CHAPTER IX
SUMMARY AND CONCLUSION

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To achieve human welfare is the ultimate objective of Development Economics. But it is not all that easy to achieve for there are various obstacles in its way and the biggest being poverty. Poverty itself is made of many dimensions, of which lack of education is one. Initially economists tried to do away with poverty by accumulating physical capital. But of late they have realised that no amount of material capital can help achieve prosperity unless human capital is developed.

Though the link between education, economics and social change has been recognised since antiquity yet human capital formation took a secondary seat ever since the onset of Industrial Revolution. Theories emerged from Sociologists asserted that to modernise is to develop and that development requires modern values. They implied that these modern values could be created by planning and transmitted through the educational system. At the same time for economists productive power was of central importance and they tended to treat education as an investment in Human Capital and the returns there of. Therefore economists stressed on the importance of education in converting human beings into human resource by imparting education to them. This is now recognised as a new branch called ‘Economics of Education’.
According to Harbison and Myers the most obvious way of developing human resource is by imparting formal education. This is very true because education actually preceded development in all the developed countries.

Further the global estimates reveal that literacy rates are very high for developed, it is low for developing and least for the least developed countries. But in all cases we find a bias against female literacy rates. It is further observed that lower the economic development greater the gender gap in literacy. This reflects upon the secondary status attached to women’s contribution towards socio-economic development in all countries and more so in developing countries. This realisation has led to the awareness to strive for gender equality or gender empowerment. As a consequence we find a lot of research being done with reference to women’s education to help achieve human resource development of better quantity, quality and pace.

Though India is a developing country yet its literacy estimates are closer to that of least developed countries, further the difference between male and female literacy rates is appalling. It is very shocking to see this appalling scenario of women’s education in India because it had a glorious history of women being treated on par with men and for having noted women scholars during the Vedic period. After the onset of Manu’s code their status deteriorated continuously even through the Moghul rule and the British rule.
Only after India’s independence in 1947 it is slowly improving. But compared to other countries the pace of improvement in India is pitiably low.

Further number of female illiterates in 1991 constituted 493 million of the total population of India. From decennial census reports it is seen that not only the number of female illiterates per thousand male illiterates is increasing but also female illiteracy in absolute numbers is increasing. With increasing illiteracy we are finding that female participation rate in economic activity is also reducing. At this juncture it is essential to know that unless gender equality is achieved overall development and hence human welfare will remain to be an unfulfilled dream in India.

As a result many Indian leaders, statesman and policy makers stressed on the need for women’s education and also provided various constitutional provisions to support the same. From 1970s growth of campaigning for women’s right in the South as an extension of feminist movements has swept many countries leading to a popular ‘Women in Development’ (WID) movement. This integration of women into the existing developmental models brought new attention to the girl’s unequal access to education, which is linked to widespread poverty. With this movement we find quite a few Indian contributions on Economics of Education with women being the point of focus. But it should be noted that India is a land of diversity. It has states like Kerala, Mizoram and Meghalaya enjoying high literacy and very less gender gap and
also states like Rajasthan, Bihar and Uttar pradesh suffering from low liter and high gender gap. Therefore to plan a strategy and to achieve women empowerment a lot of research studies are called for. But in this diverse situation more micro or region specific studies are preferred to macro studies. Hence with this need in mind the present study has addressed itself to the task of analysing the socio-economic aspects of women’s education in general and pertaining to Bangalore city in particular.

It is evident that education yields both economic and non-economic returns. Therefore this study has made an attempt to know the socio-economic aspects influencing and being influenced by women’s education. Thus the objectives of the study were to analyse the influence of socio-economic factors on the attitude of women towards education. Establish the relationship between educational status and employment of women. Document the awareness among women regarding education and economic status. Document the role played by women in enhancing socio-economic status of the family in relation to their educational and economic status. Study the spending pattern and consumer orientation of women in relation to their education and employment status.

