SUMMARY AND CONCLUSION

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INTRODUCTION

Education is considered as the most significant instrument for development of a country. It develops the personality of individuals and also improves their socio-economic status. Education is a powerful tool in empowering women. It enables women not only to gain more knowledge about the outside world but also helps her to get status, self-confidence, positive self-esteem, and inner strength to face challenges in life. A report from the Millennium Development Goals (MDGs) Task Force (2004) on education and gender equality remarks that education of girls and mothers has the ability to enable transformation from a situation in which having children out of school is socially acceptable, to one in which the expectation is that every child completes a course of schooling. Among the eight MDGs, one is to ‘achieve gender equality and the empowerment of women’. Evidences show that investing in girls’ education in particular, yields higher returns for themselves, as well as for household and communities.

Women, through education become aware of their social and legal rights and improve the income generating skills and thereby acquire a voice in the affairs of the family and community. Women education brings lower infant mortality rates, improves child and family health, and increases the quantity and quality of children’s educational attainment. It also increases women’s labour force participation rates. Therefore, women education is a pre-requisite condition for women empowerment.

Women empowerment begins with economic independence. It is education that makes women employable. And through employment they can earn income of their own which in turn brings them economic
freedom and thereby makes them empowered. Hence, there is a strong linkage between education and women empowerment.

OBJECTIVES OF THE RESEARCH

The main purpose of this research work was to analyse the role of education in women empowerment.

The specific objectives of this research were
1. To critically evaluate the various aspects of women empowerment.
2. To examine the role of education in empowerment of women in terms of personal empowerment, social empowerment and economic empowerment.
3. To analyse the educational status of the women and to compare the empowerment process of women across different levels of education.
4. To describe the economic status of employed women in terms of income, consumption, savings and investment.
5. To provide a framework for the women empowerment through education programmes.

HYPOTHESIS

The study was based on few hypotheses. It hypothesized that working women’s productivity measured by levels of income varies with educational status, educational status has a significant influence on Consumption, Savings and Investment behaviour of employed women, and educational level has a significant positive impact on personal, social and economic empowerment of women.
From the study it was found that income level of sample working women varies with consistency across their educational status. The consumption, saving and investment behaviour of sample women is influenced by their educational status. The personal, social and economic empowerment scores of sample women vary with consistency across their educational level. Therefore, hypotheses on which this study was based are realistic.

RESEARCH METHODOLOGY

This study is partly descriptive and partly diagnostic in nature. An attempt was made to capture the empowerment of women from education in terms of personal empowerment, social empowerment and economic empowerment with the help of appropriate variables.

Though the study was mainly based on primary data, the secondary source of information such as books and periodicals were also used for the purpose of understanding the key concepts related to the current field of study and for reviewing earlier studies in the areas of education and women empowerment.

Sampling was drawn from employed women across their education level i.e., under-graduation, graduation, post-graduation and professional education. The researcher had used a comprehensive, structured and pre-tested questionnaire to collect the primary data from the sample educated women respondents of 200 each in Dakshina Kannada and Udupi districts. Data was also collected from a controlled group of 200 educated but non-working women i.e., 100 each from Dakshina Kannada and Udupi districts. Purposive random sampling technique was adopted.
Simple statistical tools and techniques such as percentages, standard deviation, co-efficient of variation, chi-square test, Likert’s scale, and Maslow’s ‘Need of hierarchy Model’ were used for analyzing the survey data.

FINDINGS OF THE STUDY

The study has made an attempt to find out the impact of education on economic empowerment of women in coastal Karnataka. Both primary and secondary data are used for the study. The findings from secondary sources of data are depicted in terms of general findings and findings from primary data are presented in the form of major findings.

General findings

With regard to women education and employment in India, following aspects were found:

- Female literacy has been increasing. It has increased from 73 per cent in 1951 to 65.46 per cent in 2011.
- Women educational institutes are growing.
- Girls’ enrolment to higher education has been increasing.
- Girls are found less in professional education.
- Participation of women in economic activities has been increasing which constitutes 31.0 per cent of total labour force.
- Unemployment of women is found more in urban areas compared to rural areas.
- Wide gender gap exists in the labour market in terms of wages.
- Even educated Women are attracted towards self employment.
Major findings

Though the research work focuses on economic empowerment of women through education, it has considered other aspects of empowerment viz, personal and social empowerment too as the former is supported by the latter. Therefore, major findings of the study are classified into personal empowerment, social empowerment and economic empowerment.

