CHAPTER – I

INTRODUCTION

• Introduction
• Statement of Research Problem
• Objectives of the Research
• Hypotheses of the Study
• Methodology
• Scope and Limitations of the Study
• Chapter Scheme
INTRODUCTION

The concept of ‘development’ has undergone a sea change after realising the importance of knowledge. Literature on development economics mainly focuses on human welfare and sustainable development, which are the building blocks of modern economics. In these, human resource development (HRD) acts as the key factor of human capital. Knowledge is constituted as the commanding element of economic development today. Acquisition of knowledge and the use of skills to augment resources to human welfare have become the essential features of the development process. Therefore, in the modern knowledge-based economy, education system has gained the multiple roles of providing strong resource base and institutional frame for facilitating the welfare-oriented sustainable development. Quality of human resource is determined by the output of educational system.

Education has a positive impact on economic growth. Education is an investment where investment is made today to produce more in future. It has been widely observed that increase in national output is largely compared with investment in human capital. Through education, quality of labour will increase which will directly influence the growth of national output. No country can be considered, in the real sense, as developed until and unless it has highly skilled manpower. Education can be considered as an industry through which unskilled and untrained manpower is transformed into skilled and trained human resources. Therefore, education is all set to become the main instrument for development and transformation. Also, economic development, HRD, and education are mutually linked and reinforced to influence each other.
Under human resources, women constitute an important component. Women constitute half of the human resource potential available for economic activity. They perform multiple productive roles. In developing countries, a large proportion of female participation is seen in agriculture and allied activities. In the industrial sector, women constitute an average of 27.0 per cent of the industrial task force in developing countries. In India too, the role of women in productive activities has been increasing over the years. The female work participation rate was 15.92 per cent in 1971. Women constitute 31.0 per cent of the adult labour force in India as stated by the Economic Survey (2011).

In the traditional economic analysis, a large proportion of women's work was invisible because economic activity was directly or indirectly associated with the market. Women's economic activities were undervalued as a result of viewing the market as the central criterion for defining 'economics'. The new household economics applied market-oriented criteria to time allocation, the division of labour, and individual choices regarding labour force participation, thereby underlining the economic significance of household production and women's work resulting in the traditional undercounting of women's economic activities.

The problems related to women need to be viewed from the economic perspective and specifically as an important component of Human Resource. Due to historical reasons they have been invisible, but it has been realized that they are also equally potential. Educating and giving opportunities in various fields of activities would empower them. Among the literates who are employed in urban sectors, lack of entrepreneurial, managerial, risk-taking skills are constraints to improve competitiveness. Therefore, although women labor force constitutes an
important component of human resource, their utilization is constrained by many factors. Economic and cultural concepts and complex social constraints governing women's lives make them to attach more on the non-monetised sector than those of men. Hence to achieve the gender equity task there is a need to treat the problem with various dimensions

**Economics of education**

Complex links among education, HRD and economic development have been analysed variously. The direct relationship between schools and labour market is termed as the 'external efficiency' of education. High level of external efficiency of education expects a perfect match between demand and supply of labour in the market, not only quantitatively but also qualitatively. Increase in demand for labour results from expansion of economic activities, which in turn, leads to economic development. Economic development would change the nature of education and bring out new knowledge.

Based on the estimates of the returns to education the following aspects have been observed (Psacharopoulos, 1988):

(i) Investment in people may be more conducive to economic growth than investment in machines

(ii) Rates of returns are highest in primary education, followed by secondary and then University levels. For primary education, unit costs are small relative to the extra lifetime income or production associated with literacy. For University education, the opposite is true.

(iii) The more developed the country, the lower the returns to education at all levels. The high returns to education in low-income countries must be attributed to their relative scarcity of human capital.

(iv) Private returns are higher than social returns at all levels.
This proves that investment in education is contributing significantly to the development process of any nation. Considering the changing demand for varieties of labour in the labour market, innovation of more productive ‘knowledge’ would increase the rate of returns on investment.

Education as a form of investment that can contribute to individual and social development is not a recent idea. Over two centuries ago, Adam Smith (1776) wrote, ‘A man educated at the expense of much labour and time . may be compared to one . expensive machine . The work which he learns to perform . over and above the usual wages of common labour will replace the whole expense of his education’. Schumpeter (1939) introduced and discussed the term ‘innovations’ in economics. He distinguishes between inventions and innovations ‘Inventions’ are ideas or concepts, they are conceived as floating about and freely available. Inventions have to be usable products or processes, a costly step constituting ‘innovation’.

