

Educating The Girl Child

**Role of incentivisation and other
enablers and disablers**



Copyright

@ 2019 Child Rights and You (CRY)

Address: 632, 2nd floor, Lane No.3
(Beside Delhi Haath & Rajasthan Emporium Shops),
Westend Marg (Saket Metro Station to Garden of Five Senses),
Saiyad ul Ajaib, New Delhi,

Telephone: 011 2953 3451

Website: www.cry.org

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of Child Rights and You-CRY., except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission request, write to CRY, addressed "Attention: Permissions Coordinator," at the address below.

Cryinfo.del@crymail.org Printed in India First Printing, 2019 www.cry.org

Citation: Child Rights and You (CRY), 2019, "Girl child Education: Role of Incentivisation and other enablers and disablers", March 2019; New Delhi

Design & Printed by : Ethics inc. +91-98108 45671

Educating The Girl Child— Role of incentivisation and other enablers and disablers



CHILD RIGHTS AND YOU
www.cry.org

Study team

- Veena Jayaram
- Anuja Shah
- Shreya Ghosh
- Dr. Ranajit Sengupta
- Dr. Komal Ganotra
- Anubhuti Patra
- Paresh Kumar
- Shikha Rana
- Dr Aardra Surendran

Technical review

- Priti Mahara
- Dr. Varun Sharma

Copy check and editing

- Libza Mannan

Foreword



In the discourse around education, girl child education has always received separate attention and strategic importance nationally as well as internationally. This is due to the recognised gaps in policy, implementation as well as existing socio-economic and cultural parameters associated with it. Also, there are established linkages between investment in girls' education leading to overall development of girls, women, and their families, and its contribution in the growth and development of the nation.

In the recent past, we have certainly come a long way with accelerated efforts in bridging gaps in awareness building around importance of education for girls. We have positively changed perceptions of parents, caregivers and community at large in sparing a thought for our girls. There are also focused efforts on increasing enrolment, retention among girls through various awareness programs, incentives and flagship schemes. In the same breath, there is no debate that we have miles to go before we attain gender parity in order to have successful and effective education in India.

Over the years, CRY's work on the issue of education has imbibed gender as a cross cutting lens. Gender is an important indicator to be considered while planning and implementation of any education related program with communities. Our experience on ground shows that in order to have girls' access to education and successfully transit from one class to another, it is important to work on all direct as well as indirect indicators such as community awareness, addressing socio-economic cultural barriers, social security, provision of care, preventing child marriages etc. We embarked on this study to be able to look at closely these enabling and disabling factors in Girl Child Education and its inter-linked vulnerabilities that hinder girl child education in order to advocate for combating small and big challenges coming on the way.

This report clearly showcases how we clearly need to work continuously with girls especially in the age group of 15-18 years in the marginalised communities in order to turn around their disabling factors into enablers and motivating factors for them to continue education. It takes tremendous courage for girls to break the shackles of age old practices and cultural bindings and come out as first generation learners. We have to be cognizant of their lived challenges and try to minimise the same by all means and make their path towards learning an enjoyable one.

Changing perceptions about importance of education in lives of girls, increasing role of family and community, bridging gaps in infrastructure, transport, availability of teaching staff and provisioning of basket of incentives is extremely crucial. Along with that identifying issues at family level such as sibling care, and household chores, dependence on others to accompany to school are also important. Also, shedding light on availability and implementation of schemes promoting girl child education is vital. At the same time, it is important that we do not stop at cash/kind incentive provision but also focus on addressing deeper institutional, community and household based barriers, which in turn is likely to change the face of girl child education in India.

With faith & hope,

Puja Marwaha,
Chief Executive,
CRY - Child Rights and You

Acknowledgment

We would like to express our sincere gratitude to all those, who have contributed to this study or in making this study a success. We sincerely acknowledge our research partner DevInsights Pvt. Ltd., Delhi for collecting rich data from four states and Ethical Review Board - Sigma, New Delhi, who provided the ethical clearance for this study.

We recognise the valuable contribution of CRY partners in Gujarat - Adivasi Sarvangi Vikas Sanstha, Datta District, Haryana - Nayi Duniya Welfare Society, Panipat district, Bihar- Jawahar Jyoti Baal Vikas Kendra, Samasthipur District and Andhra Pradesh - Sneha, Vijaynagaram District for providing invaluable support during the data collection and extending their support.

We are also grateful to CRY colleagues for extending their wholehearted support in facilitating discussions at preliminary stage of the study for Gujarat state - Kumar Nilendu and Praveen Singh, for Haryana - Sweta Verma and Subhendu Bhattacharya, for Bihar - Mohua Chatterjee and Saradindu Bandhopadhyay and for Andhra Pradesh - John Roberts and Peter Suneel. We also gratefully acknowledge contribution of Ms. Foram Mehta in the study.

Last but not the least; we thank all the respondents, for their willingness, time, and sincere responses.

Table of contents



Foreword	
Acknowledgment	
Table of contents	i
List of Tables	iv
List of diagrams and figures	v
Acronyms	vi
Executive Summary	vii
Background	vii
Major Findings	viii
Conclusions	xi
Recommendations	xii
1. Background	1
1.1. Introduction	1
1.2. Girl child education: Indian context	2
1.3. Policy goals: International and national	3
1.3.1. Policy goals and ground realities: identifying gaps	4
1.4. Rationale	5
1.5. Objectives	6
2. Methodology	7
2.1. Conceptual framework	7
2.2. Study site	8
2.2.1. Target population	8
2.2.2. Approach	8
2.3. Sample: design, size and frame	9
2.4. Data collection: instruments	10
2.4.1. Data management: analysis and triangulation	10
2.5. Ethical considerations	11
2.6. Limitations	11

3. Primary survey - characteristics of girls, parents and their households	12
3.1. Parents/Adult and household characteristics	12
3.2. Relationship with family income and educational expenditure	16
3.3. Discussion	17
A. Findings and analysis	18
4. Dropout girls	19
4.1. Profile of dropout girls	19
4.2. Disablers	20
4.3. Current status and aspirations	22
4.4. Discussion	23
5. School going girls	24
5.1. Enabling factors to continue education	24
5.2. Disabling factors	24
5.2.1. Reasons for absenteeism	26
5.3. School infrastructure and amenities	26
5.4. Scholarships/benefits/incentives in school	27
5.5. Discussion	29
6. Perceptions about education and role of Government	30
6.1. Lived experiences	30
6.2. Role in the family	31
6.3. Perception about Government role	31
7. Access and utilisation – Government schemes	33
7.1. Role of government	33
7.2. Awareness and availability of schemes	33
7.3. Discussion	37

8. Parents' perception about girl child education	38
8.1. Opinion about importance of girl's education.....	38
8.2. Enabling factors.....	38
8.3. Disabling factors	39
8.4. Attitudinal features	41
8.4.1. Marriageable age	41
8.4.2. Differential aspirations	43
8.4.3. Differential gender treatment	44
8.4.4 Attitudes towards girl child education	45
8.5. Discussion	47
B. Policy analysis	48
Equity.....	49
Affordability	50
Accessibility	51
Quality	51
9. Conclusions and recommendations	52
9.1. Conclusions	52
9.2. Policy recommendations	55
Annexure I Operational definitions	57
Annexure II Policy analysis	58
Bibliography	77

List of Tables

Table 1:	Enrolment and dropout statistics	08
Table 2:	Study sites	09
Table 3:	Snapshot of sampling for the study	10
Table 4:	Age and sample distribution by categories of girls	12
Table 5:	Demographic and socioeconomic characteristics of households and parents/adult member	13
Table 6:	Profile of dropout girls by states	19
Table 7:	Socioeconomic characteristics of dropout girls and their family	20
Table 8:	Reasons for discontinuing education	21
Table 9:	Current status and aspirations of dropout girls	23
Table 10:	Enabling factors for the girls to continue education	24
Table 11:	Disabling factors for continuing education among school going girls by states	25
Table 12:	Reasons for absenteeism by states	26
Table 13:	School infrastructure and amenities by states	27
Table 14:	Incentives/benefits received by school going girls by state.....	27
Table 15:	Characteristics of girls not getting any benefits/incentives	28
Table 16:	Lived experiences of girls	30
Table 17:	Role assigned in family and current status of education-(state wise)	31
Table 18:	Perception about role of the government	32
Table 19:	Parents' perception about role of government in promoting girl child education	33
Table 20:	State wise awareness about any scheme for girl child education	34
Table 21:	State wise awareness about specific schemes among parents	34
Table 22:	Opinions about importance of girl's education - parents' perspective	38
Table 23:	Enabling factors for girl child education - parents' perspective	39
Table 24:	Factors discouraging girl child education - parents' perspective	40
Table 25:	Parents' responses about the current status of dropout girls	41
Table 26:	Policy analysis	48

List of diagrams and figures

Figure 1:	Theoretical framework of the study	07
Figure 2:	Sampling design for the study	09
Figure 3:	Father's occupation	14
Figure 4:	Mother's occupation	15
Figure 5:	Education profile of parents	16
Figure 6:	State wise annual household expenditure on education as percentage of household income	16
Figure 7:	Influential person convincing girls to continue education	22
Figure 8:	Absenteeism among school going girls	25
Figure 9:	Utilisation of schemes	36
Figure 10:	Utilisation of schemes -II	36
Figure 11:	Knowledge of legal age of marriage	42
Figure 12:	Reasons for marrying post legal age	43
Figure 13:	Educational aspirations of parents for girls	43
Figure 14:	Educational aspirations of parents for boys	43
Figure 15:	Differential gender treatment	44
Figure 16:	Distribution of parents by perception about girls' responsibilities	45
Figure 17:	Responses of parents about perceived hindrances to girl education	46

Acronyms

AP	Andhra Pradesh
ARSH	Adolescent Reproductive and Sexual Health Programme
ASER	Annual Status of Education Report
CCT	Conditional Cash Transfers
CEDAW	The Convention on the Elimination of all Forms of Discrimination Against Women
CLPRA	Child Labour Protection and Regulation Act
CRY	Child Rights and You
CSO	Central Statistics Office, Ministry of Statistics and Program Implementation
CWSN	Children with Special Needs
DDUGKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
DGET	Directorate General of Training
GER	Gross Enrolment Ratio
HH	Households
HHI	Household Industry
ILO	International Labour Organisation
KGBV	Kasturba Gandhi Balika Vidyalaya
MDG	Millennium Development Goals
MHA	Ministry of Home Affairs
MHRD	Ministry of Human Resource Development
MLE/ MoLE	Ministry of Labour and Employment
NAS	National Achievement Survey
NER	Net Enrolment Ratio
NEET	'Not in Education, Employment or Training'
NUEPA	National University of Educational Planning and Administration
OBC	Other Backward Castes
OOSC	Out of School Children
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PTR	Pupil Teacher Ratio
PQs	Parliamentary Questions
RGSEAG (SABLA)	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA)
RMSA	Rashtriya Madhyamik Shiksha Abhiyan
RMSA TCA	Rashtriya Madhyamik Shiksha Abhiyan Technical Cooperation Agency
RTE	Right to Free and Compulsory Education Act
SC	Scheduled Caste
SCM	School Management Committee
SCR	Student Classroom Ratio
SDG	Sustainable Development Goals
SSA	Sarva Shiksha Abhiyan
ST	Scheduled Tribes
STEM	Science, Technology, Engineering & Mathematics
UDISE	Unified District Information System for Education
UN	United Nations
UNESCO	The United Nations Educational, Scientific and Cultural Organization
UNICEF	The United Nations Children's Fund
USAID	United States Agency for International Development

Executive Summary



Background

Greater role in decision making, improving self confidence, enabling girls to participate as empowered citizens, claiming their entitlements, these and many more including educated and productive next generation are some of the valuable reasons why educating girls is so important and critical. Unfortunately, girl child education in India has been historically fraught with a myriad of challenges (Singh, 2008). The issue is particularly daunting as multiple heterogeneous problems exist from the supply (availability to schools, teachers availability in the schools, quality of teaching and budgetary provisions for elementary and higher education etc.) and demand sides (access to schools, knowledge of services provisions, utilisations of services provisioned).

The Sustainable Development Goals (SDG) - Goal 5 talks about gender equality and Goal 4 talks about quality education and ensuring that all girls and boys get complete free, equitable and quality primary and secondary education by 2030. It also talks about eliminating gender disparities in education and ensuring equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous people and children in vulnerable situations (UNDP). The World Economic Forum (WEF) global gender gap report 2018, ranked India at 142 out of 149 countries in terms of economic participation and opportunities and at 114 in terms of educational attainment. Nonetheless, gender based exclusion has remained a cause of concern especially in Indian setup (Asadullah & Yalonetzky, 2012; Bing, 2009).

In pursuit to this, India is committed to ensure good quality education to all and various efforts had been taken in this direction. The history of policy efforts to improve the condition of girl child education in India is almost half a century long and over the years, girl child schemes have also gained significant attention. It has been a vital part of the efforts made by government and civil society organisations to improve girls' education in India while consistent investments have been made over decades to incentivise the populace to send girls to school. Union government and various state governments have taken initiative to promote girl child education lately. Earlier, education was a state subject. Through the 42nd Amendment, Act of 1976, it has been transferred to concurrent subject, where division of responsibility is of both centre and state. Thus, both union government and state governments make laws that are passed by parliament and state legislature respectively. Government of India had launched various schemes e.g. 'Beti Bachao Beti Padhao, scholarships for girl child, hostels etc. to promote education. Likewise, various states have taken initiatives to promote girl child education through schemes like Mukhyamantri Bicycle Yojana etc.

The available secondary data on education is limited and does not allow critical gender-based assessment of school education in the country and prima facie, trends in education in India seem gender-neutral. For instance, access to schooling is most often measured by enrolment ratios. Government data does not show discernable differences between enrolment ratios for boys and girls at secondary and senior secondary level of education (PIB., 2017). Other education indicators e.g. transition, retention and dropouts rates etc. show comparable outcomes for boys and girls in India. However, enrolment does not indicate classroom attendance which is critical and would indicate the challenges faced by girls in attending school. Furthermore, a study conducted by Planning Commission of India reported presence of strong socio-cultural push factors towards dropout for girls (Planning Commission, 2006). Although, the reasons for dropouts and delayed education of girl children have been researched in the past, the problem appears to remain unaddressed.

Various studies have reported gender differentials in access of education and showed that gender differentials could possibly be due to historical attitudes, giving less importance to girl child education, social and family outlook towards girls, engaging girls in non (paid) work etc. (Gregory White, Matt Ruther, & Kahn., 2015). Child Rights and You's (CRY) experience in the field of child education, nutrition and protection also shows vital differences among boys and girls in their school education, access, usage and perceptions. This difference is believed to lie in the social and systemic determinants of education.

This study aims at highlighting these differences in the backdrop of enablers and disablers to girl child education with the scope of providing recommendations to the design of appropriate incentivisation schemes by delving into precisely what is lacking in the measures and schemes taken by the State. The study aims to uncover the inter-linked vulnerabilities that hinder girl child education so that effective advocacy towards a host of solutions that address root causes of the problem is possible.

Methods

The study used the mixed methods design, which essentially has both quantitative and qualitative techniques towards a comprehensive assessment. The introduction of quantitative and qualitative tools provided a robust design that targets a holistic assessment, across different groups of the population. A sample of 3208 interviewees (from 1604 Households), for the quantitative component was covered wherein, one household consisted of two interviews (one of a girl child and one parent of the girl child). A total of 69 key informant interviews (KIIs) of incentivisation scheme implementers and school authorities were conducted. Sixteen Focused Group Discussions (FGDs) were also conducted in the scope of this study. The study was conducted in four states namely Haryana, Gujarat, Andhra Pradesh and Bihar. One Educationally Backward Block (EBB) was selected in one district in each state.

Ethical Approval was sought from Sigma Institutional Review Board (IRB) Committee, New Delhi for the research. Informed written consent was obtained from each respondent who agreed to participate in the study voluntarily.

Major Findings

Demographic and socioeconomic findings

The study found that out of 1604 girls, 16 percent were not presently going to school. Among dropout girls (n=258), majority of them were from Gujarat (50%) and most of them (76%) were in the age category of 15-18 years. There was a significant age difference between dropout and school going girls (15.6 v/s 13.5). Most of the girls belonged to socially economically deprived categories.

Parents' and households' characteristics revealed that most of the parents were in the age bracket of 35-50 years, belonged to Hindu religion (92.5%) and were from Other Backward Classes (OBCs) (40.3%). However, social class wise, an intra-state differential was visible, where in Bihar and Haryana, majority of parents were from OBC category (56% and 54% respectively), in Gujarat, majority of them were from Scheduled Tribes (ST) (54%) and in Andhra Pradesh, 37 percent parents were from general category. Around 50 percent parents of girl child were non-illiterate, thus, highlighting the fact that most of the girls were first generation learners in their family.

One in every third family had an average monthly family income less than Rs. 5,000, which signifies that a large percentage of the households were Below Poverty Line (BPL). Family size and number of girl children in the family also affected a girl child's continuation and completion of education as one in every fourth family had more than 3 children and 41 percent households had more than one girl child. Family income and expenditure were significantly correlated. Among the four states, on an average, Haryana spent (4%) relatively more (percentage of annual income) on education per year per child as compared to Gujarat, Bihar and Andhra Pradesh (3%, 3% and 2% respectively).

Dropout girls

The study found that the number of dropouts in the age group of 11-14 years was higher across all states (67%). Approximately one in every third dropout girl mentioned that the last school they attended was till class 5th only. In Andhra Pradesh, majority of the girls (60%) responded the same. Haryana reported the highest mean age (16.2 years) among dropout girls. Present mean age of dropout girls was 15.6

years and the mean age at the time of dropout was 12.7 years. That shows that girls dropped out before they could complete even upper primary schooling. Only 18 percent of the dropout girls reported that their mother could read and write. Half of the girls (49.4%) belonged to the households having a monthly family income less than equal to Rs. 5,000 and majority of them were from scheduled tribes.

The study also attempted to explore the reasons for discontinuing education. These reasons were categorised into three compartments viz. (a) individual; (b) household and (c) systemic factors. Among individual factors, own decision to stop going to school (54%) emerged as the main reason and in household factors; household chores (42%) emerged as the main reason for discontinuing education. One in every fourth dropout girl also reported physical distance from the school as the reason for discontinuing education.

Most of the dropout girls were presently engaged in household chores (84%) and/or were helping in family occupation (43%). A low percentage of girls (6%) reported they were engaged in some vocational course after dropping out from schools. More than half of dropout girls (59%) wanted to continue their education at the time of dropout and equal percentage (50%) were willing to go back provided given an opportunity.

School going girls

Around 84 percent of total girls interviewed, were presently going to school. Among school going girls, various factors were identified that worked as enabling factors. Among these, self motivation to go school (88%) and inspiration/motivation from family (87%) were prominent. Majority of school going girls reported no resistance from family (94%) and community (95%) as well. Around 70 percent of school going girls also reported to have received incentives and/or benefits in the school. These benefits could be scholarships, fees waivers, free uniforms, bicycle, transportation etc.

However, there were certain factors, which were identified as disablers and could possibly lead to future dropout. Among these, discomfort in absence of female teacher (18%), dependency on others to accompany to school (89%) and frequent absenteeism (29%) were identified. The study attempted to investigate more into reasons for frequent absenteeism among school going girls. Frequent illness (52%) and household chores (46%) were identified as the main reasons for absenteeism. There are various incentives and benefits provisioned under various schemes to promote girl child education and around 54 percent of school going girls reported to have received scholarships in the schools. Around 31 percent reported that they have not received any incentive in school. More in depth analysis of this finding, reported that, most of those who reported receiving nothing in school were in the age group of 11-14 years, were from OBC (46%) category, were from the families having income less than Rs. 10,000 (75%) and were from Haryana (51%).

Perception about education

Around 45 percent of girls believed that there is no use of studying if they cannot go for higher education. One in every third girl also felt fearful about the corporal punishments at school. One in every fifth girl (21%) also believed that because of their girl gender, teacher did not pay any attention and thus, was discouraging for them. Likewise, one in every fifth girl (20%) also reported experiencing any physical/-sexual violence in the school. Dropout girls also reported huge direct costs (e.g. fees, uniforms, tuition fees etc.) for family.

Role in the family

Though, the girls were expected to study but regardless of this, they took role of caregiver, income earner and participated in household chores. Majority of school going girls (76%) and dropout girls (90%) were participating in household chores. One in every fourth dropout girl was contributing to family income by working outside as well and then one in every tenth dropout girl resumed the role of caregiver to siblings.

Access and utilisation of incentives

The study also attempted to assess the reach of incentives through various government schemes (union and state specific schemes). These schemes directly or indirectly promote girl child education. Under the schemes, various incentives are provisioned e.g. scholarships, free uniforms, bicycles, hostels/residential schools, free text book, free or subsidised transportation. Where on the one hand, the study had found that majority of the parents (90%) believed that government has programmes that encourage girl child education, a larger proportion (40%) were not aware and/or heard of the government schemes. This highlights a significant gap in the knowledge of parents about the schemes. State-wise there was a significant difference, where in Gujarat (89%) and Bihar (74%) considerably a high percentage of parents were aware about the schemes, in Haryana (57%) and in Andhra Pradesh (20%) had heard of any scheme. Mukhyamantri Cycle Yojana (73%) and Beti Bachao Beti Padhao (63%) these two schemes were quite popular among the parents and a majority of parents were aware about these schemes. State wise, in Bihar, Mukhyamantri Cycle Yojana (94%) and scholarships for handicapped (63%), pre metric scholarship to OBC students (46%) were quite popular. In Gujarat, Beti Bachao Beti Padhao (68%) and free transport (71%) were two schemes that were quite popular among the parents. In Andhra Pradesh, Cycle Yojana (44%) and scholarship schemes were popular among the parents. In Andhra Pradesh, regarding Beti Bachao Beti Padhao scheme of Government of India, either parents were unaware or answered do not know. In Haryana, majority of the parents had heard about Beti Bachao Beti Padhao (97%), Ladli (68%) and Apni Beti Apna Dhan (58%) were also quite popular schemes among the parents.

Among those, who had not heard of any scheme, 9 in every 10 parents told that if they would have heard/awareness of the scheme, they would have availed benefits provisioned under the schemes. Out of those who had not heard of the schemes, majority of them were from Andhra Pradesh, followed by Haryana.

Perceptions and attitude towards girl child education

The study found a significant difference in the attitude of parents of school going and dropout girls. While most parents of school going girls (53%) felt that education of a girl child is important to command more respect in the society, parents of dropout girls (58%) felt that education is important only to read and write. Parents of school going girls believed that study is more important than anything else (84%) and majority of them (96%) believed that the girl has free time to spend apart from study and household chores. Parents of dropout girls (49%) were indifferent to restart the education of girl. One in every third parent of dropout girl believed that the girl had a role to play in household economy (e.g. unpaid household chores, sibling care etc.). This was reflected in the responses that most of the dropout girls were presently either engaged in household chores (80%) or helping in family occupation (45%).

Gender norms

Gender differential treatment was also noticed on certain parameters. Overall, at least eight in ten parents agreed that boys and girls were served similar food, at the same time around one-third also reported that boys were served before girls. Three in four parents also agreed that girls did more household work than boys. One in every two parents reported that boys got more time to study as opposed to girls and also highlighted that they prioritised the boy's education over that of the girl. A little more than half of the parents admitted that boys were advantaged on all respects.

Thus, the study findings reflected on various aspects and on enablers and disablers of girl child education. These factors significantly determine the continuation and completion of education by a girl child. Incentivisation of education through various governments' schemes is one of the factors that can contribute significantly to girl child education. Based on the findings of the study, conclusions and some suggestive recommendations have been drawn in the following section.

Conclusions

The study provided deep insights into various individual, household and systemic factors that either enable or disable the girl child education. In the backdrop of various schemes of government and other cash and/or in kind incentives provisioned to encourage girl child education, it was observed that various socioeconomic factors (e.g. poverty, role of girl child in family setup, family and community's attitude and perceptions etc.), system's provisions (availability of schools and quality teachers etc.) and factors facilitating use of provisions (e.g. transportation, road, safety etc) should be addressed at first. The study highlighted that majority of the girls were from lower socioeconomic strata of the society and most of them were first generation learners. In case of dropout girls, engagement in household chores and no-encouragement emerged as the top most reasons for discontinuing education. Likewise, cost of education and physical distance of school were also significant disablers of continuing education.

In the case of school going girls, inspiration from family, no resistance from family and community and incentives received in the school emerged as significant contributors to continue education. This is aligned to the fact that where, dropout girls cited cost of education as a reason for dropout, school going girls reported receiving various incentives in terms of scholarships, fees waiver, free books and uniform etc. could possibly be one of the enablers. Thus, reflecting on the fact that, if implemented efficiently and benefit incidence of incentives and/or schemes, being pro-poor, can contribute significantly to continue and complete education among girls.

The study also highlighted that there is also a need to address certain disablers for school going girls as these factors may lead to prospective dropouts. There is a need to have adequate number of female teachers in the schools so that girls do not feel discomfort. Reasons of frequent absenteeism among school going girls should be dealt diligently. High dependency on someone to accompany to school may also lead to prospective dropout. There should be efforts to minimise it by providing safe transportation and other allied services. Safe and frequent transportation will also cater to the safety needs of school going girls.

At the system level, school infrastructure needs to be strengthened. The study found there were schools that did not have separate toilets for girls. In absence of separate toilets, it is possible that the girls might dropout and/or more absenteeism reported among them during menstrual periods. The study found that in many schools the infrastructure was not adequate for children with disabilities. To encourage girl child education, government is providing various incentives in terms of scholarships, free books, uniforms, fees waivers etc.

However, the study found that a significant percentage of school going girls reported getting nothing as incentives. Further analysis suggested that majority of these girls were from socially and economically backward classes and were in the age group of 11-14 years. These girls may also dropout in future, if no system support is provided to them due to various individual, family and community factors/reasons as discussed earlier.

System support could be in terms of strengthening infrastructure and providing incentives/benefits, thus, increasing the supply and also generating the demand for education. However, in this process of increasing the supply and creating demand for education, various household and community level factors should be addressed first. The study found that though government has provisioned benefits/-services under various schemes promoting girl child education, the awareness about the schemes was not adequate among parents of girls. A significant proportion of parents were not aware about the schemes incentivising girl child education. Thus, it restricts the utilisation that was reflected in the findings as well, where parents reported that if they would have heard about the scheme they would have availed the benefits provisioned. This finding is particularly important as the study also reported that among school going girls benefits and/or incentives were one of the enablers to continue education.

The study also documented the parents' perspective about girl child education. The study found that outlook of parents regarding how they perceive the importance of girl child education also determine the continuation and completion of education by a girl child. Parents of dropout girls attached the importance of education to mere reading and writing, whereas, the parents of school going girls attached importance of education to command respect and higher self in the society. This is aligned to the findings as majority of dropout girls reported there was no one to motivate them to continue their study, whereas, majority of school going girls reported no resistance from family to continue education. Parents of school going girls also reported that the girl has free time to spend apart from study and household chores and study is more important than anything else. Whereas, parents of dropout girls cited that they were not willing to restart the education of dropout girl. These findings highlight that there is a need to engage parents systematically as mere provisioning of schemes/incentivising girl child education and/or providing cash and/or in kind benefits won't help until these factors are addressed at length. Attitude of parents and gender differential also play a significant role in girl child education.

Thus, the study highlighted that girl child education is determined by various enablers and disabling factors that are categorized as (1) individual factors; (2) family and community factors and (3) systemic factors. Incentivising girl child education is a factor under systemic factors that can promote girl child education significantly provided individual and family/community factors are dealt with diligently.

Recommendations

The findings of this study throw light on various determining factors and provide a window of opportunity to suggest certain recommendations in the light of main findings of the study.

Dropout girls reported household chores, distance from schools, own decision to stop going to school, no motivation from family and/or anyone else to continue education and cost of education as the main reasons for dropout/discontinuing education. Thus, there is a need to address the distribution of benefit incidence and to streamline disbursement of entitlements and ensure availability of schools and transport to ensure completion of education. Likewise, there is a need to engage parents/family members in a dialogue and counsel them to motivate girls to continue and complete education.

Girls (dropout and school going) also provided a role of caregiver to young siblings and thus, could lead to dropout and/or absenteeism. In the backdrop of this finding, the study also advocated universalising crèche facilities.

School going girls also reported not getting any incentive and/or benefit (in cash and/or in kind) in schools. To ensure that all girls get the benefits provisioned as per the criteria and eligibility, disbursements under various schemes should be on time and streamlined. Secondly, to assess the benefit incidence of schemes, regular monitoring and review of incentive schemes, social audit and rapid assessment could also be useful in assessing the impact of schemes in promoting girl child education.

To address the issue of dependency on someone to accompany to school, basic infrastructure (pucca road availability) should be strengthened and transportation facilities should be provided to the girls. A few state initiatives like the Bicycle scheme do promote this.

The study also reported low awareness about the schemes which significantly restrict utilisation. The study recommended that to increase the utilization of services and benefits provisioned under various schemes, there is a need to increase awareness about schemes among masses. Information, Education and Communication (IEC) material of all schemes related to girl's education at Panchayat-level and in line departments could be a useful tool. The incentivisation schemes must induce behavior changes through mass awareness and other means.

The study also emphasizes on the perceptions and attitude of family about girl child education and gender differentials in the role specifically assigned to girl child. The findings suggested there is a need to address attitudes and perceptions of the community at length and a radical shift in attitudes is required. To address this, the study recommends timely engagement with key influencers in a targeted manner, for example, Bihar, Haryana data revealed that interference by community and leaders played an important role in decision of discontinuation of education. Therefore, efforts need to focus on working with opinion-makers, leaders, to address attitudinal change and addressing social hierarchies.

