International Journal of Multidisciplinary Research and Modern Education (IJMRME)
Impact Factor: 7.315, ISSN (Online): 2454 - 6119
(www.rdmodernresearch.org) Volume 4, Issue 1, 2018

GENDER DISPARITIES IN EDUCATION AND INCOME IN INDIA

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Cite This Article: Aafreen Naz & S. M. Jawed Akhtar, "Gender Disparities in Education and Income in India", International Journal of Multidisciplinary Research and Modern Education, Volume 4, Issue 1, Page Number 44-51, 2018.

Abstract:

This paper highlights the low potential of education and wages in India in eradicating the gender disparities. India has low progress for education sector which further leads to lack of economic participation. Low participation in economic activities further develops a low perspective in output generation. This would result in low income, low saving, low investment and the development of poverty-stricken strata among the masses with a high-level circle of disparities. Those factors that play role in increasing the inequality gap needs to be determined and the causes are to be ascertained. The suggestions are given to increase the women participation in education and acknowledge the determinant that boosts up the economic contribution of women

1. Introduction:

India is a country with the female population of 586.5 million out of total 1210.2 million which is 48.463 percent. Women are being marginalized of education at a very early age. They are being devoid of education in their childhood. The main reasons for not attending school or dropping out of the schools are parents with lack of schooling, household help, lack of separate toilets, distance between schools and home, religious biased families, puberty, lack of books at home, poverty, early marriages, lack of employment motivation, traditions and customs, etc. These factors affect the lack of educational attainment among the females which also reduces their chances of getting employment. Many of the earlier studies had witnessed that as the level of education increases gradually the wage-earning also improves. This is because as the higher education is imparted the level of understanding, abilities and knowledge enhance which further leads to the well-paid employment. A higher paid job is the basic building block for a decent standard of living which most of the women in India are lacking. Low educational attainment results in low salaried unemployment or no employment at all. Disparities in education at an early stage of life and later ultimately lead to disparities in employment. India is a poor and least developed country which is already suffering from gender discrimination in terms of capabilities, technical knowledge, caste discrimination, region, skin-color and marital status. This paper highlights the multidimensional gender disparities in education as well as in income generation process prevalent in Indian society which is based on the socially biased structure, fragmented educational needs, male dominating status, traditionally weak image of females, a division of labor, gender biasedness in work. This results in discriminating earnings and differential behavior at workplaces experienced by female workers of India.

2. Review of Literature:

T. W. Shultz (1961) in his much popular research paper gave a deep insight related to investment in humans in order to initiate human capital formation. According to his opinion when the labor of primary sector involves in other sectors it usually earns less because of no schooling or less schooling. The tax laws did not cover the human capital. Social discrimination persists in the society which reduces the chances of change in professions for the workers. Internal migration is much necessary in order to earn more.

P. R. Gopinath Nayar (1976) in his work highlighted the measurement of educational cost at primary, secondary and tertiary levels. The total cost of education consists of private cost and public cost. He attempts to estimate the rates of drop out and stagnation in the various states at the elementary stage of education. On the basis of these calculations, a physical index of 'effective cost' is constructed which, it is hoped, is capable of capturing the total cost to society for schooling per unit of output. The Markov Chain Model helps to construct the effective cost model. Results reveal that the effective cost is minimum in Kerala and highest in Uttar Pradesh, Bihar, Nagaland, Manipur, Karnataka, Orissa and Andhra Pradesh.

Public Report on Basic Education in India (1998) reflects the condition of primary education in India. The 83rd Constitutional Amendment made the primary education as the fundamental right. This report is basically based on the field work and extensively study the rural areas in five states namely Bihar, Madhya Pradesh, Rajasthan, Uttar Pradesh, Himachal Pradesh. Out of all the six states, Himachal Pradesh is improving more dramatically. Indian masses have high priority for education including parents and students. It represents

the common problem of society related to school education and its cost. The report analyses the infrastructure of schools which is inadequate and in a dismal state. This shows a 'discouragement effect'. The lack of teacher's accountability results in poor quality of education. The curriculum inside the classroom is also not sufficient to educate the children.