But the subject became a separate field of study - the economics of education in the 1950’s. Robert Solow initiated the literature on economic growth with two classic papers (1956, 1957). He gave a starting point for systematic analysis, both theoretical and empirical. In Solow’s model of technological progress, there are four variables: output, capital, labour and knowledge. According to him, output is produced from capital, labour and knowledge. Knowledge is produced from knowledge alone, the knowledge-producing industry has zero costs and zero revenue. Knowledge is a public good. With a given input of knowledge, there are constant returns to the other two inputs, capital and labour, which are private goods. Along Solow’s lines, subsequent literature has given new insight into knowledge as a factor of production.
There is an increasing institutional awareness of the importance of knowledge for business performance, economic growth and development. The role of education assumes greater significance today since it has to concentrate on total literacy on the one hand, and on computer literacy and technical literacy on the other to cope with the changing world. It is essential to know the role and characteristics of important factors of production in the growth model. In the liberalized era, knowledge flows internationally along with trade. In this context, developing countries need to be alert enough to derive benefit out of it. They also need to develop their education system internally to promote competent human resources, which the labour market demands.

At present, with globalization and 'Knowledge society' movement, the important questions facing us in human resource development for global interactions are (a) what competencies do we need to cope with the future challenges and (b) what types of education are demanded?

In this context, reforms in education system need to consider the following:
1. Cost-effective and quality services need to be delivered.
2. Developing a model of mixing both 'equity' and 'excellence' in education.
3. Ideas and techniques borrowed from outside need to be assessed and modified before they are adopted or adapted to the national context.

**Education and economic development**

Education is in the center of whole sphere of a development cycle. Therefore, education has to lead the right kind of development. Articles on education as 'investment' appeared sporadically in the first
half of last century (for example, Strumilin 1929, Walsh 1935). By that time, it was realised that all the increase in the national output could not be accounted for the conventional inputs—land, labor, and capital. The 'residual' dilemma in growth accounting was solved by Schultz (1961) and others, who introduced 'human capital' into the aggregate production function.

Education is the most important input for economic development. Linkage between education and economic development has been well established by studies conducted across the world.

The active role of education in achieving economic development is now widely acknowledged. Education has a special value in the emerging knowledge society. It contributes directly as well as indirectly to the wealth of a nation. It has been realised that education is an important input, which enhances labour productivity and welfare. As per the study (World Bank, 2002) conducted in 192 countries, physical wealth and natural wealth account for only 16.0 per cent and 20.0 per cent, respectively, of the total wealth, whereas, human capital accounts for the rest of 64.0 percent of the total wealth.

Education enhances individual productivity, as measured by the well-documented link between educational attainment and personal earnings. At the national level, education plays an important role in promoting economic growth. Today's rapidly growing economies depend on the creation, acquisition, distribution, and use of knowledge and this requires an educated and skilled population. In addition, there is growing evidence that, half or even more of aggregate economic growth is driven by increase in factor productivity rather than by factor accumulation in either capital or labour (Easterly and Levine 2002).
New theories of growth have emphasized the importance of accumulation of knowledge in fostering technological change, and thus, achieving faster and more sustained economic growth. Especially the insights of the human capital theory have helped to provide a new understanding of education as a form of investment beginning in the 1960s. Education is seen as a principal means of increasing the quality and quantity of human capital available in the economy (Lucas 1993, Schultz 1988). Education offers great opportunity for employment and economic returns, and so, reduces poverty. The available literature indicates that the substantial growth of economies may be attributed to the rise in the educational level of the workforce. The new growth theories have tried to explain sustained long-term development by accumulation of knowledge, based on the argument that investment in human capital is likely to yield constant or increasing returns (Romar 1986, Lucas 1988). This has been helped to explain the divergent growth profile of the nation whereby less developed economies have failed to catch up with developed economies. Literacy is a powerful determinant of an individual life choices and opportunities. For instance, Lau et al. (1993) attributed nearly a quarter of Brazil's economic growth during 1970, to the increase in the average education of the workforce.

