	440	75.4
Total	583	100.0

Out of the 583 respondents, 143 individuals (24.6%) have availed government Schemes/scholarships for female education. 440 respondents (75.4%) have not availed these schemes, suggesting that there might be barriers preventing a considerable portion of the population from benefiting from these initiatives.

Figure 5.2

Availing of Government Schemes/Scholarships for Female Education



Even among those aware of the schemes, a significant portion (75.4%) has not availed these opportunities. This underutilization could be due to various factors such as lack

of proper guidance, complex application processes, or eligibility issues. Addressing these barriers is crucial to ensure that the intended beneficiaries can make use of these schemes effectively.

Policymakers should focus on enhancing awareness through targeted campaigns, especially in regions or communities with lower awareness rates. Simultaneously, efforts should be made to simplify application processes, provide necessary guidance, and ensure transparency to encourage more female to avail these schemes.

Bridging the awareness gap and increasing the utilization of government schemes for female education is vital for empowering female. Education is a fundamental tool for social and economic empowerment, and ensuring that all eligible female can access these opportunities is essential for fostering progress and gender equality in society.

From the analysis of awareness on Government scholarships, the null hypothesis "Awareness on Government scholarships and financial aid progammes have no significant impact on female participation in higher education in Kerala" is rejected.

5.7 Government Schemes availed by Respondents

The Table 5.4 indicated below lists various schemes and scholarships availed by the 143 respondents, along with their frequencies and percentages.

Table 5.4

Government Schemes Availed by Respondents

Scheme/Scholarship Availed	Frequency	Percentage
E-Grants	28	19.58
District Merit Scholarship	4	2.80
KPCR	1	0.70
Maulana Azad	3	2.10
Means Cum Merit	1	0.70
Minority	9	6.29
Muslim Premetric	3	2.10
NMMS	1	0.70

Scheme/Scholarship Availed	Frequency	Percentage
Post Metric	12	8.39
Prathibha Kiran MP Scholarship	1	0.70
Pre Metric	3	2.10
Sammunnathi	4	2.80
Single Girl Child	2	1.40
Sports	3	2.10
State Merit	4	2.80
Suvarna Jubilee	1	0.70
Not mentioned	63	44.06
Total	**143**	**100.00**

The most availed scheme is E-Grants as 28 respondents (19.58%) have availed E-Grants, indicating the popularity and accessibility of this particular scheme among the respondents. 12 respondents (8.39%) have availed the Post Metric scholarship, showing its relatively significant utilization. Several schemes have a moderate uptake, with frequencies ranging from 2.10% to 6.29%. These include schemes like Minority (6.29%), District Merit Scholarship (2.80%), Sammunnathi (2.80%), Sports (2.10%), and Muslim Premetric (2.10%).

Some schemes, such as Maulana Azad, Means Cum Merit, NMMS, Prathibha Kiran MP Scholarship, State Merit, Suvarna Jubilee, and Single Girl Child, have low availabilities, each being utilized by 0.70% or fewer respondents. A significant portion of respondents (44.06%) did not mention the specific scheme or scholarship they availed, indicating a lack of clarity or awareness about the exact nature of the assistance they received.

Respondents have utilized a diverse range of schemes, indicating the presence of multiple avenues of financial support for education. This diversity suggests that there are options available catering to various needs and criteria. The high percentage(44.06%) of respondents not mentioning the specific scheme suggests a need for improved awareness campaigns and clearer communication about the available schemes. Proper dissemination of information can ensure that individuals

are aware of the options they can avail. Policymakers should focus on enhancing the communication strategies related to these schemes. Clear, accessible information, and streamlined application processes can encourage more individuals to avail these scholarships, ensuring that financial assistance reaches those in need.

Regular monitoring and evaluation of the utilization patterns can help policymakers identify underutilized schemes. Understanding the reasons behind low uptake can guide adjustments in policy implementation, ensuring that the schemes effectively reach the intended beneficiaries.

Considering the varied utilization rates, tailoring support according to the specific needs and challenges faced by different demographics can enhance the impact of these schemes. This approach ensures that the support provided aligns closely with the recipients' requirements, thereby maximizing its effectiveness.

5.8 Assessing the Effectiveness of Government Programmes for Female Education

Assessing the effectiveness of government progammes for the promotion of female education involves considering several key factors and indicators. Here are some methods and criteria that can be used to evaluate the effectiveness of such progammes:

- **Increase in Enrollment Rates:** One of the primary indicators of the effectiveness of government progammes is an increase in female enrollment rates in schools and higher education institutions. Comparing enrollment rates before and after the implementation of the progamme can provide valuable insights.

- **Reduction in Dropout Rates:** Effective progammes should contribute to a reduction in female dropout rates at various educational levels. Monitoring dropout rates and analyzing the reasons for dropout can help assess the impact of government initiatives.

- **Improvement in Literacy Rates:** Progammes aimed at promoting female education should lead to improvements in female literacy rates. Monitoring

literacy rates among female in different age groups can indicate the progamme's effectiveness in enhancing basic education.

- **Enhanced Access to Education:** Evaluating the progamme's success in improving access to education for girls in remote or marginalized areas is crucial. This can include the provision of schools, transportation facilities, and scholarships for economically disadvantaged families.

- **Reduction in Gender Disparities:** Effective progammes should contribute to a narrowing of the gender gap in education. Comparing male and female enrollment, dropout, and literacy rates can indicate progress toward gender parity in education.

- **Quality of Education:** Assessing the quality of education received by female students is essential. This includes evaluating the availability of qualified teachers, well-equipped classrooms, and a curriculum that promotes gender equality and empowerment.

- **Participation in Higher Education and Specialized Fields:** Monitoring the participation of female in higher education and specialized fields such as science, technology, engineering, and mathematics (STEM) can indicate the progamme's impact on encouraging female to pursue advanced studies and careers in diverse fields.

- **Economic Empowerment:** Evaluating the progamme's impact on the economic empowerment of educated female, such as their employment rates and income levels, can provide insights into the long-term benefits of female education initiatives.

- **Community Awareness and Attitude Change:** Assessing changes in community attitudes towards female education, gender roles, and the value of educating girls can indicate the effectiveness of awareness campaigns associated with government progammes.

- **Long-Term Societal Impact:** Evaluating the long-term societal impact, such as the role of educated female in community development, reduction in child

marriages, and improvements in healthcare and social indicators, can provide a holistic view of the progamme's effectiveness.

- **Feedback from Beneficiaries:** Collecting feedback from female students, their families, and educators about the progamme's impact on their lives and educational experiences can provide qualitative insights into its effectiveness.

- **Sustainability and Scalability:** Assessing the sustainability and scalability of the progamme over time, including its ability to adapt to changing societal needs and economic conditions, is crucial for long-term success.

A comprehensive evaluation considering these factors can provide a nuanced understanding of the effectiveness of government progammes for the promotion of female education. It is essential to employ a mix of quantitative and qualitative research methods to obtain a comprehensive and accurate assessment of the progamme's impact.

5.9 Strategies that can be Adopted for Improving Awareness Creation

Improving scholarship distribution for female children in Kerala requires a comprehensive and strategic approach that addresses various aspects of the educational ecosystem. Here are several steps that can be taken to enhance scholarship distribution and ensure it reaches deserving female students effectively:

5.9.1 Awareness Campaigns: Conduct of awareness progammes in schools and colleges to inform students and parents about available scholarships, eligibility criteria, and application processes will be highly helpful for the aspirants. Also, organizing workshops and seminars in communities by emphasizing the importance of education and the financial assistance available through scholarships will also have significant impact.

5.9.2 Simplified Application Processes: Creation of user-friendly online portals for scholarship applications, ensuring ease of use and accessibility for applicants from diverse backgrounds, establishing scholarship assistance centers in schools and public

places where students can receive guidance and support while filling out applications will have significant impact.

5.9.3 Targeted Outreach: Special outreach progammes are to be conducted in rural and remote areas where awareness levels might be lower. Mobile outreach units can visit these areas to disseminate information. Targeted campaigns can be implemented focusing on marginalized communities, ensuring that scholarships reach aspirants from economically weaker and disadvantaged backgrounds. Organizing workshops within schools to guide students through the scholarship application process, encouraging them to apply, collaborating with colleges to create awareness among higher education students, especially targeting female students pursuing higher studies will also be helpful.

5.9.4 Community Involvement: This aspect includes involving local leaders, NGOs, and female's organizations in spreading awareness and assisting potential applicants in the application process, establishing peer mentoring progammes where past scholarship recipients mentor current applicants, providing guidance and encouragement.

5.9.5 Transparency and Support: Ensuring transparency in the selection process, publishing clear guidelines and criteria for scholarship selection, making the process more predictable and understandable for applicants and offering counseling services to applicants, addressing their queries and concerns throughout the application process will also help to create more awareness on government schemes..

5.9.6 Flexible Eligibility Criteria: Scholarships are to be designed with diverse eligibility criteria, considering not only academic achievements but also extracurricular activities, sports, and community service. This ensures thata broader range of applicants can benefit. Introducing scholarships specifically for female pursuing education in fields such as STEM (Science, Technology, Engineering, Mathematics) or vocational studies will be encouraging them to explore non-traditional fields.

5.9.7 Monitoring and Evaluation: Regular assessment is to be done for continuously monitoring the scholarship distribution process and evaluating its effectiveness.

Regular assessments can identify bottlenecks and areas for improvement. A feedback mechanism can be provided where applicants can provide input on their application experience, helping authorities identify and rectify issues promptly.

5.9.8 Collaboration with Corporate and NGOs: Collaborating with corporate organizations willing to sponsor scholarships, expanding the pool of available funds for distribution and partnering with NGOs working in the education sector will help to leverage their expertise and resources in reaching out to potential beneficiaries.

