

Role of female education for their economic empowerment in rural areas: A Case study of Jalalabad Union Parishad in Bangladesh

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Abstract- This study focused to analysis of the role of education for female's economic empowerment in rural areas in the context of rural development. In rural areas their empowerment has increased and has taken a significant place in different development programs. The objectives of this study are to examine effects of education on female's empowerment and its impact on rural development and in the economic sphere. About 160 million people live in Bangladesh. More the 70% people live in rural areas. Among rural people half is female. The rate of the rural female illiteracy is around 46.3%. This rate is alarming because without their education rural development is impossible. Hence, educated female can perform a significant role in their family economy. They become employed in different types of work, enterprises, government and private sectors, in agriculture and receive good status and power due to financial benefits. Educated female enjoys more benefit than that of uneducated female. Instead of their traditional activities they can perform out of home activities for better earnings. There are many limitations existed for educating and empowering them. Despite these limitations, those who are educated and active reach a good level of satisfaction in their lives and contribute much to her family.

IndexTerms—Economic Empowerment, Empowerment of female, Female Education, Union Parishad, Rural Economy.

I. INTRODUCTION

Female were deprived of their rights for many years. They did not get any rights from the society. They lead their lives in a prototype manner. As a result they were not aware of their rights to make the world resourceful. Keeping half of the population away from the main work stream no development can be possible. One of the main reasons for their lagging behind is lack of education. In rural areas the light of education on female has reached in late. As a result they did not play any decision making role and empowering them. In rural areas of Bangladesh the things were much more serious. Now the world is changing, female are becoming free agent and they are trying to emancipate. "The goal of gender planning is the emancipation of female from their and their achievement of equality, equity and empowerment" (Caroline 1993: 1). Now female are playing important role by their best effort and making good for the development of the economy. Education of rural female and empowering them in the economy is creating good sign for the world. "In every sphere of life they are creating significant marks to ahead the world economy. During the past century female's role has been changed in the labour market and the family interest has decreased in important (Swedbery 2004: 281). In addition, intensive farming

and animal husbandry were carried out in houses with the participation of female. Such characteristics of rural life can still be observed in rural agricultural communities (Wicramagamage 1992: 78). ".....The success of the program has encouraging implications not just for female empowerment goals, but also for the other factors affected by empowerment, such as child welfare. By empowering female to have greater say in their households and communities and to engage in income-generating activities, the program may generate significant benefits to the rest of the participant's household" (Eeshani Kandpal, Kathy Bailis & Marry-Arends Kuennigs- Empowering Female through Education and Influence: An Evaluation of the Indian Mahila Samakhya Program, Discussion Paper No. 6347, February 2012). "To achieve further success in implementing millennium development goals, Bangladesh has to pay more attention to improving female's status, by encouraging female to marry later and providing more avenues of employment compared to what already exists in Bangladesh. Providing free female education alone cannot let the chair stand, it comprises of only one leg, the other legs need to be in place as well" (Nashid Kamal and Sareeta Haider: Role of education in building empowerment of female in Bangladesh). There are many limitations for educating female. In every sphere of people should come forward to educate female and ensure their economic empowerment for the sake of rural development. We will focus on the role of female education for their economic empowerment in rural areas from the case study of the people of Jalalabad Union Parishad.

II. OBJECTIVES

The objectives of the study are given below as-

- Identify the present status of rural female
- How rural female are contributing in society
- Does education impact on them positively
- Analyze the role of educated female in rural area
- Limitations towards economic empowerment of them
- Ways for female economic empowerment
- Prospective measurements for ensuring their empowerment

III. FIELD SETTINGS OF THE RESEARCH

Jalalabad Union Parishad is selected as the field setting for study. It is situated in the Gopalganj District under Dhaka Division in Bangladesh. The selected field setting has a rural, agricultural setting. Here is seen significant changes due to female's labor force participation. Here female have become key role players for running the wheel of economy. Few years before most of the female are educated and are lagged behind economically. Now in the light of education they become conscious and are participating to agricultural work, they engage in different types of income generating activities. All sphere of life they are empowered and rural economy is running both the collaboration of male and female. Due to this reason the area was selected for research.

