

# Impact of Women's Education on Household Decision Making in Indian Context

Col. Hiren Borah<sup>1</sup>, Golak B. Patra<sup>2</sup>

<sup>1</sup>PhD Scholar, SSS, The Assam Kaziranga University, Jorhat, Assam; Also, presently serving as a Senior Army Officer, Indian Army, Govt. of India.

<sup>2</sup>Associate Professor, SSS, The Assam Kaziranga University, Jorhat, Assam; Presently, a Senior Research Consultant at Anthropos India Foundation (AIF), New Delhi, India.

## ABSTRACT

Education has a significant impact on women's empowerment and leadership. In many of the households' important economic decisions are often taken by women. In a patriarchal Indian society, women have reached this point with several struggles and clashes with their male counterparts. Women's education and empowerment help in balancing the decision-making process related to financial activities at the household level. This study aims to explore the importance of women's education and empowerment in household management and decision-making processes by the women. It aims to examine the impact of Women's education on Household Decision Making, especially in the Indian Context. The present research is qualitative in nature, based on analysing both primary and secondary data. This particular study has been derived from the researcher's original PhD work. The qualitative analysis and data have been extracted from the original PhD work to understand the situation in India Context.

**Key Words:** Women, Education, Household, Decision Making, India.

*Adhyayan: A Journal of Management Sciences* (2024); DOI: 10.21567/adhyayan.v14i2.05

## INTRODUCTION

India bears a glorious history of women, where women are worshipped as Goddesses. Women have been placed in highly respected positions where they played the role of Mothers, Sisters, Wives and Daughters. In the modern era, a woman plays multiple roles- as an educator, mentor and inspirational entrepreneur. Women are role models to many of the younger generations, where women have no limit to their achievements from the sky to space, mother Earth to under-water, and experts to generate and challenge Artificial Intelligence in the present day.

Women's education and empowerment are essentials in economic development. Numerous initiatives and policies have been introduced globally to promote education and enhance women's empowerment. In India, policymakers have been working diligently to achieve higher levels of women's empowerment by launching various schemes and policies to advance women's education over the years. These persistent efforts by the government and other organizations have led to notable progress in both education and

---

**Corresponding Author:** Col. Hiren Borah, PhD Scholar, SSS, The Assam Kaziranga University, Jorhat, Assam; Also, presently serving as a Senior Army Officer, Indian Army, Govt. of India, e-mail: ss20phss005@kazirangauniversity.in

**How to cite this article:** Borah, H., Patra, G.B. (2024). Impact of Women's Education on Household Decision Making in Indian Context. *Adhyayan: A Journal of Management Sciences*, 14(2):23-27.

**Source of support:** Nil

**Conflict of interest:** None

---

empowerment for women. At present, women are not only making household decisions but also leading the society in many ways.

According to Habib et al. (2019), "Women's empowerment refers to their ability to make choices and engage in strategic decision-making, thereby benefiting not only themselves but also others by enhancing their overall quality of life." Education is a pathway to women's empowerment and freedom. Education has substantiated the expand of economic opportunities for women and enhanced their ability to take on challenges independently.

In patriarchal societies, there is evidence that providing women with proper education has delayed early marriages and reduced both infant and maternal mortality rates in several regions. Singh (2016) points out that educated women are more likely to be aware of their rights and have the confidence to assert them. Such women are often keen to become financially independent and self-reliant, participating actively in decision-making processes. As a result, there is a clear link between education and women's empowerment, with education positively impacting empowerment outcomes.

### **The Role of Women in Household Management and Decision-Making**

Over the years, women's role in managing household duties has been regarded as significant in various parts of the world, including India. It has long been a tradition to view women as skilled in household management, a belief that remains prevalent globally. Kapur (2019) highlights that women tend to pay close attention to all aspects of household responsibilities, from daily chores to meeting family needs and caring for children, both in India and around the world. In rural areas of India, women are often involved in livestock rearing, while in urban settings, they are responsible for supervising service providers such as cleaners, cooks, and gardeners. These roles demand efficiency and skill, reflecting the critical part women play in managing households. Additionally, decision-making is an essential component of household management. Women are required to make various decisions, whether big or small, in the course of fulfilling household duties. Furthermore, it has been observed that women now play a crucial role in financial decision-making, from purchasing items to managing other financial matters essential for running a family (Kponou, 2020). This emphasizes the pivotal role of women in making strategic decisions that influence household management and other areas of their lives.

