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HOUSEHOLD POVERTY AND SCHOOLING: EVIDENCES FROM NFHS III AND IMPLICATIONS FOR HUMAN DEVELOPMENT OUTCOMES IN INDIA

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Abstract :

Poverty is one of the very important factors associated with children's school participation. The paper aims to study the scenario of primary school attendance and enrolment among Hindus and Muslims according to Wealth Index among the major states in India. The education data from National Family Health Survey III pertaining to year 2005-2006 is used. Variables considered are never attended, attended and dropouts for children aged 6-10 years. The states considered for analysis are Assam, Bihar, Madhya Pradesh, Rajasthan, Maharashtra and Uttar Pradesh. The results indicate a distinct variation in school attendance in two socio-religious groups

amongst the sample states. Results also indicate that the wealth index remains as important determinants of schooling at primary stage. The variations in school attendance are observed among the children belonging to poorest, poorer, middle, richer and richest groups. The implication of the present analysis strengthens the case for more suitable affirmative actions in order to achieve the set targets of universal education for positive human development outcomes.

KEYWORDS: Poverty , children's school participation.

BACKGROUND AND LITERATURE:

Causal educational studies have consistently found home background i.e., socio-economic status to be an important determinant of educational outcomes. The absence of adequate resources hampers learning in developing countries through poor nutrition, health, home circumstances (lack of books, lighting or places to do homework) and parental education. It discourages enrolment and survival to higher grades, and also reduces learning in schools, (Servaas van der Berg, 2008). EFA Global Monitoring, 2007 identified poverty as one of the important factors which limit school attendance and has shown the large gaps in school access between richest and poorest households. Studies in Indian context especially using the household data have identified strong linkages between household poverty and educational participation. For instance, Filmer & Pritchett based on NFHS I data, showed that there is a strong effect of household wealth on the probability of children's enrolment (Filmer & Pritchett,



1999). Ramachandran gave prominent reasons for non-attendance by children as high schooling costs like books, stationary and cloths and children being used to contribute to the household income (Ramachandran, V, 2002). Durdhawale has identified socio-economic factors as important determinants of schooling. World Bank report on primary education, quoting NCAER household data of 1992-93, states that the drop-out rate for poorer children, from families with low per capita income was higher than for the children of richer households with higher per capita income (World Bank Report, 1997). According Tilak based the NSSO data of 1986-87 and 1995-96, the important reasons of never enrolment of children in rural areas are economic factors such as opportunity costs, participation in household economic activity, domestic chores (Tilak, 2000).

Achieving universal primary education by certain target time period is one of the goals for human development in education. There has been significant progress on human development outcomes in India. However, the recent positive national trends mask disparities at the state levels and among socioeconomic groups. A large proportion of the population still lives in poverty. There are large differences in education, health, and nutrition outcomes between socioeconomic groups. Furthermore, the poor get the worst of all of these inequities. Children from poor families start school later, complete fewer years of schooling, and have higher dropout and repetition rates. Keeping this in mind present paper tries to understand the educational scenario in India among two important socio-religious communities.

OBJECTIVES:

The main objective of the present papers is to study the scenario of primary school attendance and enrolment for Hindus and Muslims according to Wealth Index in the selected states in India.

DATA AND METHODOLOGY:

The data for present paper is taken from the National Family Health Survey III (NFHS) corresponding to 2005-2006. NFHS collects data on education for the defacto and dejure household populations. Typically, for every household member and every visitor who spent the night preceding the survey in the house and who was 5 or 6 years old or older the following question is asked: Has (name of the household member) ever been to school? If the answer was affirmative, the respondent was then asked, what is the highest level (name of the household member) attended? And what is the highest grade (name of the household member) completed at that level? Additionally, for every household member older than 5 or 6 but less than 25 years, current school attendance is ascertained by asking: Is (name of the household member) still in school? With this information it is possible to examine educational attainment, enrolment levels, gender gaps and other gaps in enrolment, and continuation rates for representative samples of the total population. The present paper focuses on educational attainment of children aged 6-10 years only.

Dependent variables considered for analysis are ‘% never attended’, ‘% attended’ ‘dropout ratios’. Independent variable taken for analysis is wealth index. Household wealth is measured with an index constructed on the basis of household assets (such as radios, cars, and telephones), the possession of land, and housing characteristics (such as floor material, roofing, toilet facilities, source of drinking water). Households are ranked on the basis of the available characteristics and divided into wealth index quintiles with five categories, poorest, poorer, middle, richer and richest. The states considered for analysis are Assam, Bihar, Madhya Pradesh, Rajasthan, Maharashtra and Uttar Pradesh.

RESULTS:**Children Never Attended School:**

Table 1 presents the percentage of children never attended school for Hindus and Muslims according to wealth index. The percentage never attended school shows the important difference between the richer quartile and the poorest quartiles across the states and across the gender for both Hindus and Muslims. For example, percentage of children never attended school was recorded highest in the state of Bihar as for Hindu boys it was recorded 55.92 for poorest quartile whereas only 27.34 never attended from richest quartile. The corresponding figures for Muslims in Bihar recorded for boys as 75 and 54.55 for poorest and richest quartiles respectively.

