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Women Literacy and Economic Development

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ABSTRACT: Role of education and particularly female education in the development process is well documented. Economists of the classical period have also highlighted this association. Besides the social and economic benefits of education, female literacy is considered a bet in improving the health and basic child care. Higher literacy rates show lower poverty ratios in different parts of the world. India has also shown a tremendous increase in its literacy rates since independence, but it too has the largest concentration of poor people in the world. This has been postulated to be tested through the case of India. Present paper attempts to determine the spatial patterns of female literacy and economic development in India. Higher female literacy rate districts are noted for lower proportions of poor populations.

KEYWORDS: Asset-less population, economic development, female literacy, India, world

I. INTRODUCTION

The belief that women's literacy is the key to development has informed government and international aid agency policy and programmes around the world. In the poorest countries, the gap between male and female literacy rates has led policy makers to focus on increasing women's as opposed to men's access to literacy, through programmes designed particularly around women's reproductive role. Researchers have been concerned to find statistical evidence that there are the positive connections between female literacy rates and health indicators such as decreased child mortality and fertility rates[1,2]. The assumption that illiterate women cannot participate fully in development programmes has led to literacy classes being set up as the entry point to health, nutrition, income generation, community forestry and family planning interventions. This objective has often influenced the curriculum: many women's literacy programmes adopt a functional literacy approach, linking literacy.

Role of education and particularly female education in the development process is well documented. Economists of the classical period have also highlighted this association. Besides the social and economic benefits of education, female literacy is considered a bet in improving the health and basic child care. Higher literacy rates show lower poverty ratios in different parts of the world. India has also shown a tremendous increase in its literacy rates since independence, but it too has the largest concentration of poor people in the world. This has been postulated to be tested through the case of India.[3,4] The socioeconomic impact of female education constitutes a significant area of research within international development. Increases in the amount of female education in regions tends to correlate with high levels of development. Some of the effects are related to economic development. Women's education increases the income of women and leads to growth in GDP. Other effects are related to social development. Educating girls leads to a number of social benefits, including many related to women's empowerment. The belief that women's literacy is the key to development has informed government and international aid agency policy and programmes around the world. In the poorest countries, the gap between male and female literacy rates has led policy makers to focus on increasing women's as opposed to men's access to literacy, through programmes designed particularly around women's reproductive role. Researchers have been concerned to find statistical evidence that there are the positive connections between female literacy rates and health indicators such as decreased child mortality and fertility rates. Women education is a great instrument to shape the family and future development of India[5,6]. The enrollment of women education is not increased in India for many years due to economic and social causes like lack of facilities, lack of awareness, early marriage, and family situation. In 1951 only 8 per cent of Indian women were literate, by the end of 2011 the percentage of female literacy level is increased in above 60 per cent. In 2011 men literacy rates were 82.14 per cent and 65.46 per cent for women. In both rural and urban areas female education is not in par men's education. Because the awareness of women education is very low in our country.

The yields from investing in girls' education are substantial. An educated girl is likely to increase her personal earning potential, as well as reduce poverty in her community. According to the World Bank, the return on one year of secondary education for a girl correlates with as high as a 25% increase in wages later in life. The effects carry from

one generation to the next: educated girls have fewer, healthier and better educated children. For each additional year of a mother's education, the average child attains an extra 0.32 years, and for girls the benefit is slightly larger.

Improved literacy can have a remarkable effect on women's earnings. As stipulated in the 2013/4 Education for All Global Monitoring Report, in Pakistan, working women with high levels of literacy skills earned 95% more than women with weak or no literacy skills, whereas the differential was only 33 % among men. Educated women are empowered to take a greater economic role in their families and communities, and they tend to reinvest 90% of what they earn into their families.[7,8]

Investing in girls' education also helps delay early marriage and parenthood. In fact, if all girls had secondary education in sub-Saharan Africa and South and West Asia, child marriage would fall by 64%, from almost 2.9 million to just over 1 million.

At the wider societal level, more educated girls lead to an increase in female leaders, lower levels of population growth and the subsequent reduction of pressures related to climate change. The power of girls' education on national economic growth is undeniable: a one percentage point increase in female education raises the average gross domestic product (GDP) by 0.3 percentage points and raises annual GDP growth rates by 0.2 percentage points.

II. DISCUSSION

At UNICEF, we believe that educating girls – both at primary and secondary levels – tackles the root causes of poverty. Moreover, it is not just time in school, but skills acquired that count. UNICEF's approach to girls' education is threefold:

- We work with governments to strengthen policies and laws that support and protect girls, including from violence within schools;
- We support the provision of educational opportunities for the most vulnerable girls, including through scholarships, cash transfers, peer group support and mentoring, inclusive curricula and gender sensitive teacher training, and;
- We advocate for girls' education at community, national and global levels.

