



# EDUCATION AND ECONOMIC EMPOWERMENT OF WOMEN

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**ABSTRACT:** India's higher education system is the third largest in the world, next to the United States and China. In the post-independence era, the higher education system in India has evolved remarkably. Higher education is an essential tool for the formation of human capital as it enhances the productivity and efficiency of the workforce. Higher education aspires to develop knowledge, stimulate analytical thinking, and impart skills appropriate to the modern competitive world. Traditionally the patriarchal mindsets of the Indians restricted women's activities to the household level. Though women constitute half of the population in India they are overlooked and treated as inferior to men. Though women's participation in economic activities is increasing in the district much attention is needed to further improve their lives. Higher education is one such instrument to empower women and enable them to lead better lives. Higher-educated women contribute to the socioeconomic advancement of society.

The current study is based on the primary and secondary data collected in the Dakshina Kannada district of Karnataka. The author surveyed 200 higher-educated employed women and 100 higher-educated unemployed women, respectively. Economic empowerment is judged based on the Likert scale of respondents' responses on various parameters of empowerment. The mean and standard deviation are used to analyze the data. The primary objective of the study is to study the enrolment of women in higher education institutions in the Dakshina Kannada district and identify the role of higher education in the Economic empowerment of women.

**Keywords:** Higher education, women empowerment, economic empowerment.

## INTRODUCTION

"The destiny of India is now being shaped in her classrooms. In a world based on science and technology, it is education that determines the level of prosperity, welfare, and security of the people. The universities serve as the conscience of the nations, encourage individuality, variety, and dissent, within a climate of tolerance, assist schools in their attempt to qualitative self-improvement; improve standards by symbiotic development of teaching and research; and create a few centers of world-class competence."

Kothari Commission.

Human resources are rudimentary for the refinement of an economy along with material resources. Accordingly, higher education is essential for developing countries like India as it intensifies human resource development. Higher Education aims at transforming human minds by providing perception and knowledge. Higher education imparts human values and life skills which are crucial for peaceful living. The National Policy on Education (1986) "Higher education provides people with an opportunity to reflect on the critical, social, economic, cultural, moral, and spiritual issues facing humanity. It contributes to national development through the dissemination of specialized knowledge and skills. Being at the apex of the educational pyramid, it also has a key role in producing teachers for the education system.

In India, women constitute half of its total population, and women's education becomes very consequential for the refinement of the country. International conventions such as the Convention on the Elimination of All Forms of Discrimination against Women 1979 (CEDAW), the Universal Declaration of Human Rights and the Programme of Action of 1994, the International Conference on Population and Development, The Fourth World Conference on Women, held in Beijing in 1995, accentuated women's education to enhance their participation in decision-making, improve family well-being, a decline in IMR and MMR, and empower themselves in all aspects. The Millennium Development Goals (2000) (MDGs), of the United Nations, included the goals to universalize primary education, promote gender equality and empower women. Further, the Sustainable Development Goals (2015) of the United Nations emphasized providing inclusive and equitable quality education and promoting lifelong learning opportunities for all and also to achieve gender equality, and empowering all women and girls.

In the era of globalization, a skilled labor force is mandatory to attract global investors. The educated labor force contributes to the export earnings, increased PCI, and GDP of the nation. Various global trends pose special challenges to women who are illiterate

or have limited education. Developing countries like India face the challenge of gender inequality in all segments. This challenge needs to be addressed by providing quality education to women which will accelerate economic productivity, and social advancement, and strengthen democracy.

Several studies on education empowering women have been undertaken considering various issues. Few such research works are reviewed here;

## REVIEW OF LITERATURE

**Sharma & Afroz (2014)** discussed the importance of empowered women in the nation-building process. Further, the study underlined the significance of higher education in the empowerment of women. The descriptive paper used data from secondary sources like government reports, journals, and magazines. The study explored that higher education enhances confidence, creates awareness about rights and duties, makes financially independent, and enhances the mobility of women.

**Kalpagam (1999)** found that women with education and employment manage finance more skilfully than uneducated women. Educated women with employment know how to invest carefully in their children's future. Further, they are in a better position to take the right decision on various day-to-day family problems for they can get more and more information from so many sources, especially from their working place.

**Agarwal (2001)** in his study found that employment for women is not only a source of income but also provides financial independence. Many educated women are creating their lives with self-employment also. Some educated employed women are shaping the lives of poor uneducated women by providing them with jobs. Home-based small-scale industries are a boon for the jobless unemployed and uneducated women. The study found that an educated woman empowers other women along with herself.