5.9.10 Financial Literacy Progammes: Providing financial literacy progammes to scholarship recipients and their families will ensure that they understand the importance of financial planning and how scholarships can alleviate educational expenses.

5.9.11 Evaluation and Scaling Successful Progammes: Case studies of successful scholarship distribution progammes are to be conducted to identify best practices. Implement these practices in other regions to enhance the efficiency of scholarship distribution. Scaling of successful scholarship models from specific regions to a statewide level wiill ensure consistent and effective distribution practices.

In conclusion, while Kerala has made significant strides in female's education, there is still room for improvement. Addressing these challenges and strengthening existing schemes can further empower female through education. By implementing these strategies and focusing on creating a supportive and accessible environment, scholarship distribution for female children in Kerala can be significantly improved, enabling more girls to access quality education and empowering them for a brighter future.

5.10 Problems Faced by Women in Availing Education

Women in India, including those in Kerala, face a myriad of challenges in accessing and pursuing education. While progress has been made in recent years, there are still significant obstacles that hinder women's educational attainment. A summary of the problems faced by women in education in the context of India and Kerala is presented below.

Societal Attitudes and Cultural Norms	• **Early Marriage:** Traditional attitudes often lead to early marriages for girls, cutting short their education. Child marriages are still prevalent in certain regions. • **Gender Roles:** Societal expectations about gender roles often limit girls' access to education. Girls are sometimes expected to prioritize household chores over schooling. • **Social Stigma:** In many communities, there is a stigma attached to girls receiving education beyond a certain level. This stigma can deter families from educating their daughters.
Economic Constraints	• **Poverty:** Economically disadvantaged families often struggle to afford education-related expenses, such as school fees, uniforms, and books, leading to girls being withdrawn from school. • **Opportunity Cost:** Families may see girls' education as an opportunity cost, especially if they could contribute to the family income by working instead.
Lack of Infrastructure and Access	• **Distance to Schools:** In rural areas, schools are often located far away from homes. The lack of transportation options makes it difficult for girls, particularly adolescents, to travel safely to and from school. • **Quality of Schools:** Even when schools are accessible, the quality of education, availability of female teachers, and facilities like separate toilets for girls are often inadequate.
Safety and Security Concerns	• **Safety on Routes:** Concerns about the safety of girls traveling to school, especially in areas with high crime rates, discourage parents from sending their daughters to school. • **School Environment:** Instances of harassment or violence within schools, including from peers or teachers, can create an unsafe learning environment for girls.

Menstrual Health and Hygiene	• **Lack of Facilities:** Many schools lack proper menstrual hygiene facilities, making it challenging for girls to manage their periods discreetly and comfortably. • **Taboos and Myths:** Cultural taboos and myths surrounding menstruation can contribute to the stigmatization of girls during their periods, affecting their attendance and participation in school.
Limited Higher Education Opportunities	• **Gender Disparities:** Disparities persist in higher education, especially in fields like science, technology, engineering, and mathematics (STEM), where female enrollment is significantly lower. • **Limited Role Models:** The scarcity of female role models in academia and professional fields can discourage girls from pursuing higher education and specific career paths.
Policy Implementation and Enforcement	• **Policy Gaps:** While India has progressive education policies, gaps in implementation, monitoring, and enforcement hinder their effectiveness, particularly in remote and marginalized areas. • **Enforcement of Laws:** Laws related to compulsory education, child labor, and gender equality need to be more rigorously enforced to ensure girls' access to education.
Digital Divide	• **Limited Access to Technology:** The digital divide affects girls' access to online education resources, especially during the COVID-19 pandemic, where online learning became crucial.
Lack of Empowerment and Agency	• **Low Self-Esteem:** Limited educational opportunities can lead to low self-esteem among girls, affecting their confidence to pursue higher education or challenging careers. • **Limited Decision-Making Power:** Traditional family structures sometimes restrict girls' agency in decisions related to their education, leading to limited control over their own future.

Child Labor and Trafficking	• **Exploitation:** Poverty often drives families to engage girls in labor, including hazardous occupations. Additionally, girls from economically vulnerable backgrounds are at risk of trafficking, depriving them of education.

Addressing these challenges requires a multifaceted approach, including awareness campaigns, policy reforms, improved infrastructure, enhanced safety measures, and initiatives promoting gender equality. Empowering women through education is not only essential for their personal development but also crucial for the overall progress and development of society.

In the present study, the main problems faced by women in accessing education in the context of Kerala were analysed and is summarized below.

5.10.1 Availability of Necessary Facilities in Educational Institutions is core to retention of girls

The respondents were asked to provide their opinion on the availability of necessary facilities in educational institutions which is core to retention of girls.

Table 5.5

Availability of Necessary Facilities in Educational Institutions is core to retention of girls

Opinion	Frequency	Percent
No opinion	20	3.43
Disagree	9	1.54
Strongly Disagree	2	0.34
Agree	120	20.58
Strongly Agree	432	74.10
Total	**583**	**100.00**
Mean	4.41	
Std.Deviation	1.06	
Skewness	-2.42	
Kurtosis	6.71	

The majority of respondents (74.10%) Strongly Agree that the availability of necessary facilities in educational institutions is core to the retention of girls, followed by those who agree (20.58%). A small percentage of participants have no opinion (3.43%), disagree (1.54%), or strongly disagree (0.34%). The mean value of 4.41 indicates that, on average, participants' opinions are skewed towards "strongly agree," as the scale likely ranges from 1 to 5 or similar. The standard deviation of 1.06 suggests that the responses are relatively close to the mean, indicating a high level of agreement among participants. The negative skewness value of -2.42 indicates that the distribution of responses is skewed to the left, with more participants selecting higher agreement options. The positive kurtosis value of 6.71 suggests that the distribution has heavy tails and a sharp peak, indicating that the data is heavily concentrated around the mean, with fewer responses at the extremes. Overall, the table indicates a strong agreement among participants with the statement, with a relatively small proportion expressing disagreement or no opinion. The data's skewness and kurtosis suggest a non-normal distribution, likely due to the high level of agreement among participants.

The high agreement indicates a strong consensus on the importance of facilities in ensuring girls' education. Educational Institutions need to maintain and improve necessary amenities to support girls' education effectively.

5.10.2 Distances from home to educational institutions discourage girls from pursuing education and eventually dropout

Table 5.6

Distances from home to educational institutions discourage girls from pursuing education and eventually dropout of girls

Opinion	Frequency	Percent
No opinion	11	1.89
Disagree	3	0.51
Strongly Disagree	0	0.00
Agree	148	25.39
Strongly Agree	421	72.21
Total	**583**	**100.00**
Mean	4.45	
Std.Deviation	1.47	
Skewness	-0.85	
Kurtosis	-0.32	

The majority of participants strongly agree (72.21%) with the statement, followed by those who agree (25.39%). A small percentage of participants have no opinion (1.89%), and an even smaller percentage disagree (0.51%). The mean value of 4.45 indicates that, on average, participants' opinions are skewed towards "strongly agree," as the scale likely ranges from 1 to 5 or similar. The standard deviation of 1.47 suggests that the responses are relatively close to the mean, indicating a high level of agreement among participants. The negative skewness value of -0.85 indicates that the distribution of responses is skewed to the left, with more participants selecting higher agreement options. The negative kurtosis value of -0.32 suggests that the distribution has light tails and a flatter peak compared to a normal distribution, indicating that the data is somewhat less concentrated around the mean.

Overall, the table indicates a strong agreement among participants with the statement, with a small proportion expressing disagreement or no opinion. The data's skewness

and kurtosis suggest a non-normal distribution, likely due to the high level of agreement among participants. This means that long distances from home to educational institutions discouraged the girls from pursuing education and eventually lead to dropout. Long travel distances are perceived as a significant barrier. Addressing this issue requires establishing institutions in accessible locations or providing reliable transportation options.

From the analysis of distances from home to educational institutions discourage girls from pursuing education and eventually dropout of girls, the null hypothesis "Access to educational infrastructure has no significant impact on female enrollment in educational institutions in Kerala." is rejected.

5.10.3 Parental level of education affects the education of girl child

A majority (59.69%) Strongly Agree that parental level of education affects the education of a girl child. Acknowledging the influence of parental education highlights the importance of educating parents about the significance of girls' education. Education campaigns targeted at parents can be beneficial.

Table 5.7

Parental level of education affects the education of girl child

Opinion	Frequency	Percent
No opinion	24	4.12
Disagree	5	0.86
Strongly Disagree	1	0.17
Agree	205	35.16
Strongly Agree	348	59.69
Total	**583**	**100.00**
Mean	3.95	
Std.Deviation	1.57	
Skewness	-0.22	
Kurtosis	-1.11	

5.10.4 Cultural factors and religious factors affect the education of girl child

Table 5.8

Cultural factors and religious factors affect the education of girl child

Opinion	Frequency	Percent
No opinion	9	1.54
Disagree	7	1.20
Strongly Disagree	2	0.34
Agree	197	33.79
Strongly Agree	368	63.12
Total	**583**	**100.00**
Mean	4.33	
Std. Deviation	1.60	
Skewness	-0.80	
Kurtosis	-0.53	

A significant portion (63.12%) Strongly Agree that cultural and religious factors affect the education of a girl child. Cultural norms and religious beliefs impact educational opportunities for girls. Addressing these factors may involve community engagement and awareness progammes to challenge stereotypes and encourage education for girls.

5.10.5 Family income affects the education of girl child

The majority (70.33%) Strongly Agree that family income affects the education of a girl child. Economic factors play a crucial role. Scholarships, financial aid, and support systems are essential to ensure that financial constraints do not hinder girls' access to education.

