

Education as a Catalyst for Change: Exploring Its Impact on Rural Women's Lives

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Abstract—This study investigates the impact of education on the socio-economic conditions, health awareness, political awareness, and decision-making authority among literate and illiterate rural women in the Jalpaiguri and Darjeeling districts of West Bengal, India. By surveying 100 women—50 literate and 50 illiterate—the research explores the differences in their roles, family dynamics, and perceptions of education, particularly girls' education. The findings reveal economic disparities with regard to literacy, younger women having higher education levels were economically more advantageous. Education is found to be crucial for empowering women and enhancing their economic independence, political autonomy, and participation in household decision-making. Despite a strong cultural norm of joint decision-making between husbands and wives across all educational levels, individual decision-making tends to be more common among less educated women, indicating varying levels of empowerment. The study highlights the importance of education in overcoming social barriers, promoting gender equality, and fostering autonomy among rural women.

Keywords— Rural Women, Literate, Illiterate, Education, Decision-making, Opinion.

I. INTRODUCTION

Education is how human minds develop via formal learning in institutions such as schools, colleges, or universities. It involves both mental and intellectual trainings; offering opportunities for growth and helping individuals meet challenges and overcome obstacles to progress [1]. It is a crucial form of human capital investment [2] and helps individuals discern right from wrong, creates consciousness, and develops awareness. It broadens perspectives, removes prejudice, and eliminates obstacles to social and spiritual development [3]. Furthermore, education is essential for empowering rural women, bringing benefits beyond individual advancement. It gives them the skills and knowledge necessary for economic independence, enabling better job opportunities and entrepreneurial ventures that contribute to household income. With education, women gain greater autonomy and influence, allowing them to active participation in decision-making processes both at home and within their communities. Additionally, educated women are better equipped to understand healthcare information, seek medical help, and adopt healthier lifestyles, leading to improved health outcomes and reduced maternal and infant mortality rates. They can make informed choices about family planning, resulting in smaller, healthier families and more effectively managed resources.

The literacy status of rural women in India remains a significant challenge despite various government initiatives aimed at improving education. According to the National Statistical Office (NSO) report on literacy and education, the overall female literacy rate in rural India was approximately 57.93% in 2017-18, compared to 74.1m% for rural men [4]. This disparity indicates that a significant portion of women in rural areas remain illiterate, weak, backward, and exploited. The present study aims to examine the impact of education on the socio-economic conditions, awareness of health issues, political issues, and decision-making authority among literate and illiterate rural women.

II. OBJECTIVES OF THE STUDY

- To know the socio-economic differences between literate and illiterate women
- To know the opinion about girls' education among literate and illiterate women
- To understand the decision-making authority in the family and society among the literate and illiterate women.

III. RESEARCH METHODOLOGY

A social survey method was adopted to collect fundamental information directly from the field. Primary data was gathered through a survey schedule focusing on the impact of education on two types of respondents: literate and illiterate women. The study targeted both literate and illiterate women from Jalpaiguri and Darjeeling districts in West Bengal. One hundred respondents were selected from two blocks called Maynaguri and Naxalbari blocks in Jalpaiguri and Darjeeling districts. One village was randomly selected from each block, Uttar Madhabdanga from Maynaguri and Ketugabur from Naxalbari. From each village, 50 respondents were chosen for data collection, comprising 25 literate and 25 illiterate women. Thus, 50 respondents were literate and 50 were illiterate. The targeted age group of women was between 30-40 years old. Data were analyzed using %ages of respondents. The study aims to compare the roles of educated and non-educated women in terms of their educational level, family size, occupation, awareness of various issues, and other aspects. The collected data was reviewed, classified, tabulated, analyzed, and evaluated, and the findings are presented in tables.

IV. MAJOR FINDINGS

Educational Level of the respondents:

Table 1 shows a breakdown of respondents based on their educational attainment levels. It shows that out of the total 100 respondents, 50 respondents are illiterate, 26 respondents have completed education up to the primary level (1st-5th standard), nine respondents have completed education up to the upper primary level (6th-8th standard), 11 respondents have completed education up to the secondary level (10th standard), four respondents have completed education up to the higher secondary level (12th standard). This breakdown helps in understanding the distribution of educational levels among the surveyed population and provides insights into the educational background of the respondents.