To analyse the objectives of the study, the work mainly depended on primary data collected by the researcher during the field work using an interview schedule. To increase the effectiveness, primary data was also supported with relevant secondary data collected through various official
sources. The study region is Bangalore city. Karnataka is one of the states of India. Further of Karnataka's erstwhile districts, Bangalore district was divided into Bangalore Urban and Rural as on 15th of August 1986. The study area Bangalore city is comprised of a few parts of both Bangalore North and Bangalore South of Bangalore Urban. Bangalore urban is the best district in Karnataka as far as literacy is concerned and also enjoys the least gender gap. Hence it is very relevant to study the scenario of women's education of Bangalore city which is not only the state capital but also a part of Bangalore Urban. At the same time it has undergone a sea change ever since the inception of New Economic Policy - 1991 and has gained the popularity of being the 'Silicon Valley' of India.

A sample size of 300 was proposed because it formed one thirtieth of the total literate women in Bangalore city. Anticipating the problems during the field work 350 schedules were floated and of it 317 data sets were chosen for analysis as they were complete in all aspects. The sample comprised of women in Bangalore city between 18-58 years with varying educational levels (who have either completed or discontinued formal education) and with any employment status. Only one respondent per family was considered for survey to avoid repetition regarding household information. The data was collected during the field work conducted in the first quarter of the year 2000. Though the data was collected using simple random sampling method later it was
stratified according to the needs of the study. Data stored in Microsoft - Excel format was analysed using tabular analysis, simple correlation and simple linear regression analysis. Further non-parametric tests like Chi-square and students-t were used to arrive at the conclusions.

9.1 The Findings

Profile of respondents. It is important to know the profile of respondents before knowing the results of analysis. Of 317 respondents, 84.54% are Hindus, 12.62% are Christians, 1.89% are Muslims and 0.95% are Jains. Stratification based on the level of educational qualification of respondents reveal that 3.47% are less than SSLC, 6.94% are SSLC, 10.73% have completed PUC, 2.52% have a diploma, 36.91% are graduates, 8.20% are degree plus, 8.20% are professional degree holders, 19.24% are master degree holders, 1.89% are M.Phil holders and 1.89% are doctorate degree holders.

The profile reveals that, most respondents have preferred a formal degree based qualification to vocational courses. A proportion of 3.47% respondents constituting the group of not even finishing SSLC level of examination for a sample size of 317 is high. The proportion of women with qualification more than a degree and research based degrees like M.Phil and Ph.D. is low.
Respondent’s satisfaction with their qualification. It is found that of 317 respondents, 199 (62.78%) are satisfied with their educational qualification and the remaining 118 (37.22%) are not. It is evident that up to degree (including degree) the proportion of respondents who are not satisfied with their present qualification is higher than the ones who are satisfied. Whereas from degree plus level to Ph.D. it is seen that the proportion who are satisfied with their qualification is greater than the ones who are not satisfied.

Factors influencing women’s educational attainment. Of the factors which were assumed to influence women’s educational status, the most dominant is the future prospects (which is inclusive of factors like better job prospects, chances of having a progressive and compatible life partner). This clearly reflects the importance on the returns from investment in education. Followed by this - to have basic preparedness in life and pursuing education as a way of life without attaching any other significance have acted as major factors in influencing women’s educational status. Whereas parental educational level, parental pressure, their income level have acted as moderate factors in influencing respondents to attain present qualification. While educational level of friends, relatives and of siblings, interest to pursue further studies, pursue studies to keep off from other responsibilities and pursue studies further because of not getting a job earlier have acted as minor factors in influencing respondents to attain present level of educational qualification.
**Influences of parental status.** The above mentioned fact that parental factors have played a moderate role in influencing respondents qualification is also substantiated by the tabular analysis. It is evident that a lower qualification and lower occupational status of fathers does not imply a lower educational attainment among respondents. Yet a higher qualification and a higher occupational status of father certainly have a positive influence on respondent’s higher educational attainment. Whereas we find a positive relationship between the qualification of respondent’s mothers and that of respondents. The higher the educational level among mothers, the higher is the educational qualification among respondents. But there is no significant impact of mother’s occupational status on respondent’s qualification.

**Obstacles to further studies.** The factors which were assumed to have acted as obstacles to pursue studies by respondents in the order of their intensity are - marriage (either in anticipation or because of getting married, respondents discontinued their studies) followed by lack of interest in further studies, financial problems, domestic turmoil, got a job in between (that dissuaded from continuing with further studies), disappointing results and unsuccessful attempts in examination, caste and religious barriers and the last but not the least was because respondents did not have proper access to educational institutions in the nearby locality.
Influence of Regional Background. It is revealed from analysis that rural and semi urban backgrounds have generally not encouraged respondents to pursue higher qualifications and almost all respondents having higher qualifications are from urban background.