Table 5.9

Family income affects the education of girl child

Opinion	Frequency	Percent
No opinion	10	1.72
Disagree	2	0.34
Strongly Disagree	4	0.69
Agree	157	26.93
Strongly Agree	410	70.33
Total	**583**	**100.00**
Mean	4.71	
Std.Deviation	1.47	
Skewness	-1.258	
Kurtosis	0.61	

5.10.6 There is a belief that if the girl is highly educated, there will be issues to find out suitable marriage proposals

A significant proportion (61.58%) **Agree** that if a girl is highly educated, there will be issues finding suitable marriage proposals. Social perceptions around highly educated women and marriage need to be challenged. Education should be seen as an asset, enhancing a woman's value rather than diminishing it.

Table 5.10

There is a belief that if the girl is highly educated, there will be issues to find out suitable marriage proposals

Opinion	Frequency	Percent
No opinion	32	5.49
Disagree	7	1.20
Strongly Disagree	1	0.17
Agree	359	61.58
Strongly Agree	184	31.56
Total	**583**	**100.00**
Mean	4.00	
Std.Deviation	1.78	
Skewness	-0.40	
Kurtosis	-1.24	

The survey indicates a broad consensus on the challenges and factors influencing girls' education, emphasizing the need for targeted interventions, community engagement, and awareness campaigns to promote girls' education effectively. Addressing these concerns requires a holistic approach involving educational institutions, communities, and policymakers to create an enabling environment for girls' education in various cultural and socio-economic contexts.

5.11 Suggestions by Respondents to Reduce Dropouts

Reducing women dropouts in Kerala requires a multifaceted approach involving the government, communities, families, and educational institutions. Here are some suggestions by respondents to address this issue specifically in the context of Kerala:

Improve Access to Education:	• Establish more schools, especially in rural and remote areas, to reduce travel distances. • Provide safe and reliable transportation facilities, particularly for girls from distant locations. • Build hostels or residential facilities for female students, ensuring their safety and security.
Financial Support and Scholarships	• Introduce and promote scholarships specifically for girls, especially those from economically disadvantaged backgrounds. • Provide financial assistance to cover educational expenses such as textbooks, uniforms, and exam fees. • Offer stipends or allowances to encourage girls from marginalized families to continue their education.
Promote Awareness and Change Mindsets	• Conduct awareness campaigns on the importance of girls' education, targeting both parents and communities. • Challenge stereotypes and cultural norms through media, workshops, and community events, emphasizing the value of education for girls. • Involve local influencers, community leaders, and celebrities to advocate for girls' education and challenge social norms.

Supportive Environment at Home	• Encourage parents, especially mothers, to actively participate in their daughters' education and be supportive of their aspirations. • Provide resources and counseling for parents to understand the significance of girls' education in the overall development of the family and society. • Address traditional gender roles and promote equal opportunities for education within families.
Improve School Facilities and Environment:	• Ensure schools have adequate infrastructure, including classrooms, libraries, laboratories, and sanitation facilities. • Provide separate and clean sanitation facilities for girls, ensuring their privacy and dignity. • Enhance the quality of teaching by training and supporting teachers, especially those in girls' schools.
Implement Mentoring Progammes	• Establish mentorship progammes where successful women from the community mentor girls, providing guidance, inspiration, and career advice. • Connect girls with female role models who have pursued higher education and achieved success in various fields.
Address Health and Nutrition	• Implement health and nutrition progammes in schools to ensure girls are in good health, which positively impacts their attendance and performance. • Provide regular health check-ups and awareness sessions on menstrual hygiene, ensuring girls' physical and emotional well-being.
Leverage Technology	• Introduce online and digital learning platforms, especially for girls in remote areas, enabling them to access education from home. • Provide educational content through mobile apps, making learning more accessible and interactive.

Policy and Advocacy	• Advocate for and enforce strict laws against child labor and child marriage, ensuring that girls stay in school and are not forced into early marriages or labor. • Work closely with local and state governments to develop and implement policies that promote girls' education, focusing on both access and retention.
Collect Data and Monitor Progress	• Establish a robust data collection and monitoring system to track girls' enrollment, attendance, and dropout rates. • Use the data to identify trends, challenges, and areas needing intervention, enabling evidence-based policy decisions.

Reducing women dropouts requires sustained efforts and collaboration among various stakeholders. By addressing these aspects comprehensively, Kerala can create an environment where girls are encouraged, supported, and empowered to pursue their education and build a brighter future for themselves and their communities.

5.12 Average Marriage Age of Respondents (in years)

The Table 5.11 presents the statistical analysis of the **average marriage age** of respondents, providing various descriptive statistics that help to understand the distribution and spread of marriage age data. In this case, the mean age is **22.15 years**, indicating that, on average, the respondents got married at around 22 years of age. This suggests that early marriage is common among the surveyed population.

Table 5.11

Average Marriage Age of Respondents (in years)

Statistics	Values
Mean	22.15
Std. Deviation	3.403
Variance	11.586
Skewness	-0.028
Kurtosis	5.898

A standard deviation of 3.403 years means that the marriage ages of the respondents vary, on average, by about 3.4 years from the mean. This indicates a moderate level of variability in the ages at which individuals get married in the sample. A variance of 11.586 years means that the square of the average deviation of marriage age from the mean is 11.586. A skewness of -0.028 indicates that the distribution of marriage ages is nearly symmetric. Since the skewness is close to 0, it shows that the marriage age distribution does not have a significant lean towards the younger or older age groups. A negative skewness (to the left) would suggest that there are more respondents who married at younger ages compared to older ages, while a positive skewness would indicate the opposite. In this case, the near-zero skewness suggests a balanced distribution. A kurtosis value of 5.898 indicates that the distribution of marriage age is leptokurtic, meaning the data has heavier tails than a normal distribution. This suggests that while most respondents married around the mean age (22.15 years), there are some extreme values (both early and late marriages) that are farther away from the average. Overall, while the average marriage age is early in this population, the data reveals a range of ages with a moderate level of spread and some outliers.

5.12.1 Returning to Learning Even After Marriage

The significance of women returning to learning after marriage goes beyond personal development; it positively impacts families, communities, and society at large. Recognizing and supporting women in their pursuit of education post-marriage is a crucial step toward fostering a more inclusive, empowered, and progressive society.

- **Empowerment and Independence:** Education empowers women, providing them with knowledge and skills that enhance their confidence and decision-making abilities. Returning to learning after marriage enables women to reclaim their independence, allowing them to make informed choices about their lives, careers, and families.

- **Career Advancement:** Many women put their careers on hold due to marriage and family responsibilities. Education offers opportunities for career

advancement, skill development, and access to better job prospects, improving financial stability for both the individual and the family.

- **Financial Literacy and Management:** Financial literacy is essential for managing household finances and investments. Education equips women with financial knowledge, enabling them to make sound financial decisions, invest wisely, and contribute effectively to family financial planning.

- **Role Modeling for Children:** Education promotes positive role modeling for children within the family. When mothers pursue education, they set a model for their children, emphasizing the value of learning and encouraging their own educational aspirations.

- **Enhanced Parenting Skills:** Parenting involves various skills and techniques that can be learned and refined. Education provides insights into effective parenting, helping women raise healthier, more educated, and well-rounded children.

- **Improved Health and Well-being:** Education contributes to better health awareness and overall well-being. Educated women are more likely to adopt healthy lifestyles, make informed health decisions, and access healthcare services, positively impacting their families' health as well.

- **Social and Community Engagement:** Education enhances social awareness and community engagement. Educated women actively participate in community development, advocate for social causes, and contribute positively to the overall societal progress.

- **Breaking Stereotypes and Gender Norms:** Education challenges traditional gender norms and stereotypes. When women return to learning after marriage, they challenge societal norms, promoting gender equality and paving the way for others to follow suit.

- **Fulfilment of Aspirations:** Many women have unfulfilled educational aspirations due to early marriage or family responsibilities. Returning to learning fulfils these

aspirations, providing a sense of accomplishment, personal growth, and fulfilment.

- **Contributing to Society:** Society benefits when educated women actively participate in various fields. Educated women contribute to societal progress by entering professions, engaging in research, advocating for social issues, and volunteering, enriching the community as a whole. Highly educated women contribute their expertise to various fields, fostering innovation, research, and societal progress. Through their work and advocacy, educated women address social issues, promote inclusivity, and drive positive change within society.

- **Personal Growth and Fulfilment:** Higher studies provide opportunities for continuous learning, personal development, and intellectual stimulation, enhancing self-confidence and self-worth. Pursuing advanced degrees after marriage can lead to a sense of achievement, empowering women to set and accomplish new goals.

- **Career Advancement and Financial Independence:** Higher education opens doors to specialized fields and leadership roles, offering women a broader array of career opportunities and professional growth. Advanced degrees can enhance earning potential, contributing to financial independence and stability within the family.

- **Role Modelling for Others:** Women pursuing higher studies after marriage inspire others, breaking societal norms and encouraging other women to pursue education at any stage in life. By demonstrating that marriage does not limit educational aspirations, women challenge traditional gender roles and promote gender equality.

- **Enhanced Decision-Making and Critical Thinking:** Higher education hones critical thinking, problem-solving, and decision-making abilities, skills that are valuable in personal and professional life. Well-educated women are better equipped to make informed decisions for themselves, their families, and their communities.

- **Family Support and Collaboration:** Supportive spouses and families can collaborate in managing household responsibilities, enabling women to balance their educational pursuits with family commitments. Pursuing higher studies can become a shared goal for couples, fostering mutual respect, understanding, and emotional support within the marriage.

- **Flexibility in Learning Options:** Many higher education institutions offer flexible learning options, such as online and part-time courses, allowing women to balance their studies with family life. Pursuing higher studies after marriage ensures that women stay updated with current knowledge and skills, enhancing their professional value.