Table 2 presents a detailed demographic and educational breakdown of respondents within two specific age groups: 30-35 years and 35-40 years. It outlines the number of respondents categorized by their educational levels, including illiterate and those who have completed primary, upper primary, secondary, and higher secondary education. In the age group of 30-35 years, the majority of respondents (about 59%) are literate, with 48% of them having completed education up to the primary level. Conversely, in the age group of 35-40 years, the majority (61%) of them are illiterate. Out of 15 respondents who attained education up to the

secondary and higher secondary levels, 73% belong to the age group of 30-35 years. This breakdown provides insights into the educational attainment and literacy rates among different age groups within the surveyed population, highlighting significant disparities between the age groups in terms of educational levels achieved.

Table 3 provides a snapshot of the educational levels attained by respondents belonging to Hindu and Muslim communities, highlighting disparities in educational attainment between the two groups. A notable finding is that 50% of respondents from both communities are illiterate. However, a higher proportion of Hindu respondents have attained education up to the higher secondary level compared to Muslim respondents.

Table 4 represents educational attainment among respondents based on their economic status, divided into Above Poverty Line (APL) and Below Poverty Line (BPL) categories. Among the APL category, 57.5% belong to the literate category. In contrast, among the BPL category, 45% are literate, while 55% are illiterate. This indicates a higher percentage of illiterate individuals among BPL respondents compared to APL respondents.

TABLE 1: Educational Standards of the Rural Women

Educational Level	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	Total
Number of Respondents	50	26	9	11	4	100

Source: Field Survey

TABLE 2: Distribution of the respondents according to their age and educational level

Age	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
30-35	23	16	6	8	3	56
35-40	27	10	3	3	1	44

Source: Field Survey

TABLE 3: Distribution of the respondents according to their religion and educational level

Religion	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Hindu	47	25	8	10	4	94
Muslim	3	1	1	1	0	6

Source: Field Survey

TABLE 4: Distribution of the respondents according to their economic status and educational level

Educational Status	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Above Poverty Line (APL)	17	12	4	5	2	40
Below Poverty Line (BPL)	33	14	5	6	2	60

Source: Field Survey

TABLE 5: Distribution of the respondents according to their marital status and educational level

Marital Status	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Married	48	26	7	9	4	94
Widow	2	0	2	2	0	6

Source: Field Survey

Table 5 depicts different levels of educational attainment among respondents based on their marital status, specifically distinguishing between married individuals and widows. The

data indicates that married individuals are more numerous in this sample (94%) and have a wider distribution across various educational levels, whereas the number of widows is

significantly lower (only 6%), with their educational attainment primarily in the illiterate, upper primary, and secondary categories.

Table 6 shows that in joint families, out of 17 respondents, seven are illiterate, six have primary education, one each has upper primary and secondary education, and two have higher secondary education. Therefore, the majority of the respondents (58%) in joint families are literate. In nuclear families, out of 83 respondents, 43 are illiterate, 20 have primary education, eight have upper primary education, 10 have secondary education, and two have higher secondary education. This data indicates that while nuclear families have a significantly higher number of respondents overall, a notable proportion of these respondents are illiterate compared to those in joint families and “the UN statement asserts that the family is each society’s first and most basic educational institution” [5].

Table 7 illustrates the educational attainment of respondents based on family size. Among families with 1-3 members, 12% are illiterate, while five have primary education and three have upper primary education. In families

of 4-6 members, 70% are illiterate, 20 have primary education, six have upper primary education, 11 have secondary education, and three have higher secondary education. For families with more than six members, 81% are illiterate. This data indicates that family size affects educational attainment, with larger families exhibiting higher illiteracy rates.

