



RESEARCH ARTICLE

A STUDY ON IMPACT OF EDUCATION ON EMPOWERMENT OF RURAL WOMEN NHGs
IN KANNUR DISTRICT KERALA STATE

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ABSTRACT

Education is emphasized as a significant factor in women empowerment because it helps them to react to the challenges, to tackle their traditional role and change their lives. Women's education plays a very significant role in the growth and development of the country. The growth of women is largely determined by the social and economic factors which are highly influenced by the literacy and educational development. Empowerment of women means to enhance the women with power to make her decision or choice in all aspects like social, economic and political aspects through ensuring equality. Though various measures are been taken by the government in empowering the women, its outcomes are not been measures mostly. Kudumbashree, a community organization of Neighborhood Groups is one such programme in Kerala which strives towards women empowerment. This study tries to evaluate the impact of educational on the empowerment of rural people under Kudumbashree (NHG) scheme.

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INTRODUCTION

India is known for its cultural and traditional heritage from its ancient time. Women in India are been given first priority but are not treated equally as men. Still women are treated as subordinates to men. Even though even have come out of their homes for jobs which is taken as a positive sign, still the household responsibilities lies in her hand. Men are not ready to share the household activities like taking care of children, cooking, washing, cleaning, etc. Though the attitude of men is slowly changing, still it prevails in the society which influences the empowerment of women. Women constitutes half of the population, if the country wants to become a super nation it has to empower the women which is very much essential. Empowerment is the process of an individual to make their own choices and transform it to desired actions and outcomes. Women empowerment means that improving the social, economic, political and legal rights of women to ensure equal right to women. Various schemes and measures are taken by government in empowering women. One such programme is Kudumbashree. It is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. Kudumbashree, a community organization of Neighborhood

Groups (NHGs) of women in Kerala, has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit. Though there are lot of evidence on the effectiveness of this programme, limited research were done regarding the effectiveness of the programme on the economic empowerment of the women beneficiaries. Thus, the present study thus focuses on the effect of Kudumbashree programme on the economic empowerment of women in Kerala.

Review of Literature

Ruth Jelagat Tubey (2012) their study results depicts that there is a significant relationship exists between the NGO intervention and the performance and growth of MSEs operated by women. The study recommends that the NGOs have to continue their intervention for the betterment of the women in their business. Sheela Margaret and Kala (2013) their research study focused on the impact of NGO intervention on the economic growth and development of the women beneficiaries. The findings of the study shows that the programmes and activities of the NGOs have improved the

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economic growth and development of the women beneficiaries. It also shows that there is a significant difference found in the economic empowerment in women before and after joining the NGOs. Ranjit and Hemalatha (Nov, 2013) their research study result show that a significant difference was found in the parental investment among male and female respondents. Though both the couples are working still majority of the responsibilities in the family are looked after by the women. Jatin Pandey and Rini Roberts (2014) participation in SHGs helps women to develop their self confidence, experience the freedom, improves self esteem, etc. Participation in SHG helps women to increase their voice in the community affairs and tackle the issues which in turn help them to gain the decision making skills. Though women are hardly involve themselves in politics, NGOs helps them to realize the importance of voting without the influence of others and also make them understand the rights which they have in society. Sheela Margaret and Kala (2013) their study findings revealed that there was a significant difference in the overall empowerment of women before and after joining the NGO. It was concluded that the NGOs were able to significantly contribute to the growth and development of the women. Rajeshwari M. Shettar (2015) has stated that women empowerment is the upliftment of the traditionally underprivileged women to acquire the ability to stand on their own in the society. It is the process of empowering the women economically, socially and politically by means of giving the power to make their decisions on their own. Their study concluded that the factors namely employment, education and change in structure are the crucial factors which can enhance the women. Arjun. Y. Pangannavar (2015) has stated in their study that self help group is the appropriate way to deal with the rural poverty by means of empowering women in economic, social and political aspects Mofidul Islam Jayanta Krishna Sarmah (2014). In their paper they have stated that SHGs have proved their strength in enhancing the women in personal development like awareness on social issues, awareness on savings, etc but failed to contribute to the empowerment of women in economic aspects by means of skill development to start business, market the products, etc.

Objectives

1. To study the personal profile of the respondents.
2. To access the Impact of education on the level of economic empowerment of the women who are affiliated to NHG.