- **Long-Term Financial Planning:** Higher education is an investment in future career prospects and financial stability, benefiting both the individual and the family in the long run. Advanced degrees can lead to higher-paying jobs, which contribute to better retirement planning and financial security in the later years of life.

- **Empowering Future Generations:** Educated mothers instill the value of education in their children, creating a positive cycle of learning and empowerment for future generations. Well-educated mothers can provide better educational support to their children, aiding in their academic success and personal development.

- **Self-Actualization and Resilience:** Pursuing higher studies after marriage allows women to explore their interests, passions, and potential, leading to self-actualization. Overcoming challenges and balancing multiple roles, including that of a student and a spouse, fosters resilience and adaptability, valuable life skills.

In conclusion, pursuing higher studies after marriage empowers women intellectually, professionally, and personally. It enriches their lives, strengthens their families, and contributes to a more educated and progressive society, emphasizing that education knows no boundaries and can be pursued at any stage in life.

In this context, in the present study an attempt has been made to analyse the willingness of the respondents to return to learning even after marriage.

5.12.2 Confidence and Willingness to continue learning at this age

Table 5.12

Confidence to continue learning at this age

Confident	Frequency	Percentage
No	174	29.85
Yes	409	70.15
Total	583	100.00

Among the 583 respondents, 70.15% (409 individuals) express confidence to continue their education at their current age, indicating a strong interest in further learning. 29.85% (174 individuals) are not willing to continue learning at their current age.

When asked if given the opportunity, 70.50% (411 individuals) express a willingness to continue their education, showing consistent interest. 29.50% (172 individuals) are not willing to continue their education even if given the opportunity.

Table 5.13

Willingness to continue learning at this age

Willing to Continue	Frequency	Percentage
No	172	29.50
Yes	411	70.50
Total	583	100.00

5.12.3 Level of Education Expecting to attain/can complete

Among those willing to continue learning (411 individuals), the majority (35.04%) aspire to attain a Post Graduation degree, indicating a desire for advanced education. 16.30% express a desire to pursue a Research Degree, reflecting a keen interest in

specialized knowledge and academic research. 31.14% prefer Skill Development and Training, highlighting a practical approach towards education and skill acquisition.

Table 5.14

Level of Education Expecting to attain/can complete

Level of Education	Frequency	Percentage
Primary	3	0.73
Secondary	17	4.14
Skill Development and Training	128	31.14
Graduation	52	12.65
Post Graduation	144	35.04
Research Degree	67	16.30
Total	**411**	**100.00**

5.12.4 Mode of Education Preferred

A significant portion (32.12%) prefers Regular Education, indicating a preference for traditional classroom-based learning experiences. 28.22% opt for Part-time Education, while 23.84% prefer Distance Education, indicating a need for flexible learning schedules. 14.36% express interest in Online Education, showcasing a preference for digital and remote learning platforms. Only a small percentage (1.46%) prefers Private Institutions, suggesting a preference for publicly funded or government-affiliated educational institutions.

Table 5.15

Mode of Education Preferred

Mode of Preference	Frequency	Percentage
Regular	132	32.12
Private	6	1.46
Part-time	116	28.22
Distance	98	23.84
Online	59	14.36
Total	**411**	**100.00**

From the above tables, we may infer that

1. **Strong Interest in Continuing Education:** The majority of respondents show a keen interest in continuing their education, both at their current age and if given the opportunity. This reflects a proactive attitude towards learning and personal development.

2. **Diverse Educational Aspirations:** Respondents have diverse educational aspirations, ranging from skill development and training to advanced degrees and research-oriented education. This diversity highlights a wide range of interests and career goals among the respondents.

3. **Preference for Flexibility:** A significant preference for part-time, distance, and online education indicates a need for flexible learning options that can accommodate various life responsibilities.

4. **Practical Approach:** The preference for skill development and training suggests a practical approach to education, emphasizing the importance of acquiring practical skills and knowledge applicable to real-world scenarios.

5. **Limited Interest in Private Institutions:** The low preference for private institutions suggests a preference for publicly funded or government-affiliated educational institutions, potentially influenced by factors like affordability and accessibility.

Overall, the data underscores a strong interest to continue learning even after marriage among the respondents, with a focus on practical, flexible, and diverse learning opportunities, indicating a desire for continuous personal and professional growth.

5.13 Reasons for Not Willing to Continue Learning After Marriage

Continuing education after marriage can be challenging for women due to various social, cultural, economic, and personal factors. Here are some major hindrances women face for continuing education after marriage: Among the respondents, 29.50% (172 individuals) are not willing to continue their education even if given the opportunity. The reasons indicated by the respondents are summarized below.

Table 5.16

Reasons for Not Willing to Continue Learning After Marriage

Reasons for not Continuing Education after marriage	Frequency	Percentage
Traditional Gender Roles	39	22.67
Family and Marital Responsibilities	22	12.79
Financial Constraints	19	11.05
Lack of Support	23	13.37
Social Norms and Stigma	15	8.72
Limited Access to Educational Institutions	4	2.33
Time Constraints	11	6.40
Lack of Childcare Support	20	11.63
Fear of Failure and Rejection	16	9.30
Lack of Flexible Learning Options	3	1.74
Total	**172**	**100.00**

The table presents the reasons cited by respondents for not continuing education after marriage.

- **Traditional Gender Roles (22.67%):** Societal expectations often place the responsibility of household chores and caregiving on married women, leaving little time for educational pursuits. Balancing traditional roles as wives and mothers with the demands of education can create conflicts, making it difficult to prioritize learning.

- **Family and Marital Responsibilities (12.79%):** Mothers often have to juggle childcare responsibilities, making it challenging to attend classes or dedicate time to studying. Managing the household, including cooking, cleaning, and other chores, can be time-consuming, leaving little room for educational activities.

- **Financial Constraints (11.05%):** Limited family budgets might prioritize other expenses over education, especially if there are competing financial demands within the family. Higher education often comes with a significant financial

burden, including tuition fees, textbooks, and transportation costs, which may not be affordable for some families.

- **Lack of Support(13.37%):** Lack of encouragement or understanding from family members, including spouses or in-laws, can deter women from pursuing further education. The lack of support from husbands, who might discourage or undermine their wives' educational aspirations, can be a significant hindrance.

- **Social Norms and Stigma(8.72%):** Women continuing education after marriage might face judgment from conservative communities, facing criticism for prioritizing personal growth over traditional family roles. Some societies stigmatize educated women, associating education with a shift away from traditional values.

- **Limited Access to Educational Institutions(2.33%):** Proximity to educational institutions can be a challenge, especially in rural areas, where travel distances are considerable. Limited availability of desired courses or specialized fields nearby can hinder educational pursuits.

- **Time Constraints(6.40%):** Managing education alongside other responsibilities can be overwhelming, making it difficult to find dedicated study time. Pursuing higher education often requires a significant time commitment, which can be daunting for married women with busy schedules.

- **Lack of Childcare Support(11.63%):** Limited access to reliable childcare services can make it difficult for mothers to attend classes or engage in studying without interruptions. In some cases, family members might not be willing or able to assist with childcare, adding to the challenge.

- **Fear of Failure and Rejection (9.30%):** Women might fear criticism or failure, leading them to avoid educational pursuits to evade potential judgment or negative opinions. A lack of confidence in their abilities, especially if they have been out of the educational system for a while, can deter women from returning to learning.

- **Lack of Flexible Learning Options (1.74%):** Limited availability of flexible learning options, such as evening classes or online courses, can restrict married women's ability to continue education while managing their family responsibilities.

The reasons for not continuing education after marriage are multifaceted, encompassing societal, economic, and personal factors. Addressing these hindrances requires societal changes, supportive policies, and educational institutions offering flexible learning options. Empowering women to continue their education after marriage can enhance their personal development, career prospects, and overall empowerment, leading to a more progressive and inclusive society. Empowering married women to pursue education involves not only providing accessible learning opportunities but also challenging traditional gender roles and promoting a supportive environment within families and communities.

5.14 Distance to Nearest Educational Institutions (in Kilometers)

The table provides descriptive statistics for the distance to various levels of educational institutions — Primary School, Secondary School, Higher Secondary School, and College — measured in kilometers. The statistics analyzed include the **mean, standard deviation, variance, skewness,** and **kurtosis** for each category.

The average distance from the respondent's location to each type of educational institutions indicates that for p**rimary schools, t**he average distance is 2.50 km and for secondary schools the average distance increases to 3.26 km. The average distance rises further to 4.22 km for higher secondary schools and the mean distance is the largest at 9.34 km for colleges. This pattern suggests that as the level of education increases, the distance to the nearest institution becomes progressively greater, with students likely facing greater challenges in terms of accessibility, especially for higher levels of education.

Table 5.17

Distance to Nearest Educational Institutions (in Kilometers)

Statistics	Distance to primary school (Kms)	Distance to secondary school (Kms)	Distance to Higher secondary school (Kms)	Distance to College (Kms)
Mean	2.50	3.26	4.22	9.34
Std. Deviation	2.66	3.19	3.97	9.03
Variance	7.09	10.18	15.81	81.69
Skewness	2.85	2.39	2.20	2.44
Kurtosis	9.91	7.53	6.45	12.85

The Standard Deviation (SD) for distance to primary schools is 2.66 km, suggesting moderate variability in the distances to the nearest primary schools. The SD increases to 3.19 km, indicating slightly more variability in the distances to secondary schools. The SD rises further to 3.97 km, showing that there is even more variation in the distance to higher secondary schools. The SD is the highest at 9.03 km, reflecting a significant variation in the distance to the nearest college. This suggests that students may be living at very diverse distances from colleges, some much closer and others much farther away. The variances also follows a similar pattern and it increases with the level of education. For instance, the variance is 7.09 for primary schools, rising to 81.69 for colleges, reflecting a substantial increase in variability.