Table 8 shows the educational attainment of respondents based on the number of earning members in their families. In families with one earning member, there are 20 illiterate respondents, 17 with primary education. In families with two earning members, 26 respondents are illiterate, seven have primary education, and two have upper primary education. For families with three earning members, there are three illiterate respondents, one of each with primary education, secondary education, and higher secondary education. Finally, in families with four earning members, there is one illiterate respondent and one with primary education, with no respondents in other educational categories. This data suggests that the number of earning members in a family is linked to educational attainment, with higher numbers of earning members generally associated with lower illiteracy rates.

TABLE 6: Distribution of the respondents according to their types of family and educational level

Types of family	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Joint	7	6	1	1	2	17
Nuclear	43	20	8	10	2	83

Source: Field Survey

TABLE 7: Distribution of the respondents according to their family size and educational level

Family Size (in number of members)	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
1-3	6	5	3	0	0	14
4-6	35	20	6	11	3	75
Above 6	9	1	0	0	1	11

Source: Field Survey

TABLE 8: Distribution of the respondents according to their number of earning members in family and educational level

Number of earning members in family	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
One	20	17	7	7	3	54
Two	26	7	2	3	0	38
Three	3	1	0	1	1	6
Four	1	1	0	0	0	2

Source: Field Survey

TABLE 9: Distribution of the respondents according to their occupation and educational level

Occupation of the respondents	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Homemakers	23	18	5	9	4	59
Daily labour	17	2	0	1	0	20
Domestic maid	7	4	3	0	0	14
Family business	3	1	1	0	0	5
Health staff	0	1	0	1	0	2

Source: Field Survey

Table 9 presents the educational attainment of respondents categorized by their occupations. The majority of the respondents are homemakers, with 59 individuals, where a significant number are illiterate (about 39%), and most have

primary education (31%). Daily laborers constitute the second-largest group with 20 respondents, most of whom are illiterate (85%), and very few have progressed beyond primary education. Domestic maids, numbering 14, show a

similar pattern, with seven illiterate respondents and four with primary education. The smallest groups are those involved in family business and health staff, with five and two respondents, respectively. Notably, only the health staffs have some representation in higher education levels, with one respondent each in primary and secondary levels. Overall, the data suggests a strong correlation between occupation type and educational attainment, with most respondents engaged in lower-skilled occupations having lower education levels.

Opinion of the respondents about Girls' Education

Table 10 presents the opinions of the respondents about girls' education based on their educational attainment. For the statement "Secondary education is sufficient for the girls," there are five illiterate respondents and two with primary education, and no respondents with upper primary, secondary, or higher secondary education support this view. Conversely, a larger number of respondents support the opinion that "Secondary education is not sufficient for girls" across all educational levels. Specifically, 45 illiterate respondents, 24 with primary education, 9 with upper primary education, 11 with secondary education, and four with higher secondary education believe that secondary education is insufficient for girls. This analysis suggests that the majority of respondents, regardless of their educational attainment, consider secondary

education insufficient for girls. The data also indicates that as the level of education increases, respondents are more likely to believe that higher levels of education are necessary for girls.

Table 11 presents respondents' opinions on whether 'ignorance and traditional thinking play a negative role in educating the girl child' categorized by their educational attainment. Among the respondents, those who agree with the statement, there are four illiterate respondents, seven with primary education, three each with upper primary and secondary education, and one with higher secondary education. For those who disagree with the statement, there are 46 illiterate respondents, 19 with primary education, six with upper primary education, eight with secondary education, and three with higher secondary education. The data indicates that a significant majority of respondents, especially those who are illiterate or have only primary education, do not believe that ignorance and traditional thinking negatively impact girls' education. However, a minority across all educational levels do acknowledge the negative influence of these factors. This suggests that traditional views might still be prevalent, particularly among the less educated, while those with more education are slightly more aware of the negative impacts of ignorance and traditional thinking on girls' education.

