



## **Linkages between inequality in educational attainment and regional disparity in human development: an Indian experience**

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Equal access to educational opportunity is a basic human right and essential to human well-being. Elementary education is considered as an important component of Human Development. Human Development approach views elementary education as human right, an opportunity and an entitlement. Attainment of elementary education is important both due to its impact on the living standards of people as well as enhancing individuals capability. Thus universalization of elementary education has become an accepted concept and national project in India. Elementary education in India refers to first eight years of schooling i.e. primary (I-V) and upper primary (VI-VIII) school education. Sarva Siksha Abhiyan (SSA) was launched in 2001 by the Government of India as its commitment to universalize the access and completion of elementary schooling by 2010. In spite of strong government initiatives the achievements in terms of first level of outcome such as Literacy rates, Gross Enrolment Ratio till 2005-06 suggest that universalization of elementary education is distant dream. India's failure to universalize elementary education is largely due to the unevenness in achievements across gender, regions, social groups and religious groups. Persistence of disparity in achievements across gender, regions, social groups and religious groups is an important dimension of entitlement failure that threatens the sustainable Human Development in India. The sharpest and most common form of disparity in achievements is based on gender differentiation. Even in light of awareness on gender issues; it is a disturbing reality that India is yet to eliminate gender gap in enrolment in elementary education. Existence of gender gap in enrolment in elementary education thus becomes an important dimension of entitlement failure that threatens the sustainable Human Development in India.

The present paper tries to address some specific questions such as: how inequality in educational attainment brings regional variation in various facets of human development in India, what are the determinants of inequality in educational attainment specifically highlighting on the issues related with the gender disparity in enrolment.

Following the introduction, this paper organized in three sections: Section 2 presents the link between literacy rates and various facets of human development and the disparity in literacy between regions, gender and social groups. Section 3 pursues the pattern of gender disparity in enrolment. This section represents the scenario regional dimension of levels of gender disparity in enrolment. The analysis of demand side and supply side determinant of girls schooling is presented in section 4. Section 6 presents a summary of main findings and some policy implications.

### **Data source and Methodology**

The present study is based on secondary data taken from four different sources. Data regarding Gross Enrolment ratio has been taken from Selected Educational Statistics (2005-06), MHRD. Data for girls' related accessibility and infrastructure is collected from District Information System for Education (2005-06). Data used to construct mothers empowerment index is taken from National Family and Health Survey (2005-06) unit level. Data for incidence of poverty is taken from Planning Commission of India publications (2004-05).

The aim of the present study is to establish the linkages between the inequality in educational attainment and regional disparity in human development in India. To reach into the present study employs several methodologies. The level of gender disparity in enrolment is measured by Modified Sopher's Index. Various demand side and supply side factors associated with the girls schooling are bring in a single frame by constructing two composite index, namely, Mother's Empowerment Index and Girl's related Accessibility and Infrastructure Index through employing Principal Component Analysis (PCA) method. To show the causality of relationship between gender disparity in enrolment and its determinants Rank Correlation is also used. Finally, individual impact of all three background variables on gender disparity in enrolment has been access through Multivariate Ordinary least Square regression Model, considering gender disparity in enrolment as the dependent variable and income of the household, mothers empowerment index and girls related accessibility and infrastructure development index as the explanatory variables. The unadjusted coefficient ( $\beta$ ) indicates the impact of one unit change in a particular determinant to unit change of the gender disparity in enrolment when other determinants are constant.

### **Linkages between literacy rates and various facets of human development:**

This section takes a brief notes on the concepts of human development index and also tries to address the link between inequality in educational attainment and various facets of human development. Literacy rate has been considered as the indicator for educational attainment and NSDP per capita, Infant mortality rate (IMR), percentage of people below poverty line as the dimension of human development. The levels of human development are measured in terms Human Development Index (HDI). HDI is a summary measure of human development. It measures the average achievements of a country in three basic dimensions of human development: A long and healthy life-as measured by life expectancy at birth, Knowledge:-as measured by adult literacy rate (with two-

thirds weight) and combined primary, secondary and tertiary gross enrolment ratio (with one-third weights), A decent standard of living- as measured by GDP per capita (PPPUS\$).