IV. METHODOLOGY OF THE STUDY

This study is used both qualitative and quantitative methods and different data collection instruments. This research is a survey based exploratory research which is conducted mainly from secondary data. To collect primary data for the study several methods such as questionnaire, in-depth interview and observation as well as focus group discussion are used. Collected data is analyzed and interpreted through statistical techniques. Secondary data are used for the reanalysis of previously collected and analyzed data. Secondary sources were simply published books and articles by scholars. The sample size (81) is selected randomly by simple random sampling method using random number.

V. KEY CONCEPTS OF THE STUDY

Economic Empowerment: Empowerment means give power to someone to play his or her role as per his or her quality. Empowerment is a process that fosters power in people for use in their own lives, in their communities and their societies. Economic empowerment is focused on the free thinking of an economic agent. Economically empowered person can contribute their ability for the development of economy. It is a matter of earnings, spending and contributing freedom and power from the society.

Empowerment of female: Empowerment of female means - allowing them the opportunity to make decision that affects their lives and to be active agents for development initiatives. Female empowerment also includes encouraging & developing the skills for self-sufficiency.

Empowerment of female refers to:

- Power within: enabling female to articulate their own aspirations and strategies for change.
- Power to: enabling female develop necessary skills and access then necessary recourse to achieve their aspiration.
- Power over: changing the underlying inequalities in power and resources that constrain female's aspirations and their ability to achieve them.

Female Education: Education is the act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself or others intellectually for flourishing life. It is a light to which everybody has the equal right. Like male in order to have good citizen, female education is a must.

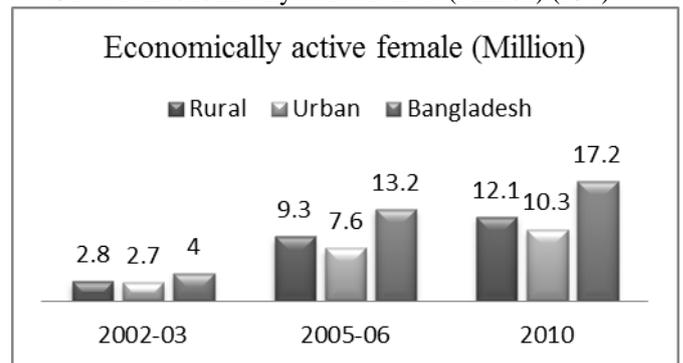
Union Parishad: Union Parishad is a last unit of local Govt. in Bangladesh representing rural areas. A Union Parishad consists of one Chairman, nine members and three reserved female members. All types of rural functions are performed through this organization.

Rural Economy: A place which is outside from urban. Here all things are produced by means of nature. Rural economy is one which is based on rural inputs and lies in rural area. It is different from urban economy. In rural economy most of the economic factors are agro based. Small scale service industries have also been developed. Rural economy is one which is run by rural people.

VI. CASE STUDY AND RESULT ANALYSIS

In Bangladesh the overall scenario of female economic activity is increasing over the years. Rural female activity is seen more increasing than urban female. Here is shown that over the year female are become more educated. They become more conscious about their rights and duties. As a result their economic participation is increasing. Economically active female are becoming more empowered. Both rural and urban female are becoming more empowered than previous years. But rural females are moving ahead (Chart-1).

Chart-1: Economically active female (Million) (15+)



Source: Labor Force Survey Report-2010, BBS.

Illiteracy is one of the greatest problems for the development of the country. Here female non-literacy in rural areas (46.30%) is greater than that of urban areas (32.30%) (Table-1). As a result rural female become lag behind. They do not involve in economic activities and not an empowered person. So this rate should have to increase and female must have to come forward to uplift their economic condition.