Personal Empowerment of Women

To evaluate personal empowerment of women across different stages of education, different indicators are used. They are self-confidence, self-image, leadership quality, self-awareness, skill development, self-confidence, problem-solving capacity, positive attitude, communication skills, negotiating power, and risk-taking ability. Weighted scores are calculated for each indicator.

I) Comparison of personal empowerment across educational level

In the study region, sample women have shown following features with respect to different indicators of personal empowerment:

- It is found that ‘self-confidence’ level is more among graduate employed women (42.83 average scores) followed by post-graduates (41.67 average scores), professional graduates (40.67 average scores) and under-graduates (37.83 average scores).
- ‘Self-image’ among post-graduate employed women is more compared to under-graduate, graduate, and professionals.
- Post-graduate employees score more in terms of ‘leadership quality’ than other educated women.
- Professional graduate women are having more ‘self-awareness’ followed by graduates.
- Professional graduate women have improved their *skills* more than others.
- In terms of 'problem solving capacity' also Professional graduate women score more (35 33 average scores) followed by post graduate women.
- Under graduate women are having much 'positive attitude' towards life compared to other women.
- 'Communication skills' among professional graduate women is highest (35 average scores) and lowest among under-graduate women (21 67 average scores).
- 'Negotiating power' and 'risk taking ability' is less among all educated women compared to other indicators.
- Among different indicators of personal empowerment, under-graduates scores between 130 (communication skills) to 230 (positive attitude), graduates score between 140 (negotiating power) to 257 (self confidence), post-graduates score between 140 (risk taking ability) to 260 (self image), the scores of professional educated women are between 150 (risk taking ability) to 252 (skill development).
- Among total personal empowerment scores, under-graduates, graduates, post-graduates and professional graduates score 17 48, 19 23, 20 33 and 20 86 respectively. It may be noticed that personal empowerment varies with consistency across the educational status of employed women. It is also found that professional educated women are highly empowered in personal empowerment terms.
II) Comparison of personal empowerment with controlled group

The personal empowerment scores of sample women are much higher than that of controlled group irrespective of educational status. But it is also observed that the scores of controlled group too vary in accordance with levels of education.

III) Comparison of personal empowerment across social groups

The general class women are more personally empowered followed by women belonging to OBC, STs and SCs. Even among all social groups, empowerment scores vary with consistency across educational status

Social Empowerment of Women

Social empowerment of educated women is measured in terms of respect in the family, recognition in the society, ability to run the family, participation in public programmes, social awareness, and social mobility. Here too, weighted scores are used to calculate social empowerment of women across their education status

I) Comparison of social empowerment across educational level

In the study region, sample women have shown following features with respect to different indicators of social empowerment

- It is found that professional graduate women enjoy more ‘respect in the family’ followed by post-graduate, graduate and under-graduate employed women
- Post graduates enjoy more ‘recognition in the society’ whereas under-graduates are recognized very less
- ‘Ability to run the family’ is highest among professional graduate women compared to other women which may be linked to their economic earning
• Professional graduate women ‘participate more in public programmes’ In this regard under-graduate women score more (27.67 average scores) than graduate women (24.17 average scores)

• Professional graduate women are more ‘aware of the society’ followed by graduate women

• ‘Social mobility’ is highest among Professional graduate women compared to other women

• Under graduates’ social empowerment scores vary between 148 (social awareness) to 230 (respect in family), graduates score between 145 (participation in public programmes) to 236 (respect in the family), post-graduates score between 150 (ability to run the family) to 240 (respect in the family), professional graduate women score between 194 (participation in public programmes) to 300 (ability to run the family)

• Among total social empowerment scores, under-graduates, graduates, post-graduates and professional graduates score 10.92, 10.93, 11.76 and 13.86 respectively. It shows that social empowerment varies with consistency across the educational status of employed women. It is also found that professional graduate women are more socially empowered

II) Comparison of social empowerment with controlled group

Sample women are more socially empowered compared to controlled group. But it is also observed that even under controlled group higher the level of education higher will be the extent of social empowerment
III) Comparison of social empowerment across social groups

The general class women score more compared to other social classes. But it has to be noticed that their scores along with that of other social groups vary with inconsistency across educational status.