The skewness value is 2.85 for primary schools, which is quite high, indicating a strong positive skew. This means that while most people live relatively close to primary schools, there are a few respondents living much farther away. The skewness is 2.39 for secondary schools, still positive, but less extreme compared to primary schools, showing a similar pattern of a few outliers. For **higher secondary schools**, the skewness is 2.20, indicating that there are some students living much farther from higher secondary schools than most others. The skewness is 2.44 for colleges, slightly higher than higher secondary, suggesting a greater concentration of students living closer to colleges, but still with a few far-off locations pulling the distribution to the right. This high skewness across all educational levels suggests that access to

institutions, especially higher education, is uneven, with a few individuals living much farther from educational institutions compared to the majority.

For Primary Schools, the kurtosis is 9.91, which is quite high, indicating that the data has a sharp peak with heavy tails. This suggests that most students live relatively close to primary schools, but there are a significant number of students who live much farther, contributing to the outliers. The kurtosis for secondary schools is 7.53, also high, but not as extreme as primary school. This shows that there are still outliers, though fewer compared to primary school. In the case of h**igher secondary schools, t**he kurtosis is 6.45, still showing a heavy tail but indicating a bit less extremity than the lower educational levels. The kurtosis is 12.85 for the colleges, the highest of all categories. This indicates that the distance to college is highly concentrated for most students with extreme values on the higher end. There may be a few individuals living very far away from the nearest college, creating significant outliers. In summary, the kurtosis values show that, as educational levels increase, the distribution of distances becomes more "peaked" with a greater presence of outliers, especially for college education.

The above analysis indicates that **primary schools** are generally closer, with students living relatively near, but some outliers are far away. **Secondary Schools** show moderate variability, with students living farther from these institutions compared to primary schools. **Higher secondary schools** increase in distance further, and the variability continues to grow. **Colleges** show the greatest mean distance and the highest variation, indicating that some students have to travel much farther to access higher education, which may limit opportunities for certain groups. The high skewness and kurtosis values, especially for higher education, indicate that access to education in Kerala may be uneven, with some students facing significant travel distances that could impact their ability to attend school or college regularly.

5.15 Nature of Educational Institutions Preferred

The following tables 5.15.1 to 5.15.3 provide an analysis of the **preferred nature of educational institutions** by the respondents across various levels of education: **Primary Schools, High Schools, Higher Secondary Schools, Colleges**, and

Universities. It breaks down the frequency and percentage of preference for each institution type, including **Government, Aided, Private**, and **Self-financed** institutions.

Table 5.18

Nature of Schools Preferred

Nature of Institution	Primary Schools		High Schools		Higher Secondary Schools	
	Frequency	**Percentage**	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Government	222	38.1	31	5.3	44	7.5
Aided	264	45.3	214	36.7	199	34.1
Private	14	2.4	6	1.0	11	1.9
Self finance	83	14.2	332	56.9	329	56.4
Total	**583**	**100.0**	**583**	**100.0**	**583**	**100.0**

222 respondents (38.1%) prefer government-run primary schools. Government schools are often favored for their accessibility, affordability, and state-backed education system. 264 respondents (45.3%) favor aided primary schools. Aided schools, typically managed by private entities but receiving government aid, offer a blend of private initiative and government support. 14 respondents (2.4%) prefer private primary schools. Private institutions in the primary education sector are less preferred, likely due to higher fees and limited availability. 83 respondents (14.2%) favor self-financed primary schools. These institutions, which are privately managed but charge fees for maintaining operations, show moderate popularity. Aided institutions have the highest preference (45.3%), followed by government schools (38.1%), with self-financed schools and private schools receiving much lower preference.

31 respondents (5.3%) prefer government-run high schools. The preference for government schools at the high school level is notably lower, likely due to perceptions of quality or facilities. 214 respondents (36.7%) prefer aided high schools, showing a relatively strong preference for these institutions, similar to the primary level. 6 respondents (1.0%) prefer private high schools. As with primary schools, the

preference for private schools at this level is low. 332 respondents (56.9%) prefer self-financed high schools, marking the highest preference. Self-financed institutions, offering flexibility and a wide range of options, seem to be favored at this educational level. Self-financed schools lead with the highest preference (56.9%), followed by aided high schools (36.7%). Government and private schools are less preferred at the high school level.

44 respondents (7.5%) prefer government-run higher secondary schools. The preference for government schools remains low at this level. 199 respondents (34.1%) favor aided higher secondary schools, reflecting a substantial preference for these institutions, though lower than at the primary and high school levels. 11 respondents (1.9%) prefer private higher secondary schools. The preference for private schools is low at this level as well. 329 respondents (56.4%) prefer self-financed higher secondary schools, indicating that the preference for self-financed schools is dominant at this level of education. Like at the high school level, self-financed schools have the highest preference (56.4%), followed by aided schools (34.1%), with government and private schools being less preferred.

Table 5.19

Nature of Colleges Preferred

Nature of Institution	College	
	Frequency	Percentage
Government	262	44.9
Aided	274	47.0
Private	40	6.9
Self finance	7	1.2
Total	583	100.0

While analyzing the preference for colleges, 262 respondents (44.9%) prefer government colleges. The preference for government-run colleges is substantial, likely due to their affordability and government funding. 274 respondents (47.0%) favor aided colleges, which receive government support but are privately managed.

This reflects a high preference for aided colleges, especially at the undergraduate level. 40 respondents (6.9%) prefer private colleges. The preference for private colleges is relatively low, possibly due to high tuition fees and fewer government-controlled resources. 7 respondents (1.2%) prefer self-financed colleges. These colleges, typically expensive and not receiving government support, have the least preference. Aided institutions lead with the highest preference (47.0%), closely followed by government colleges (44.9%). Private and self-financed colleges have significantly lower preferences.

278 respondents (47.6%) prefer state government universities. State-run universities are the most preferred, as they provide a broad range of academic progammes and are government-funded. 2 respondents (0.3%) prefer central government universities, indicating very low preference, possibly due to geographical distance or limited availability of courses. 16 respondents (2.7%) prefer deemed universities. Deemed universities, often private institutions with autonomy, receive a relatively modest preference. 287 respondents (49.2%) expressed no opinion regarding the nature of the university. This may indicate that respondents are either unsure or indifferent about the type of university, or they may prefer not to differentiate. State government universities are the most preferred (47.6%), while a significant portion of respondents (49.2%) have no opinion. Central government and deemed universities receive low preferences.

Table 5.20

Nature of Universities Preferred

Nature of Institution	University	
	Frequency	**Percentage**
State Government	278	47.6
Central Government	2	0.3
Deemed	16	2.7
No opinion	287	49.2
Total	**583**	**100.0**

The preference for government and aided institutions is dominant across all educational levels, with aided institutions receiving the highest preference at most levels of education, including Primary Schools, High Schools, and Colleges. Self-financed schools and colleges are more popular at the secondary and higher secondary levels compared to primary education, suggesting a shift towards private and more flexible education systems at higher stages. Private schools and institutions have significantly lower preference, particularly at the primary and secondary education levels, potentially due to factors like affordability. The overwhelming preference for state government universities highlights the importance of state-backed education, while the low preference for central and deemed universities suggests a more localized preference for state-controlled institutions.

5.16 Availability of Transportation Facilities by Educational Institutions

The table 5.16.1 presents data regarding the availability of transportation facilities at educational institutions, providing the number and percentage of respondents reporting whether such facilities are available or not. **51.46%** of the respondents report that transportation facilities are available at their educational institution. This means that more than half of the surveyed individuals have access to institutional transportation, which could include buses, vans, or other forms of organized transport arranged by the institution. **48.54%** of the respondents do not have transportation facilities provided by their educational institution. This suggests that a significant number of individuals must rely on alternative transportation methods or face challenges in accessing their educational institutions.

The data suggests that there is a fairly **even split** between students who have access to transportation and those who do not. The fact that a **slightly larger proportion** of respondents do not have access to institutional transportation (48.54%) highlights the need for improvements in transportation accessibility for students attending educational institutions.

Table 5.21

Transportation Facilities Available

Availability of Transportation Facility	Frequency	Percentage
Available	300	51.46
Not Available	283	48.54
Total	**583**	**100.00**

Table 5.22

Other Modes of Transportations used

Other modes of Transportations used	Frequency	Percentage
Foot	114	19.6
Bicycle	5	0.9
Family Vehicle	45	7.7
Shared Vehicle	16	2.7
Public Transport	403	69.2
Total	**583**	**100.00**

The table 5.17 provides insights into the other modes of transport used by respondents, especially when institutional transportation is unavailable. A significant portion of respondents **(19.6%)** reports walking to their educational institution. This suggests that walking is a common mode of transportation, likely due to short distances from home to school or lack of available transportation options. A small percentage of respondents **(0.9%)** use bicycles for transportation. This indicates that cycling is not a widely adopted mode of transportation in the sample. **7.7%** of respondents report using a family vehicle (such as a car or motorcycle) to commute to their educational institution. This could indicate that some students rely on family members to drop them off, either due to convenience or the absence of public or institutional transportation. **2.7%** of respondents use shared vehicles for transportation. This could refer to carpooling arrangements, where multiple students travel together in one vehicle, likely to reduce travel costs or improve convenience. The **largest proportion** of respondents (**69.2%**) use **public transport** (such as buses, trains, or other available

local transportation options) to commute. This indicates that public transportation plays a crucial role in ensuring access to educational institutions for a majority of students.

