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RESEARCH ARTICLE

DIRECT AND OPPORTUNITY COSTS OF SCHOOLING A GIRL CHILD: A CASE STUDY OF PUNCHA BLOCK OF PURULIA DISTRICT, WEST BENGAL, INDIA

<sup>1</sup>Shovan Ghosh\* and <sup>2</sup>Susmita Sengupta

<sup>1</sup>Department of Geography, Ramananda Centenary College, Laulara, Puruliya, West Bengal, India

<sup>2</sup>Department of Geography, Rabindra Mahavidyalaya, Champadanga, Hugli, West Bengal, India

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ABSTRACT

What constrains investments in girls' schooling? The answer lies in a deeper understanding of the apparent returns - who gains from education in what ways, and who bears the costs, both economic and social. From the families' perspective, the costs of educating girls are likely to be higher and the benefits are more tenuous than the boys. This discrepancy is greater and matter more in poor households of rural India where educating girls may seem a less attractive investment than boys. It is the family, especially the parents - who usually decide how much education their children will receive. The family bears several kinds of costs for their children's schooling, e.g., direct costs, opportunity costs of child's time spent in school and lastly the costs of observing socio-cultural tradition and ensuring safety, all of which in most of the poor families are likely to be higher for girls than the boys. Even the enthusiastic parents have to bear tremendous pressure to educate their girls even at the beginning of new Millennium. Such social cost cannot be depreciated in this regard. At the same time, physical barriers in terms of hilly terrain, poor accessibility and inadequate connectivity, etc. are mainly responsible for the socio-economic backwardness of the marginal people living in hilly and mountainous tracts of India. The present study opts to investigate the above costs acting as typical constraints of girls' education influencing parental decision-making with special reference to Puncha block, one of the backward blocks of Purulia District, West Bengal. The study also fosters rethinking the education and development paradigms, especially for girls, reducing the costs of girls' schooling and legitimizing alternative forms of learning. This will lead to an education system that empowers communities and will not only nurture their inherent potential but extend their social possibilities also.

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INTRODUCTION

In the Education for All (EFA) Global Monitoring Report (GMR) 2008, the question was raised: "Education for all by 2025? Will it be possible? Will we make it?" Though it is a very simple query, but the answer is quite complex. Enrolment of all children in school is important, but whether all the children will be able to complete their education or not is another issue. In India, the gender gap has persisted in accessing education, right since independence. Though the situation continues to improve, the girls still have lower enrolment rates, lower attendance rates, as well as higher dropout rates. India accounts for 30 percent of the world's total illiterate population where approximately 70 percent of these illiterates are women. Census 2001 says that around 46 percent of women in India are still beyond literacy. The socio-economic conditions in rural India have constrained the process of primary education and the social inequalities of class, caste and gender have been identified as the major causes of educational deprivation among children in India. A large proportion of children, especially girls are either unable to access education or failing to complete five years of basic

education. The problem of access and retention of schooling becomes deepen at higher levels of education with the GPI at lower secondary and upper secondary levels dropping to 0.73 and 0.67 respectively.

State of Girls' Education Today – World at A Glance

- 104 million children ages 6-11 are not in school each year. Of them, 60 million are girls. Nearly 35 percent of these out-of-school children live in South Asia (UNESCO. 2003).
- Studies find that 150 million children currently enrolled in school will drop out before completing primary school - at least 100 million are girls.
- The gender gap in primary school completion is greater than 10 percentage points (UNICEF, 2003).
- In South Asia, more than 40 percent of 15-19 year old girls from poor households never completed even first grade, and only one in four completed fifth grade, according to a 1999 study (*Population and Development review* 25 (1): 85-120).
- At least one in three girls completing primary school in South Asia cannot read, write, or do simple arithmetic effectively (UNDP, 2003).

\*Corresponding author: ghoshshovan80@rediffmail.com,  
susmita.sengupta09@gmail.com.