Kind of institution. From primary to degree level education, most of the respondents have studied in private institutions. This reflects the lack of confidence about getting quality education in government institutions. Since post graduation and additional courses are mainly offered by government institutions, the enrolment is high in this case. Though some private institutions are providing the same they are very expensive and hence enrolment is less here.

Medium of instruction. We find that more respondents with lower qualification levels have taken regional languages as their medium of instruction but the ones with higher qualification levels have taken English as their medium of instruction. At all levels English is the most preferred medium of instruction.

Mode of Financing Education. It is revealed that a high proportion of parents finance lower levels of education. At higher levels of learning the proportion depending on free education and parental help has reduced those studying with the help of scholarships and self finance has increased.
Occupational pattern. The occupational pattern reveals that irrespective of educational level 36.60% of 317 respondents are unemployed which is rather high. This reflects the secondary status attached to women’s employment even to the present day. It is further noted that job designation of respondents has improved with their level of qualification.

Reasons for Unemployment. The major reason for respondents to remain unemployed was voluntary in nature. This throws light on the fact that there is a need for an attitudinal change among women towards being gainfully employed. This is followed by reasons like - no economic necessity to earn, women not being able to balance both personal and professional life, disapproval by parents, spouse and in-laws to get employed. Followed by these a considerable number of respondents revealed that they were unemployed either because they could not get a suitable job or any job for that matter. This reflects either the lack of sufficient employment generation potential in the economy or the poor demand for educational output. Further a minor proportion quoted miscellaneous factors like old age, ill health and no access to nearby workplace for remaining unemployed.

Work organisations. A look at the organisations into which the respondents are employed revealed that highest proportion are employed in private firms followed by the ones who are self employed and then the ones in government organisations, then in quasi government and in banks, MNCs and
public sector enterprises. We find with better educational levels the proportion of respondents getting into better organisations has improved.

Reasons for being employed. While women with lesser qualification levels are compelled by greater economic necessity to work, women with higher qualifications are motivated by professional fulfilment. Reasons like - to supplement family income, to gain economic independence, to enjoy a sense of security, to enjoy a better standard of living have dominantly influenced women to take up a job. Whereas reasons like - to pass time, encouragement by family members and peer group compulsions have acted as ‘not so’ strong factors in influencing women to take up a job.

Factors that have helped to get employed. Of the factors that have helped respondents in getting gainfully employed, present level qualification has played an important role in case of respondents with degree and higher qualifications. Whereas its role is low in case of the ones with lesser qualifications and totally of no consequence in case of respondents with less than SSLC. Basic qualification and awareness has acted as a second major factor in helping respondents with degree and higher qualifications to get employed. Skill and additional training have played a dominant role among degree holders compared to any other group. Contacts have played a major role in case of self employed respondents. Whereas factors like religion, caste and
others have played an insignificant role among respondents in getting employed.

**Stress.** It is not just important that women be employed in economically gainful activities. But they should also lead a stress free life. If not the professional hazards and stress will offset the economic and non-economic gains derived from a job. It is observed that the proportion who suffer from stress is higher than those who do not. Of three assumed factors leading to job stress - the major is domestic reasons, followed by work conditions and then the problem of commuting. Among domestic reasons the most dominant is domestic chores followed by sick/naughty children, demanding family members, financial troubles, aged parents at home and other miscellaneous reasons. Of the factors leading to stress at work place - the major is working conditions (timings, environment, amenities etc) followed by lack of reasonable leave facilities, hostility among colleagues, lack of proper superior-subordinate relationship and other miscellaneous reasons. Among the factors leading to stress due to commuting - the major is not getting public transport on time, followed by high cost of transport, stress due to driving/riding, stress due to breakdown of vehicle and undependable driver and other miscellaneous factors. In all cases it is revealed that the relationship between stress factor and educational level is not statistically significant. So it is evident that irrespective of qualification stress factor is victimising working women which not only
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affects their productivity but of the economy at large. If we have to get higher returns from employed women a conducive environment should be created for them from all possible angles.

