

## ECONOMIC PARTICIPATION OF RURAL WOMEN IN RURAL DEVELOPMENT: THE ROLE OF NON-FORMAL EDUCATION

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### **Abstract**

This study aimed to explore the significance of non-formal education to enhance economic involvement of rural women in rural development. To achieve this objective, the study was examined the contribution that non-formal education can make: to equip rural women with knowledge and skills necessary to get in to income-generation activities; to promote active participation of rural women in decision about marketing of their produce; and to increase overall productivity of rural women, so that to reduce poverty. Analysis was made based on the primary data collected from 189 target respondents from rural women of Nalpathimala Village of Kottayam District, Kerala State of India, who organized under Kudumbashree (women self-help groups), and 10 officials from local level government structures, who have direct link with Kudumbashree. For further data verification, Chi-square test of independence was used to test either statistically significant relationship between non-formal education and economic involvement of rural women exists or not. Accordingly, the result of this study shows that, there is significant relationship between non-formal education and: enhancement of rural women's skills and knowledge necessary to get in to income-generation activities; participation of rural women in decision about marketing of their produce; and productivity of rural women and poverty reduction. Therefore, the finding of this study reveals, the existence of positive significant association between non-formal education and enhancement of economic participation of rural women in rural development.

**Key-terms:** Economic Involvement, Rural Women, Education for development, Equal Opportunity, Sustainable Development.

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## 1. Background

Education and development are the two interrelated process and results respectively. Thus education in any of its form (formal, non-formal, and informal) is a key for both personal and national level development. This means, the advancement of quality education for all citizens will keep faster the pace to attain both personal and national level development. Similarly, the more the nation gets developed implies, the easiest to afford for quality education, so that the citizens can get more access to acquire new knowledge and skills, and attain advanced technologies which drives them to advanced development. Thus, education provides citizens opportunities to use their full potential to foster socioeconomic development of a country.

Education is the process in which children, young and adults can acquire new skills and knowledge, so that they will develop the abilities, attitudes and other forms of behaviour which has positive values for the individual or group of learners, and to their societies.

It is a fundamental right of individuals that enables them to understand the real life situations of their environment and the world at large. It equips the learners with essential knowledge and skills to overcome any challenges around them. Education in its broadest sense refers to the process in which people acquire different knowledge and skills necessary to understand themselves, their environments and about the world, and then to perform accordingly. In this sense education concerned with the general acquisition of values, knowledge, skills and attitudes which helps people to become more productive (Egbezor & Okanezi, 2008).

As a system, education has three major systems called formal, informal, and non-formal education system. This study analyses contribution of non-formal education to enhance economic participation of rural women in rural development.

The term non-formal education is broad and it has been defined differently by educators in the field of education. It can be defined as the systematic and organized form of education which encompasses all education and training outside the formal education system. Coombs and Ahmed defined non-formal education as any organized educational activity outside the established formal system- whether operates separately or as an important feature of broader activity that is intended to serve identified learning clients and learning objectives (Smith, 2001).

As a feature, non-formal education has no parameters of time and setting. Hence, non-formal education supports the notions that education is not limited to the one time formal schooling. Rather, it is more flexible in terms of curriculum, content, setting, organization, and

management. It is more relevant and needs-based education system intended to overcome the current and pre-specified problems of particular learners.

In terms of learners, the clients of non-formal education can be children, young or adults. This implies that, non-formal education incorporates various programs such as equivalence education for out-of-school children, catch-up program for school-dropout youth, adult literacy program, health education and agricultural training for farmers, empowerment program for women and rural poor, income-generation activities, leisure time campaign, and work-based training at worker and management levels are among others (UNESCO, 2006).

In this sense, non-formal education mainly provides opportunities to disadvantaged groups of the formal school system to acquire new skills and knowledge essential to solve their real life problems; while women and the rural poor contribute large number of this group. Further, non-formal education is mostly used in development discourses than in academic; and mainly considered as education for development, especially by international non-government organizations such as UNDP, UNESCO, and others who are working in the field of development.

