



Study Of The Impact Of Education On The Income Spending Freedom Of Educated Woman

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Abstract

Woman is a thought and a symbol of courage. Today, the contribution of women holds an important place in increasing the pace of development of developing India. Women's independence is considered an important determinant of access to education. Women's increased education is positively associated with various activities. Keeping these facts in mind, the researcher felt the need to study the impact of education on the freedom to spend the income of educated working women.

The present research paper aims to study the impact of education on the freedom to spend income of educated working women. This research is based on descriptive survey research technique. In this research, 120 low educated working women and highly educated working women were selected through random method.. Questionnaire and secondary sources were used to collect data.

On the basis of the information received from the survey, it was concluded that education has a positive effect on the freedom to spend of educated working women as compared to non-educated working women.

Main points – Education, working women, income expenditure, independence and level of education.

Introduction

It is impossible to imagine a society without women. Women are not only the pivot of the family but also of the entire generation are going to create.

The smallest unit of the society is the family and in the family, men and women are two sides of a coin. Arya Samaj is a male-dominated society, it gives prominence to men. The scope of work of women has been limited to taking care of the house, raising children and serving the husband. The reality is that in the male-dominated society, along with making women powerless, excessive expectations have been raised from them. Due to the demands of the times and finding themselves thrown by the crisis, women have also accepted this challenge with courage in the changing circumstances. In his dual role, firstly at home and responsibilities of the house and secondly outside the home, his career and thinking process in all economic, political and social fields has also been influenced. Today, education is clearly

visible in women's thinking, attitude and lifestyle and also encourages other women to join some profession or the other.

Earlier the concept of women's education was to bring quality in one's responsibilities but in today's time its meaning has changed. And education has rested on the economic axis. What difficulties do women face while adjusting to family life while doing business/job? Their decision making ability gets affected due to their education. Today, the sentiments hidden in the proclamation of women's equality and freedom have influenced the thinking process of women in all areas, social, economic and political etc. This gives the impression that the purpose of women's education is to provide them economic strength.

As a result, women are blamed for their indifference towards family responsibilities and social activism. In the last two-three decades, there has been an increase in efforts to promote women's education, the impact of which has started becoming visible, but our thinking towards women is still the same. While on one hand she is earning money by going out of the four walls of her house, on the other hand she has no right on the money earned through her hard work and effort i.e. her salary. She cannot spend her money willingly. On the one hand, the desire to get jobs from women is increasing in the society, but on the other hand, the concept of becoming a partner in their work has not been developed in the society even today. From today onwards in India, except a few working women who had to work for financial strength. Now it is not just the economically constrained women who want to work who want to lead a productive social life. And also want to increase the income of her family. When they have started to understand that doing a job gives them an individual status and an independent social status. Along with bringing changes in the personal status and social importance of women, their way of thinking and feeling has also changed.

Women have gradually begun to realize that as human beings they too have their own individual personality and the goal of their life cannot be achieved merely by becoming good wives and wise mothers, rather they have also begun to believe that they are also As members of the civil community and organized society, men as well as women have begun to realize that the supreme goal of a woman's life is not limited only to love marriage, being dutiful towards her husband, giving birth to children and looking after the house. |Women have started realizing that the purpose of women's life is much higher and more serious than this.

A review of relevant literature

Shivani (2020): In her research paper (Violence against women and women's rights), a sociological study has come to the conclusion that illiteracy, lack of rights related to security, drug abuse etc. increase violence against women. The reason is that it is extremely important for the Government of India and educational institutions to inform women about their fundamental and constitutional rights.

Dr. Ambalal Katara (2019) -: In his research, he studied the role of working women in empowerment amidst conflict. It is clear from the findings of the study that the Government

of India has taken steps towards women empowerment due to the efforts of voluntary organizations and women's constitutional rights and the increasing impact of the struggle for the status of working women as a result of modern education system and new thinking styles.

Madhi Hanspal (2019) -: From his research study of attitude and awareness towards women's education, it comes to the conclusion that many women themselves are indifferent towards education. Food somehow compensates for studies. Due to domestic responsibilities on women, they are not able to do business and job even if they want to, even after being educated. Former Education Minister Dr. VK Rao suggested that the age of starting a job for women should be 40 to 45.

Dr. Nisha Tyagi (2018) -: The study of the emerging dimensions of women empowerment in India has concluded that there is no doubt that the constitutional provisions have achieved success in liberating women from exploitation. But constitutional rights will empower women. Empowerment of women is not possible unless its efficient application is done in the practical world and the mentality of the society does not change.

Dr. Mahmood Ishwar Khan's (2016) study shows that women's education plays the most important role in the socio-economic and political empowerment of women. It has been observed that educated economically self-reliant women act as a moderating factor in increasing the size and economic status of the family.

Dr. Mrs. Rajeshwari Shetty 2015 April This study throws light on the issues and challenges of women empowerment. has become one of the most important concerns Empowerment of women is the process of upliftment of the economic, social and political status of women in the society. It is a process to protect against all types of violence.

Research Technique:

The presented research is based on descriptive (survey) research technique. The main objective of descriptive research is to gain knowledge about the current condition, actions, and attitudes. This study is regarding the effect of education on giving working women the freedom to spend their income. Here the researcher has adopted mixed method which is qualitative and quantitative. Here the age of women has been taken up to 40 years. Here 120 women have been selected randomly The present Study is based on primary data. According to the Objective, data has been collected with the help of questionnaires and interviews.

In this way, the reactions of the effect of women's education on independent decision making in relation to working women have been observed. Researcher wards no._95_ on the basis of convenience method of Dev Direction. 120 women were selected from 500 families by simple random method.