**Suguna (2001)** highlighted the multidimensional role of the educated employed women in all spheres of life. Empowered women are becoming self-assertive, self-disciplined, decisive, innovative, group-oriented players, and desire to improve their living conditions.

**Antony (2006)** highlighted the role of education in strengthening women in India. The author analyzed education as an important tool to bring women to the limelight of development and to make them involved in the socio-economic activities of the country. The study highlighted the role of education in making women economically independent and boost their self-esteem. Moreover, empowered women can actively involve in the decision-making process also. The study suggested women be united with the help of self-help groups and help each other to progress. Further, women should obtain appropriate jobs and improve their own as well as their family's economic status, which contributes to the progress of the country as well.

**Rani (2010)** stressed the significance of female education for the socio-economic development of third-world countries. It pointed out the social and economic benefits derived from women's education. By highlighting the census of India 2001, the study explored the gap between male and female literacy in different states. Correlation analysis was used to study the influence of education on economic growth. Based on the findings, the study concluded that education is vital for economic development. Education, especially female education affects income substantially and plays a major role in controlling fertility. Measures should be taken to reduce the gender gap in education by suitable policy actions by planners.

Education empowers human beings and improves their productivity. With this background, this paper endeavors to analyze the empowerment of educated women and compare employed and unemployed women.

## OBJECTIVES

The main purpose of this paper is to analyze women's empowerment through education. The specific objectives are;

- To analyze the enrolment of women in higher education in the Dakshina Kannada district.
- To explore the role of higher education in the economic empowerment of women in the Dakshina Kannada district and to compare the empowerment process among educated employed and unemployed women.

## RESEARCH METHODOLOGY

The present study is based on the collection of data from primary and secondary data. Secondary data is obtained from various published and unpublished records, books, magazines, and journals, both print and online. Primary data is collected through a pre-tested questionnaire from higher-educated women respondents of the Dakshina Kannada (D.K.) district. For the study, 300 samples were randomly selected from women in the district. The sample was collected by higher educated teachers, bankers, professionals, entrepreneurs, and unemployed women.

Statistical tools and techniques such as percentages, standard deviation, and Likert's scale are used for analyzing the survey data. Respondent's scores on various parameters of empowerment were collected in a range of four level scores ('Very much', 'much', 'somewhat', and 'not at all').

### Higher education in Dakshina Kannada District

Higher education in Dakshina Kannada is rapidly expanding in recent years. It may be general education or professional education more students are enrolling in recent years. Dakshina Kannada is regarded as the educational hub of the state that offers diverse courses in Medicine, Engineering, Pharmacy, Nursing, Hotel and Catering, Law, and Management. Dakshina Kannada has 12 AYUSH colleges, 8 medical colleges (Allopathy), 6 dental colleges, 12 polytechnic institutes, and 19 engineering colleges including India's one of the top engineering Colleges National Institute of Technology Karnataka (NITK) Surathkal. The College of Fisheries is located at Yekkur near Kankanady. Mangalore University is a public university in Konaje and has jurisdiction over the districts of Dakshina Kannada, Udupi, and Kodagu. There are 19 government degree colleges and 22 private general degree colleges offering various degree courses. The district has research institutes such as the Directorate of Cashew Research at Puttur, while the Central Plantation Crops Research Institute is situated at Vitla in Bantwal taluk.

Over the years education is also contributing to the local revenue of about 600 crores per annum. Mangalore University along with private management institutes is offering courses relevant to the changing demands of the competitive world.

### Undergraduate Education

In the district, there are multiple general degree colleges offering conventional undergraduate courses like B.A., B.Sc., B.Com., B.B.A etc. Recently as per the growing demand of the competitive world courses in Journalism, Tourism, Fashion design, animation, criminology, etc have been introduced by a few colleges.

**Table-1: Number of General Degree colleges and Total Enrolment in D.K district**

| Particulars            | 1990-91 | 2000-01 | 2020-21 |
|------------------------|---------|---------|---------|
| No. of Degree Colleges | 41      | 27      | 41      |
| No. of Boys enrolled   | 10122   | 5087    | 12003   |
| No. of Girls enrolled  | 10779   | 7909    | 20376   |
| Total enrolment        | 20901   | 11859   | 32379   |

**Source: Dakshina Kannada District at a glance 1991, 2001, and 2021**

It is observed in the table that number of general degree colleges is fluctuating, whereas students' enrolment is increasing constantly. It has to be noticed here that girls enrolment is more in all the mentioned years. The main reason behind this trend may be boys prefer to join professional education courses and girls whereas girls choose general degree courses.