### **Objectives**

The present paper has two objectives as follows:

1. To understand the trends of women's education and empowerment in India.
2. To examine the role of education in Women's Empowerment and Decision-making at their household level.

## **METHODS AND MATERIALS**

The present study is a contextual analysis undertaken to understand the linkages between Women's education

and their role in household decision-making in India. The present study used both primary and secondary data collected from the field as part of PhD work. The narratives from the field are used as part of primary sources. Different sources including previous research works, journals, government websites, etc. have been used for collecting secondary data. A review of the Previous studies and analyses has been done to address the study objectives. Ethical considerations like maintaining and protecting data, and acknowledging through appropriate citation and referencing have been done.

## **DISCUSSIONS**

### **International Perspectives**

Women's empowerment and education are widely recognized as crucial for enhancing autonomy and enabling women to make decisions in various areas, including household finances and employment opportunities. A study by Yaya et al. (2018) conducted a multilevel analysis across 32 sub-Saharan African countries and found that improvements in women's empowerment led to better maternal health outcomes, increased decision-making autonomy, higher labour force participation, and reductions in abuse and violence against women.

A systematic review by Santoso et al. (2019) on women's empowerment in decision-making for child nutrition shows that educated and empowered women are more likely to make informed decisions about providing proper nutritional care for their children. Additionally, Al-Shami et al. (2018) found that microcredit schemes in Malaysia, especially for women, positively influence women's empowerment and subsequently increase their monthly income. This financial independence allows women to make various household decisions, including those related to daily expenditures, children's education, mobility, and loans.

Cannonier and Burke (2022) analyzed the impact of education on household decision-making in Sierra Leone and observed that initially, women were less involved in decision-making. However, education significantly empowered them by enhancing their skills and awareness, allowing them to make informed choices both at home and in their professional lives. Education also helps women overcome the negative impacts of gender discrimination in both society and the workplace. Abbas (2022) further asserts that education empowers women by enhancing their financial



knowledge and societal awareness, which in turn positively influences their decision-making capabilities.

### Indian Perspectives

Various studies have explored the impact of education on women's decision-making processes in India, a country known for its patriarchal societal structure. Over recent years, there has been a concerted effort to improve female literacy rates. Khare (2021) highlights that access to education significantly enhances women's decision-making abilities in India, with educated women enjoying more freedom and power in making choices compared to their uneducated counterparts.

At the socio-economic level, educated women have more employment opportunities, empowering them to make decisions independently. In contrast, uneducated women often face limitations in choosing their occupation, managing their children's education, and handling financial matters. Paul (2019) suggests that women's education can reduce early marriages and that financial support for girl-child education in both rural and urban India can empower women to make decisions about employment, education, and marriage.

Sinha et al. (2019) argue that microfinance services in India provide women with the financial means to start small businesses or pursue other earning opportunities, which in turn empowers them to make strategic decisions regarding household finances. Roy et al. (2018) discuss the bidirectional relationship between women's empowerment and decision-making ability, noting that empowerment enhances women's socio-economic status, which is critical for improving their decision-making capacity. Furthermore, women's empowerment contributes to economic development by reducing poverty, as it allows both men and women to participate in economic activities. The Indian government has introduced several schemes, such as "Beti Bachao Beti Padhao" (2015) for girls' education, the "National Policy for the Empowerment of Women" (2001) to reduce violence against women, and "Mahila Shakti Kendra" to empower women in 115 backward districts through digital literacy, employment, and skill development (Singh, 2019). Other initiatives include "Support to Training and Employment for Women (STEP)", the "Maternity Benefit Amendment Act - 2017", the "Women's Reservation Bill", and various schemes for Women Self-Help Groups (SHGs), all aimed at promoting women's empowerment in India.

### Women's Autonomy in India

Women's autonomy refers to their ability to make decisions within the household, often in relation to

their male counterparts, and in some cases, within society, particularly in matrilineal communities. Various indicators measure women's autonomy, including direct indicators like power dynamics with their husbands, authority in decision-making, and mobility, as well as indirect indicators such as family structure, work status, and education (Chakrabarti, 2019).