One in every fifth girl reported neglect by teacher in the school because of their gender and also reported physical/sexual abuse. While campaigns to change community mindsets towards girls would be important, attitudinal change of teachers is another important aspect in preventing violence against girls. This has to be supported by a strong child protection policy at school level so as to enable reporting and redressal of child protection violations. Also, strengthening of community bases, child protection committees like school management committees, village child protection committees, etc will be very helpful in addressing issues of safety and protection of girls. There is also a strong need of empowering girls so that they can recognize, respond and report abuse. There is a need to promote child participation at school and village level through children clubs/group and building their capacities on life skills.

The study reported a low awareness and utilisation under various incentivisation schemes. To address this, implementing agencies need exhaustive background information (demography, socioeconomic distribution and geography) about the area of implementation and accordingly have tailor-made planning and implementation of the scheme that suits the local needs. For this, a rigorous annual review should be in place, and data regarding scheme beneficiaries must be collated at district, state and central level.

Overall, there is a need to address structural, systemic and contextual factors and thus, an increased investment in allied sectors e.g. road and public transportation etc. to ease out the access of education to girls residing in remote areas. The study, emphasized that investment in availability of secondary schools should be increased. This can be secured by bringing the higher secondary level in the ambit of Right to Education Act. There is a need to increase investment so as to make secondary education available within prescribed Rashtriya Madhyamik Shiksha Abhiyan (RMSA) norms.

The study also emphasizes on revisiting eligibility criteria and conditionalities attached with various schemes to address issues of vulnerable children. For example, the intent of 'Ladli' Scheme' is to enhance the status of girl child by bringing attitudinal change towards girls and delaying their marriage.

Besides, the study emphasizes on creating an enabling environment in the family, the community and policy level to promote girl child education. There is a need to address social and contextual factors, to change the approach of parents, community members and other duty bearers, to provide maximum benefits provisioned under the schemes meant for encouraging girl child education.

Thus, the study emphasizes that there is a need to address various individual, household and systemic factors in detail for providing access and utilisation of educational services provisioned for girl child and use of various government schemes that encourage girls' education. These factors either enable or disable the girl child education. These factors are prerequisites for a girl child to continue and complete education. Incentivising girl child education and providing incentives and/or benefits in cash and/or in kind may encourage girl child education considerably provided these factors are dealt with meticulously and are imbibed and addressed in the right based programme framework of any scheme that will benefit the society at large.

1. Background

As per census 2011, Children represent 39 percent of total population in India and 48 percent of them are girls. Approximately, 31percent of total population is in the age category of 0-14 years. Worldwide, women today constitute almost half of the total population. Gender equality is at the very heart of human rights. A fundamental principle of the United Nations Charter adopted by world leaders in 1945 is "equal rights of men and women", and protecting and promoting women's rights are the responsibility of all states. Likewise, it has also been widely established that provision of education for women is a potential driver for improvement of nutrition, health and economic status of any household, and thus, overall the economy of the nation. Therefore, the understanding amongst the development thinkers and the policy analysts across the world has been that in order to tackle the conditions of poverty and deprivation, the investment has to be made in human development and in particular women and girls. Literature also supports that educating girls is important for economic growth and this investment would also lead to a general improvement in the social welfare of women, leading to delayed marriageable age and birth of fewer and healthier children. Thus, it would contribute to an overall reduction in the maternal, infant morbidity and mortality rates (Miller., 2007).

Investment in education is one of the critical components in human development. The provision of education has been recognised within the Millennium Development Goals (MDGs) as the achievement of universal primary education by 2015, which was further translated to achievement of inclusive and equitable quality education for all. Furthermore, the Sustainable Development Goals (SDG) Goal 5 talks about achievement of gender equality and empowerment of all women and girls^{1,2}, while World Economic Forum (WEF) Gender Gap Index 2018 puts India in the 108th rank. This also shows a wider gender gap in terms of economic participation and opportunities, educational attainment, health, and survival.

There are evidences to support that across the world, the society has been deeply rooted in gender-based discrimination resulting from the overarching framework of patriarchal attitudes and other similar social norms.

It is in this backdrop, this study seeks to understand the two key aspects of the girl child education in contemporary India - factors affecting enrolment and continuation, as well as the response of girls and their families, and policy initiatives at incentivising education by the state. The study investigates the interplay of possible causal factors at the system, society and family levels including significant shifts in the state's approach to the question of educating the girl child in the arena of incentivisation.

1.1. Introduction

While in the context of economy and economic growth, India made a major shift to the status of a middle-income country from a "poor" country (Williams, 2013), we still have a long way to go when it comes to school education of children. According to the reports published by the Ministry of Human Resource Development (MHRD), only about 50 percent of the girls reach grade 12th in schools and less than one third of the girls finish school education as per appropriate age³.

According to MHRD's educational statistics (ESAG 2018), the overall Gross Enrolment Ratio (GER) for elementary education in India was 96.9. The data set indicated a marginal decline in enrolment in absolute terms for 2015-16 (1291 lakhs as compared to 1305 lakhs), within which gender disparity was a continuing trend (622 lakhs of girls as opposed to 669 lakh boys). After breaking this down, the figures stand at 347 lakhs for boys and 329 lakhs for girls at upper primary levels and drop to 205 lakh boys as opposed to 186 lakh girls for secondary level.

1 For more details please check <https://sustainabledevelopment.un.org/sdg5>

2 For more details please check <http://www.undp.org/content/undp/en/home/sustainable-development-goals/goal-5-gender-equality.html>

3 http://mhrd.gov.in/sites/upload_files/mhrd/files/document-reports/RPE_2011-12.pdf

At the elementary level, the GER for females had been reported as 99.6 against 94.5 for males. At the higher secondary level, the figures were 56.4 and 56.0⁴. As per the National Sample Survey (NSS) 71st Round (2014), 40 percent of males and 44 percent of females were not enrolled and very marginal (1.4% and 1.2% respectively) of all surveyed children that were enrolled but not attending. The MHRD statistics also indicate that there were 93 girls per 100 boys in primary classes, 95 in middle classes and 90 in secondary classes during 2014-15. It was also mentioned that while the dropout rate was roughly the same for boys and girls at the primary level, the disparity increased at higher levels and in rural areas. For instance, the per 1000 incidence of people completing the corresponding level of education for male/female was 377/336 for primary, 173/130 for upper primary and 118/80 for secondary levels of education⁵.

The report on educational statistics compiled by the Ministry of Human Resource Development pointed out the progress in the achievement of gender parity in education, which had crossed the one point limit in the year 2015. However, the gap in gender disparity increased in higher levels of education (1.03 for primary, 1.01 for secondary and 0.92 for higher education).

While, at an overall level the enrolment of girls in the public education system has increased considerably (Miller., 2007), it has been seen that it is not the enrolment but rather continuation of education that is the bigger issue. The share of girls in the total enrolment at primary and upper primary level was 19 percent and 46.5 percent respectively in the year 2005-06; this increased to 48.5 and 48.1 at primary and upper primary levels respectively in 2009-10 (Gol., 2012). Over the years, within the Indian setup there have been numerous initiatives to promote the education of the girl child and subsequently improvement in the child sex ratio (CSR) of the country⁶. However, the point of focus remained that the schemes across the country in different states have been largely inefficient in bringing about the desired change. It is understood that education can be the milestone for empowerment of girls. The present study is aimed at assessing the effectiveness of schemes for promoting girls child education. It also aims to delineate various barriers and enablers for getting a girl child education both in terms of access as well as continuation.

1.2. Girl child education: Indian context

A rehearsal of the arguments for improving female access to education proves useful in better understanding the context of this study. The human development framework is the most recent theoretical approach in situating the development of capabilities of citizens as central to the development goals of any nation. Inquiries into the social phenomena that result in the development of human capital have also discovered vital links between the welfare of women and a general improvement of demographic indicators like enhanced married age, fewer and healthier children and an overall reduction in maternal and infant morbidity and mortality rates (Miller., 2007). The central role of education of women in their overall welfare has also been established in this context.

If faced with poverty, or household chores or taking care of younger siblings, it is the girl child who drops out of school. Girl children are engaged and encouraged in domestic skills from young age. Lack of sanitation facilities at schools, particularly in rural areas and urban slums, has been seen as one of the reasons for dropouts of girl child (Azam & Kingdon, 2013; Jean Drèze & Kingdon., 1999; T.V. Sekher & Ram., 2015; Tilak., 2002). Early marriage is another issue faced by girls that brings along a host of other issues, such as dropouts and early pregnancy (Raj, McDougal, & Rusch, 2012). National Family Health Survey (NFHS) 2015-2016 revealed that 26.8 percent women reported to have been married before the age of 18 years and 79 percent of women in age of 15-19 years were reported to be pregnant at the time of survey. Major reasons for non-enrolment had been reported as "Not interested in education" for rural males and females, whereas, for urban India, "financial constraints" was the major reasons for non-enrolment. Major reason for dropout for males was "engaged in economic activities"; for females the reason was "engaged in domestic activities" for rural as well as urban (NFHS-4). Differences in

4 http://mhrd.gov.in/sites/upload_files/mhrd/files/statistics/ESAG-2018.pdf

5 http://www.mospi.gov.in/sites/default/files/reports_and_publication/statistical_publication/social_statistics/Chapter_3.pdf

6 As Modi launches another girl child scheme, here's why previous initiatives in the area failed. (2015, January Retrieved from <http://scroll.in/article/print/701730>.

intra-household expenditure on education and attitudinal features associated with allowing girls to be in public had been pointed out as important challenges to achieving universal access to girl children (Chanana, 2002; Kambhampati & Pal, 2001; T V Sekher, 2010; Tilak., 2002; Walker, 1991). A significant body of literature has also pointed at the role of the state, differences in state provisioning for education and shifts in policy prioritisation in impeding or enhancing girls' access to education (Bhatty, 1998; Jean Drèze & Kingdon., 1999; Rao, Cheng, & Narain, 2003; T.V. Sekher & Ram., 2015; Unisa, 2014).

1.3. Policy goals: International and national

International commitments to the goal of universalising education are spread over interventions in the last seventy years. The Universal Declaration of Human Rights in 1948 proclaimed that 'everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory'. The International Covenant on Economic, Social and Cultural Rights in 1966 reiterated these commitments. The Convention on the Rights of the Child (1989) introduced the rights based perspective on education to the international audience. Article 10 of CEDAW (1979) specifically requires state parties to target and eliminate discrimination in education. Several subsequent conventions of the UNICEF, UNESCO and the ILO place emphasis on member state's commitments on removing discrimination in access to education.

The fourth World Conference on Women held in Beijing in 1995 significantly influenced the subsequent dialogue on questions of gender and development. Among several policy heads that the conference sought to address, education found key mention in the Beijing Declaration and Platform for action ratified by 189 countries. In addition to addressing concerns of equality of access and non-discriminatory content, the Platform For Action also laid emphasis on veering girls towards science and technology education as well as ensuring provisions for lifelong learning for women and girls, considering the constraints imposed by local socio-cultural milieux. It needs to be noted that the element of gender has been an underlying constant in right to education. Non-discrimination (gender-based) in access to education (in full and immediate implementation) has been accounted for in numerous international and regional instruments. The Convention for Elimination of All Forms of Discrimination Against Women (CEDAW) specifically puts obligations on State to reduce dropouts rates amongst girls, and to initiate programmes focused on female dropouts. As a party to the Millennium Development Goals (MDGs) adopted by the United Nations in 2000, India was committed to achieving universal primary education, in terms of both enrolment and completion of primary schooling for all girls and boys, by 2015.

The history of policy efforts to improve the condition of girl child education in India is almost half a century long. The earliest effort in this direction was the passing of the Resolution on National Policy on Education that highlighted the need for enhanced focus on the girls' education in 1968. The NPE underwent a significant set of revisions in 1986, with the focus on inclusion and improvement in access to education taking centrestage. Several schemes targeting the girl child in the field of education, with the primary emphasis on increasing enrolment were part of the first two decades of policy focus on education. The Ministry of Human Resource Development points at the intensification of efforts to universalise elementary education in the eighties and the nineties with a series of programme and scheme interventions like Operation Black Board (OBB), Shiksha Karmi Project (SKP), Andhra Pradesh Primary Education Project (APPEP), Bihar Education Project (BEP), U.P Basic Education Project (UPBEP), Mahila Samakhya (MS), Lok Jumbish Project (LJP), and District Primary Education Programme (DPEP). This trend of including the girl child as a special beneficiary of policy finds continuity in all subsequent policy interventions on education, with Sarva Shiksha Abhiyan (2001) and Rashtriya Madhyamik Shiksha Abhiyan (2009) also laying emphasis on removing discrimination in access to education. The GoI launched the National Programme for Education of Girls at Elementary Level (NPEGE) with the view of reaching the hardest to reach sections of the female population and ensuring their access to education. The programme constitutes a significant part of the Sarva Shiksha Abhiyan since 2003. In the union budget 2018-19, Government of India had proposed to treat school education holistically, under an umbrella programme Samagra Shiksha, that subsumes the three schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE). The programme is aimed at

having single scheme for school education from class I - class XII, Treat school education holistically as a continuum from Pre-school to Class 12, supporting states to initiate pre-primary education. The programme also proposed administrative reforms, enhanced funding for education and primarily focus on girl education by empowering the girls, upgrading KGBVs from class 6-8 to class 6-12, self defence training to girls, stipend to CWSN and enhancing commitment for “Beti Bachao and Beti Padhao”.

Provision of additional support is envisioned through the setting up of model schools, gender sensitization of teachers, creation of gender sensitive learning materials and provision of other need-based incentives like uniforms (Mridula Pushkarna & Singh., 2017). The removal of gender, socio economic and stability barriers is also one of the stated objectives of the RMSA.

However, national statistics also showed that while improvements in enrolment were tremendous and often surmounted the gender barrier, the tougher challenges were being faced in the areas of retaining girls in school and the quality of education delivered to them. Incentivisation schemes in turn follow a variety of models, including conditional cash transfers (CCT), scholarships, subsidised or free transport opportunities for accessing school, uniform and residential schools. Since the decade of nineties, India adopted cash transfer schemes with varying objectives. In this regard, Tamil Nadu’s Girl Child Protection Scheme (GCPs) could be said to be the oldest CCT scheme on girl child in the country, that was introduced in 1992. There are also some national and state-level schemes for residential schools and vocational training and education programmes for women. The Indian government has laid claims to support the education of girls as early as 1968, with the Resolution on National Policy on Education (NPE) that highlighted the need for enhanced focus on the girls’ education. In India, among the schemes that have been launched, conditional cash transfers programmes have been used increasingly. There are more than twenty schemes in India that are aimed towards the welfare of girls, mainly in context of promotion of the education and age enhancement for marriage. Some of these schemes were Dhan Lakshmi scheme across the country (conditional cash transfer for immunization and education and unmarried till reaching age 18), Ladli Scheme in Haryana and Delhi, Girl Child Protection Scheme in Andhra Pradesh.

Another remarkable policy shift in this period was the movement to a rights based perspective on education, which considered universal education as responsibility of the state and the right of every child in India. The Constitution of India through its eighty-sixth amendment in 2002, established education as a fundamental right through Article 21-A. The Supreme Court of India had previously held right to education as a justiciable fundamental right in 1992. In 2009, the Right of Children to Free and Compulsory Education (RTE) Act was passed and in 2012 the constitutionality of the Act was upheld by a decision of the Supreme Court. The Court also recognised that the burden of fulfilment of the Right to Education was on the state. Cases such as those of Mohini Jain vs. State of Karnataka & Others and Unnikrishnan J.P. v. State of Andhra Pradesh came to be definitive in establishing the Right to Education. The RTE Act is a watershed in the history of education policy in India as its approach is two pronged - on one hand, it consists of provisions that recognise duty of the State and its bodies in enforcing this right, while on the other, it lays emphasis on encouraging and incentivising education among children from weaker sections and disadvantaged groups.

1.3.1. Policy goals and ground realities: identifying gaps

While there have been numerous schemes that have been introduced or adopted at national and state level, the implementation of these schemes requires further disaggregation. An examination of studies conducted in this regard suggested that most schemes have been plagued with a lack of ground-level monitoring during the process of implementation (Sachdev & Dasgupta, 2001). The aims of the schemes were not just to provide a financial relief towards education of girl child but to contribute towards an overall shift in the attitudes and mindsets of parents towards the girl child and her education. However, a closer look at the scheme design and its components revealed a mismatch with its aims and objectives resulting in limited success, especially when it comes to shift in attitudes towards the girl child.

A survey on school participation within the context of rural India undertaken by Jean Dréze and Geeta Kingdon was built on the hypothesis of a correlation between educational attainment of girls and parental attitudes towards their education (Jean Dréze & Kingdon., 1999). The report of this survey supported their hypothesis bringing to light further determinants like costs of schooling, child labour demands, enrolment in schools, quality of schooling and integration of motivation of the parent and the child⁷.

A study in 2002 by Schultz pointed towards higher returns for women in comparison to men when it comes to education (Paul Schultz, 2002). Schultz had argued on how within the realm of international quantitative social science research there were hardly any instances of applying statistical methods that brought about more consistent findings than this area (schooling and gender returns to it)⁸. Another study had shown that the increase in economic growth can trace an improvement in the education of girl child among its causes rather than as its effect (Dina Abu-Ghaida & Klasen., 2004).

In 2010, the United Nations Population Fund (India) along with the Planning Commission carried out a study to evaluate the progress of 15 schemes addressing education of girl child across the country⁹. The study revealed certain flaws that were hindering the genuine protection and enhancement of girl child, which ranged from a narrow focus on BPL households (Sex ratios being lower in educated in affluent sections as well) to bureaucracy and corruption in implementation of the schemes (there are many bureaucratic hurdles to avail the cash incentives attached with the scheme)¹⁰.

It is evident from the above discussions that several gaps exist in both policy perception and implementation in terms of education of the girl child. Two significant gaps in understanding the contemporary reality stand out - the lack of a concrete picture on factors that enable or disable girl children's access to education, and the lack of an academic study that concretely evaluates the effectiveness of incentivisation schemes. The absence of these two crucial aspects renders the attempts to strengthen or rectify policy blunt.

1.4. Rationale

Girl child education in India is fraught with a myriad of challenges. The issue is doubly daunting since multiple and heterogeneous problems exist from for both the supply and demand sides. Lack of easy access to schools, issue of safety for girl children during travel and while in school, lacunae in infrastructure provisions (such as girls' toilets, boundary walls etc) and paucity of qualified and effective teachers who create a conducive learning environment are some of the supply side constraints that need to be overcome for the Government to be able to provide effective education for girls. On the demand side, socio-cultural factors such as (perceived) diminishing returns to education for girls, early marriage of young girls, sibling care and other household chores and in general, a keen lack of need for women empowerment among communities challenge the necessity for girls to be sent to school to be educated.

Despite significant investment in girl child education over decades in India by the state and non-state entities, the status of education of girl children in the country remains dismal (Aziz Premji Foundation, 2004).

The available secondary data on education is limited and does not allow for critical gender-based assessment of school education in the country and prima facie, trends in education in our country seem gender-neutral. For instance, access to schooling is most often measured by enrolment ratios. However, enrolment does not indicate classroom attendance which is critical and would indicate the challenges faced by girls in attending school and Government do not show discernable differences between enrolment ratios for boys and girls at any level of education Similarly other education indicators - transition and retention rates, dropouts rates, learning outcomes etc show comparable outcomes for boys and girls in India¹¹.

7 Ibid.

8 Ibid

9 Johari, A (2015).As Modi launches another girl child scheme, here's why previous initiatives in the area failed. (2015, January 23). Retrieved from <http://scroll.in/article/print/701730>.

10 Ibid

11 See U-DISE 2016-17

The Govt of India has over the decades invested continually in promoting the school education of girl children in the country through enabling infrastructure and school facilities and provision of incentives to improve attendance. The Right to Education Act (RTE 2009) gave free and compulsory education for all children under 14 years of age in the country. In addition, multiple schemes exist to promote school education of girl children for all ages - these include cash incentives, conditional transfers, provision of school supplies, cycles for easy transport, residential facilities etc. In the financial year 2015-16, a total fund of INR. 45,726 crore was allocated towards children's education of which more than one-third of the allocation, INR. 15506 crore was dedicated towards schemes for girl children's education alone.

Regardless of whether the investments are sufficient to address the magnitude of the issue or their effectiveness, it is evident that girl child schemes are a vital part of the efforts to improve girls' education in India and investments have been consistently made over decades to incentivise the populace to send their girls to school. However, latest data from secondary sources show that net enrolment among girls in primary education is 85 percent. This drops to 31 percent by the time they reach higher secondary education, which means only 1 in every 3 girls in the country finish school education age-appropriately (U-DISE 2016-17). Although, the reasons for dropouts and delayed education of girl children have been researched in the past, the problem appears to remain unaddressed.

The need for the study stems from two critical issues:

1. Limitations of the existing body of literature in unravelling the gender-linked vulnerabilities for girls.
2. CRY experiences show vital differences among boys and girls in their school education, access, usage and perceptions.

This difference is believed to lie in the social determinants of education. The study hopes to highlight these differences in the backdrop of enablers and disablers to girl child education to aid the design of appropriate incentivisation schemes. The proposed study therefore, aims to go a step further to understand precisely what is lacking in the measures and schemes taken by the state and uncover the inter-linked vulnerabilities that hinder girl child education so that sustained advocacy towards a host of solutions that address root causes of the problem is possible.

1.5. Objectives

Seminal contributions to the discussion on girl child education in India points out to the need for further study on structural constraints and intra-household dynamics to understand the real factors that inhibit access. The regional differentiation in access and the diverse historical and governance contexts also requires elaboration and documentation. As there were very few evaluation studies that were available in the national context, concrete evidence to suggest or support the influence of incentivisation schemes are also not present (T.V. Sekher & Ram., 2015). Studies that had been initiated to evaluate the effectiveness of these mechanisms of incentivisation remained silent on the influence of such mechanisms in changing attitudes and mind sets towards the daughters of the communities¹². Keeping these aspects in mind, this study has two broad objectives:

- Understand the enabling and disabling factors of access and continuation of education for girl children in terms of:
 - o Systemic and Process Oriented Enablers and Disablers
 - o Cultural Factors and its correlations with aspirations
 - o Intersecting Factors leading to sustenance
- Assessment of the effectiveness of select approaches to education incentivisation schemes in girl child education in India through an evaluation of:
 - o Access to and utilisation of pertinent schemes; articulation of benefits, knowledge and attitude
 - o Efficacy of pertinent schemes
 - o Power structures that foster/impeded realisation of schemes

¹² Ibid.

2. Methodology

This section of the report provides the theoretical framework for the study. It also details the research design, implementations and field experiences.

2.1. Conceptual framework

The conceptual framework informing the study which has been derived from the discussion in chapter one will provide the point of departure for this exercise. The discussion in the previous chapter established that impediments to education for the girl child are frequently a combination of structural and cultural factors which manifest differently in policy, economy, family and community. A careful calibration of these intersecting axes of constraints is essential in adequately fine tuning policy and other interventions.

The present study is aimed at delineating various disablers and enablers for getting a girl child education both in terms of access as well as continuation; as well as at assessing the effectiveness of schemes for promoting girls child education. The overarching framework of the study is explained with the help of figure below:

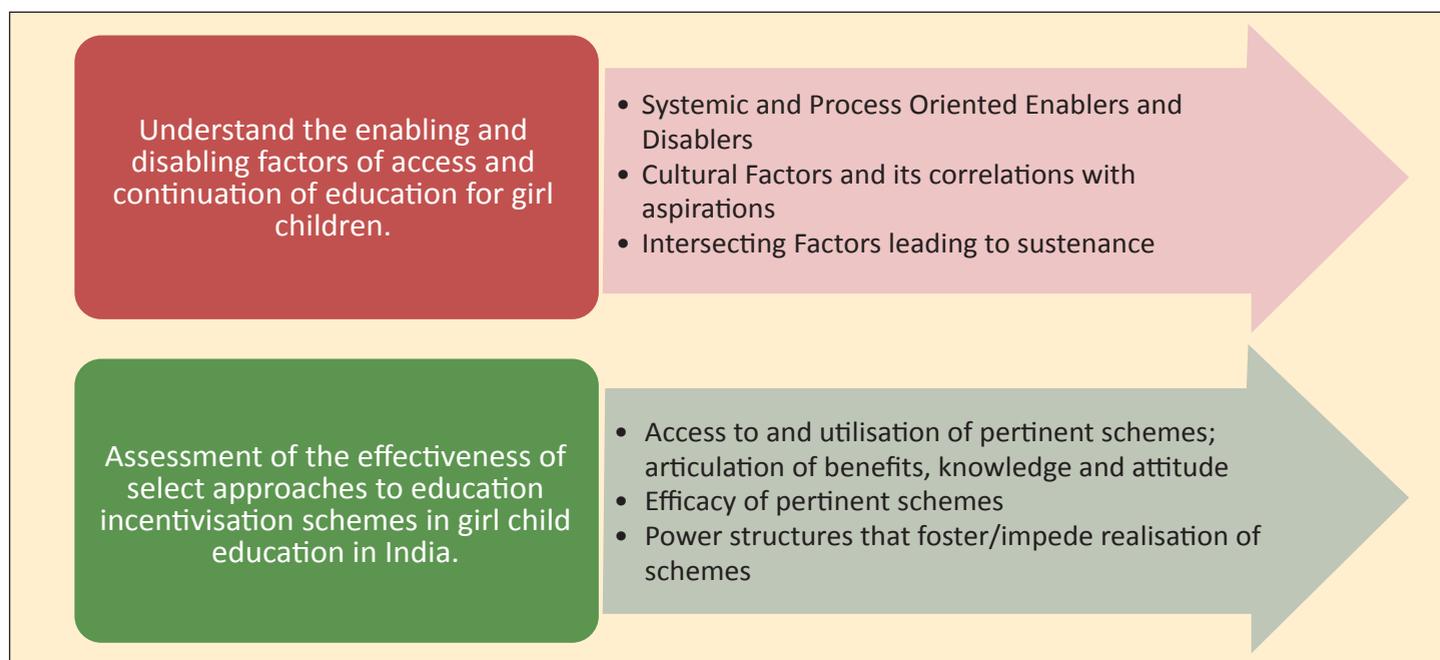


Figure 1: Theoretical framework of the study

In order to operationalise these concerns, the study had identified four key sets of stakeholders – girl children that have dropped out of school, girl children that continue to attend school, parents of children in both cases and other key players that are relevant in influencing educational outcomes, like bureaucrats, duty bearers, public and social workers. A comprehensive understanding of the phenomena is incomplete without the inclusion of the families and other stakeholders associated with the girl child. Thus, decisions pertaining to household income, labour requirements, cultural codes and their impacts on education needs to be situated in larger structures of economy, community and family. The representation of these phenomena is achieved through the inclusion of parents, duty bearers, bureaucrats etc. in addition to the girls themselves. The approach thus focuses on broadening the ambit of issues addressed by identifying a larger set of stakeholders.

2.2. Study site

Under the government policy, certain educationally backward blocks, that are geographical clusters with a female literacy rate below the national average and a gender disparity in education index above the national average, has been identified to the design of interventions in girl child education. It was therefore chosen to situate the study within Educational Backward Blocks (EBBs) in the country.

India currently has 3479 EBBs, which are the target of special policy interventions like model schools, construction of girl's hostels, specialized schemes and so on (MHRD, 2014). This study was conducted in four such EBBs chosen in diverse geographical and socio-political locations across the country which were similar in terms of their educational backwardness. The states that have been selected were Haryana, Andhra Pradesh, Gujarat and Bihar, which also enable regional representation in understanding the phenomenon.

2.2.1. Target population

The target population for the study was girl children between 11-18 years of age and their parents. Since the study seeks to understand both enablers and disablers to girl child education, respondents included both out of school girls as well as girls who were studying currently. It is heavily evidenced by secondary data that dropout of girls increases steeply after Class 8, and it is widely theorised that this is due to the provisioning in the RTE 2009, which gives free and compulsory education to children from 6-14 years only.

Both enrolment and dropout data from secondary sources support the fact that girls' school attendance plummets after Upper Primary Level.

Table 1: Enrolment and dropout statistics

Enrolment				
	Primary Level	Upper Primary Level	Secondary Level	Higher Secondary Level
Gross Enrolment	96.3	95.2	80.3	55.9
Net Enrolment	84.9	76.4	52.6	31.4
Dropout Rate				
	Primary Level	Upper Primary Level	Secondary Level	Higher Secondary Level
Total	6.3	6.4	9.8	5.5
SC	7.9	8.3	22	7.4
ST	8.5	9.7	26.5	7.9
Muslim	5.68	8.97	23.58	6.29

Source: DISE 2016-17

* Source: DISE 2015-16

Girls aged 15-18 years therefore, were included in the area of inquiry. The study team decided to include girls between 11-14 years as well, since although they were covered with free and compulsory education under RTE, the availability of schools decreases sharply at the upper primary level with only 1 in 2 schools in India offering education for classes 6-8.

2.2.2. Approach

The present study used the mixed methods design which essentially has both quantitative and qualitative techniques towards a comprehensive assessment. It also integrated a thorough review of the secondary data and existing literature pertaining to the assessment. The introduction of quantitative and qualitative tools provided a robust design that targets a holistic assessment of the intervention, across different groups of the population.

Within the primary research component, while applying the mixed-method approach, both quantitative and qualitative tools were brought in to ensure that the information leading towards the fulfillment of research objectives was effectively captured. These included structured interview schedules (survey questionnaires) with girls and parents, key informant interviews and focus group discussions with targeted respondents.

The component of secondary research was focused on a review of literature addressing the themes of the project, of education (in the context of girl child), and incentivisation schemes addressing the education of girl child and issues surrounding these.

