

Vol 3 Issue 9 Oct 2013

ISSN No : 2230-7850

Monthly Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

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RNI MAHMUL/2011/38595

ISSN No.2230-7850

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 **AN ECONOMIC ANALYSIS OF WOMEN'S HIGHER
EDUCATION, A STUDY OF ANNAMALAI NAGAR
IN CUDDALORE DISTRICT**



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Abstract:- Education is the nourishment of the mind with knowledge this is practiced purposefully and productively. Education disciplines the mind, sharpens the intellect and refines the spirit. It's the development of integrated personality that unfolds itself to the highest wisdom. It's a continuous process. Higher education has a critical role to play particularly in the developing countries in the context of globalization and emphasis on market driven economies. Contributions of higher education to the nations' human resource development take many forms: training to middle and higher level professional, technical and managerial staff; creation of new knowledge through research and scientific study, training and dissemination, forgoing a cultural identify and fostering democratic processes by encouraging independent ideas and informed opinions. Broadly speaking, knowledge which is imparted through Higher Education provides skills to its practitioners. When discussing career options with the emphasis needs to be placed more on what they are interested in and what they enjoy rather than the job opportunities. It is at least possible that working women may also be learning valuable skills, accumulating experience, bringing in resources, establishing independence, supporting their family, enhancing their confidence and rising labour productivity. The estimated type of employment and level of education co-efficient of linear function indicated that level will increase by increasing in income. Adjusted R² value implies that according to linear function 41.9 per cent of change in earnings function is give to increase income. The result that there is significant relation between income and type of employment and level of education is proved.

Keywords: Education , globalization , economies , technical and managerial staff.

Introduction

Education is the nourishment of the mind with knowledge this is practiced purposefully and productively. Education disciplines the mind, sharpens the intellect and refines the spirit. It shapes and polishes a rough unknown diamond into a multifaceted kohinoor sparkling with scintillating brilliance. It's the development of integrated personality that unfolds itself to the highest wisdom. It's a continuous process.

Higher education has a critical role to play particularly in the developing countries in the context of globalization and emphasis on market driven economies. If developing economies are to compete in global markets and create new activities and services, only good quality basic and secondary education is insufficient. Higher education for women has gained a wider role and responsibility all over the world. Today, in the 21st century, we cannot afford to ignore the importance of higher education for women any longer. The reason for its need and urgency is that there is no biological difference in the systems of males and females. Unfortunately, this important task of higher education of women has remain neglected for centuries. Need for higher education among women assumes all the more importance or

the 3rd world countries, where colonialism has remained a great force hindering education for the general masses and for the women in particular.

STATEMENT OF THE PROBLEMS

Fertility affects levels of educational attainment and vice versa. The various determining factors relate directly to the young women themselves as well as to cultural, economic and family considerations (one example being a pregnant mother's decision to withdraw her daughter from school to help at home). Family size influences educational attainment, with children of either sex from small families enjoying better educational opportunities. One study in Thailand found that, all other factors being equal (income, religion, residence, and parents' educational attainment and ambitions for their children), in families with four or fewer children 31 per cent went to upper secondary school, while in families with more than four children only 14 per cent reached this level. Similarly, a study in Bangladesh found that children in small families stayed in school longer because they were not called upon to care for younger siblings at home. In both the Thailand and

Bangladesh studies, however, boys had a higher level of educational attainment than girls. Once girls reach puberty, pregnancy may prevent them from staying in school. Students who become pregnant often drop out of school or are expelled by school authorities. An American survey indicated that young women who gave birth were much less likely to complete high school.

NEED FOR THE STUDY

Higher Education may also be viewed in terms of the needs of its consumers. The term consumer is very wide and heterogeneous. It includes young and old of both sexes. Theoretically the need for Higher Education for both males and females is the same. But its sometime argued that males and females are different in their social and cultural needs. The basic argument which is given for women, Higher Education is not that Higher Education for women is different from that of men. Our main thrust is that in the field of Higher Education, women should also be equal partners. Our past experience shows that so far Higher Education has remained restricted only to men. It should now widen its horizon and include women also. The commission on the Higher Education for women, University of Madras in 1979 rightly observed: "for Women and men college education is necessary for character formation, ability to earn, creative self expression and personal development".