Fundamentally, development is a result of people's positive action on nature. Thus, the more educated and skilled people implies the better they can act positively and actively towards development. More aware, educated, and intellectual people acts as a catalyst in any development activities. This implies that, sustainable development which incorporates the whole citizens as a beneficiary of the change obtained can only attained through development of people. At personal level, development is seen as transformation from less intellectual, less moral, and poor living conditions to improved self-awareness, self-knowledge, skills, self-leader, self-esteem, and improved wealth and quality of life. In the other hand, national level development comprises social, cultural, economic, and political development of a country. Hence, well aware, and educated people contribute potentially to foster national development of a country (Ram, 1991).

Here, the main question that needs to be answered is whether women are participating in the development process freely and fully and enjoying the results thereof. Of course, in the 21<sup>st</sup> century, somewhat women enjoy more freedom and power than ever before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital and decision-making powers in almost all walks of

life. Unequal opportunities between women and men continue to hinder women's ability to gain more options to improve their livelihoods. Inequalities present the way paid and unpaid work is divided between men and women. This leads to one of the gender disparity issues; women are the only family care givers at home. And this is one of the main factors for women's limited resources as they are forced to spend most of their time in unpaid household activities.

According to the current study in the area of women's economic empowerment, women in Africa represent 52 percent of the total population; contribute approximately 75 percent of the agricultural work, and produce 60 to 80 percent of the food sector. But yet they earn only 10 percent of African incomes; and 1 percent of the continent's assets (Lundy & Bowdish, 2013). In a broad sense, unfair treatment and less economic opportunity of women not only make individual woman resource less or having limited resources, but also it hold back the overall development of a country, as it limits active and potential participation of this massive group in development activities.

Regardless of unfair treatment and less recognition for their roles in the society, rural women play a pivotal role in maintaining the socioeconomic aspect of rural communities. Their contributions in maintaining family and community life is among their invaluable roles. In informal sector, generally rural women have more roles and responsibilities and have less free time than their counterpart men and urban women. Thus rural women everywhere have multiple roles. In the domestic sphere they are household managers and family carers; in the community they maintain social and cultural services, predominately on voluntary bases; and in economy, if they are not engaged as employee or entrepreneur, they are often active in family business and farms. But most rural development strategies do not recognize the contributions and roles of rural women. It is also true that, they have lesser participation in decision-making both at family and community level.

It is true that, rural women constitute large number to rural unemployment than their counterpart men. Moreover participation of rural women in the formal economy tends to be lower than that of rural men, and generally lower than that of urban women. These low rates of participation, and high rates of unemployment of rural women are resulted due to range of phenomena, including traditional attitudes about the respective roles of women and men in the society, lack of suitable paid jobs for women in rural areas, shortage of transport which can connect rural villages with the nearby towns and cities, lack of security for women, lack of

integrated and sustainable awareness creation programs for rural women, and other related issues restricting women's active participation in economic sector.

Successful development incorporates the skills and potential contribution of the whole workforce to attain meaningful and sustainable development in which the whole citizens can be beneficiary of the change obtained through their effort. In this view, two principles are therefore essential for effective rural development: the integration of equal opportunity for women and men in rural development strategies, and active involvement of all (women, and men) in proposing, planning, implementation, and evaluation of the programs.

For more than two decades, in any development plan, it is not uncommon to hear the program called 'economic empowerment of rural women.' This indicates three interrelated points: giving identification for the passive economic involvement of rural women which is mainly resulted from lack of equal opportunities and unfair treatment of rural women in their respective society; insignificant contribution of economically inactive people to both local and national level development; and witnessing to the idea that meaningful and sustainable development can only attained through active and direct participation of both men and women. These implies, there is a need to develop needs-based, and well designed program to empower rural women, so that to enhance their economic involvement in rural development.

The target of rural development program is improving the life and well-being of rural people. Therefore, active participation of the productive age group of the rural society in their own program is central point to achieve meaningful and sustainable changes. Thus, active economic involvement of rural women is not an option; rather it is a must move to attain significant and sustainable rural development. Therefore, it is needed to provide rural women opportunities to gain basic knowledge and problem solving skills which enhance their active participation in development activities. Thus, providing needs-based, relevant, well organized and planned programs that can increase awareness of rural women, and equip them with basic skills and knowledge is a key towards rural development. Therefore, this study aimed to explore the importance of non-formal education to enhance economic participation of rural women in rural development.

