

IMPACT OF EDUCATION ON EMPLOYMENT AND INCOME OF WOMEN WORKING IN THE TERTIARY SECTOR

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Abstract

The Work Participation Rate (WPR) of female in the economy has been lesser than that of male. There has been progressive dynamics in education. The performance of the economy is observed to be shifting from primary to tertiary sector. While primary sector still dominates in employment, its share in the economy both in terms of output and employment is seen to be declining. The share of tertiary sector is on the rise in both employment and contribution to output. The level of economic growth and development determines the level of employment. Education has always been taken into account in studies of employment and income. The participation of women in the economy cannot be neglected as they occupy a significant proportion in the population. Therefore, the objective of the paper is to study the trend of women's education and employment and analyze the impact of education on the level of employment and income of women working in the tertiary sector. For the purpose of the same, a study was conducted in Dimapur district to study the employability of women in the tertiary sector. A sample of 30 households were collected and analyzed using statistical tools to establish association between education and employment. The findings of the study shows there is a relation between education and employment and income of women working in the tertiary sector.

Keywords: Nagaland, Dimapur, Women, Employment, Income, Education

1. Introduction

Education teaches a person how to read and write. If an individual knows how to read and write then he/she gets access to information. It shapes the speech and communication of a person thereby bringing skills and productivity. Education enhances the use of technology and machines. Education as a human capital investment can contribute to economic development (Kumar, 2021). Education is the process of acquiring knowledge ,skills, experience and learning. Education produces a skilled and knowledgeable workforce and contributes to social, economic and cultural development (Verma et al.,2023).

Education is a human right, a powerful driver of development, and one of the strongest instruments for reducing poverty and improving health, gender equality, peace and stability(World Bank). It further states that for individuals, education promotes employment, health and poverty reduction. For societies, it drives long-term economic

growth, spurs innovation, strengthens institutions and fosters social cohesion. UNDP has defined human development as a process of enlarging people's choice as well as raising the level of well-being. It recognizes the choice to lead a long and healthy life, the choice to acquire knowledge and be educated and to have access to resources needed for a decent level of living. The indicators of human development thus lead to education as the key indicator for the human resource development or human development which will lead to producing a skilled labor and lead to economic development. This leads to the positive relationship between education and economic development by way of human development.

The investment in human capital starts with education in the family which is the foundation of good society and economic success (Oztuk, 2001). The investment on human capital has been specifically stressed on education and the types of jobs and wages one can get is decided by the training and wages which schooling can produce. This establishes an assumed relationship between education, productivity and wages (O'Donnell, 2006).

2. Review of literature

The goals of UN SDGs, comes up with means for social progress, development and sustainability. Quality education can create healthier workforce thereby facilitating employability, development and sustainability. Cerf (2023), states that the SDGs represent global action with targets to address societal issues that include education, economic and health lags particularly in the socio-economic challenged Sub-Saharan, African and the low and middle income countries. There is established a 'social-education-economy-health nexus' where the quality education and health will lead to empowerment of society and sustainability, and bring economic growth and development.

2.1 Women's Education: O'Donnell (2006), stated that educating the girls and women as the single most effective investment that a developing country can make. Even if a woman does not work outside family, educated women brings in a lot of remunerations in the form of better health and nutrition of children and family, lower infant mortality and improved education of the children.

Hill & King (1995), stated that education empowers a human being and so women are also empowered with education. It gives better scope for women to enter in the labour market, leading to higher employability and wages. It gives decision making power to women and uplifts her standing in family and society. A mother who is educated can produce educated and skilled children thereby increasing the human capital of the family.

Duflo (2012), on a study on the nexus of women education and economic development stated women's empowerment and economic development are closely related but not sufficient to ensure significant progress. However in its analysis of whether women empowerment can cause economic development makes a mention of education as a first dimension of women empowerment (as mentioned by Wolfensohn) where education can command higher wages and better access to jobs.

O'Donnel (2006), stated education and human capital as a dependent factor in the labour market and suggested for ways for improvement in labour market situation of girls based on areas where selections are being done on the basis of type of schooling or years of schooling .

2.2 A study on BRICS, China: Shuangshuang et al. (2023), states on the positive association and interconnection between education and female labour force participation; education and GDP; education and digitization leading to higher participation in female labour market and empowering of women. Education becomes means for women's employability as women with higher education are gaining access to internet based employability as the digital economy in BRICS countries expands. Female education is found to be positively interconnected with female labour force participation in the BRICS economies.

Liu (2022), observed that the increased women empowerment propelled by education might accrue due to the structural changes and economic transformation that has been happening in the Chinese economy post the industrial period where the tertiary sector has become a dominant factor. The same empirical study also analyzed on the well being of Chinese women determined by education, material well-being, identity and capabilities. Capabilities enables women to take on family and societal responsibilities which otherwise in Confucianism ideology of China , women were to do only obeying role. Education is found to be directly related to income, health, hierarchy, religious practice and well-being. Therefore, here it is understood here that education has worked for the economic and social well-being of women and that changing structural transformation in the country's economy might lead to increased labour participation of women thus empowering them.