*Social awareness.* Social awareness among women leads to a lot of positive effects both to her family and also to her society. The following reveal facts supporting the same -

*Health status of respondents.* A study of health status of women with reference to their educational qualification has revealed that respondents with lower qualification levels have a higher risk of being sick than respondents with higher qualification levels. The study of health status of respondents with reference to their employment status reveals that extent of sickness is high among non-working respondents. This may be attributed to the fact that working women enjoy a greater mental happiness, sense of security, exposure and affordability that keep them healthy when compared to their unemployed counterparts.

*Frequency of health check up.* A high percentage of respondents go for a health check up whenever necessary and regular or periodical check up is still not popular.

*Type of health centre visited.* The visits of respondents reveal that private clinic is most popular health centre, followed by reputed hospital, private
nursing home and then by government health care centre. 0.94% of 317 respondents do not visit any type of health centre. Among respondents with less than SSLC, proportion visiting a medical centre decreases as we move from government clinic to a reputed hospital. Whereas among respondents with degree and higher qualifications those visiting a reputed hospital has increased with the exception of M.Phil degree holders. Respondents belonging to all income groups prominently visit a private clinic. With the exception of no income category, as the income of the respondents increase the number visiting a government hospital reduces.

*Protection against diseases.* Health consciousness among respondents is also reflected by the protection provided to respondent’s children and to the entire family against deadly diseases. It is found that as high as 98.78% of respondent’s children are protected by inoculations and 1.22% are not protected, though the proportion is small yet it is a matter of serious concern. Of three children, one belongs to a respondent with less than SSLC and two others to respondents with degree level qualification. Further we find no significant relationship between respondents level of qualification and protection against diseases like Hepatitis B. But the awareness to protect family against Hepatitis B is not high because only 47.95% are protected by inoculation and the rest 52.05% are unprotected. Yet we find that with increasing qualification, the number who are getting inoculated against Hepatitis B is increasing.
Drinking water. Health consciousness prevalent among respondents can be assessed by knowing simple things like the type of water they use for drinking. Because water is a major source of the spread of infectious diseases. It is found that health consciousness among respondents with higher qualification is high because they tend to depend more on cleaner and costlier drinking water.

Respondent’s children’s educational details. Both educational and economic status of respondents has a bearing on the children’s education. It is found that as qualification of mother’s increase the proportion of children attending government school decreases and those attending missionary and private school increases. On the whole private schools remain to be the most popular one. When the trend of schooling is studied with reference to respondent’s level of income it is revealed that in case of children of unemployed and low personal income group, the preference for schooling is in the order of private, followed by government and then missionary schools. Whereas in case of children belonging to mothers with middle income the preference is in the order private, followed by missionary and then government school. But in case of children belonging to respondents with high income all (100%) attend private institutions.

For respondents with master to Ph.D. level none of their children study in government college whereas the children of respondents with less than SSLC
do not study in missionary institutions. Private colleges remain to be the popular type of institution in all cases. Whereas in case of children belonging to mothers with no and middle income the order of preference for a college is private, missionary and then government. Whereas in case of children of low income mothers it is private, government and missionary. While in case of children of mothers with high personal income group the preference is only for a private college. This indicates that affordability and awareness of respondents matter in deciding about the type of college in which their children study.

A study of the type of professional college attended by children reveals that - those belonging to respondents with less than SSLC and diploma are not pursuing professional courses. Whereas children belonging to respondents with professional degree, M.Phil and doctorate are not enrolled in government colleges. We find a clear preference to private professional college from children belonging to all family income groups. The same pattern is reflected with reference to respondent’s income.

Medium of instruction of kids. We find as the qualification and income of mothers increase, the children schooling under non-Kannada and Kannada mediums decrease and those with English increases.

