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The gender disparity in attaining 10 or more years of education in India- An interstate, urban-rural exploration using the national family health survey (NFHS 5) data

Gopika MG, Sayan Roy, Jissa Vinoda Thulaseedharan*
Achutha Menon Centre for Health Science Studies, Sree Chitra Tirunal Institute for Medical Sciences and Technology, Trivandrum, Kerala, India

Abstract
Background: Despite the national policies and efforts taken by the governments, India still faces obstacles in providing education for all in the country. This paper describes the gender disparity in education in terms of interstate and rural-urban variations in India using the NFHS-5 data.
Methods: The proportion of women and men with ten or more years of education was extracted from NFHS-5 reports and compared across 28 States and eight Union Territories (UTs) in India.
Results: In India, 41% of women and 50% of men received ten or more years of schooling, with the lowest proportion for women (23.2%) and men (29.4%) in Tripura. The highest proportion for women was observed in Kerala (77%) and for men in Lakshadweep (80%). The rural-urban difference in education was seen to be the highest in Meghalaya for males (36%) and females (34%), and the most considerable difference between women and men in education was observed in rural Ladakh (25.6%).
Conclusion: Significant interstate, rural-urban and gender disparities exist in the educational attainment of 15-49-year-old men and women in India. It is high time to prioritise comprehensive educational policies, region-specific programs, and positive changes in gender norms to reduce the educational disparity in India.

Keywords: Women education, gender, disparity, national family health survey, India