2.3. Sample: design, size and frame

The study was carried out in four states of India Haryana, Andhra Pradesh, Gujarat and Bihar - one from each zone - North, South, East and West was chosen based on criticality mapping of education indicators. Villages of four educational backward blocks (EBB) in selected states were chosen for the study. While the sampling universe was states in India which held CRY presence, a key determining factor in the choosing of the districts was the presence of Educationally Backward Blocks. Within these blocks, both villages that had CRY programming presence as well as those that were not CRY intervention areas were chosen for objectivity. The division of the districts and blocks within these locations has been provided below.

Table 2: Study sites

State	District	Block	Village/Cluster
Haryana	Panipat	Samalkha	20
Andhra Pradesh	Vizianagaram	Pusapatirega	20
Gujarat	Banaskantha	Danta	20
Bihar	Samastipur	Sarairanjan	20

The sample size determination method was straightforward given the lack of availability of credible incidence data/ indicator values for factors affecting girl child education within the conduit of inquiry of the study. Thus, with response distribution of 50 percent, at 95% Confidence Interval and 5% margin of error, the estimated sample size was 384 for each state, and accounting for a non response rate of 5%, the final sample size was ~400 per state.

A sample of 3208 interviews (from 1604 Households), for the quantitative component was covered wherein, one household consisted of two interviews (of a girl child and one parent of the girl child). Two-stage sampling methodology was followed to reach the sampled household in the given project locations. At the first stage, 20 Primary Sampling Unit (PSUs) (villages) from each of the four blocks in the given states was selected using the Population Proportion Sampling (PPS) method and from each of these clusters 20 HHs were covered randomly.

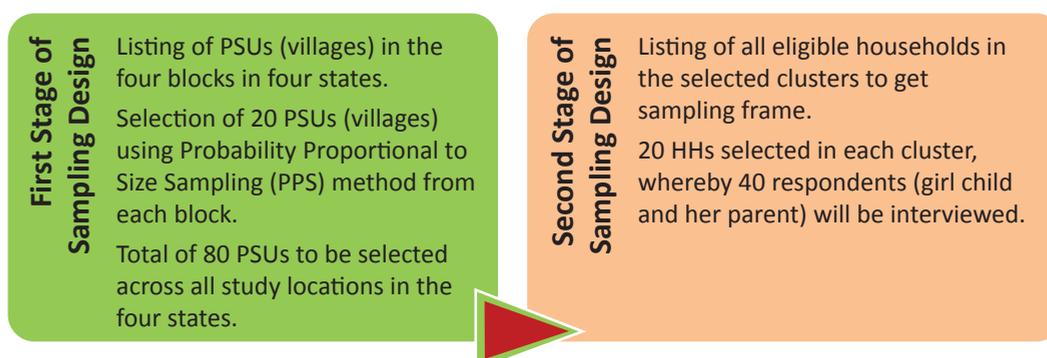


Figure 2: Sampling design for the study

Under the qualitative component, key informant interviews were covered to provide a detailed description of the issue that included - school teachers and scheme implementers. A total of 80 -100 interviews was planned to be covered wherein it was proposed that from each block 15-20 school teachers (1 teacher/cluster) and 4-5 scheme implementers from each block will be interviewed. A total of 69, inclusive of school teachers and scheme implementers across all four states were taken up as respondents for key informant interviews (KIIs).

Besides KII, Focus Group Discussions (FGDs), along with Participatory Rural Appraisal (PRAs) were conducted to explore the nuances and depth of opinions regarding the issue and to understand differences in perspectives with respect to the enabling and disabling factors of access and continuation of education. The table below gives an overview of the samples that were covered in the study under various components.

The table given below provides a brief overview of the sampling for the tools to be utilized in the present study.

Table 3: Snapshot of sampling for the study

Sampling for Research on Girl Child Education Quantitative and Qualitative Component					
		Proposed			Achieved
Tools	Respondents	Number per cluster / block	Number per state	Total Number	Total Samples Achieved
Structured Interview Schedules	Girl child (age 11-18 years)	20 per cluster	400	1600	1604
	One parent of girl child	20 per cluster	400	1600	1604
Key Informant Interview	School Teacher	15-20 per block	20-25	80-100	69
	Scheme Implementer	4-5 per block			
Focus Group Discussions	Girl Child (age 11-18 years)	2 per block	4	16	16
	Parents of Girl Children	2 per block			

2.4. Data collection: Instruments

Two major instruments were the Parents' Schedule and the Girl Child Schedule, which allowed the team to capture factors fostering and impeding school attendance, schooling experiences, aspirations, coverage of incentivisation schemes (knowledge, access and utilization), societal and familial perceptions pertaining to girl child among other factors. The Focus Group Discussions with parents and girls helped to understand the systemic issues, both the supply side of education as well as cultural impediments to girl child education. Finally, the Key Informant Interviews with school authorities and duty bearers gave an insight into the program-level issues of design and implementation of incentivisation schemes.

2.4.1. Data management: analysis and triangulation

The quantitative analysis was carried out and tables generated through the required software SPSS. Bi-variate analysis was carried out using

proportion/percentage. For certain variable chi-square and student t test was also carried out for test of significance. The analysis of the data obtained from the key informant interviews, case studies and FGDs involved undertaking a systematic content analysis. Data triangulation and the field team's approaches were undertaken to enhance validity of the findings.

An important aspect of the study process was to carry out proper triangulation of all the relevant information in the analysis to result in desired findings. Triangulation of data is a technique wherein more than one data source and/or more than one method of data collection are used. Here we looked at the patterns of convergence to either further develop or confirm an overall interpretation. This technique assumes that any weakness in one method is compensated by strengths in another. The first step of triangulation was collation information presented by parents and their children. System level data such as functioning of schools, availability of schemes etc were triangulated by looking at responses from KIIs, in addition to data collected from surveys. The FGDs conducted were a perfect platform to triangulate any inconclusive facts. Thus, by using more than one data collection method, triangulation attempts to address the issue of internal validity.

2.5. Ethical considerations

Since the study was related to children IRB approval was taken in advance before starting the data collection. Approval was sought from Sigma IRB Committee, New Delhi for the research¹³. Consent / Assent in the approved format, was formally obtained from each respondent who agreed to participate in the study voluntarily. Nature and objectives of the study were explained to them.

A copy of the consent form with the details of the research as well as contact information for further questions/ concerns were given to respondents. Participants' confidentiality was ensured during data collection, storage and analysis. Prior permission was taken from the headman/Pradhan of village before starting the survey in the village. While the study did not promise any direct benefit to participants, potential benefit to respondents would be macro changes in policies/schemes and provisioning related to education through advocacy of findings. Also, in the context of children, benefit also stemmed from the very process of enabling participation through their views and opinions being listened to and being possibly used for further action, directs political/economic betterment, which is an empowering experience. While this was a relatively low risk study, possibilities of disclosure of incriminating information was a potential risk. Personal identifiers such as names of respondents were not collected to mitigate risk. The study team was also prepared to deal with any trauma or distress caused to participants while talking about their experiences, however, no such instances were witnessed during the course of the fieldwork.

For the most part, parents and their girl children shared their opinions and experiences about schooling uninhibitedly. Girls were keen to give their accounts of schooling and the problems they faced in access and continuity, and the villages were very graciously supportive of the study. Community access and rapport-building was facilitated by CRY project teams.

One of the challenges that were faced in all the four states during fieldwork was ensuring privacy during interviews to enable respondents to speak freely. As often in village settings, the field team had to handle with tact large groups of on-lookers who were keen to observe the interviews. Nonetheless, privacy was ensured for both girls and parents, lack of which would have compromised the study.

2.6. Limitations

A major limitation of the study was the selected characteristics of the population which did not yield sufficiently to the inquiry - specifically, the study team encountered very less number of dropouts girls in the all the chosen village clusters. This could be attributable to CRY (and other similar organizations') presence in the study sites; however since incidence was not the main aspect of inquiry, this limitation does not affect the study results. The study was conducted in one district and one block of each state and thus, the results should be read with caution and generalized with certain caveats. To document the perception and attitude of parents about the girl child education, parents of school going and dropout girls were encountered. However, most of the respondents were females, as males were mostly daily wagers. Most of these women were non-literate and thus, their knowledge, awareness about government schemes, could possibly be limited as well.

¹³ Please see www.sigma-india.in. IRB No. 10027/IRB/D/17-18

3. Primary survey - characteristics of girls, parents and their households



This section provides a profile of the demographic and socioeconomic characteristics of the girls interviewed and describes key housing characteristics. Demographic and socioeconomic and cultural profile provides an insight into the access and utilization of benefits provisioned under various incentivizing schemes for girl child and is also an enabler and/or disabler considerably.

Table below shows the sampled girls and their households' characteristics. Out of total, 1604 girls interviewed, 16 percent were not presently going to school. Among dropout girls, 50 percent were from Gujarat. An earlier study based on sample registration system - baseline survey 2014¹⁴ ranked Gujarat poor in girl child education (Kaushik., 2016). Earlier studies, have also reported that school dropout was relatively high in better performing states e.g. Gujarat and Andhra Pradesh (Gouda & Sekher, 2014). The same study also highlighted high gender differential in dropout in states like Gujarat (22%) and Andhra Pradesh (20%).

Table 4: Age and sample distribution by categories of girls

Characteristics	School-going girls (n=1346)	Dropout girls (n=258)	Total (N=1604)
States			
Bihar	362 (26.9%)	35 (13.6%)	397 (24.8%)
Gujarat	264 (19.6%)	130 (50.4%)	394 (24.6%)
Andhra Pradesh	363 (27.0%)	33 (12.8%)	396 (24.7%)
Haryana	357 (26.5%)	60 (23.3%)	417 (26.0%)
Age categories			
11-14 years	919 (68.3%)	62 (24.0%)	981 (61.2%)
15-18 years	427 (31.7%)	196 (76.0%)	623 (38.8%)
Mean age (±S.D.)	13.5 (±2.0)	15.6 (±1.8)	13.8 (±2.1)

Source: Child Rights and You (CRY) survey - girls survey (11-18 years) Year 2018

There was a significant difference in the mean age of girls who dropped out (M=15.6, SD=1.8) and who were currently attending school (M=13.5, SD=2.0) conditions; $t(1602) = -15.53, p < 0.001$. The findings also pointed to the fact that the disparity in access increases as we move up the levels of education.

Current national statistics have pointed to the fact that the disparity in access increases as we move up the levels of education. For instance, DISE 2016-17 data indicates that dropout among girls' increases steeply from 6 percent in primary education to a whopping 20 percent in secondary education. The results of the study align with the trends visible in the national data, as the proportion of girls in school decreases sharply with age.

3.1. Parents/Adult and household characteristics

More than half the parent's interviewed were mothers of the girl child. Since most fathers go to work on the fields or were daily wage laborers, they were unavailable for interviews during daytime. Most of the parents (55%) were in their middle age (34-50 years). Majority of the parents were Hindu (93%) and were from other backward classes (40.3%). Half of the parents interviewed were non-literate. Majority around 35% households had family income less than Rs. 5,000. This highlights that a large proportion of the households were living below poverty line (BPL). One in every fourth individual had more than 3 children. These characteristics of parents influence the continuation of education of girl child considerably.

¹⁴ For more details <https://timesofindia.indiatimes.com/home/education/news/Gujarat-ranks-20th-among-21-states-in-girl-child-education/articleshow/53089287.cms>

Table 5: Demographic and socioeconomic characteristics of households and parents/adult member

Characteristics	Bihar (n=397)	Gujarat (n=392)	Andhra Pradesh (n=390)	Haryana (n=413)	Total (n=1592)
Relationship with girl					
Father	138(34.8%)	182(46.4%)	146(37.4%)	137(33.2%)	603(37.9%)
Mother	250(63.0%)	207(52.8%)	242(62.1%)	265(64.2%)	964(60.6%)
Others	9(2.3%)	3(0.8%)	2(0.5%)	11(2.7%)	25(1.6%)
Age of parents					
<35 years	165(41.6%)	97(24.7%)	156(40.0%)	187(45.3%)	605(38.0%)
35-50 years	200(50.4%)	266(67.9%)	213(54.6%)	195(47.2%)	874(54.9%)
>50 years	32(8.1%)	29(7.4%)	21(5.4%)	31(7.5%)	113(7.1%)
Mean age (\pm S.D.)	36.2 (\pm 13.9)	40.3 (\pm 7.4)	36.5 (\pm 9.9)	37.9 (\pm 8.4)	37.72 (\pm 10.3)
Marital status					
Currently married	385(97.0%)	372(94.9%)	381(97.7%)	385(93.2%)	1523(95.7%)
Formerly married*	12(3.0%)	20(5.1%)	9(2.3%)	28(6.8%)	69(4.3%)
Religion					
Hindu	376(94.7%)	339(86.5%)	382(97.9%)	376(91.0%)	1473(92.5%)
Others@	21(5.3%)	53(13.5%)	8(2.1%)	37(9.0%)	119(7.5%)
Caste status					
Scheduled Caste (SC)	153(38.5%)	43(11.0%)	74(19.0%)	69(16.7%)	339(21.3%)
Scheduled Tribe (ST)	0(0.0%)	213(54.3%)	41(10.5%)	5(1.2%)	259(16.3%)
Other Backward Classes (OBC)	221(55.7%)	61(15.6%)	136(34.9%)	224(54.2%)	642(40.3%)
General	23(5.8%)	75(19.1%)	139(35.6%)	115(27.8%)	352(22.1%)
Educational qualification					
Non-literate	220(55.4%)	183(46.7%)	277(71.0%)	131(31.7%)	811(50.9%)
Primary	58(32.8%)	71(34.0%)	61(54.0%)	75(26.6%)	265(33.9%)
Upper primary	48(27.1%)	58(27.8%)	30(26.5%)	85(30.1%)	221(28.3%)
High school	46(26.0%)	59(28.2%)	17(15.0%)	75(26.6%)	197(25.2%)
Senior Secondary school	15(8.5%)	13(6.2%)	4(3.5%)	36(12.8%)	68(8.7%)
Above school	10(5.6%)	8(3.8%)	1(0.9%)	11(3.9%)	30(3.8%)
Median years of schooling	8.0	7.0	5.0	8.0	8.0
Average family income					
Less than Rs. 5,000	217(54.7%)	179(45.7%)	102(26.2%)	68(16.5%)	566(35.6%)
Rs. 5,000-Rs.10,000	145(36.5%)	135(34.4%)	277(71.0%)	213(51.6%)	770(48.4%)
Rs. 10,000-Rs.20,000	25(6.3%)	62(15.8%)	9(2.3%)	97(23.5%)	193(12.1%)
More than Rs. 20,000	10(2.5%)	16(4.1%)	2(0.5%)	35(8.5%)	63(4.0%)
Mean income (\pm S.D)	6886 (\pm 5818)	8280 (\pm 6841)	6778 (\pm 3500)	11432 (\pm 9055)	8382 (\pm 6911)
Number of children					
One child	48(12.1%)	51(13.0%)	185(47.8%)	21(5.1%)	305(19.2%)
2-3 children	203(51.1%)	212(54.1%)	176(45.5%)	285(69.0%)	876(55.1%)
More than 3 children	146(36.8%)	129(32.9%)	26(6.7%)	107(25.9%)	408(25.7%)
Having more than one girl child	198(50.0%)	192(49.1%)	92(23.8%)	170(41.7%)	652(41.2%)

Source: Child Rights and You (CRY) survey – Girls and Parents’ survey Year 2018

*formerly married include widow, widower, divorced, separated, abandoned

@Others include Muslims, Christian and others

There was a statistically significant difference between states as determined by one-way ANOVA ($F(3, 1588) = 43.243, p < 0.001$). A Tukey post hoc test revealed that the mean monthly income was statistically significantly lower in Bihar compared to Gujarat and Haryana. There was no statistically significant difference in mean income between Bihar and Andhra Pradesh ($p = 0.996$). This difference in average incomes can be explained by the fact that whereas every two in three persons are engaged in agriculture activities in study districts of Bihar, Andhra Pradesh and Gujarat, only one in three persons in study districts was engaged in any agricultural activity as main source of earning income as opposed to Haryana, where every two in three adults were employed in job/ service and other main work. This highlights that family income and occupation of the parents are significant determinants of girls' access to education, as a positive correlation between income and expenditure on education is also established in various studies and in this chapter as well.

Similarly, one in every fourth household had more than 3 children and around 40 percent households had more than one girl child. These intra-household dynamics also influence continuation of a girl child education. Dropout girls' parents had marginally more number of children and more than one girl in their household compared to currently school going girls' parents (26% v/s 25% and 42% v/s 41% respectively). In Bihar and Gujarat, one in every second household had more than one girl child. The proportion was comparatively low in Andhra Pradesh. Likewise, in Bihar and Gujarat, one in every third household has more than three children in the house. These household characteristics influence girl child education noticeably.

Findings reported that overall, fathers were engaged as either farmers/cultivators or laborers. Only nine percent were small business owners and another five percent were engaged in jobs or services. Gujarat had the highest number of male respondents who were farmers/ cultivators and least number of laborers. Bihar had relatively higher male population engaged in wage labor followed by Andhra Pradesh and Haryana. In Haryana, one in ten males was employed in a job or service.

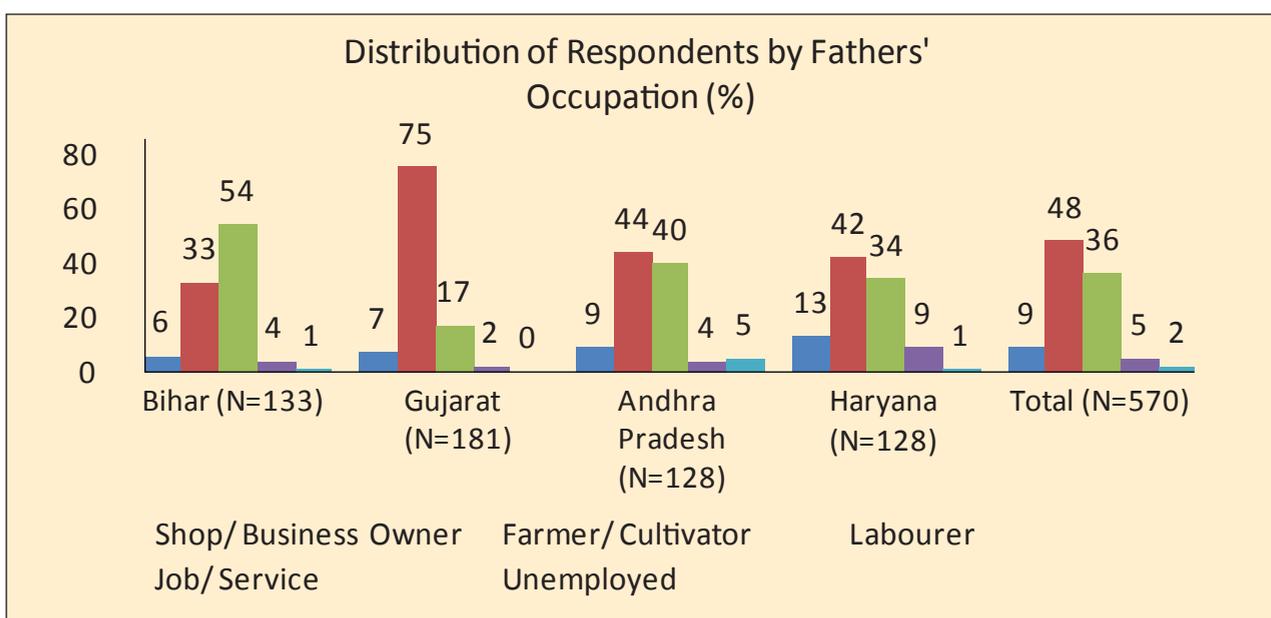


Figure 3: Father's occupation

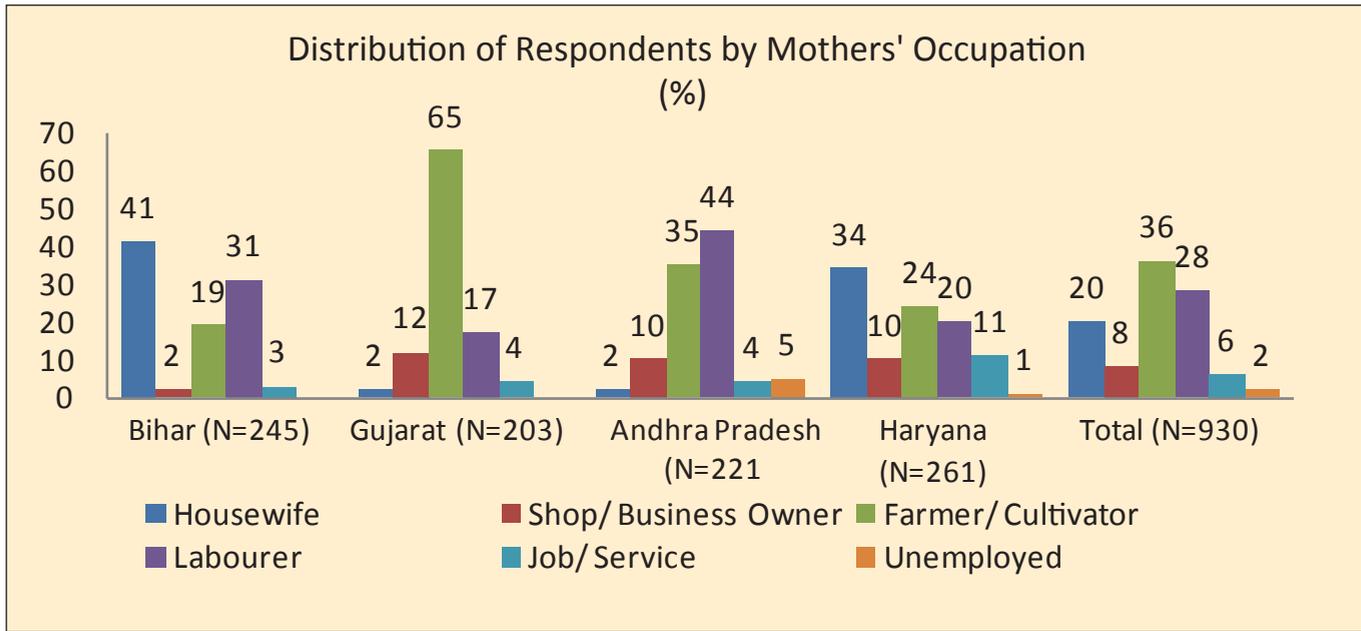


Figure 4: Mother's occupation

Amongst the mothers also, farming/ cultivation and daily wage laborers were the highest reported occupation. Overall, two in ten mothers reported that as being housewife across four states. This proportion was the highest in Bihar, where every four in ten mothers said they were housewives whereas; only two percent in Andhra Pradesh and Gujarat indicated the same. In Gujarat, 65 percent women were engaged in agricultural activities followed by 35 percent in Andhra Pradesh and 24 percent in Haryana.

Likewise, data on adult literacy indicated an overall trend of fathers faring better than mothers in all the contexts examined. Haryana was the only state where mothers crossed the 40 percent mark on the criterion of whether they ever attended school (58%). The state also had the highest numbers of fathers who went for schooling, with almost 80 percent fathers having attended school. Gujarat indicated the biggest gap in terms of schooling between the father and mother. Findings suggested that 72 percent of the fathers attended school education while the figure for the mothers was roughly half of this proportion (35%). Percentage of parents' not attending school ever was high for dropout girls across states (70%, 63%, 90% and 65% for Bihar, Gujarat, Andhra Pradesh and Haryana respectively) compared to parents of school going girls (54%, 38%, 70% and 26% for Bihar, Gujarat, Andhra Pradesh and Haryana respectively).

In terms of highest standard achieved during schooling, again, Haryana had comparatively good figures. The median level of education achieved by father and mother were class 10 and class 8 respectively. Like the previous data, Andhra Pradesh had low figures here, with mothers and fathers having studied till Class 5 and 6 respectively. The median class attended was the same i.e., till class 8 in Bihar for both the parents.

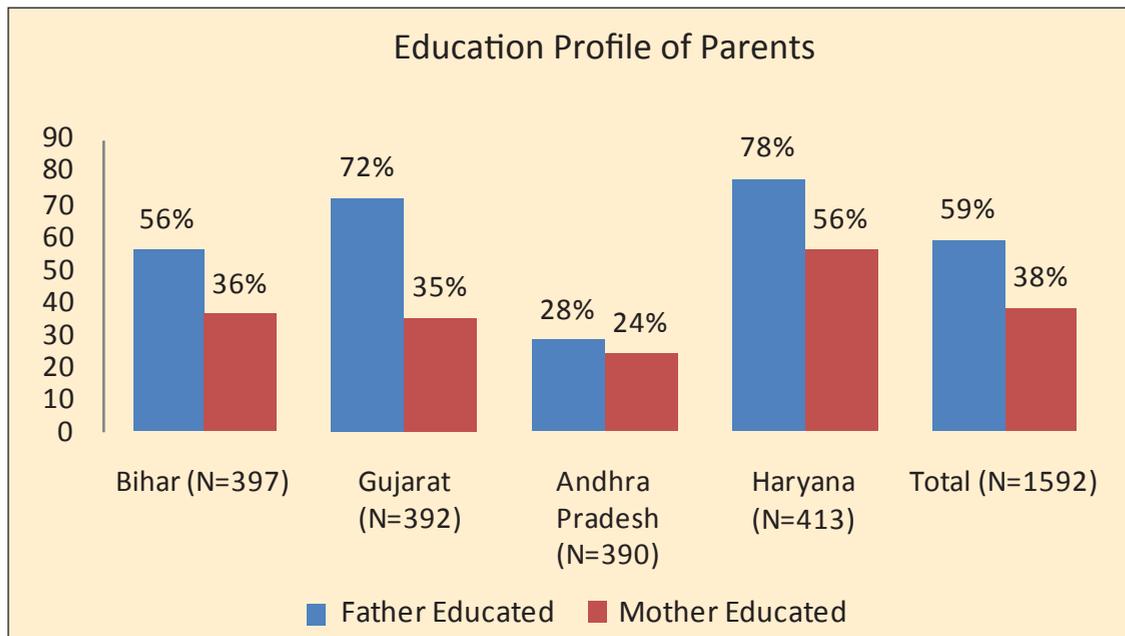


Figure 5: Education profile of parents

3.2. Relationship with family income and educational expenditure

Family income and educational expenditure were significantly correlated, $r=.31$, $p<.05$ and the correlation was positive. However the strength of correlation using the guide that Evans (1996) suggested was 'weak'. Among the four states, on an average, Haryana spent relatively more (percentage of annual income) on education per year per child as compared to Gujarat, Bihar and Andhra Pradesh. In Haryana, households spent four percent of their income on education per year per child followed by three percent in Bihar and Gujarat and two percent in Andhra Pradesh.

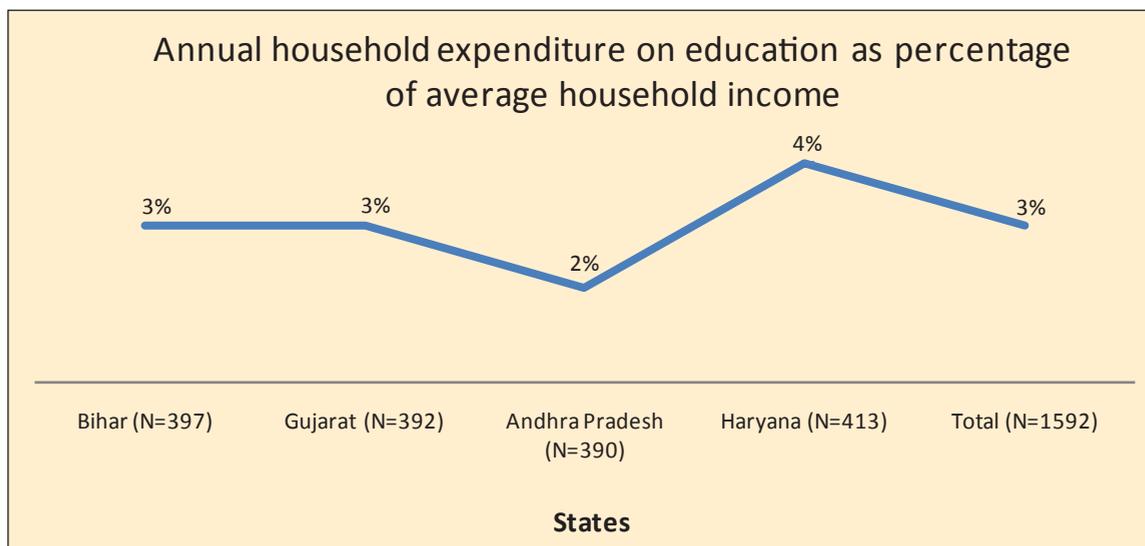


Figure 6: State wise annual expenditure on education as percentage of income

3.3. Discussion

The results of the study were aligned with the trends visible in the national data. For instance, DISE 2016-17 data indicated that enrolment of girls in education decreased steeply from 95 percent in Primary education to 56 percent in Higher Secondary schooling. The findings also showed that a large number of parents across the states never had access to formal education, making their children first generation learners. Internationally, level of education of parents had been shown to have a pivotal impact on education levels of children, both boys and girls, and especially girls (Tilak., 2002; Walker, 1991). The absence of the experience of formal education rendered parents helpless in supporting or enabling the educational journeys of children.

It also resulted in the lack of attention to several crucial factors like nutritional requirements and health of children attending school. First generation learners had shown unique needs for support and guidance both from schools and communities. Addressing these needs would go a long way in ensuring both retention of children in schools and ensuring that children transition smoothly from one level of education (primary) to another (secondary). Proportion of income spent on the education also required a careful scrutiny.