Involvement with social organisations. On the whole only 16.56% respondents are involved with social organisations which is in fact very less. Further no uniform trend is exhibited between respondent’s qualification level
and their involvement with social organisations. Yet at lower educational level
the involvement is low as compared with higher levels. But on the whole the
involvement of respondents with very low and very high qualification levels is
less. Whereas the involvement with social organisation is high among degree,
degree plus, professional degree and masters level respondents. Though the
overall involvement is less yet they are involved with organisations which deal
with very important aspects such as help to women in distress, culture and
sports, associations helping disabled, associations protecting environment, NSS
and general associations whose focus is societal help. Though no clear trend
has emerged with reference to personal income as far as association with the
type of social organisation is concerned. Yet we find middle income group
respondents are more actively involved than the other two groups.
Respondent's social involvement does not show any clear trend with reference
to qualification or income of respondents. We can attribute this to the fact that
social involvement basically depends on societal concern and up bringing
rather than their education, age and income levels though at large it is expected
to be so.

Form of help to social organisations. Alongside the involvement with
social organisations it is important to know the form of support given to them.
Those lending financial help are from degree and higher levels. But those
lending services include respondents from less than SSLC to masters level. Of
those lending both financial help and services degree, masters and PUC level respondents play a major role Even on the basis of personal income we find the involvement is more among middle and no income group respondents.

Study of outlook. Study of outlook of respondents towards life is important because it means a lot to their family and also to the society. Because the more traditional they are, the more conservative and hence less receptive to new things. At the same time westernisation means developing an outlook alien to the existing socio-economic environment. On the other hand a moderate outlook, which is a combination of the positives of both (traditional and western) is most preferred and useful to the society.

It is found that respondents with less than SSLC to diploma level are dominantly traditional. Those with degree are dominantly moderate and those with degree plus, professional degree and Ph.D. are dominantly westernised. As the personal income increases, the tendency is to move from traditional to moderate to westernisation.

Social Issues. A study of the respondent’s opinion regarding various social issues throws light on the following facts :

Dowry - On the whole the resentment against dowry is high. The proportion who are against dowry increases as we move up the qualification
level from less than SSLC to PUC, falls at diploma level and again increases as we move from degree to Ph.D. level.

*Child labour* - Not many respondents with less than SSLC are against child labour. But as we move up the qualification the proportion of respondents against it increases. From professional degree to Ph.D. level all of them (100%) are totally against child labour. This shows that respondents with higher qualification have realised the importance of each additional year’s investment in education.

*Environment pollution* - Overall we find 82.01% are against pollution caused due to development, 10.09% are indifferent and 7.88% are for it. Since the trade off between economic development and environment protection is very high we a find a greater percentage under the latter categories also. But it is clearly seen that as we move up the qualification, the proportion against environment pollution has increased.

*Use of animals for drug testing* - Here it is found that as we move higher up the qualification level, the ones disagreeing and being indifferent to use of animals is more.

*Community tree planting* - 95.26% respondents agree that community tree planting is desired, 3.78% are indifferent and 0.95% disagree. But we find no specific trend with reference to qualification of respondents.
Population explosion - Overall 96.52% respondents agree that population explosion is harmful, 2.21% are indifferent and 1.26% disagree with it. At higher qualification levels almost 100% agree that population explosion is harmful. Compared to all groups the awareness is low among diploma and less than SSLC level respondents.

Beggary - We find 75.40% feel that beggary is a serious problem, 7.57% are indifferent and 17.03% disagree. But no specific trend can be drawn with reference to qualification of respondents.

Old age homes - Here we find 59.93% agree, 8.83% are indifferent and 31.23% disagree to the growth of old age homes. Except in case of M.Phil respondents, in all other cases, the number of respondents who are for the growth of old age homes is higher than the ones opposing it.

Orphanages - We find of 317 respondents, 78.18% agree, 9.14% are indifferent and 17.67% disagree to the growth of orphanages. The high extent of indifferent answers suggests the complexity of the problem. But we find there is no definite pattern with reference to the respondents level of qualification.

Caste - We find 79.49% agree, 11.36% are indifferent and 9.15% disagree with the statement that caste and religious barriers in society are undesired. Though we find, at higher qualification levels the proportion of
respondents feeling caste and religious barriers are undesired is high, yet there is no uniform trend with reference to qualification.

**Reservation** - On the whole 72.56% agree to reservation for women, 11.98% are indifferent and 15.45% disagree with the same. At lesser qualification levels higher proportion are wanting reservation as compared to the respondents with higher qualifications. At higher qualification levels not only the proportion who want reservation is decreasing but also those under indifferent and disagreeing categories is increasing. But no uniform trend can be drawn with reference to qualification of respondents.