Introduction

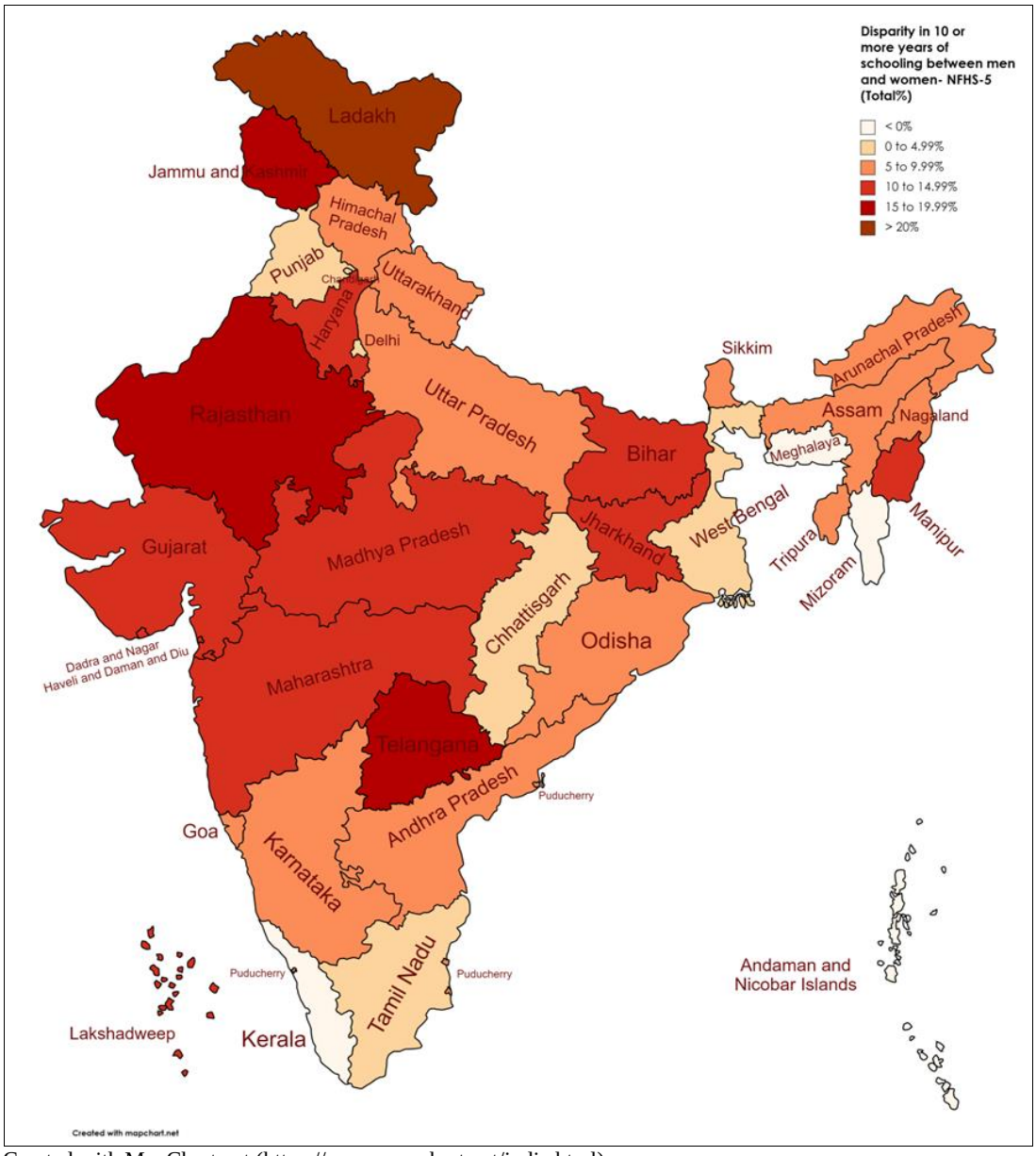
India has witnessed a gradual yet noteworthy transformation in the female literacy rate from 8.6% in 1951 to 64.63% in 2011. In contrast, the male literacy rate increased from 27.1% to 80.8% during the same period. The rates reveal a persistent gap between the educational attainment of women and men in India since 1951(Ministry of Statistics and Programme Implementation, 2016) [20]. The Right to Education (RTE) Act under Article 21(A) of the Constitution of India marked a significant turning point for schooling by establishing free and compulsory education as a fundamental right for children between the ages of six and fourteen. The Act improved the educational system in India through Sarva Shiksha Abhiyan (SSA), benefiting female education in collaboration with the state government (Right to Education Forum (RTE Forum), 2021) [25]. Beti Bachao Beti Padhao scheme focuses on the decline in child sex ratio by ensuring gender equality mainly through education; yet, the country's states, as well as the national government, still face hurdles in the form of high dropout rates and poor levels of education for women (Chouhan *et al*., 2022; [3] Right to Education Forum (RTE Forum), 2021) [25]. The attainment of women's education in India remains constrained due to multifaceted factors such as poverty, patriarchal societal norms, negative parental attitudes, gender biases, early marriage, inadequate infrastructure, shortage of women teachers, lack of awareness, safety concerns, long distance from home, sanitation needs for girls, and the influence of social and religion constructs (Right to Education Forum (RTE Forum), 2021; [25] Sahoo, 2016) [27]. One of the reasons for inadequate enrollment at the secondary level can be the insufficient emphasis of the RTE Act and SSA on the quality of education in government schools. Moreover, RTE could not prioritize the educational parameters such as infrastructure, educators' competence, and the design of the curriculum (Banerji & Mukherjee, 2008; Garg *et al*., 2022) [1, 10].

Investing in women's education is often emphasized as a highly beneficial contribution to global development (Psacharopoulos *et al*., 2018) [22]. The educational empowerment of women contributes to global development through its transformative effects on families, communities, and nations (United Nations Children's Fund (UNICEF), 2019) [29]. Globally conducted evidence-based studies substantiate the positive impact of women's education across various dimensions. For instance, an analysis based on information from 915 sources across 175 countries asserted that women's education averted 4.2 million deaths of children under five years from 1970 to 2009 (Gakidou *et al*., 2010) [9]. Educated women can enhance their quality of health through informed decisions, acquire essential life skills, and protect themselves against various illnesses. Educated women exhibit a reduced propensity for early marriage and an elevated chance of leading healthy and productive lives (United Nations Children's Fund (UNICEF), 2019) [29]. Education empowers women to minimize fertility and delay childbirth. Furthermore, they tend to have more prenatal check-ups during pregnancy, accept institutional delivery and possess comprehensive knowledge of and adopt contraceptive methods (Le & Nguyen, 2020; [18] Vikram & Vanneman, 2020) [32]. Educating women leads to a reduction in infant and child mortality, maternal mortality, and malnourishment in children and mothers, and maternal education is positively associated with healthcare utilization and vaccine acceptance. Education will foster women's autonomy, and the decision-making role contributes to economic growth in