Literacy rate is a stock variable and gives an account of the existing stocks literates' population at a particular point of time. Literacy has substantial effect on enhancing the earning capability of individual which is an important dimension of human development. It also has profound effect on reducing poverty and infant mortality rates which are important dimension of human development entitlement failure. The role of literacy in various facets of human development is also reflected in the performance of Indian states.

**Table1. Correlation between literacy rate and various facets o human development**

	Literacy Rate	NSDP	per capita IMR	Percentage of people below poverty line
Literacy Rate	1	0.72**	-0.79**	-0.47
NSDP per capita	0.72**	1	-0.67**	-0.78**
IMR	-0.79**	-0.67**	1	0.48
Percentage of people below poverty line	-0.47	-0.78	0.48	1

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

\* . Correlation is significant at the 0.05 level (2-tailed).

Literacy rate has positive and statistically significant effect with NSDP per capita.

The correlation coefficient is 0.72 and the relationship is statistically significant at 1% level of significance: therefore, the increase in literacy rate also leads to enhancing the earning capability of individuals. On the other hand literacy rate have a negative and statistically significant relationship with the IMR. The correlation coefficient between the literacy rate and the IMR is -0.79 and insignificant at 1% level of significance indicates the increase in literacy rate leads to decrease in IMR. Literacy rate is also negatively related with the percentages of people below poverty line. The correlation coefficient between the literacy rate and percentage of people below poverty line is -0.47, though the relationship is not statistically significant but it can be said that the increase in the literacy rate may reduce the percentage of people below poverty line.

Hence it is clear that literacy rate has a profound impact on various facets of human development. But there exists a large scale inter-regional variation in terms of achievements in various facets of human development. The unevenness in achievements across regions, gender, social groups and religious groups in literacy rate is one of the major responsible factors behind existence of inter-regional variation in human development. The unevenness in achievements in literacy rates can be seen from the following tables (table 2)

**Table 2: Literacy rate, 2001 (India)**

	Overall	S.C.	S.T.
Literacy rate	64.84	54.69	47.10
Coefficient of Variation	14.92	20.71	25.59

Source: Selected educational statistics, 2005

The overall literacy rate according to 2001 census in India is 64.87%, but there is a large scale inter-states variation in terms of its achievements, as it is evident from the C.V more than 10 (C.V=14). While Kerala (90.86%) is on the top, Bihar (47%) was on the bottom. Like the regional variation, the achievements of various social groups are also shows striking variation.

While the overall literacy rate in India is 64.84%, literacy rate for S.C. is 54.69% and 47.10% for S.T. It clearly shows that S.C. and S.T. are lagging far behind the other social groups in India. The regional variation in terms of achievements in literacy rate for S.C. is more striking than overall literacy, as it is evident from C.V is 20.71 and even more striking for S.T. which is evident from C.V is 25.59.

The sharpest form of disparity in literacy rate is perhaps the gender differentiation which exists among all the regions and social groups. Overall gender gap in literacy in India is 21.59, but it is much higher among the S.C. (24.74) and S.T. (24.41). The female belong to S.C. and S.T. category is facing the tri-fold jeopardy of region, gender and caste.

**Table 3: Gender-gap in literacy rate, 2001 (India)**

Overall	S.C.	S.T.
21.59	24.74	24.41

Source: Selected educational statistics, 2005

There is a clear spatial pattern emerge when one closely looks at the location of the states which are performing worse than the national average in literacy rate it is gender wise and social group outlook. The location of these states, namely Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh, Punjab, Haryana and Rajasthan is striking, together they form a continuous belt can be rightly identified as problem regions.

#### **Pattern of Gender disparity in Gross Enrolment in elementary education**

Literacy rate and Gross Enrolment Ratio together considered as the measurement parameter of knowledge dimension of human development. Literacy is a stock variable, while enrolment is a flow variable which gives a clear picture about the future stocks of literate population. Gross Enrolment Ratio is the first level outcome of elementary education and is the most commonly used measures of achievements in elementary education despite several limitations. Overall Gross Enrolment Ratio (GER) was 94.85% in India in 2005-06, far below its objective to achieve 100% by 2010. Gross enrolment Ratio when viewed from gender perspective; it was found that boys were far ahead with GER 98.47% compared to girls which was 90.95%. Due to the persistence of unevenness in achievements in GER among regions,

gender and various social groups India has already missed out the MDG goals. Gender disparity is common form of disparity among all the regions and social groups. The persistence of gender disparity in enrolment is an important dimension of human deprivation and one of the major reasons behind imbalanced human development in India. As already established literacy rate is an important determinant of the performance of various dimension indicators of human development in India, hence the identification of pattern of gender disparity in enrolment and its determinants is urgent and necessary for the proper implementation of the right policies to bring about a balanced human development in India.