**Religious conversion** - 13.24% agree, 29.65% are indifferent and 57.10% respondents disagree with religious conversion. As we go up the qualification levels the proportion under agreeing to religious conversion is decreasing and the ones under indifferent and against it are increasing. But a striking feature which is noted in case of all opinions is that less than SSLC group are indifferent where others are not and they are not indifferent where others are. In case of aspects involving more ambiguity like trade off between environmental degradation and development, child labour etc, they are less indifferent and more decisive which reflects the lack of power to make proper decisions on their part.

**Overall involvement.** It is relevant to study the overall involvement of women in enhancing the socio-economic status of their family.
Average family size and the number of children. It is found that women’s qualification and employment status has far reaching consequence on their average family size and the number of children. We find a clear negative relationship between the level of educational qualification and the average family size and also the average number of children. Based on employment status we find that unemployed in general have a larger family and more number of children than the employed respondents. This shows an attitudinal change towards bearing a child among respondents with reference to employment status. In addition to being employed and having less number of children their standard of living certainly enhances.

Income Status. A study of family income level based on respondent’s qualification reveals that at lesser educational level the proportion in low family income group is comparatively more. As educational qualification of respondents increase, the number under middle and high family income group increases. Further a study of factors determining respondent’s income by regression analysis reveals that qualification has the most significant effect on earnings of women, when all other factors are kept constant.

Role in decision making. Gender empowerment begins at home. It depends on the extent to which women are involved in decision making process on vital matters in the family.
As far as decision making is concerned respondents qualification and also income play a significant role. Thus we find better the qualification and income of the respondents greater is their involvement in family decision making. It is noted that in all matters respondents with less than SSLC and those with no income hold the entire responsibility and the burden is not shared between husband and wife. At the same time they are not consulted about vital matters such as savings, investment and children’s education.

**Contribution towards household expenditure.** In general women with very less qualification contribute a larger part of their monthly income(>75%), those with intermediate qualifications contribute large between 51-25% and those with high income contribute between 25-50% towards meeting monthly household expenditure. This substantiates the finding that while more women with lesser qualification are compelled by economic necessity to earn and those with higher qualification are motivated by professional fulfilment.

**Average monthly household expenditure.** There is no significant relationship between average monthly household expenditure and respondent’s qualification. A study of the average monthly household expenditure with reference to family income reveals a clear trend with reference to all commodities. Further there is a positive correlation between average monthly household expenditure of respondents and their family income. There is no single item of expenditure which is an exception to this. It is found that as
respondent's income increase the average monthly expenditure also increases with the exception of no income group. From regression analysis conducted on the factors determining expenditure of all items, it is revealed that family income is the most deciding factor. Alongside family income, qualification of respondents has a significant negative effect in case of expenditure on entertainment. In case of expenditure on charity, personal income has a positive effect. In no other case either respondent's qualification or their income act as a significant factor.

*Savings.* Further a study of the type of personal savings of respondents (both forced and voluntary) do not follow any specific trend with reference to respondent's qualification.

*Ownership pattern of residence.* The study of the ownership pattern of residence has revealed that qualification of respondents do not play an important role. But it is found that the proportion of respondents having an own house increases as the level of family income increases. But the location of own house is again hardly related to the qualification of respondents, their family income or personal income.

It is felt that not only educated and employed women enhance socio-economic status of family but they are also known to increase the level of conspicuous consumption. Too much consumerism for Indian economy which has so far not reached take-off stage is harmful.
Employment of Domestic Maid. When we study the number of respondents who have employed a domestic maid it is revealed that 64.67% of 317 have one and 35.33% do not have any. Further it is revealed that a larger proportion of respondents with higher qualification have a domestic servant than compared to those with lower qualification.

Dependence on instant and ready made food stuff. While less than SSLC depend the least on ready made food, professional degree holders depend to a large extent on the same. Though at higher qualification the dependence is more yet the trend is not gradual.

Credit card. The number of respondents having a credit card has increased with their qualification. Credit card is held more by the husband. Among women it is concentrated among those with a degree or more.