Results and discussion

The results of the investigation are presented through the table

Socio-economic and demographic information of respondents

category	no	%
Age of women		
25-30	22	18.33
31-35	44	36.66
36-40	54	45
Total number	120	100
education		
uneducated	52	43.33
primary	14	11.66
secondary	20	16.66
Higher	34	28.33
Total number	120	100
business		
House wife	55	45.83
Working women	65	54.16
Total number	120	100
Types of family		
joint	75	62.5
Nuclear	45	37.5
Total number	120	100

The background of the reaction in this table

Focuses on information. It provides a picture about age. Through this table, there is indication in the field of education. Those 45% women. half of the women are in the age group of 36 to 40 years while 36.6% women are in the age group of 31 to 35 years and the remaining 18.33% women are in the age group of 25 to 30 years. In which 68% women are in lower education. And 28% highly educated women have been taken. In which higher level education is 28.3%, pre-secondary 16.6%, primary level 11% are women.

43.3% women have understanding in education

Among the respondents, 45.83% are women and 54.16% are working women. Most of the women, 62.5%, live in nuclear families and the remaining 37.5% women belong to joint families.

Relationship between level of education and level of decision making power

level of female education	level of decision making power				Total
	low	medium	High	no decision	
uneducated	40	7	2	3	52
,	76.9%	13.4%	3.8%	5.7%	100
primary	8	3	2	1	14
,	57.14%	21.42%	14.28%	7.14%	100
secondary	3	9	8	0	18
,	15%	45%	40%	0%	100
Higher education	1	6	27	0	33
,	2.9%	17.64%	79.41%	0%	100
Total	52	25	39	4	120
,	43.3%	20.3%	32.5%	3%	100

Table 2 is reliable which understands that 76.9% of uneducated working women have low level of spending from their income. Uneducated women have low level of spending of income. 13.4 percent women are able to take decisions at middle level and only 3.8 percent women are capable of taking high level decisions while 5.7 percent women do not have any decision of their own. 57.14% women of primary teacher educated level have low level of expenditure. And 21.42% are women whose income spending level is secondary and 14.28% are primary level women whose income spending level is high. 15% of the working women who are secondary teachers have low income spending level while 45% of the educated working women have average income spending level while 40% of the working women have high income spending level.

29% of highly educated working women are those whose income spending level is low while 17.64 percent women are whose income spending level is middle and 79.40 percent women are whose income spending level is high. Here the results show that highly educated Working women are more free to spend their income than less educated working women.

Educated and uneducated working women have freedom to spend their income.

	Educated working women(68)				Uneducated working women (52)					
	1	2	3	4	1	2	3	4		

	%	%	%	%	%	%	%	%	%	%
Own higher education	50	37	8	5	100	5	10	40	45	100
Children; s education	40	37	9	11	100	10	9	39	42	100
Own necessary expenses	30	40	15	15	100	11	15.2	35	38.8	100
Secure future plan	38.8	34.9	14.1	12.2	100	10.5	18.2	42.7	28.6	100
Children's Secure future plan	42.7	38.2	9.5	9.6	100	16.1	12.4	28.8	42.1	100
Own health expenses	42.4	37.5	13.2	6.9	100	13.9	16.7	32.4	37	100
Wedding related expenses	30.6	32.2	16.5	20.7	100	16.1	18.7	34.6	30.6	100
Social expenditure	28.2	40.5	24.1	7.2	100	17.9	12.6	17.5	52.6	100

Table 3 makes it clear that 50% completely agree and 37% agree that educated working women are completely free to spend on their higher education. On the other hand, 40% disagree and 45% completely disagree are uneducated women who are not completely free to spend their income on education.

40% Strongly Agree, 37% Agree are educated working women who are free to spend on their children's education, while on the other hand, 39% Strongly Disagree to 42% Disagree women disagree with this statement.

Educated workings women are 30% completely agree to 40% agree to spend on their own essential expenses. On the other hand, among uneducated working women, 35% disagree and 38.8% completely disagree.

To spend on planning for their secure future, 38.8 percent women strongly agree and 34.9% educated working women agree, while on the other hand, among the uneducated working women, 42.7% disagree and 28.6% women strongly disagree.

For educated working women to spend from their income to plan for the secure future of their children, 42.7% women completely agree while 38.2% women agree, whereas among the uneducated working women, 28.8% women completely disagree with which statement and 28.6% women completely agree. Disagree.

Regarding their own health related expenses, 42.4% educated working women completely agree while 37.5% educated women agree with this statement.

Among the educated working women, 28.2 percent women completely agree and 40.5% women agree with this statement, while among the uneducated working women, 52.6% women completely disagree with this statement and 17.5% women disagree.

Regarding social expenditure, among the educated working women, 28.2 percent women completely agree and 40.5% women agree with this statement, while on the other hand, among the uneducated working women, regarding social expenditure, 52.6 percent women completely disagree and 17.5% women completely agree with this statement. Women disagree with this statement.

Conclusion

Based on the analysis of data, it has been concluded that women have to be provided more power and freedom through education. It has been shown through the above tables that empowerment along with education increases the freedom of women to take decisions and spend their income. Through many factors, it is known that due to lack of education, uneducated working women are not free to spend money. The level of education has an active impact on the money spent to maintain socio-economic relations. The study notes that most women depend on men to spend on their children's education. The present study shows that education plays an important role in explaining the variation in freedom to spend. It is suggested that the government level should focus on women's education and employment. The study also suggests that uneducated women enjoy less independence and less power in taking decisions regarding matters of spending from their income.

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