UNICEF is also proud to host the United Nations Girls' Education Initiative (UNGEI) and serve as a lead technical partner in advancing the rights and achievement of girls through advocacy, partnership and the sharing of good practice.

Girls' education is a core component of UNICEF's work at the country level. In South Africa, UNICEF, the government, and the private sector are partnering to provide not just technology education, but also active mentorship for 10,000 under-privileged girls. In Malawi, a World Bank-led initiative called the Zomba Cash Transfer Program provides cash transfers to girls to stay in or return to school. In Afghanistan, UNICEF supports non-formal and community-based schooling, with a focus on girls who had dropped out or never enrolled, contributing to increases in the number of girls who stay in school to grade five. Investing in girls' education is not only the right thing to do, it's also smart for overall economic and social development. Together with our partners, we are working urgently to articulate more ambitious targets for the post-2015 agenda in terms of girls' education and gender equality in schooling. We will use momentum from this year's International Women's Day as an opportunity to collaborate and map a way forward that truly catalyses the transformative potential of girls' education.[9]

Evidence across regions in the world reveals patterns in school enrollment ratios and literacy that are divided along gender lines. In the developing world, apart from most countries in Latin America and the Caribbean, enrollment ratios of girls lag behind those for boys at all levels of education. Worldwide literacy rates for adult men far exceed those for women. While educational progress has been enjoyed by both sexes, these advances have failed to eradicate the gender gap. Education enhances labor market productivity and income growth for all, yet educating women has beneficial effects on social well-being not always measured by the market. Rising levels of education improve women's



productivity in the home which in turn can increase family health, child survival, and the investment in children's human capital. The social benefits from women's education range from fostering economic growth to extending the average life expectancy in the population, to improving the functioning of political processes. This paper reviews recent empirical research that analyzes the benefits of women's education, describes the importance of women's education for country-level measures of economic development, and examines the implications of a gender gap in education for aggregate social well-being. The Indian government has expressed a strong commitment towards education for all, however, India still has one of the lowest female literacy rates in Asia. In 1991, less than 40 percent of the 330 million women aged 7 and over were literate, which means today there are over 200 million illiterate women in India. This low level of literacy not only has a negative impact on women's lives but also on their families' lives and on their country's economic development. Numerous studies show that illiterate women have high levels of fertility and mortality, poor nutritional status, low earning potential, and little autonomy within the household. A woman's lack of education also has a negative impact on the health and wellbeing of her children. For instance, a recent survey in India found that infant mortality was inversely related to mother's educational level. Additionally, the lack of an educated population can be an impediment to the country's economic development.[10]

III. RESULTS

To develop the economic and social grade of a country, there is no alternative of proper education. Variegated researches have been done and it is found that in the Middle East and North African countries, access to education has been developed to a great level over the past few decades and numbers of trends have also caught our notice which affirms the fact even more. With the increasing prospect of primary school enrollment, women in the countries are now more likely to take admission in the universities which people could not even think of a few years ago.

Women Education

Even in India, there are numbers of rural places where education to women is not only barred, but is also considered to be as a social taboo. But, what they don't know is getting education is the fundamental right and every human being irrespective of their gender should enjoy it to the fullest.

With the passing time, Indian Government has also started taking significant steps, but what disappoints us the most is that India still has the lowest female literacy rate in Asia. Although, the literacy rate in India has increased to a great extent with the running stride of time, but the lower literacy rate in numbers of states in the country has constricted the overall rate into an unsatisfactory result.[11,12]

At the time when England invaded the country, then the female literacy rate was only 2.6%. It rose up to 15.3% in the year 1961 and 28.5% in 1981. In the year 2011, the female literacy rate was 65.46%. But, still compared to other countries, the literacy rate of India just comes to nothing and the main reason behind is that although certain states like Kerala and Tamilnadu have a high literacy rate, some other states like Uttar Pradesh, Bihar and Rajasthan have a very low rate which curtails down the overall female literacy rate of the country.

Women Education

Women education also has a direct impact on the growth of the country's economy and the reasons include:

Researches have shown that the rate of return in women's education is higher than that of men. More educated mothers are capable of contributing largely on the well being of a nation. The education of women will definitely break the poverty to a great extent, thereby allowing them to contribute largely to the economy of the country. Also, women's education not only enhances the productivity in numbers of domains, but also ascertains better health as well as nutrition. Numbers of organizations have turned up, offering impeccable academic solutions to students in different fields. So, if you are thinking of opting for higher studies and looking for some sturdy assistance in this domain, finding out a renowned education consultant in your city will perhaps be the shrewdest decision on your part.