#### Medical Education

Dakshina Kannada has several medical colleges offering both Allopathy and AYUSH courses. The various medical colleges in the district comprise A J Institute of Medical Science, Father Muller Medical College, K S Hegde Medical Academy, Kasturba Medical College, Srinivas Institute of Medical Sciences and Research Centre, and Yenepoya Medical College & Research Institute, etc which offer Allopathy courses. K.V G Ayurveda medical college, Sullia, SDM College of Ayurveda & Hospital, Alvas Ayurveda college, etc offer courses on Indian medicine.

**Table-2: Number of Medical colleges (including Allopathy and AYUSH medicines) in D.K district**

| Particulars           | 1990-91 | 2000-01 | 2010-11 | 2020-21 |
|-----------------------|---------|---------|---------|---------|
| No. of Colleges       | 5       | 5       | 6       | 20      |
| No. of Boys enrolled  | 2705    | 1666    | 2559    | 5672    |
| No. of Girls enrolled | 1472    | 1450    | 3067    | 9395    |
| Total enrolment       | 4177    | 3116    | 5626    | 15067   |

**Source; Dakshina Kannada District at a glance 1991, 2001, 2011 and 2021.**

As per the table 2 the number of medical colleges has increased in the district along with the total enrolment. It is impressive to witness that female enrolment is more compared to male enrolment.

**Table-3: Number of Dental colleges in D.K district**

| Particulars           | 1990-91 | 2000-01 | 2010-11 | 2020-21 |
|-----------------------|---------|---------|---------|---------|
| No. of Colleges       | 3       | 4       | 5       | 6       |
| No. of Boys enrolled  | 735     | 949     | 780     | 802     |
| No. of Girls enrolled | 577     | 1148    | 1469    | 2196    |
| Total enrolment       | 1312    | 2097    | 2249    | 2998    |

**Source; Dakshina Kannada District at a glance 1991, 2001, 2011 and 2021.**

The table 3 indicates that the girl's enrolment to dental courses is more than that of boys. The number of dental colleges has also increased in all the years. The boys' enrolment had dropped in the year 2010 and it witnessed progress in the year 2021.

#### Technical Education

D.K district has 18 engineering colleges offering different branches of technical education. The National Institute of Technology situated in Surathkal, Mangalore is one of the most prominent engineering institutes in the country. Some of the other institutes are Canara Engineering College, St. Joseph's Engineering College, Sahyadri College of Engineering and Management, P A College of engineering etc.

**Table-4: Number of Engineering colleges in D.K district**

| Particulars           | 1990-91 | 2000-01 | 2010-11 | 2020-21 |
|-----------------------|---------|---------|---------|---------|
| No. of Colleges       | 4       | 3       | 9       | 19      |
| No. of Boys enrolled  | 5660    | 3051    | 9598    | 19975   |
| No. of Girls enrolled | 517     | 651     | 4291    | 9208    |
| Total enrolment       | 6177    | 3702    | 13889   | 29183   |

**Source; Dakshina Kannada District at a glance 1991, 2001, 2011 and 2021.**

The table 4 shows the increased number of engineering colleges in the district. There is a vast gap between boys' enrolment to girls' enrolment in engineering courses. Understandably, girls are not interested in technical education as boys.

#### Higher Education and Women Empowerment in D.K. District

Empowerment transforms the weaker and vulnerable sections of society to achieve sumptuous authority over principles and resources. Women's empowerment is a multi-faceted process that incorporates social, economic, political, psychological, cultural, and personal growth. Conventionally in India, women are treated inferior to men. However, with the advancement in time and the essentials of society today, women are progressing in every field of society and the Dakshina Kannada district is no exception. In the Dakshina Kannada district women constitute 50.48 percent of the total population but the literacy rate of the female is 84.13 percent compared to the male literacy rate of 93.13 percent. The policymakers have taken several initiatives to improve the participation of women in higher education and to promote empowerment.

In this regard, the present study discusses the Economic empowerment of women in the Dakshina Kannada district based on the primary data collected from the sample educated women. The sample structure is given in table 5

**Table- 5: Sampling Structure**

| Level of Occupation | Number of Sample Women |
|---------------------|------------------------|
| Teacher             | 50                     |
| Banker              | 50                     |
| Professionals       | 50                     |
| Entrepreneurs       | 50                     |
| Unemployed          | 100                    |

Source: Field Survey.