#### **Inter-state pattern of gender-disparity in Gross Enrolment Ratio**

Despite various government initiatives to ensure equal access, elementary education system in India still characterized by unequal participation between various social groups. Gender disparity is the most pronounced form of discrimination in Indian elementary education which perhaps always noticeable across regions, castes and religious groups. At all India level the Sopher's value was 0.07, the value was positive indicating girls GER was lagging behind boys. Gender disparity in GER was larger among the Scheduled caste with a Sopher's value of 0.09 in comparison to overall Gross Enrollment Ratio and gender disparity was even higher for Scheduled Tribes in comparison to Scheduled caste with a Sopher's value of 0.14. That indicates girl belong to those disadvantage groups (i.e. S.C and S.T) suffers from double jeopardy of caste and gender.

**Table 4: Sopher's Index Value**

Overall	S.C.	S.T.
0.07	0.09	0.14

Source: authors calculation from DISE(2004-05) data

The state level consideration of gender disparity made the situation more revealing. The persistence of gender disparity in overall GER at national level was 0.07. It is found that there were 7 states where there was no gender disparity in Gross enrolment

Ratio; these were Delhi, Haryana, Punjab, Sikkim, Uttarakhand, Meghalaya, Nagaland. In fact in those states GER of girls exceeded boys.<sup>3</sup> There were 14 states, namely, Andhra Pradesh, Assam, Goa, Gujarat, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Manipur, Mizoram, Orissa, Tamil Nadu, Tripura and West Bengal where gender disparity was lower than national level. While 8 states registered incidence of gender disparity

<sup>3</sup> The observation that six states have higher rates of female than male Gross Enrolment Ratio in elementary level deserves an explanation. These states especially Delhi, Punjab, Haryana have a very different form of gender discrimination in schooling. Since these states are rich states, both boys and girls are get enrolled in the school. However, parents enrolled their male children in the private school where medium of instruction is English and quality of education is good while enrolling their daughters in the government school where the medium of instructions is regional languages.

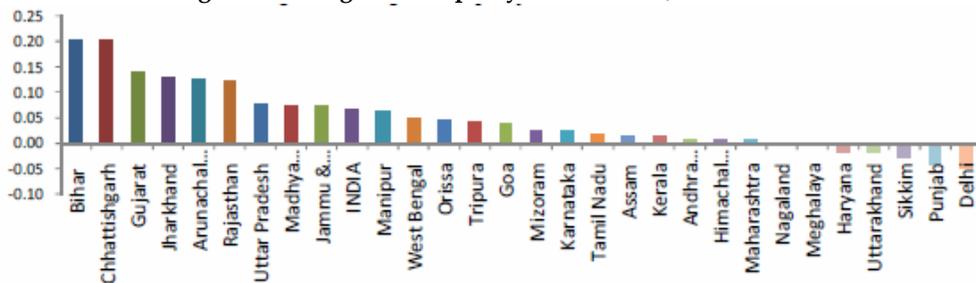
more than that of national average, namely, Arunachal, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Rajasthan and Uttar Pradesh. There is a clear spatial pattern emerge when one closely looks at the location of the states that had shown gender disparity more than national average. Among these 8 states the location of the 7 states is

striking, together they form a continuous belt can be rightly identified as 'problem regions'. When the persistence of gender disparity is viewed in terms of social groups, it is found that in case of S.C, there were 7 states, namely Delhi, Haryana, Himachal Pradesh,

Punjab, Tamil Nadu, Tripura and Uttaranchal; there was no existence of gender disparity.

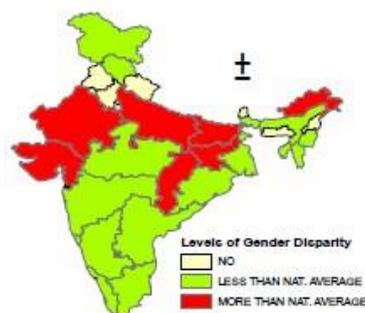
While in 11 states such as Andhra Pradesh, Assam, Gujarat, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Sikkim and West Bengal the gender disparity was lower than the national average. Whereas there were 7 states, namely Bihar, Chhattisgarh, Goa, Jharkhand, Manipur, Rajasthan, Uttar Pradesh showed gender disparity higher than national average.

