

EVALUATING THE POTENTIAL IMPACTS OF WOMEN'S ACADEMIC ACHIEVEMENT ON POLITICAL AND FINANCIAL ENGAGEMENT

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Abstract

The focus of this investigation is to provide insight into the intricate link that is presented in women's educational achievement and their future involvement in the financial and political realms. For this investigation, 200 rural women and ten gender activists were recruited. The tools utilized for gathering the data included questionnaires. The findings demonstrated that rural women's involvement in politics and financial affairs increases with their level of education and the potential benefits that come with that involvement. In contrast to uneducated rural women, those with education have asserted a higher level of involvement in financial and political concerns and they have reaped significant benefits from such involvement. It is advised that the government implement and increase comprehensive and effective adult education in the rural areas in accordance with the research's outcomes.

Keywords- Women, educational achievement, political, financial, rural regions

1. Introduction

Women's education is the empowerment of females through learning and skill development. Access to education for women enhances their socio-economic opportunities, promotes gender equality and contributes to overall societal progress. Education equips women with knowledge and tools to pursue careers, make informed decisions and actively participate in community development [1-3]. Women's education in politics empowers them to engage in political processes, fostering informed civic participation. By providing access to political education, women gain the knowledge and skills necessary to contribute in policymaking, advocate for gender equality, and strengthen their representation in political spheres, promoting more inclusive and equitable societies [4-6]. Women's education in finance empowers with crucial financial literacy, fostering independence and informed decision-making. Access to financial education enables women to manage resources, invest wisely and contribute to economic growth. Bridging gender gaps in financial knowledge enhances women's economic participation, supporting broader societal development [7-10].

Research [11] examined women's involvement in politics and decision-making, appraised their prospects and ascertained their degree of political involvement and possibilities for decision-making. Article [12] investigated the political, economic and social facets of women's empowerment were examined. Paper [13] investigated the variables affecting women's involvement in local politics. Study [14] looked into the idea that elected officials and other stakeholders should prioritise providing grassroots women's organisations with more empowerment programmes, particularly in the areas of decision-making and political engagement. Research [15] examined how women-managed small and medium-sized enterprises (SMEs) are growing in relation to digital and financial awareness. Article [16] examined the Indian women's involvement in politics and evaluates the causes of the gaps that prevent women from realizing their full potential.

2. Design of the Study

2.1 Population and sampling

The study examines rural women, employing a multi-stage random sample technique. Three zones were chosen at random and 25 rural women were selected from each area. The study included a cohort of 200 rural women, as well as 10 Gender Activists and ten women who were randomly chosen from a group dedicated to advocating for women's rights in the region.

2.2 Data collection instruments

The study sought to investigate the influence of education on the political and economic engagement of women living in rural areas. The tools for gathering data utilized in this study included a questionnaire. The survey requested personal details from participants and aimed to gather data on the influence of education on female involvement in both economic and political endeavors. The questionnaire had inquiries pertaining to women's involvement in leadership roles, participation in women's organizations, involvement in effective governance, microfinance engagement, project participation, possession of resources and the benefits derived from such involvement. The researcher created the questionnaire and evaluated for validity by an Associate Professor from the English Language Department and the Educational Psychology Department. The items demonstrated a reliability coefficient of 0.79, indicating an acceptable level of reliability. The survey was conducted among women who were unable to read or write, women with literacy skills and individuals who had dropped out of primary school. Meanwhile, interviews were conducted to collect data from advocates for gender equality. Table 1 shows the respondent's biography.

Table 1: Biography of respondents

Level of education	Number of participants	leadership participation	Members hip in association	Good governance	Participati on in projects	possessi on of resource	Credit proble m	Participati on in Microfinan ce
Illiterate	72	8.12	5.63	4.65	10.56	8.74	12.65	11
Reading and writing	60	8.65	5.63	8	10.48	8.47	12.47	12.54
Primary school	35	7.2	4.65	9.54	10.84	11.74	11.47	11.98
Secondary school (9-12)	2	7.6	6.56	9.6	10.78	11.57	12.64	13.54

3. Data analysis techniques

The data received by the questionnaire was analyzed using One Way ANOVA. The analysis of variance (ANOVA) was employed to compare the average levels of political and economic engagement among rural women, as well as the corresponding benefits they obtained from their involvement. The findings were employed to validate the questionnaire findings. Among the 200 surveys, 12 were deemed incomplete and thus excluded from the analysis.

4. Results and discussion

The study comprises a total of 72 rural women who do not have access to education. Among 60 adult literacy learners, while 35 and 21 are dropouts from primary and secondary school, respectively. The average involvement in political and economic endeavors exhibits a direct correlation, favoring rural women who possess greater levels of education. These differences were analyzed using eight ANOVAs. The findings indicate that women with more advanced educational qualifications experience advantages when engaging in leadership roles, as it enhances their ability to make decisions. A One Way ANOVA was used to ascertain the significant disparities in the degree of benefits derived from membership. The findings indicate that women with advanced educational qualifications experience advantages from their involvement in diverse organizations, which contribute to enhancing women's acceptance in the home and the community. Women's involvement in administration and committee also enhances their influence in making decisions related to child-rearing methods, expenditure and the buying and selling of goods. In general, rural women hold the belief that they can reap advantages by participating in women's associations.