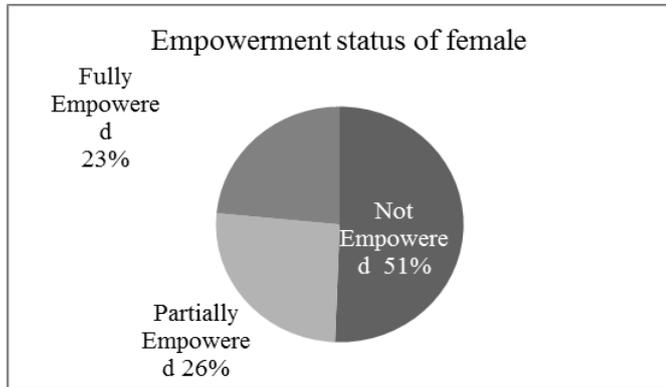
Table-1: Literacy level in percentage (15-45 years) in Bangladesh

Literacy level (15-45 years) in %	Rural			Urban		
	Male	Female	Both	Male	Female	Both
Non-literate	41.8	46.3	44.1	26.4	32.3	29.3
Semi-literates	7.0	9.2	8.1	6.0	6.9	6.4
Literates	51.2	44.5	47.9	67.7	60.8	64.3

Source: Literacy Assessment Survey (LAS)-2011, BBS

From the case study of Jalalabad Union Parishad as a representative sample for observing the actual scenario of female we find that 23% female are fully empowered, 26% are partially empowered and 51% not empowered (Chart-2). So here is seen a large portion of female are not empowered here. As a result rural development becomes slow and lags behind.

Chart-2: Overall empowerment status of this Union Parishad



Source: Field Survey-2013

If we compare empowerment status by education we will be able to find out clear idea about cause of not empowerment of female. Here we assumed four levels as- No Education, Primary Education (Class: I - VIII), Secondary Education (Class: IX-XII) and Higher Education (Bachelor degree or above). Here we get higher educated female are more fully empowered (61.54%) than that of other levels (Table-2). No educated female are not fully empowered singly (0.00%). Here we see that empowerment level is increasing positively with the increasing level of education. So, higher educated female are more ahead than lower or no educated female.

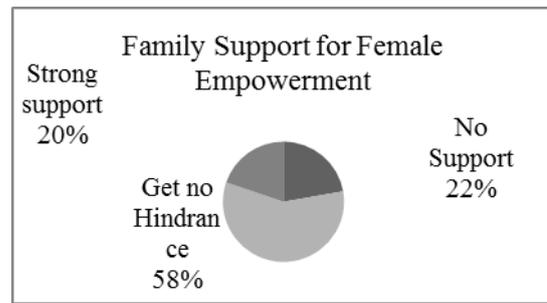
Table-2: Empowerment status by education

Types	Empowerment Status of female (%)		
	Not Empowered	Partially Empowered	Fully Empowered
No Education	87.50	12.50	0.00
Primary	65.00	25.00	10.00
Secondary	52.50	25.00	22.50
Higher	0.00	38.46	61.54
Total	50.62	25.93	23.46

Source: Field Survey-2013

In rural areas there are many obstacles for being empowered like a female. Sometimes family support strongly (20%), sometimes they get no hindrance from the family (58%) and sometimes they get no support (22%) or being strongly opposed by the family (Chart-3). As a result large portion of female remain out of economic activities. Even who get no hindrance from the family may or may not get appreciation from the family. In some cases they become discouraged.

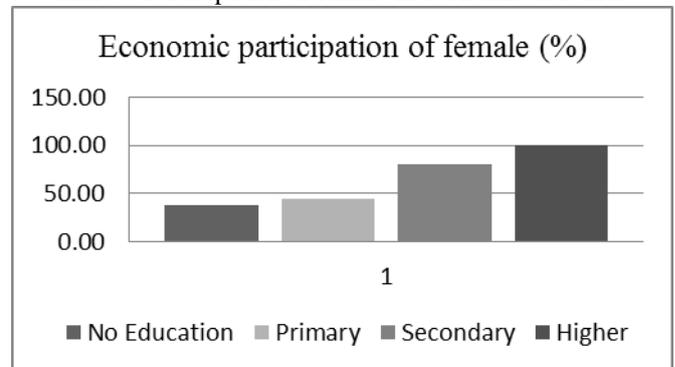
Chart-3: Family support for female being empowered here



Source: Field Survey-2013

But rural educated female become more aware and active about their economic participation. Without economic participation economic empowerment is not possible. Here we find that not educated participated in lower rate (37.50%) in economic activities, where higher educated female participated in 100% (Chart-4). Here we see that primary educated female are 45% and secondary are 80% actively participate in the economy. Rate of economic participation is positively related with the level of education.