The trends evident in this data required an understanding of patterns of agrarian transitions witnessed by different parts of India, and the uneven nature of this transition. Development experts agree that states like Haryana and Punjab were able to effectively utilize the push towards high productivity agriculture, bringing in its wake material prosperity, improvements in income and a movement of significant sections of the agrarian classes into manufacturing and service sectors. The improvement of agricultural incomes for families involved in it was a feature specific to very few states in India, while large sections of agrarian families in Bihar, Andhra Pradesh and Gujarat continued to languish under conditions of deprivation and low productivity. The seasonality and uncertainty associated with the practices of agriculture in these regions implied that the educational futures of most children represented in the sample hung in the balance. Households that depended on agriculture as juxtaposed against households that drew income from service sector had lower incomes. This in turn had an adverse impact on the girls themselves, as disadvantages multiply with the increase in poverty at the level of the household. Amartya Sen and Jean Drèze discussed this as intra-household poverty. Intra-household poverty has according to them two dimensions: (i) the cultural norms observed by the household and (ii) decisions regarding the investment of scarce resources. While cultural norms dictate the roles of men vs. women or girls vs. boys, they also govern how the household will invest in girls as against boys. “Intra-household inequalities and son preference in many parts of Asia were linked to the perception that boys and men contribute more to the household economy and that boys can be counted on for old age security of parents; in contrast, women are perceived to either contribute less in terms of their labor and income-generating capacity, or to be a drain on the household budget because of the costs of marriage. These economic calculations, coupled with gender concepts regarding the importance of marriage for women, have led to underinvestment in girls relative to boys, especially in India, Bangladesh, Pakistan, and Afghanistan.

A. Findings and Analysis

4. Dropout girls

This section of the report discusses the situation of drop out girls. Key questions explored in this section are as follows: -

1. What is the profile of girls whose who dropped out?
2. What were the disabling factors associated with drop out?
3. Current status and aspirations

4.1. Profile of dropout girls

The data revealed that the number of dropouts in the age group 11-14 years was higher across all states (67%). The possible reason could be that not all villages had elementary schools. A few villages only had primary schools and thus, girls had to travel to another village to continue schooling.

Approximately one in every third dropout girl mentioned that the last school they attended was till class 5th only. In Andhra Pradesh, majority of the girls (60%) responded the same. Thus, non availability of a secondary school in close proximity was also one of the reasons for dropout among girls.

Haryana reported the highest mean age (16.2 years) among drop out girls. Mean age at the time of drop out was highest in Bihar (13.6 years). In the study, current mean age of drop out girls was 15.6 years and the mean age at the time of drop out was 12.7 years. That shows on an average, dropout girls, stopped going to school before they could complete their upper primary schooling.

Table 6: Profile of dropout girls by states

Characteristics	Bihar (n=35)	Gujarat (n=130)	Andhra Pradesh (n=33)	Haryana (n=60)	Total (n=258)
Mean age (±S.D.)	15.2 (±2.0)	15.5 (±2.2)	15.4 (±1.7)	16.2 (±2.6)	15.6 (±1.8)
Age at drop out					
Less than equal to 14 years	19(54.3%)	97(74.6%)	27(81.8%)	28(48.3%)	171(66.8%)
More than equal to 15 years	16(45.7%)	33(25.4%)	6(18.2%)	30(51.7%)	85(33.2%)
Mean age (±S.D.)	13.6 (±1.9)	12.6 (±1.7)	12.3 (±1.7)	12.8 (±4.5)	12.7 (±3.0)
Educational attainment					
Primary	10(28.6%)	34(26.2%)	9(27.3%)	6(10.3%)	59(23.0%)
Middle	14(40.0%)	46(35.4%)	16(48.5%)	15(25.9%)	91(35.5%)
High secondary	9(25.7%)	43(33.1%)	7(21.2%)	27(46.6%)	86(33.6%)
Senior secondary	2(5.7%)	7(5.4%)	1(3.0%)	10(17.2%)	20(7.8%)
Median schooling	7.0	8.0	6.0	9.0	8.0

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

Only 18 percent of the dropout girls reported that their mother could read and write. Half of the girls (49.4%) belonged to the households having a monthly family income less than equal to Rs. 5,000 and majority of them were from scheduled tribes. However, there was an intrastate variation. In Bihar, majority of them (56%) were from scheduled caste (SC). In Gujarat, a large proportion of them were from the scheduled tribe (ST). In Andhra Pradesh, most of them were from general category. In Haryana, around three in every four girls were from other backward classes (OBC). Andhra Pradesh; all girls belonged to poor economic strata.

Table 7: Socioeconomic characteristics of dropout girls and their family

Characteristics	Bihar (n=34)	Gujarat (n=125)	Andhra Pradesh (n=31)	Haryana (n=57)	Total (n=247)
Any parent educated	14(41.2%)	77(61.6%)	6(19.4%)	41(71.9%)	138(55.9%)
Mother educated	7(20.6%)	22(17.6%)	5(16.1%)	11(19.3%)	45(18.2%)
Family income					
Less than Rs. 5,000	22(64.7%)	71(56.8%)	13(41.9%)	16(28.1%)	122(49.4%)
Rs. 5,000-Rs.10,000	11(32.4%)	36(28.8%)	18(58.1%)	31(54.4%)	96(38.9%)
Rs. 10,000-Rs.20,000	1(2.9%)	15(12.0%)	0(0.0%)	10(17.5%)	26(10.5%)
More than Rs. 20,000	0(0.0%)	3(2.4%)	0(0.0%)	0(0.0%)	3(1.2%)
Caste status					
Scheduled Caste (SC)	19(55.9%)	11(8.8%)	3(9.7%)	9(15.8%)	42(17.0%)
Scheduled Tribe (ST)	0(0.0%)	81(64.8%)	6(19.4%)	0(0.0%)	87(35.2%)
Other Backward Classes (OBC)	15(44.1%)	13(10.4%)	8(25.8%)	42(73.7%)	78(31.6%)
General	0(0.0%)	20(16.0%)	14(45.2%)	6(10.5%)	40(16.2%)

Source: Child Rights and You (CRY) survey – Girls and Parents’ survey Year 2018

Earlier studies¹⁵ reported that in Gujarat, ST children are the most disadvantaged of all in terms to access to education (Visaria L; 2012). A demographic analytical study found that in Bihar dropout was comparatively high among scheduled caste girls (Sharma, Samantaray, & Dash, 2017)

4.2. Disablers

The study clubbed the disablers for discontinuing education into three compartments viz. (1) individual factors; (2) household factors and (3) systemic factors. Among household factors; the need to contribute to household chores was the primary reason for discontinuation of education according to the girls. Almost half of the girls reported that it was their decision to stop going to school. These finding needs further investigation i.e. why despite, provisioning incentives and other schemes, girls decided to stop doing to school. What are the factors that are contributing to this decision of girls? What are the systemic factors or community and/or household factors contributing to this decision?

In Gujarat (55%) household chores emerged as the major reason for discontinuing education. In Bihar (51%) and Andhra Pradesh (61%), it was non-affordability of education reported to be the main reason. One in every fourth girl reported school distance as the reason for discontinuing education. In Gujarat, one in every third girl who dropped out, cited school distance as reason for discontinuing education.

15 Visaria, L. (2012) Literacy and Education Scenario in Gujarat. Chapter 14

Table 8: Reasons for discontinuing education

Characteristics	Bihar (n=35)	Gujarat (n=130)	Andhra Pradesh (n=33)	Haryana (n=60)	Total (n=258)
Individual factors					
No motivation to go school	5(14.3%)	34(26.2%)	2(6.1%)	4(6.7%)	45(17.4%)
Own decision to stop going school	14(40.0%)	79(60.8%)	14(42.4%)	32(53.3%)	139(53.9%)
Household factors					
Parents could not afford	18(51.4%)	5(3.8%)	20(60.6%)	11(18.3%)	54(20.9%)
To take care young siblings	3(8.6%)	17(13.1%)	9(27.3%)	5(8.3%)	34(13.2%)
Household chores	8(22.9%)	71(54.6%)	14(42.4%)	15(25.0%)	108(41.9%)
Engaged in work outside	2(5.7%)	3(2.3%)	7(21.2%)	4(6.7%)	16(6.2%)
Oppose from parents	1(2.9%)	6(4.6%)	1(3.0%)	5(8.3%)	13(5.0%)
Marriage was priority	1(2.9%)	1(0.8%)	0(0.0%)	1(1.7%)	3(1.2%)
Family migration	0(0.0%)	2(1.5%)	2(6.1%)	2(3.3%)	6(2.3%)
No one try to motivate to continue	18(51.4%)	73(56.2%)	19(57.6%)	37(61.7%)	147(57.0%)
Systemic factors					
School distance / problem in reaching school everyday	4(11.4%)	44(33.8%)	7(21.2%)	10(16.7%)	65(25.2%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

*multiple responses, percentage may not add to 100%

The cost of education was a major contributing factor for discontinuation of education in Bihar and Andhra Pradesh. One in every fourth girl reported to discontinue education because of physical distance of school from the house. Around half of the girls reported that it was their decision to discontinue the education. There is a need to explore further and see whether girls were pressurized by their families to drop out. As would be expected, with decrease in income, the number of girl's dropping out increased, signifying the importance of cost of education as a major factor contributing towards girl child dropping out at early ages. Cost of education here includes the opportunity cost of sending the child to school as well as cost of books, uniform, availability and affordability of transportation etc. Earlier studies also pointed out that child and household related reasons contribute significantly to dropout and school related factors were minuscule. Thus, there is a need to address diligently household factors (social and economic) to improve the condition of higher dropouts (Gouda & Sekher, 2014).

Likewise, around half of the girls responded that no one tried to convince/motivate them to continue education. Lack of motivation or encouragement from the family or anyone else may also lead to discontinuing the education and disinterest in pursuing studies. Among those who reported any encouragement, in most of those cases, it was a family member who took the initiative to convince the girl to rejoin school followed by the teacher. Peers also played a significant role in this context, with almost 22 percent girls in Haryana reporting that their peers tried convincing them to continue their education, followed by 14 percent in Andhra Pradesh and 7 percent in Gujarat respectively. The role of state agencies in encouraging students to get back to schooling is not reflected from the data gathered. This is especially concerning given the location of schools in EBBs.

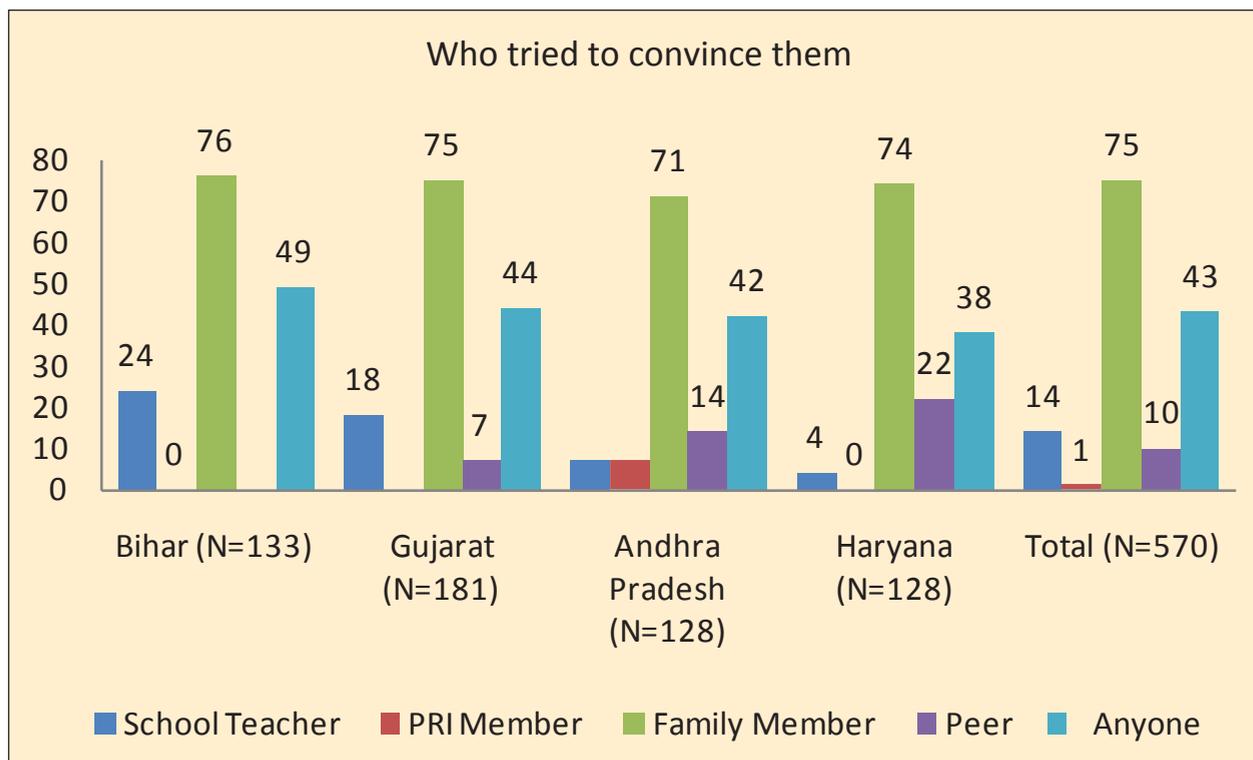


Figure 7: Influential person-convincing girls to continue education

4.3. Current status and aspirations

One in every two girls who had dropped out said they wanted to continue their education if given an opportunity. During the course of FGDs, girls who had dropped out expressed their desire to at least complete higher secondary education and if given a chance, grow up to become doctors, teachers and police officers.

“kash mere paas paisa hota, toh mai bohot aage tak padhti”(I wish I had money, I would have studied much further).

- (Girl, 13 year old, Gujarat)

Andhra Pradesh was an outlier in this sense, since the least number of girls expressed their desire to continue studies (27%). They conveyed that they did not feel they had any decision making power over if they could continue their education. It was this feeling of powerlessness that had an overarching influence over their lack of interest to further continue their education.

“I didn’t want to be a burden on my parents. When my father fell ill, they could not afford my fees. I knew that there was a money constraint so I wished to earn and support my family rather than going to school”.

- (Girl, 16 year old, Andhra Pradesh)

Though, marriage was not cited as the most sought response, in Bihar 20% of dropout girls reported that parents were trying to get them married.

Table 9: Current status and aspiration of dropout girls

Current status*	Bihar (n=35)	Gujarat (n=130)	Andhra Pradesh (n=33)	Haryana (n=60)	Total (n=258)
Parents trying to get her married	7(20.0%)	4(3.1%)	7(21.2%)	7(11.7%)	25(9.7%)
Engaged in household work	21(60.0%)	124(95.4%)	24(72.7%)	49(81.7%)	218(84.5%)
Taking care of younger siblings	3(8.6%)	22(16.9%)	4(12.1%)	12(20.0%)	41(15.9%)
Helping in family occupation	5(14.3%)	84(64.6%)	10(30.3%)	11(18.3%)	110(42.6%)
Working outside	6(17.1%)	10(7.7%)	10(30.3%)	3(5.0%)	29(11.2%)
Sitting idle	10(28.6%)	36(27.7%)	2(6.1%)	11(18.3%)	59(22.9%)
Vocational training course	0(0.0%)	7(5.4%)	0(0.0%)	8(13.3%)	15(5.8%)
Others	1(2.9%)	1(0.8%)	1(3.0%)	4(6.7%)	7(2.7%)
Percentage of girls wanted to continue education at the time of dropout	23(65.7%)	78(60.0%)	10(30.3%)	42(70.0%)	153(59.3%)
Percentage of girls willing to go back to school	22(62.9%)	59(45.4%)	9(27.3%)	38(63.3%)	128(49.6%)
Aspiration to highest educational attainment (Std.)	12	12	15	12	12

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

*Multiple responses, percentage may not add to 100%

Every eight in ten girls (84.5%) said they were engaged in household work after they had dropped out. A significant proportion of girls in Gujarat (64%) and Andhra Pradesh (30%) were also engaged in helping in family based labour requirements - girls in Gujarat mostly helped around in cotton plantations and those in Andhra Pradesh were employed in cashew plantations to help augment family incomes.

4.4. Discussion

Education data on India has displayed an increasing proportion of dropouts as one move from primary to secondary levels (DISE 2015-16). In other words, the inability to retain students in school beyond the phase of compulsory primary education has been located as a major. This can be attributed to the fact that not all villages even had elementary schools. A few villages only had primary schools and thus, girls had to travel to another village to continue schooling. The peak in dropout rates at the secondary level was also attributable to the lack of schools at a convenient distance. Girls drop out after completing elementary education primarily because of unavailability of high schools in close proximity to their homes. Unavailability of transport, increasing economic burden of education, as well as need to contribute to household chores while their parents were away at work, further exacerbated the problem. The cost of transportation itself became a deterrent as families preferred not to spend their meager resources on girls; they thus started engaging girls in household chores.

The data revealed that there is a need to address household level factors in-depth to reduce the extent of dropout. Apart from this, a change in social attitude and behavior through Behaviour Change Communication (BCC) and other interventions with parents and community could lead to reduce dropout considerably with a substantial improvement in accessibility and affordability of education through various systemic changes.

5. School going girls

This section of the report discusses about the story of currently school going girls. Key questions explored in this section are as follows: -

1. Enabling and disabling factors
2. What are the amenities available in the school?
3. Scholarships/benefits/ incentive

5.1. Enabling factors to continue education

There are many factors that contribute significantly to the access of education to girls. In the scope of this study, an attempt was made of list out those factors that facilitated/ease out the access of education from the point of view of school going girls. Majority of school going girls (85%) reported that they did not face any problem while going to school.

Table 10: Enabling factors for the girls to continue education

Factors	Bihar (n=362)	Gujarat (n=264)	Andhra Pradesh (n=363)	Haryana (n=357)	Total (n=1346)
No problem faced while going to school	294(81.2%)	205(77.7%)	344(94.8%)	300(84.0%)	1143(84.9%)
Self motivation to go school	335(92.5%)	251(95.1%)	259(71.3%)	344(96.4%)	1189(88.3%)
Inspiration/motivation from family	341(94.2%)	257(97.3%)	235(64.7%)	335(93.8%)	1168(86.8%)
No resistance					
Family	335(92.5%)	220(83.3%)	352(97.0%)	353(98.9%)	1260(93.6%)
Community	338(93.4%)	240(90.9%)	354(97.5%)	349(97.8%)	1281(95.2%)
Incentives received	259(71.5%)	260(98.5%)	259(71.3%)	149(41.7%)	927(68.9%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

Among school going girls, enabling factors appear to be a combination of various playing forces for all states and it was difficult to single out one-standalone factor that was attributable to school attendance. For school going girls, no resistance from family and community was a strong motivating factor to continue education. Majority of the girls reported that they did not face any resistance from family and community to continue education (94% and 95% respectively). Around 69 percent of school going girls reported to have received incentives (in case and kind) in the school.

5.2. Disabling factors

Absence of a female teacher can be discomfoting for the girls. Around 5 percent girls reported that they did not have any female teacher in their school. The percentage was relatively high in Haryana (9%) followed by Bihar (5%). Those, who did not have a female teacher in their school, 18 percent reported that they feel discomfort in absence of female teacher. In absence of female teacher, there are possibilities that the absenteeism may increase.

Table 11: Disabling factors for continuing education among school going girls by states

Factors	Bihar (n=362)	Gujarat (n=264)	Andhra Pradesh (n=363)	Haryana (n=357)	Total (n=1346)
Discomfort in absence of female teacher#	4(21%)	3(30%)	1(25%)	4(13%)	12(18%)
Dependency on others* to accompany to school	299(82.6%)	225(85.2%)	358(98.6%)	317(88.8%)	1199(89.1%)
Frequent absenteeism@	178(49.2%)	48(18.2%)	20(5.5%)	147(41.2%)	393(29.2%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018 #Applicable only for those who did not have female teachers in their school *Others include siblings, parents, other girl and/or boy students @This includes those who are not regular

Distance norms set by the RTE state that there should be an upper primary school within 3 kms of habitation. For girls attending upper primary level, the analysis of distance showed that one in every four school going girls reported that they were travelling more than 3 kms to reach school. A state-wise analysis revealed that every second girl from Andhra Pradesh reported she travelled more than 3 kms to reach school. Likewise, in Haryana around 30 percent girls reported travelling more than 3 kms.

Norms for Secondary schools set by the Rashtriya Madhyamik Shiksha Abhiyan (now subsumed within the Samagra Shiksha Abhiyan) stated that secondary schools should be within 5-8 kms of habitation. Every fourth girl in Gujarat studying in secondary and higher secondary education reported that she was traveling more than 10 kms to reach school. Also, every tenth girl in Andhra Pradesh studying in secondary school and above reported travelling similar distances.

Bihar and Haryana reported a large proportion of frequent absenteeism among school going girls. This was due to the fact they depended on other girls or family members to go to school. This could be a disabling factor for school going girls as if sometime, their sibling/friends and/or other persons refused or was not going to school, they might have to be absent from school.

Likewise, 29 percent reported frequent absenteeism from the school, when asked how often they were absent from school.

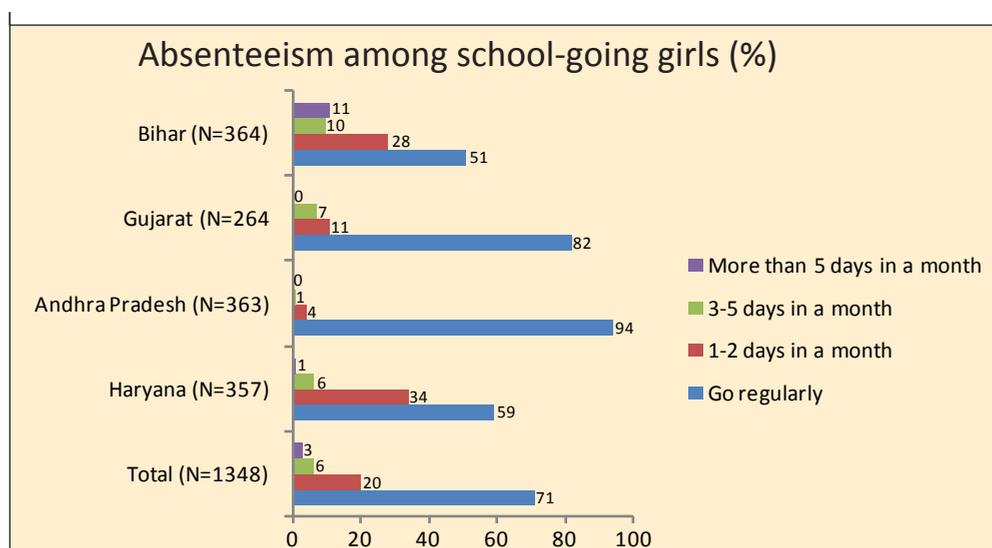


Figure 8: Absenteeism among school going girls

Two in every ten girls said they were absent for 1-2 days a month and 6 percent said they miss school 3-5 days a month. Maximum number of girls missing school at least two days a month was reported from Haryana and Bihar.

5.2.1. Reasons for absenteeism

Reasons for absenteeism were also clubbed into four categories viz. (1) household reasons; (2) individual reasons; and (3) systemic reasons.

Table 12: Reasons for absenteeism by states

Reasons*	Bihar (n=178)	Gujarat (n=48)	Andhra Pradesh (n=20)	Haryana (n=147)	Total (n=393)
Household reasons					
Household chores	87(48.9%)	34(70.8%)	7(35.0%)	51(34.7%)	179(45.5%)
To take care younger siblings	13(7.3%)	5(10.4%)	7(35.0%)	9(6.1%)	34(8.7%)
Help in family business/work	3(1.7%)	10(20.8%)	5(25.0%)	8(5.4%)	26(6.6%)
Individual reasons					
Frequent illness	105(59.0%)	20(41.7%)	6(30.0%)	75(51.0%)	206(52.4%)
Not interested in going to school	12(6.7%)	1(2.1%)	1(5.0%)	5(3.4%)	19(4.8%)
Do not go during menstruation	6(3.4%)	13(27.1%)	6(30.0%)	32(21.8%)	57(14.5%)
Systemic reasons					
Unavailability of books/uniform	8(4.5%)	4(8.3%)	7(35.0%)	2(1.4%)	21(5.3%)
Non-availability of toilets in School	3(1.7%)	1(2.1%)	2(10.0%)	0(0.0%)	6(1.5%)
School is too far/transportation problem	14(7.9%)	5(10.4%)	0(0.0%)	7(4.8%)	26(6.6%)
No environment in school for learning	2(1.1%)	0(0.0%)	0(0.0%)	2(1.4%)	4(1.0%)
Teachers not competent enough to teach	2(1.1%)	1(2.1%)	0(0.0%)	1(0.7%)	4(1.0%)
Others	6(3.4%)	1(2.1%)	1(5.0%)	17(11.6%)	25(6.4%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

*Multiple responses percentage may not add to 100%

Household chores and illnesses were the top reasons for girls' absenteeism. In Haryana, Andhra Pradesh and Gujarat, menstruation emerged as another important reason for missing school. This was corroborated further by girls during the FGDs. Schools did not have separate toilets for girls and most of the times did not have running water either. On regular days, girls end up relieving themselves in open spaces.

5.3. School infrastructure and amenities

It was reported during the survey that infrastructure like drinking water, boundary walls, playground, library etc. was available in the school. However, in spite of the Swachh Vidyalaya Mission and the emphasis on sanitation, only 87 percent of the schools were reported to have separate toilets for girls and boys. Bihar performed the worst in terms of separate toilet facility, where only 75 percent of the girls reported that their schools had separate toilet facilities. This was an important consideration for both girls and their parents and was frequently stated as the reason why girls drop out of schools. Further, both groups reported that children did not have open access to toilets and the toilets did not always have running water facilities. Therefore along with availability of separate toilets, functionality of toilets was a crucial factor that determined attendance of girls.

Table 13: School infrastructure and amenities by states

School infrastructure and amenities	Bihar (n=362)	Gujarat (n=264)	Andhra Pradesh (n=363)	Haryana (n=357)	Total (n=1346)
Availability of safe drinking water	336(92.8%)	261(98.9%)	358(98.6%)	340(95.2%)	1295(96.2%)
Proper sitting arrangement	316(87.3%)	260(98.5%)	350(96.4%)	315(88.2%)	1241(92.2%)
Separate toilet for girls	273(75.4%)	254(96.2%)	295(81.3%)	348(97.5%)	1170(86.9%)
Boundary wall	284(78.5%)	253(95.8%)	317(87.3%)	325(91.0%)	1179(87.6%)
Playground facility	323(89.2%)	264(100.0%)	311(85.7%)	316(88.5%)	1214(90.2%)
Ramp	202(55.8%)	143(54.2%)	102(28.1%)	127(35.6%)	574(42.6%)
Electricity	294(81.2%)	263(99.6%)	326(89.8%)	348(97.5%)	1231(91.5%)
Computer	88(24.3%)	249(94.3%)	300(82.6%)	269(75.4%)	906(67.3%)
Mid-day Meal facility	324(89.5%)	259(98.1%)	344(94.8%)	346(96.9%)	1273(94.6%)
Library	259(71.5%)	221(83.7%)	198(54.5%)	239(66.9%)	917(68.1%)
Safe and welcoming environment at school	303(83.7%)	256(97.0%)	315(86.8%)	329(92.2%)	1203(89.4%)
Separate teacher for each subject	322(89.0%)	244(92.4%)	346(95.3%)	284(79.6%)	1196(88.9%)
Female teachers in the school	343(94.8%)	254(96.2%)	359(98.9%)	325(91.0%)	1281(95.2%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

* the norms for the ideal class strength is primary (30:1); upper primary (35:1) and secondary (30:1)

Infrastructural support for girls seems to be reasonable in schools. Around 70 percent girls reported that they had more than 30 students in their class. Overall, nine in every ten girls said that they had separate teachers for each subject and majority of them (95%) reported that there were female teachers in their schools.

Installation of ramps for CSWN children was the lowest among all the schooling facilities. The study found that only 42 percent schools have ramp facility. It was also found that only 67 percent of the schools had computers, with only 24 percent of the girls in Bihar reporting that schools had computers available.

5.4. Scholarships/benefits/incentives in school

Government had initiated various schemes under which, cash and/or in kind incentives are provided to girls for continuing education. Scholarships (54%) and free books (35%) were the most cited incentives received by school going girls.

Table 14: Incentives/benefits received by school going girls by state

Incentives received*	Bihar (n=362)	Gujarat (n=264)	Andhra Pradesh (n=363)	Haryana (n=357)	Total (n=1346)
Scholarship	209(57.7%)	250(94.7%)	140(38.6%)	128(35.9%)	727(54.0%)
Fees waiver	40(11.0%)	116(43.9%)	64(17.6%)	67(18.8%)	287(21.3%)
Free books	100(27.6%)	199(75.4%)	91(25.1%)	75(21.0%)	465(34.5%)
Uniform	154(42.5%)	20(7.6%)	78(21.5%)	86(24.1%)	338(25.1%)
Transportation facility	0(0.0%)	14(5.3%)	3(0.8%)	3(0.8%)	20(1.5%)
Bicycle	62(17.1%)	90(34.1%)	14(3.9%)	6(1.7%)	172(12.8%)
Others	4(1.1%)	17(6.4%)	3(0.8%)	4(1.1%)	28(2.1%)
Nothing	103(28.5%)	4(1.5%)	104(28.7%)	208(58.3%)	419(31.1%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

*Multiple responses possible

Around, 31 percent school going girls reported that they did not get any benefits or incentives in the school. Of this, majority of them (45%) girls were from upper primary sections. Benefits/ incentives received in school are not mutually exclusive benefits. In Bihar, scholarships (58%) and uniforms (43%) were most cited incentives received in the school. In Gujarat and Andhra Pradesh, it was scholarships and free books. In Haryana, 36 percent girls reported receiving scholarships and around 24% reported receiving uniforms in the school. Also, a large proportion of girls in Haryana (58%) reported not receiving any incentive/benefit in the school. In the scope of this study, an attempt was also made to look into the characteristics of girls not receiving any benefits/incentives (31%) in the school.