**Table- 6: Educational Status of the Respondents in D.K**

| Categories    | Sample Size | Under Graduation | Post-Graduation | Professional Education |
|---------------|-------------|------------------|-----------------|------------------------|
| Teachers      | 50          | 14               | 36              | -                      |
| Bankers       | 50          | 32               | 18              | -                      |
| Professionals | 50          | -                | -               | 50                     |
| Entrepreneurs | 50          | 29               | 15              | 06                     |
| Unemployed    | 100         | 72               | 21              | 07                     |
| Total         | 300         | 147              | 90              | 63                     |
| Average (%)   | 100         | 49               | 30              | 21                     |

Source: Field Survey.

The table 6 depicts that the majority of women respondents of D.K are undergraduates, followed by post graduates and professional education degree holders.

### Economic Empowerment

The economic empowerment of women is crucial for the sustainable development of the country. Economic empowerment enables women to be financially independent and to ensure the proper allocation of resources. The Economic Empowerment Scale contained 15 items.

**Table- 7: Economic empowerment scores of higher educated employed women D.K**

(n=200)

| Indicators   | VM  | M  | SW | L | TS  | MS   | SD   |
|--|-----|----|----|---|-----|------|------|
| Higher Educated women generate income through employment/self-employment | 154 | 28 | 14 | 4 | 732 | 3.66 | 3.20 |
| Higher Educated women have more access to Savings and investment         | 113 | 61 | 20 | 6 | 681 | 3.41 | 2.97 |
| Higher Educated women have more access to credit facilities              | 98  | 60 | 34 | 8 | 648 | 3.24 | 2.83 |
| Higher Educated women make their expenditure decisions                   | 107 | 66 | 24 | 3 | 677 | 3.39 | 2.94 |
| Higher Educated women are aware of government loans and schemes          | 68  | 75 | 50 | 7 | 604 | 3.02 | 2.61 |
| Higher Educated women are aware of Consumerism and consumer rights       | 79  | 74 | 39 | 8 | 624 | 3.12 | 2.71 |
| Higher Educated women can manage money wisely                            | 100 | 67 | 29 | 4 | 663 | 3.32 | 2.88 |
| Higher Educated women manage Financial Crisis                            | 85  | 81 | 30 | 4 | 647 | 3.24 | 2.80 |
| Higher educated women involve in Banking activities                      | 120 | 63 | 17 | 0 | 703 | 3.52 | 3.04 |
| Higher educated women are aware of Insurance schemes                     | 110 | 56 | 32 | 2 | 674 | 3.37 | 2.93 |

|   |     |    |    |    |     |      |      |
|---|-----|----|----|----|-----|------|------|
| Higher educated women invest in Shares and Bonds              | 53  | 68 | 66 | 13 | 561 | 2.81 | 2.42 |
| Higher educated women are economically independent.           | 158 | 38 | 4  | 0  | 654 | 3.27 | 3.26 |
| Higher educated women can become entrepreneurs.               | 76  | 84 | 34 | 6  | 630 | 3.15 | 2.72 |
| Higher educated women are more saving-conscious.              | 96  | 79 | 22 | 3  | 668 | 3.34 | 2.89 |
| Higher educated women are aware of online banking facilities. | 143 | 52 | 4  | 1  | 737 | 3.69 | 3.19 |

Source: Field Survey

(Note: VM- Very Much, M- Much, SW- Somewhat, L- Less, TS- Total Score, MS- Mean Score, and SD- Standard Deviation)

It is observed from table 7 that the economic empowerment score is higher for higher educated women generate income through employment/self-employment with a mean score of 3.66 followed by online banking facilities (mean score is 3.69). The least-scored economic empowerment factor is an investment in shares and bonds with a mean score of 2.81.