Preet Rastogi (2005) in his research paper analyzed the gender-based income disparities prevalent in Indian labor market. The exploitation of women does not operate directly but indirectly in the society. The findings suggest that women's participation in paid work raises the GDP but the nature of the work also matters. The nature of work decides the payment level. A well-educated labor fetches a handsome salary whereas an illiterate earn very less. The data regarding their participation is inadequate which results in not reliable results.

Tushar Agarwal (2012) in his paper discussed the main drawbacks of vocational training of Indian education system which as hampers the smooth functioning of market demand for the labor and its supply. The education system produces unskilled or semi-skilled laborers because of which Indian labor market is full of unwanted laborers and even if some of them are skilled but not oriented to market-demand. This paper analyzes the present status of technical graduates and compares it with non-technical graduates. In India, the major challenges are such as low salary, skilled laborers not demanded by the market, private sector engagement etc**.**

Gouda and Shekhar (2014) in their paper analyzed the data revealed by the National Health Family Survey-3(2005) to determine the factors that lead to dropping out of school. The Government of India usually spends a bulk of funds but the situation is not changing. Data shows that Bihar is the state with the highest proportion of children in the age group 6-16 years who have never been to school while Kerala is having the least. The percentage of drop-out among the girls is higher than boys. Female drop-out is highest among the states Gujarat, Odisha and Andhra Pradesh. According to data, the main reason behind the drop-out is that most of the students are not interested in studies followed by the high cost and household work. The drop-out rate is highest among the Muslim community, parent education, a household size of 1 to 4 members, no agriculture land, rural areas, the male head of the family, other backward caste and high standard of living etc.

3. Objectives of the Study:

- ✓ To analyze the educational status of the female population in India.
- ✓ To interpret the nature of employment for females.
- ✓ To generalize the data and ascertain the inequalities between education and employment.
- ✓ To give suggestions to curb gender exploitation in education and paid work.

4. Source of Data and Methodology:

The study is based on the secondary data published by various national agencies. For the analytical purpose, the Census and National Sample Survey Organization (NSSO) data collected and published by the Government of India are used. The data of given years are collected, organized and presented in a systematic and tabulated form. Reliable and useful information is drawn from the deep analysis of data.

5. The composition of Population and Women Participation in Education:

Education is a means to improve the skills and abilities. Women are an essential and important part of the economy and its significance cannot be ignored in any parlance whether social or economical. Women with educational attainment earn more than those with little or no earning. The absence of education reduces the career opportunities for women in the future. It also affects their health and the chances of exploitation increases. This also limits their economic status which ultimately leaves the family with little or small earnings. As a result, the GDP of a country get affected negatively. The female population constitutes an important part of the total population which is further divided into various age groups such as follows:

Table 1: Percentage distribution of Population by broad age groups to Total Population by Sex and Residence in India (2011)

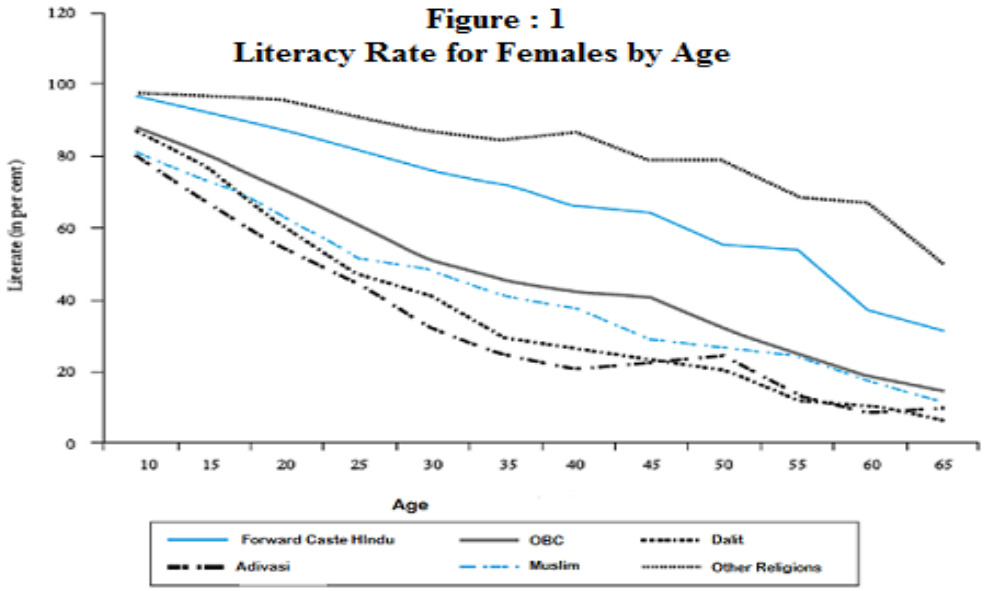
Residence	**Sex**	**Broad Age Groups (Years)**							
		0-4	5-9	10-14	0-14	15-59	60+	15-64	65+
Total	Total	9.7	9.2	10.5	29.5	62.5	8.0	65.2	5.3
	Male	9.9	9.4	10.7	30.0	62.2	7.7	65.0	5.0
	Female	9.5	9.0	10.3	28.8	62.8	8.4	65.5	5.7
Rural	Total	10.3	9.5	11.0	30.9	61.0	8.1	63.7	5.4
	Male	10.5	9.7	11.3	31.5	60.7	7.8	63.4	5.1
	Female	10.1	9.4	11.8	30.3	61.3	8.4	63.9	5.8
Urban	Total	8.2	8.3	9.0	25.5	66.6	7.9	69.4	5.1
	Male	8.3	8.6	9.2	26.1	66.2	7.6	69.1	4.8
	Female	8.0	8.1	8.8	24.9	66.9	8.2	69.7	5.5

