Role of Education in Women Empowerment in Rural Muzaffarabad

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Abstract  
This study was conducted to determine the empowerment of rural women in District Muzaffarabad Azad Jammu and Kashmir. For this purpose 71 educated and 18 uneducated female respondents were purposively selected for interview. The main objective was to study the role of education in women empowerment. Results of Binary Logistic Regression imply that the social empowerment of educated women is 5.417 times higher, political empowerment is 6.875 times higher and economic empowerment is 4.992 times higher than that of the uneducated women. Most of the respondents were employed in the Government and non-Government sectors. It was found that higher level of education increases the chance of employment and income, ultimately increasing their savings as well. Majority of the sampled respondents were contributing not only in household expenditure but also investing their income in different productive activities like their children’s education, health care, purchase of property, and in social occasions. Educated women are in a better position to participate in political, social and economic decisions. The study recommends that female education should be promoted which will enhance the women empowerment in all facets of life.

Keywords: Women Empowerment, Women Education, Azad Jammu and Kashmir
I. Introduction

Education plays a very crucial role in strengthening the society and is the gateway which can bring a positive change in the lives, incomes and welfare of the individuals (Battle and Lewis, 2002). Education is important for everyone, but it is especially significant for females, because the education of women can have far reaching effects within the family and across generations. Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process (UNFAP, 2002).

“If you educate a man, you educate an individual, but if you educate a woman, you educate a nation.”

The importance of women’s education has been stressed upon by the philosophers, researchers and religious scholars. According to Socrates, if women have the same duty as men, they must have the same education (M. Gillet, 1969; Maryam and Rabia, 2012). One of the millennium development goals of UN is to promote gender equality and empower women by eliminating gender disparity in primary and secondary education, preferably by 2005, and in all levels of education by 2015 (United Nations, 2010).

A lot of research work has been conducted on the importance of female education and its significant impact on different aspects in their lives. According to Sarah (2012), education changes the life of women by opening their mind and creating income-generating activities, improve their health and the health of their children, and make them capable of economic independence. Jewkes (2002) noted that women who are more empowered educationally, economically, and socially are most protected from violence.

Roger and Alaka (1996) reported that schooling increases female autonomy. Moghadam and Farzaneh (2005) found that educated women are more politically active and better informed about their legal rights and how to exercise them. They generally want smaller families and make better use of reproductive health and family planning information and services in achieving their desired family size. Children — especially daughters — of educated mothers are more likely to be enrolled in school and to have higher levels of educational attainment. Rehani et al., (2006) reported that educated women are well-informed regarding official and authorized rights and well know how to put into practice or service them and thus are more politically active and can contribute equally in social and political decision-making processes.

When women are supported and empowered, the overall society benefits. Their families are healthier, more children go to school, agricultural productivity improves and incomes increase. In short, communities become more resilient. In recent decades the spread of education has brought enormous changes in the life of females all over the world; becoming leaders in their communities, increasing their lifetime earning potential and improving their standard of life (Depilexsmileagain).

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Educated women can have overall economic benefits. Since women represent most of the world’s poor population, empowering women in developing countries is essential to reduce global poverty as a result of improved productivity, income, and economic development and better quality of life (Jejeebhoy and Shireen, 1995).

A. Empowerment

The term empowerment has different meanings in different socio-cultural and political contexts. The local terms associated with empowerment around the world include strength, control, own choice, dignified life, capable of fighting for one’s rights, being free and capable of making their own decisions. In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one’s authority and control over the resources and decisions that affect one’s life.

Thus empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. Women are not helpless in face of existing challenges. Around the world they are decision-makers for themselves, their families, villages, businesses, and governments. For societies where this is not the case, people speak of the need for women’s empowerment. Women’s political empowerment, usually envisioned as political participation in elections and government, is necessary to give women a voice in the policies that affect their lives. Women’s economic empowerment, which entails that women have the authority to make their own decisions regarding use of their resources, leads to prosperity for families and communities. Social empowerment, often achieved through public policy and education, liberates women from the mistreatment, exploitation, and oppression that inhibit women from reaching their full potential.

Economic empowerment can provide the clout for women to be empowered politically. Political empowerment allows women to take control of the policies that will benefit their economic standing. Social empowerment reinforces the ability to participate economically and politically, which in turn reinforces women’s standing in society (Lauren Citrome, 2011).