In terms of financial inclusion in India, women's autonomy has been increasingly evident as they make more independent decisions about financial products, a trend driven by increased education and financial literacy (Shome et al., 2018). Educated women are also more likely to make decisions regarding their employment and are positively influencing the enrolment of their children in schools, a trend that has gained momentum as the number of educated women in India has risen.

### Women's Education and Empowerment in India

India has made efforts to integrate women's education and empowerment into its Five-Year Plans, allocating resources and implementing policies to address social backwardness in this area. According to the Census Report of 2011, women's literacy rates have improved from approximately 54% to 65.46%, reflecting growing awareness of the importance of women's education.

More women in India are pursuing higher education and seeking employment opportunities, competing with men. However, empowerment varies based on factors like geographical location, social and economic status. Women from lower socio-economic backgrounds and rural areas often face barriers to higher education due to a lack of awareness, financial support, and conservative family attitudes, despite government support.

### The Role of Education in Women's Empowerment

Secondary data indicates that education is a driving force behind women's empowerment. Education raises women's awareness of their rights to pursue education, employment, and property ownership in a patriarchal society. Education is crucial for promoting equality, as preventing women from accessing education and employment is at the core of patriarchal oppression in societies like India. Educated women are more confident in their abilities to achieve significant goals and participate in strategic decision-making. In contrast, uneducated women often shy away from decision-making (Borah, 2022). Government measures and policies are helping educated women to pursue

employment, making them financially independent and boosting their confidence in making strategic decisions an important indicator of empowerment. Therefore, education plays a positive role in influencing women's empowerment.

### The Role of Educated Women in Household Decision-Making

A review of literature from both Indian and global perspectives suggests that educated women are generally more confident in participating in strategic household decision-making. Although women have traditionally been responsible for household chores and decisions, education has made them more self-reliant in financial decision-making (Goel and Ravishankar, 2022). Educated women are also more likely to make informed choices about their families' needs, such as children's education and healthcare. This indicates a positive relationship between women's education and their ability to make strategic decisions.

The Indian government has implemented various policies to promote women's empowerment, many of which focus on encouraging girls and women to pursue education and skill development. These initiatives have led to significant progress, with more women now seeking higher education and empowerment opportunities.

### CONCLUSION

From analysing the different aspects associated with women's education and empowerment it has been observed from the study that India has been working hard on improving the women's education and empowerment scenario through different policies, measures, programmes and schemes with the view of safeguarding women's right to education and for encouraging them to participate in economic activities. It is understood that education tends to play a positive role in empowering women in India while facilitating them to make their choices in different aspects. Following these, it has been observed that educated empowered women are likely to make better decisions for themselves and their families indicating a positive impact of education and empowerment in managing household and decision-making.

With the continuous efforts and trajectory shift from the ancient to modern, pre-independent to post-modernisation era, India has achieved drastic change in women's empowerment through education and encouraging women in their day-to-day life in the

households as well as in society. Women are experts in household-decision making as well as administrations in ruling the states and the country itself. This trend needed to be achieved in rural India as well.

From this study, it can be concluded that women's education and Women's empowerment have a strong relationship and are linked directly, where education tends to empower women. "Higher the levels of education more the women empowerment". Empowered women can effectively and confidently participate in decision-making process and manage their responsibilities at all levels. Women's education can lead towards holistic development and achieving the millennial goals of India's Independent.