The above three factors reveal that tendency to spend more is high among women with degree and higher qualification.

Amount of Monthly Credit Purchase. The level of consumerism among respondents can be substantiated from the amount of credit purchase they make per month. As the qualification of respondents increase the proportion going in for credit purchases of higher worth increases. Most credit purchase is done by those with degree and master degree and the least by those with less than SSLC.
A study of the amount of monthly credit purchase made with reference to respondents income level reveals that in almost all cases there is a domination either by unemployed respondents or by middle personal income group and not by high personal income group. This reflects the fact that monthly credit purchase is dependent more on family income than respondent’s income.

*Average monthly credit purchase.* The average monthly credit purchase of respondents does not vary significantly with their educational qualification. But a study with reference to family income reveals that as we move up the income level the average monthly credit purchase has increased from Rs.1,650 to Rs. 2,925 to Rs. 4,552. Even a study with reference to personal income indicates that the average monthly credit purchase increases from Rs. 1,938 to Rs.3,690 to Rs. 4,075 and that of unemployed respondent families is Rs.3,272 which lies between that of low and middle personal income groups. The family credit spending obtained against unemployed respondents reveal that family income is a greater determinant of the amount of credit purchase than personal income.

*Purpose for availing credit.* Not only the amount of credit purchase but even the items that are bought on credit reveals more about consumerism. We
find of the credit card holding families 35.06% make unplanned spending or credit motivated purchase. This is the group which tends to increase the level of consumerism. While 28.16% use a credit card for buying their monthly household commodities including provisions. This reflects the fact that plastic money is slowly replacing cash in hand. While 13.79% use a credit card to meet travel and vehicle expenses, 10.92% families use a credit card to buy clothes, 8.62% use to buy jewellery and durable goods, 2.30% to pay hotel bills and 1.15% families use a credit card only during emergency purposes. Though no specific trend emerges in the use of credit card with reference to respondent's qualification and income, yet it is found that degree holders dominantly use a credit card followed by master and then professional degree holders and may be family income directs the credit purchase more.

Leisure activities. Even the way the respondents choose to spend their leisure reflects a lot about their spending pattern and more so their conspicuous expenditure. Here we find almost for all the average time spent on leisure activities (both casual and vacation) the trend is not predictable with reference to qualification of respondents. But in all cases it is evident that the time spent by respondents with less than SSLC is less or totally nil and the time spent by respondents in and around degree group is high. Further we find the time spent on leisure activities by respondents depend much on their income and not on their qualification.
Average investment on household durable goods. On the whole we find Karl Pearson’s Correlation Coefficient for total expenditure on consumer durable goods and qualification of respondents is 0.241, with reference to personal income it is 0.124 and with reference to family income it is 0.595. Showing the upper hand of family income over other two determinants. Except for investment on geyser, in case of all other household durable goods there is a positive correlation between respondent’s income and the average amount invested on them. Further from the regression analysis it is revealed that of all factors influencing the expenditure on consumer durable goods family income has both positive and most significant effect.

Mode of Commute. A study of the mode of commute to work place by respondents reveal that public transport remains to be the most popular one. Further the study of the mode of commute reveals that higher the qualification and income of respondents, greater is their tendency to depend on better and costlier modes of transport.

Thus we find that on the whole women’s education plays a better role in enhancing the socio-economic status of the family in particular and of the society in general.
9.2 Implications

To improve the returns from women's education constant nurturing environment is essential. A few suggestions to improve the same are presented here –

➢ Since future prospects play a vital role in influencing women to attain a particular level of education, care should be taken to increase employment opportunities for the present educational output. To achieve the same proper educational planning should be done in tune with the Manpower Planning.

➢ A positive correlation between mother's qualification and daughter's educational accomplishment is established. Hence quality education should be provided to women so that gender empowerment may be achieved.

➢ Parental financing at primary education is very high. This is in contrast to the government's claim to provide free and compulsory education. It is also seen that nations that invested in education heavily developed faster than others. So the government should strongly enforce free and compulsory education at least for girls at the primary level.
> It is revealed that improvement in health care, social awareness, employment scenario, role in decision making among women invariably depend on their educational accomplishment. So to achieve and enhance the socio-economic status of the family women's education should be given due importance.