The other studies looked at the impact of education on earning or estimated private rate of returns (Becker 1964, Minar 1974). The 1984 survey of 'growth accounting' studies covering 29 countries found estimates of education's contribution to the economic growth ranging from less than 1.0 percent in Mexico to as high as 23.0 percent in Ghana (Psacharopoulos 1984).

According to Lucas (1988), high level of education of the workforce would lead to higher level of productivity, because education makes him/her more innovative. In other models, a similar externality is
generated as the increased education of an individual raises not only his/her own productivity, but also that of others with whom he/she interacts so that productivity increases as the average level of education rises (Perothi 1993) Education is also an important contributor to technological capability and technological change in industry. The statistical analysis of the clothing and engineering industries in Sri Lanka showed that skill and education levels of the workers and entrepreneurs were positively related to the rate of technical change of the firms (Deranyagala 1995) Personal earnings and education have also been found correlated (UNDP, 1992), in various Indian states.

**Linkage between Levels of Education and Economic Development**

Different levels of education will have different degrees of influence on economic development. Different levels of education may be viewed in terms of literacy, basic education, secondary education, and higher education.

Petrakis and Stamatakis (2002) provides evidence that primary and secondary education matter more for growth in less developed countries than in more developed economies, where higher education becomes more important. Papageorgiou (2003) finds that primary education is more important in final goods production, whereas post-primary education is essentially related to technology adoption and innovation. In the same vein, Vandenbussche, Aghion and Meghir (2004) present an endogenous growth model, where the growth effect of skilled labor is stronger when a country gets closer to the technological frontier. In a sample of 19 developed countries between 1960 and 2000, they find that it is the skilled human capital, and not total human capital, that matters for growth. Self and Grabowski (2004), in a country-specific time series study, investigated whether education had a causal effect...
impact on growth or not in India and found that primary education has a strong impact on growth.

Barro and Sala-i-Martín in a cross-sectional study found that male educational attainment, particularly secondary and tertiary education, had significant positive growth effects. An increase in average male secondary schooling of 0.68 years raises annual gross domestic product (GDP) growth by 1.1 per cent a year, while an increase in tertiary education of 0.09 years raises annual growth by 0.5 per cent a year. They find an interaction between initial GDP and human capital (broadly defined, including health and education), so that countries that lag behind tend to grow faster if they have high levels of human capital.

Psacharopoulos and Patrinos reviewed 98-country studies from 1960–1997 and observed that the typical estimates of the rate of return from primary schooling were substantially higher than those for advanced schooling. The average public rate of return for the former was 18.9 per cent, while for tertiary education it was just 10.8 per cent.

Education contributes enormously to overall social development. The level of education in a society (proportion of population receiving some education) has also been found to be positively correlated to decline in fertility, improved child health, reduced infant mortality, and social and gender equality (World Bank, 1997). This has wide ranging implications for developing countries.

A verge level of adult literacy rate of 40.0 per cent was found to be necessary though not sufficient condition for attainment of per capita income of above 200 USD in 1950 (Bowan and Anderson 1963). In another study of 88 countries for the period 1960-63 and 1970-73, it was
found that an increase in literacy from 20 to 30 per cent contributed to increase in GDP ranging from 8.0 to 16.0 per cent.

Basic education is the foundation of a healthy, skilled, and agricultural labour force. Lifelong learning enables countries to continually assess, adapt and apply new technologies, and tertiary education is central to the creation of intellectual capacity, on which knowledge production and utilisation depend.

A study on agriculture of 31 countries shows that 4 years of elementary education make a farmer more productive than the farmer who has no formal education at all. In agriculture, primary schooling affects productivity positively, especially when technology is changing rapidly (Chaudhri 1979).

Secondary education has been shown to contribute to individual earnings and economic growth. It is associated with improved health, equity and social conditions. It encourages democratic institutions and civic engagement. And the quality of secondary education affects the levels above and below it - primary and tertiary education.