2.3 A study on India: Even in the India economy, structural changes and economic transformation has been happening. Lahoti & Swaminathan (2016) , stated that during the last 25 years, Indian economy has undergone a lot of structural changes and socio-economic transformation. There has been urbanization, educational level rising and decreased fertility rate. The key drivers of India's economic growth has been that of the service sector. The employability in the service sector requires a lot of skills that many women do not possess and it is seen a decline in the economic activity of women which is depicted by fall in labor force from 1983-84 to 2011-12. Therefore it is suggested that education opportunities can be expanded so that girls also avail technical, vocational skills that may improve employability.

Parida et al. (2023) , analyzed on the Discouraged Labour Force(DLF) in India stated that the higher economic growth and the last two decades failed to create quality jobs for its growing educated job seekers. The study also mentioned on the DLF among women where through existing literatures, several reasons were pointed on the reasons for women in India not entering the labour market. The stated reasons includes household works, socio-cultural norms, increase in the households income and education and lack of training. It further states that the declining DLF in India during 2017-18 is due to women who stopped looking for jobs. The rising population, lower fertility and increasing

educated youth demands for the industrial development, increase in real wages by addressing skill issues becomes necessary. This will help growth of job opportunities for educated and trained job seekers during the phase of transformation of the agrarian workforce to non-farm sectors.

Kumar & Mondal (2024), attempted to analyze the empowerment of women by taking several parameters where education as one of parameter was found to be playing an effective role in uplifting women empowerment. The study found Goa to be in the top position in women's empowerment and amongst the Northeastern states, Sikkim. The reason for this good performance has been stated due to government support in infrastructural schemes of education, health, employment. It is witnessed that female literacy and education positively impact the employment, work participation, freedom of movement and decision making power of women.

2.4 On State's Economy: Vero (2018), stated on the Nagaland's economic features through its structural changes and occupational structure and observed that there is a dominance of the tertiary sector in the State's NSDP with agriculture coming next to tertiary sector. It also stated on the declining trend in primary sector both in employment and NSDP which is due to change in occupational structures and the work force participation shifting directly from primary to tertiary sector. The secondary sector is almost stagnant both in employment as well as in NSDP's share.

As per Nagaland Economic Survey (2019-2020), agriculture and allied activities is the largest employer of workforce and 60% of population depends on agriculture for their livelihood and over the years, the tertiary sector has become the most prominent sector in terms of percentage contribution of GSDP. The tertiary sector is estimated to have increased its contributory share to the GSDP from 59.89% in 2017-18 to 62.54% in 2019-20(AE). The Nagaland economy is expected to grow by 7.73 % at constant price in the fiscal year 2023-24 as per advance estimate of GSDP. The quantum of the economy in real terms is estimated to have increased from Rs. 19903 crore in 2023-24(P) to ₹21442 crore in 2023-24 (AE). The percentage contribution to GSDP in 2023-24 as per advance estimate shows that tertiary sector is the major contributor with 63.57%, the primary sector with 24.81 % and the secondary sector with 11.61 %. This suggests the state economy being driven by tertiary sector. Vero (2018), in an article, studied on the post reform Nagaland's economy and observed that the tertiary sector's proportionate share in both NSDP and workforce have increased post the reform period. The NSDP has showed positive healthy growth where the per capita income could not. A minor shift in structural and occupational structure seems to happen where the tertiary sector gained the most in NSDP and employment. This also is an implication of the state's dependence on public services and institutions. It is also observed that education has a strong impact on the growth particularly in the level of income and labor productivity though not automatic. Nagi & Kholi (2023), in their study on youth unemployment in Nagaland suggested that integrating skills training with education as one of the measures for employment. Jamir & Ezung (2020), studied on the impact of education on employment, income and poverty in Nagaland and analyzed the relation between education and employment and also the

relation between education and income and found a positive relation between education and employment & income.

2.5 Women's Education in the State: As per Census (2011), the literacy rate of Nagaland is 79.6% in which the share of female is 76.11% and that of male is 82.75% .Gender Statistics, Nagaland (2023), states on a commendable advancement in female literacy reflecting a significant increase of 14.6% over the past ten years ie, since 2001. While the state's female literacy rate of 76.11% surpasses the national average of 64.6%, a gender gap of 6.64% persists. As per the birth order during the 2021, the majority of the mothers are matriculate at 71.91%. Only, 1.29% of mothers in rural areas are graduates and above. In urban areas 2.40 % are graduate. This shows the poor numbers of educated mothers in the State.

Angami (2020), suggests that women should have increased access to education and employment to increase its bargaining power which would uplift their status, decision making and family welfare which ultimately leads to economic growth and development in the long run.

Imcharenla (2016) analyzed on the impact of education on employment and income of women which was found to be significant for urban areas and non-significant for rural areas. The same study supported that women's contribution to family income raises the standard of living, betters children's education and provides better food for family. The study suggested giving more attention to female education, skills and vocational trainings to enable better jobs for women and enhance all round development of the society.