Source: Census 2011, India

The above data reveals that the female population is in the working age group that is in 15-59 years corresponding to the other groups. This shows a potential of women population in the economy which can participate in the output generation and enhance the level of earnings of a country. The female proportion is least in the 65+ year age group which means of the total population only 5.7 percent females are participating in

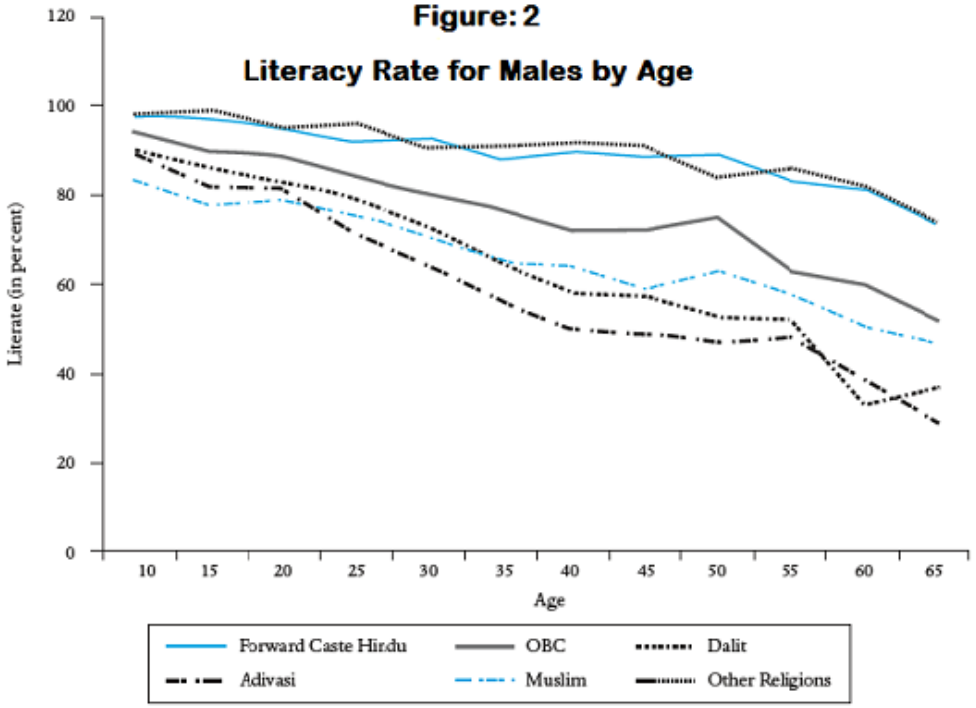
consumption without participating in the production of output. Urban areas women share in the working age group of the total population is slightly more than the rural population. India is a country which is fragmented on the basis of caste, creed, and religion. This is a very important and burning issue which worsens the condition of women at one step or the other. In the 21st century when the full focus must be on high growth and social welfare India is still struggling with these social issues. Women are the soft target and victim of this exploiting custom and social process which abbreviate the prospective future opportunities. The school enrollments vary from all sections of the society such as Hindus (Upper/Forward caste Hindus), Muslims, Schedule castes or Dalits and other religious groups which include Jain, Buddhists etc. Data regarding the same is given as follows:

Figure : 1
Literacy Rate for Females by Age



Source: Desai at el. (2010:77)

Figure: 2
Literacy Rate for Males by Age



Source: Desai at el.(2010:77)

The literacy rate is considered as the best indicator of the educational status of a country and the world as a whole. It shows a substantial gap in the literacy rates between males and females in India. As per the provisional

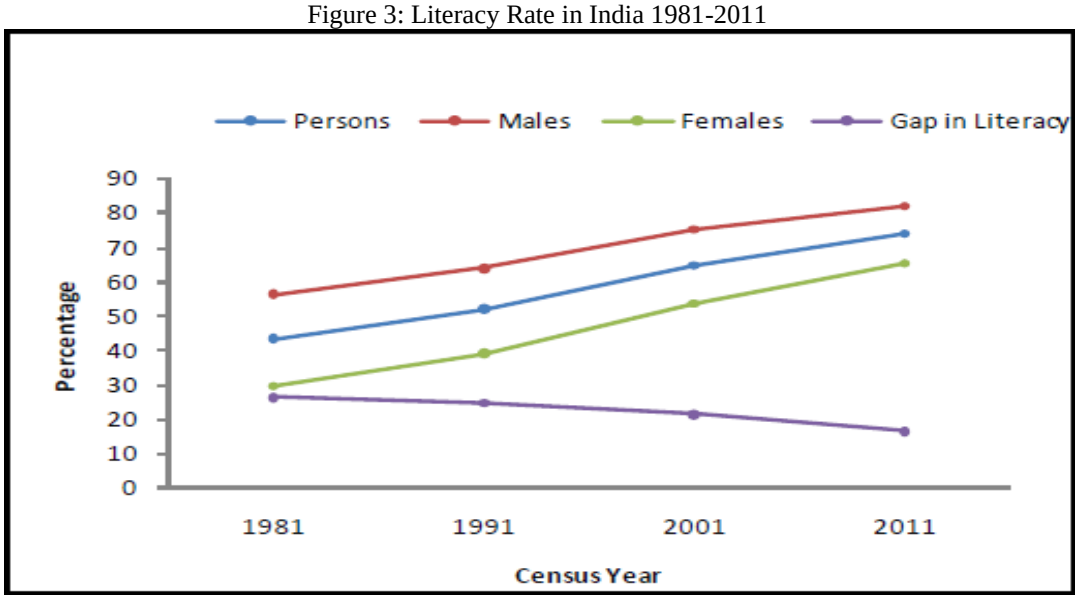
figures of Census 2011, in India, 77,84,54,120 persons have been counted as literates. Among all literates, 33,42,50,358 are females, whereas 44,42,03,762 are males.

Table 2: Literacy Rate in India from 1981-2011

Years	Literacy Rate			Gap in Literacy
	Persons	Males	Females	
1981	43.6	56.4	29.8	26.6
1991	52.2	64.1	39.3	24.8
2001	64.8	75.3	53.7	21.6
2011	74.0	82.1	65.5	16.6