## 1.1. Objectives of the study

### 1.1.1. General Objective

To explore the contribution that non-formal education can make to enhance economic participation of rural women in rural development.

### 1.1.2. Specific Objectives

- To investigate the role of non-formal education to equip rural women with knowledge and skills that enhances income-generation activities.
- To explore the contribution of non-formal education in promoting participation of rural women in decision-making about marketing of their produce.
- To examine the role of non-formal education to improve livelihoods of rural women, so that to reduce poverty.

## 1.2. Material and Methods

Descriptive research design was employed for this study.

Rural women are the target population of this research; whereas rural women of Nalpathimala Village, Kottayam District, Kerala, India, who organized under Kudumbashree (women self-help groups) were considered as accessible or study population of this research. Simple random sampling method was employed to select 169 survey respondents from the total of 299 members of study population; whereas purposive sampling method was used to select 20 respondents from the same study population for in-depth qualitative data. In addition to the target respondents, 10 officials from local government departments, who have direct link with Kudumbashree project also participated in providing necessary data for this study. Personal scheduled interview was used to collect survey data from the source. This is because the majority of the respondents belongs to low literacy level, the researcher believe that the interviewer can interpret questions and survey concepts to the respondents, so that the interviewer can increase the response rate and overall quality of survey data. Semi-structured interview was used to collect in-depth qualitative data from various sources.

Data analysis- descriptive statistics such as percentage, mean value and standard deviation were used to analyze survey data For further analysis, Chi-square test of independence was employed to test either or not statistically significant relationship exist between non-formal education and women's economic participation in rural development. Qualitative data was used concurrently to complement findings from analysis of survey data.

### 1.3. Results

To attain the target of this study, both quantitative and qualitative data was collected from total of 199 respondents. Accordingly, demographic data of the respondents shows that 92.2 percent of the target respondents were involved in income-generation activities under the women self-help groups for more than five years. In terms of the age, 50.3 percent of the respondents were in the age range of 15-44 years old, whereas the remaining 49.7 percent were above 44 years old. Data also shows that 98.8 percent of the respondents can read and write. Regarding educational level of the target respondents, data shows 21.3 percent were completed primary school, 52.7 percent were completed secondary school, 20.7 percent were completed pre-degree, and 4.1 percent were completed first degree. Data also shows that 97.6 percent of the respondents participated in decision-making at family level; and this includes decision about marketing of their produce. In the other hand, 89.9 percent of the respondents participated in decision-making at community level.

Descriptive data regarding the perception, attitude, and knowledge of the respondents about the importance of non-formal education to enhance economic involvement of rural women is shown in Table 1 below.

Table 1: Descriptive data regarding respondents' attitude and knowledge about importance of non-formal education to enhance economic participation of rural women

Items	Frequency		Mean	Std. Deviation
	AG	DA		
1. NFE can equip rural women with skills that enhance income-generation.	154 (91.1)	15 (8.9)	2.8225	.57048
2. NFE can reduce unemployment of rural women.	164 (97)	5 (3)	2.9408	.33989
3. NFE can help rural women to increase their family income.	141 (83.4)	28 (16.6)	2.6686	.74580
4. NFE helps to improve livelihoods of rural women, so that to reduce poverty.	158 (93.5)	11 (6.5)	2.8698	.49483

5. NFE can assist rural women to afford for children's education.	156 (92.3)	13 (7.7)	2.8462	.53452
6. NFE can assist rural women to afford for family health care.	147 (87)	22 (13)	2.7396	.67500
7. NFE can help rural women to participate in decision-making about marketing of their produce.	164 (97)	5 (3)	2.9408	.33989
8. NFE can help rural women to have saving in the form of fixed deposit.	168 (99.4)	1 (.60)	2.9882	.15385
9. NFE can help rural women to have personal bank account.	167 (98.8)	2 (1.2)	2.9763	.21692
Valid N (list wise)	169			

Source: Data from fieldwork, April 2015.

Note: Figures in the brackets denotes percentages.

AG = Agree.

DA = Disagree.

For further verification of data, Chi-Square test independence was employed to test if statistically significant relationships existed in respondents' replies to the variables and their perception towards the role of non-formal education to enhance economic empowerment of rural women. Thus, as Chi-Square test of independence enables us to explain whether or not two attributes are associated, the researcher used Chi-Square test of independence to test either significant association between non-formal education and economic participation of rural women exist or not.