3. Statement of the problem

The SDG goal 5 includes undertaking reforms to given women equal rights to economic resources, as well as access to ownership and control over forms of property, financial services, inheritance and natural resources in accordance with national laws. Shimray (2004), states that in Naga's patriarchal society, the father is the head of the family and only male members can inherit ancestral property (read as agricultural land) and no female can inherit the family landed property. Duflo (2012), states that the rights to economic resources as well as access to ownership and control over land and other of property, financial services, inheritance and natural resources is crucial for economic progress. Vero (2020), stated on the claim that in Naga society women's status is better compared to their counterparts in mainland India as open discrimination against women is lesser. However it is stated on the various aspects of gender disparities one such being education where for an instance in rural areas male were more privileged. Female were expected to stay home and do household chores and look after sick family members. Moreover it is stated that in Nagaland private schools have better quality and the enrollment is better for boys in private schools than girls. Women still is behind in literacy rate and workforce participation.

Therefore for inclusive growth and greater development, with the prevailing economic activities and status of women in education and society, this study is an attempt to study

on women's education and its impact on employment and income of women working in the service sector which might uplift their economic and social status.

4. Significance of the study: SashimatsungOzukum (2015),stated that in Naga society, the participation of women is always kept in positive aspect that allows them to maximize their possible talent and give participation in socio-cultural realm equally. Nagaland Statistical reports shows that in recent years the enrolment of female is more than that of male and there is a growing rate of literacy. In this light, it becomes important to study and analyze the status of women's education and women employment .Therefore, it is attempted to study the impact of education on employment and income in the service sector since the service sector dominates the state's economy through its GDP share. For the purpose of the study, Dimapur district has been selected. Dimapur is comparatively a more developed district of Nagaland. Dimapur is known as the commercial hub of Nagaland where wide range of economic activities are present. The workforce participation rate in Dimapur is 50.5 % for male and 28.5% for female. Therefore, the present study will analyze the impact of women's education on employment and income of women working in service sector in Dimapur.

5.Profile of the area of study: Dimapur district is selected as the study area. Dimapur is considered as advanced district of Nagaland and is the commercial hub of Nagaland with wide range of economic activities. It came into being as a district in the year 1997. With a distance of 74 km from Kohima, it has geographical proximity and advantageous ease of connectivity with the state capital. The thriving market, high level of urbanization, road, rail and air connectivity produces a potential for varied economic activities and employment.

According to 2011 census, its area is 927 sq.km, with density of 409 per sq.km and stands at 5.59% share to total geographical area. The population of the city is 378811.Male constitutes 52% and female constitute 48%. The sex ratio is 919 per 1000 males. The literacy rate is 87.54% with male 84.79% and female 81.77%. Besides, the Naga ethnic groups, the other prominent groups in the city includes the Bengalis, Assamese, Oriyas, Napalese, Biharis, Meities, Marwaris, Punjabis, Tamils, Telugues and Keralites and also Tibetan traders.

6. Objective of the study :

- 1) To study the impact of education on women employment and income in service sector
- 2) To observe the workforce of the State and trend of women's education and women working in private, public and business sector/self-employed

7. Methodology and data collection: In this study, both primary and secondary sources of data were used. For the collection of the raw data, the women working in the service sector were categorized into government sector, private sector and business sector/self employed .A total of 30 samples were collected which was further sub divided into 10

each for each sector. Mixed sampling method was used. Well structured questionnaire was used to collect the responses and views of the respondents. The Secondary data was based on the census of India, 2011, statistical reports of the Directorate of Economics and Statistics, Gender Statistics, 2023, Nagaland State Government Employees Census Report, 2012.

The variables used are education, income, and employment .Employment is dependent variable and education is independent variable. Correlation and simple linear regression is used to determine the association between the dependent and independent variables.