Given the high reliance on public transportation and the moderate number of students walking to school, it may be beneficial for educational institutions to collaborate with local transportation authorities to ensure more affordable and efficient public transport options for students. Alternatively, institutions could explore the possibility of increasing their own transportation services or supporting carpooling initiatives to ease the burden on students without reliable transportation options.

5.17 Availability of Hostel Facilities at the Educational Institutions

The table 5.18 provides an insight into the availability of hostel facilities at educational institutions for female students, which is an important factor influencing access to education, especially in cases where students live far from their institutions. **53.9%** of respondents report that their educational institutions offer hostel facilities. This indicates that just over half of the respondents have access to accommodation provided by the institution. The availability of hostel facilities can be crucial for female students, especially in rural areas or for those who come from distant locations, as it ensures that they can stay close to their place of study, enhancing their educational experience. The remaining **46.1%** of respondents do not have access to hostel facilities at their educational institutions. This lack of accommodation could be a significant barrier for female students, particularly for those from rural or remote areas, as it may force them to seek alternative and potentially less secure modes of accommodation, impacting their educational participation.

Table 5.23

Availability of Hostel Facilities

Availability of Hostel Facility	Frequency	Percentage
Available	314	53.9
Not Available	269	46.1
Total	**583**	**100.0**

While **more than half** of the students (53.9%) have access to hostel facilities, nearly **half** (46.1%) do not, pointing to a significant gap in infrastructure that could hinder female students from accessing education, particularly those from rural or underprivileged backgrounds. The availability of hostel facilities is particularly important for female students, as it provides not only convenience but also safety and a conducive environment for academic growth.

The Table 5.19 provides details about the different modes of accommodation used by students who either do not have access to hostel facilities or prefer alternative accommodations. Understanding these alternatives is important for assessing the overall living conditions of female students and their impact on education.

Table 5.24

Other Modes of Accommodations preferred

Other modes of Accommodations used	Frequency	Percentage
Day Scholar/Own Home	464	79.6
Relatives house	48	8.2
Private Hostel	58	9.9
Paying Guest	13	2.2
Total	**583**	**100.0**

A substantial majority of **79.6%** of the respondents live at home or are day scholars, commuting from their own homes to the educational institution. This may be the most common arrangement for students who reside in or near urban areas or for those whose homes are within a reasonable commuting distance from the educational institution. While this provides the advantage of familiarity and family support, it could also limit the student's exposure to campus life and reduce their participation in extracurricular activities that are important for holistic education. **8.2%** of respondents report living at their relatives' house. This option may be more viable for students from nearby locations where hostel facilities are not available. Living with relatives can provide a more family-like atmosphere and can be considered a safe alternative to staying in private accommodations. However, this could still present logistical challenges,

especially for female students who may require extra support for security or family considerations. **9.9%** of respondents opt to stay in **private hostels**, which could be a choice for students who prefer a more independent living environment compared to institutional hostels. Private hostels may offer fewer rules and more autonomy but might come at a higher cost. For female students, private hostels may raise concerns regarding safety, quality of accommodation, and the overall social environment. **2.2%** of respondents stay with a **paying guest** arrangement, which is often a cheaper, more flexible accommodation option. In this arrangement, the student typically stays in a private home, paying for the room and meals. Although this arrangement can be cost-effective, it may lack the academic-focused environment that institutional hostels provide, and it may also present challenges regarding safety and privacy, especially for female students.

The data shows that a significant number of female students (79.6%) prefer or are required to live at home and commute to their institutions. This suggests that for students who live within a reasonable distance of their institutions, living at home remains the most viable and safest option. However, for students who cannot avail themselves of hostel facilities, options like private hostels or paying guest arrangements may provide alternatives, though these are less preferred and represent a small proportion of the sample. The **lack of institutional accommodation** can force students into potentially less safe or more costly living arrangements, which could affect their educational experience.

Educational institutions, particularly those in rural or remote areas, may need to increase the availability of hostel facilities to cater to the needs of female students. This could be done by expanding existing hostels or building new ones, ensuring a safer and more secure living environment for female students. For those unable to access institutional hostels, it is essential to ensure that alternative accommodations (such as private hostels, paying guests, or relatives' homes) are safe, affordable, and conducive to academic success. Institutions can collaborate with local housing providers to ensure that female students have access to well-regulated and secure living arrangements. For those who live at home, especially those who are commuting

long distances, institutions could provide support in the form of transportation services or subsidies to ease the burden of daily travel and ensure that students can participate fully in educational and extracurricular activities. In conclusion, hostel facilities remain a critical factor in ensuring equitable access to education for female students. However, for those without access to such facilities, improving alternative accommodation options and ensuring safe commuting opportunities can significantly enhance their educational experience and overall well-being.

5.18 Gender Discrimination at Family Level

The Table 5.18 presents data on the occurrence of gender-based discrimination within families, specifically regarding whether individuals experience any gender-related bias in educational opportunities at the family level. A substantial majority of respondents, 547 out of 583, reported that they do not face gender-based discrimination within their families. This group represents 93.8% of the total sample. The high percentage indicates that the majority of respondents feel they have equal opportunities or treatment in family decisions and resource allocation without gender bias, suggesting progressive family dynamics in this sample.

Table 5.25

Gender Discrimination at Family Level

Gender Discrimination faced at family level	Frequency	Percent
No	547	93.8
Yes	36	6.2
Total	583	100.0

A smaller portion of the sample, 36 respondents, indicated experiencing some form of gender-based discrimination within their families. This group accounts for 6.2% of the total sample. This percentage, while relatively low, still highlights that gender discrimination persists in some family settings, potentially affecting educational and career opportunities, especially for females.

The overall findings reflect a predominantly supportive family environment regarding gender equality, with most respondents not experiencing discrimination. However, the presence of any gender discrimination within families, albeit in a small portion, suggests that traditional or restrictive family norms still impact some individuals' access to opportunities and decision-making within the household.

The reasons highlighted by the respondents regarding discrimination at family level are due to several factors. Discrimination against females in education at the family level often stems from deep-seated cultural, social, and economic reasons. Many families hold the belief that a woman's primary role is in the household, focusing on childcare and domestic tasks. This view can lead to less priority being given to female education, especially if resources are limited. In families with limited financial means, priority is often given to educating sons, who are perceived as future breadwinners, while daughters may be seen as less economically advantageous to educate. Additionally, families may worry about the financial burden of higher dowries if daughters are too highly educated. In some communities, there is pressure to marry off girls at a young age, which can interfere with or completely halt their education. Families may perceive education as unnecessary if the primary goal is to prepare a daughter for marriage. Concerns about a girl’s safety, particularly if the school is far from home, often discourage families from continuing a girl’s education, especially beyond primary levels. This can be more pronounced in rural areas with limited transportation or in communities with social norms that discourage female independence.

Some families believe that investing in a girl’s education does not yield benefits because women may leave their parental homes after marriage. The notion that educated daughters will not contribute economically to their own family can lead to a devaluation of their education. When communities lack successful, educated women as role models, families may not envision potential career paths for their daughters, leading to diminished support for their education. Prevailing cultural beliefs in some communities may still uphold male education as a higher priority, seeing it as essential

for future economic stability, while female education may be seen as optional or secondary.

Addressing these issues requires cultural shifts, supportive policy changes, and community-based initiatives that emphasize the long-term value of educating girls for families, communities, and society at large.

5.19 Gender Discrimination at Educational Institution Level

The Table 5.19 examines the prevalence of gender discrimination experienced by individuals within educational institutions. A significant majority of respondents, 541 out of 583, reported that they do not experience gender-based discrimination at their educational institutions. This group represents 92.8% of the sample. This high percentage suggests that most respondents perceive their educational environments as fair and inclusive regarding gender, indicating that these institutions likely foster a supportive atmosphere that discourages gender-based bias. A smaller portion of the sample, 42 respondents, indicated experiencing some form of gender-based discrimination within their educational institutions. This group accounts for 7.2% of the total sample. Although this percentage is relatively low, it is notable that gender discrimination still exists within these educational environments, potentially impacting affected students' academic experiences, participation, or opportunities within the institution.

Table 5.26

Gender Discrimination at Educational Institution Level

Gender Discrimination at Educational Institution level	Frequency	Percent
No	541	92.8
Yes	42	7.2
Total	583	100.0

The data reveals that while the vast majority of educational institutions in the sample appear to uphold gender equality principles, a minority still report issues related to gender bias. This residual discrimination, although not widespread, suggests a need

for ongoing attention to ensure equitable treatment and inclusion for all students, regardless of gender, to promote a universally supportive educational experience.

The specific reasons that contribute to discrimination faced by females in educational institutions which were highlighted by the respondents includes persistent stereotypes that label males as more competent in certain fields (like STEM) lead to biases in how teachers and peers perceive female students' capabilities. This often results in reduced encouragement, resources, or guidance for females pursuing such fields. In some communities, traditional expectations around gender roles influence perceptions of education for females, leading to discouragement or unequal treatment. This might manifest as a reduced emphasis on females pursuing higher education or competitive fields. Female students often face harassment, which can create a hostile environment and inhibit their academic performance or participation in extracurricular activities. Safety concerns can also restrict female students' freedom to fully engage in educational experiences. In some institutions, female students may face unequal access to academic or extracurricular resources, including mentorship, or leadership opportunities, which are sometimes biased in favor of male students due to ingrained institutional practices or unconscious bias.

CHAPTER VI

FINDINGS AND CONCLUSION

6.1 Introduction

This chapter summarises the key findings on the socio-economic determinants of female education in Kerala and the factors influencing access, participation, and dropout rates among girls. It also summarises the effectiveness of government progammes aimed at promoting female education and highlights the challenges and barriers faced by females in accessing education in Kerala.