Fig 3: levels of gender disparity in enrolment, 2004-05



It is clear from the above discussions that elementary education in India is still characterized by the presence of gender disparity; emerge as one of the major reason behind the India's failure to universalize the elementary education. It is also interesting to note that the states that are showing gender disparity more than the national average in overall enrolment are also showing gender disparity in enrolment of S.C. and S.T more than the national average. From that it can be stated girls belongs to S.C and S.T are suffering from the double fold jeopardy of gender and caste.

Map 1: Levels of Gender Disparity in GER, 2005-06



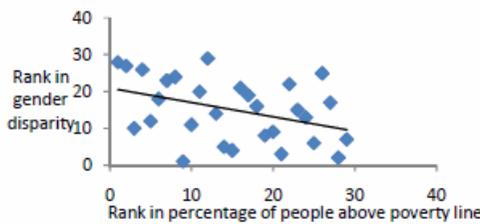
**Determinants of Gender disparity in Gross Enrolment ratio in elementary education in India:**

Research into the constraints to girls schooling considers both the demand side and supply side factors which act as the barriers of girls schooling. Most of the available literature highlighted income of the household, parental motivations, educational level of the parents especially, mothers education (Reddy and Reddy, 1992; World Bank Report, 1999; Kaul, 2001; Jha and Jhingran, 2002; Ramachandan et al, 2003; Kaul, 2001) as a major demand side and availability of school with in safe distance, presence of female teacher, provision of separate toilet facilities within the school etc. as a prime supply side determinants of girls schooling in India (Caldwell et al, 1985; Chana, 1990; Nayar, 1993; Nambissan, 1995; Sinha, 1998; Dube, 1998; Probe Report, 1999; Karelkar, 2000; Jha and Jhingran, 2002; Ramachandn Vimala, 2002). In this study all most all the demand side and supply side factors associated with the girls' schooling are brought in a single frame through associating gender disparity in enrolment with income of the household (percentage of people above poverty line used as a proxy variable), mothers' empowerment index and girl's related accessibility and infrastructure development index.

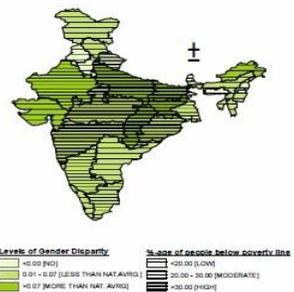
**Income of the household and gender disparity in enrolment**

Girls schooling is closely related to the income of the household. Certainly an inverse relationship is observed at the national level, between the per capita gross national product, in one hand, and gender disparity in GER, on the other. Girls in poor household are particularly likely to miss out schools because of perceived and actual costs of household on girls schooling. These costs are both direct (e.g. fees, books, pencils, papers, required clothing's, transport cost etc.) and the opportunity costs of girls schooling. For example data from India suggests that reasons for non-attendance differ by gender, and that poverty is more likely to be a constraint for girls. Poverty is found to be a reason for non attendance for 28.55% girls, but only 18.5% of boys in India.

**Fig3:** Relationship between Gender disparity and people above poverty line



**Map 2:** Income of the people and gender disparity in GER



This is because the opportunity costs of girls schooling are high for poor household developing countries, and often exceeded the opportunity costs of boys schooling. Girls' labour is used to substitute mothers in work such as caring for siblings, fetching wood and water etc. In Bangladesh while girls between the ages of 13 and 15 spend ten times as many as hours than boys on household activities. But the recent research suggests that the 'income effect' is only a part of the household decisions about girls schooling, it does not explain entirely gender disparity in enrolment within the household.