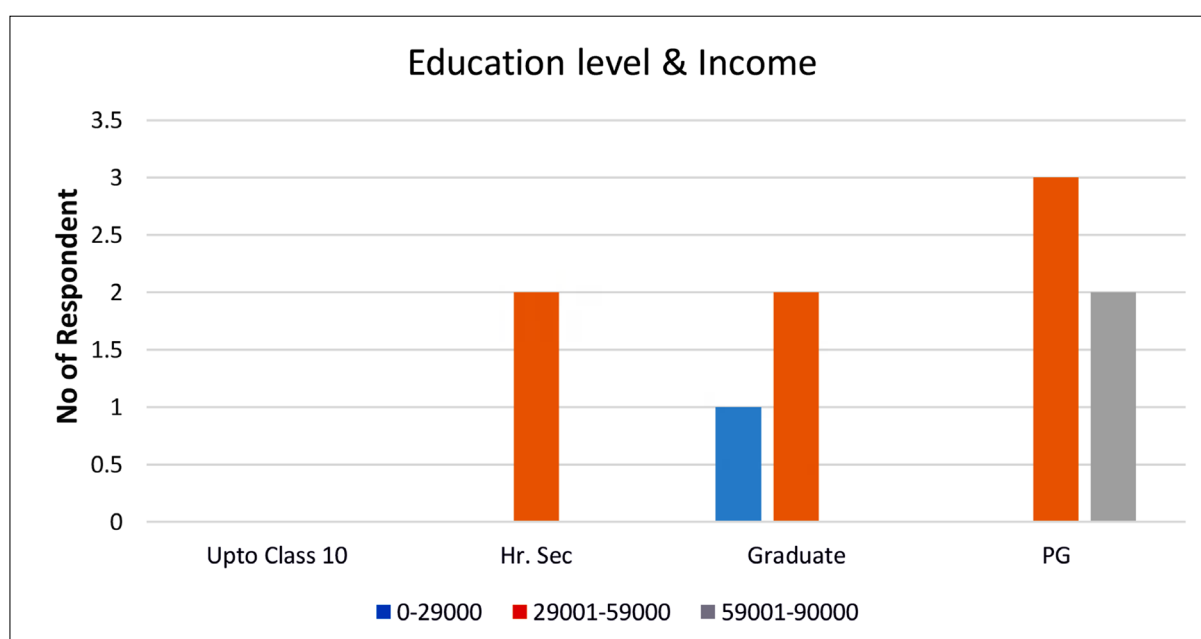
8.Results and discussion

8.1 Educational level and income: In this section, through field survey it is attempted to analyze the relation between education and income. The total 30 data sample collection was divided into three, 10 each for government employed, private employed and business/self employed. The educational level has been classified into four: Upto class-10, Hr. Sec, graduate & post-graduate. It is depicted as follow:

8.1.1 Income and education level of the respondents in Government sector

Education	0-29000	29001-59000	59001-90000
Upto Class 10	0	0	0
Hr. Sec	0	2	0
Graduate	1	2	0
PG	0	3	2

Source: Field Survey, July 2024

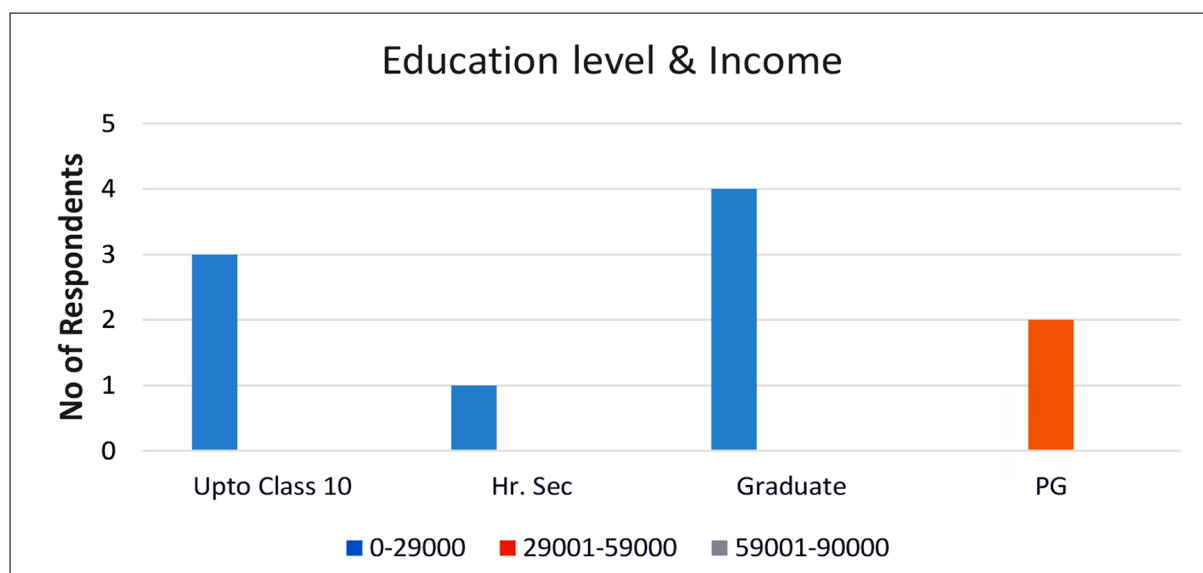


In the above diagram, the X-axis and the bars depicts educational and income level and the Y-axis measures the number of respondents is observed here that except for 1 respondents , all other 9 respondents fall in the income category of 29001 and above starting with educational level of Hr. Sec. This shows good salary prospect in the government sector.