Analysis of enrolment rates in secondary education in many developing countries such as Cambodia (ADE-KAPE 2003) shows that non-targeted investment in secondary education might be considered anti-poor, since it has generated a situation where fewer than 10.0 per cent of students from the lowest income groups have access to secondary education. In countries, where access to secondary education is less restricted, further secondary expansion that pays insufficient attention to quality and relevance results in high dropout and low completion rates, turning the “open doors” of the system into “revolving doors” for a sizable proportion of students (UNESCO 2004). Secondary
education has a strong effect on wages and the labour market. In today’s world, acquisition of the enabling skills and competencies necessary for civic participation and economic success depends on access to good secondary education. Investment in secondary education in developing countries can be justified not only on the grounds of its contribution to productivity increases, which lay the basis for sustained economic growth and poverty reduction, but also for its contribution to human capital development and its associated effects on democracy, crime reduction, and improvement of living conditions. Secondary education plays a key-articulating role between primary schooling, tertiary education, and the labour market. The specific dynamics of this articulation is crucial because it determines future educational and job opportunities for young people.

In knowledge economy, tertiary education can help economies to catch up with more technologically advanced societies. Higher education graduates are likely to be more aware of and better able to use new technologies. They are also more likely to develop new tools and skills themselves. Their knowledge can also improve the skills and understanding of non-graduation workers, while the greater confidence and know-how inculcated by advanced schooling may generate entrepreneurship with positive effects on job creation.

Higher education can lead to economic growth through both private and public channels. The private benefits for individuals include better employment prospects, higher salaries, and a greater ability to save and invest. These benefits may result in better health and improved quality of life, which in turn lead to life expectancy improvements, thereby enabling individuals to work more productively over a longer time, boosting their lifetime earnings. Individual gains can also benefit society as a whole. Higher earnings for well-educated individuals raise
tax revenues for the government and ease demands on state finances. They also translate into greater consumption, which benefits producers from all educational backgrounds.

Friedman and Rose originally argued that "there was no evidence that higher education yields 'social benefits' over and above the benefits that accrue to the students themselves." On the contrary, they hypothesized that higher education may promote "social unrest and political instability." In contrast to this early view, nowadays, it is being realized that higher education is both a result and determinant of income, and can produce public and private benefits. Higher education may create greater tax revenue, increase savings and investment, and lead to a more entrepreneurial and civic society. It can also improve a nation's health, contribute to reduced population growth, improve technology, and strengthen governance. With regard to the benefits of higher education for a country's economy, many observers attribute India's leap into the world economic stage to its decades-long successful efforts to provide high-quality, technically oriented tertiary education to a significant number of its citizens (JBG Tilak, 2003).

By training physicians and health workers, it can improve a society's health, and raising productivity at work. And by nurturing governance and leadership skills, it can provide countries with the talented individuals needed to establish a policy environment favourable to growth. Setting up robust and fair legal and political institutions and making them a part of a country's fabric, and developing a culture of job and business creation, for example, call for advanced knowledge and decision-making skills. Addressing environmental problems and improving security against internal and external threats also place a premium on the skills that advanced education is best placed to deliver.
When higher education qualifications (including undergraduate, postgraduate, and other tertiary graduate stock) increased by 1.0 per cent, annual output grew between 0.42 and 0.63 per cent. A study in Taiwan showed that higher education played a strong role in the country’s economic growth. It found that 1.0 per cent rise in higher education stock (as defined by those who had completed higher education, including junior college, college, university, or graduate school) led to a 0.35 per cent rise in industrial output, and that of 1.0 per cent increase in the number of graduates from engineering or natural sciences led to a 0.15 per cent increase in agricultural output. This work examined the effects of concentration in different disciplines and concluded that study of the natural sciences and engineering had the largest effect on output. Wolff and Gittleman (1993) showed that university enrollment rates are correlated with labor productivity growth. The number of scientists and engineers per capita is also associated with economic growth. In a study of six developed countries, De Meulemeester and Rochat (1995) showed that higher education had a strong causal impact on economic growth in Japan, the United Kingdom, France, and Sweden, but no impact in Italy and Australia. The authors conclude that higher education is necessary for growth but not sufficient. They argue that “It is vital that the social, political, and economic structures and the technological level of the society to which the educational system belongs are such that graduates can actually make use of their accumulated knowledge.”

Another channel for improvement is through research and development, which can boost economic growth and productivity growth. Lederman and Maloney conducted a cross-country regression analysis which showed that the rate of return on R&D was 78.0 per cent. Bloom (2005) found a positive and statistically significant correlation between education enrollment rates and governance indicators,
including absence of corruption, rule of law, absence of ethnic tensions, bureaucratic quality, low risk of repudiation of contracts by governments, and low risk of appropriation.