the family (United Nations Children's Fund (UNICEF), 2019; Joshi & Bora Sharma, 2020; Vikram & Vanneman, 2020) [29, 17, 32]. India needs to ensure better education and empowerment of women to have better socioeconomic growth in the country. Hence, it is essential to evaluate the educational status of women and men across India through the lens of disparities across states and rural-urban strata. The present paper describes the interstate, rural-urban, and gender disparity in attaining ten or more years of education among 15-49-year-old adults in India using the NFHS-5 data.

Methods

The proportions of women and men with more than ten years of education in 28 states and eight UTs (Urban, Rural, and Total) were extracted from the NFHS-5 ("International Institute for Population Sciences (IIPS) and ICF," 2021) and organised in Microsoft Excel sheets. A descriptive analysis was carried out using STATA SE 17.0(Texas, USA). The percentages of men and women with ten or more years of schooling were compared across states and UTs and between rural-urban strata.



Created with MapChart.net (https://www.mapchart.net/india.html)

Fig 1: National Map showing the disparity in educational attainment between men and women in different states and UTs in India

Table 1: Women and men attained more than 10 years of schooling in India- Percentage distribution in Rural, Urban, and Total

Among States/UTs	Women attained 10 or more years of education			Men attained 10 or more years of education		
	Urban	Rural	Total	Urban	Rural	Total
Min	36.6	17.9	23.2	39.7	25.1	29.4
First Quartile	51.2	27.4	34.1	57.5	38.1	45.9
Median	59.8	36.3	48.6	64.0	47.7	54.1
Third Quartile	62.4	48.8	55.1	70.1	60.8	62
Max	79.8	75.3	77.0	84.9	79.4	80.9
India	56.3	33.7	41.0	62.1	43.7	50.2

Table 2: States/UTs with the proportion of women and men attained 10 or more years of education in India