Accordingly, details of the data were presented as in Table 2 below.

Table 2: Chi-Square test analysis of descriptive data

Test Statistics

	Item 1	Item 2	Item 3	Item 4	Item 5	Item 6	Item 7	Item 8	Item 9
Chi-Square	114.325 <sup>a</sup>	149.592 <sup>a</sup>	75.556 <sup>a</sup>	127.864 <sup>a</sup>	121.000 <sup>a</sup>	92.456 <sup>a</sup>	149.592 <sup>a</sup>	165.024 <sup>a</sup>	161.095 <sup>a</sup>
df	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 84.5.

\* ( $X^2 = 1156.504$ ,  $P < .000$ ,  $df = 9$ , and 0.95 confidence level)



Expected value of  $X^2 = 16.919$

#### 1.4. Discussion

Unfair treatment and lack of opportunities to quality education, and sustainable skill training programs, and other socio-cultural issues are forcing rural women to keep themselves far-off from the computation of various levels entrepreneurship and world business at large. Consequently, the world also forced to loss potential contributions of the massive productive group of rural women in the economic, and business sectors. Thus, it is essential to look at the means used to advance income-generating skills, and knowledge of rural women.

Accordingly, 91.1 percent of the respondents believe that non-formal education can make considerable contribution to equip rural women with essential skills and knowledge to enhance income-generation activities. This includes creating awareness to be organized in rural women self-help groups, acquiring essential skills and knowledge how to start income-generating activities, and saving skills are among others. For instance, 100 percent of the respondents have fixed deposit and personal bank account; which they haven't before joining the group and getting various trainings about income-generating activities.

The result from the analysis of Chi-Square test of independence (see Table 2) also shows the significant association between non-formal education and enhancement of income-generating skills and knowledge of rural women ( $X^2 = 114.325$ ,  $P < .000$ ,  $df = 1$ , and 0.95 confidence level). This implies that, needs-based and well organized non-formal education programs for rural women can skill-up their life experience and awareness towards income-generating activities, so that to start small and medium level self-entrepreneur.

This result is in line with the previous study that states significance of non-formal education to improve the skills and knowledge of its learners. Thus, non-formal education is important not only because of its ability to transform lives through improving the knowledge base of people, but also due to its compatibility in developing learner's skills and advancing their capability to react challenges in the society. Hence, participants in non-formal education can gain different skills to promote sustainable livelihoods and to cope better with family as well as community related issues. As a result of the knowledge and skills obtained from non-formal education programs, learners can gain confidence and develop positive attitudes about themselves, and their roles both in the family and in the community. They can also develop

valuable soft-skills, such as interpersonal communication, teamwork, leadership, discipline, responsibility, planning and organizing, and practical problem solving (UNESCO, 2006).

Negligible decision-making power of women in general and rural women in particular is one of the major factors that hinder active economic involvement of rural women in rural development. This immaterial decision-making participation of rural women forces them to be passive recipient of plans and decisions made by someone else in their absence; and this situation limits their economic participation, as they work restlessly and devotedly in unpaid household activities and/or in family business and farms. Thus, it is essential to examine the contribution of non-formal education in enhancing decision-making power of rural women, including decision about marketing of their produce.

Therefore, survey result shows that 97.6 percent of the respondents were participated in family level decision-making activities after they organized under women self-help groups, and gained various awareness creation training programs. These include their participation in decision about family planning, children's education, working out-of-home, involvement in income-generating activities, marketing of their produce, and others. The result also shows that 89.9 percent of the target respondents were participated in decision-making activities at community level. These results are directly focused on the experience or change achieved by the respondents regarding their participation in decision-making at different levels.

Moreover, results about respondents' general attitude and perception concerning importance of non-formal education to improve participation of rural women in decision-making were also obtained from this research. Accordingly, 97 percent of the respondents have the perception that non-formal education plays pivotal roles in advancing participation of rural women in decision-making about marketing of their produce. Results from analysis of Chi-Square test of independence also shows, there is statistically significant association between non-formal education and enhancement of rural women's participation in decision-making about marketing of their produce ( $X^2 = 149.592$ ,  $P < .000$ ,  $df = 1$ , and 0.95 confidence level).