Thus, education is fundamental for all-round development - national and spiritual. Education has an acculturating role. It refines sensitivities and perception that contribute to national cohesion, a scientific temper and independence of mind spirit. Education develops manpower for different levels of the economy. Although education is important for everyone, in case of women it is particularly significant. It is a powerful tool in the emancipation and empowerment of women.

Women empowerment

Women are increasingly becoming aware of their existence, their rights and their work situation. With the change of time, cultural norms, socio-economic needs and increase in the literacy level, more and more women are entering the field of entrepreneurship, which was earlier considered masculine. A major factor determining the socio-economic status of women is concerned with education and occupation, which is different for those in developed and developing countries. The age and composition of the female labour force has changed and there has been a shift from agricultural and industrial occupation to the service sector white-collar jobs. The various theoretical explanations for the working women phenomena show that central to the role of women are the effects of the market. In developing countries starting with colonialism and now continued by development process, women and environment have been turned into resources for appropriation in a process of capital accumulation on an unknown scale. In developing and underdeveloped countries, majority of women labour force works either in agriculture or in the urban informal sector. For example, the female participation in agriculture is 78.0 per cent in Africa and 80.0 per cent in...
Asia and in the urban informal sector it is varying between 25.0 to 40.0 per cent in Latin America. Women are usually discriminated in terms of pay scales, job advancement, and job security, and are more likely to be unemployed women.

There is a need to analyze the following research questions in relation to economic empowerment of women: What is the economic rationality of discussions on gender issues? What is the potential and size of the available women labour force in India? What is women's contribution to different sectors of economy? What is the role of government and civil society organizations in women empowerment? Analysis of these issues will have to be made taking care of regional disparities, sectoral (rural-urban) differences and policies and programs of government and non-government organizations. The discussions on these issues would give a framework for better understanding the role of women in economic development.

**STATEMENT OF RESEARCH PROBLEM**

Inclusive growth policy expects to bring all the marginalized sections of the society to the mainstream, and in this context gender discrimination is an issue that gained more concern in the policy programmes. Several efforts for women participation have been attempted with welfare approach, equity approach, anti-poverty approach, efficiency approach and empowerment approach. All these programmes were analyzed to assess their impact and researches in this field have been undertaken to capture the empowerment of women.

In the modern knowledge-based economy, human resource play a crucial role utilizing other resources as well. Hence, knowledge makes resources more productive and sets development process in a high level.
Therefore, education imparting knowledge and making human resources more productive is expected to make them empowered too. Empowerment is a comprehensive term which includes personal empowerment, social empowerment and economic empowerment. It is interesting to analyse the impact of education on these three components of empowerment. Further, women hitherto treated as ‘invisible hand’, ‘marginalized’ are now being educated and employed in leading sectors at par with men. Therefore, women empowerment by education is to be examined.

In developing countries, education among women is an emerging reality that addresses itself to the need of developing latent skills among women to achieve social justice and economic growth. Women empowerment is an important issue in developing countries and many programmes attempt for that and education is one among them. Therefore, it is interesting to analyse the role of education in empowering women. In this regard educational status, employability of educated women and their economic status are more crucial. Attempt to capture the empowerment considering all the three components - personal empowerment, social empowerment and economic empowerment is less researched and hence, this research work intends to analyse these issues of women empowerment.

After reviewing the literature in this field of research following research questions were identified,

1. What is the role of education in women empowerment?
2. To what extent education makes women labor force employable?
3. How employment enhances women’s economic status?
4. What are the determinants of economic empowerment of women?
5 What type of education and training programmes are essential for women empowerment?

OBJECTIVES OF THE RESEARCH

The general objective of this research work is to analyse the role of education in women empowerment. The specific objectives of this research are:

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.

HYPOTHESES OF THE STUDY

H_1: Working women’s productivity measured by levels of income varies with educational status.

H_2: Educational status has a significant influence on Consumption, Savings and Investment behaviour of employed women.

H_3: Educational level has a significant positive impact on Personal, Social and Economic empowerment of women.
It is a methodological challenge to analyse the education and 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. This study focuses on analysing the role of education in economic empowerment of women. Economic status of employed women in terms of income, expenditure, savings and investment behaviour is analysed. An attempt is 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.