The social administrators must be aware of the fact that if the female populations are left uneducated, then nearly half of the populace remains the same, as a great proportion of our population is consisted of females only. Thus, educating a woman not only means educating a family, but also educating the whole nation.

Educating girls across the world is a mission we really care about at Kaplan. We believe that studying just for the love of learning is worthwhile. However, the effect it can have on not only the life of the individual, but also society as a whole, is truly amazing. Here, you can read how providing a better education for girls can transform entire economies, and has helped shape the modern world. Unlocking the potential of women and girls can also have a huge impact on economic growth. The economies of many countries were transformed in the 20th century by women staying in education for longer, and joining the workforce in larger numbers. This was increasingly the case as office work became more common than manual work (which required heavy labour), therefore granting women more opportunities. Women being educated and better prepared to work gives nations access to a much wider pool of labour, helping to boost economic growth. The effects of women working can include better productivity and higher incomes. For countries with low levels of female participation in the workforce, closing the gender gap could lead to GDP growth as high as 35%. [13]

IV. CONCLUSIONS

Another key way that educating girls can have a positive economic impact is in women's wages. According to the World Bank, one year of secondary education can make a 25% difference in wages for women. Making this even more clear, a UNESCO report found that, in Pakistan, women with a higher level of literacy generally earned 95% more than women with poor or no literacy skills. Of course, higher wages for women mean a more comfortable life for many people. But it also means a larger tax intake for governments, and higher spending to boost economic growth. Furthermore, education for women is also closely tied to equality for women. Giving girls access to the same level of education as boys would be an equaliser in its own right. But it also helps give women a more equal role in society, as they can participate more in economic and political life. In the UK, it was women joining the workforce in factories while men fought in the First World War that led to women getting the right to vote soon after. This demonstrates the correlation between participating in economic life, and gaining political rights.

Improving rights for women, and pursuing gender equality, also generally makes countries more attractive places for foreign investment and tourism. Clearly this can have a profound impact on economic development! Of course, there is still so much more to be done to improve access to education for girls. Still too often girls can find themselves out of the education system before secondary school, or limited to jobs that are perceived to be traditionally 'for women'.

Economic empowerment and financial literacy of women in India
In today's world, it is increasingly up to individuals to learn how to manage their finances and navigate increasingly complicated integrated financial products. Age, education, income, marital status, occupation, and saving and investment habits are proven to have a bearing on a person's economic independence. Better economic security and more independence along with confidence for women are direct results of increase in financial literacy of women. Differences in economic independence are found to be highly correlated with age and marital status in both genders. A person's economic empowerment increases when he/she gains the information, resources, and self-assurance he/she needs to take charge of his/her own economic well-being. Where money comes from and how it is used is a question that every smart individual should pose to the appropriate source. Making a living has a connection to morality, while spending it sensibly has a connection to the law. A person can better enjoy the benefits of the money he has earned and the money he has spent by cultivating a financial and economic literacy, which has become a necessity in our modern society. Financial and economic literacy helps a person to enjoy the correct benefit of the money he has earned and the money he has spent.

Many Indian women face a number of cultural, economic, psychological, and physical restrictions that make it difficult for them to become financially literate, despite the fact that it is crucial that women be given equal power to conduct financial decisions as men. Despite government efforts, a significant gender disparity remains in the percentage of adults who are financially literate. Therefore, more universities should be founded to educate women, and more programmes tailored to women's financial needs should be provided. Financial literacy of women would not only help women gain autonomy and agency, but it would also boost the nation's economy.

Around the world, women and girls face significant barriers when trying to further their education. Without an education, women and girls have fewer job opportunities, are more vulnerable to sexual violence and trafficking, and have lower earnings potential for their families. The economic and social benefits that come from investing in women's and girls' education are substantial. As a result, women and girls are able to better themselves, their families, and their



communities. Being able to access basic education empowers them to make educated choices about their future and effect positive change in their communities.

Financial literacy of women is one of the most important factors in achieving the purpose of development, which is to assess growth assumptions with the aid of policies, programmes, and projects developed by various institutions. Globally, there are numerous non-profits, NGOs, and governmental institutions that are committed to empowering women via training and education. They think that women will benefit from learning about their circumstances, as well as their rights and abilities.[14]

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