States/UTs	Women attained 10 or more years of education				Men attained 10 or more years of education				Variation between men and women		
	Total	Urban	Rural	Difference	Total	Urban	Rural	Difference	Total	Urban	Rural
Andaman and Nicobar Islands	52.5	59.7	47.6	12.1	52.3	59.4	47.7	11.7	-0.2	-0.3	0.1
Andhra Pradesh	39.6	51.2	34.3	16.9	47.9	59.5	42.5	17.0	8.3	8.3	8.2
Arunachal Pradesh	39.4	55.4	36.2	19.2	48.2	64.1	45.0	19.1	8.8	8.7	8.8
Assam	29.6	49.0	26.2	22.8	35.5	53.2	32.2	21.0	5.9	4.2	6.0
Bihar	28.8	48.0	25.2	22.8	42.8	57.1	38.9	18.2	14	9.1	13.7
Chandigarh	59.6	59.9	30.8	29.1	64.5	64.5	*	*	4.9	4.6	*
Chhattisgarh	36.9	52.4	32.1	20.3	41.5	52.2	38.1	14.1	4.6	-0.2	6.0
Dadra & Nagar Haveli and Daman & Diu	35.8	48.6	24.2	24.4	49.4	58.8	40.7	18.1	13.6	10.2	16.5
Delhi	59.7	59.5	68.7	-9.2	60.9	60.7	70.1	-9.4	1.2	1.2	1.4
Goa	71.5	73.0	69.3	3.7	76.6	75.0	79.4	-4.4	5.1	2.0	10.1
Gujarat	33.8	47.9	23.6	24.3	45.6	56.9	36.9	20.0	11.8	9.0	13.3
Haryana	49.5	60.1	44.1	16.0	62.2	65.0	60.8	4.2	12.7	4.9	16.7
Himachal Pradesh	65.9	79.8	63.8	16.0	71.3	78.7	70.1	8.6	5.4	-1.1	6.3
Jammu and Kashmir	51.3	65.1	46.2	18.9	68.2	73.8	66.0	7.8	16.9	8.7	19.8
Jharkhand	33.2	54.4	26.3	28.1	46.6	66.2	39.4	26.8	13.4	11.8	13.1
Karnataka	50.2	62.3	42	20.3	56.5	64.8	50.6	14.2	6.3	2.5	8.6
Kerala	77.0	78.8	75.3	3.5	73.3	76.8	70.2	6.6	-3.7	-2.0	-5.1
Ladakh	50.0	53.8	49.2	4.6	72.7	64.1	74.8	-11.0	22.7	10.3	25.6
Lakshadweep	67.8	68.2	66.3	1.9	80.9	84.9	69.4	15.5	13.1	16.7	3.1
Madhya Pradesh	29.3	49.1	21.7	27.4	39.9	53.1	35.0	18.1	10.6	4.0	13.3
Maharashtra	50.4	61.1	40.7	20.4	61.0	68.3	54.3	14.0	10.6	7.2	13.6
Manipur	48.1	60.0	40.6	19.4	58.7	66.9	52.7	14.2	10.6	6.9	12.1
Meghalaya	35.1	61.4	27.3	34.1	34.7	63.9	27.7	36.2	-0.4	2.5	0.4
Mizoram	50.0	62.3	32.7	29.6	49.1	59.1	35.9	23.2	-0.9	-3.2	3.2
Nagaland	44.4	63.7	34.1	29.6	53.1	75.6	39.8	35.8	8.7	11.9	5.7
Odisha	33.0	47.9	29.6	18.3	38.6	46.0	36.6	9.4	5.6	-1.9	7.0
Puducherry	65.4	68.9	57.8	11.1	74.2	78.0	64.5	13.5	8.8	9.1	6.7
Punjab	56.0	62.4	52.2	10.2	58.7	62.9	55.7	7.2	2.7	0.5	3.5
Rajasthan	33.4	51.2	27.8	23.4	51.9	62.2	48.4	13.8	18.5	11.0	20.6
Sikkim	49.0	60.2	41.2	19.0	55.0	70.7	44.2	26.5	6.0	10.5	3.0
Tamil Nadu	56.6	63.7	49.9	13.8	59.1	64.4	54.3	10.1	2.5	0.7	4.4
Telangana	45.5	60.9	36.3	24.6	61.2	71.0	54.6	16.4	15.7	10.1	18.3
Tripura	23.2	36.6	17.9	18.7	29.4	39.7	25.1	14.6	6.2	3.1	7.2
Uttar Pradesh	39.3	51.9	35	16.9	48.6	56.8	45.6	11.2	9.3	4.9	10.6
Uttarakhand	50.4	59.4	46	13.4	59.8	62.2	58.7	3.5	9.4	2.8	12.7
West Bengal	32.9	47.6	25.9	21.7	34.7	51.4	26.9	24.5	1.8	3.8	1.0