**Personal empowerment** is measured in terms of 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. **Social empowerment** includes respect in the family, recognition in the society, ability to run the family, participation in public programmes, social awareness, and social mobility. **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.

**Sources of data**

The researcher mainly relies upon primary data for the research analysis. However, the secondary source of information such as books and periodicals are 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 is drawn from employed women across their education level i.e. under-graduation, graduation, post-graduation and professional education. The researcher has personally administered a comprehensive structured and pre-tested questionnaire to the sample educated women respondents of 200 each in Dakshina Kannada and Udupi districts. Data is 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 is adopted. The sample structure is given in Table 1.1,

**Table- 1.1: Sample structure**

<table>
<thead>
<tr>
<th>Education level</th>
<th>Dakshina Kannada</th>
<th>Udupi</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employed</td>
<td>Controlled</td>
</tr>
<tr>
<td>Under-graduation</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>Graduation</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>Post-graduation</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>Professional education</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

**Data Analysis**

The statistical package for social scientists (SPSS) is used to process the field survey data. 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’ are used for analyzing the survey data.
Respondent’s scores on various parameters of empowerments were collected in a range of four level score (‘Very much’, ‘much’, ‘somewhat’, and ‘not at all’). The corresponding weights were multiplied by the number of respondents and average scores of each parameter were computed separately for the sample group and controlled group across different educational status i.e. under-graduates, graduates, post-graduates and professional graduates, using the following formula.

\[ \frac{W_1X_1 + W_2X_2 + W_3X_3 + W_4X_4}{\sum W} \]

Where, \( W \) = weights
\( X \) = frequency

For further analysis Maslow’s model is used. It is a model developed by Abraham Maslow in 1943 popularly known as the ‘Hierarchy of Needs Theory’. This theory is a classical depiction of human motivation which is based on the assumption that there is a hierarchy of five needs within each individual. The urgency of these needs varies. These five needs are - Physiological needs, Safety needs, Social needs, Esteem needs, and Self-actualization needs. The indicators of personal, social and economic empowerment are measured through weighted scores and then are categorized into five needs as per Maslow’s model.

SCOPE AND LIMITATIONS OF THE STUDY

The major purpose of this study is to analyse the impact of education on economic empowerment of women. But it has considered other dimensions of women empowerment i.e. personal and social
empowerment too based on several important indicators. The findings of the present study can be made use of, to provide directions for the implementation of government schemes for women education and empowerment and may serve as a basis for further studies related to the impact of education on the empowerment of women. This study is confined to 600 respondents of Coastal Karnataka only. Women of this region only were taken for the study. This nature of 'region specific study' is bound to have inherent limitations in generalization.

CHAPTER CLASSIFICATION

The present study titled "EDUCATION AND ECONOMIC EMPOWERMENT OF WOMEN - A STUDY IN COASTAL KARNATAKA" is coordinated in seven chapters as detailed below:

CHAPTER – I: “INTRODUCTION”- presents an overview of the subject matter of the research study by clearly detailing the conceptual framework, need for the present study, research questions, objectives, and hypotheses, and Chapter classification.

CHAPTER – II: “THEORETICAL FOUNDATION AND REVIEW OF LITERATURE”- outlines a thumb-nail sketch of theoretical foundation of education and Women Empowerment and provides a detailed review of earlier research studies conducted in this field.

CHAPTER-III: “WOMEN EDUCATION AND EMPOWERMENT IN INDIA: A MACRO PERSPECTIVE”- provides an overview of the educational and employment status of women in India. Further, it highlights the national Programmes for women education and empowerment by government in India.
CHAPTER-IV: “PROFILE OF THE STUDY AREA” provides the profile of study area i.e. Dakshina Kannada and Udupi districts.

CHAPTER-V: “EDUCATION AND WOMEN EMPOWERMENT” provides sample description, results of the study in terms of personal and social empowerment of women through education.

CHAPTER-VI: “ECONOMIC EMPOWERMENT OF WOMEN” presents results of the study in terms of consumption, saving, investment behavior of educated and employed women. And also gives a detailed picture of economic empowerment of women through education.

CHAPTER-VII: “SUMMARY AND CONCLUSION” presents a capsule summary of the major results and discussions given in the earlier Chapters and important implications for enhancing the overall effectiveness of women empowerment programmes. Finally, the Chapter concludes by providing the directions for further research in this field of study.
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