Table 15: Characteristics of girls not getting any benefits/incentives

Characteristics	No benefits received (n=380)
Age categories	
11-14 years	237(62.4%)
15-18 years	143(37.6%)
Caste categories	
Scheduled Caste (SC)	79(20.8%)
Scheduled Tribe (ST)	6(1.6%)
Other Backward Classes (OBC)	173(45.5%)
General	122(32.1%)
Family income	
Less than Rs. 5,000	125(32.9%)
Rs. 5,000-Rs.10,000	162(42.6%)
Rs. 10,000-Rs.20,000	60(15.8%)
More than Rs. 20,000	33(8.7%)
State	
Bihar	101(26.6%)
Gujarat	4(1.1%)
Andhra Pradesh	80(21.1%)
Haryana	195(51.3%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

Majority of the girls, those who did not receive any benefits in the school were in the age bracket of 11-14 and majority of them were from poor families having income between Rs. 5,000 - Rs. 10,000. Girls from combined reserved categories (SC/ST/OBC) formed the largest group of girls who did not get any benefits in the school. This highlights that there is a need to relook at the implementation of the schemes and distribution of benefits. Most of the girls were from Haryana (51%).

5.5. Discussion

From the above analysis, it is clear that the fact of attending school is coterminous with a range of enabling factors including the prioritization of study over work for girl children by parents. There is a need to disaggregate positive attitudes to girl child education with considerations of intra-household dynamics and priorities. Disabling factors in this context are more often structural and infrastructural than cultural or normative, with one or two exceptions.

Girls and parents report factors such as requirement of domestic labour and care work as the chief reasons for discontinuing education or missing school on a regular basis. Constraints imposed by unsafe conditions, lack of transport facilities or sanitation amenities in the school feature next in the hierarchy. Resistance from family or community appears lower down the order of disabling factors, indicating that their contemporary status is not insurmountable, and only become so in the context of additional structural and infrastructural constraints. As attending school is in itself the act of being in public, the process can be seen to have a range of beneficial attitudinal changes amongst both parents and students. Internalized aspects of community norms and the impediments posed by this on the perception of the curtailment of rights however, is a caveat applicable in this situation. Around, 70 percent school going girls reported receiving any kind of incentives in the school. Government has launched various schemes that provide benefits in kind or in cash to promote girl child education. However, 30 percent girls did not receive any kind of benefit in the school. A more detailed analysis of background characteristics of these girls revealed that majority of them were in the age category of 11-14 years and were from socially and economically deprived categories. The findings suggest that, although incentivizing girl child education can benefit extensively, there is a need to understand and address the social, cultural and other economic aspects

6. Perceptions about education and role of Government

This section of the report explores the perception of girls about education, their role in the family and their perception about role government plays in girl child education. Around 45 percent of girls believed that there is no use of studying if they cannot go for higher education. At times, due to various reasons e.g. limited financial resources, non availability of schools in close proximity and other social and cultural practices, girls could not complete their schooling and thus, this discourage them to study. Around one in every third girl also felt fearful about the corporal punishments at school. One in every fifth girl also believed that because of their girl gender, teacher did not pay any attention and thus, was discouraging for them. Likewise, one in every fifth girl also reported experiencing any physical/sexual violence in the school.

6.1. Lived experiences

Girls were also asked about their experiences in and with schools and both types of girls were asked what they felt about education and schools and access to education.

Table 16: Lived experiences of girls

Experiences	School Going Girls (n=1346)	Drop out girls (n=258)	Total (N=1604)
No use of studying if you can't go for higher education	617(45.8%)	106(41.1%)	723(45.1%)
Corporal punishment in school	452(33.6%)	70(27.1%)	522(32.5%)
Teachers do not pay attention because of girl gender	300(22.3%)	38(14.7%)	338(21.1%)
Experienced physical/sexual violence	286(21.2%)	42(16.3%)	328(20.4%)
Education cost is huge for the family	516(38.3%)	116(45.0%)	632(39.4%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

Out of the total drop out girls, those who dropped out before the age of 14 years, 44 percent reported a huge direct cost of education (e.g. fees, books, tuition, uniform and transportation etc.) for their families. Whereas, girls who dropped out after 14 years of age; 48 percent of them, reported a high direct costs for family.

The study also attempted to assess the role of girls in the family. Though, they were expected to study but regardless of this, they took role of caregiver, income earner and participated in household chores. These other roles significantly discount the time available for the study, leisure and other sports activities that are indispensable for overall development (cognitive and physical). Majority of school going girls (76%) and dropout girls (90%) were participating in household chores. One in every fourth drop out girl was contributing to family income by working outside as well and then one in every tenth drop out girl resumed the role of caregiver to siblings, quite possible their mothers were working as daily wagers outside.

6.2. Role in the family

The study also attempted to assess the role assigned to girls in the house. Apart from studying, girls may take up the role of care giver, income earner and doing household chores. Majority of the drop out girls were participating in household chores and three in every four school going girls were participating in household work. Around one in every fourth drop out girl was also working outside and earning income. The percentage was far lower in case of school going girls.

Table 17: Role assigned in family and current status of education (state - wise)

Role in Family	Bihar		Gujarat		Andhra Pradesh		Haryana		Total	
	SG (n=362)	DG (n=35)	SG (n=264)	DG (n=130)	SG (n=363)	DG (n=33)	SG (n=357)	DG (n=60)	SG (n=1346)	DG (n=258)
Participate in household chores	249(68.8%)	31(88.6%)	235(89.0%)	118(90.8%)	262(72.2%)	27(81.8%)	280(78.4%)	57(95.0%)	1026(76.2%)	233(90.3%)
Participation in outside work	16(4.4%)	5(14.3%)	34(12.9%)	51(39.2%)	3(0.8%)	5(15.2%)	11(3.1%)	12(20.0%)	64(4.8%)	73(28.3%)
Caregiver to younger siblings	62(17.1%)	9(25.7%)	6(2.3%)	7(5.4%)	7(1.9%)	4(12.1%)	28(7.8%)	13(21.7%)	103(7.7%)	33(12.8%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

In Gujarat and Haryana, majority of school going girls were also participating in the household chores. In Haryana, most of the drop out girls, were participating in household chores. In Gujarat, around 40% of drop out girls were also working outside to earn income.

6.3. Perception about government role

Girls were also asked about their perception about the role government plays in promoting girl child education. Government role was assessed on the following parameters:-

- Having programmes to promote girl child education
- Having laws in place to prevent early girl child marriage
- Encourage higher enrollment of girls in school
- Assist in providing all girls secondary schools
- Provides scholarships for girl child education

Perceptions were recorded as 'True'=1 and 'False'=2 responses from the girls. True responses were re-coded as an 'Affirmative' response=1 and False was re-coded as 'Negative' perception=0. Responses were added and an additive score was generated 0 to 6 where; 0 shows absolute negative perception, '6 signifies absolute affirmative perception. The score was categorized as 0-1 as negative perception about government's role, 2-4 as somewhat affirmative perception about government's role and 5 and above as absolute affirmative perception about government's role.

Table 18: Perception about role of the government

Role in Family	Bihar		Gujarat		Andhra Pradesh		Haryana		Total	
	SG (n=361)	DG (n=35)	SG (n=264)	DG (n=130)	SG (n=363)	DG (n=33)	SG (n=357)	DG (n=60)	SG (n=1346)	DG (n=258)
Negative perception about government initiatives	1(0.3%)	2(5.7%)	2(0.8%)	2(1.5%)	45(12.4%)	2(6.1%)	2(0.6%)	0(0.0%)	50(3.7%)	6(2.3%)
Somewhat affirmative perception	190(52.6%)	20(57.1%)	98(37.1%)	42(32.3%)	136(37.5%)	14(42.4%)	193(54.1%)	28(46.7%)	617(45.9%)	104(40.3%)
Absolute affirmative perception	170(47.1%)	13(37.1%)	164(62.1%)	86(66.2%)	182(50.1%)	17(51.5%)	162(45.4%)	32(53.3%)	678(50.4%)	148(57.4%)

Source: Child Rights and You (CRY) survey – girls survey (11-18 years) Year 2018

The data showed that one in every second school going and drop out girl accorded to the affirmative role of government in promoting girl child education. In Bihar, among both categories, majority of girls had somewhat affirmative perception about the role of government. In Gujarat, Andhra and Haryana, in the both categories of girls, majority of them had absolute affirmative perception about the role of government. The findings suggested that as around half of the girls (both school going and dropout) had affirmative perception about the role of government plays in promoting girl child education, it becomes imperative for policy makers, to have policies and schemes in play and the proper mechanism through which, they are channelized to the masses. Again, a detailed impact evaluation of the schemes, and having corrective measures adopted to fill the identified gaps is required.

7. Access and utilisation – Government schemes

This section of the report assesses the role of government in promoting girls education from parents' point of view, awareness about government schemes and utilization of services provisioned under the schemes. Most of the parents (90%) believed that government has programmes that encourage GCE. In all the parameters except government providing girls-only secondary schools, the responses were affirmative. Lower percentage of parents of drop out girls believed that there were government-run all-girls secondary schools.

7.1. Role of government

Majority of parents believed that government play pivotal role in promoting girl empowerment and education. Perception of parents about government's assistance in providing only girl secondary schools was limited compared to other dimensions. However, government has initiated various residential schools for girls from socially deprived communities. There is a need to sensitize the community about this initiative of the government. Parents of dropout girls also had an affirmative perception about the role of government in promoting girl child education in most of the dimensions.

Table 19: Parents' perception about role of government in promoting girl child education

Statements	Parents of school going girls (n=1224)	Parents of drop out girls (n=246)	Total (n=1470)
Government has programmes that encourages Girl-child Education	1097(89.6%)	229(93.1%)	1326(90.2%)
Government plays an important roles in providing laws to prevent early marriage to Girl-child	1072(87.6%)	223(90.7%)	1295(88.1%)
Government encourages higher enrolment of Girl-child in school	1059(86.5%)	214(87.0%)	1273(86.6%)
Government enlightens parents on the need for Girl-child Education	975(79.7%)	213(86.6%)	1188(80.8%)
Government assist in providing only Girls Secondary Schools	830(67.8%)	182(74.0%)	1012(68.8%)
Government provides scholarship for Girl-child Education	1013(82.8%)	212(86.2%)	1225(83.3%)

Source: Child Rights and You (CRY)– Parents' survey Year 2018

How do schemes that incentivize education of girls help promote education?

The duty bearers and the stakeholders across states agreed that these schemes have had a good impact on enrolment of girls in schools and even on the child sex ratio (as stated in Haryana). They do so by reducing the burden of spending on education for parents. In Andhra Pradesh, the duty bearers felt that these schemes reach out to the poorest of the poor and are designed in such a manner that the beneficiaries can receive benefits without the inference of politics. In Bihar, duty bearers stated that these schemes have driven home the fact that education of girls is equally important.

7.2. Awareness and availability of schemes

An analysis revealed that 40% of parents were not aware about the schemes. In Gujarat and Bihar a considerably high proportion of parents were aware about schemes encouraging girl child education. A significantly lower percentage of parents in Andhra Pradesh (20%) were aware about any scheme for girl child education.

Table 20: State-wise awareness about any scheme for girl child education

Schemes	Bihar (n=397)	Gujarat (n=390)	Andhra Pradesh (n=390)	Haryana (n=409)	Total (n=1586)
Aware about any schemes encouraging girl child education	295(74.3%)	345(88.5%)	79(20.3%)	229(56.0%)	948(59.8%)

Source: Child Rights and You (CRY)– Parents’ survey Year 2018

Government of India and state governments have launched various schemes that encourage girl child education. The study also attempted to assess the specific knowledge of parents about awareness and availability of schemes in their area. Those who had heard of any scheme were asked about specific schemes launched by Government of India and other states. Mukhyamantri Cycle Yojana and Beti Bachao Beti Padhao were two schemes that were quite popular among the parents and a majority of parents were aware about these schemes. State wise, in Bihar, Mukhyamantri Cycle Yojana and scholarships for handicapped, pre metric scholarship to OBC students were quite popular. In Gujarat, Beti Bachao Beti Padhao and free transport were two schemes that were quite popular among the parents.

Table 21: State-wise awareness about specific schemes among parents

Awareness about specific schemes	Type of schem	Bihar (n=397)	Gujarat (n=345)	Andhra Pradesh (n=79)	Haryana (n=229)	Total specific (n=948)
Apni Beti Apna Dhan	State Government	42(14.2%)	57(16.5%)	1(1.3%)	133(58.1%)	233(24.6%)
Balika Samridhhi Yojana	Government of India	42(14.2%)	32(9.3%)	3(3.8%)	25(10.9%)	102(10.8%)
Dhanalakshmi Scheme*	Government of India	6(2.0%)	12(3.5%)	2(2.5%)	29(12.7%)	49(5.2%)
Ladli scheme	State Government	2(0.7%)	0(0.0%)	0(0.0%)	156(68.1%)	158(17.0%)
Mukhyamantri Ladli Laxmi Yojana	State Government	8(2.7%)	0(0.0%)	0(0.0%)	0(0.0%)	8(0.9%)
Mukhyamantri Girl Child Protection Scheme	State Government	8(2.8%)	0(0.0%)	9(11.5%)	0(0.0%)	17(2.2%)
Beti Bachao Beti Padhao Scheme	Government of India	140(47.5%)	236(68.4%)	0(0.0%)	223(97.4%)	599(63.2%)
Rajeev Vidya Deevena	Government of India	1(0.3%)	0(0.0%)	0(0.0%)	0(0.0%)	1(0.1%)
Awards for Rural Adolescent Girls	State Government	1(0.3%)	0(0.0%)	0(0.0%)	12(5.2%)	13(1.4%)
Dr. Ambedkar Pre-Metric Scholarship for DNTs	Government of India	9(3.1%)	18(5.2%)	5(6.3%)	5(2.2%)	37(3.9%)
Pre-Metric Scholarship to the OBC Students	Government of India	136(46.1%)	109(31.6%)	13(16.5%)	12(5.2%)	270(28.5%)

* Discontinued w.e.f from April 2013 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=104044>

Scholarship of handicapped students	Government of India	186(63.1%)	65(18.8%)	11(13.9%)	51(22.3%)	313(33.0%)
Pre-Metric Scholarship to the SC/ ST Students	Government of India	82(27.8%)	216(62.6%)	15(19.0%)	13(5.7%)	326(34.4%)
Mukhyamantri Cycle Yojana	State Government	276(93.6%)	278(80.6%)	35(44.3%)	103(45.0%)	692(73.0%)
Saraswati Sadhna Yojana	State Government	2(0.7%)	11(3.2%)	0(0.0%)	0(0.0%)	13(1.4%)
Free Transport	Government of India	6(2.0%)	246(71.3%)	4(5.1%)	5(2.2%)	261(27.5%)
Eklavya model school	Government of India	1(0.3%)	119(34.5%)	0(0.0%)	0(0.0%)	120(12.7%)
Babu Jagjivan Ram scheme of hostels for boys & girls	Government of India	6(2.0%)	6(1.7%)	4(5.1%)	1(0.4%)	17(1.8%)
Construction of Hostels for OBC Boys and Girls	Government of India	15(5.1%)	49(14.2%)	9(11.4%)	6(2.6%)	79(8.3%)
Nanaji Deshmukh scheme of Construction of Hostels for DNT Boys and Girls	Government of India	1(0.3%)	1(0.3%)	1(1.3%)	0(0.0%)	3(0.3%)
Residential Schools	Government of India	24(8.1%)	111(32.2%)	1(1.3%)	7(3.1%)	143(15.1%)
RMSA Girls Hostel Kasturba Gandhi	Government of India	3(1.0%)	4(1.2%)	4(5.1%)	4(1.7%)	15(1.6%)
Balika Vidyalaya (KGBV) Yojana	Government of India	110(37.3%)	40(11.6%)	16(20.3%)	14(6.1%)	180(19.0%)

In Andhra Pradesh, Cycle Yojana and scholarship schemes were popular among the parents. Regarding Beti Bachao Beti Padhao scheme of Government of India, either parents were unaware or answered do not know. In Haryana, majority of the parents had heard about Beti Bachao Beti Padhao, Ladli and Apni Beti Apna Dhan were also quite popular among the parents. These two schemes were also state initiatives.

Awareness about scheme and awareness about the availability of scheme in local area considerably determine utilization of benefits provisioned under the schemes.

Majority of the parents, those who have heard about specific schemes, were also aware that the scheme was available in their local area. The response was significantly high in case of Beti Bachao Beti Padhao, free transport and other scholarship schemes. State wise, in Bihar, most of the parents were aware about the availability of specific schemes. However, awareness of availability of state specific schemes was limited. In Gujarat, among parents awareness about availability of Beti Bachao Beti Padhao and other scholarship schemes was quite high. In Andhra Pradesh, already a significantly low percentage of parents were aware about specific schemes and likewise, the awareness about availability of those specific schemes in local area was also limited. In Haryana, though, the awareness about a few specific schemes was quite impressive, the awareness about the availability of those schemes in local area was limited.

Among those, who had not heard about any scheme, 9 in every 10 parents told that if they would have heard/aware about the scheme, they would have availed benefits provisioned under the schemes. Those, who had not heard about the schemes, majority of them were from Andhra Pradesh, followed by Haryana.

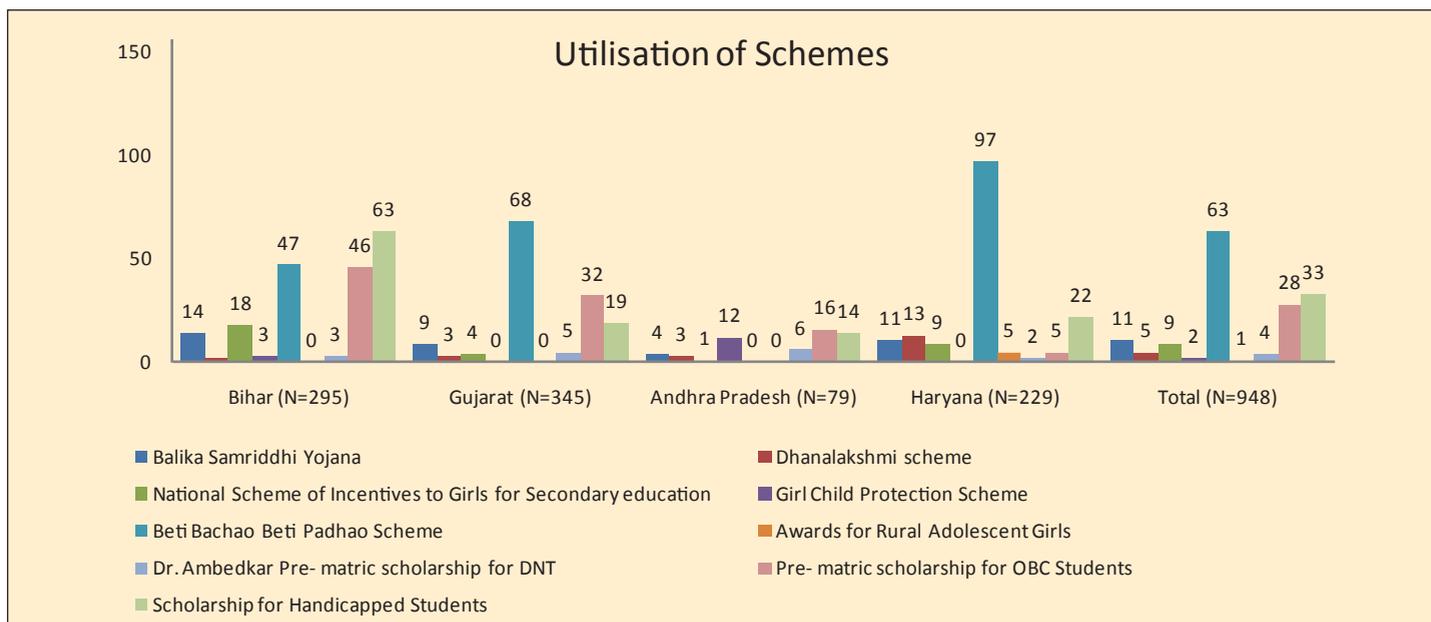


Figure 9: Utilisation of schemes

Beti Bachao Beti Padhao and Cycle Yojana were the two most popular schemes amongst the general population.

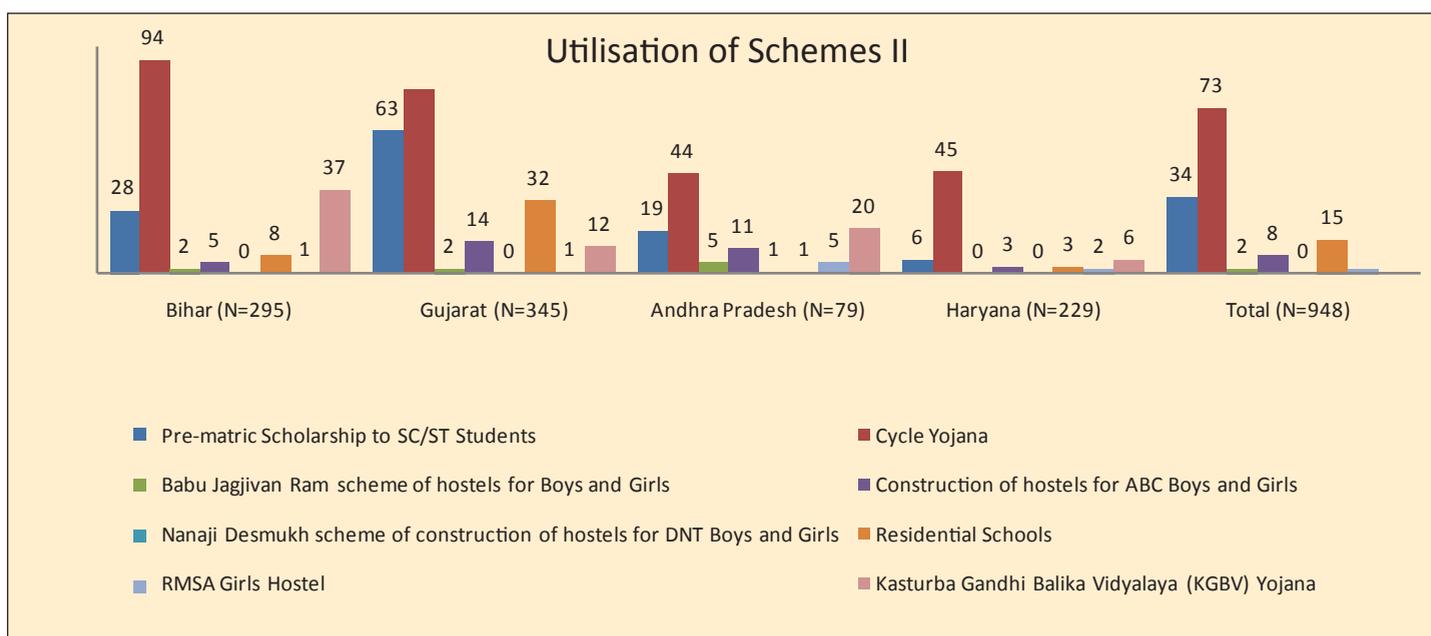


Figure 10: Utilisation of schemes -II

In Bihar, Cycle Yojana, KGBV Yojana, Pre-Metric Scholarship for OBC students/ SC and ST students were the most popular schemes amongst the communities, followed by Beti Bachao, Beti Padhao. It was also gathered in the state that delay in release of funds is the main reason for girls not being able to receive benefits under the various schemes, such as scholarship, provision of free books and uniforms. Better implementation of schemes to ensure timely provision of scheme benefits would help increase utilization of schemes.

Policy literature on incentivisation schemes in general and CCT schemes in particular had raised several entry level hurdles to the process of families availing these schemes and had demanded the introduction of simpler formalities and more exhaustive canvassing strategies to ensure the inclusion of maximum number of beneficiaries. Implementation level hurdles pointed out in the literature also bears corroboration from the data assessed in this study. A further enquiry seeking to understand the specific hurdles in accessing or enrolling in incentivisation schemes may be required to create a nuanced perspective on solutions.

7.3. Discussion

Gujarat had highest levels of awareness, knowledge and utilization of different schemes. Some scholars who have carried out impact assessment of incentivisation schemes in earlier studies had pointed out that the bottlenecks are more at the level of enrolment than awareness. This makes it necessary to consider the dimension of enrolment or utilization of schemes by girls and families. It was felt very strongly by the duty bearers that government should raise more awareness about the schemes that incentivize education for the girl child. These schemes should be implemented in a timely manner and that girls should receive these benefits on time. Respondents in Bihar strongly felt that the government needs to run enrolment drives for girls. In Andhra Pradesh duty bearers emphasized the need to have staff in place that can focus on counseling parents specifically. They also focused on the need for providing girls with support for education beyond classrooms, by providing them with tuitions and coaching facilities.

8. Parents' perception about girl child education

This section of the report explores parents' perception about importance of education for girl child. It also looks at the enabling and disabling factors and gender gap. The section also investigates parents' perception about various government initiatives for promoting girl child education and discusses about girls' marriage.

8.1. Opinion about importance of girls' education

Parents were asked about the importance of girl child education. Majority of the parents felt that education was important so that the girl can command respect from the community, learn to read and write and find respectable jobs in future

Table 22: Opinions about importance of girl's education - parents' perspective

Opinions*	Parents of school going girls (n = 1110)	Parents of drop out girls (n=223)	Total (N=1333)
People will give more respect to an educated girl	587(52.9%)	110(49.3%)	697(52.3%)
Increased chance in getting a respectable job	394(35.5%)	59(26.5%)	453(34.0%)
Can easily get a job	491(44.2%)	93(41.7%)	584(43.8%)
For becoming a better mother	206(18.6%)	32(14.3%)	238(17.9%)
For getting a better paid job	231(20.8%)	27(12.1%)	258(19.4%)
To face the challenges in life in a better way	310(27.9%)	73(32.7%)	383(28.7%)
For getting better proposal for marriage	120(10.8%)	25(11.2%)	145(10.9%)
To read and write	448(40.4%)	130(58.3%)	578(43.4%)
For becoming financially independent	126(11.4%)	35(15.7%)	161(12.1%)
To contribute to family income	61(5.5%)	14(6.3%)	75(5.6%)

Source: CRY – Parents' survey 2018

*Applicable only for those who responded girl education is important; @multiple responses percentage may not add to 100%

Parents of drop out girls attached importance of education to reading and writing (58%). Whereas, parents of school going girls, felt that education was important to get more respect in the society followed by ease of getting good job (44%). This highlights the outlook of parents of both type of girls regarding the importance of education for a girl and thus, can significantly influence the continuation and completion of schooling by a girl. Responses of parents of school going girls were more objective than the parents of drop out girls.

8.2. Enabling factors

Parents play a pivotal role in encouraging girl child education. Majority of school going girls parents believed that education is foremost important that anything else. However, the percentage was low in Bihar and Haryana compared to Gujarat and Andhra Pradesh. Majority of the parents cut across states, believed that girls had spare time apart from studies and household chores.

Table 23: Enabling factors for girl child education - parents' perspective

Factors	Bihar (n=397)	Gujarat (n=390)	Andhra Pradesh (n=390)	Haryana (n=411)	Total (n=1588)
Percentage of parents believing that study is more important than anything else*	273(75.8%)	232(88.9%)	350(98.0%)	265(74.9%)	1120(84.1%)
Percentage of parents believing that the girl's will only matter for her education#	3(0.8%)	10(2.6%)	7(1.8%)	7(1.7%)	27(1.7%)
Percentage of parents respecting girl's preference for her future#	151(38.0%)	179(45.9%)	200(51.3%)	106(25.8%)	636(40.1%)
Percentage of parents reporting to push girl to attain as high education as possible#	73(18.4%)	105(26.9%)	134(34.4%)	110(26.8%)	422(26.6%)
Percentage of parents believing that the girl has free time to spend apart from study and household chores*	347(96.4%)	247(94.6%)	346(96.9%)	341(96.3%)	1281(96.2%)

Source: CRY – Parents' survey 2018

*applicable for those whose girls are currently going to school

#Applicable to all parents irrespective of present education status of girl

8.3. Disabling factors

Parents of drop out girls were also asked about the reasons for discontinuing girl's education. In the scope of the study, the factors were clubbed into three categories viz. (1) individual factors; (2) household factors and (3) systemic factors. In the individual factors, lack of interest of girl and poor performance in school were cited as the most important factors / reasons for discontinuing girl's education. In Bihar, engagement in work and economic activities emerged as the prominent individual factor. In Gujarat and Haryana, its lack of interest and poor performance were most cited. In Andhra Pradesh, majority of the parents cited physical and mental condition of girl and/or her ill health as the reason for drop out.