Table 1(A): Children Never Attended School by Wealth Index:

States	Hindus									
	Boys					Girls				
	1	2	3	4	5	1	2	3	4	5
Assam	6.59	3.36	6.35	3.91	1.14	12.50	1.97	9.80	1.20	9.46
Bihar	55.92	37.18	32.61	26.82	27.34	67.90	50.56	33.14	33.53	18.42
MP	37.02	18.24	12.34	11.39	7.37	35.26	27.19	18.18	9.57	7.79
Raj'than	18.10	12.95	11.98	9.60	5.66	42.32	27.55	24.20	11.04	5.30
M'stra	24.84	14.43	11.42	6.09	4.31	28.57	15.82	9.85	6.46	3.03
UP	23.32	19.92	17.12	22.15	14.62	30.41	23.73	19.02	19.06	12.10

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

Table 1(B): Children Never Attended School by Wealth Index:

States	Children aged 6-10									
	Boys					Girls				
	1*	2	3	4	5	1	2	3	4	5
Assam	24.07	4.24	6.00	0.00	0.00	9.35	5.93	5.13	5.56	30.00
Bihar	75.00	64.36	52.63	50.00	54.55	85.51	70.97	54.17	64.10	41.67
MP	58.82	46.15	41.67	18.97	22.50	63.64	23.53	29.63	14.04	16.22
Raj'than	75.00	23.81	23.08	26.67	7.41	87.50	47.83	47.22	25.00	3.85
M'stra	0.00	8.00	5.80	5.93	7.83	25.00	17.86	3.39	6.60	5.22
UP	46.15	36.15	41.84	34.53	28.29	52.47	45.28	42.22	35.86	25.00

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

Children Attended School:

Table 2 presents the percentage of children attended school for Hindus and Muslims according to wealth index. Again the percentage attended school shows the important difference between the richer quartile and the poorest quartiles across the states and across the gender for both Hindus and Muslims. For example, percentage of children attended school was recorded lowest in the state of Bihar as for Hindu boys it was recorded only 41.12% for poorest quartile whereas the corresponding figure for richest quartile was recorded as

72.66%. The corresponding figures for Muslims in Bihar recorded for boys as 2.85% and 45.45% for poorest and richest quartiles respectively.

Table 2(A): Children Attended School by Wealth Index:

States	Hindus									
	Boys					Girls				
	1	2	3	4	5	1	2	3	4	5
Assam	90.11	90.60	92.06	92.19	97.73	81.67	93.42	87.25	93.98	85.14
Bihar	41.12	60.65	66.30	69.83	72.66	31.37	48.69	63.95	63.53	80.70
MP	61.94	80.24	84.42	83.66	88.42	64.09	71.60	78.79	88.04	88.52
Raj'athan	80.00	86.16	87.60	90.40	93.08	54.86	70.92	72.60	87.73	94.70
M'stra	71.24	82.59	87.67	93.63	95.04	67.08	81.63	88.18	93.23	96.27
UP	75.92	78.95	82.15	76.19	84.96	67.65	75.31	80.37	80.20	87.67

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

Table 2(B): Children Attended School by Wealth Index:

States	Children aged 6-10									
	Boys					Girls				
	1*	2	3	4	5	1	2	3	4	5
Assam	73.15	92.37	90.00	100.00	100.00	86.92	92.59	94.87	94.44	60.00
Bihar	21.88	35.64	40.35	50.00	45.45	14.49	29.03	41.67	35.90	58.33
MP	41.18	38.46	58.33	77.59	72.50	36.36	64.71	66.67	84.21	83.78
Raj'athan	21.88	76.19	76.92	73.33	92.59	10.00	47.83	52.78	70.00	92.31
M'stra	100.00	84.00	89.86	93.22	92.17	75.00	78.57	89.83	93.40	90.43
UP	51.79	61.97	56.49	62.59	69.08	46.30	51.42	56.89	63.35	73.57

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

School Drop-Out Ratio:

Table 3 presents the percentage of school drop-outs for Hindus and Muslims according to wealth index. Again the school drop-out shows the important difference between the richer quartile and the poorest quartiles across the states and across the gender for both Hindus and Muslims. For example, percentage of school drop-out was recorded highest in the state of Assam as for Muslim girls it was recorded as 1.85 for poorest quartile whereas the corresponding figure for richest quartile was recorded to be nil.