Significance of the Present Study

World Education has a long history of successfully working with local partners to design, execute, manage and evaluate participatory, community based initiatives to advance the additions of girls and women. World education programmes help girls enroll and stay in school and help women gain access to or create new educational, financial and social resources in their communities. World education programme help girls and women improve their own lives, the lives of their families and the conditions in their communities. For parents and especially mothers in this means creating conditions that ensure their daughters have equal access to basic education are able to make informed decisions about their futures, and are able to protect themselves. Contributions of higher education to the nations' human resource development take many forms: training to middle and higher level professional, technical and managerial staff; creation of new knowledge through research and scientific study, training and dissemination, forgoing a cultural identify and fostering democratic processes by encouraging independent ideas and informed opinions. Broadly speaking, knowledge which is imparted through Higher Education provides skills to its practitioners. Our understanding is that by acquiring skills the women raise their status in comparison with men and also the status of the group to which they belong. In order to understand the status of women, or for that matter to understand any social issues, it is necessary to combine at least 3 perspectives viz. the perspective from policy, the perspective from statistics and the perspective from culture.

The present study is aimed at finding the various reasons for women seeking entry into higher education. It aims at looking at the reasons for seeking entry into higher education by women from the perspective of men, teachers,

parents and the women themselves. It bring about an awareness among women as to the various avenues open to them in Higher Education and thus mark the beginning of a major process of empowering women.

RESEARCH ISSUES

Girls of low socio-economic status were less likely to complete high school than were those at the middle and higher socio-economic levels. Higher educational attainment among women is positively correlated with reduced child mortality (World Youth Report, 2003). Although an increasing proportion of higher education faculties are women, salary disparities between males and females at this level have not decreased. While females remain relatively unenthusiastic about science and mathematics, their attitudes towards computers have changed. Since 1996, there has been no difference in levels of home computer use between American boys and girls in the eighth and eleventh grades.

Studies have shown that both age and education influence a woman's earnings; younger women with a higher level of education tend to have the highest incomes. However, there are other determinants. In Canada, for example, university-educated young women earn 84 per cent of what their male counterparts earn. This is partly attributable to the types of jobs university graduates eventually find; for some reason, those secured by male graduates are generally better-paying than those found by female graduates. Recently, progress has been made towards wage parity for younger, more educated women, and the situation is even better when hourly wages are taken as the basis for gender comparisons. Surveys in Canada indicate that full-time work averages four hours less per week for women than for men.

RESEARCH DESIGN

The present study is undertaken with the following objectives, and hypothesis.

OBJECTIVES OF THE STUDY

- 1.To portray the socio-economic and demographic characteristics of women in it education.
- 2.To compare the cost structure for different level of women's higher education in the study area.

Hypothesis of the Study

- 1.Women Earnings depends on the type of work not for level of higher education

METHODOLOGY

The present study is undertaken in Annamalai nagar on the basis of data from primary sources. The primary data are collected using a pretested questionnaire by the method of direct personal investigation from a disproportionate stratified random sample of 120 female workers consisting of 40 Assistant professor, 40 Teachers, and 40 Junior assistant. The primary data includes the information's pertaining to demographic features, household environment, cost of higher education, and empowerment of women for the year 2010 – 2011.

Concepts

Socio Characteristics : In this study respondents Age, education, family size, type of family, and type of work.

Economic Characteristics : In this study respondents income, household wealth, household income, borrowings, savings, and expenditure for food and non-food.

Tuition Fees : Tuition fees mean money payment for giving education to the students. It is collected to pay for the teaching staff and for the non teaching (typist, clerk, etc.) It is collected for maintenance purpose once in a year in all education institution.

Material Cost : It includes the cost of uniforms, text books and other education materials (notebooks, pens, instruments etc.)

Transport Cost : It is the cost incurred for going to school from residence such auto charges and bus fare.

Living Cost : It is the money paid for Mess fees, Room rent, snacks, medical, entertainment, cosmetics etc.

Type of Work

Assistant Professor : Sample women teach in higher level of education working as Assistant Professor in University/ Colleges.

Teacher : Who have taught in higher secondary or high school level of education working as Teacher in schools.

Junior Assistants : Those who are handled the administration work day to day activities of the office.

Higher Education : Who are after completing higher secondary they have to join any degree of the higher level of education. Level means the courses of the higher education.

RESULTS AND DISCUSSION

In this chapter primary data are analysed suitably with tables and presented in divisions of Social – Economic Characteristics of Sample women Households and Academic Performance of the Respondent, Cost of Higher Education, and Empowerment of the Respondents. Primary data have been collected from 120 working women, comprising 40 from Junior Assistant, 40 from Teachers and 40 from Assistant Professor, in Annamalai Nagar. The data analysed using averages, percentages and regression.