Table 24: Factors discouraging girl child education - parents' perspective

Factors	Bihar (n=37)	Gujarat (n=129)	Andhra Pradesh (n=33)	Haryana (n=57)	Total (n=256)
Individual					
Her physical/mental condition does not allow her to study/ due to her ill health	1(2.7%)	4(3.1%)	12(36.4%)	4(7.0%)	21(8.2%)
Wanted to engage in work/ economic activities	4(10.8%)	14(10.9%)	12(36.4%)	3(5.3%)	33(12.9%)
Poor performance in school/ weak in study	1(2.7%)	37(28.7%)	2(6.1%)	12(21.1%)	52(20.3%)
Lack of interest in going to school	3(8.1%)	40(31.0%)	7(21.2%)	6(10.5%)	56(21.9%)
Got married	1(2.7%)	0(0.0%)	0(0.0%)	1(1.8%)	2(0.8%)
Expelled from the school	1(2.7%)	2(1.6%)	0(0.0%)	3(5.3%)	6(2.3%)
Household					
The family won't be able to pay the fees for the school/ it became too expensive for the family	15(40.5%)	6(4.7%)	18(54.5%)	4(7.0%)	43(16.8%)
Responsibility of household work	5(13.5%)	61(47.3%)	8(24.2%)	12(21.1%)	86(33.6%)
To take care of the ill household member	1(2.7%)	10(7.8%)	0(0.0%)	0(0.0%)	11(4.3%)
Achieved the desired education standard	0(0.0%)	2(1.6%)	0(0.0%)	3(5.3%)	5(2.0%)
Family migrated from other place and lack of proper documents to get admitted in the school at destination	1(2.7%)	2(1.6%)	0(0.0%)	0(0.0%)	3(1.2%)
Care of younger siblings	0(0.0%)	9(7.0%)	0(0.0%)	0(0.0%)	9(3.5%)
Systemic					
School is too far from home	5(13.5%)	47(36.4%)	0(0.0%)	14(24.6%)	66(25.8%)
The quality of learning in school is not up to the mark	0(0.0%)	13(10.1%)	0(0.0%)	0(0.0%)	13(5.1%)
Poor infrastructure and lack of girl friendly facilities in the school	0(0.0%)	1(0.8%)	0(0.0%)	1(1.8%)	2(0.8%)
Behavior of the teachers in school was not appropriate	0(0.0%)	3(2.3%)	0(0.0%)	0(0.0%)	3(1.2%)
Interference by others regarding decision of discontinuing education	12(32.4%)	27(20.9%)	3(9.1%)	17(29.8%)	59(23.0%)
Percentage of parents not willing to restart the education of drop out girl	12(32.4%)	68(52.7%)	22(66.7%)	23(40.4%)	125(48.8%)
Percentage of parents having negative attitude during success of girl	7(18.9%)	22(17.1%)	5(15.2%)	14(24.6%)	48(18.8%)
Parentage of parents having ill treated the girl during failures	15(40.5%)	34(26.4%)	10(30.3%)	9(15.8%)	68(26.6%)

Source: CRY – Parents' survey 2018

Among household factors, household responsibility was cited by most of the parents as the reason for drop out of girl. However, state wise, in Bihar and Andhra Pradesh, inability of family to pay fees was cited by most. Whereas, in Gujarat and Haryana, it was household responsibility that emerged as the most sought household reason for drop out of girls. At the system level, distance from school emerged as the most important reason of drop out. In Andhra Pradesh, none of the parent cited any systemic reason for drop out of girl. In Bihar and Haryana, a relatively high percentage of parents reported the interference of others regarding the decision of discontinuing education of girl. These others include other family members and community leaders. One in every second parent was not willing to restart the education of drop out girl. The percentage was comparatively large in Gujarat and Andhra Pradesh. Thus, there is a need to sensitize parents about the importance of girl child education in detail and to engage them through various interventions. In Haryana, one in every fourth parent of drop out girl had negative attitude during the success of girl when she was studying. Negative attitude connotes to de-motivating her and/or being indifferent to her success. Likewise, in the event of failure, one in every fourth parent reported having ill treated the girl. Ill treatment here includes de-motivating her, scolding her. The percentage was comparatively large in Bihar.

Majorly both parents (38%) decided that the girl should discontinue her education. Around 20 percent reported that others outside family decided that the girl should discontinue her education. This finding is important considering the active engagement and mobilization of community for girl child education. In Bihar and Haryana around 27 percent and 23 percent respectively reported that others decided that the girl should discontinue her education. Thus, within a comprehensive programme of engagement there is a need to have tailored intervention to engage families and/or community leaders at large. As discussed the previous chapter, parents were also asked about the current status of the girls those who were not presently going to school. Majority of them reported that the girls were doing household chores after discontinuing their education.

Table 25: Parents' responses about the current status of dropout girls

Factors	Bihar (n=37)	Gujarat (n=129)	Andhra Pradesh (n=33)	Haryana (n=57)	Total (n=256)
Trying to get her married	7(18.9%)	7(5.4%)	8(24.2%)	8(14.0%)	30(11.7%)
Doing household work	25(67.6%)	116(89.9%)	17(51.5%)	47(82.5%)	205(80.1%)
Take care of the younger siblings	3(8.1%)	26(20.2%)	7(21.2%)	10(17.5%)	46(18.0%)
Helping in family occupation	8(21.6%)	89(69.0%)	12(36.4%)	6(10.5%)	115(44.9%)
Working outside	3(8.1%)	12(9.3%)	6(18.2%)	5(8.8%)	26(10.2%)
Others (Specify)	3(8.1%)	3(2.3%)	0(0.0%)	5(8.8%)	11(4.3%)

Source: CRY – Parents' survey 2018; *multiple responses percentage may not add to 100%

8.4. Attitudinal features

8.4.1. Marriageable age

Awareness of age at marriage appears to be widely prevalent, as parents correctly spelt out the legal age at marriage for girls in all states. However, the median marriageable age indicated by parents depicted some diversity, with Bihar reporting the lowest preferred age (18) and Haryana the highest (21).

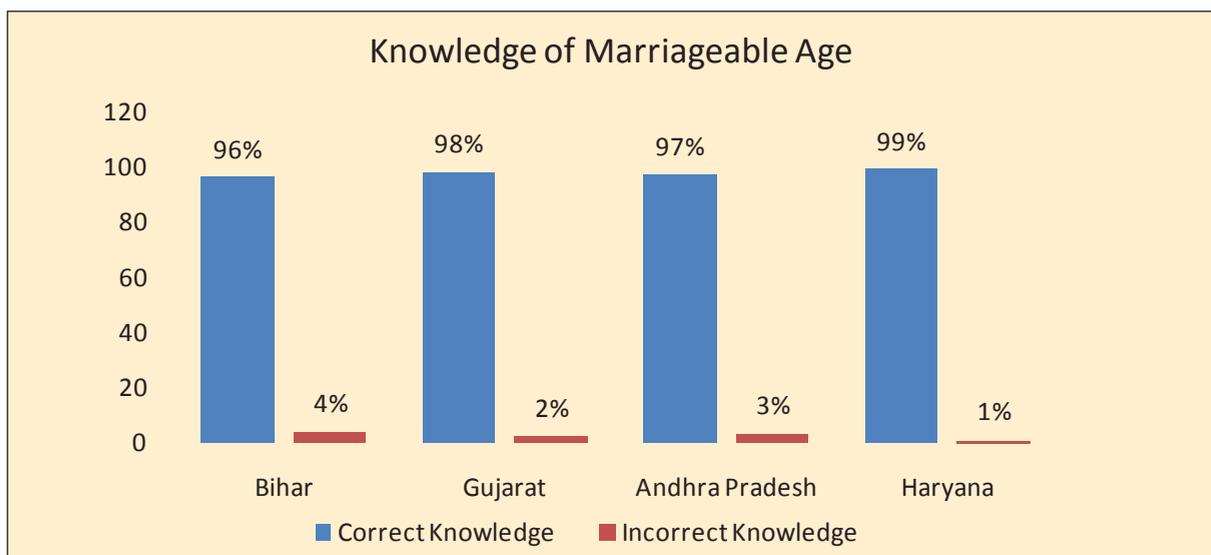


Figure 11: Knowledge of legal age of marriage

This data was triangulated with the qualitative findings, and it was observed during the FGDs that parents in Gujarat shied away from revealing their actual preferences when it comes to age of marriage for girls.

“It is better if girls get married at the correct age, else later it will be difficult to find matches. Timing is of utmost importance when it comes to marriage”.

- (Parent of dropout girl, Gujarat)

In reality, girls were getting married as soon as they turned 18 years old, or in a few exceptional cases, even before that. This was more clearly expressed by the duty bearers during the FGDs who stated that there is a trend of getting girls married early. They also reported that there were indications of decline on this count.

The gap between reported values and actual practice is a challenge in studying or interpreting phenomena as complex as age of marriage. For instance, while parents indicate awareness about the legal age of marriage for girls in all states, it emerged from the FGDs and KIIs that child marriage is a major issue in coastal Andhra Pradesh.

“Yes, there is very much a trend of girls getting married early in Andhra Pradesh. Around 80% of girls marry below 19 years in fishing coastal villages such as Chintpalli, Thippalavalsa, Konada, Thothadam, Baripetta, Padwad) etc. But, it is being done unknowingly / secretly without the knowledge of government officials. So, we do not know the exact number. In the last 5 years, due to our intervention, it has reduced”

-Duty bearers / government functionaries

Thus, the duty bearers who were interviewed clearly stated that about a quarter of the girls in the coastal areas got married at a young age and this became the reason for dropping out of school or discontinuing education. This did not only affect their education, but their psychosocial development and their wellbeing.

The study also attempted to ascertain the reasons that were reported as significant in getting a girl married after 18 years through purely spontaneous responses from the parents and/or other adult members. The legality of the matter was reported as the strongest reason by parents for waiting till 18 years of age, followed by completion of education and lower chances of pregnancy related complications.

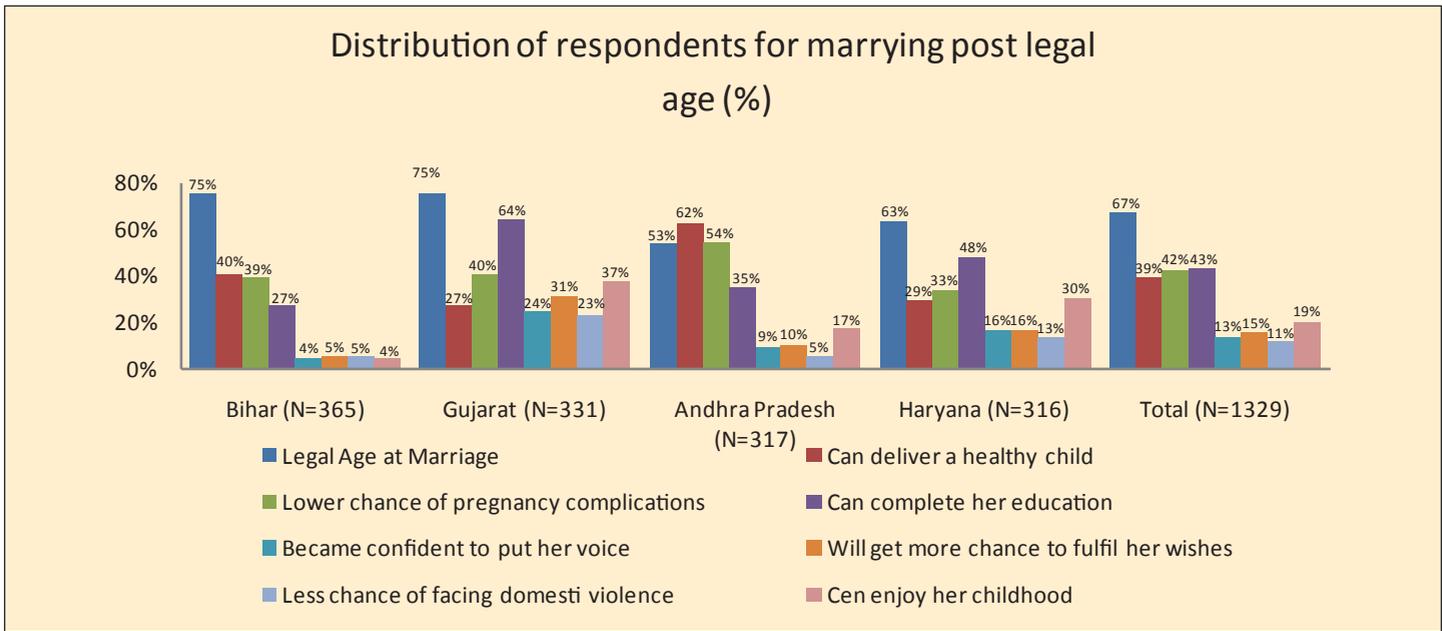


Figure 12: Reasons for marrying post legal age

State wise also, legality of matter emerged as the most important reasons in all states. However, completion of education was given lower importance in the states of Bihar and Andhra Pradesh.

8.4.2. Differential aspirations

Across study locations, parents indicated that they would prefer their sons to study for longer than their daughters. Haryana reported a median age of 22 for girls and 25 for boys on educational aspiration, while Bihar fared the lowest with 18 years for girls and 20 years for boys.

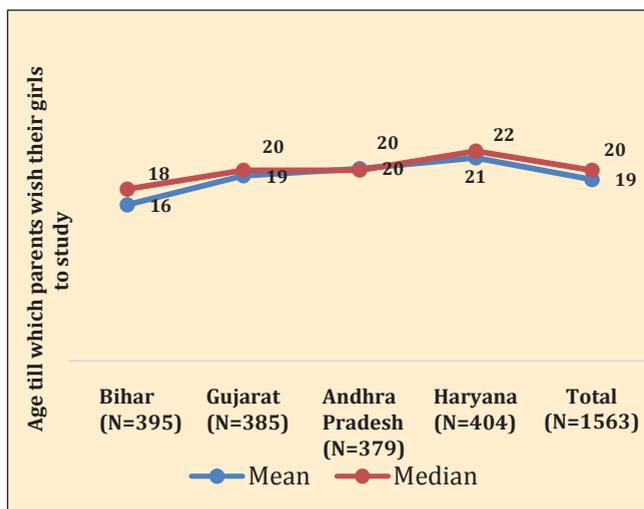


Figure 13: Educational aspirations of parents for girls

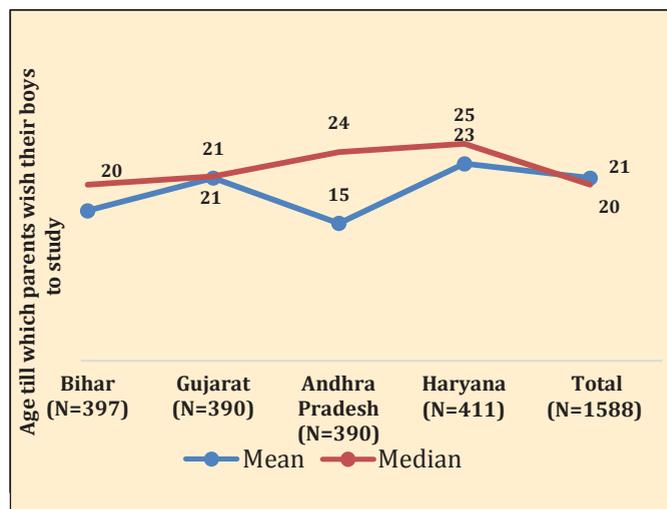


Figure 14: Educational aspirations of parents for boys

8.4.3. Differential gender treatment

Questions under this theme sought to explore intra-household dynamics on gender relations. The parents interviewed were asked how the children in their family were treated and how various roles were assigned to them. Overall, at least eight in ten parents agreed that boys and girls were served similar food, at the same time around one-third also reported that boys were served before girls.

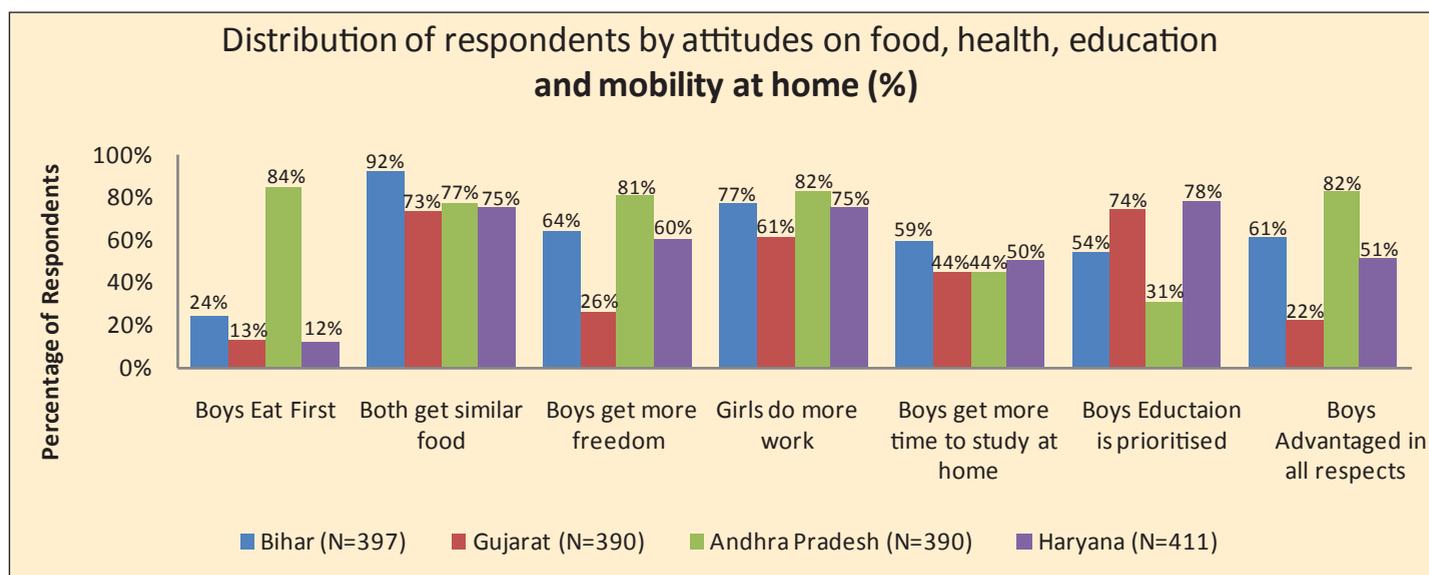


Figure 15: Differential gender treatment

Three in four parents also agreed that girls did more household work than boys. One in every two parents reported that boys got more time to study as opposed to girls and also that they prioritized the boy's education over that of the girls. A little more than half of the parents admitted that boys were advantaged on all respects.

Gujarat reported that one in four parents agreed that boys were advantaged in all aspects, got more freedom than girls and believed that their education must be prioritized. In Bihar, six out of ten parents agreed that boys were advantaged in all aspects and a similar proportion admitted that the boys get more time to study at home. Two-third of the parents reported that the boys got more freedom as compared to their girls and more than three-fourth admitted girls doing more work than the boys. In Haryana too, more than eight out of ten parents agreed that girls did more work as opposed to boys and every one in two parents said boys were advantaged in all aspects and were given more time to study than girls. It was the inbuilt patriarchal mindset as well as the perception of defined gender roles that had an overarching influence on the psyche of parents in the two states.

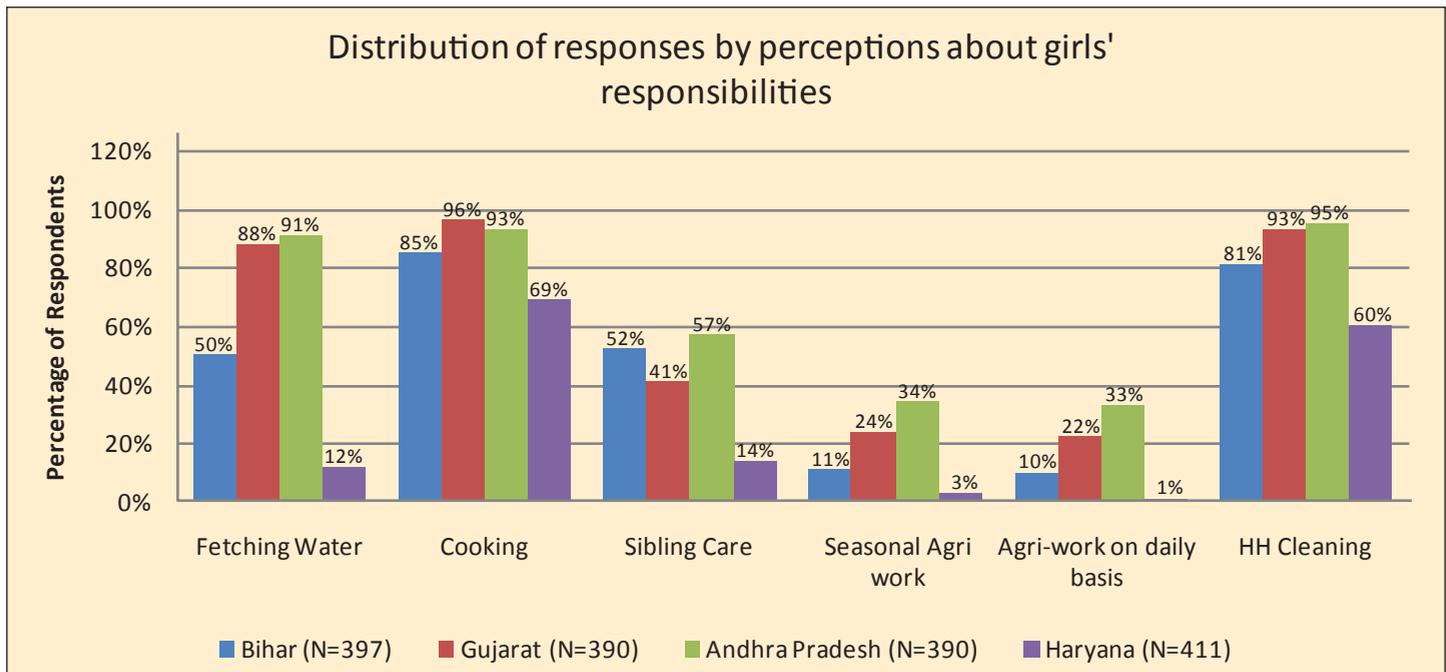


Figure 16: Distribution of parents by perception about girls' responsibilities

Parents were further asked about some household activities in terms of who mainly does them - 'the girl only' or 'the boy only' or 'both equally'. The study had analyzed the responses of those who reported the activities to be the "girls only" responsibility.

From the data, it was inferred that girls were generally involved in activities in and around the house such as cooking, fetching water, cleaning or taking care of household work and lesser in activities outside, such as agriculture and wage labor. Proportions of parents assigning sole responsibility to girls for all key household chores were the highest in Andhra Pradesh (cooking - 96%; HH cleaning - 95%; fetching water - 91%; sibling care - 57%) and the lowest in Haryana (cooking - 69%; HH cleaning - 60%; fetching water - 12%; sibling care - 14%).

The number of girls working in seasonal agricultural work or daily wage labor was relatively higher in Andhra Pradesh. As had already been discussed, the block surveyed in this state was mired with poverty. Child labor is an issue that needs to be dealt with focused programs and policies in this region.

8.4.4 Attitudes towards girl child education

Attitudinal features of families and girls themselves have been identified as important in determining access to education. A crucial aspect of this exercise was to be able to identify both the direct influence of attitudes of different members of the family and community as well as the underlying factors that produce attitudinal shifts. The study sought to keep both of these aspects in mind.

To measure how much a particular factor hinders girl child education, the study employed a spontaneous/ aided survey methodology. The technique ensures that the factors that are primary cause of concern for the community and most affect their decision regarding continuation of education are captured effectively. The aided response helps us understand the indirect or underlying causes affecting their decisions and help maintain a balance in our approach for planned interventions.

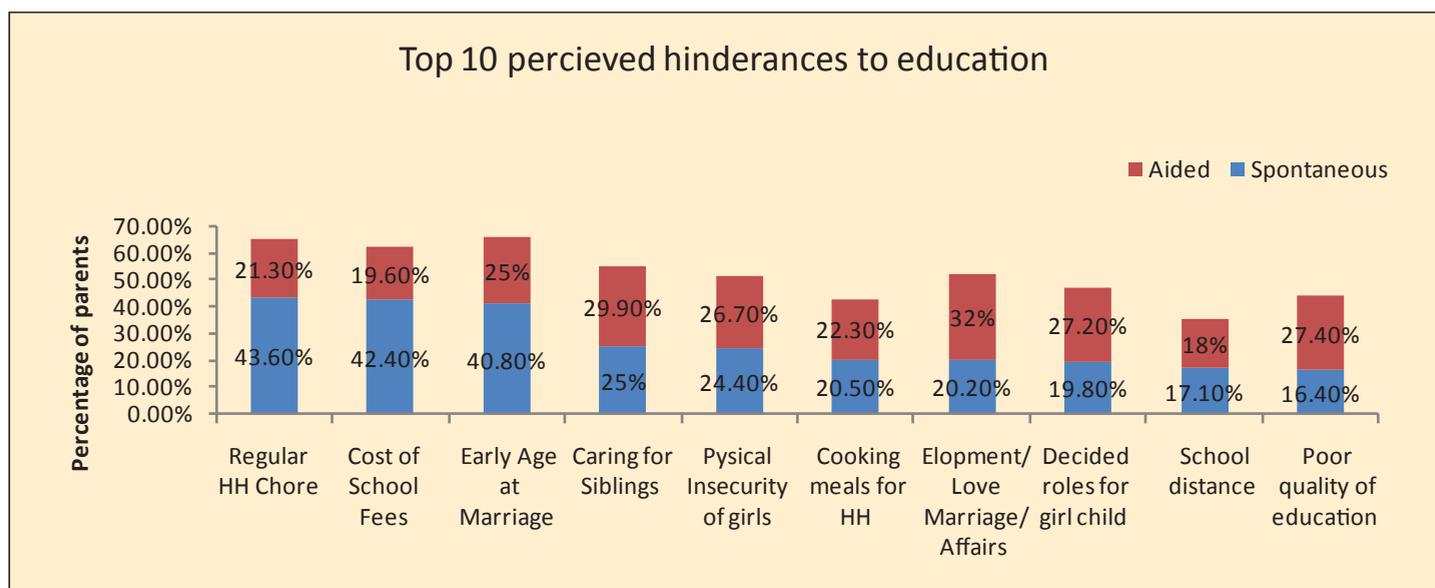


Figure 17: Responses of parents about perceived hinderances to girl education

From the data collected, an attempt was made to analyze the top-ten or the most prevalent factors perceived to be that hindering girl child education by the parents of the girl child. The results underscore the interplay of structural and cultural factors outlined at the beginning of this chapter. Requirement of female labour within the household emerged as the strongest perceived reason that impedes education of the girl child. Close to half of the respondents felt it was one of the most important factors that impose an inability on girls to continue their education. The second largest factor contributing to early discontinuation of studies was cost of education. This cost includes transportation cost, and costs other than school fees for the girls interviewed till class eighth. The third significant factor was marriage at early ages. However, when both the spontaneous and the aided responses are combined, marriage of girls (66%) emerges as the chief factor that hinders girl's education followed by household chores (65%) and cost of education (62%). Amongst the underlying causes, elopement/ love affairs followed by caring for siblings, predetermined gender roles and physical insecurity of girls accounted for a major share of the top responses in this regard.

Findings were further analysed under four broad sets of factors that constrain parents' choice to educate their girl child - economic, cultural, infrastructural and school related and labour. Amongst the economic factors cost of education was perceived as the most prevalent factor hindering girl child education whereas cost of transportation in particular accounted for the most dominant reason when probed further. In Gujarat, loss of income was not reported spontaneously as a major factor hindering girl child education. However, on probing, every one in three respondents said it contributed significantly to their decision making process.

With respect to cultural factors, marriage at an early age was one of the primary factors that affected parent's decision regarding continuation of studies. In fact, in Andhra Pradesh, child marriage has been a major cause of concern in coastal regions, where girls are married off as early as 14 years for the fear of not finding a suitable match if she studies any further. Amongst the aided responses, fear of elopement/ love affair was a prevalent factor. Fear of elopement/ love affair was a major contributing factor also for parents in Haryana, followed by Andhra Pradesh and Bihar. With all responses combined, almost half of the parents felt that girls must not deviate from the roles predetermined for them, which significantly contributed to the decision of discontinuing their studies.

With respect to infrastructure, school environment and facilities, lack of water and sanitation facilities was one of the main contributing factors across all states for early discontinuation of girl child's education. The embarrassment caused because of having to use the grounds for relieving themselves, lack of hygiene, water and toilet facilities during menstruation have been major causes of concern for both parents and girl children, which often leads to early dropping out of girl child from the school. Distance to school and poor quality of education was also primary factors affecting girl child education.

With regards to considerations of labour, contributing to household chores as well as taking care of siblings were the major primary as well as underlying cause affecting girl child education. Amongst the underlying causes, participation in family occupation/ agricultural work as well as employment as wage labourers were major constraining factors.

8.5. Discussion

The above analysis provides a glimpse into the range of choices that households make pertaining to both socio-economic as well as cultural considerations that affect their perceptions and eventually decision about educating their girl child. While cultural codes strongly influence perceptions of honour and safety and impact decisions about merely sending girl children out into the public, structural and economic constraints play an equally important role in determining ability to access education.

The relationship between gender and labour is often further complicated by the introduction of age. Scholars have consistently pointed out that the preference of girl children for the performance of household chores is a strategy adopted by deprived sections for the provision of care labour. It has also been seen that most of these girls start assisting on family farms and seek work as agricultural labour as soon as they are old enough to work outside the household and there are younger siblings to shoulder the responsibility of care. Thus, the belief that girl children should primarily take care of household chores is not only a product of cultural codes about gender roles, but also a cost-cutting strategy adopted at the expense of the girl child's education. One of the important reasons for families not considering it important for women to contribute to household income is also that a bulk of their work is not seen as work to begin with.

B. Policy analysis

This section presents a desk analysis of State and Central government schemes which incentivize girls' education through monetary and non-monetary means. The schemes studied are a combination of those directly targeting education of girl child and schemes directed towards enhancing status of girl child of which education is a component. Studied schemes are categorised as (a) monetary incentive schemes and (b) schemes providing non-monetary incentives. The monetary incentive schemes come with conditionals and fixed eligibility criteria and typically provide benefits at the end of the maturity of scheme period, when the girls turn 18 or 21 years of age. They are based on the premise that financial incentives would encourage behavior change among parents by enhancing value of girl child and hence result in better sex ratio, girls' education, health access and increased age at marriage. Thus, most of them are designed to provide short term financial support while bringing in long term behavior change. Therefore, conditionality attempts to correct discrimination and is a step towards powerful and positive social change.