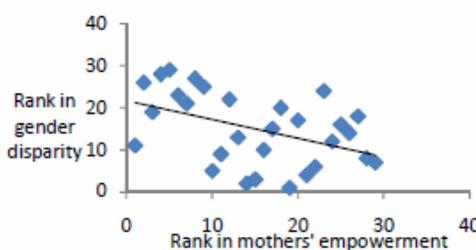
The limited explanatory power of income of the household and related variables on determining the gender disparity can be understood from the relationship between the gender disparities (as measured by Sophers' index) and the incidence of poverty (as measured by the 'head-count ratio'). Poverty has negative (see Fig-3) and statistically

significant effect on gender disparity in enrolment. The correlation coefficient between the poverty and gender disparity is -0.42 in India and is significant at 5 percent level; therefore, poverty is associated with higher level of disadvantage in girls schooling. The association between the two variables is strong but not as much as it is thought to be. Some aspects of this weakness of association is striking; for instance, gender disparity in GER is almost .07 point (as measured by Sophers' index) higher in Uttar Pradesh than in Maharashtra, even though head count ratio is almost similar. It does not mean that the income has no effect on the gender disparity in GER. The point is that many other factors, not all of which are themselves strongly correlated with income, also have a strong influence on gender disparity in enrolment.

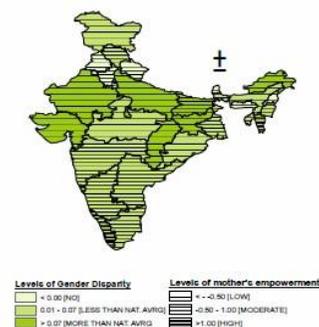
**Mother's empowerment and gender disparity in enrolment:**

Parental motivation in India is highly gender specific and is one of the major reasons behind the gender disparity in enrolment. Girls schooling is often hampered because the real or perceived rates of return to female education are limited or less than males. Not only the cost of schooling girls greater but the private returns (to the household) are often less, or perceived to be less. Indian families prefer to invest in son's education since return of investment remains within families. In contrast, returns of investment in daughter education flow into her husband's family (Dreze and Saran, 1993; World Bank Report, 1997). This predominantly economic reasoning for educating sons lead to prioritizing boy's education over girls. Low parental motivation for girls' education in India cannot be seen in isolation, it is deeply rooted in the socio-cultural practices in India. The overall low status of women in Indian society and household is the major reason behind the low motivation for girls' education. That is why female education is considered as the most powerful agency that can reduce the gender disparity in enrolment.

**Fig4:** Relationship between mother's empowerment and gender disparity in enrolment



**Map 3:** Levels of mother's empowerment and Gender Disparity in GER

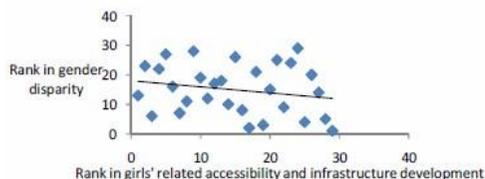


Most of the study regarding gender disparity in enrolment considers female literacy as a determinant of girls schooling but there are many other women empowerment related factors which are also closely related with girls schooling. The present study relates levels of women empowerment (as measured through Mothers Empowerment Index) with gender disparity in enrolment. The correlation coefficient between levels of mother empowerment and gender disparity is 0.46 and is significant at 5 percent level of significance. That clearly indicates women empowerment is a powerful agency of reducing gender disparity in enrolment. The close association between women empowerment and gender disparity can be seen by associating levels of mother's empowerment with gender disparity in enrolment (see Fig-4 and Map3)

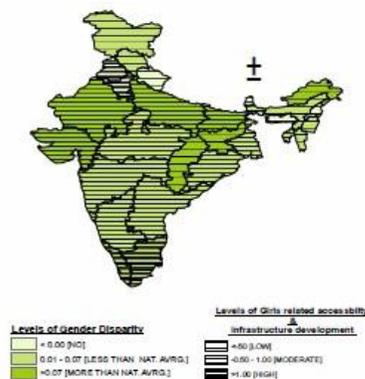
#### School related factors and gender disparity in enrolment:

In the recent literature deals with the gender disparity in schooling highlighted school related factors such as the absence of school within safe distance, predominance of male teacher as well as co-education all becomes obstacle to girls education (Caldwell et al, 1985; Chana, 1990; Nayar, 1993; Nambissan, 1995; Sinha, 1998; Dube, 1998; Probe Report, 1999; Karelkar, 2000; Jha and Jhingran, 2002; Ramachandran Vimala, 2002). In West Bengal parents are unlikely to send their girls child to school if separate girls toilet provision is unavailable in school (Sengupta, 1992). The study made by Probe team in Uttar Pradesh found that about 79% of the parents not likely to send their girls child if school is located outside the habitations.