TABLE 10: Distribution of the respondents according to their opinion about girls' education and educational level

Opinion about Girls' Education	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Secondary education is sufficient for the girls	5	2	0	0	0	7
Secondary education is not sufficient for girls	45	24	9	11	4	93

Source: Field Survey

TABLE 11: Distribution of the respondents according to their opinions on whether 'ignorance and traditional thinking play a negative role in educating girl child' and educational level'

Opinion on whether 'ignorance and traditional thinking play a negative role in educating girl child'	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	4	7	3	3	1	18
No	46	19	6	8	3	82

Source: Field Survey

TABLE 12: Distribution of the respondents according to their Opinion on whether 'society allows education of the girls in co-educational institutes' and educational level

Opinion on whether 'society allows the education of the girls in co-educational institutes'	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	47	19	8	10	4	88
No	3	7	1	1	0	12

Source: Field Survey

Table 12 shows the opinions of the respondents on whether society allows the education of girls in co-educational institutes. Among the respondents, who agree with the statement, there are 47 illiterate respondents, 19 with primary education, eight with upper primary education, 10 with secondary education, and four possessing higher secondary education. However, for those who disagree with the statement, there are three illiterate respondents, seven with primary education, one each with upper primary and secondary education, and none with higher secondary education. The data indicates that a substantial majority of

respondents believe that society permits girls to be educated in co-educational institutes. This belief is held consistently across all levels of educational attainment, with the highest number of affirmations coming from illiterate respondents and those with primary education. A small minority, primarily with primary education, disagree with this statement. This suggests that societal acceptance of co-educational institutes for a girl is widespread, regardless of the respondent's level of education. The higher agreement among illiterate and educated individuals may reflect broader societal norms that

support co-education, while the few dissenters could indicate pockets of traditional or conservative views that still exist.

Table 13 presents survey responses regarding whether society predominantly promotes education for boys. Out of 100 respondents, only five believe that society favors boys in education, with two illiterate individuals, two from the primary level, and one from the secondary level answering "Yes". In contrast, a substantial majority of 95 respondents, including 48 illiterate, 24 primary, nine upper primary, 10 secondary, and four higher secondary, answered "No" suggesting that they perceive no significant bias in promoting education based on gender. This overwhelming consensus indicates a broader societal view that values education for all genders, or highlights awareness of challenges faced by girls in accessing education. Therefore, a significant majority (95%) believe that society does not primarily promote education for boys. This perception is consistent across all educational levels, but particularly prevalent among illiterate respondents.

Table 14 depicts that a significant majority (83%) do not perceive a negative societal attitude toward girls' education. The perception 'society is not biased against girls' education is consistent across all educational levels. However, 17

respondents, spread across various educational levels, do perceive a negative societal attitude, indicating that some individuals still recognize or experience barriers to girls' education. The largest number of affirmative responses came from those with primary education, suggesting that those with lower education levels might be more aware of or affected by negative attitudes towards girls' education. Overall, the data suggests that while the majority of respondents do not see a negative societal attitude towards girls' education, a notable minority still perceives such bias, reflecting ongoing challenges in achieving educational equality for girls.

Table 15 shows an overwhelming majority (95%) of respondents across all educational levels believe that education is a key factor in reducing discrimination against women. This consensus spans various educational backgrounds, indicating a widespread belief in the positive impact of education on gender equality. The few dissenting responses (5%) are minimal and do not significantly detract from the overall strong agreement on the issue. Overall, the data strongly suggests that education is widely regarded as a powerful tool in reducing discrimination against women, with near-unanimous agreement among respondents regardless of their educational attainment.

TABLE 13: Distribution of the respondents according to their Opinion on whether 'people in society mostly promote education for boys' and educational level

Opinion on whether 'people in society mostly promote education for boys'	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	2	2	0	1	0	5
No	48	24	9	10	4	95

Source: Field Survey

TABLE 14: Distribution of the respondents according to their Opinion on whether 'society shows negative attitude towards girls' education' and educational level

Opinion on whether 'society shows negative attitude towards girls' education'	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	5	6	1	4	1	17
No	45	20	8	7	3	83

Source: Field Survey

TABLE 15: Distribution of the respondents according to their Opinion on whether 'education can reduce discrimination of women' and educational level

Opinion on whether 'education can reduce discrimination of women'	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	49	24	9	9	4	95
No	1	2	0	2	0	5