Since the focus of this study is on girls education, all schemes have been analyzed through the lens of equity, affordability and access which form the key concerns in the completion of education. As reflected by the data, non-affordability, engagement in household chores, and non-encouragement / lack of support from household members to continue education was the three primary disablers to education for the girl child. A total of 20 schemes (see annexure) were studied to understand the scheme components in light of their stated objectives, beneficiary awareness and utilization patterns. The trends emerging from this analysis have been presented below.

Schemes which focus on enhancing value of girl child naturally fall under equity as they target overall status of girl child. Schemes which directly focus on education have more visible components addressing affordability and access. Schemes typically flow from Ministries of Human Resource Development, Women and Child Development, Social Justice & Empowerment and Tribal Affairs and their State counterparts.

The study findings showed that despite 67.1 percent parents of the dropout girls being aware of the schemes, only 12 percent utilized it. Some of the reasons for poor utilization point towards stringent eligibility criteria and conditionalities, complex processes to avail the benefits, and mismatch of the scheme benefits with the requirements of girls and their families. For monetary schemes, review of the amount should be done regularly in keeping with inflation and cost of living. Banking facilities and documentation requirements also have a huge bearing of children being able to avail benefits despite being eligible for schemes.

Equity

The objective of Balika Samridhhi Yojana Scheme (Haryana) is to change the negative attitudes of the community towards girls, prevent child marriage, and increase their participation in the workforce. This scheme does make education more affordable through annual scholarships; however, provisions for annual review of scholarship amounts would be helpful in keeping with inflation. In addition, there seems a systemic gap in engaging with communities to bring in attitudinal change towards girls. This becomes especially relevant in light of the findings that state that interference by community and leaders is an important factor in girls discontinuing education. Similarly, Girl Child Protection Scheme (Andhra Pradesh) aims at preventing gender discrimination by empowering and protecting rights of girl children through financial assistance. The scheme requires more efforts to bridge the gap of existing gender bias and discrimination against women and girls in communities. Strengthening community mobilization towards changing negative attitudes towards girls can provide a huge impetus to the objectives of the schemes.

Beti Bachao Beti Padhao (BBBP) focuses on improving the child sex ratio and changing attitudes towards the girl child. It does not provide any direct benefits to the girl child. An important aspect of the design of this scheme is its emphasis on convergence between departments of Woman and Child, Health and Education to protect the girl child and promote her education. With respect to the department of education,

the scheme design focuses on activating school management committees, re-enrolling girls who have dropped-out and provides awards and recognition of educational achievements of girls. In addition, it has a component on community-level awareness generation through campaigns and media advocacy. Having been launched as recently as 2015, the effectiveness of this scheme is yet to be studied.

Schemes like Beti Bachao Beti Padhao can play a huge role in creating awareness around other allied schemes too. Thus, if information regarding other relevant schemes of education and incentives could be integrated further with schemes such as BBBP, it could lead into overall rise in the numbers of beneficiaries utilizing these schemes in general.

Dropout rates were highest of the girls from the ST category (35.2%), followed by OBC (31.6%), SC (17%), and General (16.2%). The highest dropout rates in Haryana were of the girls from OBC category at 73.7 percent. Government had launched a central scheme called Pre-Matric Scholarship to the OBC Students which overall was the third most utilized scheme at 28%. However, its utility in Haryana was at only at 5 percent. Reasons for this need further investigation.

Schemes such as Pre-Matric Scholarship to the SC/ST Students, Residential schools, Kasturba Gandhi Balika Vidyalaya (KGBV) Yojana, Babu Jagjivan Ram scheme of hostels for boys & girls, Construction of Hostels for OBC Boys and Girls, RMSA Girls Hostel, have focused on creating hostels and other educational infrastructure which aim at making education more accessible and equitable for the marginalized communities. Enrolment in residential schools comes with issues of safety and security of girls. Additionally, their absence from homes would mean lesser support to the family for care of younger children, household chores as well as work in agriculture and allied sectors. These factors need to be considered while reviewing these schemes as well as other support/social security schemes.

Affordability

Eighty eight percent of the girls who had dropped out of school belonged to families that had a family income less than Rs. 10,000. Affordability was a huge factor preventing girls from continuing education in Andhra Pradesh (60.6%) and Bihar (51.4%). Schemes such as National Scheme of Incentives to Girls for Secondary Education, and state schemes such as Girl Child Protection Scheme (Andhra Pradesh), Ladli scheme (Haryana), Mukhyamantri Ladli Laxmi Yojana, provide financial incentives to girls and their families to complete her higher secondary education, improve immunization, and prevent child marriage. Most of this financial assistance is made in the form of deposits which can be claimed when the girl completes education, turns 18, or 21. The intent behind these schemes is to encourage long term behavioral change along with providing short term financial gains. However, this means these schemes do not support their current capacities to pay for secondary education, which would have to be compensated by scholarship schemes. Many schemes provide assistance only for the first or the second child. In larger families, this would risk leaving other children unsupported. Families whose cost of education is already higher because of higher number of children, can all the more not afford to educate their daughters. Thus, there emerges a need to launch balanced schemes which cater to parent's current capacity to pay, as well as provide incentives to keep them in school until completion.

An important observation with regard to the eligibility norms of National Scheme of Incentives to Girls for Secondary Education is the dichotomy in its design and objective to encourage completion of secondary education among girls. On the one hand the scheme provides monetary benefits through a fixed deposit available to the girl after she completes 18 years of age and on the other, it disqualifies married girls from availing benefits. If the objective of improvement in women's literacy is to be achieved, the education of married girls must be given equal if not more weightage to give them the scope to make informed decisions and negotiation skills. There is currently very little support mechanisms to address the vulnerability of married girls.

Social security; livelihoods and education incentive schemes, implemented by the government, go hand-in-hand, in retaining girls. Their better implementation is likely to have a bearing on girls' education as well.

Accessibility

Accessibility of education is as crucial as affordability in incentivizing education for girls. This includes the time of travel, distance from school, safety while commuting, and so on.

Around 25.2 percent girls said that the distance from the school was the reason they discontinued education. Girls from Andhra Pradesh and Gujarat mentioned a travel time of over one hour and travelled a distance of more than 10 kms to reach schools. As per the Right of Children to Free and Compulsory Education Act, 2009 norms on distance of schools from households, upper primary schools should be within 3km, and secondary schools within 5-8 km of habitation (Norms of Rashtriya Madhyamik Shiksha Abhiyan). Lack of separate and functional toilet for girls and schools without boundary walls also seemed to be key concerns leading to absenteeism and dropouts. This indicates that focus needs to be placed on improving and increasing accessibility of education through increasing number of schools and improving infrastructure of existing schools in addition to easing the commute to school.

Cycle Yojana is one of the most popular, utilized schemes across the country with 73 percent of the girls availing the services. In addition to the central scheme, state level schemes have been launched in Bihar and Gujarat, called Mukhyamantri Balika Cycle Yojana and Saraswati Sadhana Yojana, respectively. State-wise break-up showed that this was the highest in Gujarat (34.1%), followed by Bihar (17.1%), indicating that the state level schemes providing cycles for commute proved to support the central scheme.

Quality

More than half (53.3%) of the girls said that it was their own decision to discontinue school. This could point at the quality of education or the other priorities (financial, cultural) the families and the girls may have.

A majority of the girls (61.7%) felt that no one tried to motivate them to continue education. This was the highest in Haryana where Government of Haryana launched a scheme called Awards for Rural Adolescent Girls which provides cash prizes for performing well. This indicates that motivation in the form of cash prizes alone may not be enough for girls to continue education. Other sources and forms of motivations through parents, teachers, leaders and other mechanisms need to be explored which could be used as an underpinning for designing and restructuring schemes.

There are some other disabling factors such as dependency on others to go to school (89%) and frequent illness (52.4%) which prevent girls from going to schools. These factors overlap with schemes in other areas such as health, nutrition, etc. This indicates a strong interdependence for success on overlaps of schemes with other Departments/Ministries.

A targeted focus is required in making education equitable, accessible and affordable so that the existing as well as potential beneficiaries are able to better utilize them.

9. Conclusions and recommendations

9.1. Conclusions

Availability, accessibility, affordability and utilization of education facilities by girl child are constrained and facilitated by various factors categorized as disablers and enablers respectively. Various studies in India, have reported that a significant proportion of girls do not complete their schooling. These determinants are individual, family/household, society/community, systemic/institutional arrangement and other contextual factors. Inability to complete schooling has severe impact on the opportunities available to girls to develop their full potential and contribute in the formal economy and thus, affect women empowerment significantly. Not only this, dropout also adds to the additional burden of care on girls, household chores, discounts time available for leisure and sport activities/self-care and can increase their probability to get married at an early age [at times below legal marriageable age as well].

Government of India and other state governments had taken various initiatives in the past (a) to encourage girl child education and to facilitate completion of schooling by girl child through various incentives in cash and in kind through various centrally sponsored schemes (CSS) and other state initiatives. Despite, these initiatives, access and utilization is limited. This study attempted to assess/analyze the factors contributing to the access and utilization of educational services by girls of 11-18 years of age through the lens of incentivisation.

The main objectives of the study were as follows:-

- To understand the enabling and disabling factors of access and continuation of education for girl child;
- To understand the effectiveness of selected approaches to education incentivisation schemes in girl child education in India

The study was conducted in four states of India namely Haryana, Bihar, Gujarat and Andhra Pradesh. Villages of four educational backward blocks (EBB) were selected. The study used a mixed method of research design. In the scope of the study, a total 1604 households were contacted and 3,208 individuals (girls of age 11-18 and their parents) were interviewed. To draw a sample, two-stage sampling methodology was followed.

Under the qualitative component, key informant interviews (KII) viz. school teachers and scheme implementers were covered. A total of 69 key informants were interviewed. Also, under the study, Focus Group Discussions (FGDs) along with PRAs were conducted.

Major findings of the study were as follows:-

1. Respondents' characteristics

1.1. Majority of drop out girls were from Gujarat

Out of total 1604 girls interviewed in the scope of this study, 16 percent were not presently going to school (dropouts). Among dropout girls, 50 percent were from Gujarat. Among the study states, Gujarat had the highest proportion of girls not going to school. The findings were aligning with previously done research studies, where Gujarat was ranked poorly. Sample registration system- baseline survey 2014 ranked Gujarat at the 20th position among 21 major states. Even states termed as backward had performed better than Gujarat.

1.2. Most of the girls were from socioeconomically backward families

More than half the parent's interviewed were mothers. Most of the parents (55%) were in their middle age (34-50 years). Majority of the parents were Hindu (93%) and were from other backward classes (40.3%). Half of the parents interviewed were non-literate. Educational status of parents and especially mothers also impact girl child education considerably (Mairo, 2017). Around 35 percent households have family income less than 5,000 per month. This highlights that a large proportion of households were living below poverty line. One in every

fourth individual had more than 3 children. A large family size and unstable family income are significant barriers in accessing and completing education. Previously studies had reported that family income, parental level of education, birth order and family size influenced academic achievement of girls in secondary schools (Stella, Juma, M W Simatwa, & M O Ayodo, 2018).

1.3. Family income significantly defines educational expenditure

Likewise, family income and educational expenditure were significantly correlated and the correlation was positive. However the strength of correlation was 'weak'. Haryana spent relatively more (percentage of annual income) on education per year per child. Households, having higher family income can afford to spend more on education and thus, a significant enabler for continuing girl child education (Stella et al., 2018).

2. Characteristics of dropout girls

2.1. Interstate variation in the age of dropout girls

Among dropout girls, majority of them were in the age group of 15-18 years (77%). Haryana (88%) reported maximum number of drop outs in the 15-18 years category followed by Andhra Pradesh (76%). In Bihar (37%), relatively a high percentage of drop out girls were reported in the 11-14 age category. Approximately one in every third dropout girl mentioned that the last school they attended was till class 5th only. Haryana reported the highest mean age (16.2 years) among drop out girls. Mean age at the time of drop out was highest in Bihar (13.6 years). Present mean age of drop out girls was 15.6 years and the mean age at the time of drop out was 12.7 years.

2.2. Majority of dropout girls belonged to deprived categories (socially and economically)

Only 18 percent of the drop out girls reported that their mother could read and write. Half of the girls (49.4%) belonged to the households having a monthly family income less than equal to Rs. 5,000. Most of the dropouts girls (35%) were from scheduled tribes. However, there was an intrastate variation. In Bihar, majority of them (56%) were from scheduled caste (SC). In Gujarat, a large proportion of them were from the scheduled tribe (ST).

2.3. School distance and unaffordability of education emerged as main reason for dropout

Almost half of the girls reported that it was their decision to stop going to school. In Gujarat (55%), household chores emerged as the major reason for discontinuing education. In Bihar (51%) and Andhra Pradesh (61%), it was non-affordability of education reported to be the main reason. One in every fourth girl reported school distance as the reason for discontinuing education. In Gujarat, one in every third girl who dropped out, cited school distance as reason for discontinuing education.

2.4. Majority of dropout girls were either engaged in unpaid household chores or helped in family labour requirements

Every eight in ten girls (84.5%) said they were engaged in household work after they had dropped out. A significant proportion of girls in Gujarat (64%) and Andhra Pradesh (30%) were also engaged in helping in family based labour requirements.

3. School going girls

3.1. Duration of travel time to school was significant enabler among school going girls

Majority of school going girls (85%) reported that they did not face any problem while going to school. Duration of time travelled to reach school was also an enabling factor for girls to continue schooling. Though, majority of the girls (71%) reported having travelled less than 30 mins to reach school, 7 percent reported to have travelled more than an hour to reach school. In Andhra Pradesh, 13 percent reported to have taken more than an hour to reach school. Likewise, 8% girls travelled a distance of more than 10 kms to reach school. In Gujarat, 15 percent reported to have travelled more than 10 kms to reach school. Around 5 percent girls reported that they do not have any female teacher in their school. The percentage was relatively high in Haryana (9%) followed by Bihar (5%).

3.2. Unavailability of female teachers could also result in absenteeism among school going girls

Those who did not have a female teacher in their school, 18 percent reported that they feel discomfort in absence of female teacher. In absence of female teacher, it is quite possible that the absenteeism may increase. Bihar and Haryana reported a large proportion of frequent absenteeism among school going girls.

3.3. Various individual, household and system related factors contribute to absenteeism

Household chores and illnesses were the top reasons for girls' absenteeism. In Haryana, Andhra Pradesh and Gujarat, menstruation emerged as another important reason for missing school. In spite of the Swachh Vidyalaya Mission and the emphasis on sanitation only 87 percent of the schools were reported to have separate toilets for girls and boys. Bihar fared the worst in terms of separate toilet facility, where only 75 percent of the girls reported that their schools had separate toilet facilities. Overcrowding in the class may also be one of the reason, girls may feel left out or not attended properly and thus, a threat to complete schooling. It was seen that only 67 percent of the schools had computers, with only 24 percent of the girls in Bihar reporting that schools had computers available.

3.4. Girls from socially and economically backward classes did not receive any benefits in school

Scholarships (54%) and free books (35%) were the most cited incentives received by school going girls. Around 31 percent girls reported not receiving any incentive in the school. In Haryana, a high proportion of girls (58%) reported receiving nothing in schools. Majority of the girls those who did not receive any benefits in the school were in the age bracket of 11-14 and majority of them were girls from poor families having income between Rs. 5,000 - Rs. 10,000. Girls from combined reserved categories (SC/ST/OBC) formed the largest group of girls who did not get any benefits in the school.

3.5. Perception about education and treatment in the school significantly determines continuing education

Around 45% of girls believed that there is no use of studying if they cannot go for higher education. Around one in every third girl also felt fearful about the corporal punishments at school. One in every fifth girl also believed that because of their girl gender, teacher do not pay any attention and thus, is discouraging for girls. Among drop out girls, majority of them reported that direct education cost was huge for the family.

3.6. Girls have significant burden of household responsibilities

Majority of school going (76%) and drop out girls (90%) were participating in household chores. One in every fourth drop out girl was contributing to family income by working outside as well and then one in every tenth drop out girl resumed the role of caregiver to siblings, quite possible their mothers were working as daily wagers outside.

4. Parents' perceptions and attitude

4.1. Awareness about the schemes was low among parents

Of total, 40 percent were not aware about the schemes. In Gujarat and Bihar considerably a high proportion of parents were aware about any scheme encouraging girl child education. Significantly a lower percentage of parents in Andhra Pradesh (20%) were aware about any scheme for girl child education.

4.2. Beti Bachao Beti Padhao was the most popular scheme except in Andhra Pradesh

Mukhyamantri Cycle Yojana and Beti Bachao Beti Padhao these two schemes were quite popular among the parents and a majority of parents were aware about these schemes. State wise, in Bihar, Mukhyamantri Cycle Yojana and scholarships for handicapped, pre metric scholarship to OBC students were quite popular. In Gujarat, Beti Bachao Beti Padhao and free transport were two schemes that were quite popular among the parents. A majority of parents indicated that they faced no hassles in availing schemes and reported smooth transactions. This is most pronounced in the state of AP, while parents in the state of Bihar reported unfavourable experiences in accessing the schemes.

4.3. There were significant differences in perception of parents

Parents of drop out girls attached importance of education to read and write (58%). Whereas, parents of school going girls, felt that education is important to get more respect in the society followed by ease of getting good job (44%). Parents play a pivotal role in encouraging girl child education. Majority of school going girls parents believed that education is foremost important than anything else.

4.4. Various factors contribute significantly for discontinuing girls' education as per parents

In the individual factors, lack of interest of girl and poor performance in school were cited as the most important factors / reasons for discontinuing girl's education. Among household factors, household responsibility was cited by most of the parents as the reason for drop out of girl. At the system level, distance from school emerged as the most important reason of drop out. Majorly both parents (38%) decided that the girl should discontinue her education. Around 20 percent reported that others outside family decided that the girl should discontinue her education.

4.5. There were gender differential in the perception of parents

Across study locations, parents indicated that they would prefer their sons to study for longer than their daughters. Three in four parents also agreed that girls do more household work than boys. One in every two parents reported that boys get more time to study as opposed to girls and also that they prioritized the boy's education over that of the girl. A little more than half of the parents admitted that boys are advantaged on all respects.

9.2. Policy recommendations

Strengthening implementation of Right of Children to Free and Compulsory Education (RTE) Act, 2009 and ensure its extension till higher secondary education

The study shows highest drop outs at upper primary levels of schooling as several girls do not have schools within the prescribed distance norms and do not receive basic entitlements such as textbooks, uniforms etc. there is a need to streamline disbursement of entitlements and ensure availability of schools and transport to ensure completion of elementary education which is a guaranteed fundamental right.

The proper implementation of norms and extension of RTE Act will help in containing the dropout rates at different transition periods like from 5th to class 6th, 8th to 9th and 10th to 11th class.

Distance and lack of transportation have been mentioned as some of the key challenges for girls in accessing education. In addition, girls' voices reflect that their motivation to continue school is often marred by the fact that they have limited scope to complete schooling and higher education. Extension of the Right to Education Act up to higher secondary levels would address these issues since there would be better availability of schools with quality education.

Until the ambit of Right to Education Act is extended to higher secondary levels, there is a need to increase investment so as to make secondary education available within prescribed RMSA norms.

Revisiting eligibility criteria and conditionalities attached with schemes to address issues of vulnerable children

While the intent of schemes such as Ladli Lakshmi Yojana is to enhance the status of girl child by bringing attitudinal change towards girls and delaying their marriage, it excludes married girls from availing benefits. It would be essential to resolve those before penalizing vulnerable children. Social protection is required to the families of such vulnerable children, especially girls so that they can continue their education.

Increasing efforts to generate awareness about schemes

Public display of all schemes and incentives related to girl's education at Panchayat-level and in line departments could be a useful tool. In addition, awareness campaigns designed to bring attitudinal changes also must have a component on relevant schemes so as to increase awareness

Village level analysis needs to be conducted regularly in order to identify vulnerable families and children so as to develop a plan to address these vulnerabilities and prevent child protection violations. This could entail a host of interventions including linking them to relevant schemes and incentives, social protection schemes, community support and vigilance and so on.

Regular monitoring and review of incentive schemes is critical

Annual or regular review and collection of data regarding scheme beneficiaries must be collated at District, State and Central level for better planning. In addition, schemes which provide monetary incentives need to be reviewed in light of inflation and changing standards of living to address current paying capacities of families. It would also be useful to study impact of schemes which provide annual benefits vs. those which provide cumulative / terminal benefits after attaining majority vis-à-vis scheme objectives of enhancing value of the girl child in families.

Strengthening components designed to address attitudinal change towards girl child

This would have to be done through increased and sustained engagement with key influencers in a targeted manner. For example, Bihar, Haryana data revealed that interference by community and leaders played an important role in decision of discontinuation of education. Therefore, efforts need to focus on working with opinion-makers, leaders to address attitudinal change and addressing social hierarchies. There must be platforms for dialogue between the system, children, community members and civil society organizations. Existing spaces such as meetings of school management committees, Village Health Sanitation and Nutrition Day (VHSND) could be explored for this purpose.

Investing in social behaviour change communication and life skills education

In addition, investment in social behaviour change communication through a sustained campaign is essential to support and motivate the girl child and her family. Mentorship programmes, life-skills education and Peer Support Groups for girls could play an important role in changing mindsets as well.

Universalizing crèche facilities

Sibling care has been seen as a crucial disabler to completing education for girls. Thus there is a need for universalization of crèche / other care provisions for younger children as this will not only ensure continuation of girls education, but also ensure early childhood care and education facilities for children below 6 years. However, recent changes in the fund sharing pattern between centre and state for the scheme (from the earlier 90:10 to 60:40)[1] has made it expensive to run crèches leading to a significant decrease in their number. The interim budget 2019-20 has significantly reduced the budgetary allocation towards the National Crèche Scheme from Rs. 200 crores in 2017-18 to Rs. 50 crores. (CRY Budget analysis 2019-20). This will lead to a serious shortfall in care facilities for infants and young children, which will directly impact the educational prospects of the girl child. Therefore, there is an urgent need to place attention and provide adequate resources to revive this scheme. In addition, efforts such as conversion of Anganwadi centers into Anganwadi-cum-creches need to be expanded. In addition, the recently issued guidelines for crèches under the revised maternity benefit scheme must be implemented at the earliest in all applicable establishments.

Build components on positive discipline/engagement and gender sensitivity in pre-service and in-service teacher training

Gender discrimination and violence was stated as an important reason for discontinuing education by every fifth girl. While campaigns to change community mindsets towards girls would be important, attitudinal change of teachers is another important aspect in preventing violence against girls. This has to be supported by a strong child protection policy so as to enable reporting and redressal of child protection violations.

The study emphasized that there is a need to address various socioeconomic, individual, household and systemic factors in detail for providing access and utilization of educational services provisioned for girl child and use of various government schemes that encourage girls' education.

Annexure I

Operational definitions

- **Child** - Any person who has not yet completed 18 years of age is considered a child (in accordance with Article 1 of UNCRC)
- **Dropout** - A child is considered to have dropped out of school if the child has not attended school for at least one quarter (or) ii) Child is currently not attending school and has no plans to return to school within the next one year.
- **Gross Enrolment Ratio (GER)** - Total enrolment in any education level, regardless of age, expressed as a percentage of the eligible official school-going age population in a given school-year.
- **Net Enrolment Ratio** - Age-appropriate enrolment in any education level, expressed as a percentage of the corresponding population.
- **Age-specific Enrolment Ratio** - Enrolment of a specific single-age/age-group enrolled, irrespective of the level of education, as a percentage of the population of the same age/age-group.
- **Repetition Rate (Grade-specific)** - Proportion of pupils from a cohort enrolled in a given grade at given school years who study in the same grade in the following school year.
- **Average Annual Dropout Rate** - Presents average of grade-specific dropouts rates in any educational level and is calculated by considering grade-wise enrolment in the previous and current year and excluding grade-specific number of repeaters in the current year.
- **Retention Rate** - Enrolment in any level (minus repeaters) in a year as a proportion to enrolment in the grade at the starting of the level (Example Grade I for Primary level) taken the appropriate number of years ago is termed as retention rate.
- **Transition Rate** - The number of pupils admitted (new entrants) to the first grade of a higher level of education in a given year (example, Grade 9 for Secondary education), expressed as a percentage of number of pupils enrolled in the final grade of the lower level of education (for example, Grade 8 which is the last grade in elementary education) in the previous year.
- **Working Child** - Work is defined as participation in any economically productive activity with or without compensation, wages or profit (in accordance with Census of India, 2011)
- **Enablers** - All those factors, individual, social, household, community and system specific that encourage girl child education were defined as enablers
- **Disablers** - All those factors, individual, social, household, community and institutional and systemic that discourage, hinder the girl child education were categorized as disablers in the scope of this study.
- **Incentivisation** - All those benefits (in cash and in kind) that are guided/channelized through various schemes of center and state governments to encourage girl child education were characterized as incentivisation.

Annexure II Policy analysis

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
1	Balika Samriddhi Yojana (<i>Women and Child Development, Government of Haryana</i>) http://wcdhry.gov.in/balika_samriddhi_yojana.htm	<ol style="list-style-type: none"> To change negative family and community attitudes towards the girl child at birth and towards her mother. To improve enrolment and retention of girl children in schools. To raise the age at marriage of girls. To assist the girl to undertake income generating activities. 	Equity Affordability	<p>Girl children belonging to families below the poverty line are given benefit, which are born on or after 15th August, 1997. The benefits are restricted to two girl children in a household irrespective of number of children in the household.</p>	<ol style="list-style-type: none"> Monetary Benefits Post birth grant amount of Rs. 500 given in an interest bearing account in name of girl child. - Once girl child starts attending school, scholarship given for each successfully completed year of schooling Amount of Annual Scholarship <ul style="list-style-type: none"> Class I-III Rs. 300/- pa. for each class Class IV - Rs. 500/- pa Class V - Rs. 600/-pa Class VI-VII Class 6-7 - Rs. 700/- pa. for each class Class VIII - Rs. 800/- per annum Class IX-X Rs. 1000/- pa. For each class. 	<p>One of the primary objectives of the scheme was to change the negative perceptions towards girl child, and assist them in participating in income generating activities. Measures to strengthen community mobilization towards changing negative attitudes towards girls will provide a huge impetus to the objective of the scheme.</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
2	National Scheme of Incentives to Girls for Secondary Education (Dept. of School Education and Literacy, Ministry of Human Resource and Development, Government of India) http://mhrd.gov.in/sites/upload_files/mhrd/files/upload_document/NSI-GE-Scheme-Copy.pdf	To promote enrolment of girl child in the age group of 14-18 at secondary stage, especially those who passed Class VIII and to encourage the secondary education of such girls	Equity Affordability	All SC/ST girls who pass class VIII Girls, who pass class VIII examination from Kasturba Gandhi Balika Vidyalaya (irrespective of whether they belong to Scheduled Castes or Tribes) and enroll for class IX in State/UT Government, Government-aided or local body schools. Girls should be below 16 years of age (as on 31st March) on joining class IX Married girls, girls studying in private unaided schools and enrolled in schools run by Central Government like KVS, NVS and CBS affiliated Schools are excluded.	A sum of Rs. 3,000/- is deposited in the name of eligible girls as fixed deposit. The girls are entitled to withdraw the sum along with interest thereon on reaching 18 years of age and on passing 10th class examination.	The scheme does not support their current capacity to pay for education post elementary schooling, as the fixed deposit can only be withdrawn when the girl reaches 18 years of age.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
3	<p>Girl Child Protection Scheme (Women Development and Child Welfare Department, Government of Andhra Pradesh) http://www.nari.nic.in/schemes/girl-child-protection-scheme-andhra-pradesh http://vikaspedia.in/social-welfare/women-and-child-development/child-development-1/girl-child-welfare/state-wise-schemes-for-girl-child-welfare/girl-child-protection-scheme-of-andhra-pradesh</p>	<p>To prevent gender discrimination by empowering and protecting rights of girl children through direct investment from Government.</p>	<p>Equity Affordability</p>	<p>This scheme is eligible only for those families with only single girl child or only two girls. If Girl Child born before 03-01-2013 then total annual incomes of girl child family should be below Rs. 20,000/- per annum for rural areas, and Rs. 24,000/- per annum for urban areas. And if the girl child is born on or after 03-01-2013 then total annual incomes of girl child family will have to be below Rs. 40,000/- per annum for rural areas and Rs. 48,000/- per annum for urban areas. First priority goes to those families having single girl from the age between 0 to 3 years. If a girl is disabled more than 80% will be eligible to getting benefits of this scheme but her parent annual income does not exceed Rs.1.00 lakh per annum.</p>	<p>In the initial stage from the birth of child, the money would be deposited in the bank account of the mother. This scheme will help to cover state's population. If the girl fails in the 12th standard, or equivalent exam, she will be eligible for final payment after completion of 20 years. The scheme provides help to girl children in poor families and help in their education. Government provides a fixed deposit of Rs. 50,000 for families with a girl child and Rs. 25,000 for each girl child for families with two girl children.</p>	<p>The scheme aims at preventing gender based discrimination for the state population. To achieve this it is crucial to address the attitudes and cultural stigmas and taboos which are not addressed in this. Although the incentive amount is deposited in the bank accounts in the initial stage of the birth of the child, it can only be withdrawn after she completes her 12th standard. Thus, this may not be incentive for those who are unable to pay for education post 8th standard. The study indicates that 88% of the girls who drop out of school had a family income of less than Rs. 10,000. Thus, covering the current cost of education is a larger concern.</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
4	<p>Girl Child Protection Scheme (Women Development and Child Welfare Department, Government of Andhra Pradesh) http://www.nari.nic.in/schemes/girl-child-protection-scheme-andhra-pradesh http://vikaspedia.in/social-welfare/women-and-child-development/child-development-1/girl-child-welfare/state-wise-schemes-for-girl-child-welfare/girl-child-protection-scheme-of-andhra-pradesh</p>	<p>To prevent gender discrimination by empowering and protecting rights of girl children through direct investment from Government.</p>	<p>Equity Affordability</p>	<p>This scheme is eligible only for those families with only single girl child or only two girls. If Girl Child born before 03-01-2013 then total annual incomes of girl child family should be below Rs. 20,000/- per annum for rural areas, and Rs. 24,000/- per annum for urban areas. And if the girl child is born on or after 03-01-2013 then total annual incomes of girl child family will have to be below Rs. 40,000/- per annum for rural areas and Rs. 48,000/- per annum for urban areas. First priority goes to those families having single girl from the age between 0 to 3 years. If a girl is disabled more than 80% will be eligible to getting benefits of this scheme but her parent annual income does not exceed Rs.1.00 lakh per annum.</p>	<p>In the initial stage from the birth of child, the money would be deposited in the bank account of the mother. This scheme will help to cover state's population. If the girl fails in the 12th standard, or equivalent exam, she will be eligible for final payment after completion of 20 years. The scheme provides help to girl children in poor families and help in their education. Government provides a fixed deposit of Rs. 50,000 for families with a girl child and Rs. 25,000 for each girl child for families with two girl children.</p>	<p>The scheme aims at preventing gender based discrimination for the state population. To achieve this it is crucial to address the attitudes and cultural stigmas and taboos which are not addressed in this. Although the incentive amount is deposited in the bank accounts in the initial stage of the birth of the child, it can only be withdrawn after she completes her 12th standard. Thus, this may not be incentive for those who are unable to pay for education post 8th standard. The study indicates that 88% of the girls who drop out of school had a family income of less than Rs. 10,000. Thus, covering the current cost of education is a larger concern.</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/ provisions (monetary/ non-monetary)	Gaps identified
5	Pre-Matric Scholarship to the OBC Students (Department of Social Justice and Empowerment, Government of India) http://www.socialjustice.nic.in/writereaddata/Upload-File/Guidelines%20Pre-Matric.pdf	To provide financial assistance to the OBC students studying at pre-matriculation or post-secondary state to enable them to complete their education.	Equity Affordability	Students whose parents/guardians income from all sources does not exceed Rs. 44,500 per annum	For hostellers: Class III to VIII Rs.200/- per month for 10 months Class IX to X Rs.250/- per month for 10 months For day-scholars- Class I to V Rs.25/- per month for 10 months Class VI to VIII Rs.40/- per month for 10 months Class IX to X Rs.50/- per month for 10 months An ad-hoc grants of Rs.500/- per student per annum to all students i.e. hostlers as well as day scholars will also be given.	This scheme was highest utilized in Bihar at 46%, followed by Gujarat at 32%, Andhra Pradesh at 16%, and Haryana at 5%.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
6	Scholarships for students with disabilities http://disabilityaffairs.gov.in/upload/uploads/files/scholarship2.pdf	To people with disabilities, provisions for work, education, public assistance in case of unemployment, old age, sickness and disablement and other cases. This is aimed towards an overall socio-economic empowerment of .	Equity Affordability Accessible	Open to all Indian nationals Students having more than 40% disability as defined by the Rights of Persons with Disabilities Act, 2016. No more than two disabled children of the same parents eligible. In case the second child is a twin , the scholarship will be available to both twins. Scholarship for studying in any class available for only 1 year. If student repeats the class, not eligible for scholarship. Student cannot hold another scholarship/stipend. The student can however, accept free lodging or a grant or ad-hoc monetary help from the State Government or any other source for the purchase of books, equipment or for meeting the expenses on board and lodging in addition to the scholarship amount paid under this scheme. Must be a regular full time student in class 9 or 10 in govt/ school recognized by govt./ central/state board of secondary education. Pre-matric and Post-matric Scholarship shall be paid to the students whose parents/ guardians' income from all sources does not exceed Rs. 2,50,000/- (Rupees two lakh fifty thousand only) per annum.	Books and ad-hoc grant for day scholars and hostlers Rs. 1000 per month	The scholarship is only available for 1 year. Which means that the affordability has been only taken care for partially and chances of the student dropping out are still high in the next year

