

**DETERMINANTS OF PARENTAL ATTITUDES REGARDING
GIRLS' EDUCATION IN RURAL INDIA**

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By

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ABSTRACT

Parental attitudes regarding the importance of educating girls may contribute to the education gender gap in rural India. This thesis presents an empirical analysis of the determinants of parental attitudes regarding girls' education. It draws upon household survey data collected in Bihar, Madhya Pradesh, Rajasthan, Uttar Pradesh, and Himachal Pradesh in 1996. Results obtained by this survey and discussed in the Public Report on Basic Education in India (PROBE Report, 1999) find a positive relationship between parental attitudes and girls' educational attainment. Yet the PROBE Report also reveals a significant minority of parents do not value girls' education. Using a binary probit model, this thesis tests the relationship between parental attitudes of the importance of educating a girl on individual and household characteristics. It finds that no parental education variables are significant indicators of a household asserting the importance of educating a girl. The main determinants are ownership of a small amount of land, the number of rooms in the house, the girl-child being enrolled in school, and the belief that education is important for girls' marriage prospects. Meanwhile, ownership of at least one goat is a detractor to girls' education. These results demonstrate that there are income and substitution effects involved in household decisions of the allocation of education among children. They also demonstrate the importance of the relationship between girls' schooling and marriage in rural India. Policy implications gained from this study could include the continued support for programs that offset costs of schooling for rural families, and that account for the opportunity costs of girls attending school.

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I. INTRODUCTION

India leads the world in the number of children not in school, and the majority of these are girls. While the enrollment of girls in public education has increased substantially since independence, today overall female participation in education at all levels is still below 50%.¹ The most recent report on global levels of children's participation in education by UNESCO finds that, given its population, India has the largest number of girls who are not-in-school, in the world.² The fact that India has the largest number of primary school-eligible girls has significant impact on global levels of gender disparity, as well as on India's national growth. This is a problem not only for India, but also for the state of education and gender parity throughout the world, due to the size and increasing global influence of India.

Development economists contrast the economic success of the 'Asian Tigers' and China who have made specific efforts to address gender parity, and India, who until recently has not invested significantly in human development, particularly not in women. Schultz makes this argument about India's lack of human resource development during India's period of economic liberalization: "this region is notable for investing relatively less in basic education and much less in women relative to men, possibly accounting for their sub par growth performance until the 1990's, despite high investment rates in nonhuman capital." (Schultz, 2002)

¹ The Government of India's Ministry of Education 2004 – 2005 Annual Report lists the following percentages of participation for girls: 21% of primary school enrollments, 43.9% of upper-primary enrollments, and 41% of secondary school enrollments.

² India has the highest absolute number of children not in school. As of 2000, over 27 million children in India (or 1 in 4) were not in school, according to UNESCO.

The importance of educating girls to economic growth is supported by the literature. It is widely accepted that investing in girls' education has important externalities for improving general social welfare, leading them to marry later and have fewer and healthier children, thereby reducing both maternal and infant morbidity and mortality rates. Nobel Prize winners Muhammad Yunus and the Grameen Bank have demonstrated that the income of a family with an educated mother is more likely to be spent on children's health and education than on alcohol, tobacco and gambling, as is primarily the case in households in which the mother is not educated and therefore is not as equal of a decision maker in matters of household financial allocations.³ And as the literature review below will describe, studies have found that there are significant economic and social returns to educating girls. The policy arena, meanwhile, has long since adopted the assertion by former Chief Economist of The World Bank, Lawrence Summers, that "educating girls yields a higher rate of return than any other investment in the developing world."

The Government of India has claimed to support girls' education dating back to 1968, when the Ministry of Education set forth a Resolution on the National Policy on Education, which called for 6% of the national budget to be allocated to public education and highlighted a "need to focus on the education of girls." Nearly 40 years later, under the leadership of Prime Minister Manmohan Singh, a vocal proponent of

³ Yunus' assertion has been widely cited, most notably and recently in the awarding of the Nobel Prize to him and the Grameen Bank, with the following quote: "For women to be granted the loan has a definite effect on the family. There is no need to do more research on that today. Children benefit automatically, with better clothes and food. We can see the situation changing.' Men often spend the money on themselves; women spend it on the family."

girls' education, GOI has raised education allocations, and achieved that 6% -- up from 3.3% in 1995. (GOI Ministry of Education) The Ministry of Human Resource Development asserts that promotion of girls' education is one of the cornerstones of educational policy. Prime Minister Singh announced in his 2004 Independence Day Address to the Republic, "the education of the girl-child and female literacy will be priority areas for us" and again in 2005 "it is necessary for every section of society to be literate and educated so that they can take advantage of our growth processes... we are giving special emphasis to the education of the girl-child."

And so the Government of India, along with all the major international financial lending institutions, agree upon the importance of eliminating India's education gender gap and achieving the second and third Millennium Development Goals: "achieve universal primary education" and "promote gender equality and empower women." The government is investing heavily in programs aimed at increasing the enrollment of severely impoverished and underprivileged girls, primarily through increasing teacher salaries, and providing midday meals and savings accounts. We know that midday meals are a strong incentive to get girls to enroll in and attend school. We also know that parental education and household wealth are strong indicators of the likelihood of a girl being enrolled in school.

If the government can better understand the parental incentives and desires toward schooling or not schooling their girl-children, it can better design the type of scholarship and cash transfer programs that are increasingly being proposed and implemented in India. More thorough understanding of the incentives which keep girls

in or out of school will help policymakers both in GOI and international lending institutions better understand which financial and policy incentives will be most effective. Depending upon the potential relationships between parental attitudes and the importance of girls' education, government could better inform and promote girls' education to households, and better design incentives to meet the interests of the parents, thereby meeting the interests of the girl-child to be enrolled and be educated.

II. LITERATURE REVIEW

The literature on the influences of parental attitudes on girls' education originates from research on the returns to schooling, the relationship between poverty and educational attainment, and the influences of parental and household motivations regarding child labor and schooling.

The origins of this research can be traced back to the 1960's and 1970's, when studies focused on human capital returns to schooling (Becker, 1964) and rates of return on family investments in the schooling of children. (Mincer, 1974) Over the following three decades, continued research aimed to disentangle the causes of inequalities in female and male education and wages. Simultaneously, research on the returns to education in developing countries turned up findings that those returns are highest at the primary school level. (Psacharopoulos and Woodhall, 1985)

Over the 1990's the development community promoted and achieved global support for universal primary education, and further researched the most influential policy levers in this area. While researching returns to women's education, Schultz

found that the economic gains were at least as high as those from men's education. (Schultz, 1993) Through ongoing research, by 2002, he found that the returns are much higher for women than they are for men. He argued that "there are few instances in international quantitative social science research where the application of common statistical methods has yielded more consistent findings than in the area of gender returns to schooling." (Schultz, 2002) Even more recently, research shows that improvement in girls' education is the cause of increase in economic growth, not the effect. (Ghaida & Klasen, 2004)

The Public Report on Basic Education in India (PROBE) survey results, as examined by Dréze and Kingdon in the paper School Participation in Rural India, support the hypothesis that parental attitudes toward girls' education are correlated with girls' educational attainment. (Dréze & Kingdon, 2000) Their research focused on the determinants of school enrollment, integrating parental and child motivation, costs of schooling, demands of child labor, and quality of schooling. Using a binary logit regression on school enrollments, they find that parental motivation is highly significant to the probability of a girl being in school. They find female participation varies greatly depending on household, school and village characteristics, with maternal education having a large positive effect on a daughter's probability of completing primary school. Concerning the relationship with labor, they find that household wealth increases participation, but land ownership and live stock ownership decrease it. Finally, village development and the presence of a women's association in the village have a positive effect on girls' attainment.

In a study on different data from Northern India, Kingdon has sought to further explain the inequalities between female wages and education. Using household survey data from Lucknow, Uttar Pradesh, she ran a binary probit, MLE estimation with the Blinder-Oaxaca method on paid and unpaid employment on household variables and parental work and education variables, and found substantial omitted family background bias in the returns to education. (Kingdon, 1997)

Further research of household determinants of the girls' education gap examined gender differences in child school enrollment by taking into account the implicit and explicit opportunity costs of schooling, holding household factors constant in a multivariate framework. (Pal, 2001) Using household survey data from rural Bengal, Pal used a univariate and bivariate probit and a modification of the Oaxaca decomposition method to determine child schooling and labor market participation, finding that household resources, parental preferences, returns to education and opportunity costs of domestic work all influence child school enrollment. She concludes that there is a significantly large unexplained variation, which may or may not be discrimination, in gender differences in child school enrollment.

In an additional paper on the labor market returns to education, Kingdon analyzed the household sources of gender discrimination. (Kingdon, 2002) She tests the differential treatment of female children versus male children by examining the intra-household allocation of educational attainment and years of schooling, with household data from Uttar Pradesh. Using a probit framework and applying the Heckman procedure to a pooled model, she finds that even after controlling for

parental background, religion, and caste, girls lose out in the intra-household allocation of schooling.

In another recent paper, Kingdon looked again at household differential treatment of children in their education expenditure, finding that the most important factors affecting educational attainment are parental background, wealth, opinions, individual ability, age-at-marriage and the quality of the primary school attended. (Kingdon, 2005) These findings support the hypothesis that differential parental treatment may lead to a girls' attainment gap, though this may also be attributed to traditional views on the division of labor, higher opportunity costs of educating girls, and marriage arrangements, wherein the education of the boy is "retained" by the parents as an investment, and the education of the girl is "lost" to the family in which she marries.

This thesis seeks to add to the literature by examining the determinants of parental attitudes regarding the importance of girls' education. Given that it has been shown that parental attitudes are determinants to girls' enrollment, I will consider the factors which are determinants of preferential parental attitudes. The PROBE survey asked parents "Is it important for a girl to obtain an education?" This resulting variable called IMP_GIRL was employed as an independent variable in the PROBE Report, as well as the previously cited paper by Dréze and Kingdon. In this study, I will inverse the model by using IMP_GIRL as the dependent variable, and using individual and household factors as the regressors. While the PROBE survey data has made a strong and important case as to the fact that most parents do want their children to be

educated and nearly as many parents want their girl-children to be educated as want their boy-children to be educated, it is still the case that even when asked a hypothetical question regarding the importance of children's education, fewer parents find importance in girls' education than in boys'. Also, more parents want their boy-children to obtain higher levels of education than they want their girl-children to obtain. The PROBE Report also describes contradictory qualitative motivations for parents either supporting or denying education for their girl-children. Some parents are quoted as saying that education will increase the marriage prospects of their daughter, so that they will find a better match, or that it will be helpful in her overall dowry package. Other parents note that educating a girl is a waste – either because she does not need to know the things taught in school but only to take care of a home and children – or that they need to focus on their son, whose education in turn will help them when it comes time for their son to contribute to their caretaking later in life. Preliminary reviews of the data reveal that almost 91% of parents do value education for girls, although 99.5% of parents value education for boys (Tables 4 and 5). My study seeks to explain this small but important discrepancy, and to disentangle the vocal support with the actual educational attainment. The majority of parents want their sons to obtain at least a bachelor's degree or higher, while they want their daughters to stop after class 8 or high school. (Tables 6 and 7) Finally, despite all these preferences, most children in the data set are much less educated than the grade to which their parents aspire, and parental aspirations for girls lag significantly behind the boys. (Tables 8 and 9) This thesis will examine the determinants of the parental

attitudes toward the importance of girls' education, with the aim to address these inconsistencies.

III. THEORETICAL FRAMEWORK

The following presents the theoretical framework focusing on the attitudes of parents concerning the importance of educating girls. Parental attitudes are influenced by quantifiable individual and household characteristics. The choice of characteristics is drawn from what is available given the data, and what has been drawn upon in previously mentioned studies on the determinants of school enrollment. Given the values of maximum likelihood estimation, and the dependent variable being a binary one, a bivariate probit model will be used as is common for similar models mentioned previously. The level of education obtained by both the mother and father is included, as well as household indicators for socio-economic status including social level (in this case caste or tribe) and religion. Household measures of wealth are also accounted for, and are controlled for separately, so as to separate out effects for different types of wealth, as is consistent with previous use of the PROBE data. Given that the importance of the marriage factor was described extensively in the qualitative analysis of the PROBE Report, the attitude of parents toward marriage and education should also be included.

IV. DATA AND DESCRIPTIVE STATISTICS

It was the fervor of the rhetoric surrounding universal primary education in India, at odds with the actual outcomes, which led a team of development economists in New Delhi, India to independently gather and conduct research in conjunction with the University of Delhi Centre for Development Economics, on the problems with the primary schooling system in rural India.⁴

The team designed the PROBE survey to gather information for a report they would write on the state of education in rural India, looking in particular at the facilities of government schools, and the interactions between children, their families, and these schools. The survey was conducted in the poorest states with the lowest social development indicators in India: Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh, which are also known as the *BIMARU* states (with the sober pun being on the word *bimar*, which means sick in Hindi). The researchers claim it was conducted from the standpoint of the underprivileged students, parents, and teachers.

The main findings of the PROBE Report concerning parental attitudes toward girls' education reveal primary importance on the parent's point of view of their daughter's marriage. It finds marriage as the ultimate goal in a daughter's upbringing. As indicated previously, it finds a large percentage of parents in favor of girls' education, but does not find matching numbers in girls' enrollment. (Tables 8 and 9)

At the same time, it finds contradictory results that for some, education has a positive

⁴ The PROBE Team included Anuradha De, Jean Dréze, Shiva Kumar, Claire Noronha, Pushpendra, Anita Rampal, Meera Samson, and Amarjeet Sinha. At earlier stages, it included Kiran Bhatta, Haris Gazdar, Geeta Kingdon, Anomita Goswami, Aprajit Mahajan and Nidhi Mehrotra.

effect toward girls' marriage prospects, including her capability to deal with widowhood or divorce, while for others, a well-educated daughter is harder to marry.

The survey covered 122 randomly selected villages and obtained detailed information on 4,400 children, parents and their households. In each village, school facilities were surveyed and random samples of 12 households were interviewed. The entire household data set has 5141 observations and 115 variables.

V. EMPIRICAL SPECIFICATION

Given that the dependent variable IMP_GIRL, which measures the survey respondent's opinion of the importance of a girl obtaining education, is a binary variable, a bivariate probit model is used to test the determinants of parental attitudes, given various household characteristics.⁵ The model is as follows:

$$P(\text{imp_girl} = 1|X) = \Phi[\beta_1 \text{MotherPrimary} + \beta_2 \text{MotherUpperPrimary} + \beta_3 \text{MotherSecondary} + \beta_4 \text{FatherPrimary} + \beta_5 \text{FatherUpperPrimary} + \beta_6 \text{FatherSecondary} + \beta_9 \text{SurveyRespondentFather} + \beta_{10} \text{DependencyRatio} + \beta_{11} \text{Muslim} + \beta_{12} \text{ScheduleCaste} / \text{ScheduleTribe} + \beta_{13} \text{'OtherBackwardCaste'} + \beta_{14} \text{Job} + \beta_{15} \text{CasualLabor} + \beta_{16} \text{SmallLandOwner} + \beta_{17} \text{MediumLandOwner} + \beta_{18} \text{LargeLandOwner} + \beta_{19} \text{OwnsCattle} / \text{Buffalo} + \beta_{20} \text{OwnsGoats} + \beta_{21} \text{Asset} + \varepsilon]$$

The model tests my hypothesis that parental wealth and education have a positive relationship to their attitudes regarding the importance of girls' education.

Given this primary model, I first restrict my sample to parental and household

⁵ Ordinary Least Squares results are presented in Tables 10 and 11 for comparison. Given that the results were very similar to those obtained with the bivariate probit framework the probit results will be interpreted.

responses, for all households. I then run sub-samples on households with at least one girl-child, and then further on households in which the girl-child is enrolled. Each observation corresponds to one survey response of a particular household, and there are 3382 household responses in the “all households” dataset, and 1142 household responses in the “households with at least one school-age girl-child” dataset. (Tables 1 and 2) My independent variables are all household variables. I control for mother’s and father’s educational attainment by level; whether the survey respondent is the father; the dependency ratio of the household; whether the primary employed person’s job is regular wage employment or is casual labor; whether the household caste is of a Schedule Tribe/Schedule Caste or ‘Other Backward Caste;’ if the household religion is Muslim, whether the land-holdings of the family are small (0.1 -1 acres), medium (1-5 acres), or large (>5 acres); the number of *pucca* rooms in the house; and whether the household owns any cattle or buffalo, or goats. I also have a proxy for household material wealth (ASSET) which creates an index of the number of watches, cycles, radios, televisions, and motorbikes owned within the household, which was constructed by the same formula employed by Dréze and Kingdon.⁶ Many of these household variables are categorical, and for these I created dummy variables. I also created dummy variables for almost every interval ratio variable, given that they have highly skewed distributions.⁷

⁶ As indicated in the PROBE data files, the construct is:

ASSET=(2*watches)+(5*cycles)+(2*radio)+(7*telev)+(50*mbike)

⁷ I created the variable DEPEND for the dependency ratio, which calculates the ratio of children to adults in the household as follows: $(hhu18m+hhu18f)/(hho18m+hho18f)=depend$.

Given this model, I expect the coefficients of mother's educational attainment to be positive, in line with the findings in both the literature on international education in developing countries and in industrialized countries. The findings on determinants of primary enrollment by Jayachandran, supported by the work of Dréze and Kingdon, lead me to expect to find stronger 'same-sex' effects on mothers' attitudes toward girls' education than on fathers' attitudes toward girls' education. (Jayachandran, 2002). The expected effect of household proxies for wealth is positive, with the noted exception of livestock. As found in the PROBE Report and as supported by several other studies in rural settings, the ownership of livestock in a household often means demand for additional labor and means that schooling of children is an added opportunity cost. Along similar socio-economic lines of reasoning, the dummy variables for Muslim religion, Schedule Tribe/Schedule Caste and 'Other Backward Caste' are indicators of comparative poverty in this dataset, and are expected to be negative.

Before turning to the results, some limitations of the data and the model should be considered. My dependent variable is IMP_GIRL, which is a dummy variable gauging the respondent's answer to the question "is it important for a girl to obtain an education?" Survey design instructed surveyors to ask questions of the mother, when possible, yet found that in most households the women were not comfortable to speak with the surveyors, as they were all male. Therefore there is a majority of father or male adult answers in the survey (59.08% male to 40.92% female); so it should be noted that the majority of the answers to the IMP_GIRL question are the opinion of the

father or male adult in the household. Furthermore, as indicated in the PROBE Report and by Dréze and Kingdon in their paper using this same data, the IMP_GIRL variable may warrant caution as it is subjective, and hypothetical. It asks about the importance of obtaining education, which may gather more affirmative results than if asking about the resources devoted to the obtaining of an education for an actual girl-child within the household. We should keep this caveat in mind when interpreting the results. That said, Dréze and Kingdon used IMP_GIRL as an independent variable in their model and found it was highly statistically significant in all regressions on the dependent variables for school enrollment. They found the probability of a girl being currently enrolled rises by as much as 30 percentage points if her parents consider that education is ‘important’ for female children.⁸ (Dréze and Kingdon, 1999) They note that IMP_GIRL was very strong in comparison with most other variables. In a sub-sample I am inverting this model to see if there is a relationship between the perceived importance of girls’ education and enrollment, using enrollment as an independent variable.

Results and Interpretation

I ran separate samples of the same model, to control for potential differences in answers from all households versus answers from households with at least one girl-child. Given the concern mentioned earlier for the demonstrability of my dependent

⁸ Dréze and Kingdon also found that the probability of a boy being currently enrolled also rises significantly, by 10 percentage points, when parents consider education is important for a girl.

variable, this is one control that will at least separate the answers from hypothetical ones of families who have no girl-children and thus never make a household decision regarding girls' education from those who are making such decisions. Tables 12 - 14 present the probit estimates for the determinants of parental attitudes of the importance of a girl obtaining an education. Table 12 presents results for all households, and Table 13 presents results for households with at least one girl-child of school age (age 5 – 18) presented in the sub-sets by which the regressions were run. Additional sub-samples are found in Table 14, which presents results for households with at least one girl-child who is enrolled in school (Column 1), for households with at least one girl-child, controlling only for mother's education (Column 2) and for households with at least one girl-child, controlling only for father's education (Column 3.) The models were tested for heteroskedasticity, and robust standard errors are reported. Since the models assume a nonlinear functional relationship between the dependent variable and independent variables, I have reported the estimated marginal effects of each independent variable.

Across all samples, none of the parental education variables are statistically significant once all other independent variables are controlled for in the full models. In all three models, the estimate of mothers' primary education becomes increasingly smaller when regressors are added to the model, and in the full model is negative across all households, and positive but statistically insignificant in households with at least one school-age girl-child. Mother's upper-primary education and secondary education are dropped entirely from the regressions due to small sample size and

collinearity with fathers' upper-primary and secondary education. Fathers' secondary education is dropped in each of the full models. Simple cross-tabulations of mothers' and fathers' educational attainment in STATA demonstrate the collinearity between these variables. This is most likely due to assortative matching, which explains that people of similar educational attainment, and therefore similar socio-economic status, are paired. This, along with the fact that there is a small percentage of women with an upper-primary or secondary attainment compared to the entire sample, means that those variables were dropped. While the more highly-educated mothers are paired with the more highly-educated fathers, there remain many more men than women who have obtained higher levels of education. According to the data, 17% of mothers and 56% of fathers have a primary education, 6.8% of mothers and 41.7% of fathers have an upper-primary education, and finally 0.6% of mothers and 5.7% of fathers have a secondary education.

Fathers' primary and upper-primary education are the only two parental education variables which have any statistical significance, at any stage of running the samples. Fathers' upper-primary education is negative and when significant, only significant in the partial model, and at the 10% level. However, once I control for measures of employment and household wealth, fathers' upper-primary education again turns insignificant, and fathers' primary education, which had been highly statistically significant before controlling for the measures of wealth and socio-economic status, diminishes in size and marginal effect and becomes statistically insignificant.

These parental education results remain suspect due to the issues of collinearity mentioned above. What is interesting is that a related variable, the dummy for a survey respondent being a father RESP_FA, is highly statistically significant in the model including all households, indicating that the probability of a respondent saying it is important for a girl to obtain an education increases by 2.7 percentage points when that respondent is the father. However, this variable loses any significance once I control for the household having at least one girl-child. In every sub-sample run on households with at least one girl-child, the RESP_FA variable is insignificant.

The impacts of some socio-economic characteristics vary greatly according to whether or not the household has at least one girl-child. In the all-household model, the dummy variables for the dependency ratio of the household and for a Muslim household are both statistically significant. The result for the dependency ratio is surprising, as it tends to be a proxy for poverty and therefore the need for substituting labor from the elder children. One potential caveat for interpreting this result is that the construct does not include children below school age, of which we know there are many in the full dataset. Including the numbers of children in the household below the age of five could very well change these results. The variable MUSLIM is highly statistically significant. The probability of a household finding importance in girls' education decreases by 12.6% when that household is Muslim. This is in line with the findings of the PROBE Report, although the researchers of that report made note that the implications of this finding were likely rather due to the fact that the Muslim households in this area tend to be among the poorest, and that poverty, rather than

religion, drives these results. Once I control for the households having at least one girl-child the coefficient estimate for MUSLIM drops in size and significance and the marginal effect drops by 4.4 percentage points. This could lend further explanation to the above mentioned interpretation of the controls for Muslim households.

The coefficient estimates for the variables of Schedule Tribe/Schedule Caste and for 'Other Backward Caste' are all statistically insignificant in the full models, across all samples. These results are interesting particularly given that these castes are the most disadvantaged, and therefore many public policy schemes are directed at these social classes as it may be hardest for them to afford to send their children to school. What these results may show is that SC/ST and OBC parents are not disinclined to send their girl-children to school, which may answer any preconceptions of policy makers who assume the absence of these children in school is due to prejudicial parental attitudes.

The one sample in which I included a control for enrollment of a girl produced a highly statistically significant coefficient estimate, with a value of 1.75*** (.394). On average, the likelihood of a parent thinking it is important for girls to obtain an education increases by 3.8% when their girl-child is enrolled in school. This result is intuitive, and is as expected, given the findings of Dréze and Kingdon, and yet is not as big of an effect as I had expected. What is a very strong indicator across all samples is the variable ED_MARRY, which indicates the importance of education for girls' marriage prospects. Across households, the probability of asserting the importance of girls' education increases by 18.9 percentage points when the family believes

education enhances girls' marriage prospects. When the presence of a school-age girl-child is controlled for, that probability decreases very slightly to 18.4 percentage points, and when the enrollment of the girl is controlled for, it decreases a bit more substantially to 15.2 percentage points. These findings could demonstrate the extent to which these attitudinal variables are capturing some hypothesized answers, which change once the household is actually making these decisions.

Measures of household wealth demonstrate some interesting relationships. Households owning a small amount of land (any amount of land up to 1 acre), households which own at least one goat, and the number of *pucca* rooms in the home are all significant in the full model, across all specifications. Land ownership was found to be negatively correlated with girls' enrollment in the work done by Dréze and Kingdon. However, separating out land ownership according to the sizes of land holdings indicates that owning a small amount of property is positively correlated with IMP_GIRL. Ownership of at least some land increases the likelihood of parents supporting girls' education by 86 percentage points in all households, and by 79.5 percentage points in households with at least one girl-child. As soon as family owns over 1 acre, however, the likelihood of supporting girls' education flips entirely, becomes negative and the marginal effect ranging across samples goes from -.992 to -.995. (Tables 12 - 14)

The household ownership of at least one goat is a hindrance to the likelihood of girls obtaining an education. The probability of a parent supporting their girls' schooling decreases by 1.7 percentage points when the household owns at least one

goat, in all households, by 3.8 percentage points when there is at least one girl-child in the household and by 2.8 percentage points when the girl is enrolled in school. This result is notable in comparison with the dummy for ownership of at least one cow or buffalo. Unlike previous research of the PROBE data which has combined these two variables, separating them out demonstrates there is no measurable effect of cow or buffalo ownership on the attitudes regarding girls' schooling. It is understood that ownership of livestock has a negative impact on girls' schooling, yet it is more specifically goats which are the animal driving this negative relationship. This may be due to the fact that goats are a more manageable animal for small girls to care for than cows and buffalo, and that if a family owns goats, it prefers to have its girl-children stay home and care for the goats, rather than hire outside labor to do this work while the girls are in school. This may demonstrate the presence of income and substitution effects at work. While greater wealth in a household may provide more resources to consume more education for children, the household may be substituting that additional income on the purchase of additional goats, and assigning their care to the girl-children, thereby foregoing any benefits to girls' education which may come from added income.

Finally we find that the having one or more *pucca* rooms is highly statistically significant. Additional rooms in the household increase the probability of the parent indicating that it is important for a girl to obtain an education by 2.9 percentage points in all households, and by 3.5 percentage points in households with at least one girl-child. This is an expected relationship demonstrating the positive effect of wealth in

the household, freeing up resources to allow a girl to obtain an education. As wealth increases in the household, and as households are able to afford larger houses or add rooms to their house, there is greater demand for education for the children in the household and therefore higher probability of finding importance in girls' education. On the other hand, the asset proxy, which is also a measure of wealth, is not significantly different from zero in any of the full model samples. This is unexpected, given that as a measure of wealth it should have a similar result to that of the *pucca* rooms variable. This result may or may not be suspect, given ASSET was constructed for the previous PROBE study which looked at an entirely different dependent variable for which it may have been more suitable.

Limitations of the Study

There are a few notable potential limitations to these results. First of all, the regression model with all included variables significantly limited my sample size. The final full model for all households is the largest, with 738 observations, but the sample of those for households with at least one girl-child only retained 251 observations. This is a small sample of the total 5141 observations in the entire data set. Also, as was described, it was disappointing to lose all the observations on maternal education beyond primary school, and to lose the observations on fathers' secondary school. It would have been possible to capture these observations had I created a dummy variable indicating any level of education as "educated," rather than control for different levels of education, but that would have had its own tradeoffs in results and interpretation.

As mentioned previously, the dependent variable in this study is attitudinal, and cannot easily capture demonstrable behavior. I have attempted to control for that by separating out those households with at least one girl-child, and further controlling for households with an enrolled girl-child. That said, the survey was conducted for purposes of studying enrollment and the limitations to it, not for studying the attitudes of parents toward the importance of education. Therefore, the survey design may not lend itself to the study of this particular question. There may also be a factor of cognitive dissonance involved. It could be, in an area where girl-children are more likely to never enroll in school or to drop-out, that some parents answer it is not important for girls to obtain an education, because their girl-child is already not obtaining one, and thus “explain-away” the actual situation of their girl-child rather than explain their original preferences.

VI. CONCLUSION AND POLICY IMPLICATIONS

Motivated by the discrepancy of parental attitudes regarding the importance of girls’ education versus boys’ education, this study looked at the determinants of these parents’ attitudes. By using the PROBE survey data, a well established data source on rural Northern India, this research aims to further explain the extensive research that has been done on the issue of gender education parity in this area. In line with the PROBE Report, this study finds the attitude of the relationship between marriage and education is a strong indicator of the attitude of the importance of education. Across

both models and all sub-samples, the effect of the perceived importance of education for marriage prospects is positive and highly statistically significant, suggesting that the potential for being married to an educated boy-child increases the probability that the family will continue to invest in education for the girl-child. It also suggests that girls' education is highly dependent on the educational attainment of boys in their surrounding village and/or from the pool in which the parents may be seeking a match.

This study adds new findings to the literature in that, by separating out levels of land ownership and ownership of livestock, significance was found in small landholdings and goat ownership. The effect of owning a small amount of land (as compared to owning no land or owning more than one acre) has a positive, highly statistically significant effect across all models and samples. Owning any acreage up to one acre increases the probability of a household supporting girls' education. While this income effect has a positive influence, the ownership of at least one goat demonstrates that income and substitution effects are also involved. Across all models and samples, owning a goat decreases the likelihood that parents value a girl obtaining an education.

These findings suggest that the current schemes such as midday meals and scholarships are effective forms of alleviating the added cost of sending a girl to school. One policy implication gleaned from this study is that it is important to address parental concerns of the importance of the marriage factor, and this should be done by targeting educational attainment within villages. Given that the influence of assortative matching is supported by these results, the increased educational attainment

of boys should continue to pull up the attainment of girls. However, the opportunity cost for girls must be taken into account. Policies which offset the cost of girls' school attendance must take into account the lifestyle of these rural agrarian communities in which increased goat ownership means decreased parental interest in sending girls to school.

In light of these results, further research on the relationship between the perceived importance of education to marital prospects and educational attainment of girls should be explored. It would be useful as well to study the same model with a more robust dependent variable, perhaps the level of education to which parents want their girl-child to study, as those levels differed significantly from those for the boy-child. Lastly, further study of the relationship between parents' educational attainment and desired attainment for their children is commendable, in order to inform the policies which rely on this variable as an important indicator in the attainment of girls' education.

TABLES

Table 1. Descriptive Statistics of Regression Variables for All Households

Variable	N	Mean	S.D.	Min.	Max.
mom_primary	3382	0.17	0.38	0	1
mom_upprimary	3382	0.06	0.25	0	1
mom_sec	3382	0.00	0.08	0	1
dad_primary	3385	0.55	0.49	0	1
dad_upprimary	3385	0.41	0.49	0	1
dad_sec	3385	0.06	0.24	0	1
resp_fa	3392	0.59	0.49	0	1
depend	3370	1.49	0.77	.125	5
muslim	3389	0.09	0.29	0	1
scst	3260	0.31	0.46	0	1
obc	3260	0.34	0.47	0	1
job	3392	0.11	0.31	0	1
caslab	983	1.00	0.00	1	1
smland_owner	3229	0.74	0.43	0	1
medland_owner	3229	0.67	0.46	0	1
lgland_owner	3229	0.23	0.42	0	1
own_cwbf	3376	0.82	0.38	0	1
own_goat	3266	0.32	0.46	0	1
pccrms	3255	1.33	2.03	0	13
asset	2977	9.95	16.70	0	184
en_girl	3391	0.27	0.44	0	1
ed_marry	3257	0.73	0.43	0	1

Table 2. Descriptive Statistics of Regression Variables for Households with at least one School-Age Girl-Child

Variable	N	Mean	S.D.	Min.	Max.
mom_primary	1142	0.17	0.38	0	1
mom_upprimary	1142	0.07	0.26	0	1
mom_sec	1142	0.00	0.07	0	1
dad_primary	1143	0.56	0.49	0	1
dad_upprimary	1143	0.41	0.49	0	1
dad_sec	1143	0.05	0.23	0	1
resp_fa	1147	0.59	0.49	0	1
depend	1138	1.35	0.73	.125	5
muslim	1146	0.08	0.27	0	1
scst	1112	0.32	0.46	0	1
obc	1112	0.33	0.47	0	1
job	1147	0.09	0.29	0	1
caslab	333	1.00	0.00	1	1
smland_owner	1087	0.74	0.43	0	1
medland_owner	1087	0.66	0.47	0	1
lgland_owner	1087	0.21	0.41	0	1
own_cwbf	1139	0.80	0.39	0	1
own_goat	1104	0.32	0.46	0	1
pccrms	1102	1.21	1.92	0	13
asset	1001	9.38	15.70	0	184
en_girl	1147	0.28	0.45	0	1
ed_marry	1098	0.74	0.43	0	1

Table 3. Description of Regression Variables

Variable	Description
mom_primary	Dummy: 1 if mother has obtained at least a primary education†, 0 otherwise
mom_upprimary	Dummy: 1 if mother has obtained at least an upper-primary education, 0 otherwise
mom_sec	Dummy: 1 if mother has obtained at least a secondary education, 0 otherwise
dad_primary	Dummy: 1 if father has obtained at least a primary education; 0 otherwise
dad_upprimary	Dummy: 1 if father has obtained at least an upper-primary education, 0 otherwise
dad_sec	Dummy: 1 if father has obtained at least a secondary education, 0 otherwise
resp_fa	Dummy: 1 if survey respondent is the father, 0 otherwise
depend	Dependency ratio of the household: number of school-age children (age 5 – 18) divided by the number of parent-age adults (18 – 50)
muslim	Dummy: 1 for Muslim household, 0 otherwise
scst	Dummy: 1 for if household belongs to a Schedule Caste or Schedule Tribe, 0 otherwise
obc	Dummy: 1 for if household belongs to an ‘Other Backward Caste,’ 0 otherwise
job	Dummy: 1 if household’s main occupation is regular wage employment, 0 otherwise
caslab	Dummy: 1 if household’s main occupation is casual labor, 0 otherwise
smland_owner	Dummy: 1 if household owns any acreage, 0 otherwise
medland_owner	Dummy: 1 if household owns at least 1 acre, 0 otherwise
lgland_owner	Dummy: 1 if household owns at least 5 acres, 0 otherwise
own_cwbf	Dummy: 1 if household owns any cattle or buffalo, 0 otherwise
own_goat	Dummy: 1 if household owns any goats, 0 otherwise
pccrms	Number of <i>pucca</i> rooms in the house
asset	Index of assets owned by the household constructed as follows from owned assets: $asset = (2 * \text{number of watches}) + (5 * \text{number of cycles}) + (2 * \text{number of radios}) + (7 * \text{number of television}) + (50 * \text{number of motorbikes})$
en_girl	Dummy: 1 if school-age girl-child is enrolled, 0 otherwise
ed_marry	Dummy: 1 if answered that education is important because “it improves a girl’s marriage prospects”

† Primary Education = Completion of 5th grade
Upper-Primary Education = Completion of 8th grade
Secondary Education = Completion of 12th grade

Table 4. Dependent Variable: “Is it Important for a Girl to Obtain an Education?” (IMP_GIRL)

Answer	Frequency	Percent
Yes	4,620	90.78
No	469	9.22
Total	5,098	100.00

Table 5. “Is it Important for a Boy to Obtain an Education?” (IMP_BOY)

Answer	Frequency	Percent
Yes	5,069	99.53
No	24	.47
Total	5,093	100.00

Table 6.
Desired Educational Attainment for a Girl by ‘Importance of a Girl Obtaining an Education’

Desired Educational Attainment	IMP_GIRL=0	%	IMP_GIRL=1	%	Total	%
1	85	62.96	64	2.80	149	6.16
2	23	17.04	30	1.31	53	2.19
3	14	10.37	187	8.19	201	8.31
4	0	0.00	409	17.92	409	16.91
5	0	0.00	485	21.24	485	20.06
6	4	2.96	241	10.57	245	10.13
7	0	0.00	90	3.94	90	3.72
8	0	0.00	66	2.89	66	2.73
9	9	6.67	711	31.14	720	29.79
Total	135	100.00	2,283	100.00	2,418	100.00

Table 7.
Desired Educational Attainment for a Boy by ‘Importance of a Boy Obtaining an Education’

Desired Educational Attainment	IMP_BOY=0	%	IMP_BOY=1	%	Total	%
1	13	72.22	16	0.56	29	1.00
2	-	-	-	-	-	-
3	0	0.00	18	0.63	18	0.63
4	0	0.00	61	2.13	61	2.12
5	5	27.78	285	9.96	290	10.07
6	0	0.00	354	12.37	354	12.30
7	0	0.00	266	9.30	266	9.24
8	0	0.00	201	7.03	201	6.98
9	0	0.00	1,660	58.02	1,660	57.66
Total	18	100.00	2,861	100.00	2,879	100.00

Table 8. Enrollment Status of Girl-Child by ‘Importance of a Girl Obtaining an Education’

Enrollment of Girl Child	IMP_GIRL=0	%	IMP_GIRL=1	%	Total	%
Enrolled	14	11.86	908	66.57	922	62.21
Not Enrolled (Ever, or Drop Out)	104	88.14	456	33.43	560	37.79
Total	118	100.00	1,364	100.00	1,482	100.00

Table 9. Enrollment Status of Boy-Child by ‘Importance of a Boy Obtaining an Education’

Enrollment of Boy Child	IMP_BOY=0	%	IMP_BOY=1	%	Total	%
Enrolled	6	37.50	1,460	78.16	1,466	77.81
Not Enrolled (Ever, or Drop Out)	10	65.50	408	21.84	418	22.19
Total	16	100.00	1,868	100.00	1,884	100.00

Table 10. Ordinary Least Squares Regressions with Robust Standard Errors on the ‘Importance of a Girl Obtaining an Education’ – All Households

Variable	(1)	(2)	(3)	(4)
_cons	.837*** (.009)	.628*** (.022)	.445*** (.048)	.385*** (.053)
mom_primary	.014 (.012)	-.001 (.012)	-.053 (.037)	-.074* (.038)
mom_upprimary	.035** (.010)	.025* (.012)	.119** (.041)	.138** (.046)
mom_sec	-.020** (.006)	.068** (.020)	dropped	dropped
dad_primary	.117*** (.013)	.077*** (.012)	.022 (.025)	.011 (.029)
dad_upprimary	-.011 (.011)	-.010 (.010)	-.011 (.033)	-.008 (.035)
dad_sec	.026** (.009)	.012 (.010)	-.012 (.031)	-.041 (.038)
resp_fa		.058*** (.009)	.120*** (.024)	.104*** (.024)
depend		.040*** (.005)	.066*** (.012)	.077*** (.014)
muslim		-.085*** (.020)	-.182*** (.045)	-.178*** (.047)
scst		-.038*** (.010)	-.010 (.030)	.011 (.033)
obc		-.041*** (.010)	-.043 (.035)	-.045 (.037)
ed_marry		.248*** (.014)	.357*** (.026)	.367*** (.026)
job			-.061 (.084)	-.026 (.078)
caslab			dropped	dropped
smland_owner			.196*** (.028)	.185*** (.029)
medland_owner			-.126*** (.030)	-.143*** (.032)
lgland_owner			-.154* (.084)	-.140 (.104)
own_cwbf			.003 (.026)	.010 (.028)
own_goat			-.062* (.024)	-.056* (.026)
pccrms				.060*** (.009)
asset				.002 (.002)
N	3350	3102	820	743
R-squared	0.04	0.21	0.31	0.34

Standard Errors in Parentheses

* Statistically Significant at the 10% Level

** Statistically Significant at the 5% Level

*** Statistically Significant at the 1% Level

Table 11. Ordinary Least Squares Regressions with Robust Standard Errors on the 'Importance of a Girl Obtaining an Education' - Households with at least One School-Age Girl-Child

Variable	(1)	(2)	(3)	(4)
_cons	.832*** (.016)	.628*** (.038)	.462*** (.086)	.401*** (.095)
mom_primary	.028 (.020)	.012 (.020)	.001 (.072)	-.032 (.074)
mom_upprimary	.024 (.015)	.008 (.019)	dropped	dropped
mom_sec	-.009 (.011)	.049 (.033)	dropped	dropped
dad_primary	.109*** (.024)	.067** (.022)	.049* (.046)	.047 (.051)
dad_upprimary	.003 (.020)	.001 (.019)	-.021 (.059)	-.006 (.062)
dad_sec	.013 (.019)	.007 (.018)	dropped	dropped
resp_fa		.048** (.016)	.097* (.043)	.093* (.044)
depend		.041*** (.010)	.052* (.023)	.062* (.027)
muslim		-.090* (.037)	-.137 (.088)	-.139 (.091)
scst		-.025 (.019)	.032 (.057)	.049 (.061)
obc		-.035* (.017)	-.024 (.066)	-.022 (.069)
ed_marry		.249*** (.026)	.352*** (.046)	.355*** (.048)
job			-.082 (.136)	-.059 (.126)
caslab			dropped	dropped
smland_owner			.165** (.047)	.165** (.049)
medland_owner			-.140** (.051)	-.161** (.055)
lgland_owner			-.086 (.170)	-.071 (.208)
own_cwbf			.024 (.045)	.035 (.048)
own_goat			-.107* (.045)	-.104* (.048)
pccrms				.054** (.016)
asset				.002 (.004)
N	1129	1048	274	251
R-squared	0.04	0.21	0.30	0.33

Standard Errors in Parentheses

* Statistically Significant at the 10% Level

** Statistically Significant at the 5% Level

*** Statistically Significant at the 1% Level

Table 12. Binary Probit Regressions with Robust Standard Errors on the ‘Importance of a Girl Obtaining an Education’ – All Households

Variable	(1)		(2)		(3)		(4)	
	Coeff.	M.E.	Coeff.	M.E.	Coeff.	M.E.	Coeff.	M.E.
_cons	.981*** (.039)	-	-.075 (.130)	-	-.421 (.291)	-	-.410 (.315)	-
mom_primary	.146 (.127)	.021	-.152 (.166)	-.011	.019 (.297)	.001	-.216 (.276)	-.013
mom_upprimary	dropped	-	dropped	-	dropped	-	dropped	-
mom_sec	dropped	-	dropped	-	dropped	-	dropped	-
dad_primary	.725*** (.110)	.120	.699*** (.139)	.053	.571** (.207)	.025	.276 (.226)	.013
dad_upprimary	-.124 (.120)	-.020	-.185 (.155)	-.013	-.625* (.258)	-.052	-.421 (.293)	-.029
dad_sec	.549* (.285)	.061	.706* (.294)	.027	dropped	-	dropped	-
resp_fa			.490*** (.079)	.038	.661*** (.136)	.044	.463** (.145)	.027
depend			.321*** (.065)	.022	.373*** (.098)	.019	.335** (.098)	.017
muslim			-.602*** (.129)	-.066	-1.03*** (.241)	-.128	-1.04*** (.265)	-.126
scst			-.318** (.108)	-.024	-.157 (.217)	-.008	-.160 (.242)	-.008
obc			-.436* (.105)	-.035	-.332 (.220)	-.020	-.385 (.240)	-.023
ed_marry			1.59*** (.088)	.229	1.93*** (.165)	.194	1.94*** (.178)	.189
job					-1.15** (.343)	-.171	-.863* (.358)	-.100
caslab					dropped	-	dropped	-
smland_owner					7.47*** (.151)	.917	7.21*** (.174)	.864
medland_owner					-7.07	-.992	-6.92	-.994
lgland_owner					-.687* (.411)	-.068	-.704 (.436)	-.070
own_cwbf					-.174 (.166)	-.008	-.018 (.170)	-.000
own_goat					-.362** (.139)	-.021	-.309* (.143)	-.017
pccrms							.573*** (.103)	.029
asset							-.006 (.014)	-.000
N	3118		2880		815		738	
Pseudo R2	0.06		0.33		0.40		0.42	

M.E. = Marginal Effect

Standard Errors in Parentheses

** Statistically Significant at the 10% Level*

*** Statistically Significant at the 5% Level*

**** Statistically Significant at the 1% Level*

Table 13. Binary Probit Regressions with Robust Standard Errors on the ‘Importance of a Girl Obtaining an Education’ – Households with at least One School-Age Girl-Child

Variable	(1)		(2)		(3)		(4)	
	Coeff.	M.E.	Coeff.	M.E.	Coeff.	M.E.	Coeff.	M.E.
_cons	.959*** (.067)	-	-.062 (.219)	-	-.312 (.449)	-	-.438 (.492)	-
mom_primary	.310 (.241)	.042	.055 (.326)	.004	.291 (.588)	.014	.043 (.543)	.002
mom_upprimary	dropped	-	dropped	-	dropped	-	dropped	-
mom_sec	dropped	-	dropped	-	dropped	-	dropped	-
dad_primary	.615*** (.175)	.103	.552* (.221)	.046	.627* (.351)	.034	.414 (.380)	.022
dad_upprimary	.030 (.197)	.004	-.020 (.252)	-.001	-.551 (.460)	-.051	-.259 (.525)	-.019
dad_sec	.281 (.438)	.038	.427 (.437)	.023	dropped	-	dropped	-
resp_fa			.370** (.135)	.031	.495* (.233)	.037	.370 (.246)	.025
depend			.334** (.117)	.026	.298* (.169)	.019	.277 (.174)	.017
muslim			-.628** (.223)	-.078	-.724* (.421)	-.084	-.726 (.450)	-.082
scst			-.211* (.184)	-.017	.073 (.351)	.004	.129 (.382)	.008
obc			-.346* (.177)	-.029	-.238 (.355)	-.016	-.215 (.382)	-.014
ed_marry			1.52*** (.148)	.231	1.78*** (.267)	.198	1.75*** (.284)	.184
job					-1.13* (.563)	-.189	-.939 (.574)	-.133
caslab					dropped	-	dropped	-
smland_owner					6.97*** (.261)	.859	6.69*** (.296)	.795
medland_owner					-6.84	-.994	-6.64	-.995
lgland_owner					-.486 (.706)	-.048	-.496 (.771)	-.048
own_cwbf					-.032 (.271)	-.002	.128 (.278)	.008
own_goat					-.549* (.233)	-.043	-.505* (.241)	-.038
pccrms							.561** (.197)	.035
asset							-.006 (.025)	-.000
N	1045		967		274		251	
Pseudo R2	0.06		0.31		0.37		0.40	

M.E. = Marginal Effect

Standard Errors in Parentheses

** Statistically Significant at the 10% Level*

*** Statistically Significant at the 5% Level*

**** Statistically Significant at the 1% Level*

Table 14. Binary Probit Regressions with Robust Standard Errors on the ‘Importance of a Girl Obtaining an Education’ – Three Sub-Samples

Variable	Households with at least one enrolled girl-child		Households with at least one girl-child, only mother’s education		Households with at least one girl-child, only father’s education	
	Coeff.	Marginal Effect	Coeff.	Marginal Effect	Coeff.	Marginal Effect
_cons	-.285** (.520)	-	-.395 (.466)	-	-.437 (.492)	-
mom_primary	-.755 (.651)	-.066	.107 (.512)	.006	-	-
mom_upprimary	dropped	-	dropped	-	-	-
mom_sec	dropped	-	dropped	-	-	-
dad_primary	.398 (.390)	.015	-	-	.414 (.380)	.022
dad_upprimary	-.235 (.567)	-.012	-	-	-.254 (.511)	-.019
dad_sec	dropped	-	-	-	dropped	-
en_girl	1.75*** (.394)	.038	-	-	-	-
resp_fa	.220 (.258)	.010	.321 (.242)	.023	.370 (.246)	.025
depend	.305* (.183)	.013	.284* (.170)	.018	.276 (.174)	.017
muslim	-1.19* (.544)	-.147	-.767* (.455)	-.093	-.730* (.440)	-.082
scst	-.114 (.404)	-.004	.133 (.367)	.008	.129 (.381)	.008
obc	-.401 (.398)	-.020	-.236 (.372)	-.017	-.217 (.382)	-.014
ed_marry	1.83*** (.310)	.152	1.76*** (.287)	.195	1.75*** (.281)	.185
job	-.929 (.616)	-.100	-.710 (.523)	-.087	-.943* (.564)	-.133
caslab	dropped	-	dropped	-	dropped	-
smland_owner	6.83*** (.327)	.759	6.53*** (.295)	.784	6.69*** (.295)	.791
medland_owner	-6.70	-.992	-6.47	-.993	-6.64	-.995
lgland_owner	-.504 (.754)	-.036	-.504 (.740)	-.052	-.497 (.771)	-.048
own_cwbf	.128 (.297)	.005	.184 (.274)	.013	.130 (.277)	.008
own_goat	-.518* (.250)	-.028	-.517* (.242)	-.041	-.505* (.239)	-.038
pccrms	.515* (.207)	.022	.580 (.200)	.038	.561** (.197)	.035
asset	-.028 (.031)	-.001	-.008 (.024)	-.000	-.006 (.025)	-.000
N	251		251		252	
Pseudo R-squared	0.44		0.40		0.40	

Standard Errors in Parentheses

* Statistically Significant at the 10% Level

** Statistically Significant at the 5% Level

*** Statistically Significant at the 1% Level

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