6.2 Key Findings of the Study

The research study conducted in Idukki, Palakkad, and Wayanad districts of Kerala aimed to analyze the socio-economic determinants of female education, focusing on access, participation, and dropout rates, as well as the effectiveness of government progammes and the challenges faced by females in accessing education. A total of 583 samples were collected from these districts, representing a diverse range of socio-economic backgrounds. The study found that factors such as family income, parental education, and accessibility of educational institutions significantly influenced female education. Despite government initiatives, issues like financial constraints, cultural norms, and lack of support continued to hinder female education. The study suggests that targeted interventions, including scholarships, infrastructure development, and awareness campaigns, are necessary to address these challenges and promote female education in Kerala. The key findings are presented in the following sections.

6.2.1 Socio-Economic Determinants of Female Education in Kerala

The study analyzed various determinants influencing the level of education of respondents. The model summary indicated a high level of explanatory power (R=0.981, R square=0.963), with significant determinants being district, category, family income, and reasons for dropout. Family category, education of parents, and access to education showed no significant impact.

Correlation coefficients between the dependent and independent variables were moderate, with the highest being 0.400 (district), indicating a moderate positive

correlation. All correlations were statistically significant, suggesting a low probability of the observed relationships occurring by chance.

In conclusion, the level of education was found to be significantly influenced by district, category, family income, and reasons for dropout, while family category, education of parents, and access to education had no significant impact.

- *District as a Determinant of Level of Female Education:* The regression analysis indicates that the district of the respondent significantly determines the level of female's education. District-wise disparities in female's education in Kerala can be attributed to socio-economic, cultural, and geographic factors.

- *Category of the Respondent as a Determinant of Level of Female Education:* The sample consists of respondents from different categories - General, OBC, OEC, SC, and ST, indicating a diverse sample. Community-wise disparities in female's education in Kerala can be attributed to historical discrimination, socio-economic factors, educational infrastructure, cultural and social norms, government policies, awareness, and attitudes.

- *Annual Family Income as a Determinant of Level of Female Education:* The distribution of annual family income shows significant economic disparities within the surveyed population. Family income impacts female's education by affecting access to school and higher education, quality coaching centers, financial autonomy, career choices, and education abroad.

- *Reasons for Dropout as a Determinant of Level of Female Education:* Financial constraints, lack of family and social support, health-related issues, early marriages, and institutional shortcomings are significant reasons for dropout. Addressing these issues requires a comprehensive approach, including financial assistance progammes, awareness campaigns, healthcare support, and policy interventions.

6.2.2 Female's Access Participation and Dropout in Education in Kerala

In Kerala, access to education for females has significantly improved over the years, leading to higher participation rates and lower dropout rates compared to many other states in India. The state's focus on education, particularly for girls, has resulted in impressive literacy rates and educational attainment levels among females.

Access: Kerala has implemented various initiatives to improve access to education for females. Progammes like the 'Sarva Shiksha Abhiyan' and the 'Beti Bachao, Beti Padhao' campaign have been instrumental in increasing enrollment rates. The state has invested in building schools and colleges, especially in rural areas, to ensure that educational facilities are easily accessible to all. Kerala has implemented policies to ensure that marginalized groups, including females, have equal access to education. This includes scholarships and reservation policies.

Participation: Kerala has witnessed a significant increase in female enrollment rates at all levels of education, including primary, secondary, and tertiary education. Efforts to promote education for females have led to a decrease in gender disparities in education. The state has almost achieved gender parity in literacy rates. There is a strong emphasis on educating the girl child, with many campaigns and progammes specifically targeting this demographic.

Dropout Rates: Kerala has one of the lowest dropout rates in the country, especially for females. This can be attributed to the state's focus on providing quality education and creating a conducive environment for learning. Kerala's socio-cultural environment is relatively progressive, which has a positive impact on female education. Factors like gender equality, safety, and support from family and community contribute to lower dropout rates. The government has implemented various schemes and progammes to prevent dropouts, such as providing free education, mid-day meals, and financial incentives for girls to continue their education.

Challenges: Despite progress, socio-economic factors still play a role in limiting access to education for some females, especially those from disadvantaged

backgrounds. While Kerala is relatively progressive, certain cultural norms and practices may still pose challenges to female education, particularly in rural areas. Ensuring quality education for all remains a challenge, especially in remote areas.

In conclusion, Kerala has made remarkable progress in improving female access to education, increasing participation rates, and reducing dropout rates. However, addressing remaining challenges and ensuring quality education for all females remains a priority for the state.

6.2.3 Effectiveness of Government Progammes for Female Education in Kerala

The study aimed to analyze awareness of State/Central Government schemes for women's education among respondents. Out of 583 respondents, 313 (53.7%) were aware of these schemes, indicating a significant portion of the population needing information about available opportunities. Factors like parents' education, occupation, religion, family income, and category showed significant positive correlations with awareness.

Despite the awareness, only 24.6% of respondents had availed government schemes, suggesting barriers preventing many from benefiting. Efforts are needed to simplify application processes and provide guidance to increase utilization. The most availed scheme was E-Grants (19.58%), followed by Post Metric scholarship (8.39%). Many respondents did not mention the specific scheme they availed (44.06%), highlighting the need for clearer communication about available schemes.

In conclusion, the study emphasizes the importance of targeted awareness campaigns and simplified application processes to ensure equitable access to government schemes for women's education.

6.2.4 Problems Faced by Females in Availing Education in Kerala

Kerala, known for its high literacy rates and progressive social indicators, still have problems faced by females in availing education in Kerala and ensuring universal access to education. Despite advancements, certain segments of the population encounter barriers hindering their educational journey.

- Financial Constraints: Lack of family resources, inability to afford essentials like clothing, hostel fees, and transportation, all contribute significantly to dropout rates. Financial issues remain a major factor in women dropping out of education.

- Family and Social Support: Lack of family support, family abandonment, and religious restrictions also play significant roles. The study highlights the importance of familial and social support systems in retaining women in educational institutions.

- Health-Related Factors: Personal health issues and health problems faced by family members are major barriers to education. Health-related issues significantly contribute to dropout rates among women.

- Early Marriages and Social Norms: Early marriages and religious restrictions pose significant challenges, indicating the influence of cultural and societal norms on limiting women's educational opportunities.

- Institutional Issues: Problems faced at educational institutions and lack of facilities contribute to dropout rates, emphasizing the role of educational quality and accessibility in retention.

- Preferences and Other Issues: Not getting admission to preferred courses and other unspecified issues also play a role, though to a lesser extent compared to financial and social factors.

- Addressing these challenges requires a comprehensive approach, including financial assistance progammes, awareness campaigns, healthcare support, and policy interventions focused on creating inclusive and supportive educational environments.

- Socio-Economic Factors: Economic disparity in Kerala affects educational access, with families facing financial struggles finding it difficult to afford education-related expenses. Poverty can force children, especially girls, to drop out and contribute to family income.

- Cultural Norms and Gender Bias: Despite progress, certain cultural norms and gender biases persist. Girls, especially in rural areas, face restrictions due to stereotypes, limiting their access to education. Early marriages and societal expectations often curtail girls' educational opportunities.

- Quality of Education: Access to education involves not just physical presence but also the quality of education provided. Schools lacking infrastructure, trained teachers, and resources fail to engage students, leading to disinterest and dropout.

- Migration and Transient Populations: Internal migration due to work opportunities poses challenges. Migrant families, facing unstable living conditions, find it hard to maintain children's education, leading to disruptions and dropouts.

- Special Needs Education: Ensuring education for children with special needs is challenging. Despite inclusive policies, lack of specialized facilities and trained educators hampers their educational experience, often resulting in dropout.

In conclusion, addressing these complex challenges requires a holistic approach that addresses financial, social, cultural, and institutional factors, ensuring that all individuals have equal access to quality education.

6.3 Conclusion

This study aimed to investigate the socio-economic determinants of female education in Kerala, focusing on factors influencing access, participation, and dropout rates, as well as the effectiveness of government progammes and the challenges faced by females in accessing education. Through a comprehensive analysis of available literature and primary data, several key conclusions can be drawn.

Firstly, the study found that socio-economic factors such as family income, parental education, and household structure significantly impact female education in Kerala. Higher family income and parental education were associated with increased access and participation in education, while issues such as poverty and lack of educational opportunities hindered female education.

Secondly, the study highlighted the effectiveness of government progammes in promoting female education in Kerala. Schemes such as scholarships, free education, and reservation policies have played a crucial role in increasing female enrollment and retention rates. However, challenges remain in ensuring the equitable distribution of these benefits and reaching marginalized communities.

Thirdly, the study identified several challenges faced by females in accessing education in Kerala. These include cultural norms and practices that prioritize male education, early marriage, and gender-based violence. Lack of access to quality education, especially in rural areas, and limited opportunities for higher education were also significant barriers.

In conclusion, the findings of this study underscore the complex interplay of socio-economic, cultural, and policy factors influencing female education in Kerala. While progress has been made, there is still much work to be done to ensure gender equality in education. Policy interventions should focus on addressing the root causes of gender disparities, including poverty, cultural norms, and lack of access to quality education. Collaborative efforts between government, NGOs, and civil society are essential to overcome these challenges and ensure that every female in Kerala has equal access to education and the opportunity to fulfill her potential.

CHAPTER VII

RECOMMENDATIONS

6.1 Introduction

This chapter summarises the policy suggestions and **Future Research Prospects** on the socio-economic determinants of female education in Kerala and the factors influencing access, participation, and dropout rates among girls. By understanding these factors, policymakers can develop targeted interventions to improve female education and promote gender equality in Kerala.