Source: MHRD, Census 2011

Figure 3: Literacy Rate in India 1981-2011



Source: Table 2

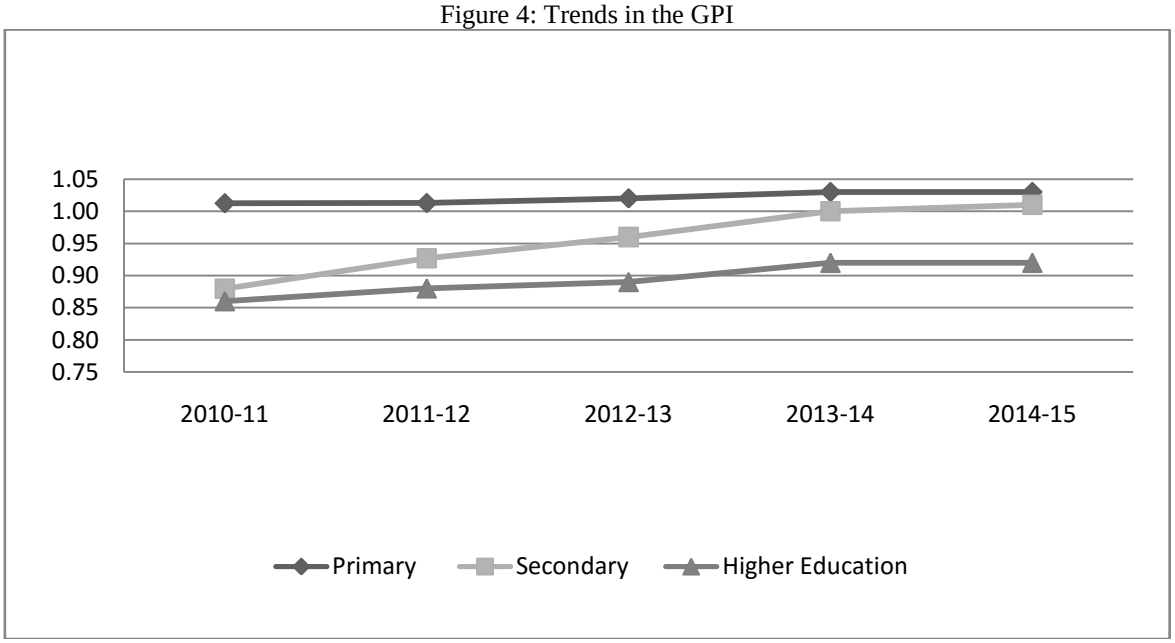
The literacy rate of India in 2011 is 74.0 percent and the female literacy rate is 65.5 showing a gap of 16.6 with the male counterparts. In the year 1981, the overall literacy rate was 43.6, it was 56.4 and 29.8 for males and females with a gap of 26.6.This is raised to the level of 74 in the year 2011.The female literacy rate is raised by 35.8 but still, there is a considerable divergence between the two. Gender parity index shows the divergence in the total enrollments of the female in the different levels of education such as elementary, secondary and tertiary. This is the best indicator for representing the socio-economic condition of females in an economy. It is basically designed to measure the access to education of males and females.

Table 3: Gender Parity Index (GPI)

A: All Categories of Students							
Level/ Year	**Primary (I-V)**	**Upper Primary (VI-VIII)**	**Elementary (I-VIII)**	**Secondary (IX-X)**	**Senior Secondary (XI-XII)**	**(IX-XII)**	**Higher Education**
1950-51	0.41	0.22	0.38	NA	NA	NA	NA
1960-61	0.50	0.34	0.47	NA	NA	NA	NA
1970-71	0.63	0.45	0.59	NA	NA	NA	NA
1980-81	0.67	0.53	0.63	NA	NA	NA	NA
1990-91	0.75	0.61	0.71	NA	NA	NA	NA
2000-01	0.82	0.75	0.80	NA	NA	NA	NA
2005-06	0.94	0.88	0.92	0.80	0.80	0.80	0.69
2006-07	0.94	0.90	0.93	0.81	0.83	0.82	0.69
2007-08	0.98	0.91	0.96	0.85	0.84	0.85	0.70
2008-09	0.99	0.93	0.97	0.86	0.85	0.85	0.72
2009-10	1.00	0.94	0.98	0.88	0.87	0.88	0.74
2010-11	1.01	0.95	0.99	0.88	0.86	0.87	0.86
2011-12	1.01	0.99	1.00	0.93	0.92	0.93	0.88
2012-13*	1.02	1.05	1.03	0.96	0.94	0.99	0.89
2013-14*	1.03	1.08	1.04	1.00	0.98	1.00	0.92
2014-15*	1.03	1.09	1.05	1.01	0.99	1.01	0.92

Source: For school education (i) Figures from 1950-51 to 2011-12: Ministry of Human Resource Development (MHRD), Government of India(ii) Figures for 2012-13& 2014-15: National University of Planning and Administration, New Delhi For higher Education figures are from MHRD , Note from 1950-51 to 1990-91, figures from class XI-XII include class IX-X