B. Meaning of women empowerment

The concept of women empowerment is not a new one. Literally it refers to giving women maximum participation in decision making process and power sharing in the representative bodies, employment, access to property, productive assets, common land and financial assets (Hatim 2001). Empowerment is often conceptualized as a process which not only visualize but helps to have control over their resources and ideology, greater self-confidence and an inner transformation of one’s consciousness to overcome external affairs (Cueva Beteta 2006; Kabeer 2001; Malhotra and Schuler 2005). Similarly Huyer and Sikoska (2003) also describe women’s empowerment as a process that leads women to distinguish themselves as proficient of undertaking decisions and making choices about their lives, which requires adequate levels of self-confidence and firmness. The Beijing Declaration (section 13), presented women’s empowerment as a key strategy for development:
“Women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace”.

II. Justification of the Study

In the 21st century, women enjoy more freedom and power than ever before. Unfortunately, widespread traditional norms, customs and behaviors in most of the developing countries prevent women empowerment. In many countries, gender discrimination persists and women are still deprived practically when compared to men from their legal rights. They have less access to education, health care, capital, and decision making powers in the political, social, and business matters (Negash, 2006). Women constitute almost half of the total population of the world. In most parts of the world either rural or urban, women are playing an increasingly significant role in supporting their male counterparts in almost every activity of life. Women actually perform 53 percent of the work, according to the United Nations. The 1995 UN Human Development Report, states that “an estimated $16 trillion in global output is currently ‘invisible,’ of which $11 trillion (69.43%) is estimated to be produced by women (Negash, 2006).

Women empowerment remains to be a very critical issue around the globe especially in the developing nations. Without accepting their due rights women always suffer. This piece of work is designed to study the same issue in the context of Azad Jammu and Kashmir.

The study aims to study the level of education among the females and to investigate the role of education in women empowerment in the study area. It also recommends some suggestions in the light of study findings.

III. Materials and Methods

This research was conducted in district Muzaffarabad of Azad Jammu and Kashmir. The universe of study consisted of union council Therian. Three villages namely Mathai, Banniyan and Therian were selected from the union council and from each village 10% respondents were taken purposively. The primary data was collected through interview schedule to meet the required objectives. The data was analyzed with SPSS. Binary Logistic Regression was used to compare the odds of educated and uneducated women in empowerment. Results were presented in percentages and frequency distribution.

A. Logistic Regression

Logistic regression is a technique for making predictions when the dependent variable is a dichotomy, and the independent variables are continuous and/or discrete (Howell, 2001-2). In other words logistic regression is a type of regression analysis where the dependent variable is a dummy variable coded 0, 1 (Whitehead, 2014).

The logistic regression is powerful in its ability to estimate the individual effects of continuous or categorical independent variables on categorical dependent variables (Wright, 1995). It can be econometrically stated as

\[
L_i = \ln \left( \frac{P_i}{1 - P_i} \right) = \beta_0 + \beta_1 D_1 + \epsilon_i, 
\]

(1)

Where

\[
\left( \frac{P_i}{1 - P_i} \right) \quad \text{Is odds ratio}
\]

\[
\ln \left( \frac{P_i}{1 - P_i} \right) \quad \text{Is log odds ratio, or logit which act as dependent variable.}
\]

if yes, 0 if no

\[
\text{ln} \quad \text{is the natural logarithm, } \log_{\text{exp}} \text{ where } e=2.71828 \ldots
\]

\[
p \quad \text{is the probability that the event Y occurs, } p(Y=1)
\]

\[
\beta_0 \quad \text{is constant/ intercept}
\]

\[
\beta_1 \quad \text{is coefficient of independent variable}
\]

\[
D_1 \quad \text{is a dummy variable which can be assigned 0, 1 values for example,}
\]

\[
D_1 = 1 \quad \text{if a character is present, 0 otherwise}
\]

\[
\epsilon_i \quad \text{is error term.}
\]

In this case, Dependent variable Y is women empowerment (1 for empowered, and 0 for Not empowered) and Independent variable D_1 is education status (1 for “Educated”, and 0 for “Uneducated”). Three separate binary logistic regressions were run in SPSS for social empowerment, political empowerment and economic empowerment.

**IV. Results and Discussion**

The main objective of this study was to investigate the role of education in the economic empowerment of rural women. This section deals with empirical results, results and discussions, findings, conclusion and recommendations of the research carried out for study. This section includes general characteristics and education and women empowerment.

**A. Empirical Results**

**Social Empowerment**

The estimates in Table-1 tell about the relationship between the independent variable and the binary dependent variable, where the dependent variable is on the logit scale. \( \text{Exp (B)} \) is the odds ratio for the predictor. It is exponentiation of the regression coefficient B. In the above Table-1 the value of \( \text{Exp (B)} \) 5.417 implies that the odds of educated women to be socially empowered are 5.417 times higher than that of uneducated women. The relevant p-value (0.01) is highly significant.