Table 3(A): School Drop-Out Ratio by Wealth Index:

States	Hindus									
	Boys					Girls				
	1	2	3	4	5	1	2	3	4	5
Assam	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bihar	1.48	0.00	0.00	0.56	0.00	0.00	0.00	0.58	0.00	0.00
MP	0.35	0.30	0.00	0.50	0.00	0.16	0.30	0.00	0.00	0.82
Raj'than	0.95	0.00	0.00	0.00	0.00	1.57	1.02	2.28	0.61	0.00
M'stra	1.96	0.50	0.00	0.00	0.00	1.86	0.51	0.49	0.31	0.23
UP	0.43	0.63	0.55	0.62	0.21	0.91	0.41	0.00	0.50	0.00

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

Table 3(B): School Drop-Out Ratio by Wealth Index:

States	Children aged 6-10									
	Boys					Girls				
	1*	2	3	4	5	1	2	3	4	5
Assam	1.85	0.85	0.00	0.00	0.00	2.80	0.74	0.00	0.00	0.00
Bihar	1.04	0.00	3.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MP	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Raj'than	3.13	0.00	0.00	0.00	0.00	0.00	4.35	0.00	5.00	3.85
M'stra	0.00	4.00	0.00	0.85	0.00	0.00	0.00	0.00	0.00	0.00
UP	0.51	0.94	0.84	0.72	0.00	0.00	1.42	0.44	0.00	0.71

* 1= Poorest, 2= Poorer, 3= Middle, 4= Richer and 5= Richest

The table 3 shows school attendance of boys and girls according to Standard of Living Index (SLI) as per NFHS III. For this purpose two indicators are considered, they are percentage never attended school and the percentage drop out. In NFHS III, according to the SLI, the highest percent of boys never attended school was recorded in Bihar for Muslims followed by Rajasthan and Uttar Pradesh. Similarly, according to the SLI, the highest percent of girls never attended school was recorded in Bihar for Muslims followed by Rajasthan and Uttar Pradesh. The table reveals that both boys and girls belonging to low and medium SLI show more percentage of never attended school in comparison with boys and girls belong to high SLI group. As a whole, in comparison with Hindus the Muslim boys and girls belonging to low and medium SLI have more proportion of never attended school. The table also reveals the similar trend for drop out percentages.

The table 4 shows school attendance of boys and girls according to place of residence. In NFHS III, according to the place of residence, the highest percent of boys never attended school was recorded in rural Bihar for Muslims followed by Rajasthan and Uttar Pradesh. Similarly, according to the place of residence, the highest percent of girls never attended school was recorded in rural Bihar for Muslims followed by Uttar Pradesh and Rajasthan. The table reveals that both boys and girls belonging to rural show more percentage of never attended school in comparison with boys and girls belong to urban. As a whole, in comparison with Hindus the Muslim boys and girls belonging to rural have more proportion of never attended school. The table also reveals the similar trend for drop out percentages.

Table 5 predicts those attributes that enhance the chance of going to school at primary level in major states for Muslims according to NFHS III. The dependent variable is coded as 0 if the child is not going to school (i.e. illiterate and drop outs) and 1 if the child is presently going to school. The important determinants of schooling explored are place of residence, sex of the house hold head, sex of the children, type of house, electricity and SLI.

- Place of Residence: The probability of school attendance for boys is significantly higher than girls with varying extent across states.
- Sex of the Household Head: The probability of school attendance for children with male as household head is significantly higher than the children with female as household head across states.
- Sex: The table 5 reveals that according to NFHS III, the chance for boys to attend school is higher than girls.
- Type of House: Again, staying in pucca or semi pucca houses increases the chance of attending school in almost all states.
- Electricity: Lack of electricity at household level also reduces the chance to go to school in Rajasthan, Bihar and UP.
- Coming to economic factors as a determinant of school attendance at primary level, standard of living is important predictor as being in the low or medium economic class enhances the risk of not attending school.

Major finding of the present analysis can be listed as below:

1. Variation in school attendance is distinct across all the sample states amongst the Hindus and Muslims.
2. Majority of the sample states except for few do not show positive trend with regards to the variables considered for analysis.
3. The proportion never attended is high, the proportion attending is low and drop out is high for Muslims compared to Hindus across all the sample states.
4. The gross enrolment ratio and the net enrolment ratio in primary grade is the low for Muslims in comparison with the Hindus.
5. Gender differentials in schooling participation are observed among all the sample states for Muslims according to standard of living and index (i.e., low, medium and high) and place of residence (i.e., rural/urban).
6. According to NFHS III (2005-2006), place of residence, sex of the household head, sex of the children, type of house, availability of electricity at household and SLI remain as important determinants of schooling for Muslim Children.

CONCLUSION:

The analysis with regard to percentage never attended, percentage attended and drop-out ratio shows the important difference between the richer quartile and the poorest quartiles across the states and across the gender for both Hindus and Muslims. The results confirm the role of economic factors and their influence on educational participation. India is one of those countries which is not going to achieve the goal of universal primary education set as per the EFA and MDG's. India still faces the challenge of achieving universal primary education as millions of children are out of school. Despite the fact that strong associations between non-school factors and low levels of educational attainment have long been recognized, the efforts of raising educational participation are currently more concerned with school level factors. Hence the paper concludes with a note that more efforts are needed to overcome the poverty constraints at the household level.

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