Figure 4: Trends in the GPI



Source: Table 3

The data above shows that there is a substantial improvement in terms of GPI.A lot of government programmes are running in order to increase the participation of female students in the education process as shown in the table 3.GPI value increases from 0.38 in the year 1950-51 to 1.05 in 2014-15 which is a marked improvement. It is evident from past experience that female enrollment had rapidly increased and crossed the limit of 1 as a number of students enrolled go out of the official age group. A value nearer to zero describes less parity whereas GPI value nearer to 1 show that parity more or less achieved. Although, this gap is filling in case of higher education the speed is very much slow. This is due to the hike in the fee for higher and technical education.

6. Women Participation in Wages:

Market participation of female laborers has to face certain limitations based on the gender social status, castes to which the worker belong which results in the stimulation of low earning and more deterioration. Women with well-off families pursue education after completing the primary education whereas the poor ones prefer to go for employment. It is being observed that women with low education work as an illiterate and earn less. This generates the cycle of poverty-stricken society with low earning, low expenditure, low saving, low investment and low capital formation. Out of the total 55 percent of the rural males, 25 percent of the rural females, 56 percent of the urban males and 16 percent of the urban females participated in the labor force in usual status taking into consideration in primary or subsidiary activities.

Table 4: Employment of Women in the Organised Sector on 31st March 2012

Year ended 31st March	Women employment (in Lakh)	Percentage change over previous year	Total employment (in Lakh)	Percentage of women Employment to total employment
2001	49.53	0.6	277.18	17.9
2002	49.37	-0.3	271.92	18.2
2003	49.68	0.6	270.00	18.4
2004	49.34	-0.7	264.43	18.7
2005	50.16	1.7	264.58	19.0
2006	51.21	2.1	269.93	19.0
2007	53.12	3.7	272.76	19.5
2008	55.12	3.8	275.48	20.0
2009	55.80	1.23	280.98	19.9
2010	58.59	5.00	287.08	20.4
2011	59.54	1.63	289.99	20.5
2012	60.54	1.68	295.79	20.5

Source: Annual Employment Review 2012, Ministry of Labour and Employment, GOI

Table 5: Women Employment in Public and Private Sector

Sector	Employment as on 31st March (in lakh)		Percentage Change
	2011	2012	
Public	31.71	31.52	-0.60
Private	27.83	29.03	4.28
Total	59.54	60.54	1.68

Source: Annual Employment Review 2012, Ministry of Labour and Employment, GOI

Table 4 is showing the growth of the female employment in the organized sector which has increased from 49.53 percent to 60.54 over a period of twelve years. Most of the women prefer to employment in the organized sector as there are provisions of social security. Women employees are being accounted in the above table 5 are engaged in the public and private sectors. In public sector, 31.71 lakh females are engaged in the year 2011 which reduces to 31.52 lakh showing a negative growth of 0.60 percent. But in the private sector, there is a marginal increase of 4.28 percent overall there is an increase of 1.68 percent.

Inequality varies from occupation to occupation depending upon the nature of the work. It is the worst form of exploitation in which gender biasedness is experienced. It affects the socio-economic condition of the female workers and also their dependents. This exclusion leaves a potent impact which creates unrest and mental disorders that adversely affect the productivity and efficiency. Most of the women are at great risk of dropping or leaving the job which is not good for any economy. The table 6 specifies the industrial distribution of women organized sector employment in the year 1991 and 1998. The different occupations are agriculture hunting forestry and Fishery, Mining and Quarrying, Manufacturing, Electricity, gas & Water, Construction, Wholesale and retail trade and restaurants & hotels, Transport storage, and communication, Financing, insurance, real estate and business services and Community, social and personal services.