<table>
<thead>
<tr>
<th>Table 1: Variables in Equation</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td>Step 1</td>
</tr>
<tr>
<td>Constant</td>
</tr>
</tbody>
</table>
Political Empowerment

The value of \( \text{Exp (B)} \) in Table-2 implies that the odds of political empowerment of educated women is 6.875 times higher than uneducated women. These results are highly significant with \( p \)-value of (.001).

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Edu-Status (1)</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>( \text{Exp (B)} )</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Constant</td>
<td>-1.235</td>
<td>.284</td>
<td>18.896</td>
<td>1</td>
<td>.000</td>
<td>.291</td>
</tr>
</tbody>
</table>

Economic Empowerment

Similarly the value of \( \text{Exp (B)} \) in Table-3 reflects the economic empowerment of educated women. It implies that the odds of educated women to be economically empowered are 4.992 times higher than that of uneducated women. The \( p \)-value (.004) is highly significant.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Edu-Status (1)</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>( \text{Exp (B)} )</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Constant</td>
<td>-1.156</td>
<td>.278</td>
<td>17.271</td>
<td>1</td>
<td>.000</td>
<td>.315</td>
</tr>
</tbody>
</table>

Age of Respondents

Table-4 shows that out of the total 89 respondents 32.58% were belonging to the age group 20-30 while 37.08% of the sampled respondents were belonging to the age group 31-40. A small number (15.73%) belonged to the age group 41-50 and the rest 14.61% belonged to the age group 51-60. It shows that most of them were belonging to the middle age group.

<table>
<thead>
<tr>
<th>Age</th>
<th>Mathai No.</th>
<th>%age</th>
<th>Village name</th>
<th>Bannyian No.</th>
<th>%age</th>
<th>Village name</th>
<th>Tharian No.</th>
<th>%age</th>
<th>Total No.</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30</td>
<td>14</td>
<td>15.73</td>
<td>8</td>
<td>8.98</td>
<td>7</td>
<td>7.87</td>
<td>29</td>
<td>32.58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31-40</td>
<td>10</td>
<td>11.24</td>
<td>9</td>
<td>10.11</td>
<td>14</td>
<td>15.73</td>
<td>33</td>
<td>37.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41-50</td>
<td>3</td>
<td>3.37</td>
<td>3</td>
<td>3.37</td>
<td>8</td>
<td>8.99</td>
<td>14</td>
<td>15.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51-60</td>
<td>4</td>
<td>4.49</td>
<td>2</td>
<td>2.25</td>
<td>7</td>
<td>7.87</td>
<td>13</td>
<td>14.61</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>34.83</td>
<td>22</td>
<td>24.71</td>
<td>36</td>
<td>40.46</td>
<td>89</td>
<td>100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013

Educational Status

Table-5 gives information about the literacy status of the sampled respondents. The findings show that majority 79.77% of the sample respondents were literate while the percentage of illiterate women was 20.23%. 7.86% of the sample respondents were having the primary level education, 2.25% and 5.62% of the sample respondents were having the middle and matric level of education respectively. The rest (64.04%) have the educational level above matric.
Table 5: Distribution of the Sampled Respondents According to Educational Status

<table>
<thead>
<tr>
<th>Village name</th>
<th>Illiterate</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
</tr>
<tr>
<td>Mathai</td>
<td>5</td>
<td>5.62</td>
<td>1</td>
<td>1.12</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Bannyian</td>
<td>6</td>
<td>6.74</td>
<td>1</td>
<td>1.12</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Tharian</td>
<td>7</td>
<td>7.87</td>
<td>5</td>
<td>5.62</td>
<td>2</td>
<td>2.25</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>18</td>
<td>20.23</td>
<td>7</td>
<td>7.86</td>
<td>2</td>
<td>2.25</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013

**Occupational Status**

Table-6 depicts that a total of 68.54% sampled respondents were employed while 31.46% were unemployed. These were employed in social sector, such as teachers, doctors, nurses, lady health visitors, school maid. It is observed that majority of the respondents were engaged in teaching profession both at school and college level.