MATERIALS AND METHODS

The research is descriptive in nature. The population of the study comprised of the women who are active members in NHGs in Kerala. The population includes only the women who have attended the educational programmes conducted for the NHGs by the government. The educational programmes comprised of skilled training, marketing techniques, knowledge on various business, etc. A sample size of 40 was selected for the present study. Convenience sampling technique was used to select the samples. A self structured interview schedule was used to collect the data from the respondents. The interview schedule was pre-tested for its reliability and validity. The reliability value was found to be 0.73 and face validity was done. The questionnaire consists of two sections namely personal profile and economic

empowerment questions. The collected data was analyzed using mean, standard deviation and paired t-test.

Analysis and interpretations

Table 1. Age of the Respondents

Age	Frequency	Percent
Below 30	6	15
31-35	20	50
36 and above	14	35
Total	40	100

The table 1 shows that half of the respondents (50 percent) belong to age group 31-35, more than one-third (35 percent) of them belong to the age group above 36 years and 15 percent of them belong to the age group below 30 years.

Table 2. Educational Qualification of the Respondents

Educational qualification	Frequency	Percent
Primary	18	45
Secondary	14	35
Higher secondary	8	20
Total	40	100.0

Table 2 states that 45 percent of the respondents have completed their primary level of education, 35 percent of them have completed their secondary level of education and 20 percent of them have completed their higher secondary level of education.

Table 3. Type of Family of the Respondents

Family Type	Frequency	Percent
Joint	13	32.5
Nuclear	27	67.5
Total	40	100

Table 3 shows that majority of the respondents (67.5 percent) belong to nuclear family and 32.5 percent of them belong to joint family.

Table 4. Occupation of the Respondents

Occupation	Frequency	Percent
Tailoring	8	20
Hotel	4	10
Agriculture	10	25
Cottage industry	18	45
Total	40	100

The Table 4 shows that indicates that 30 percent of the respondents occupation was tailoring, 10 percent of their occupation was hotel, 25 percent of their occupation was agriculture and 45 percent of them were running their own business (cottage industry- pickle making, soap making, snacks making, paper cup and plate making, etc).

Table 5. Years of Affiliation

No. of years	Frequency	Percent
1-2	14	35
3-4	25	62.5
5-6	11	27.5
Total	40	100

Table 5 shows that more than half of the respondents were affiliated with the NHG for the past 1-2 years, 62.5 percent of them were affiliated between 3-4 years and 27.5 percent of them were affiliated between 5-6 years.

Economic improvement

Table 6. Monthly income

Monthly Income	Before	After
Mean	2550	4200.00

Paired Samples Test

t-value	Significance level	Result
5.314	P<0.05 (p=0.00)	Significant

Table 6 shows that the mean monthly income of the respondents before and after affiliation with the NHG. The mean monthly income of the respondents before joining the educational programme of NHG was Rs.2550 and after joining the educational programme of NHG was Rs.4200. This shows that there is a difference in the level of monthly income of the respondents before and after joining the educational programme of NHG. The result of the paired sample test shows that there is a significant difference in the level of monthly income of the respondents before and after joining the educational programme of NHG.

Table 7. Monthly Savings

Monthly Savings	Before	After
Mean	158.80	717.30

Paired Samples Test

t-value	Significance level	Result
6.552	P<0.05 (p=0.05)	Significant

Table 7 depicts the mean monthly savings of the respondents before and after joining the educational programme of NHG. The mean monthly savings of the respondents before joining the educational programme of NHG was Rs.158.80 and after joining the educational programme of NHG was Rs.717.30. This shows that there is a significant difference in the level of monthly savings of the respondents before and after joining the educational programme of NHG. The paired sample test result reveals that there is a significant difference in the level of monthly savings of the respondents before and after joining the educational programme of NHG.

Table 8. Indebtedness

Indebt	Before	After
Mean	18143.00	13320.00

Paired Samples Test

t-value	Significance level	Result
1.46	P>0.05	Non-Significant

Table 8 shows the mean indebtedness of the respondents before and after joining the educational programme of NHG. The mean indebtedness of the respondents before joining the

educational programme of NHG was Rs.18143 and after joining the educational programme of NHG was Rs.13320. This shows that there is a difference in the level of indebtedness of the respondents before and after joining the educational programme of NHG.

Table 9A shows that paired sample test result between the indebtedness of the respondents before joining and after joining the educational programme of NHG. The test value 1.46 shows that there is no significant difference in the level of indebtedness of the respondents before and after joining the educational programme of NHG.

Table 9. Assets Earned

Assets Earned (After)	Yes	No
Land/ vehicles/buildings/etc	14 (35 %)	26 (65 %)

Table 9 shows that 35 percent of the respondents had stated that they have earned assets after joining the educational programme of NHG and 65 percent of them had stated that they have not earned any assets after joining the educational programme of NHG. This shows that the respondents have benefited from the educational programme of NHG and utilized them from their economic development.