**Table –1
Distribution of Respondents According to their Age,
Family Size and Religion**

Category	Age in years					
	25 – 30		31 – 40		40 – 45	
	No.	%	No.	%	No.	%
Junior Assistant (n=40)	6	15	26	65	8	20
Teacher (n=40)	4	10	28	70	8	20
Assistant Professor (n=40)	-	-	24	60	16	40
Overall (n=120)	10	8.3	78	65.0	32	26.7
Category	Family members					
	Upto 4		5 – 6		Above 6	
	No.	%	No.	%	No.	%
Junior Assistant (n=40)	32	80.0	8	20.0	-	-
Teacher (n=40)	32	80.0	6	15.0	2	5.0
Assistant Professor (n=40)	34	85.0	6	15.0	-	-
Overall (n=120)	98	81.7	20	16.7	2	1.7

Source : Computed

Table – 1 shows that the total 120 sample respondents, in all the categories maximum of the respondents is in the age group between 31 – 40 years (65%) among them more than half of the respondents belong to Assistant Professor. While in all the categories are maximum of living in small size is upto 4 members (81.7%) among them more than three fourth of the respondents belong to Assistant Professor, whereas in 5 – 6 members are in Junior assistant occupies 20 per cent and only 5 per cent of the teacher category are living in large size of family.

**Table – 2
Distribution of Respondents According to their Marital
Status, Type of Family**

Category	Marital Status			
	Married		Unmarried	
	No.	%	No.	%
Junior Assistant (n=40)	32	80	8	20
Teacher (n=40)	38	95	2	5
Assistant Professor (n=40)	36	90	4	10
Overall (n=120)	106	88.3	14	11.7
Category	Type of Family			
	Nuclear		Joint	
	No.	%	No.	%
Junior Assistant (n=40)	22	55	18	45
Teacher (n=40)	30	75	10	25
Assistant Professor (n=40)	30	75	10	25
Overall (n=120)	82	68.3	38	31.7

Source : Computed

It is observed from that Table – 2 the total 120 sample respondents in all categories most of them are married (88.3%) among them more 90 per cent of the respondents are married belong to teacher, whereas unmarried are one fifth of them belong to junior assistant. On the other hand the type of family of the respondents more

than two third are living in nuclear family (68.3%) like-wise junior assistant (55%), teacher (75%), and assistant professor (75%) and nearly half of them are living in joint family belong to junior assistant.

Table – 3
Distribution of Respondents According to their Educational Qualification

Category	Educational Qualification (Degree)				Total
	U.G.	P.G	M.Phil	Ph.D	
Junior Assistant	12	24	4	-	40
Teacher	14	16	10	-	40
Assistant Professor	-	-	26	14	40
Overall	26	40	40	14	120

Source : Computed

It is seen from Table – 3, out of 120 respondents, each 40 respondents are completed Post graduate and M.Phil degree respectively, 26 are UG degree and 14 are completed in Ph.D degree. It is found that all the categories, more than two third of the assistant professor(26) completed the M.Phil educational qualification and Ph.D degree qualified only for the assistant professors than other categories.

Household Income and Expenditure

Table – 4 shows that average annual household income of the respondents. Total Average annual household income is Rs. 325900 among these respondents income is Rs. 259200 (79.5%) and other income is R. 66700 (20.5) (includes family members income, subsidiary income milk / milk products, house rent). It is found that highest total household income is 475200 for Assistant Professor, than Teacher (298400) and Junior Assistant (204100), among these respondents income is higher share of household income.

Table – 4
Average Annual Household Income and Expenditure of the Respondents

(Rs.'00 per year)

Category	Household Income		Total	Household Expenditure		Total
	Respondents	Others		Food	Nonfood	
	Junior Assistant	1633	408	2041	441	505
Assistant	(80.0)	(20.0)	(100)	(46.6)	(53.4)	(100)
Teacher	2438	546	2984	377	437	814
Assistant	(81.7)	(18.3)	(100)	(46.3)	(53.7)	(100)
Professor	3706	1046	4752	595	637	1232
Professor	(78.0)	(22.0)	(100)	(48.3)	(51.7)	(100)
Overall	2592	667	3259	471	526	997
	(79.5)	(20.5)	(100)	(47.2)	(52.8)	(100)

Source : Computed

Note : Figures in parentheses percentage denotes to row total

It is also seen Table – 4 that average annual household expenditure both food and non-food. The total average annual household expenditure is Rs. 99700, among this food expenditure is Rs.47100 and non-food expenditure

is Rs. 52600. Irrespective of all the categories of respondents non-food expenditure is higher than that of food expenditure. It is found that Assistant professor is higher spent on food Rs. 59500 and non food Rs.63700 than Junior Assistant (Rs.94600) and Teacher (Rs.81400). It implies that the income increases expenditure is also increases.