Results

In India, the proportion of women with ten or more years of schooling was 41%, with a 22.6% variation between urban (56.3%) and rural (33.7%) areas, while the proportion of men with ten or more years of schooling was 50.2%, with an 18.4% variation between urban (62.1%) and rural (43.7%) areas. The educational attainment of men and women varied across states and UTs in India. The median value of the percentages of women with ten or more years of education across States/UTs in India (48.6%) indicates that half of the States/UTs in India could not enlighten 50% of its women by providing ten or more years of education. The situation is even worse for rural women (Median=36.3%). The third quartile for rural women indicates (Q3=48.8%) that 75% of the States/UTs in India failed to ensure better education for at least half of its women. On the other hand, the median percentages of men who have completed ten or more years of schooling in the context of overall states and UTs were better than women in urban, rural, and total populations (Table 1). The lowest percentages of women with ten or more years of education were observed in Tripura (23.2%) and Bihar (28.8%), and the highest percentages were recorded in Kerala (77%), Goa (71.5%), and Lakshadweep (67.8%) respectively (Table.2). Lakshadweep (80.9%), Goa (76.6%), Puducherry (74%), Ladakh (72.7%), Kerala (73.3%), and Himachal Pradesh (71.3%) attained more than 70% of men with ten or more years of education, while the lowest percentage was observed in Tripura (29.4%), as in the case of women. All states and UTs had more than 40% of women and men with ten years of schooling in urban areas, except for Tripura (36.6% for females and 39.7% for males). On the contrary, three-fourths of women in Rural Kerala attained ten or more years of education (75.3%). None of the other states or UTs could achieve this in India. Less than one-fourth of rural women were educated for up to 10 years in Tripura (17.9%), Madhya Pradesh (21.7%), Gujarat (23.6%), and Dadra & Nagar Haveli and Diu (24.2%), as well as the lowest proportion of rural men with ten or more years of schooling, was also noticed in Tripura (25.1%). The Rural-urban difference for women was less than 10% in Lakshadweep, Kerala, Goa, and Ladakh. In contrast, it was more than 25% in Madhya Pradesh, Jharkhand, Chandigarh, Mizoram, Nagaland, and Meghalaya, with the most considerable variation in Meghalaya (34.1%). On the other hand, the disparity between the Rural-urban difference for men was found to be below 10% in Uttarakhand, Haryana, Kerala, Punjab, Jammu and Kashmir, Himachal Pradesh and Odisha. Meanwhile, it was more than 25% in Sikkim, Jharkhand, Nagaland, and Meghalaya, with the highest variation

observed in Meghalaya (36.2%) and Nagaland (35.6%). It was also observed that compared with the urban women (59.5%), rural women (68.7%) were more educated in Delhi. Likewise, rural men in Ladakh (74.8%), Delhi (70.1%), and Goa (79.4%) surpassed their urban areas (64.1%), (60.7%) and (75%) respectively in terms of educational attainment (Table 2). Figure 1 depicts a national map with an increasing intensity of colour corresponding to an increased disparity in 10 or more years of schooling between men and women in different states and UTs in India. Ladakh shows a notable educational disparity between men and women, with 22.7% and 25.6% of men surpassing women in educational attainment in total and rural areas. Conversely, in Kerala, this gender gap is minimal and reversed, with 3.7% and 5.1% of women outpacing men in educational attainment in total and rural contexts. Furthermore, in Lakshadweep, 16.7% of men are more educated than women, while 3.2% of women in Mizoram are more educated than men in urban areas.