**Table-8: Economic empowerment scores of higher educated Unemployed women in D.K**  
(n=100)

| Indicators   | VM | M  | SW | L  | TS  | MS   | SD   |
|--|----|----|----|----|-----|------|------|
| Higher Educated women generate income through employment/self-employment | 20 | 33 | 41 | 6  | 267 | 2.67 | 2.28 |
| Higher Educated women have more access to Savings and investment         | 18 | 30 | 43 | 9  | 257 | 2.57 | 2.20 |
| Higher Educated women have more access to credit facilities              | 18 | 34 | 40 | 8  | 262 | 2.62 | 2.24 |
| Higher Educated women make their expenditure decisions                   | 26 | 28 | 35 | 11 | 269 | 2.69 | 2.35 |
| Higher Educated women are aware of government loans and schemes          | 31 | 38 | 28 | 3  | 297 | 2.97 | 2.56 |
| Higher Educated women are aware of Consumerism and consumer rights       | 42 | 33 | 25 | 0  | 317 | 3.17 | 2.74 |
| Higher Educated women can manage money wisely                            | 32 | 38 | 30 | 0  | 302 | 3.02 | 2.59 |
| Higher Educated women manage Financial Crisis                            | 19 | 52 | 24 | 5  | 285 | 2.85 | 2.42 |
| Higher educated women involve in Banking activities                      | 30 | 41 | 22 | 7  | 294 | 2.94 | 2.55 |
| Higher educated women are aware of Insurance schemes                     | 28 | 39 | 25 | 8  | 287 | 2.87 | 2.49 |
| Higher educated women invest in Shares and Bonds                         | 15 | 28 | 42 | 15 | 243 | 2.43 | 2.08 |
| Higher educated women are economically independent.                      | 25 | 52 | 17 | 6  | 296 | 2.96 | 2.54 |
| Higher educated women can become entrepreneurs.                          | 21 | 25 | 50 | 4  | 263 | 2.63 | 2.24 |
| Higher educated women are more saving conscious.                         | 20 | 21 | 46 | 13 | 248 | 2.48 | 2.14 |
| Higher educated women are aware of online banking facilities.            | 40 | 21 | 37 | 2  | 299 | 2.99 | 2.61 |

Source: Field Survey

Table 8 reveals the economic empowerment scores of higher-educated unemployed women which are greater for the factor named 'higher-educated women are aware of Consumerism and consumer rights' with a mean score of 3.17. the least scored factor is an investment in shares and bonds with a mean score of 2.43.

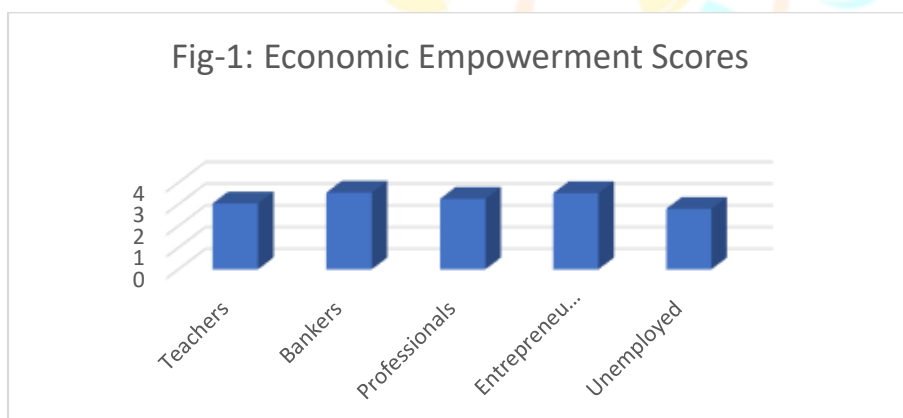
**Table-9: Economic empowerment scores of higher educated women across various occupations in D.K**

| Categories    | Sample Size | TS     | MS   | SD   |
|---------------|-------------|--------|------|------|
| Teachers      | 50          | 152.07 | 3.04 | 2.62 |
| Bankers       | 50          | 176.8  | 3.54 | 3.07 |
| Professionals | 50          | 162.67 | 3.25 | 2.81 |
| Entrepreneurs | 50          | 175.53 | 3.51 | 3.03 |
| Unemployed    | 100         | 279.09 | 2.79 | 2.40 |

Source: Field Survey

(Note: TS- Total Score, MS- Mean Score, and SD- Standard Deviation)

Table 9 demonstrates that the economic empowerment score is greater for bankers with a mean score of 3.54, followed by entrepreneurs, professionals and teachers with a mean score of 3.51, 3.25 and 3.04 respectively. The economic empowerment score for unemployed women is 2.79. This is also depicted in the figure 1



Source: Field survey.

**Table-10: Economic empowerment scores of higher educated employed and unemployed women.**

| Categories       | Economic Empowerment |
|------------------|----------------------|
| Employed Women   | 3.34                 |
| Unemployed Women | 2.79                 |

Source: Field survey

Table 10 depicts the economic empowerment scores of higher-educated employed and unemployed women in the Dakshina Kannada district. The Economic empowerment score is higher for the employed (Mean Score=3.34) rather than the educated unemployed women (2.79). This indicates that higher-educated employed women are more economically empowered rather than unemployed women.

## CONCLUSION

The economic development of the country lies in the advancement of its human resources. Higher education bolsters human capital and thus contributes to the overall progress of the country. Higher education is one of the most pre-eminent players in transforming society into a more sustainable one. Higher Education empowers women with the proficiency, dexterity, and self-confidence that are essential for their personal growth and also for economic development. In a knowledge-based society, higher education and women empowerment are paramount to achieving sustainable development. An educated woman can create a better life for herself and for society.

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