



Educational Challenges Faced By Women In Low-Income Households In India: The Impact Of Financial Struggles, Domestic Responsibilities, And Social Pressures.

Pratiksha Pachauri¹

Research Scholar Department of Social Work, Institute of Social Sciences
Dr. Bhim Rao Ambedkar University, Agra

Dr. Rajeev Verma²

Assistant Professor, Department of Social work, Institute of Social sciences
Dr. Bhim Rao Ambedkar University, Agra

Abstract: Women in low-income households in India face significant barriers to education due to financial struggles, domestic responsibilities, and societal pressures. This study employs a secondary data analysis approach, drawing from government reports, academic research, and policy documents to examine these challenges. The findings indicate that economic hardship often forces families to prioritize boys' education, while cultural norms and domestic labor responsibilities further restrict women's educational opportunities. Joint family structures and traditional gender roles reinforce these disparities, limiting access to higher education and employment. Despite existing government initiatives, gaps in implementation and awareness persist. The study underscores the need for financial aid programs, community awareness campaigns, and policy reforms that promote equitable educational access. Addressing these barriers through a multi-pronged approach can foster greater social and economic empowerment for women. Future research should focus on real-time data collection to assess the effectiveness of interventions aimed at improving women's education in low-income communities.

Keywords: Women's Education, Low-Income Households, Financial Barriers, Domestic Responsibilities, Social Pressures, Gender Disparities, Policy Interventions

Introduction

Education is a fundamental right and a powerful tool for social and economic empowerment. However, women from low-income households in India face persistent challenges in accessing and completing their education. Financial struggles, domestic responsibilities, and societal norms create significant barriers that

limit their educational opportunities. Limited financial resources often force families to prioritize boys' education over girls', while domestic duties and caregiving responsibilities further restrict women's ability to attend school. Additionally, deep-rooted cultural expectations and safety concerns discourage many women from pursuing higher education. This study examines these challenges through secondary data analysis, highlighting the financial, social, and cultural factors that hinder women's education. By evaluating existing policies and exploring potential solutions, this research aims to provide insights into addressing these barriers and improving educational access for women in low-income households in India.

Research questions

1. What financial challenges do women in low-income households in India face in accessing education?
2. How do domestic responsibilities impact women's educational attainment in low-income households?
3. What societal and cultural pressures hinder women's access to education in low-income communities?

Objectives

1. To explore potential solutions and interventions to overcome educational barriers for women in low-income households.
2. To analyze the financial challenges that limit women's access to education in low-income households in India.
3. To examine the impact of domestic responsibilities on women's educational attainment

Literature Review

1. **Bernadette Pereira, Gracy Andrew, Sulochana Pednekar, Reshma Pai, Pertti Pelto, and Vikram Patel (2007) The Explanatory Models of Depression in Low-Income Countries: Listening to Women in India**

This study examines how women in low-income settings conceptualize depression, focusing on idioms of distress, causal models, and help-seeking behaviors. Conducted in Goa, India, the research used qualitative interviews with 35 married women diagnosed with depressive disorders.

The findings reveal that women primarily express psychological distress through somatic symptoms, including body aches, fatigue, and gynecological complaints. Economic hardship, marital issues, reproductive health concerns, and excessive domestic responsibilities were common self-reported causes of depression. Help-seeking behaviors included consultations with biomedical practitioners, use of traditional medicine, religious practices, and self-coping mechanisms such as internal reasoning and engaging in activities like gardening.

The study highlights the need for mental health interventions that consider cultural understandings of distress. It suggests integrating somatic idioms into public health strategies and adopting a broader psychosocial model for mental health care. By addressing economic and gender-based disadvantages, policymakers can develop more effective mental health initiatives tailored to women's lived experiences in developing countries.

2. **Sumera Tul Hasan, Sumaira Bano, Muhammad Imran, Saeed Ahmad, and Aini Ayyub (2025) Dual Impact of Family Structure and Parental Beliefs on Educational Access for Girls**

This study examines the influence of family structure and parental beliefs on gender equality in education within the Pakistani context. Using a mixed-method approach, data was collected from 360 parents through household surveys and in-depth interviews.

The findings reveal that nuclear families significantly enhance girls' educational opportunities ($B = 2.264$, $p = .001$), whereas traditional norms in joint family systems act as a constraint ($B = 1.930$, $p = .051$). Parental attitudes play a pivotal role; strong support for girls' education positively correlates with gender equality ($B = 3.778$, $p < .001$), while prioritizing boys' education ($B = 3.894$, $p < .001$) and assigning household responsibilities to girls ($B = 1.724$, $p = .035$) negatively impact gender parity. Qualitative insights highlight barriers such as concerns over daughters' safety, financial constraints, and entrenched patriarchal norms.

The study underscores the need for gender-sensitive policies to promote educational equity. It recommends parental awareness campaigns, financial incentives, improved school safety, and increased availability of female teachers to enhance girls' access to education. Addressing sociocultural constraints through community engagement and policy interventions is crucial to bridging gender disparities in education.

3. **Lisa Dodson and Jillian Dickert (2004) Girls' Family Labor in Low-Income Households: A Decade of Qualitative Research**

This study explores an overlooked survival strategy in low-income families: children's family labour, particularly the physical duties, caregiving, and household management responsibilities taken on by girls. Using a decade of qualitative research, the study investigates how economic constraints force children—primarily girls—to take over essential domestic tasks, contributing to an intergenerational cycle of poverty.

The findings highlight those low wages and parental absence due to employment push significant care and household work onto children. Girls often sacrifice their education and personal development to fulfill these roles, resulting in lost opportunities and social mobility constraints. Cultural and gender norms further reinforce these responsibilities, with girls expected to manage family needs while boys are less involved in caregiving duties.

The study underscores the broader implications of children's labor in low-income households. It calls for policy interventions to alleviate the burden on young girls by improving access to affordable childcare, strengthening social support networks, and addressing economic inequalities that perpetuate reliance on child labor within families.

4. **Sowmya Dhanaraj and Vidya Mahambare (2017) Family Structure, Education, and Women's Employment in Rural India**

This study examines the impact of family structure on married women's non-farm employment in rural India. Using a longitudinal survey of over 27,000 women from 2005 and 2012, the study employs conditional logistic regression and instrumental variable analysis to assess the role of joint family residence in employment decisions.

The findings indicate that living in a joint family lowers married women's non-farm employment by over 10 percentage points. Younger women, those from higher social status families, and women in Northern India face stronger constraints. The study suggests that while traditional norms within joint families restrict women's decision-making and mobility, education levels can mitigate these effects. Higher education increases earning capacity, which helps overcome family resistance to employment.

The study highlights the need for policies promoting women's education, better job accessibility, and affordable childcare. Strengthening these aspects can enhance female labor force participation and economic empowerment, particularly for women in joint-family settings.

Methodology

This study employs a secondary data analysis design to examine educational challenges faced by women in low-income households in India. Data were sourced from government reports, academic research, and policy documents to analyze financial struggles, domestic responsibilities, and social pressures.

Quantitative insights were drawn from national surveys like NSS, ASER, AISHE, and NFHS, while qualitative data came from peer-reviewed studies and policy evaluations. Key focus areas included financial barriers, domestic roles, social norms, and policy interventions.

A thematic approach was used for analysis, with descriptive and comparative methods applied to assess trends and policy effectiveness. Triangulation ensured data reliability.

Ethical standards were upheld through proper citation. While secondary data limits real-time analysis, this study offers valuable insights for policymakers and educators to enhance women's educational access.

Discussion

The findings of this study underscore the multifaceted challenges that women in low-income households in India face in accessing education. The financial constraints, domestic responsibilities, and societal pressures collectively hinder their educational attainment, reinforcing gender disparities in literacy and professional opportunities.

- **Financial Challenges and Educational Access** The literature highlights that financial instability remains a primary barrier to women's education in low-income households. Economic hardships often result in early school dropouts, limited access to quality education, and restricted career prospects. The studies reviewed suggest that financial assistance programs, scholarships, and government initiatives, such as Beti Bachao Beti Padhao and various state-level schemes, play a crucial role in mitigating these barriers. However, their reach and implementation require further strengthening to ensure that financial aid effectively reaches the most disadvantaged communities.
- **Impact of Domestic Responsibilities** Domestic labor disproportionately falls on women and girls in low-income households, significantly affecting their educational outcomes. Studies demonstrate that cultural expectations often compel young girls to prioritize household chores over schooling, leading to high dropout rates. The research by Dodson and Dickert (2004) illustrates how the burden of unpaid labor perpetuates the cycle of poverty, limiting women's ability to pursue education and economic independence. Addressing this issue necessitates social interventions, such as promoting shared domestic responsibilities within families and providing accessible childcare options to support women's education and employment.
- **Social and Cultural Pressures** Traditional gender roles and societal norms further restrict women's access to education. Research findings indicate that joint family structures and parental biases towards boys' education contribute to gender disparities. Hasan et al. (2025) highlight how deeply entrenched patriarchal norms, safety concerns, and the undervaluation of girls' education create systemic barriers. Strategies to combat these pressures include community awareness programs, engagement with local leaders, and policies that emphasize gender equality in education. Additionally, increasing female representation in teaching and administrative roles can encourage higher participation rates among young girls.
- **Policy Implications and Recommendations** The review of existing policies suggests that while several government initiatives target female education, gaps in implementation and awareness persist. Strengthening policy frameworks by integrating financial incentives, improving school safety, and addressing cultural barriers is essential. Encouraging flexible learning models, such as online and vocational education, can further support women who struggle with traditional schooling constraints.

Conclusion

This study highlights the critical need for a multi-pronged approach to overcoming educational barriers for women in low-income households. Financial aid, equitable domestic labor distribution, and societal shifts in gender perceptions are key areas requiring intervention. Policy enhancements, combined with grassroots community efforts, can help bridge the educational gap and foster greater economic and social empowerment for women in India. Future research should focus on real-time data collection and impact assessments to refine strategies for improving women's educational access and outcomes.

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