8.1.2 Income and education level of the respondents in Private sector

Education	0-29000	29001-59000	59001-90000
Upto Class 10	3	0	0
Hr. Sec	1	0	0
Graduate	4	0	0
PG	0	2	0

Source : Field Survey, July 2024

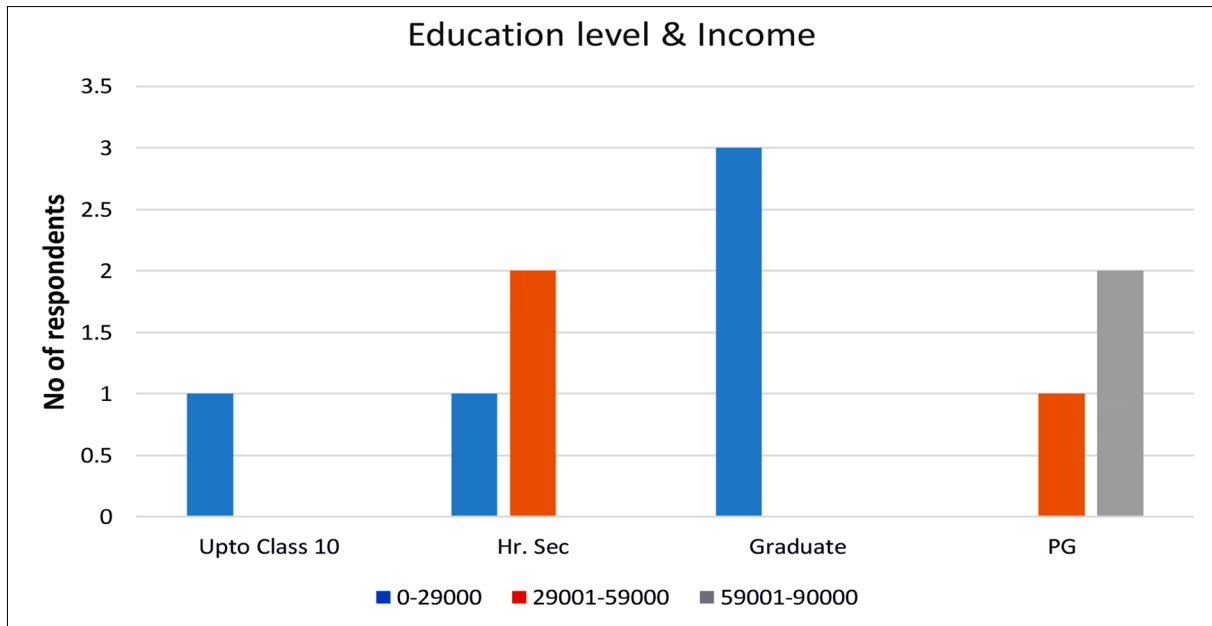


In the above diagram, the X-axis and the bars depicts educational and income level and the Y-axis measures the number of respondents is observed that majority of the respondents fall in the lowest category of income which is 0-29000 even with graduate qualification. This might indicate lower prospect of good salary even with good educational qualifications in the private sector.

8.1.3 Income and education level of the respondents in Business/Self-employed

Education	0-29000	29001-59000	59001-90000
Upto Class 10	1	0	0
Hr. Sec	1	2	0
Graduate	3	0	0
PG	0	1	2

Source : Field Survey, July 2024

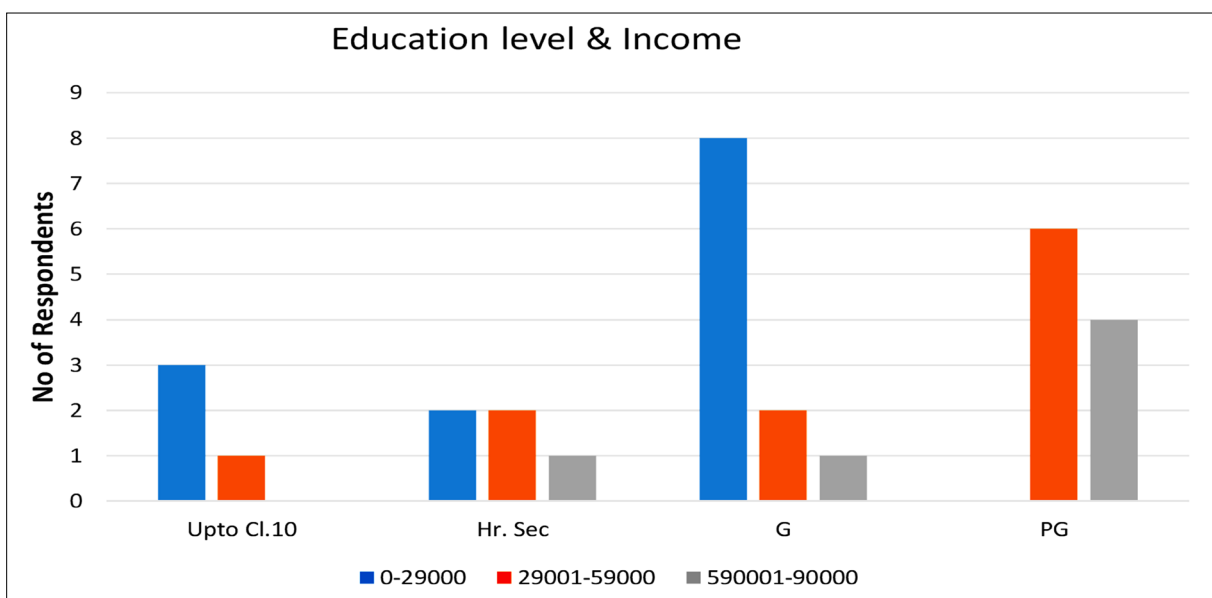


In the above diagram, the X-axis and the bars depicts educational and income level and the Y-axis measures the number of respondents. Here it is seen that educational level is doing better prospects for income than in the private sector. The graduates and post graduates are earnings fall in category of 59001 -90000. This sector is observed to be better for employment and income than the private sector.