Source: Field Survey

TABLE 16: Distribution of the respondents according to their opinion on the 'causes of drop-outs among the girls' and educational level

Opinions of the respondents about the causes of drop-outs among the girls	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Poverty	28	20	7	5	2	62
Early Marriage	08	2	1	4	2	10
Family Problems	3	2	0	0	0	05
Not Interested	5	0	1	2	0	12
More Child	4	1	0	0	0	05
Others	2	1	0	0	0	06
Total	50	26	09	11	04	100

Source: Field Survey

Table 16 represents poverty as the most cited reason for girls dropping out of school, accounting for 62% of the total responses. It is the predominant reason across all educational

levels. Early marriage is the second most common cause, mentioned by 17% of respondents. Illiterate respondents and those with secondary education notably cited it. Not interested

in studies accounts for 8% of the responses. This cause is more common among illiterate and secondary education respondents. Family problems and having more children are less frequently cited reasons, each mentioned by 5% of respondents. Other reasons account for 3% of the responses and are mentioned primarily by illiterate and primary respondents. Illiterate respondents overwhelmingly cite poverty as the main cause of dropouts. Respondents having primary education also frequently cite poverty but mention other reasons like early marriage and family problems. Respondents with secondary education levels are more likely to mention early marriage and lack of interest as reasons for dropping out. Respondents having higher secondary primarily cite poverty and early marriage. Therefore, poverty remains the leading cause of school dropouts among girls, as identified by the respondents. Early marriage is another significant factor, particularly among illiterate and secondary-educated respondents. The data also highlights that personal disinterest and family problems contribute to the dropout rates, although to a lesser extent. Overall, socio-economic factors and cultural practices play crucial roles in the dropout rates among girls across different education levels and “for expansion of girls’ education state government has taken various initiatives but there are needs to implement the formulated policies religiously and grow awareness among parents” [6].

Table 17 presents data on whether respondents felt their husbands influenced their voting decisions, categorized by their educational attainment. Women in villages are very backward in political aspects. In a study, it was found that out of 40 respondents, 30% responded that they had not participated in the election process of Panchayat, Assembly and Parliament [7]. In this study among illiterate respondents, a significant proportion (40%) acknowledged such influence, though a larger number (56%) denied it. As educational levels increase, the number of women reporting influence decreases sharply, only seven out of twenty-six women with primary education and one out of nine with upper primary education acknowledged their husband's influence. This trend continues with secondary (36%) and higher secondary (33%) respondents. The data suggests that higher education correlates with greater electoral autonomy, as fewer educated women reported spousal influence in their voting decisions. Additionally, the number of women who either refused or failed to answer (5%) is negligible, indicating that most respondents were willing to express their views on this issue. Overall, the data highlights the role of education in empowering women to make independent electoral choices.

The decision-making power of women's houses can change the position of women in the family and society. Their bold participation and decision-making in all aspects of the family allows them to understand and be empowered.

TABLE 17: Distribution of the respondents according to their Opinion on whether ‘their husbands influence during casting their vote’ and educational level

Opinion on whether ‘their husbands influence during casting their vote’	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Yes	20	7	1	4	2	34
No	28	18	8	5	2	61
No answer	2	1	0	2	0	5

Source: Field Survey

TABLE 18: Distribution of the respondents according to their decision-making regarding daily household expenditures and educational level

Decision Making regarding daily household expenditures	Number of Respondents					Total
	Illiterate	Primary (1 st -5 th standard)	Upper Primary (6 th -8 th standard)	Secondary (10 th Pass)	Higher Secondary 12 th Pass	
Jointly (Husband and Wife)	46	24	7	9	4	90
Own	3	2	2	0	0	7
Son	1	0	0	2	0	3

Source: Field Survey

Table 18 examines decision-making regarding daily household expenditures among respondents, categorized by their educational attainment. The majority of the respondents (90%) made decisions on household expenditure jointly by both husband and wife. Among this group, a significant number are illiterate (51%), while others have varying levels of education, with 24 having primary education, 7 with upper primary, 9 with secondary, and 4 with higher secondary education. Only small portions of respondents (0.07%) make decisions on their own, most of them are either illiterate or have minimal formal education. Additionally, in three cases, their son, with two of these respondents having completed secondary education, handles the decision-making. This suggests that joint decision-making is prevalent across all education levels, while individual decision-making is less common and usually associated with lower educational

attainment. However, a contrast observation seen in a study where it was shown that “the chief responsibility of making decision about such issues was taken in minority of the cases 1.5% by both male and female respondents equally” [8].