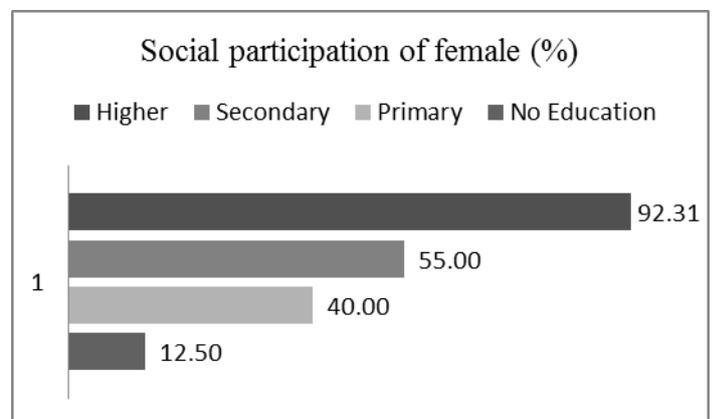
Chart-4: Participation of female in economic activities



Source: Field Survey-2013

Educated female not only participate in economic activities but also in social activities. Higher educated female participate more (92.31%) than that of secondary (55.00%), primary (40.00%) and not educated (12.50%) (Chart-5). Most of the cases not educated female feel shyness in participating social activities.

Chart-5: Participation of female in social activities

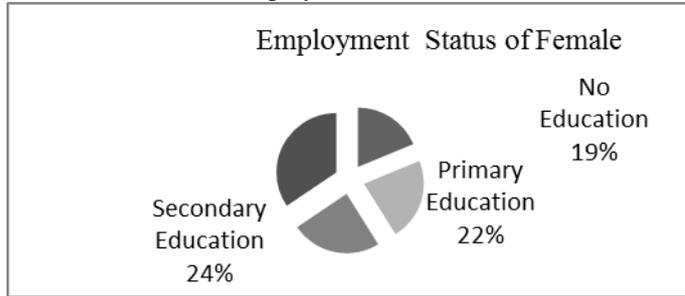


Source: Field Survey-2013

For being economically empowered they must have engage in employment level. But there are various types of condition

for getting employment. Here educated female get more priority than that of lower educated or not educated. Here we find that higher educated female are more employed (35%) than that of secondary (24%), primary (22%) or not educated (19%).

Chart-6: Employment status rate of female



Source: Field Survey-2013

If we analyze employment level by working group then we get the real picture of the impact of education. In our sample we take six levels of working people. They are housewife (who remains in house and performs traditional household activities), semi-salaried (those female who are engaged in part-time working in different places in rural areas), fully paid workers (who are in regular work and get regular salary), entrepreneurs (rural shops, boutiques and different enterprises are run by them), govt. services (who are serving different types of govt. jobs in rural areas) and NGO workers (who are engaged in different micro-credit works and other NGOs supported employments). Among the rural working groups the likelihood of getting reliable jobs is greater for higher educated female than that of lower educated or not educated. From Table-3 we find that no education level is higher for semi-salaried category (15.79%), lower for other categories (0%) except housewife (14.81%) in rural areas. Govt. service holders are higher educated (66.67%) than those other categories. Here we can see that fully paid workers are more in secondary education (54.55%) level. Because higher educated female are less in number in rural areas. In consideration of overall employment level no education is 9.88%, primary education is 24.69%, secondary education is 49.38% and higher education is 16.05%. the secondary level female are more in rural areas. As a result their portion is greater.

Table-3: Dissection of education level by working group

Types	Level of Education (%)			
	No Education	Primary Education	Secondary Education	Higher Education
Housewife	14.81	29.63	51.85	3.70
Semi-Salaried	15.79	31.58	52.63	0.00
Fully-Paid Workers	9.09	27.27	54.55	9.09
Entrepreneurs	0.00	20.00	50.00	30.00
Govt. Services	0.00	0.00	33.33	66.67
NGO Workers	0.00	12.50	37.50	50.00

Total	9.88	24.69	49.38	16.05
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Source: Field Survey-2013

Educated and employed female become more prioritized than that of not educated and unemployed female in their family and overall in rural society. Here female entrepreneurs get more benefit (80% fully evaluation) than those of other categories (Table-4). Housewife and semi-salaried female are not evaluated fully (both are 0% fully evaluation). Here entrepreneurs and other employed female are economically more solvent. As a result they are empowered economically and express their decision unambiguously. Female are now in every sphere of rural economy are contributing generously.

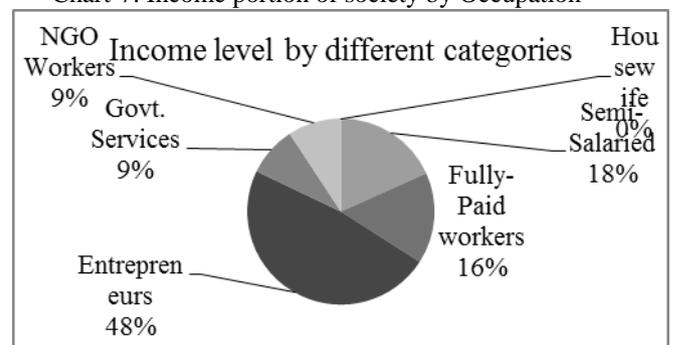
Table-4: Evaluation of thinking in family level

Types	Evaluation of their Thinking (%)			
	No Evaluation	Minimum	Medium	Fully
Housewife	55.56	25.93	18.52	0.00
Semi-Salaried	47.37	31.58	21.05	0.00
Fully-Paid Workers	18.18	9.09	36.36	36.36
Entrepreneurs	0.00	0.00	20.00	80.00
Govt. Services	0.00	16.67	50.00	33.33
NGO Workers	12.50	12.50	50.00	25.00
Total	33.33	19.75	27.16	19.75

Source: Field Survey-2013

Economically empowered female contribute to the rural economy much more than that of not empowered. The income share in rural economy (considering female portion out of total) is larger for entrepreneurs (48%), second position is semi-salaried (18%) and housewife is lower (0%) (Chart-7).

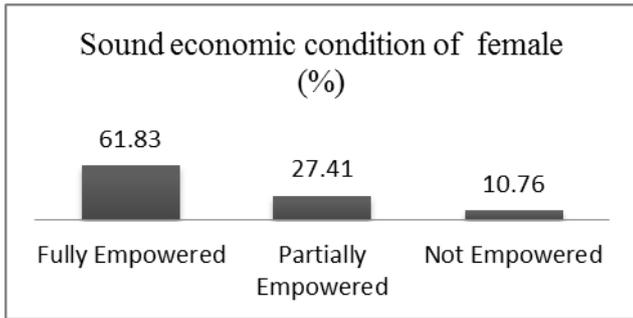
Chart-7: Income portion of society by Occupation



Source: Field Survey-2013

Economically empowered female enjoys sound economic condition more than others. Here fully empowered female (61.83%) are more, where partially empowered (27.41%) and not empowered (10.76%) (Chart-8). Empowered female face less difficulty in performing their economic activities. In terms of health benefit, child education and other fringe benefits are more enjoyed by them.

Chart-8: Economic soundness of female by level of education



Source: Field Survey-2013

Normally educated female become more active in controlling economic phenomena of a family. They can well manage both home and out of home activities. In general more educated female (70.30%) spend less (20% to 50%) of their family income. While not educated female (82.50%) spend high (above 80%) of their family income (Table-5). As a result savings rate is greater for educated female than that of not educated. As whole educated female can play a vital role in rural economy for rural development.

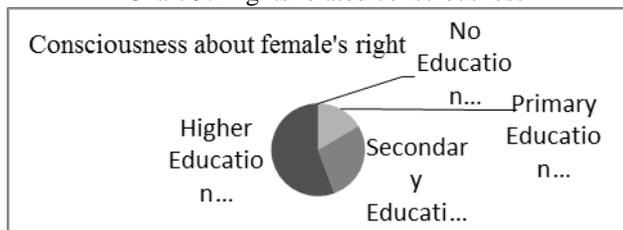
Table-5: Expenditure on consumption from their family income

Type	High (Above 80% of their income)	Moderate (50% to 80% of their income)	Less (20% to 50% of their income)
Not Educated	82.50%	59.20%	29.70%
Educated	17.50%	40.80%	70.30%

Source: Field Survey-2013

Not educated female are not conscious about their legal, social and economic rights and duties. Education is very much essential for the consciousness of female. If they become unaware of their rights then there is tendency for being deprived. In this case economic empowerment is impossible. From the following Chart-9 we get that higher educated female are more concern (56%) than those of secondary (28%), primary (16%) and no education (0%).

Chart-9: Rights related consciousness



Source: Field Survey-2013

So role of education in rural areas are many. It is essential for the emancipation of female. Without education no female will be socially, economically and professionally be successful. For the empowerment of women in economically, socially or professionally education is mandatory. Education gives them economic safety, ensure employment and encourage being empowered.

VII. LIMITATIONS FOR FEMALE ECONOMIC EMPOWERMENT IN RURAL AREAS

The limitations for educating female and empowering economically in rural areas are many. The main observations are given below as-

- Lack of awareness viewed from: individual, social, cultural, religious aspects.
- Massive poverty
- Inefficient governance
- Lack of information
- Insufficient resources for better investment
- Insufficient institutions: Financial, social, administration, legal, global.
- Discriminating social structure.
- Women are ignored or unconsidered in making policy for their betterment.
- Unawareness of their legal rights.
- Difficult to find and match proper job.
- Traditional obligation in household activities.
- Insecurity in job search and working place.
- Improper accommodation.
- Lack of child-care facilities including crèches at workplaces.
- Also other different economic and social barriers.

VIII. PROPOSED PROBABLE PROCESS FOR FEMALE ECONOMIC EMPOWERMENT

We may follow following types of frameworks through which economic empowerment of rural female can be achieved-

- Frame Work -1
- Material Change:
 - Income: Increase income and insure income Security
 - Resources: Increase access to, control over, and ownership of assets and income.
 - Basic needs: improved health care, childcare, nutrition, and education, housing, water supply, sanitation and energy source.
 - Earning Capacity: Increased employment opportunities plus ability to take advantage these opportunities.
- Attitude related Change:
 - Self-esteem: Enhanced perception of own individuality, interest and value.
 - Self-confidence: Enhanced perception of own ability and capacities.
 - Vision of future: Increased ability to think ahead and plan for the future.

- Frame Work -2

Female's economic empowerment can also be proceeded through:

- Welfare: The level of material welfare of women, relative to men in such matters as food supply, income and medical care.
- Access: Women's access to the factor of production: land, labor, credit, training, marketing facilities and all publicly available services and benefits on an equal basis with men.
- Conscientious application: The understanding of the difference between sex roles and gender roles
- Participation: Women's equal participation in the decision-making process, policy-making, planning and administration.
- Equality of control: Over the factors of production, and the distribution of benefits so that neither men nor women are in a position of dominance

IX. CONCLUSION

Female education is essential for developing the rural economy. Without the empowerment of female economically rural economy will not go further ahead. Educated mother can play a vital role educating her children and prepare for the development of the country. An educated woman is conscious about her duties, responsibilities, health, sanitation etc. She can take wise decisions in every sphere However, female played an important role in rural development, though employed or not. Other side uneducated female are totally dependent on the males. Many of them are even devoid of everyday necessary knowledge and their rights and privileges. So all sphere of people should come forward to uplift the situation of female by providing education for proper empowerment. Their development will bring the development of the nation. Through our study we may observe the benefit factors of educated female for the economic empowerment for them and that tends towards the rural development and the development of the country.

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