Table 10. Loan from Bank

Loan	Before	After
Yes	18 (45 %)	32 (80 %)
No	22 (55 %)	8 (20 %)

Majority of the respondents have got loan from the banks for developing their business and others have managed with what they have. The data shows that after joining NGOs more and more women have come forward to improve their economic conditions by means of starting their own business with the help of loans from the banks and support from NGOs.

Table 11. Insurance

Insurance	Before	After
Yes	9	15
No	31	25

Table 11 shows that majority of the respondents have acquired insurance. The intervention of the NHGs might have changed the attitude of the women to insure their life and secure the same. The importance and benefits of insurance schemes is been realized by most of the respondents who have attended the educational programme of NHG, which is been reflected in the table.

Table 12. Account in Bank

Account in Bank	Before	After
Yes	29	40
No	11	0

Majority of the respondents have the account in banks after joining the educational programme of NHG. This shows that they are been engaged in banking activities after joining the educational programme of NHG by means of engaging improving their business and self employment. Most of their economic transactions are been done through banks.

Table 13. Total Family Monthly Income

Total Family Income	Before	After
Mean	13428.56	17654.75

Paired Samples Test

t-value	Significance level	Result
8.613	P<0.05 (p=0.000)	Significant

Table 13 shows the mean family monthly income of the respondents before and after joining the educational programme of NHG. The mean family monthly income of the respondents before joining the educational programme of NHG was Rs.13428.56 and after joining the educational programme of NHG was Rs.17654.75. This shows that there is a difference in the level of family monthly income of the respondents before and after joining the educational programme of NHG. The test value 8.613 shows that there is a significant difference in the level of family monthly income of the respondents before and after joining the educational programme of NHG.

Table 14. Overall Economic Improvement Score

Economic Improvement	Before	After
Mean	6.367	9.856
SD	2.192	1.235

Paired Samples Test

t-value	Significance level	Result
3.753	P<0.05	Significant

Table 14 shows the mean economic score of the respondents before and after joining the educational programme of NHG. The mean economic score of the respondents before joining the educational programme of NHG was 6.367 (SD=2.192) and after joining the educational programme of NHG was 9.856 (SD=1.235). This shows that there is a difference in the economic scores of the respondents before and after joining the educational programme of NHG. The test value 3.753 shows that there is a significant difference in the economic scores of the respondents before and after joining the educational programme of NHG. From this it is interpreted that the educational programme of NHG has increased the economic status of the respondents.

Salient Findings

- Half of the respondents (50 percent) belong to age group 31-35
- Less than half (45 percent) of the respondents have completed their primary level of education
- Majority of the respondents (67.5 percent) belong to nuclear family
- More than half of the respondents were affiliated with the NHG for the past 1-2 years
- There is a significant difference in the level of monthly income of the respondents before and after joining the educational programme of NHG
- There is a significant difference in the level of monthly savings of the respondents before and after joining the educational programme of NHG

- There is no significant difference in the level of indebtedness of the respondents before and after joining the educational programme of NHG.
- More than one-third (35 percent) of the respondents had stated that they have earned assets after joining the educational programme of NHG
- Majority of the respondents have got loan from the banks for developing their business and others have managed with what they have
- Majority of the respondents have acquired insurance
- Majority of the respondents have the account in banks after joining the educational programme of NHG
- There is a significant difference in the level of family monthly income of the respondents before and after joining the educational programme of NHG
- There is a significant difference in the economic scores of the respondents before and after joining the educational programme of NHG.

Suggestions

The NHG also should involve in advanced training programmes which will help the women to enhance their products with high quality and quantity to compete the market. The credit facilities must be increased for the NHG groups who are successful which will increase confidence and also helps them to grow. Awareness on maintain accounts and tax on their own can be done which will help the women to save the expenses spend for the purpose. The NHGs can be associated with educational institutions like schools and colleges to sale their products by means of organizing shopping mela. Frequent industrial visits also can be done to understand the challenges and difficulties involved in it which will help the women to decide their own business.

Conclusion

Women empowerment has become the need of the hour. The opportunities for women like men are been given importance in all fields. Women have started to show their potential and prove that they are worth enough as like men. It the responsibility of the government and society to provide them with a ample opportunity to utilize their potential for the benefit of women as well as the society as a whole. Thus the activities done by the NHGs are tremendous and women are been benefited from it over all period of time. The present study tried to access the impact of education on the economic empowerment of the NHG groups and found that there is a significant contribution done by the educational programmes of NHGs in the economic empowerment of women in Kannur district. The study also provides few suggestions for the betterment of the activities of NHGs.

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