Economic Empowerment of Women

Economic empowerment is measured by indicators like freedom to spend, saving and investment behaviour, standard of living, economic independence, management of money, control over money, banking habits, changes in the consumption pattern, and changes in the expenditure pattern.

Following aspects are found with regard to economic behaviour of sample women.

- *Income* of the respondents is positively related to their educational status. Higher the education level, higher is the income. Professional graduate women earn more income followed by post-graduates, graduates and under-graduates. The professional graduates earn average monthly income of Rs 37460, post graduates Rs 23720, graduates Rs 22140 and under-graduates Rs 10640 respectively.

- With regard to ‘consumption’, majority of graduates, Post graduates and professional graduates’ consumption expenditure is between 40 to 60 per cent whereas in case of under-graduates it is 60-80 per cent.

- With regard to ‘saving behaviour’ of sample women it is noticed that majority of under-graduates save less than 20.0 per cent of their monthly income whereas in case of other women respondent it is between 20-40 per cent.
The ‘investment behaviour’ of respondents shows that, majority of respondents irrespective of educational status invest less than 20% of their income.

Majority of employed women irrespective of their education status, invest their income for tax benefits.

Chi square test was adopted to evaluate consumption, saving and investment behaviour of employed women across different educational level. Following results were identified in the study:

- Educational status, Occupational status of women and their monthly income of family are significantly related to their levels of consumption at 10 per cent level of significance.
- Educational status of women and their monthly income of family are significantly related to their saving-investment behaviour at 10 per cent level of significance. Whereas Occupational status of women and their saving-investment behaviour are not related at 10 per cent level of significance.

I) 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)
• 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 185 (management of money) 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.

II) Comparison of economic empowerment with controlled group

The comparative analysis of economic empowerment scores of sample women and that of controlled group shows wide gap between two groups. It is mainly because the latter don’t earn at all. But it is also observed that the scores of controlled group too vary in accordance with levels of education like that of sample women.
III) Comparison of economic empowerment across social groups

The sample women belonging to general class are more economically empowered compared to other social classes. Their scores as well as the total scores vary with consistency across educational status. Among backward classes, OBC group scores more followed by SCs and STs.

Personal, social and economic empowerment

The study tells that personal, social and economic empowerment varies with consistency across educational status. The comparative analysis of empowerment of sample group and controlled group shows that sample group is personally, socially and economically empowered much more than controlled group. But even in the case of controlled group, all the three empowerment components vary with consistency across educational status. It is highest in case of professional graduates followed by post-graduates, graduates and under-graduates. Therefore, it can be said that education empowers women. But education along with employment empowers them more.

When Maslow’s need hierarchy theory was applied for personal, social and economic empowerment, it is found that for under-graduate employed women, among all the five categories of needs, self esteem needs are highest and Basic needs are lowest. For graduate employed women too self esteem needs are highest and Self actualization needs are placed last. For post graduate employed women, Safety needs are ranked highest and Self actualization needs are lowest. Among professional graduate employed women, safety needs are highest and self actualization needs are lowest.
IMPLICATIONS

Analysis of the impact of education on economic empowerment of women directs certain policy implications. Education is an important tool for women empowerment. Therefore, women education has to be encouraged. Education policy has to deal with changing the curriculum, improving female literacy rate, enhancing the proportion of women in higher education, increasing the quantity and quality of educational institutes etc. Women empowerment policies too should focus more on women education.

It is generally observed that the income earnings of people with technical/professional education are higher compared to that of general education. It is true even in case of sample women. But unfortunately, in the institutes of technology, a very less number of women are found. In case of medical education, the picture is still worse. Here comes the role of parents to provide their daughters the access to technical/professional courses. Here, government too has a role to play by providing such courses at affordable prices.