Table 6: Distribution of the Sampled Respondents on the Basis of Occupational Status

<table>
<thead>
<tr>
<th>Village name</th>
<th>Unemployed</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
<td>%age</td>
<td>No.</td>
</tr>
<tr>
<td>Mathai</td>
<td>6</td>
<td>6.74</td>
<td>25</td>
<td>28.09</td>
<td>31</td>
<td>34.83</td>
<td></td>
</tr>
<tr>
<td>Bannyian</td>
<td>7</td>
<td>7.87</td>
<td>15</td>
<td>16.85</td>
<td>22</td>
<td>24.72</td>
<td></td>
</tr>
<tr>
<td>Tharian</td>
<td>14</td>
<td>16.85</td>
<td>22</td>
<td>23.60</td>
<td>36</td>
<td>40.45</td>
<td></td>
</tr>
<tr>
<td></td>
<td>27</td>
<td>31.46</td>
<td>62</td>
<td>68.54</td>
<td>89</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>


**Monthly Income**

Table-7 indicates that only 3.23% of the sampled respondents were getting income in the range of rupees 5001-10000 per month. 48.39% respondents were earning monthly income in the range of Rs.10001-15000. 48.38% of the sample respondents were falling in the income group of above rupees 15000 per month.

These results support Morrison and Johannes (2004) who reported that high educated women have more income ambitions compare to the less educated women. Similarly (Endeley, 2001) reported that income is an essential element in household livelihoods and those who control it have considerable power. Gender and Development policy makers and practitioners see that control of assets and freedom to earn income is crucial element in the empowerment.
Table 7: Distribution of the Sampled Respondents on the Basis of Monthly Income

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Monthly Income (Rs)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5001-10000</td>
<td>10001-15000</td>
</tr>
<tr>
<td>Matric</td>
<td>2</td>
<td>3.23</td>
</tr>
<tr>
<td>Above matric</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
<td>3.23</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013

Savings of the Respondents

Table 8 provides information about the savings of the sampled respondents. Most of the respondents 67.42% were in the habit of savings. The rest 32.58% had no savings. These were illiterate sampled respondents and had no jobs. A small number (5.62%) of the sampled respondents have monthly saving up to 2000 rupees. 47.20% of the sampled respondents were saving up to 5000 rupees a month and 14.60% saved up to 10000 rupees monthly.

Table 8: Distribution of the Sampled Respondents on the Basis of Saving

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Savings of the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NO</td>
</tr>
<tr>
<td></td>
<td>Upto 2000</td>
</tr>
<tr>
<td>Illiterate</td>
<td>18 (20.22)</td>
</tr>
<tr>
<td>Literate</td>
<td>11 (12.36)</td>
</tr>
<tr>
<td>Total</td>
<td>29 (32.58)</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013
Note: Values given in parentheses are percentages

Investment of the Respondents

Table 9 provides information about the investment of the sampled respondents. Out of the total 89 sampled respondents 49.44% did not invest their money, because most of them were illiterate and jobless and did not have surplus income to invest. While 50.56% sampled respondents invested their income in different activities. These investments were made in the purchase of plots/property in city area, education of their children and on building houses.

Table 9: Distribution of the Sampled Respondents on the Basis of Investment

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not Invested</td>
</tr>
<tr>
<td></td>
<td>No.</td>
</tr>
<tr>
<td>Illiterate</td>
<td>18 (20.22)</td>
</tr>
<tr>
<td>Literate</td>
<td>26 (29.21)</td>
</tr>
<tr>
<td>Total</td>
<td>44 (49.44)</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013, Note: Values given in parentheses are percentages
V. Conclusions and Recommendations

From the study findings it is concluded that education has significant effect on women empowerment. Majority of the sampled respondents were well educated and employed in Government and non-Government sectors and were found as earning members of the family, while the uneducated women were found unemployed. Most of the employed women were saving from 13% up to 75% of their monthly income. Educated women were significantly contributing their income in economic activities. It was also found that these educated and employed women are productively investing their income in education, health care, purchase of land and households expenditure which have improved the socio economic conditions of these households.

Majority of the educated sampled respondents were found actively participated in the social, political and religious decision making process. Similarly most of the educated women were totally allowed to take part in economic decisions. Results of Binary Logistic Regression imply that the social empowerment of educated women is 5.417 times higher, political empowerment is 6.875 times higher and economic empowerment is 4.992 times higher than that of the uneducated women. Chi square test and p-value were found highly significant. It can be concluded that education increases the involvement of women in political, social, and economic decision making process.

Following suggestions are forwarded on the basis of study findings:

1. Education is a human right and an essential tool for achieving the goals of equality, development and peace. Literacy of women is the main key to improving health, nutrition and education in the family and to empowering women to participate in decision-making. It is, therefore, strongly recommended to promote female education, which in return will empower female in almost all walks of life.

2. Similarly the employed women are in better position to save and productively invest their income; it is also recommended that the Government as well private organizations shall come forward and promote women empowerment by providing them job opportunities.

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