The present paper provides an account of gender disparity in schooling in India, with particular emphasis on educational access. Both Primary as well as Secondary data and literature are analyzed to highlight the cost-benefit analysis of accessing education for girl children. Finally, some promising approaches are highlighted to make school education affordable for girls in rural India.

### Objectives

The main objectives of the present study are enunciated here under:

- To analyze the extent of exclusion of girl children from Primary and Secondary education systems in Purulia district;
- To explore the issue of drop out scenario from school, particularly for girls;
- To analyse cost-benefit to educating girls of Pancha block, who are labeled as 'double disadvantaged';
- And finally to suggest for a comprehensive policy responses and interventions (local and national level) which addresses the various barriers to accessing education of this disadvantaged group and to promote girls' education.

### METHODOLOGY

The methodology has been precisely *Qualitative. Direct open-ended interview* was conducted through *Questionnaire and Opinionaire* to put question to individual girl respondent to gain information about their academic environment at home, socio-economic background, barriers faced in education, etc.

- The study population in the present enquiry comprised of 300 girl children systematically and purposively selected from different Gram Panchayets (GP) of the block, out of which 100 respondents are school going first generation girl learners, mostly backward SC/ST communities studying in CI VI to XII, 100 are *Madhyamik Siksha Kendra* students who though dropped out once in the past enrolled at M.S.K. for study again. Survey in *Sishu Siksha Kendras* are carefully avoided due to the below age of the little learners. While selecting school, catchment area of each school has been taken into consideration.

- Another 50 'dropped out' and 50 'never enrolled' respondents are surveyed at different classes respectively. To sort out these two groups above, methodological help was taken from Office of School Inspector as the residing houses of dropped out students are marked as "D" by the '*Siksha Bondhu*' of S.I. Office. In addition, the *Village Information Centers and Village Education Communities* of Pancha block helped a lot to recognize the residence of these groups from where survey of 'never enrolled' and 'dropped out' respondents as well as their parents made possible. Besides, to achieve the objectives mentioned above various simple as well as sophisticated *Quantitative techniques* like Random Sampling, Regression and correlation analysis, t test, have been fruitful in the recent study.

### Database

The present paper interrogates the educational status/deprivation of SCs/STs collating data from the

following Secondary sources as well as Primary data collected from the study area.

### Primary Database

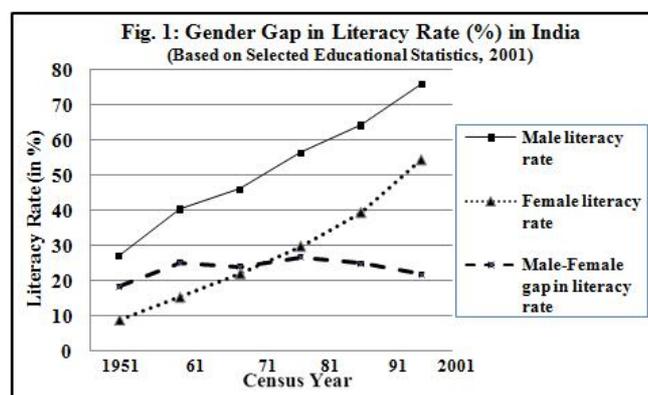
300 girl respondents from Pancha stated above and their parents, Head teachers of school, School Inspector and *Siksha Bondhu* of schools of the study area.

### Secondary Database:

- Annual Report, 2007-08, Department of School Education, Govt. of West Bengal, Bikash Bhawan, Bidhan Nagar, Kolkata-700091.
- District Information System for Education (DISE) at the National University of Educational Planning and Administration;
- National Sample Survey (NSS) 50<sup>th</sup> Round data;
- Census of India, 2001;
- "Zilla Profile", Purulia district Administration;
- District Statistical Handbook, Purulia, 2007;
- Dropout data from Office of School Inspector, Pancha block;
- Child Register maintained by Village Education Community at each Gram Panchayet of Pancha block.