Discussion

The present study reveals a large interstate, urban-rural, and gender disparity in the educational attainment of India's 15-49-year-old population. Tripura, Bihar, Madhya Pradesh, and Assam were at the lower end of educational attainment, with less than 30% of women getting ten or more years of education; on the contrary, Goa and Kerala were at the other end with more than 70% of its women getting ten or more years of schooling. The rural-urban difference in education was the highest in north-eastern states like Mizoram, Nagaland, and Meghalaya, where women's education in rural areas was considerably lower than in urban areas. In contrast, the rural-urban variation was reversed in Delhi, with more educated men and women in rural areas than in urban areas. The gender disparity in education was the highest in Ladakh, Rajasthan, and Jammu and Kashmir, and it largely varied between rural and urban areas within these states. The considerable variation in 10 or more years of schooling in India could be due to the diversification in the culture, beliefs, religions, place of residence, and prejudices (Maity *et al*., 2022) [19]. Moreover, Household education expenditure and the economic status of the Indian states could influence the educational disparity across the states (Varughese & Bairagya, 2021) [30]. However, the effects of diversification were not reflected much in men's education in many states, which was emphasized in many studies as men were encouraged to pursue higher education compared to women as they are considered the primary carers for their old age parents (Das Gupta *et al*., 2003; [6] Goel & Husain, 2018) [11]. The proportion of women and men with ten or more years of schooling was the lowest for Tripura, especially among rural women, likely due to inadequate educational institutions and poor physical infrastructure, difficulty commuting to a school, and scarcity of qualified teachers (Roy, 2020) [26]. Some of the reproductive and maternal health indicators in Tripura, particularly concerning adolescent pregnancy and infant mortality, reflect a concerning pattern that may be intricately linked to the state's educational challenges. The NFHS-5 shows an upsurge from NFHS-4 in childbearing among 15–19-year-old women(19% to 22%) in Tripura. Furthermore, infant mortality escalated from 26.7% to 37.6% during NFHS-5. Education also may contribute to these adverse reproductive and maternal health outcomes as the NFHS surveys of the fourth and fifth rounds showed persistently low levels of women's education (23%) in Tripura (International Institute for Population Sciences (IIPS) and ICF, 2021, 2017). Moreover, states like Tripura, Bihar, Rajasthan, Uttar Pradesh, Odisha, and Madhya Pradesh have a substantial rural population, including scheduled tribes (ST) and scheduled castes (SC) who are generally deprived of schooling, especially in the context of women's education (Garg *et al*., 2022) [10]. On the other hand, Himachal Pradesh, which has a comparable proportion of rural population, managed to improve women's education from 59.4% to 65.9% from NFHS-4 to NFHS-5 (International Institute for Population Sciences (IIPS) and ICF, 2021, 2017). Despite geographical and economic challenges, the state government of Himachal Pradesh is diligently striving to address the issues of education accessibility in remote, isolated and marginal areas by establishing a substantial number of educational institutions (Garg *et al*., 2022; Raj & Garg, 2014) [23]. They have implemented a multitude of initiatives, such as the "Poverty-cum-Merit" scholarship, the provision of free textbooks and uniforms for SC/ST and OBC students, Dr. Ambedkar Medhavi Chatravriti Yojana (financial aid for OBC students), and Thakur Sen Negi UtkrishtChatravriti Yojana (financial assistance for ST students). Additionally, measures such as training for teachers and the establishment of alternative, mobile, and residential schools have been undertaken to provide equal educational opportunities across the state (Directorate of Higher Education Shimla, Government of Himachal Pradesh, India, 2023; Raj & Garg, 2014) [23]. Moreover, Himachal Pradesh is ahead of Kerala in terms of women's education in urban areas. This achievement can be ascribed to the state government's commitment, parental demand, and the active engagement of the community (Garg *et al*., 2022; Raj & Garg, 2014) [23]. Kerala is another state that serves as an example, having attained a high literacy rate far earlier than any other state in India. Interestingly, the proportion of women with ten or more years of schooling surpasses men's education. This progress in literacy and advancement in health results from cultural uniqueness, historical policies from missionaries during the British era, and proactive measures by princely states, with the matriarchal system playing a pivotal role in Kerala's history (Cleetus, 2023; Rathore & Das, 2019) [5, 24]. The current initiatives, such as Samagra Shiksha Kerala (SSK) and the Kerala Infrastructure and Technology for Education (KITE), have further accelerated the modern education system through e-learning platforms (Venkiteswaran & Sivadasan) [31]. According to the NITI Aayog report (2019-2020), Kerala stands at the forefront in terms of overall health performance when compared to other states in India. Notably, Kerala has achieved a significant milestone by surpassing the Sustainable Developmental Goals(SDG) 2030 target, attaining the National Health Policy (NHP) 2017, Neonatal Mortality Rate and under-five mortality rate goals for 2025, and successfully achieving replacement level fertility (TFR $\leq$ 2.1) and over 90% institutional deliveries (NITIAayog, 2021). Also, as per the NFHS-5 report, Kerala has the lowest infant mortality rate among all the states of India (International Institute for Population Sciences (IIPS) and ICF, 2021). Lakshadweep has the highest educational attainment among urban men, with ten or more years of schooling at the national level, regardless of its limited resources and geographical isolation.