### REFERENCES

- Abbas H.S.M. (2022). Social Equity, Decision-Making and Family Planning Hurdles and Role of Administration, *Gomal University Journal of Research*, 38 (I). Pp. 78-92.
- Agarwal S., Lenka U., Singh K., Agarwal V. and Agarwal A.M. (2020). A qualitative approach towards crucial factors for sustainable development of women social entrepreneurship: Indian cases. *Journal of Cleaner Production*, 274, Pp. 123-135.
- Al-Shami S.S.A., Razali R.M. and Rashid. N. (2018). The effect of microcredit on women empowerment in welfare and decision-making in Malaysia. *Social Indicators Research*, 137 (3) Pp. 1073-1090.
- Borah U. (2022). Impact of Women's Education on Political Empowerment in India. *Journal of Positive School Psychology*, 6(4), Pp. 4047-4049.
- Cannonier C., and Burke M.G. (2022). The Impact of Education on Household Decision-Making Among Women: Evidence from Sierra Leone. *The Palgrave Handbook of Africa's Economic Sectors*. Palgrave Macmillan, Cham, Pp. 217-254. DOI: 10.1007/978-3-030-75556-0\_10
- Chakrabarti A. (2019). Undertaking female autonomy in India through their family headship status. *Journal of Population and Social Studies*, 27(3), Pp. 266-285.
- Deka R. J. (2018). A study on the importance of skill development: Women entrepreneurs in India as a catalyst to women empowerment. *Productivity*, 58(4), Pp. 400-409.
- Devi R., Gupta S. and Verma M. (2021). Awareness of women regarding Beti Bachao Beti Padhao Scheme. *International Journal of Home Science*, 7(2), Pp. 181-183.
- Goel M. and Ravishankar N. (2022). Impact of public policy and legislation on autonomy and empowerment of women in India. *Gander Issues*, 39 (2), Pp. 198-219.
- Habib K., Shafiq M., Afshan G. and Qamar F. (2019). Impact of education and employment on women empowerment. *European Online Journal of Natural and Social Sciences: Proceedings*, 8(3) (s), Pp. 62.
- Kapur R. (2019). The Role of Women in the Management of





- Household Responsibilities. *ResearchGate*. Accessed online on 7<sup>th</sup> September 2024. Available at [https://www.researchgate.net/publication/330984577\\_The\\_Role\\_of\\_Women\\_in\\_the\\_Management\\_of\\_Household\\_Responsibilities](https://www.researchgate.net/publication/330984577_The_Role_of_Women_in_the_Management_of_Household_Responsibilities)
- Khare S. (2021). Impact of Women's Education on Decision Making Regarding Their Children Affairs. *Journal of Scientific Research*, 65(4), Pp. 144-149. DOI: 10.37398/JSR.2021.650424
- Kponou M.K.C. (2020). Women's Bargaining Power and Households' Living Standards in West Africa: Evidence from Benin, Togo and Mali. *Women and Sustainable Human Development*, Palgrave Macmillan, Cham, Pp. 305-316.
- Paul P. (2019). Effects of education and poverty on the prevalence of girl child marriage in India: A district-level analysis. *Children and Youth Services Review*, 100, Pp. 16-21.
- RGI (2011). Literacy in India. *Census Report 2011*. Accessed online on 20<sup>th</sup> September 2024. Available at [https://www.census2011.co.in/literacy.php#google\\_vignette](https://www.census2011.co.in/literacy.php#google_vignette)
- Roy C., Chatterjee S. and Dutta Gupta, S. (2018). Women empowerment index: Construction of a tool to measure rural women empowerment level in India. *ANVESHAK - International Journal of Management*. 7(1), Available at <http://dx.doi.org/10.2139/ssrn.3357543>.
- Santoso M.V., Kerr R.B., Hoddinott J., Garigipati P., Olmos S. and Young S.L. (2019). Role of Women's Empowerment in Child Nutrition Outcomes: A Systematic Review. *Advances in Nutrition*, 10(6), Pp. 1138-1151.
- Shome S., Pal M. and Bharati P. (2018). Influence of maternal autonomy and Socio-Economic factors on birth weight of infants in India, *Malaysian Journal of Nutrition* 24 (1), Pp. 35-46.
- Singh K. (2016). Importance of Education in Empowerment of Women in India. *Motherhood International Journal of Multidisciplinary Research & Development*, 1(1), Pp. 39-48.
- Singh K. (2019). Role of Social Welfare Schemes in Women Empowerment. *Think India Journal*, 22(14), Pp. 4720-4728.
- Sinha M., Mahapatra S.S., Dutta A. and Sengupta P.P. (2019). Microfinance and Women Empowerment: An empirical analysis. *Handbook of research on micro-financial imports on women empowerment, poverty, and inequality*, IGI Global. Pp. 52-64).
- Yaya S., Uthman O.A., Ekholuenetale M. and Bishwajit G. (2018). Women Empowerment as an Enabling Factor of Contraceptive Use in Sub-Saharan Africa: A multilevel analysis of cross-sectional surveys of 32 Countries. *Reproductive Health*, 15 (1), Pp.1-12.