### Gender Gap in Education in India

In India, girls' Primary, Secondary and Tertiary school enrolment has been maintained or increased since 1970s. However, female educational opportunity remains significantly lower than males and the gender gap still persists in school education. Though the situation continues to improve, girls still have had lower enrolments, lower attendance rates, as well as higher dropout rates, compared to boys. Despite a sharp increase in the share of girls who enroll in, an educational gender gap still looms large in the years of schooling attend and school completion also. Census 2001 shows that while Gross Enrolment Ratios of the boys were 90.3% in the elementary level, only 72.4% girls were enrolled.

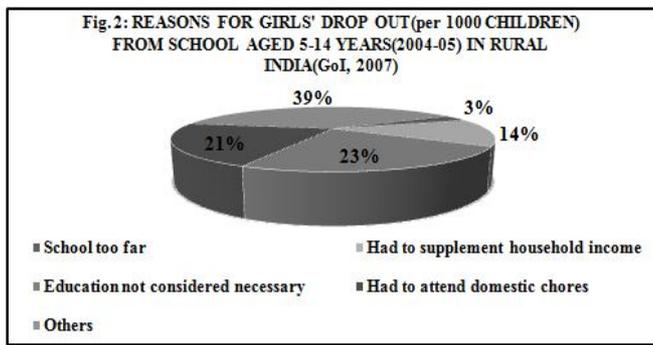


**Table 1: Gender gap in gross enrolment ratio (class I-VIII) in India**

Year	1950-51	1960-61	1970-71	1980-81	1990-91	1995-96	1999-2000*	2000-2001*
Boys	46.4	65.2	75.5	82.2	100.0	86.9	90.1	90.3
Girls	17.7	30.9	44.4	52.1	70.8	69.4	72.0	72.4

\*Provisional

Source: Selected Educational Statistics, 2001.



Girls who fail to access or complete a basic education cycle do not constitute a homogeneous group. For some children physical access to school is difficult, others fail to access school due to socio-economic reasons. Some join school, but are silently excluded and rarely participate in the educational process. Girls in rural India are engaged in domestic chores, that keeps their mothers at work and brothers at school. *Jha and Jhingran (2002)* have shown disparities in primary school enrolments between the poorest 20% and the richest 20% in rural India in the table no 2. The cycle of low female schooling goes on unabated. This gender gap becomes focused regarding completion rates, instead of enrolments. According to NFHS II in 1998-99, 44.4% of women of age 15-49 years completing primary education, there were 68.9% men in the same category.

**Table no. 2: Average Primary School enrolments in Rural India**

Quintile (Based on Expenditure estimates)	Average Net Enrolment Rate (%)		
	Boys	Girls	Total
Poorest	42.6	31.6	37.2
2 <sup>nd</sup>	53.4	43.1	48.6
3 <sup>rd</sup>	60.5	50.3	55.8
4 <sup>th</sup>	66.1	58.6	62.6
Richest	69.9	65.2	67.7

Source: *Jha and Jhingran, 2002.*

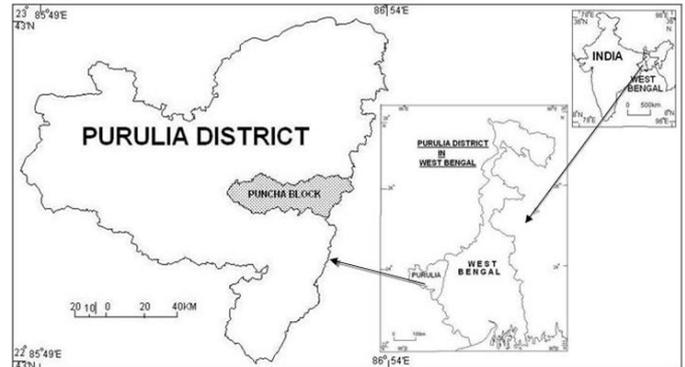
Vast dichotomy exists between states of India in their effort to provide elementary education to all children. In Kerala (90.9%) and Himachal Pradesh (94.3%), more than 90% children have attended school whereas in other states like West Bengal (70.9%), Orissa (72.1%), Bihar (59.6%), Uttar Pradesh (69.9%), a significant number of children still continue to be out of school. In West Bengal uneven educational attainment has been found not only between rural (69.3%) and urban (77.3%) areas, with urban areas being at an advantage compared to the rural areas, but between boys (73.7%) and girls (68%) also depicting gender gap in educational access in the state (NFHS II).