This result is in accordance with the previous study that states importance of skill training programs for rural community. Hence, in pursuit of effective and relevant community development, educators, students and local community must be continuously engaged in the process where both teaching process and learning experiences address the realities and challenges of poor communities. This can make community based rural development a reality through a process of participation and

empowerment. It is within this context where non-formal education plays an important role in addition of formal education to enhance the skills and knowledge of the target community to equip them in decision-making of their own destiny (Feyisa, 2014).

Regardless of their fields or area of specialization, people in productive age group are making possible essential effort to improve their livelihoods as well as that of their families. Wherever and whatever fields we belongs to, we targets improving/increasing a pre-planned positive output of our doing. It is true that, to improve our livelihoods, we need to be aware and skilled enough of what we are doing. Even if we are educated enough, with no limitation of time, we need to update ourselves with range of information, and the rapidly changing technology of the world. By doing so, we can tackle any challenges we may face in our real life environment; so that we can improve our living conditions. Here, it is important to note that education takes the first position to improve people's awareness, skills, and knowledge essential to perform something in a profitable manner, so that to improve both the quantity and quality of their output. It is true that, rural women are mainly disadvantaged of formal schooling; therefore, it is important to examine the role that non-formal education can play in providing opportunities to enhance economic productivity of rural women.

Accordingly, survey results shows that 93.5 percent of the respondents believe that non-formal education plays a vital role to improve livelihoods of rural women, so that to reduce poverty. This implies that needs-based and relevant on-job-skill-training programs for rural women positively contribute to enhance the quality and quantity of their production, which leads to increasing their income. Similarly, results from analysis of Chi-Square test of independence shows that, there is statistically significant association between non-formal education and enhancement of livelihoods of rural women, and poverty reduction ( $X^2 = 127.864$ ,  $P < .000$ ,  $df = 1$ , and 0.95 confidence level). Therefore, the overall analysis of Chi-Square test of independence reveals that there is a significant association between non-formal education and economic involvement of rural women ( $X^2 = 1156.504$ ,  $P < .000$ ,  $df = 9$ , and 0.95 confidence level)

This result is in concurrence with the previous study that state, empowering the rural women does not mean that working to offer them a power in the absence of their active involvement in their own program. Rather it is about developing their capacity and skills through inclusive education and skill training programs which can assure their direct and active

participation, so that they become competent decision-makers with the confidence to act on their choices. (Krishna & Kumar, 2008).

### 1.5. Conclusions

This study was conducted with the major aim to assess the contribution of non-formal education in enhancing economic participation of rural women in rural development. The study also aimed to contribute a research knowledge, which enables the planners, policy-makers, and governments of developing countries to develop needs-based, and relevant non-formal education programs for rural women to promote their economic participation in rural development. Thus, to attain these objectives, the study was examined the role of non-formal education: to equip rural women with knowledge and skills that enhance income-generating activities; to improve participation of rural women in decision-making about marketing of their produce; and to improve livelihoods of rural women. Therefore, the major findings of this study reveal a strong positive relationship between non-formal education and economic participation of rural women.

On the basis of the findings obtained from analysis of data collected from respondents with rich source of experience about non-formal education, the following conclusions were made shortly:

- There is a significant relationship between non-formal education and enhancement of skills and knowledge of rural women which is essential to get involved in income-generating activities.
- There is a significant relationship between non-formal education and participation of rural women in decision-making about marketing of their produce.
- There is a significant relationship between non-formal education and improvement of rural women, and poverty reduction.

### 1.6. Recommendations

On the basis of the discussions, the conclusions made, and overall observation of the researcher, the following recommendations were forwarded:

- Improving skills and knowledge of the productive age group of the citizen is the first step in the move towards development. Therefore, governments of developing countries should incorporate non-formal education in their education policy alongside the formal education to provide the disadvantaged group of formal schooling, mainly rural women opportunity to

acquire essential skills and knowledge to get in to income-generating activities, so that to ensure their active economic involvement.

- As it is hardly possible to attain meaningful, and sustainable rural development without active economic participation of rural women, policy-makers, planners, government, and non-government organizations working in rural development of developing nations, must have long term strategy, and commitment to ensure active economic participation of rural women.

### List of Abbreviations

NFE Non-Formal Education

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