8.1.4 Education & Income level of all respondents

Education	0-29000	29001-59000	590001-90000
Upto Cl.10	3	1	0
Hr. Sec	2	2	1
G	8	2	1
PG	0	6	4

Source : Field Survey, July 2024



Overall, it is observed that none of the respondents having qualification of PG fall in the lowest category of income ie, 0-29000 and none of the respondents having qualification Upto Class 10 level falls in the highest category of income which is 59001-90000. This indicate that the level of education can have an impact on the earning level of the respondents and that higher education might qualify a women to earn higher income.

8.2 Education level and Employment: A sample of 30 working women was collected in the tertiary sector to study the impact of educational level on employment. The educational level is determined with viz., upto class 10 as 1, Hr. Sec as 2, graduate as 3 and post-graduate as 4. A correlation and simple regression is run with education as independent variable and employment as dependent variable. The result of the correlation is $r = .882$, which shows a strong positive correlation. This means higher education level lead to higher level of employment of women.

Further, to measure the effect of employment from change in educational level, a simple linear regression has been used and the result is

$$Y = 1.5 + 2.4x$$

The positive value of the regression coefficient indicates that there is direct and positive relation between y and x . The result implies that a change in educational level (x) will have a positive impact on employment (y) by 2.4 times.

9. Education in the State: As per Census 2011, the literacy rate of Nagaland is 79.6% in which the share of female is 76.11% and that of male is 82.75%. Gender Statistics, Nagaland (2023), states on a commendable advancement in female literacy reflecting a significant increase of 14.6% over the past ten years, ie, since 2001. While the State's female literacy rate of 76.11% surpasses the national average of 64.6%, a gender gap of 6.64% persists. As per Nagaland State Human Development Report (2016), the HDI index for the State improved from 0.62 % in 2001 to 0.63% in 2011. The report states that this development is due to increase in the literacy rate and improved access to education in the State which is indicated in improvement in enrolment and improved gender parity in schools.

Table 1 : Decadal gender wise trend of literacy rates in Nagaland, 1991-2011

Year	Nagaland in %		
	Male	Female	Total
1991	66.27	54.75	60.59
2001	71.2	61.5	66.6
2011	82.8	76.11	79.6

Source : Gender Statistics , 2023, Director Census Operation, Nagaland, Kohima

The Percentage distribution of literate person/level of education by sex as per Census 2011 of Nagaland is shown through the following table :

Table 2 : Percentage distribution of literate person/level of education by sex as per Census 2011 of Nagaland :

State/ District	Population attending educational institutions			Illiterates			Literates		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Nagaland	638586 (51.74%)	308202 (48.26%)	101687	51959 51.10	49728 (48.90%)	101687	278425 (51.86%)	258474 (48.14%)	536899
Dimapur	66337 (51.44%)	62613 (48.56%)	128950	10222 (50.78%)	9907 (49.22%)	20129	56115 (51.57%)	52706 (48.43%)	108821

Source : Director Census Operation ,Gender Statistics , 2023

Table 3: School Enrolment during 2021-22

State/District	Secondary (Cl. 9-10)			Hr. Sec		
	Boys	Girls	Total	Boys	Girls	Total
Nagaland	28441	30280	58721	16067	17993	34060
Dimapur	9484	9863	19347	6827	7713	14540

Source : Statistical Handbook, 2023

Table 4 : Students strength by gender in Colleges during 2021-22

State/District	Male	Female	Total
Nagaland	16637	19614	36251
Dimapur	7050	8551	15601

Source : Gender Statistics, 2023; Directorate of Higher Education- AISHE Report

10. Workforce and women employed in public sector, private sector and business sector/self employed: Vero (2020), observed on the workforce participation in paid economic activities which shows the proportion of male workforce to be higher than that of female during the period 1981-2011 in Nagaland. Gender disparity in workforce stood at 15.32% which is an increase by 0.13% per annum during the period.

As per 6th Economic Census (2013), conducted by Directorate of Economic & Statistics, 33.39% of female were engaged in non-agricultural activities as compared to their male counterparts which stood at 66.61% for non-agricultural activities. Vero (2018), stated on the work force participation shifting directly from primary to tertiary sector which is the government sector in the case of Nagaland. According to Nagaland State Government Employee Census Report (2012) , as on March 31st 2012, women employees in government sector comprised 21% compared to male counterpart at 79 %.