**Area Identity**

The rain fed Purulia district (from 22°42'35"N to 23°42'00"N latitudes and from 85°49'25"E to 86°54'37"E longitudes) is a part of the Chhotonagpur plateau in India consisting of "succession of rolling uplands with intervening hollows" and infertile lateritic soil. The physical landscape, quite unique having distinctive topography, soil, terrain, drainage, forest can be characterized as poorly suited to agriculture and a high incidence of severe poverty. Like the topography of the district, its population structure (Area: 6259km<sup>2</sup>; Population: 2536516 as per 2001 Census of India) is unique having highest concentration of Scheduled Tribe population (18.27% %) in West Bengal. As per the State Human Development

Report, 2004 of West Bengal, Purulia is ranked 16<sup>th</sup> out of 17 districts of West Bengal. In addition, the rankings of the Gender Development Index (GDI) often follow the same pattern as the HDI rankings regarding Purulia district as depicted in the table no. 3 below:

**LOCATION MAP OF THE STUDY AREA**



**Table no.3: Gender Development Index: A comparison between West Bengal and Purulia District, 2004**

Parameters	Health Index	Income Index	Education Index	GDI	Rank
Purulia	0.606	0.161	0.506	0.424	15
West Bengal	0.697	0.270	0.681	0.549	-

Source: West Bengal Human Development Report, 2004.

It has been found that literacy rate in West Bengal is quite disparate across districts. While the state average is 68 percent, the variation is substantial in Purulia (55.60%) whereas it is high in Kolkata (80%). Purulia lies at the bottom of the ladder with very high percentage of girl children who are not attending school presently. The Overall dropout rate (class II to IX) in this district is higher (Total: 10.41%; boys: 9.34% and girls: 11.61%) than the average of West Bengal (Total: 8.02; boys: 8.66% and girls: 7.38%). The ST girl children lagging far behind are the worst sufferers as stated in the table no. 4 below:

**Table no. 4: Overall drop out rate of purulia district in comparison with west bengal(2007-08)**

School level	AREA	Overall Drop out Rate (%)		
		Boys	Girls	Total
Primary	Purulia	10.02	12.69	11.35
	West Bengal	8.82	8.28	8.56
Upper Primary	Purulia	8.24	9.32	8.70
	West Bengal	8.44	6.23	7.34

Data Source: Annual Report (2007-08); Department of School Education, Govt. of West Bengal, Bikash Bhawan, Bidhan Nagar, Kolkata-700091.

Puncha (Lat. 23°10'N – 23°16'N and Long. 86°40'E – 86°55'E), one of the backward blocks of Purulia District, is surrounded by Hura on north, Manbazar on South, Purulia II and Barabazar on the west while Bankura district marks the eastern part. Puncha (Area: 330.11km<sup>2</sup> and population: 108129 as per 2001 census), having an average elevation of 163 meters above the mean sea level forms the lowest step of the Chhotonagpur plateau. The present study opts to explain how various push-pull factors of accessing education, e.g. economic uncertainties as well as socio-cultural barriers, e.g., intra household biases, caste, illiteracy of family members, poverty, early marriage and puberty, dowry on the one hand and poor infrastructural facilities, lack of female teachers,

distance on the other contribute a great deal to the educational deprivation among girl children at Pancha block of Purulia district. Very low female literacy rate (37.1%, Census 2001) and poor Education Index (0.500-0.599 in 2002) depict the limited access of girls' schooling at Pancha. Though recent survey shows a positive trend of enrolment even among this 'double disadvantaged' section in this block, 'gender gap' regarding regular attendance and completion of primary schooling however, still remain as issues. Social exclusion and discrimination, together with landlessness and poverty, combine to keep the very marginal section of the society out of the sphere of education.