**Fig 5:** Relationship between girls related accessibility and infrastructure development and gender disparity in enrolment



**Map 4:** Levels of Girls related Accessibility & Infrastructure Development and Gender Disparity in GER



In present study it is found that girls related accessibility and infrastructure development and gender disparity in enrolment is negatively related. (Correlation coefficient is -0.22 and is not significant at 5% level of significance). That indicates lack of accessibility and girls related infrastructure is still a major reason behind girls not attending school.

It is found that gender disparity in enrolment is negatively associated with all

the three determinant variables. Among the above mentioned three determinants levels of mothers empowerment have the most powerful impact in reducing the gender disparity in enrolment.

**Table 3: Correlation gender disparity and three predicted variables**

	Gender disparity	Girls related infras. and	People above poverty line	Mother's empowerment index
Gender disparity	1	-0.22	-0.41*	-0.46*
Girls related infras. and acces.Index	-0.22	1	-0.01	0.33
People above poverty line	-0.41*	-0.01	1	0.42*
Mother's empowerment index	-0.46*	0.33*	0.42*	1

\*Correlation is significant at the 0.05 level (2-tailed)

*Multivariate analysis of gender disparity in enrolment*

The analysis used simple linear multivariate regression model considering gender disparity in enrolment as the dependent variables and percentage of people above poverty line, mothers empowerment and girl related infrastructure as the explanatory (predicted) variables.

Independent Variable	Dependent Variable
	Gender Disparity in enrolment
Constant	0.22(0.039)**
Mother's empowerment index	0.85(0.073)*
Income of the household (proxies by percentage of people above poverty line)	0.36(0.083)**
Girls related accessibility and infrastructure Development index	0.12(0.063)*
R2	0.58
N	29

\*significant at 5 percent level of significance

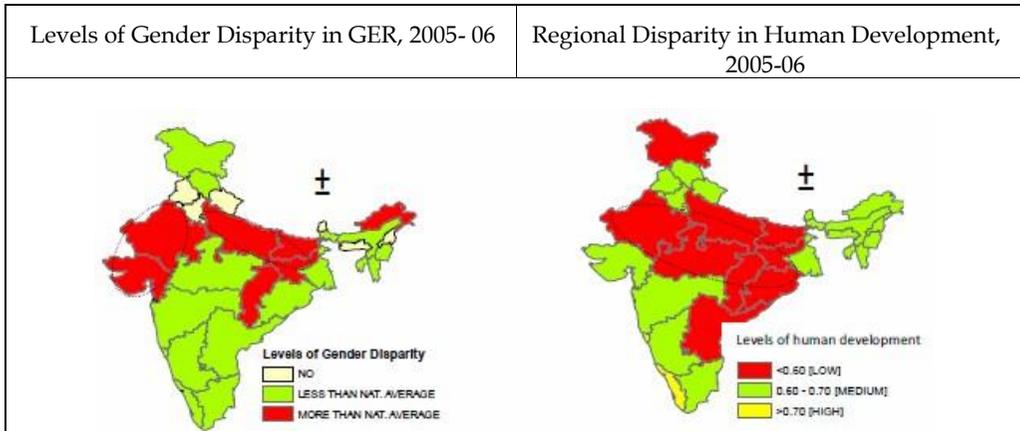
\*\*significant at 1 percent level of significance

It is clear from table that the explanatory power of the multivariate model is high, estimated by R2 value is 0.58. This indicates the gender disparity in enrolment is largely depends on the low income of the household, low empowerment of women and lack of school related accessibility and infrastructure development.

The multivariate model indicates all the three determinants are negatively associated with gender disparity in enrolment, but levels of women empowerment most strongly associated with the reduction of gender disparity in enrolment. When the other two predicted are constant only 1 percent increases in levels of women empowerment can lead to 0.85% reduction in gender disparity in enrolment, followed

by 0.36% by income of the household and 0.12 % by girls related accessibility and infrastructure in schools.

**Projection of gender disparity in enrolment and regional disparity in human development in India:**



If the levels of gender disparity and regional disparity in Human Development is projected side by side interesting picture coming out. The states that are having gender disparity more than national average are incidentally also having very low levels of Human Development. Only three states, namely, Jammu Kashmir, Madhya Pradesh and Orissa are having levels of gender disparity more than national average but showing moderate levels of Human Development. On aggregate level it can be said that gender disparity in enrolment is one of the major reason behind imbalanced human development across various regions in India.