Table – 5
Average Cost Structure of Higher Education of the Respondents According to Level of Higher Education (in Rs.)

Level of Higher Education	Tuition / Book Fees	Material Cost	Transport Cost	Miscellaneous	Total
Under Graduate	18800 (71.1)	3360 (12.7)	1750 (6.6)	2530 (9.5)	26440 (100)
Post Graduate	33520 (70.6)	5550 (11.7)	3270 (6.8)	5090 (10.7)	47430 (100)
M.Phil	47630 (71.8)	7690 (11.3)	3730 (5.6)	7270 (10.9)	66320 (100)
Ph.D	56650 (61.3)	15820 (17.1)	9040 (9.7)	10750 (11.7)	92360 (100)
Overall	39150 (67.3)	8105 (13.9)	4448 (7.6)	6435 (11.2)	58138 (100)

Source : Computed

Note : Figures in parentheses denote percentage to row total

Table – 4.5 shows that average cost structure is Rs. 58138 among this Ph.D. Rs. 92360, M.Phil Rs. 66320, Post graduate Rs. 47430 and Under graduate Rs. 26440. In all the level of education of the respondent have spent on tuition fees is Rs. 39150 higher than other cost Material Cost Rs. 8105, Transport cost Rs. 4448 and Miscellaneous Cost Rs. 6435. It implies that the level of higher education is increasing all the costs are also increase.

Table – 4.6
Average Cost Structure of Higher Education of the Respondents According to Branch of Study (in Rs.)

Branch of the Study	Tuition / Book Fees	Material Cost	Transport Cost	Miscellaneous	Total
Language	17000 (64.2)	4170 (15.7)	2900 (10.2)	2400 (9.0)	26470 (100)
Arts	32530 (50.1)	12450 (19.1)	5780 (8.9)	14100 (21.7)	64680 (100)
Science	54890 (72.9)	6820 (9.0)	5000 (6.6)	8500 (11.3)	75210 (100)
Overall	34810 (62.7)	7810 (14.0)	4560 (8.2)	8330 (15.0)	55510 (100)

Source : Computed

Note : Figures in parentheses denote percentage to row total

Table – 4.6 shows that average cost structure is Rs. 55510 among this Science Rs. 75210, Arts Rs. 64680, Language Rs. 26470. In all the Branch of the study of the respondent have spent on tuition fees is Rs. 34810 is higher

than other cost, Material Cost Rs. 7810, Transport cost Rs. 4560 and Miscellaneous Cost Rs. 8330. It implies that the cost variation between the branch of the study of the higher education.

Testing of Hypothesis

“Women Earning Depends on the Type of Employment and Level of Education”

Linear women earning of the following form is estimated to variables hypothesis.

$$Y = a + b_1 X_1 + b_2 X_2 + U$$

Y = Respondents Income U = Stochastic Variable

a = Constant Regression parameter (Y value for X = 0)

b = Slope Regression parameter

Predictor variables X_1 = Type of Employment

X_2 = Level of Education

Table - 7
Estimated Linear Women's Earnings Function for the Respondents

Predictor Variable	Beta	t	P level significance	F Statistic
Constant	-	-2.566	0.013	20.542
Type of Employment	0.345	2.688	0.009	
Level of Education	0.374	2.911	0.005	
R ²	0.419			

Source : Computed

Table – 7 shows Multiple linear Regression analysis of type of employment and level of education for women's of the respondents was used. The estimated co-efficient linear earnings function for the respondents are give in Table – 7 the respective 't' statistics values are compared with the table values at 5 % level and 1% level of significance for the estimated parameters. The estimated type of employment and level of education co-efficient of linear function indicated that level will increase by increasing in income. Adjusted R2 value implies that according to linear function 41. 9 per cent of change in earnings function is give to increase income. The hypothesis that there is significant relation between income and type of employment and level of education is proved.

CONCLUSIONS

Education employment, job training and technology are all keys to growth. By making changes in investment that affect these factors, countries can move towards greater growth and development. When discussing career options with the emphasis needs to be placed more on what they are interested in and what they enjoy rather than the job opportunities. It is at least possible that working women may also be learning valuable skills, accumulating experience, bringing in resources, establishing independence, supporting their family, enhancing their confidence and rising labour productivity.

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