- Were made aware of and persuaded to take out loans,
- Having taken an active part in creating and weaving looms
- Have taken part in forest-related activities.
- Were prompted to sign up for extension programmed in health and agriculture, and
- Were set up to take part in activities that generated revenue.

A study investigating the disparities in political engagement among rural women, taking into their educational attainment, revealed that women who had completed basic and secondary education exhibited a greater inclination towards perceiving their role in promoting effective governance. Rural women have mobilized to exert influence over local governments, medical professionals, and police in order to fulfill their specific needs, as described by gender activists. They hold the belief that the municipality is attuned to matters concerning women, including concerns pertaining to family life, infringements upon rights and the rights of children. Local government is being urged by women's associations and gender campaigners to address pressing concerns such as abduction, early marriage and rape. The study emphasizes the significance of women involvement in guaranteeing effective government in rural regions.

The ANOVA analysis of subcategories of economic engagement revealed significant variations in means, indicating that rural women with elementary and secondary education had higher levels of economic participation compared to other groups. The findings exhibited uniformity across all categories. The disparity in women's involvement in self-started projects versus those initiated by other groups was significant across different levels of education. Illiterate women had lower participation rates in self-initiated projects, such as local textiles. Tea cafés, gardening, and non-government groups focused on water, soil and other environmental

conservation, compared to women with elementary and secondary school levels. Table 2 shows the results of level of education by ANOVA.

Table 2: Results of ANOVA in level of education

	Dependent variables	Leadership participation	Membership in association	Good governance	Participation in projects	possession of resource	Credit problem	Participation in Microfinance
Df	bm	2	2	2	2	2	2	2
	wm	186	186	186	186	186	186	186
	total	188	188	188	188	188	188	188
Sum of square	bm	797.33	989.25	388.362	35.54	25.02	5.973	58.036
	wm	5969	8055.6	2134.88	552.79	315.10	129.255	1281.239
	Total	6766.33	9014.85	2523.242	588.33	340.12	135.228	1339.275
Mean	Bm	265.68	265.68	129.45	11.84	8.34	1.99	19.34
square	Wm	10.6	14.31	3.79	0.98	0.56	.229	2.28
F		14.03	9.64	12.43	4.34	1.56	3.22	3.16
Sig		0	0	0	0	0	0	

According to the data analysis, women who have completed primary and secondary school have experienced a rise in their yearly earnings, altered their family's way of life and enhanced their family's well-being as a result of their involvement in different projects. A husband, whose wife has a basic level of education, affirms that their marriage has significantly improved the health of their children, the cleanliness of their house and the quality of their clothing.

The Gender Activists assert that women have profited from their involvement in several initiatives. The perspectives of Gender Activists regarding the effects of women's involvement in different projects might be outlined as follows.

- They take part in gatherings,
- By raising cattle to pay back the loans they get, they have raised their standard of living,
- They understand the rights of themselves and others,
- They are supportive of one another and share mutual understanding,
- They impart knowledge to their children and

- They are self-employed business owners.

The study demonstrates that women who have secondary and primary schooling have lower average scores in relation to the challenges they face as a result of their husbands seeking credit, in comparison to women who have not received any education. Female individuals who engaged in credit management activities saw a lower number of issues in comparison to those who did not partake in such activities. The study evaluated the difference in mean outcomes between women who participated and those who did not.

A study conducted with rural women of varying educational levels revealed that the level of involvement in microfinance and banking associations, repayment of loan funds, and profitability derived from loans fluctuate. A primary school graduate from a rural area and an uneducated lady from a rural area both stated that they put forth a lot of effort, saved money, and discussed their expenses. A unidirectional analysis of variance (ANOVA) was performed to compare the means.

The survey discovered a substantial educational gap between illiterate rural women and rural women who had completed basic and secondary schooling. But there was no discernible difference between those who could read and write and those who were illiterate. As education levels rise, so does the influence of education. Women who obtained loans and worked for themselves have profited; they have been able to save money in banks, pay for their children's schooling and buy food in groups. They have banded together to oppose any infringement on their liberties. Due to their financial independence from men, women's participation in companies and the women-centered safety-net programme brought about improvements. Compared to illiterate women, knowledgeable women are more open to accepting government advances.

5. Conclusion

It may be concluded from the investigation's outcomes, rural women's level of education increases, their engagement in both economic and political endeavors, as well as the potential benefits derived from their involvement, also increase. Specifically, rural women who have received education up to high school and primary school levels have reported a greater level of involvement in economic and political matters. Furthermore, they have derived substantial advantages from their participation, in contrast to rural women who are unable to read or write. According to the results of this study, it is advisable for the government to implement and broaden integrated and effective adult literacy programs in rural areas.

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