#### Major findings

- Inequality in educational attainments across regions, social and religion group is the major responsible factor behind imbalanced human development in India
- The variation in literacy rates among the regions, gender and various social groups is the one of the major responsible factors behind the regional variation in various facets of human development.
- The spatial distribution of the states performing worse than the national average in literacy rate and gender disparity in enrolment exhibits a striking regional pattern, the location these states together forming a contiguous belt can be identified as the 'Problem Region'.
- Mothers empowerment emerge as the most powerful agent of reducing the gender disparity in enrolment followed by income of the household and development of girls related accessibility and infrastructure and accessibility development in schools.

#### Conclusions

The conclusions of the present study are indicative of objective. It is clear from the present study literacy is intimately linked with the various facets of human development. Variation in the literacy rate among the regions and various social groups is the

major responsible factor behind the variation in achievements of other dimension of human development. It also suggests that despite of various government initiatives to eliminate gender disparity in enrolment; elementary education system in India is still suffering from it. The persistence of gender disparity is the major reason behind India's failure to meet the MDG goals. Gender disparity in enrolment is showing a sharp regional contrast in India. The results of the study also suggest that there are both demand side and supply side reasons discouraging girls from attending schools. Gender disparity in enrolment reduced with the expansion of household income, mother's empowerment and development of girl's related accessibility and infrastructure in schools. But expansion of mother's empowerment has the most profound impact in reducing the gender disparity in enrolment than the other two determinants in India.

Finally, findings of the present study shows the importance of realization of the fact that simple increase in household income, expansion of the school capacity and improvement in the girls related accessibility and infrastructure will not work until it is accompanied by the empowerment of woman in the household and have a say in the household decision making process. This can be done through provision of vocational training and inception of self help group etc. The issues of inequality in attainment between girls and boys have to be deal with utmost sincerity to bring balanced human development across regions in India.

#### Notes:

1. Gross Enrolment Ratio refers to enrolment at a specified level of schooling, irrespective of the age of the students enrolled, to the population of children in the age group expected to be at that level of schooling as per prevalent norms on school enrolments. Thus, for instance, GER at elementary level would be the percentage of number of children in classes I to VIII to total number of children in age-group 6-14 years.

The ratio is the indicative of the general level of participation at a given school level and captures, to some extent, accessibility and capacity of the educational system to enroll students. The ratio often exceeds 100 percent due to inclusion of over-aged, under-aged, as well as repeating students for concerned class, especially in developing countries.

2. To measure the disparity in enrolment between the boys and girls it applies modified Sophers' Index, i.e. it uses 200 as constant instead of 100 because GER often crosses 100 and after crossing 50 it starts violating additive monotonicity axioms.

#### Appendix:

Technical notes:

Modified Sophers index =  $\text{Log}(X_2/X_1) + \text{Log}(200-X_1)/(200-X_2)$  [ $X_2 > X_1$ ]  $X_2$  = Gross Enrolment ratio of boys

$X_1$  = Gross Enrolment ratio of girls

Higher the disparity between two binomial elements, the greater would be the value of index. Zero value of the index reflects the complete absence of inequality and when the value of the index comes to be negative, shows that deprived group (girls) actually performing better than the dominant (boys) groups

*Mothers empowerment index*-In the constructions of mother's empowerment index five indicators have been used: mothers' reading of newspaper at least once a week (0.89), female literacy rate (weight age of 0.84), percentage of mothers' being allowed to go to market alone (weight age of 0.75), percentage of mothers' own decision on daily purchases (weight age of 0.65) and percentage of female headed household (weight age of 0.50).

*Girls related accessibility and infrastructure development index*- developed by considering nine indicators-, percent age of school with having at least one female teacher ( $tch > 2$ ) (0.87), percentage of school with Student-class Room Ratio (SCR) less than 60 (weight age of 0.76), number of school per 100 girls' student (weight age of 0.75), number of school with in habitation (weight age of 0.71), percentage of enrolled girls' getting free text book (weight age of 0.62), percentage school having separate girls' toilet in school (weight age of 0.41), percentage of school having drinking water facility with in school (weight age of 0.09) and number of school per 100 girls' student (weight age of 0.02)

Value in the parentheses showing the weightings assigned to indicator by PCA.

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