It is found from the study that though education is a prerequisite condition for empowerment, it is not a sufficient condition. It has to be accompanied with employment as empowerment begins with economic independence. But, both in micro and macro levels, only rate of education is improving not the rate of employment. It is generally observed that most of the educated women are not active participants in economic activities. They are either 'not working' or 'unemployed'. Therefore, education should be imparted in such a way that it makes them employable. Moreover, various women organisations, non-government organisations etc too have a role to play. They should provide training to imbibe required skills among women and also required information to make them employable. Because in today's job
market formal education alone is not sufficient. It asks for various skills too.

Even in case of employed women, most of them are employed only for financial assistance. Majority of them don’t want to work if their financial problems are solved. This is not a good trend. Women should have urged to work, work to empower themselves. So that they will be seen in many decisive positions and their contribution will be not just for their families but for the whole economy and society. Women should come forward in decision making positions so that policies will be pro women which will have spill over effects on women empowerment.

When women earn income the question is of their saving and investment behaviour. It is observed that even among educated and employed women the knowledge about saving-investment is very poor. Therefore, their large amount of income is not getting good returns. There is a need to create awareness among women about appropriate forms of savings. It can be done by women organisations and NGOs.

It has to be noted that government alone can not solve all the problems. There is a need for the joint participation of women organisations, non-government organisations and civil society in this direction.

**DIRECTIONS FOR FUTURE RESEARCH**

No doubt, education empowers people, in general and women in specific. The present study has proved that education plays a significant role in empowering women in general and economic empowerment of women in specific. But in case of women, there are many hindrances at education level such as low female literacy, less enrollment in schools,
high drop out rate etc Even if they complete basic education they don’t have freedom to choose the courses they want due to which majority of them take deviations

Therefore, there is a need to have research from the bottom Reasons for low enrollments, drop outs, deviation from a course and other problems faced while undergoing the process of education have to be analysed. So that once the causes are known its effects can be controlled

It is difficult to assess the employability of educated women
There is a need to find a methodological device to measure it There is a need to specifically diagnose the reasons for lack of employability among educated women and compare it with that of men It has to be identified whether the causes are from supply side (i.e., education) or demand side (i.e., individual) Study can also be made on rate of returns from education

Though employment empowers women, there are number of problems which women face during employment It may be problem of less wages, gender discrimination, work pressure, difficulties in maintaining work-family balance, lower quality of work life etc Such issues have to be focused more

More studies must be on recognizing women as human resources in development Attempt must be made to look into the process of formation of women as economic resources, degree of it’s utilization in productive and remunerative activity and returns realised by them as compared to their male counter parts in India
CONCLUSION

No nation can transform into a developed nation without making optimum utilization of its resources, especially human resources. Now, it is realised by the nations of the world that human resources are crucial for the development of the economy. Policy makers have been giving major thrust on formation of human capital. Hence, investment on education is increasing all over the world and as a result human empowerment is expected. Human empowerment by education and training is expected to improve the labour productivity. When human resource development and empowerment agenda is in core, ‘equity’ becomes equally important. To maintain gender equity in human capital, women education and empowerment assumes significance.

The new growth theories have emphasised the importance of human capital and also accumulation of knowledge for sustained economic growth. This is because it is proved that investment in human capital has increasing returns resulting in long term development of the economy. Therefore, in the modern ‘knowledge based economy’, the quality of human capital is considered as the ‘engine of growth’. The quality of human resources is determined by education. Therefore, education which produces knowledge and employable labour force is assuming importance. Women education on the one hand would avoid gender biasedness and on the other would make women labour force more productive. This has been realised by the policy makers in developing countries including India. It is visible in terms of inclusive growth policy.

Inclusive growth policy includes social inclusion as well. The ultimate objective of inclusive growth policy is that even the people who are marginalized should be brought to the mainstream. Women being the most marginalized section of the society, efforts are being made to
bring women to the mainstream of society; female labour force to the mainstream of economy. Women empowerment programmes were attempted with different approaches such as anti-poverty, welfare, development, entrepreneurship etc. Education is one such tool which empowers women and brings them to the mainstream of economic growth. Therefore, empowerment of women in general and economic empowerment in specific is a must not only to help them gain economic independence and thus a better status in the society, but also for the development of the economy.