Table 6: Distribution of Women's Organized Sector Employment in Industry

NIC code	Industry	Women's employment		Change (%) (1991-98)	Women's employment		Change (%) (2011-12)
		1991	1998		2011	2012	
0	Agriculture, hunting forestry and Fishery	493.16	472.12	-4.3	490.45	493.22	0.56
1	Mining and Quarrying	70.35	68.69	-2.4	89.95	85.25	-5.22
2 and 3	Manufacturing	1039.89	1011.24	-2.8	1044.11	1062.69	1.78
4	Electricity, gas & Water	44.09	44.66	+1.3	59.59	62.23	4.44
5	Construction	67.79	76.07	+12.2	72.43	73.57	1.57
6	Wholesale and retail trade and restaurants & hotels	44.20	44.41	+0.5	83.89	93.59	11.56
7	Transport storage and communication	172.61	177.99	+3.1	217.25	221.85	2.12
8	Financing, insurance, real estate and business services	225.87	232.57	+3.0	639.42	686.08	7.30
9	Community, social and personal services	2622.39	2687.36	+2.5	3214.09	3232.93	0.59
Total		4780.35	4815.11	+0.7	5911.18	6011.41	1.70

Source: DGE&T

In the year 1991, most of the females are employed in the community, social and personal services as showing the weight of 2622.39 which is undoubtedly high. This showed a great potential for women in this sector. Although manufacturing is also employing a sufficient number of female workers. There is a slight improvement in participation of females in the community and social sector. The wholesale sector is having a negligible participation with a little growth in the period of eight years. In the year 2012, the situation is not that much different that was in 1998 except a slight change of 1.70 percent. The wholesale and retail trade restaurants and hotels industry show highest employment growth for females and least growth in the Agriculture, Hunting forestry and Fishery industry.

A considerable and holistic approach is needed to increase the proportion of female workers and provide them a good and decent work by which they can earn a good and handsome amount of earning with respect and dignity. The share of earning not only increase the amount earned but also improve the demand in the economy which is having a positive effect on the economy as the market boost with new products and employment improves.

Table 7: Per 1000 distribution of households having at least one member of age 15 years and above by number of usually employed (ps+ss) persons of age 15 years and above in those households during 55th (1999-00), 61st (2004-05), 66th (2009-10) and 68th (2011-12) rounds (all India)

Number of usually employed persons of age 15 years and above	**All House Holds**				**Female-Headed hhs**			
	1999-2000	2004-05	2009-10	2011-12	1999-00	2004-2005	2009-2010	2011-2012
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rural Areas								
None	46	44	48	50	228	235	220	250
Only 1 male	277	198	290	361	57	48	65	75
Only 1 female	49	44	42	47	396	332	328	366
Only 1 male and female	278	280	234	245	112	111	124	123
Others	351	435	386	297	207	275	263	186
All	1000	1000	1000	1000	1000	1000	1000	1000
Urban Areas								
None	76	78	98	96	263	263	330	311
Only 1 male	509	448	490	506	112	134	148	138
Only 1 female	36	34	33	39	301	234	234	259
Only 1 male and female	129	144	127	135	99	106	90	107
Others	250	296	253	223	225	264	200	186
All	1000	1000	1000	1000	1000	1000	1000	1000

Source: MHRD, Census data 2011

According to the Malthusian theory of population growth, India is in the third phase where the fertility and mortality both are declining rapidly. When a country experiences a situation of low birth rate and low death rate then it enjoys the benefits of the demographic dividend. The working age group is officially defined as 15-69 years. Each household has at least one member of 15 years and above needed to be specified. The above table shows the number of households having a member of 15 years or above shows a kind of economic ability among the Indian Households. This is almost same in rural and urban India, this proportion increased from 8 percent in 1999-2000 to 10 percent in 2011-12. Between 1999-2000 and 2011-12, among the female-headed households, this proportion increased from 23 percent to 25 percent in rural India and from 26 percent to 31 percent in urban India.

7. Conclusion:

Education is always considered as the basis of earnings and a higher standard of living. The higher attainment of education can specify the decent and favorable nature of work for females. The detailed analysis shows if the females are provided good educational opportunities the output would increase as the skills increased. Women are being exploited at the workplace across region, sectors, occupation in terms of wage differential, working conditions, working hours etc. It is not possible to construct a sturdy base which is unbiased and free from limitations of data. The data is experienced with some biasedness which deliberately voids all the results. It would be a great step if most of the women participate in the economic activities it would reduce the economic burden of consumption as the earnings of the family also improve. This will further have two effects first it will make the family more prosperous and the females economically independent. All and all it also help to upgrade the socio-economic situation.

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