Table 19 presents data on decision-making regarding children's education across different levels of parental education. It categorizes respondents based on their educational attainment and shows who is primarily involved in making educational decisions—either husband or wife, independently by the respondent, or by their son. Both husband and wife (90%) make the decisions jointly regarding children’s education, with the highest number of such cases occurring among illiterate parents (46 respondents). A small number of respondents make decisions independently by the respondent. The son of the respondents occasionally makes decisions, but this is rare (only three respondents). Overall, the

data suggests that joint decision-making is the most common approach across all educational levels.

TABLE 19: Distribution of the respondents according to their decision-making regarding children’s education and educational level

Decision Making regarding children's education	Number of Respondents					Total
	Illiterate	Primary (1st-5th standard)	Upper Primary (6th-8th standard)	Secondary (10th Pass)	Higher Secondary 12th Pass	
Jointly (Husband and Wife)	46	24	7	9	4	90
Own	3	2	2	0	0	7
Son	1	0	0	2	0	3

Source: Field Survey

TABLE 20: Distribution of the respondents according to their decision-making regarding the spending of respondent’s income and educational level

Decision Making regarding the spending of respondent’s income	Number of Respondents					Total
	Illiterate	Primary (1st-5th standard)	Upper Primary (6th-8th standard)	Secondary (10th Pass)	Higher Secondary 12th Pass	
Jointly (Husband and Wife)	24	7	2	2	0	35
Own	3	1	2	0	0	6

Source: Field Survey

Table 20 illustrates how decisions regarding the spending of a respondent's income are made, categorized by the educational levels of the respondents—illiterate, Primary, Upper Primary, Secondary, and Higher Secondary. This joint decision-making is most common among illiterate respondents (68%). Smaller portions of respondents make decisions independently about how to spend their income. This independent decision-making is seen across all education levels but is again most common among illiterate respondents (50%). Overall, the trend indicates that joint decision-making between spouses is the dominant approach to handling income, regardless of educational background.

V. CONCLUSION

A significant portion of the surveyed population is illiterate, particularly among older age groups, economically disadvantaged groups, and those from larger families. Younger respondents tend to have higher education levels than older ones, indicating possible generational improvements in educational access. Economic status strongly influences educational attainment, with those above the poverty line being more literate. The majority believe secondary education is insufficient for girls, and most do not see a negative societal attitude toward girls' education. There is a broad consensus that education can reduce discrimination against women. Poverty and early marriage events were identified as the primary causes of school dropouts among girls. These factors are significant across all educational levels, though particularly so among illiterate respondents. Higher educational levels correlate with greater independence in voting decisions, suggesting that education plays a critical role in enhancing women's political autonomy. A majority of respondents believe that secondary education is insufficient for girls, suggesting a general awareness of the importance of higher education, even among the less educated. Most respondents do not believe that traditional thinking negatively impacts girls' education, indicating either a lack of awareness of these issues or a reluctance to acknowledge them. The majority of respondents do not perceive a gender bias in educational promotion, suggesting a perceived or actual shift

towards gender equality in education. The data indicates that joint decision-making between husband and wife is the dominant approach across all examined aspects—household expenditures, children’s education, and income spending—regardless of the respondents' educational levels. This pattern suggests that, within these households, there is a strong cultural norm favoring collaborative decision-making. However, individual decision-making, while less common, tends to occur more among respondents with lower educational attainment, possibly reflecting varying degrees of empowerment, confidence, or necessity in different contexts. This pattern of joint decision-making is significant as it highlights the role of shared responsibilities in household dynamics and suggests that educational initiatives might further enhance individual autonomy and empowerment, particularly among women in these communities.

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