### The Context of Educational Deprivation of Children of Pancha Block

Pancha block of Purulia district, being rain-fed and underdeveloped, is characterized by economic uncertainty and instability to most of the households. Poverty is linked to the nature of agriculture, the main source of livelihood for people and is subsistence based. This condition compels poor families to opt for short term survival strategies to supplement family income, and creates ambivalence in their minds in committing children to full time schooling contributing highly irregular school attendance. In this vulnerable economic situation children's interest in education becomes translated into an 'education investment strategy'. Subramanian (1999) states that there is a persistent exclusion of children from particular livelihood/ caste groups for whom forcing a choice between work and formal schooling often led to a default choice in favour of work. Living in a rural environment featured by poverty affects girls' education more severely. The study area suffers from educational deprivation of girl children to a large extent. The slow progress/stagnation of girls' education is due to various Demand-side (intra household biases, caste, illiteracy of family members, poverty, early marriage and puberty, dowry) and Supply-side (lack of female teachers, poor infrastructural facilities, distance) factors constraining girls' education at Pancha. Against this backdrop certain question haunts us, like,- Is it the children who are failing to benefit from education or is it the school system that is failing to give education to children? Are the girls really drop-out or being pushed out of the system? What explains the gender disparities in educational attainment? What makes women to become outside the preview of change?

### Costs - Benefit Analysis of Educating Girls

What constraints investments in female schooling? The answer lies in a deeper understanding of the apparent returns – who gains from education in what ways, and who bears the costs, both economic and social (Herz. B, et al, 1991). To educate girls, the costs may seem higher but the benefits more distant and harder to reach.

#### On the Benefit side

Intra-household allocation of educational expenditure constitutes an important channel through which parental discrimination between the boy and the girl child manifests itself within the family unit (Chaudhuri, K & Roy, S. 2005). At the societal level, the educational expenditure comes from two ways: institutional, the expenditure carried by state and private consisting of household's own expenditure on education. But it is a fact that poor parents in rural India are

very much reluctant to split household resources on education equally across male and female children. Poor parents who budget of a dowry for their daughters may consider girl children an economic burden to the family. There are indications that a latent boy preference has continued to be quite strong in the poor families of Pancha block as being explored in the present study. It is due to the patrilineal, patriarchal kinship system in most parts of India that families prefer to have more sons than daughters because the sons are regarded as 'economic assets', providing the financial assistance and security to parents in their old age, while daughters 'marry out' and 'join' husbands' families, the benefits of educating girls may seem more dubious to parents.

#### On the cost side

The family bears several kinds of costs for schooling of children. As Economics opines, when the cost of schooling increases for parents, holding quality constant, the amount of education they demand for their children decreases. Evidences from countries show that the poorer the parents are, the sharper that trade-off is. Son preferences being strong and higher, the trade-off tends to be sharper for girls than for boys. Parents weigh these costs against potential benefits; their income-elasticity of demand is often higher for girls' schooling than for boys (Herz. B, and Sperling. G.B, 2004). Where daughters traditionally "marry out" of their families and join their husbands', parents may doubt how much they will benefit from having more-educated daughters.

#### Costs to parents to educating girls

Direct Costs of schooling include school fees, books, pen-pencil, tutoring, clothing and so on. But it is difficult to cover these costs for the poor families at Pancha under BPL category. India, for example, with per capita GNP of about \$350, education accounts for 3-4% of household consumption. Thus economic constraints prevent poor families, especially SC/ST communities from being able to meet the direct costs of schooling. The direct fees may be similar for boys and girls, but parents may be less willing to cover them for girls. Purnima Mahato, a 13 year old girl has informed that "My father couldn't meet up my school expenses, tuition fees every month, and leave me from school." Like Purnima, another 47 teenage girl respondents dropped out of school at Pancha block due to the burden of direct costs of schooling.

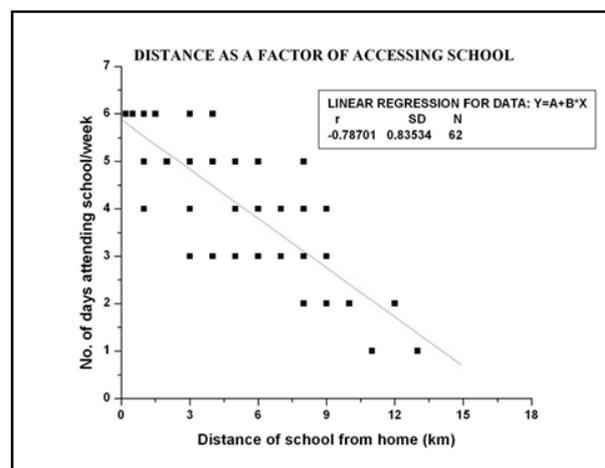


Table 5: Examination fees at higher secondary stage

Particular	Net amount payable per candidate without late fees	Net amount payable per candidate with late fees
Lab based (Regular) Candidates(New syllabus)	174	214
Lab based (Regular) Candidates(New syllabus)	164	204
Special candidates	104	144

OTHER FEES		
Particular	Price of form	Fees
Registration fees	Rs. 15/- each	Rs. 75/- Rs. 85/-
(a) Non-migrating		
(b) Migrating		
Late fee for Registration	×	Rs. 40/- Rs. 125/-
Change of Centre		
For any correction of Admit Card/Mark Sheet/Pass Certificate/Registration Certificate	Up to 31 <sup>st</sup> Dec. of the year of issue	Beyond 31 <sup>st</sup> Dec. of the year of issue
(a) Admit card	×	Rs. 20/- per document
(b) Mark Sheet/Pass Certificate/Registration Certificate	×	Rs. 20/- per document
Migration Fees	Rs. 15/- each	Rs. 200/-
All kinds of Duplicates	Rs. 15/- each	Rs. 80/- to 90/-
(a) Ordinary		
(b) Urgent		
Post-publication scrutiny (per paper)	×	Rs. 60/-
Late fee for submission of enrolment forms (in all cases)	×	Rs. 40/-
Transcription of Marksheet	×	Rs. 250/-
Verification fees of Marksheet/Certificate	×	Rs. 100/- per document (w.e.f. 1-1-2010)

Source: Department of School Education, Govt. of West Bengal (website: <http://www.wbsed.gov.in/>)

Indirect Costs include transport, clothing, safety and social costs. The *availability of schools within a close proximity of the household* seems to be important in increasing girls' enrolment. The girls residing at remote villages (Dhadki, Bandhbahal and Barmeshya) of Pancha Gram Panchayet have to walk average 6 kms every day to attend High School. Thus, the supply of schools influences some parental decision-making. These indirect costs are often more significant for girl children to access school because families may incur more clothing expenses for girls to assure modesty or to meet up cultural requirements. Girls have special need of protection between the period of *puberty* and *marriage*, and tradition often demands special concern for girls' privacy and social reputations. Thus, restrictions are imposed on her movements and interactions with male members in the society. She is kept away from attending school. The present study has shown that from some remote villages of Pancha block like Deorang, Dhabani of Chandra Gram Panchayet, Katrahi, Kuchung of Panipathat Gram Panchayet and Babuijor, Bharatdi of Pirrah Gram Panchayet, girls are withdrawn from school at the onset of puberty and parents are reluctant to send daughters outside the village for education. Gradually, these social costs contribute to the drop out of school of girls.