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
7	Pre-Matric Scholarship to the SC/ ST Students (Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment, Government of India) http://socialjustice.nic.in/SchemeList/Send/23?mid=24541	To support parents of SC/ST children for education of their wards studying in classes IX & X so that the incidence of drop out, especially in the transition from the elementary to secondary stage is minimized and to improve participation of SC children in classes IX & X of the pre-Matric stage so that they perform better and have a better chance of progressing to the post-Matric stage of education.	Equity Affordability Accessible	<p>Conditions of Eligibility:</p> <ul style="list-style-type: none"> - Student should belong to Scheduled Caste. His/her Parent/Guardian's income should not exceed Rs. 2.5 lakh per annum. - She/he should not be getting any other Centrally-funded Pre-Matric Scholarship. However benefit of National Means-cum-Merit scholarship scheme of D/o School Education, Ministry of Human Resource Development can be availed by the beneficiaries of Pre-Matric Scholarship Scheme for SC students. - She/he should be a regular, full time student studying in a Government School or in a School recognized by Govt. or a Central/State Board of Secondary Education. - Scholarship for studying in any class will be available for only one year. If a student has to repeat a class, she/he would not get scholarship for that class for a second (or subsequent) year. 	<p>Rs. 225/- for day scholars and Rs. 525 for hostellers, per month for 10 months.</p> <p>Books and Ad hoc grant Rs. 750 for day scholars, Rs. 1000 for hostellers, per annum.</p> <p>Rs. 225/- for day scholars and Rs. 525 for hostellers, per month for 10 months.</p> <p>Books and Ad hoc grant Rs. 750 for day scholars, Rs. 1000 for hostellers, per annum.</p>	<p>The scholarship is available only for 1 year. Which means, if affordability is a concern for the girl, the scheme will not enable her to continue education for the second year?</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
8	<p>Eklavya model residential school (EMRS) (Ministry of Tribal Affairs) https://tribal.nic.in/DivisionsFiles/sg/EMRSguidelines.pdf http://pib.nic.in/newsite/PrintRelease.aspx?relid=186468</p>	<p>To provide quality education for the holistic development of the tribal children</p>	<p>Equity Accessibility</p>	<p>By the year 2022, every block with more than 50% ST population and at least 20000 tribal persons will have Eklavya Model Residential Schools (EMRSs).</p>	<p>New Scheme Guidelines are yet to be made available in public domain. As per scheme guidelines of 2010, the scheme focuses on providing quality middle and high level education to Scheduled Tribe (ST) students in remote areas, not only to enable them to avail of reservation in high and professional educational courses and as jobs in government and public and private sectors but also to have access to the best opportunities in education at par with the non ST population.</p>	<p>Out of 284 sanctioned EMRS till date, 214 have been reported to be functional. As per latest budget announcement of 2018-19, the per child expenditure has been increased from Rs 42,000/- per child per annum to Rs. 61,500/- per child per annum. (PIB Release July 223, 2018). While there is an increase in investment since the introduction of the scheme in 2010, it would have to be calculated as per norms of other residential schools as well as inflation over the years</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
9	Babu Jagjivan Ram scheme of hostels for boys & girls (Ministry of Social Justice and Empowerment, Government of India) http://socialjustice.nic.in/SchemeList/Send/31?mid=24541	The primary objective of the revised scheme is to attract implementing agencies for undertaking construction of hostels, especially for SC girls, towards the broader vision of containment and reduction of their dropout rate	Equity Affordability Accessibility	The scheme is implemented through the State Governments, Union Territory Administrations and the Central & State Universities/Institutions. These implementing agencies are provided eligible central assistance as per provisions of the scheme, for fresh construction of hostel buildings, for expansion of the existing hostel facilities and for periodic repair and maintenance of the hostels constructed under this Scheme.	Provide residential accommodation facilities to SC Boys and Girls studying in middle schools, higher secondary schools, colleges and universities. Focus on construction of hostels for middle and higher secondary education. Hostel strength to be maximum of 100. Each room to house 2-3 students.	Living in a hostel would mean that girls will no longer be contributing to household chores on daily basis which could be challenge for families struggling in the absence of social security and care facilities for their younger children. Residential facilities need to have especially strong child protection policies in order to ensure girls safety and prevent dropouts.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
10	Construction of Hostels for OBC Boys and Girls (Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment) http://www.socialjustice.nic.in/SchemeList/Send/9?mid=32549	The Scheme aims at providing hostel facilities to students belonging to socially and educationally backward classes, especially from rural areas, to enable them to pursue secondary and higher education. Priority will be given for the proposals for construction of hostels for under-graduate students vis-a-vis below under-graduate level.	Equity Affordability Accessibility	The scheme is implemented through the State Governments, Union Territory Administrations and the Central & State Universities/Institutions. These implementing agencies are provided eligible central assistance as per provisions of the scheme, for fresh construction of hostel buildings, for expansion of the existing hostel facilities and for periodic repair and maintenance of the hostels constructed under this Scheme.	Centrally -sponsored Scheme for Construction of Hostels for OBC Boys and Girls. The Scheme aims at providing hostel facilities to students belonging to socially and educationally backward classes, especially from rural areas, to enable them to pursue secondary and higher education.	Few schemes focus on incentives for children from OBC communities. Reservation for students with disabilities is a positive in this scheme. The hostels thus constructed must be accessible by removing all physical barriers to students with disabilities as defined in the in the Rights of Persons with Disabilities Act, 2016

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
11	Nanaji Deshmukh scheme of Construction of Hostels for DNT Boys and Girls (Department of Social Justice and Empowerment, Government of India) http://www.socialjustice.nic.in/writereaddata/Upload-File/DNT-hostelscheme.pdf	The Scheme is for bringing about a focused intervention on DNTs so that they are empowered socially and economically and their lives are also improved. These schemes will be of continuous and permanent nature.	Equity Affordability Accessibility	<ol style="list-style-type: none"> Those students from Denotified, Nomadic and Semi-Nomadic Tribes (DNTs) whose family income is less than Rs. 2.0 Lacs per annum will be eligible for admission into the hostels. The hostels would be constructed as an additional support to the existing hostels for the SCs/OBCs/General category students. However, the construction of the hostels would be done on a pro-rata basis based on the number of seats for the target group. Construction of hostels would be done in conjugation with other similar hostel schemes being implemented by this Ministry and other Ministries/Departments (viz. Department of Higher Education etc) for the welfare of SCs, STs and OBCs. Hence there would be no overlaps of the schemes between the Departments/Ministries. The Scheme of Construction of Hostels for Boys and Girls belonging to Denotified, Nomadic and Semi-nomadic Tribes would be run through State Governments/UT Administrations. Preference would be given to integrated hostels (which are part of established educational institutions) over stand-alone hostels. Accordingly, hostels are also proposed to be sanctioned to Universities/Educational Institutions as extension to the existing hostels, as far as possible basically to aim at integrated hostels. The Central Government will provide a maximum of 500) 	Centrally sponsored scheme for construction of hostels for DNT boys and girls The hostels would be constructed as an additional support to the existing hostels for the SCs/OBCs/General category students. Construction of hostels would be done in conjugation with other similar hostel schemes being implemented by this Ministry and other Ministries/Departments (viz. Department of Higher Education etc) for the welfare of SCs, STs and OBCs to avoid overlaps with other schemes.	Living in a hostel would mean that girls will no longer be contributing to household chores on daily basis which could be challenge for families struggling in the absence of social security and care facilities for their younger children. Residential facilities need to have especially strong child protection policies in order to ensure girls safety and prevent dropouts.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
12	<p>RMSA Girls Hostel (Dept. of School Education and Literacy, Ministry of Human Resource Development, Government of India) http://www.rmsaindia.gov.in/en/about-rmsa-girls-hostel.html http://pib.nic.in/PressRelease/framePage.aspx?PRID=1542238</p>	<p>The main objective of the Scheme is to retain the girl child in secondary school so that girl students are not denied the opportunity to continue their study due to distance to school, parents' financial affordability and other connected societal factors. Another objective of the Scheme is to make Secondary and Senior Secondary education accessible to a larger number of girl students.</p>	<p>Equity Affordability Accessibility Quality</p>	<p>The girl students in the age group of 14-18 yrs. studying in classes IX and XII belonging to SC, ST, OBC, Minority communities and BPL families will form the target group of the Scheme. Students passing out of KGBV will be given preference in admission in hostels. At least 50% of girls admitted will be from SC, ST, OBC and Minority communities.</p>	<p>Centrally sponsored scheme for construction of hostels for 100 girls in 3479 Educationally backward blocks. Set up a 100 bedded girl's hostel in each of the 3479 Educationally Backward Blocks (EBBs) of the country.</p>	<p>Out of the total of the 2549 Girls Hostels sanctioned under the Rashtriya Madhyamik Shiksha Abhiyan (RMSA), only 1314 Girls Hostels are functional enrolling 1.20 lakh girls. Showing the urgent need to expand the spread of this scheme (PIB: 9th August, 2018)</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
13	Kasturba Gandhi Balika Vidyalaya (KGBV) Yojana (Government of India Ministry of Human Resource Development) http://mhrd.gov.in/sites/upload_files/mhrd/files/ru2626.pdf https://ashadocserv-s3.amazonaws.com/743_KGBV_MHRD_Guidelines.doc	To set up residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minority communities.	Equity Accessibility Quality	Educationally Backward Blocks (EBBs) of the country female rural literacy is below the national average gender gap in literacy is above the national average. The scheme provides minimum reservation of 75% of the seats for girls belonging to SC, ST communities and priority for the remaining 25 per cent, is accorded to girls from families below poverty line.	Residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minority communities.	KGBVs are among the most important initiatives to improve girls access to education. Under the newly launched Integrated Scheme of School Education-Samagra Shiksha, effective from the year 2018-19, provision has been made to upgrade the existing KGBVs at upper primary level to upto senior secondary level with a capacity of 150-250 girls in convergence with the erstwhile RMSA Girls Hostel Scheme.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/ provisions (monetary/non-monetary)	Gaps identified
14	Apni Beti Apna Dhan (Department of Health, Government of Haryana) https://govinfo.me/apni-beti-apna-dhan-yojana-haryana/	To raise the status of the girl child in the society. To improve the status of the mother in the family, who delivers a girl child.	Equity Affordability	<ol style="list-style-type: none"> 1. Either of the parents is not an employee of the Government or Govt. Board or Corporation or any Public Sector Undertaking or Organization having Class I or Class II status. 2. Either of the parents is not an income tax payee. 3. Parents of the girl child are living below the poverty line as prescribed by the Government of India from time to time, if either of the parents is not covered under the above two sub-clauses. 4. The girl child is either the first or second child of the family. Family having more than two children will not be eligible, provided that if the second and third children are twins, the benefit shall also be available to the third child. 5. The parents should be residents of the State of Haryana 6. The child should not already be covered under any similar scheme of any other State or the Union Territory. 	Central govt. scheme implemented by Dept. of Health, Haryana. The scheme provides financial assistance of Rs. 500 to mothers to fulfill her nutritional requirements and Rs. 2500 is invested in the name of the newborn baby which grows to Rs. 25,000 when the girl child reaches 18 years of age.	The scheme provides financial assistance only after the girl has turned 18 and has completed matriculation examination. This does not enable girls who dropout because of the affordability constraint. Families with more than 2 children cannot avail this scheme. However, families with more than 2 children might need more financial assistance.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
15	Ladli scheme (Government of Haryana) http://www.wcdhry.gov.in/ladli.htm	<ul style="list-style-type: none"> - To empower the girl child socially and economically. - To promote birth registration of girl child. - To control female feticide and to improve sex ratio. - To end discrimination against the girl child. - To promote education among the girls and reduce school dropouts rate of girl students. - To provide security to girl students for their higher education. 	Equity Affordability	<ul style="list-style-type: none"> - Girl should be born in Delhi as shown by the birth certificate issued by the Registrar (Births & Deaths), MCD/NDMC. -The applicant must be a bonafide resident of the National Capital Territory of Delhi for at least three years preceding the date of birth of the girl child. Annual family income should not exceed Rs.1 lac. - If girl is school going, her school must be recognized by Delhi Govt. / MCD / NDMC. Benefit of the scheme is limited to two surviving girls per family. 	Financial assistance is provided in the form of term deposits - Rs. 11,000/- if born in hospital or Rs. 10,000/- if born at home at the time of registration Rs.5,000/- each in further five milestones i.e., Class I, VI, IX, XI & XII.	While the scheme targets at empowering the girl child socially and financially, the focus of the scheme is essentially on the financial aspect of it. While it does provide some financial security, it does not do anything to change the mindsets, cultures and traditions that play a huge role in keeping the girls from schools. Sustained engagement with Community / awareness generation in order to address cultural attitudes and practices would strengthen the scheme

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
16	Mukhyamantri Ladli Laxmi Yojana (WCD, Govt. of Madhya Pradesh) http://www.mp.gov.in/web/wcd/we-ly	To improve the health and educational status of the girls in the State, laying the foundation for better future, to prevent female feticide and to bring the positive attitude among people towards girl child birth and with the aim to preventing child marriages.	Equity Affordability	MP, Bihar, Jharkhand, Goa, UP, Maharashtra, Delhi. BPL Families eligible. The beneficiary family should have only two children, the girl should not get married before she turns 18. Girl should not suffer a break in studies till she passes out of school	State government will deposit Rs 6,000 every year into a post office saving account in the name of newly born girl child up to time she is grown to five years. When she enters Class 6, she will get a onetime payment of Rs 2,000; in Class 9 she will get Rs 4,000 and Rs 7,500 in Class 11. The state will provide Rs 200 per month as stipend when she is in Class 12. Besides, the government will provide Rs 60,000 at the time of her marriage. Upon maturity of the scheme, the girl is entitled to get over Rs 1.08 lakh at the age of 21 years of age	This scheme is a good balance of addressing current capacities of girls families to pay, as well as monetary benefits through lumpsum amounts through fixed deposits. The encouragement to continue schooling uninterrupted through increasing stipend is also a positive aspect of this scheme. However, penalizing the girl child if she gets married is a negative

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
17	Rajiv Vidya Deevana (Tribal Welfare Department, Govt. Of Andhra Pradesh) http://aptribes.gov.in/-Scholarships/2014SW_MS18.PDF	To support parents of ST children for education of their wards studying in classes IX and X so that the incidence of dropouts, especially in the transition from the elementary to the secondary stage is minimized, and to improve participation of ST children in classes IX and X of the Pre-Matric stage, so that they perform better and have a better chance of progressing to the post-Matric stage of education.	Equity Affordability	<p>-DBT Scheme</p> <p>-Student should belong to Scheduled Tribe and shall produce a Caste Certificate issued through "Mee - Seva" Counters (Digitally Signed Certificates). ii) His / Her Parent / Guardian's income should not exceed 2.00 lakh per annum.</p> <p>The income Certificate shall be obtained from the Mee - Seva Counter (Digitally Signed Certificates). iii) He /She should not be getting any other Centrally-funded Pre-Matric Scholarship.</p> <p>iv) He/She should be a regular, full time student studying in a Government School or in a School run by Local bodies such as Mandal Praja Parishad, Zilla Praja Prarishad, Municipalities/ Municipal Corporations or any school aided by the Government, Tribal Welfare Ashram Schools, Hostels, Gurukulam Schools, Mini Gurukulam Schools, KGVB Schools and also under Best Available Schools Scheme. v) Scholarship for studying in any class will be available for only one year. If a student has to repeat a class, she / he would not get scholarship for that class for a second (or subsequent) year.</p>	<p>Rs. 150 per month to day scholars and Rs. 750 for books and stationery</p> <p>Rs. 350 per month to hostel students with Rs. 1000 for books and stationery</p>	<p>The support provided through this scheme could surely help support children complete secondary education. However, obtaining documentation such as digitally signed caste certificates, opening of bank accounts and linking of AADHAR number pose a challenge in rural areas due to low access and utilization of banking services</p> <p>Scholarship being available for only one year might prove difficult for families to continue support in second year</p>

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
18	Awards for Rural Adolescent Girls (Women and child development, Govt. of Haryana) http://wcdhry.gov.in/new_schemes.htm#awards%20for%20rural%20adolescent%20girls	To award the adolescent girls from rural area for performing well in her secondary school examination, and motivate them to process with higher education.	Equity Affordability	Must be the resident of Haryana state School must be from rural area Must have secured good marks in her matriculation exam. Awarded to top 3 girls from every Block	The girl performing well and secures first prize will get Rs. 2000 scholarship The girl who secures second position will get Rs. 1500 scholarship Girl child on third position will get Rs. 1000	The scheme aims at keeping girl child in school and motivating her to do well.
19	Mukhyamantri Balika Cycle Yojana (Dept. of Planning, Govt. of India) http://planning.bih.nic.in/EOS/TOR-MMBBY.pdf		Equity Affordability	Must be a resident of Bihar. Must be a student of a govt or govt aided school. Private school students not eligible Only girls who have completed Class 8 and enrolled in class 9 can apply.	Rs. 2500 given towards purchase of a cycle, subject to the student having at least 75% attendance by the end of September.	The attendance criteria might pose a challenge as schools at secondary levels become more distant from the habitation. Since the focus of the scheme is to address distance and ensure girls secondary education, all girls who do not have access to public transport / bus passes may be considered eligible to receive benefits under this scheme.

Sr. No.	Name of scheme	Stated Objectives	Focus of Scheme (access/affordability/equity)	Target beneficiaries and Eligibility criteria	Scheme benefits/provisions (monetary/non-monetary)	Gaps identified
20	Saraswati Sadhana Yojana (Dept. of Social Justice, Government of Gujarat) https://sje.gujarat.gov.in/dscw/showpage.aspx?contentid=1762&lang=english	The cycle Assistance is provided so that the poor families of scheduled castes do not bear the burden of transportation costs for sending their daughter to school and thus the girls do not have to leave their education.	Equity Affordability Accessibility	Scheme of Gujarat Enrolled as a regular student in class 9 having the following parental income: Annual income should be Less than Rs 1,50,000 (for applicants from urban areas) Annual income should be Less than Rs 1,20,000 per annum (for Applicants from rural areas)	Free Cycles are provided to girls fitting the eligibility criteria	The scheme aims at keeping girl child in school and motivating her to do well.

Bibliography

- Asadullah, M. N., & Yalonetzky, G. (2012). Inequality of Educational Opportunity in India: Changes Over Time and Across States. *World Development*, 40(6), 1151-1163. doi:<https://doi.org/10.1016/j.worlddev.2011.11.008>
- Azam, M., & Kingdon, G. (2013). Are Girls the Fairer Sex in India? Revisiting Intra-Household Allocation of Education Expenditure. *World Development*, 42(C), 143-164.
- Aziz Premji Foundation. (2004). The social context of elementary education in rural India. Retrieved from <http://righttoeducation.in/sites/default/files/TheSocialContextofElementaryEducaioninRuralIndia.pdf>
- Bhatty, K. (1998). Educational Deprivation in India-A Survey of Field Investigations. *Economic and Political Weekly*.
- Bing, W. K. (2009). Education and Inequality in the Developing World. In D. B. Holsinger & W. J. Jacob (Eds.), *Inequality in Education: Comparative and International Perspectives* (pp. 86-127). Dordrecht: Springer Netherlands.
- Chanana, K. (2002). View from the Margins. *Economic and Political Weekly*.
- Dina Abu-Ghaida, & Klasen., S. (2004). The Economic and Human Development Costs of Missing the Millennium Development Goal on Gender Equity Retrieved from http://siteresources.worldbank.org/EDUCATION/Resources/278200-1099079877269/547664-1099079934475/MDG_Gender_Equity.pdf
- GoI. (2012). CHILDREN IN INDIA 2012 - A Statistical Appraisal. Retrieved from New Delhi: http://mospi.nic.in/sites/default/files/publication_reports/Children_in_India_2012-rev.pdf
- Gouda, S., & Sekher, T. V. (2014). Factors Leading to School Dropouts in India: An Analysis of National Family Health Survey-3 Data (Vol. 4).
- Gregory White, Matt Ruther, & Kahn., J. (2015). Educational Inequality in India: An Analysis of Gender Differences in Reading and Mathematics Retrieved from New Delhi: <https://ihds.umd.edu/sites/default/files/WhiteRutherKahn.pdf>
- Jean Drèze, & Kingdon., G. G. (1999). School Participation in Rural India. Retrieved from London: <https://core.ac.uk/download/pdf/93997.pdf>
- Kambhampati, U., & Pal, S. (2001). Role of Parental Literacy in Explaining Gender Difference: Evidence from Child Schooling in India (Vol. 13).
- Kaushik., H. (2016). Gujarat ranks 20th among 21 states in girl child education Times of India. Retrieved from <https://timesofindia.india-times.com/home/education/news/Gujarat-ranks-20th-among-21-states-in-girl-child-education/articleshow/53089287.cms>
- Mairo, D. (2017). Influence of Parents' Educational Background on Girl-Child Education in Kebbi State, Nigeria. 2017, 5(3), 11.
- MHRD. (2014). Educationally Backward Blocks(EBB). Retrieved from http://mhrd.gov.in/sites/upload_files/mhrd/files/Educationally%20Backward%20Blocks.pdf
- Miller., S. K. (2007). Determinants of parental attitudes regarding girls' education in rural India. (Master of Public Policy), Georgetown University, Washington, D.C. . Retrieved from https://repository.library.georgetown.edu/bitstream/handle/10822/555821/etd_skm6.pdf;sequence=1
- Mridula Pushkarna, & Singh., R. (2017). Education Policies and Educationally Backward Blocks in Punjab. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*, 22(8), 34-39.
- Paul Schultz, T. (2002). Why Governments Should Invest More to Educate Girls. *World Development*, 30(2), 207-225.
- PIB. (2017). Gross Enrolment Ratio of Boys and Girls [Press release]. Retrieved from <http://pib.nic.in/newsite/PrintRelease.aspx?relid=157926>

Planning Commission. (2006). A STUDY OF THE EXTENT AND CAUSES OF DROP OUTS IN PRIMARY SCHOOLS IN RURAL MAHARASHTRA WITH SPECIAL REFERENCE TO GIRL DROP-OUTS. Retrieved from Pune: http://planningcommission.gov.in/reports/sereport/ser/stry_ecco.pdf

Raj, A., McDougal, L., & Rusch, M. L. A. (2012). Changes in prevalence of girl child marriage in South Asia. *JAMA*, 307(19), 2027-2029. doi:10.1001/jama.2012.3497

Rao, N., Cheng, K.-M., & Narain, K. (2003). Primary Schooling in China and India: Understanding How Socio-Contextual Factors Moderate the Role of the State. In M. Bray (Ed.), *Comparative Education: Continuing Traditions, New Challenges, and New Paradigms* (pp. 153-176). Dordrecht: Springer Netherlands.

Sachdev, Y., & Dasgupta, J. (2001). INTEGRATED CHILD DEVELOPMENT SERVICES (ICDS) SCHEME. *Medical journal, Armed Forces India*, 57(2), 139-143. doi:10.1016/S0377-1237(01)80135-0

Sekher, T. V. (2010). Ladlis and Lakshmis: Financial Incentive Schemes for the Girl Child.

Sekher, T. V., & Ram., F. (2015). Conditional Cash Transfers for Girls in India: Assessment of a Girl Child Promotion Scheme from Beneficiary Perspective. Retrieved from Mumbai: <http://iipsindia.org/pdf/lipsReportCTGirlsInIndia.pdf>

Sharma, A., Samantaray, A., & Dash, S. (2017). *Demographic Analytical Study of Girl Child Dropout from Schools in India* (Vol. 4).

Singh, N. (2008). Higher Education for women in India- choices and challenges. *Forum on Public policy* (01) (Spring) (Vol. 01).

Stella, L., Juma, A., M W Simatwa, E., & M O Ayodo, T. (2018). Impact of Family Socio-Economic Status on Girl Students' Academic Achievement in Secondary Schools in Kenya: A Case Study of Kisumu East District.

Tilak., J. B. G. (2002). Education and Poverty *Journal of Human Development*, 3(2), 191-207. doi:10.1080/14649880220147301

UNDP. Sustainable Development Goals. Retrieved from <http://www.undp.org/content/undp/en/home/sustainable-development-goals.html>

Unisa, S. (2014). Educational Deprivation of Children in India –Insights from Recent National Level Household Survey (Vol. XXVIII).

Walker, J. G. M. (1991). The Differential Effect of Mothers' Education on Mortality of Boys and Girls in India *AU - Bourne, Katherine L. Population Studies*, 45(2), 203-219. doi:10.1080/0032472031000145396

Williams, R. (2013). Why girls in India are still missing out on the education they need. *The Guardian*. Retrieved from <https://www.theguardian.com/education/2013/mar/11/indian-children-education-opportunities>

Note

Published By



CRY - Child Rights and You is an Indian NGO that believes in every child's right to a childhood - to live, learn, grow and play. For 4 decades, CRY and its 850 initiatives have worked with parents and communities to ensure Lasting Change in the lives of more than 2,000,000 underprivileged children, across 23 states in India. For more information please visit us at www.cry.org or contact at cryinfor.del@crymail.org.

Research Partner



DevInsights is a private limited company, formed in 2015, by group of development professionals having diverse set of skills ranging from Research, Monitoring, Evaluations, Analytics, Documentation and Training in the social sector. The company caters to the M&E and Consulting needs in the development sector. DevInsights team has partnered with some of the leading organisations including International and National NGOs, Corporate and Government of India on MLE projects. Visit us at: www.devinsights.co.in