Table 5 : As per 2011 Census the workforce participation rate

State	Male	Female	Total
Nagaland	53.4	44.7	49.2

Source : Gender Statistics, 2023

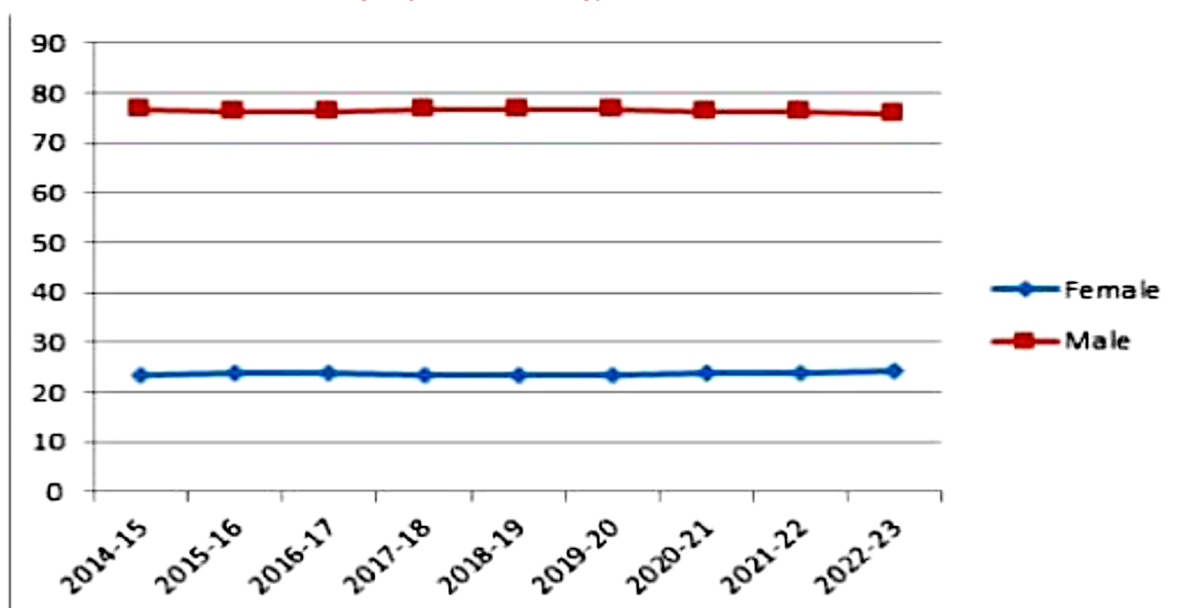
Table 6 : Percentage distribution of workers in all categories combined

Category	Female	Male
Main worker	67.8%	80.8%
Marginal workers	29.9%	19.2 %
Cultivators	65.2%	47.4%
Agricultural labourers	7.3%	5.8%
Household industry workers	3.1%	1.7 %
Other workers	24.4 %	45%
Agricultural activities	24.96	75.04 %
Non-agricultural activities	33.39%	66.1 %

Source : Gender Statistics, 2023

The 2011 Census indicate a workforce participation rate : 44.7% for females & 53.4% for males. The same for Dimapur is 28.5% for female and 50.5 for male which is the 11th position in the state. As per Gender Statistics 2023, women employed in organized sector in Nagaland has been slowly increasing over the years. During 2004-05, 18.23 % and 35.02% of women were engaged in public and private sector. The trend from the period 2014-15 to 2022-23 is extracted and depicted through diagram and shown below :