6.2 Policy Suggestions

Based on the research findings on socio-economic determinants of female education in Kerala, as well as the challenges and opportunities identified in female access, participation, and dropout rates, the following policy suggestions are recommended for the governments to improve female education in the state:

1. **Enhancing Accessibility**: Improve infrastructure and facilities in rural and remote areas to ensure easier access to educational institutions for girls/females. This includes providing transportation, constructing more institutions, and ensuring the institutions are safe and conducive to learning.

2. **Financial Support**: Expand and enhance scholarship progammes for girls/females, especially those from disadvantaged backgrounds, to cover tuition fees, books, and other educational expenses. This will help reduce the financial burden on families and encourage more girls/females to enroll and stay in educational institutions.

3. **Quality Education**: Focus on improving the quality of education by training teachers, updating curriculum to be more gender-sensitive, and providing resources for extracurricular activities to enhance the overall learning experience for girls/females.

4. **Awareness Campaigns**: Launch awareness campaigns to educate parents, communities, and local leaders about the importance of female education. Address cultural and societal norms that may hinder females' education and promote the value of educating females.

5. **Health and Hygiene**: Provide health and hygiene education and facilities in educational institutions to address issues that may prevent girls/females from attending regularly, such as menstrual hygiene management and access to healthcare.

6. **Support for Continuing Education**: Create progammes and incentives for girls who have dropped out of school to re-enter and complete their education. This could include flexible learning options, vocational training, and adult education progammes.

7. **Monitoring and Evaluation**: Establish mechanisms for monitoring and evaluating the effectiveness of government progammes and policies aimed at improving female education. This will help identify areas for improvement and ensure resources are allocated effectively.

8. **Partnerships and Collaboration**: Collaborate with NGOs, community organizations, and other stakeholders to implement and support initiatives aimed at improving female education. This will help leverage resources and expertise to achieve better outcomes.

By implementing these policy suggestions, the governments can make significant strides in improving female education in Kerala, leading to greater gender equality, economic empowerment, and overall societal development.

6.3. Future Research Prospects

The future prospects for research on the socio-economic determinants of female education in Kerala are promising, especially as the state continues to set benchmarks in education. Kerala has long been celebrated for its high literacy rates and progressive stance on gender equality in education. However, challenges like economic

disparities, caste-based inequalities, and varying regional development continue to impact access to quality education for women. Research can dive deeper into how economic factors such as family income, parental education, and government policies influence female participation in higher education and vocational training by selecting more sample districts in Kerala. Understanding these elements will provide valuable insights into reducing gender gaps in education.

In addition, Kerala is witnessing changing socio-cultural dynamics, with more women aspiring for higher education and professional careers. Future research can focus on the socio-cultural factors, including family expectations, marriage patterns, and social mobility, which still shape female education trajectories. It is crucial to analyze how gender roles and societal pressures either support or hinder women from pursuing advanced education. This line of inquiry can lead to policy interventions designed to create more inclusive and gender-sensitive educational environments.

Lastly, as technology and the global economy continue to evolve, research can explore how digital access, economic empowerment progammes, and skill-based education impact the socio-economic mobility of women in Kerala. Emerging trends like online education, entrepreneurship, and skill development can be assessed for their role in empowering women. By addressing these future determinants, researchers can help policymakers design strategies to promote more equitable and sustainable female education outcomes in the state.

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ANNEXURE

Annexure I

Survey Questionnaire

Dear Participant,

I am conducting a research study to explore various factors influencing female education, with a focus on understanding the challenges, opportunities, and societal dynamics that impact women's access to and success in education. Your participation in this survey will provide valuable insights to help guide policies and initiatives aimed at improving educational outcomes for women. The purpose of this survey is to gather information on various aspects of female education, including access to educational institutions, infrastructure, socio-economic factors, and family attitudes. Your responses will contribute to a comprehensive understanding of the barriers and enablers of female education, particularly in your region. The information you provide will be used only for the purpose of this academic research and will not be shared with any third parties. No personal identifiers will be included in the final report, and your participation will remain anonymous. The data collected will be used exclusively for **academic purposes** and may be published in research papers or reports related to the study. Your responses will help us gain a deeper understanding of the challenges females face in education and will contribute to developing strategies for enhancing female education opportunities.

I greatly appreciate your time and participation in this research study.

Thank you for your cooperation and valuable contribution!

Sincerely,

Deepa E
Research Scholar
PG and Research Department of Economics St. Joseph's College, Devagiri, Kozhikode

I. General Information

1.	Name	:	
2.	District	:	
3.	Panchayat/Muncipality/Corporation	:	
4.	Address (in full)	:	
5.	Phone number	:	
6.	Category of Household	:	Rural/Urban
7.	Age	:	
8.	Marital Status	:	Single/Married/Widowed/Separated
9.	Educational Qualification	:	Below SSLC/SSLC/HSC/ Degree/PG/Professional
10.	Educational Qualification of father	:	Below SSLC/SSLC/HSC/ Degree/PG/Professional
11.	Educational Qualification of mother	:	Below SSLC/SSLC/HSC/ Degree/PG/Professional
12.	Educational Qualification of Spouse	:	Below SSLC/SSLC/HSC/ Degree/PG/Professional
13.	Occupation of Respondent	:	Nil/daily wages/contract/private/ government/others
14.	Occupation of father	:	Nil/daily wages/contract/private/ government/others
15.	Occupation of mother	:	Nil/daily wages/contract/private/ government/others
16.	Occupation of Spouse	:	Nil/daily wages/contract/private/ government/others
17.	Religion	:	Hindu/Christian/Muslim/Others
18.	Category	:	General/OBC/OEC/SC/ST
19.	Economic Status	:	APL/BPL
20.	Annual Family Income	:	Rs…….
21.	Nature of House	:	Own/Rented/Leased
22.	Amenities in Home	:	i. Electricity Yes/No
			ii. Drinking Water facilities Yes/No
			iii.Toilet Yes/No

iv. Television Yes/No

v. Cable/DTH Yes/No

vi. Mobile/Landline Yes/No

vii. Internet Yes/No

If yes Mobile internet/Broadband

viii. Computer/Laptop Yes/No

23. Level of disability : Nil/Partially/Fully (give details……..)

24. Number of Children in your family : Male……..

Female……

25. Number of Children you have : Male……..

Female……

26. Number of members in the Household :

27. Highest Educational Qualification of your family member :

28. Highest Educational Qualification of your spouse's family member :

29. Land Holding of family in cents :

30. Economic and Social Empowerment

Whether a member of SHG? : Yes/No

Whether a member of JLG? : Yes/No

Whether a member of MGNRE? : Yes/No

Do you have an individual Bank Account : Yes/No

II. Reasons for Dropouts

31. The education level at which you discontinued your education:

Below SSLC/SSLC/HSC/Degree/PG/Professional/Research

32. Reasons for Dropout (please rank from 1 to 16)

Sl. No	Reason	Rank
1	My family had no resources to afford my education	
2	My parents died and have no one to look after me	
3	My family abandoned me	
4	No proper clothing/uniforms	
5	Got married at an early age (age at which you got married……..)	

6	Health Issues of family members	
7	Own health issues	
8	No facilities available at the educational institution	
9	Can't afford hostel fees	
10	Education institution was far away	
11	Can't afford transportation expenses	
12	Issues faced at the institution (specify……..)	
13	No family support (specify…….)	
14	Religious Restrictions (specify……)	
15.	Not getting admission to the preferred course	
16	Other issues (specify…….)	

33. Distance to Educational Institutions

i. Distance to your nearest Primary School : ……kms

ii. Distance to your nearest Secondary School : ……kms

iii. Distance to your nearest Higher Secondary School : ……kms

iv. Distance to your nearest College/Professional institutions : ……kms

34. Nature of Educational Institutions Preferred

Primary School	Government/Aided/Private/Self finance
High School	Government/Aided/Private/Self finance
Higher secondary School	Government/Aided/Private/Self finance
College	Government/Aided/Private/Self finance
University	State/Central/Deemed

35. Transportation facilities

i. Does the educational institution provide transport? Yes/No

ii. If no, which mode of transport do you use to get to School/College?

Foot/Bicycle/family vehicle/shared vehicle/ public transport

36. Hostel facilities

i. Does the educational institution provide hostel facility? Yes/No

If no, which mode you chose?

Day scholar/Relatives house/private hostel/paying guest

37. Are you facing gender discrimination at your family Yes/No

If yes, specify

38. Have you faced gender discrimination at your educational institution Yes/No

If yes, specify

III. Government Schemes

39. Are you aware of various government schemes available for girl child education: Yes/No

40. Have you availed any government schemes/scholarships? Yes/No

If yes, specify the scheme :

Amount received per year : Rs……

IV. Please answer by ticking according to your level of agreement.

39. Availability of necessary facilities in educational institutions is core to retention of girls:

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

40. Distances from home to educational institutions discourage girls from pursuing education and eventually dropout?

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

41. Parental level of education affects the education of girl child

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

42. Cultural factors and religious factors affect the education of girl child

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

43. Family income affects the education of girl child

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

44. There is a belief that if the girl is highly educated, there will be issues to find out suitable marriage proposals

Strongly Agree/Agree/undecided/Strongly disagree/Disagree/No opinion

45. In your opinion, what should be done to reduce girl child dropouts(please list)

i.

ii.

iii.

V. Returning to Learning

46. Do you think you can continue learning at this age? Yes/No

47. If you are getting an opportunity to continue your education are you willing? Yes/No

    If yes,

    i. What level of education you are expecting to attain/can complete?

       Primary/Secondary/Skills development and training/Graduate/

       Post Graduate/Research Degree

    ii. Which mode you prefer? Regular/Private/Part-time/Distance/Online

        If no, please specify reasons:

48. Have you undergoing/undergone any special employability/skill training programmes?

    Yes/No

    If yes give details:

Place:

Date: