

# Education and Economic Empowerment of Women

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\* Dr. Preethi.K.A

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## **Abstract**

*Education is an important instrument for human capital formation. Knowledge production and dissemination have acquired special attention of the development thinkers. Literacy with which people can improve their lives helps in empowering vulnerable groups and on the other hand higher education improves productivity of the manpower engaged in work, which is referred as human empowerment. It is an instrument that has significant impact on women's empowerment, which is a marginalized section of the human resources in the traditional economics. Education is a key mean of empowering women and is in itself a human right, and educated girls lead better lives. Education is especially central to women's empowerment as it enables women to become more productive both inside and outside the household. Investments in women's education, including literacy is considered one of the most important elements, complementary to income-generating activities that are considered essential for women's economic empowerment.*

**Keywords:** Education, Human Capital, Women, Empowerment

## **Introduction**

Strategies of development are focusing on human capital formation both in developed as well as developing economy and this will be more focused in highly populated countries. Human capital formation results from empowerment of human resources and making them more productive. Women being an important but neglected section of the human resources have recently gained more attention of the researchers and policy makers. Gender equity, women empowerment policies and programmes are encouraging women participation in development. Empowerment is a process of

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\* H.O.D, Commerce and Management, Silicon City College of Management and Commerce, Bangalore. Email: bhat.pretty@gmail.com

change by which individuals gain power and ability to take control over their lives. It involves access to resources, increased well being, increased self esteem, self confidence, increased participation in decision making, increased respect in the society, economic independence and so on. Women's empowerment is a process by which unequal power relation is transformed and women achieve greater equality with men. At government level, it includes extension of all fundamental, political, social and economic rights to women. On the individual level, it includes the progress by which women gain inner power to express and defend their rights, greater confidence and control over their lives that enhance the complete development of women. It is an active process of enabling women to realize their identity and power in all spheres of their lives. Therefore, women empowerment means overall development of women.

Women empowerment is a multi-dimensional process where the personal, political, social and economic strengths are increased. There are number of factors which contribute to women empowerment. Education is one of the prominent factors which makes women employable and empowered. Therefore, in this paper an attempt is made to analyse the impact of education on economic empowerment of women.

### **Concept of Empowerment**

The origin of empowerment as a form of theory was traced back to the Brazilian humanitarian and educator, Freire (1973), when he suggested a plan for liberating the oppressed people of the world through education. But the 'empowerment' approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN). It was in the ninth plan(1997-2002) the central government of India in its welfare programmes shifted the concept of development to 'empowerment'.

The concept of 'Empowerment' has been variously defined. In the words of Adam (1996), "Empowerment is the means by which individuals, groups, and communities to take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to maximize the quality

of their lives.” Pillai J.K (1995) opined that empowerment is an active, multidimensional process which enables women to realize their full identity and power in all spheres of life.” No doubt, empowerment is a multidimensional concept encompassing personal, social and economic empowerment for improved productive employment and better standard of living.

### **Review of literature**

Empowerment is inextricably linked to education. Education is not only a crucial part of all empowerment programmes but it also acts to empower in itself. Education is crucial to develop a sense of self-worth and empowerment. In the educational literature, much is made of the substantive and symbolic concepts, which the term 'empowerment' encloses. The idea is that empowerment can refer both to a substantive form of change at the individual level and a more symbolic form of change at the societal level. Several studies have attempted to understand the role of education or impact of education on women empowerment. Few studies have been conducted to understand the links between education and women empowerment, which are reviewed in this section.

Nuss and Majka (1985) found mixed evidence of the impact of economic development on women's education. Their findings suggest that women do not completely integrate into all areas of education, especially agriculture and engineering, thus hindering their economic empowerment. Jain and Nag (1986) found that access to modern education would not only enhance women status but also of their children as there is an inverse relationship between fertility rates and female education. Therefore, women education can play a significant role in controlling population growth which is a major hurdle in the way of attaining economic growth of countries like India.

Sanad and Tessler (1988) point out that, women who are least educated are more likely to disapprove of women's economic participation. Griffin (1992), in his study of the links between empowerment and experiential learning, suggests that education

empowers everyone through a respect for each individual and his/her personal targets. However, he seems at odds with the idea that a substantive change at the level of the individual will be reflected in substantive social change.

Goldin (1995) explores trends in graduation rate, percentage of workers in white collared jobs and male to female secondary gross enrollment rates. Lincove (2008) discusses female educational attainment; Dijkstra (2001) examines the Gender Development Index and Gender Empowerment Measure. Kabeer (1999) shows the factors that determine empowerment vary by geographical location and are determined much by economic and non economic variables in which education plays a vital role.

Kishore and Gupta (2004) revealed that average women in India are disempowered relatively to men and there had been a little change in her empowerment over time. According to Blumberg (2005) economic empowerment of women was the key to gender equality and also for the well being of a nation. It would enhance women's capacity of decision making as well. Desai and Thakkar (2007) in their work discussed women's political participation, legal rights and education as tools for their empowerment.

While some scholars like Amartya Sen (1999) argues that education increases women's agency and empowerment, some other authors (Stromquist 1992 and 1995; Jayaweera, 1997; Longwe, 1998) are very skeptical in relation to the powerfulness of formal education to change people's lives, particularly women's. For the latter authors, the role that this type of education plays in the process of women's empowerment is limited because it tends to reproduce, among other things, the economic and social structures that perpetuate unequal gender relations. Post-primary education has the greatest payoff for women's empowerment in that it increases income earning opportunities and decision making autonomy (Cheston and Kuhn 2002; Albee and 1994; UNFPA 2006).

Education and revenue do not cause to empowerment if necessary base for presence of women are not facilitated by social institutions. Based on some researches, educated and jobholder women even have

worse condition than non-educated and housekeeper women in some countries (Mason, 2002); namely in this ground cultural expectation and prescription are strong determinant. There is probability that with existent institutions Iranian educated and jobholder women could not gain necessary freedom and empowerment (Shafiq, 1991).

Research has shown that women contribute a higher share of their earnings to the family and are less likely to spend it on themselves (Dwyer and Bruce, 1988). Research has suggested that as the share of the family income contributed by woman increases, so does the likelihood that she will manage this income (The World Bank, 1991). However, the extent to which women retain control over their own income varies from household to household and region to region. One study found that fewer than half of women gave their earnings to their husbands (Dwyer and Bruce, 1988). The study also showed, however, that many women still sought their husbands' permission when they wanted to purchase something for themselves.

Literature review shows that no much research is done on assessing the role of education on economic empowerment of the women. The following research questions still remain to answer.

1. What is economic empowerment of women?
2. What is their contribution to household income?
3. How free they are to take decisions at the household level?

With this back drop, a study is undertaken in coastal district of Karnataka to examine the role of educated women in the household economy, who are employed in different avenues.

### **Objectives of the study**

Main purpose of this paper is to analyze the role of education in empowering women in terms of employment and improving standard of living. The specific objectives are;

1. To review the links between education and women empowerment
2. To assess the role of educated working women in the household economy

3. To analyse the impact of education in economic empowerment of women

### Research methodology

It is a methodological challenge to analyse the impact of education on economic empowerment of women. However, an attempt is made in this study both by initiating theoretical discussion and analysis of empirical evidences. This study is partly descriptive and partly diagnostic in nature. The analysis carried out using primary data collected from the sample women. The study is undertaken in two districts of Karnataka state namely Dakshina Kannada and Udupi districts. The sample consists of 400 women i.e, 200 each in Dakshina Kannada and Udupi districts. Sample is drawn from employed women across different educational status such as under graduation, graduation, post-graduation and professional education in equal proportion i.e 25.0 per cent each.

In this study, economic empowerment of women is measured in terms of economic independence, freedom to spend and invest, banking habits, control over money, money management, standard of living, changes in consumption and expenditure patterns. Empowerment is judged on the basis of 'Likert's scale. Respondents responses on various indicators of empowerments were collected in a range of four level score such as 'Very much', 'much', 'somewhat', and 'not at all'. 'Very much' is assigned 3, 'Much' is 2, 'Somewhat' is 1, and 'Not at all' is 0 weights. The corresponding weights were multiplied by the number of respondents and total scores are calculated. Average scores were computed separately for under graduates, graduates, post graduates and professional graduate women respondents. It is calculated by using the formula.

$$\frac{W_1X_1+W_2X_2+W_3X_3+W_4X_4}{W}$$

Where,  $W_1, W_2, W_3, W_4$  = weights

$X_1, X_2, X_3, X_4$  = frequency

## Sample profile

The sample consists of 400 working women. Besides formal education they have obtained additional qualification. Among the respondents 24.0 per cent of women have done computer courses, 12.0 per cent self employment courses, 11.50 per cent diploma courses, 13.5 training courses and 39.0 per cent have not undergone any additional courses. The age group of Sample women varies from 20 to 50 years.

## Working profile of sample Women

Among the respondents 18.75 per cent each are belonged to teaching, banking/ insurance, self employment/ business and other *occupations*. 25.0 per cent of respondents are professionals like Doctors and Engineers. Around 28.0 per cent of respondents are working in private *organization*. 42.0 per cent and 10.0 per cent are working in government organizations and NGOs whereas around 18.0 per cent are self employed women. Around 5.0 per cent of respondents have less than 1 year of *working experience* whereas 17.0 per cent of women are having more than 25 years of experience. With regard to *monthly family income* of respondents, 17 per cent of them are having less than 10000 Rs. and only 5.5 per cent of the households are earning more than 50000 Rs.

## Economic Empowerment of Women

Women empowerment begins with economic independence. Once they are empowered economically, they will be empowered personally and socially too. Therefore, economic empowerment is more essential and needs to be focused more. Economic empowerment of women is said to exist when they enjoy economic independence, freedom to spend their own income as they want, have control over money and know money management, invest their income in appropriate form, find improvement in standard of living etc.

Economic empowerment scores of under-graduate employed women are given in Table No. 1

**Table No. 1: Economic empowerment scores of (Undergraduate) employed women**

(n=100)

*Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation*

Table No.1 shows economic empowerment scores of undergraduate employed women based on different indicators. Total scores of undergraduate employed women vary between 100 ('right to invest') to 190 ('economic independence'). Around 30.0 per cent of them do not have any freedom to spend their own income, do not know money management, and find no changes in consumption and expenditure pattern at all. This can be related to their low income. They score low in the case of other indicators also.

Economic empowerment scores of graduate employed women are given in Table No. 2.



**Table No. 2: Economic empowerment scores of (Graduate) employed women**

(n=100)

*Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation*

Total scores of graduate employed women vary between 150 (Changes in the consumption pattern) to 240 (Freedom to spend). They score more in terms of freedom to spend, right to invest, standard of living and economic independence. But, their banking habits are less and they do not find much change in consumption and expenditure pattern.

Total scores of post-graduate employed women (Table No. -3) vary between 179 (Changes in the consumption pattern) to 280 (Right to invest). They score above 200 in terms of Freedom to spend, Standard of living, Economic independence, Control over money, Banking habits and Changes in the expenditure pattern. But it is seen that they are poor in money management.

**Table No. 3: Economic empowerment scores of  
(Post-graduate) employed women**

(n=100)

*Source: Field survey*

*Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation*

**Table No. 4: Economic empowerment scores of  
(Professional graduate) employed women**

(n=100)

*Source: Field survey*

*Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation*

Table No. 4 indicates that the total scores of professional graduate employed women vary between 180 (Management of money) to 256 (Freedom to spend). The change in consumption pattern among them is quite less. They score well in terms of all other indicators but surprisingly, they score low in money management. Here it is to be noticed that though their average income is comparatively higher, their knowledge to save, invest and rationally spend is low.

### **Suggestions**

It is observed that, among sample women irrespective of educational level, *money management* is scored less. It indicates that, though women are earning, they do not know how to manage them for better economy. Therefore, there is a need to give them knowledge regarding money management may be about savings and investment.

### **Comparison of Economic Empowerment across Educational level**

With regard to different indicators of economic empowerment, sampling women have shown following features:

- It is found that professional graduate women enjoy more '*freedom to spend*' followed by post-graduate, graduate and under-graduate employed women.
- '*Right to invest*' and '*standard of living*' is highest (46.67 and 44.33 average scores respectively) among post-graduate employed women compared to other sample women.
- Professional graduate women have more '*economic independence*' followed by graduate employed women.
- It is noticed that Professional graduate women though are having more '*control over their money*' (39.67 average scores) they are relatively poor in '*money management*' (30 average scores). This is true in case of other sample women also.
- Under-graduate employed women have poor '*banking habits*' (28.33 average scores) whereas professional graduate women are having good banking habits (35 average scores).

- Professional graduate women have experienced more '*changes in their consumption*' and '*expenditure pattern*' followed by graduate employed women
- Under-graduates' scores vary between 100 (right to invest) to 190 (economic independence); graduates score between 150 (changes in consumption pattern) to 240 (freedom to spend); post- graduates score between 179 (changes in consumption pattern) to 280 (right to invest); professional educated women score between 180 (management of money) to 262 (standard of living).
- Among total economic empowerment scores, under-graduates, graduates, post-graduates and professional graduates' weighted scores are 13.13, 17.98, 19.78 and 20.35 respectively. It is found that economic empowerment varies with consistency across the educational status of employed women. It is also found that professional educated women are more economically empowered.

## **Conclusion**

Education is an important instrument with which people can improve their lives and which helps empowering vulnerable groups. It is an instrument that has significant impact on women's empowerment. It plays a critical role in achieving many key dimensions. Education is a key mean of empowering women and is in itself a human right. Educated girls lead better lives. Education is especially central to women's empowerment in so far as it enables women to become more productive both inside and outside the household. Investments in women's general education, including literacy is considered one of the most important elements, complementary to income-generating activities that are considered essential for women's economic empowerment.

Economic empowerment is essential as it will have major implications on the overall empowerment of women. Their increased earning capacity will give them self-confidence and improve self-image, changes their attitude towards life. Women would actively participate in the decisions concerning the family, changed intra-

family relationships would result in their social empowerment. Leadership and active participation in group would eventually result in political empowerment. Political empowerment would in turn result in more representatives planning for women and thereby overall empowerment of women.

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