Public Sector Women Employment in Nagaland from 2014-15 to 2022-23



Public Sector Women Employment in Nagaland from 2014-15 to 2022-23

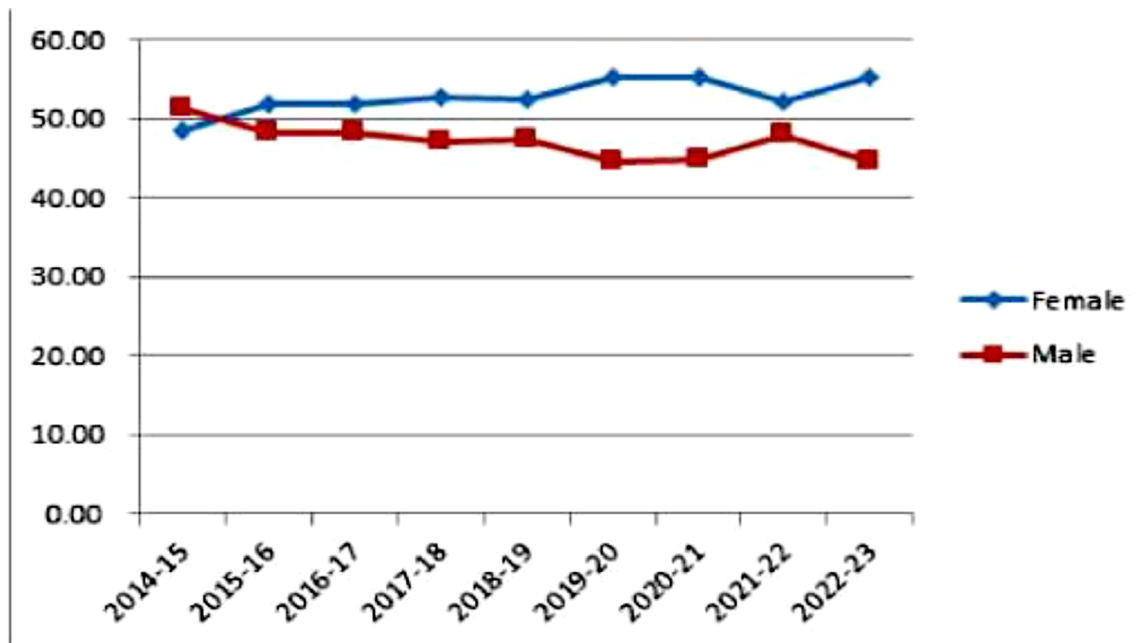


Diagram source : Gender Statistics,2023

In the year 2022-23, in the public sector, the % of female is 24.13% and in the private sector, it is 55.32. As on March,2023, in the public sector, there is 26.05% of female and in private sector it has 46.43%.(Gender statistics,2023). This shows more number of female in the private sector.

In the number of establishment owned other than public/private sector, the 7th Economic Census, stated, Dimapur has the highest number with a total of 19,078; Male ownership is 15,368 and female ownership is 3652. The overall total of the state is 63,143 with male 46005 and female 17070. In a study conducted by Government of Nagaland, Directorate of Evaluation (2006) , total number of establishment/shops/units run by Nagas/Non-Nagas were enumerated. The units were enumerated from trades of agriculture ,trading and manufacturing to service sectors. It was found that Dimapur had a annual turnover of 351.85 crore with non-Naga workforce 32700 where construction, loading & unloading and trading and entrepreneurial activities were dominant. Majority of the workforce had qualification of pre-university & below.

11. Findings and Conclusion: There has been a lower performance of women compared to men in the workforce of Nagaland and Dimapur. The work participation rate of women is lower for women than that of men in almost all categories of workers. Only in agricultural sector the women work participation is higher than that of men. Mazumdar and Neetha (2011), examined on the crisis in women's work participation in India from 1993-94 to 2009-10 and the referred period data shows that only 15% of the female population receives wages and income. Thus, at the time when the country's GDP is ever on the rise, 85% of Indian women had no employment and are economically dependent on others.

The literacy rate also shows women at a lower rate than men. There has been a rising literacy and enrolment rate of women. Education leads to higher chances of entering the labour market and may help find higher paying jobs. The results and analysis indicates higher educational level leading to higher chances of employment and higher income earning prospect for women. Most of the respondents also strongly agreed on education helping to earn more income for the family and supported education as a means to acquire knowledge and skill for employment. Thomas (2012) noted that there is requirement of education, skill and training for employability in the current nature of the economy. Abraham et al. (2024), states that as education level has risen for both male and female and sectoral composition in the economy has been changing with both relative and absolute decline in agriculture work and rise in non-agricultural works and there has been rise in salaried workers of women.

The government sector is found to be giving highest income. The wages/salary in the private sector is low. The business sector provides a better income than the private sector. In all the sectors : government, private and business sector, it is observed that the majority of the respondents have qualification of either graduate or post-graduate. There is seen a vast difference of salary in the graduate employed in the private sector and in the government sector with the government sector taking the lead in paying 100% or more higher than another women employed in the private sector with the same qualification.

In the tertiary sector the government sector is paying high income but the number of women employed in the government sector is low. There seems to be a prospect in the business sector with Dimapur having the highest growth in this among all districts of Nagaland. The possibility for entering in this thriving trade and tapping the prospect can be explored. Sashimatsung (2015), states Dimapur with female literacy rate of 81.77(2011 Census) has female WPR of 28.5%(2011 Census) whereas it has the highest absorption of female in 'other works'. The absorption of female in 'other works' were highest in the districts of Dimapur at 63.9% which is due to urbanism, advanced education, entrepreneurship, convenience, socio-economic awareness and job opportunities. As per the 1st Report of the District Domestic Product released by Directorate of Economics & Statistics, Government of Nagaland, Dimapur district is the largest economy amongst the districts in the State with GDDP value of ₹ 5,43,611 lakh during 2019-20. Service sector is contributing the maximum at 77% to GDVA during 2019-20. The district is also having the highest Per Capita Income among all the districts. It remains to be examined on whether "Income Effects" as given by Chatterjee et al. (2018), is a factor which discourages women's labor participation. The 'Income Effect' here is the women withdrawal from the labor market as household income rises to substitute their time to home works.

It has also been found that majority of the respondents agree to a large extent that educated mothers can better take care of health and education of children and education has uplifted their status in family and society and promoted unity and social harmony.

The results and analysis indicates that higher educational level leading to higher chances

of employment and income earning for women. Education leads to higher chances of employment for women and may help women find higher paying jobs.

12. Limitations of the study: This study covering 30 respondents and 10 each for the employed in the government, private and business sector does not provide a comprehensive analysis. In the methodology, the strength and association between only two variables are have been used. And therefore, these have been kept as the limitations of the study.

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