Where marriage is concerned, education level of girls work in both ways. As schooling might get girls a 'better' marriage (*"I'll be able to give her marry at comparatively lower dowry if she crosses more one or two classes"*-father of a teenage girl of Pancha block), but it may also raise the cost of the marriage for parents (*"I'll not find bride for my daughter if she gets more education."* -father of a teenage girl of Pancha block). A well-educated daughter could actually become a serious liability on a poor family who would have to find a more-educated groom and thus pay a higher dowry. In this case parents might be inclined to remove their daughter from school. The detailed study of schooling in communities across 10 Gram Panchayets of Pancha block shows the continued belief in the importance of marriage for girls at an early age, and of continuing differences between men and women in educational attainment as a maker of relatively greater male social status. Even among the backward castes marriage is considered as the *ultimate objective*. The 'temporary' membership' of girl in her father's home, which she will leave after marriage, makes her education a less beneficial for her poor families.

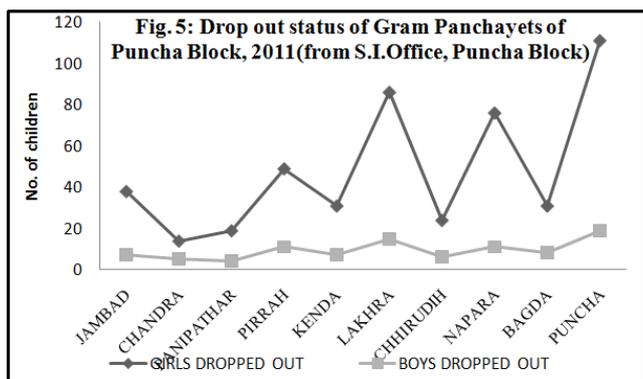
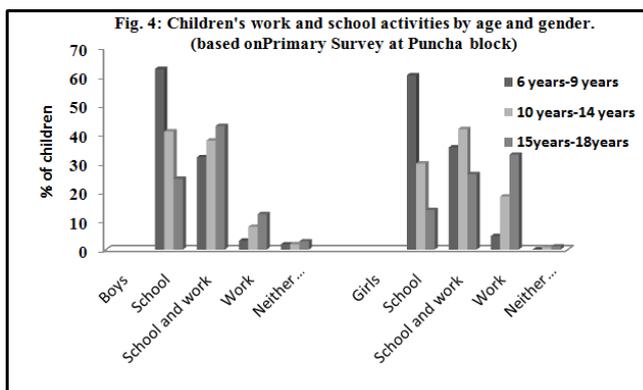
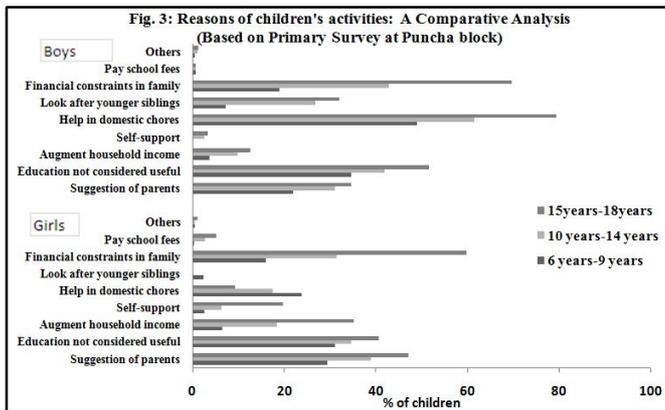
Opportunity Costs consists of lost chore time, children's foregone earnings, and especially for girls-mothers' foregone earnings. The fact that poor families are dependent on each of its members to contribute for its existence, the *Opportunity Costs* of children's time in school, especially for girls than boys are higher for poor families. In this case, girls fall victim to a self-fulfilling prophecy. At Pancha block, severe poverty compels rural women to keep their daughters at home to take care of younger siblings, time-consuming tasks on the farm and various household chores like cooking, cleaning, fetching water, collecting fuel, etc. In most cases the eldest girl child becomes the victim.

### A Profile of Children's Activities and Schooling

"Why do your children work?" Parents of children of Pancha block were questioned the reasons their children are working with/without going to school. The fig. 3 depicts the responses. The most frequently cited reasons include: (a) suggestion of parents, (b) education not considered useful, (c) augment household income, (d) help in domestic chores, (f) look after young siblings, and (g) economic constraints in family. More than one response is possible for each child. The number of children who work to augment household income rises with age. The proportion of children reported 'the need to help with household chores' and 'to look after younger siblings' is higher for girls than for boys. Besides, more boys are engaged wage work activities outside the home to supplement the household income. The gender division of labour gets more salient as children get older. Household responsibilities increase with age especially if there are younger siblings (Chernichovsky, 1985; Lloyd and Banc, 1996; Parish and Willis, 1993). The responses indicate the strong influence of parents in children's time allocation. The fig. 4 reports the proportion of children who combine school and work by age and gender.

On an average, more boys combine school and work simultaneously with increasing age than girls. But rigid household duties performed by them may not be easily reconciled with schooling. Hence, due to high opportunity costs of girl child's time she becomes more educationally deprived than boys. The present study shows that teenage girls spend average 8.5 hours daily on household chores compared to boys' average 2 hours daily. But they have little time (average 25min. daily) for relaxation after school hours compared to 1.5 hours daily for boys. The present enquiry also highlights the fact that girls' domestic activities have more impact on the family income than boys' activities. One of the parents at village *Balakdih* said, *"If I send my daughter to school, my family will lose the income that her mother might have earned"*. Girls' work at home permits parents, especially the mothers, to work more on the farm. This feature is more prominent at the villages of Pancha block dominated by marginal caste population where poor parents often invest less in their daughters' schooling than in their sons. Dreze and Saran, from their study of Palanpur in U.P, conclude that, "The vast majority of girls are expected to spend most of their adult life in domestic work and child rearing....irrespective of their educational achievements". It is in the light of these social expectations that female education appears to many parents to be "pointless" (Dreze and Saran, 1993). The benefits of female education are less clearly perceived, and

less strongly valued than the economic returns to male education (Dreze, 2003).



### Approaches to Make Girls' Schooling Affordable

- **Reducing Direct costs: Cutting school fees increase girls' enrolment.** If the direct cost of accessing education can be kept low, most parents will educate their daughters at least at a basic level.
- **Compensate for Opportunity costs: Offering Stipends and scholarships will increase girls' enrolment:** Stipends covering tuition fees, text books, school supplies, uniforms, transport costs etc. meet three criteria: (1) girl

will attend school regularly; (2) she will achieve certain minimum pass marks; and (3) her parents will not give her marry while she is in school. It will increase girls' enrolment in school gradually.

- **Building schools close to girls' households boosts enrolments:** Distance matters particularly for girls. Building more schools will achieve full enrolment of girl children in rural areas.
- **Making schools more girl-friendly:** (1) private latrine facilities are essential; (2) recruitment of female teachers, (3) separate girls' common room, (4) boundary walls for girls' school, (5) way of teaching that encourage girls to achieve and that discourage gender stereotypes and the like will ensure girls' safety in school.
- **Focus particularly on Quality of education:** (1) Provide enough teachers; (2) Improve teachers' skills through training; (3) Provide curriculum that equips children for the twenty-first century, with more focus on problem-solving approach; may be important to tip more decisions towards sending girls to school.
- **Flexible school calendar:** Adjusting the school calendar to accommodate household child labour requirements will increase school attendance of girl children;
- **Satellite school and mobile teachers:** For girls it will help in accessing education in remote rural corners.

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