Nevertheless, this achievement was not reciprocated in attaining education among women in both urban and rural areas, as well as among rural men. A community-based study in Lakshadweep shows a distinct prevalence of property ownership among men, raising concerns about the equitable distribution of economic resources within the community. Most women are confined to household chores, and traditional industries like fishing and coconut cultivation remain the primary income sources in rural areas (Hoon & Loper, 2012) [13]. This situation not only poses challenges to gender equality but also limits socio-economic opportunities for women. The percentage of women in urban areas who have completed more than 10 years of schooling was significantly higher in all of the states and UTs, except rural Delhi, where rural women stood better. Similarly, the percentage was also higher among men in rural areas than in urban areas in Delhi. The slum population of Delhi mainly resides in urban areas, is deprived of basic amenities, and experiences high dropout rates, primarily attributed to factors such as inadequate infrastructure in government schools, child labour, out-of-pocket expenditure, poverty, lack of interest, and poor health (Chugh, 2011) [4]. Often, the admission process and issuing of birth certificates, particularly for children whose parents lack formal education and have migrated from rural areas, could contribute to lower enrolment rates in urban Delhi (Tsujita, 2009) [28]. The private institutions providing secondary education in Delhi have a significant impact on marginalized populations, such as children residing in slum areas and those belonging to low-income backgrounds, as they have to bear the financial burden of educational fees (Chugh, 2011; Tsujita, 2009) [4, 28]. The proportion of men in rural areas of Ladakh and Goa who have completed more than 10 years of schooling was comparatively higher than their urban counterparts. The Union Territory of Ladakh, characterized by its hilly topography and predominantly inhabited by scheduled tribe communities, comprises two distinct districts: Leh and Kargil. Although Leh is urbanized, Kargil has a higher number of schools and enrolment (Goodall, 2004; [12] Department of School Education UT Ladakh). However, Ladakhi students are compelled to seek educational opportunities in other parts of India due to inadequate infrastructure and a shortage of trained educators in their place. This situation increases dropouts due to financial constraints, especially for women (Hussain, 2020) [14]. Similarly, the rural areas of Goa have more educational institutions and higher enrolment than the urban areas, with a decline in the number of schools from primary to secondary levels in both areas (Yadav *et al*., 2016) [33]. Furthermore, as per the NFHS-5 survey, boys are more likely to attend school than girls in Goa (International Institute for Population Sciences (IIPS) and ICF, 2021). Overall, the NFHS survey shows India is far from achieving the sustainable goal of ensuring inclusive and quality education for all people by 2030. States with a more educated workforce tend to experience higher economic growth. For instance, the lack of quality education in states like Tripura has hampered socioeconomic development, rendering them the most economically challenged state in India. On the other hand, states like Kerala have consistently invested in education, especially in women's education, resulting in improved human development indicators. Intergenerational transmission of education in India is possible primarily through women's education, as they are more inclined to provide equal opportunities for their daughters and sons to pursue higher education (Borkotoky *et al*., 2015) [2]. Achieving universal access to quality education without gender, socioeconomic, and interstate disparity is essential, as the performance of each State and UTs, especially on health indicators, provides insights into the relationship between women's level of education and their autonomy in decision-making, particularly in areas such as health-seeking behaviour, knowledge, attitudes, and practises related to health aspects.

Strength and limitations

The findings of this study offer valuable insights for policymakers, researchers, and organizations, facilitating a nuanced understanding of the current state of education in India, which is critical for crafting well-informed policies and targeted interventions to foster an equitable and inclusive education system. One limitation with the data may be that certain states and UTs, including Chandigarh, Lakshadweep, Goa, Ladakh, and the Andaman and Nicobar Islands, exhibited relatively small sample sizes, potentially limiting the precision of proportion estimates.

Conclusion

In conclusion, the data presented here highlights gender disparity, with significant regional variations in the educational attainment of the 15–49-year-old population in India. To address these disparities, India must prioritize comprehensive region-specific educational policies and programs and dismantle patriarchal norms that hinder progress. Bridging the educational gap and empowering women through education can lead to individual well-being, gender equality and remarkable societal development. As India moves forward, it must bridge the educational divide between states, urban-rural, and men and women. The well-being and future prosperity of the nation depend on it. It is a collective endeavour that promises a brighter future for India and its diverse population.

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