# Impact of Education on Resiliency of Resource Poor Women

Ms. Tooba Sohail

Institute of Agricultural and Resource Economics, University of Agriculture, Faisalabad Faisalabad-38040, Pakistan. Email: toobasohail24@gmail.com

**Abstract:** Traditionally, responses to shocks by the development community have involved humanitarian assistance to rural people. Building resilience must be a key component if the target is to end hunger. Filling our knowledge gaps will require us to develop a culture of learning through education. Resource poor women are having less opportunities to get educated and this effects adversely on their coping strategies. While on the other side, educated women may find better ways of dealing with shocks. It is behind doubt that education plays the key role of nucleus in the economic development of any country. One of the most crucial challenges faced by experts in Pakistan is the availability and affordability of education to resource poor women. Pakistan is lagging behind the achievement of MDGs while a lot of work is to be done in education sector in order to achieve the MDGs especially in the remote areas and FATA where the female literacy rate is just 3 percent. Poverty is a very major reason for girls not getting admitted. The per capita income of people in rural areas of Pakistan is low. Most of the population is living under the poverty line. They don't have enough money to spend for educating their children. The rural people have a typical thought of considering education as a waste of money and time instead of this fact that education is an investment. The dream of sustainable development could not be fulfilled unless all students have an equal access to quality education. It is the quality of education in public schools that needs to be taken seriously, if we want to achieve sustainable development, that is, development by all, that's all I concluded.

**Keywords**: Resilience, Resource Poor, MDGs, coping strategies, education.

# 1. Introduction

The tool of resilience provides a outline for understanding the effective arrangement of short term and long term strategy for stimulating families out of cycle of hunger and poverty. It is based on principle that the factor that makes households resilient to economic shocks must first be understand, and then strengthened.

The framework of resilience looks at the basic causes of vulnerability of household instead of predicting how households and resource poor females will cope with future economic and social crises or disasters. Factors that make women resilient to shocks and stresses are;

- Income level and food accessibility;
- assets such as livestock and land;
- social safety nets
- social security; access to services such as water,
- adaptive capacity which is connected to education and variety of income sources; and the strength of all factors over time

Well-being depends on the range of all the variables for example, shock and its depth or negative trend, its time period and damage it induces." Degree of resilience of an individual orders, distinct as the demonstration of positive edition in spite of significant life difficulty "(Luthar, 2003: xxix), will also pressure the impact of distress on well-being. Surely It will set up an individual's and household's aptitude to "recover from a single distress, calculated by bringing income or expenditure back to pre-shock phases in the given time period.

A series of attribute are connected with resilience and, thus result, pessimistic events do not essentially establish outcomes. Resilience is not a openly measurable attribute. In its place, it is a procedure or event that must be conditional from the co-existence of higher adversity with comparatively positive adaptation (*Yaqub*, 2002: 1082).

Education is the key individual investment asset. It is vital because of its capability to raise labor productivity and income of an individual also because of the impact on literary identity, human capabilities and society. Education could play a vital role in enable individuals to make them the owner of most other assets and to agree with new and different environments. As such, it seem that people having better education will more be able to have (socioeconomic) resilience in the time of having a conflict, enable themselves to find a new livelihood option, by adjusting to social interruption and dislocation and accessing safety measures. In the crucial period of insecurity and conflict, people who are having formal education may be able to have and utilize their other assets to reconstruct their lives, to exit poverty hurriedly than the individuals who are without education.

The rapidly worsening economic situation and deterioration in people's living standards Pakistan's socioeconomic challenges sparked civil conflict. The only way to empower them and make them strong is to enhance the resiliency and to investigate the factors which are truly helpful to bond a strong relationship emotionally and socially with family members. The conducted research on this topic has shown that when most of the women are facing unpleasant conditions, adversities and dangers, some of them came back to the initial stages of their life after facing the stressful conditions, but most of them stuck over there because of unsupported family function.

A poor resource woman has low use of inputs, high costs and low profits. Due to low employment and low wage earning she is unable to take interest in further education. One of the most practiced empowerments is enhancement of their resiliency. We must not forget the factors which are playing the main role in the way of allowing them in next steps. So, this study targets to help and examine the resilience power of the resource poor women in social, economic and emotional consequences.

# 2. Review of Literature

Briguglio *et al.* (2008) presented a paper, they defined the exposure of the economy as economic vulnerability. And also looked all over the economy to build the structural development. They had also experienced the of economic resilience index by naming four broader areas macroeconomic, microeconomic, social development and governance. They concluded that countries may be unsuccessful because they might not sufficiently resilient and per capita GDP was negatively related to vulnerabilities and positively related to resilience.

Krasny *et al.* (2009) presented their research about social learning focusing on adults in natural resource management. They had presented the overview of the situated learning literatures by focusing on education and resources, they had also suggested the ways in which they introduced the educational programs for young students. They also described basic creativities in which knowledge positioned in adaptive civic practices. To practice their work they had integrated adaptive management learning and social learning.

Faridi *et al.* (2009) proposed the analysis of labor market for formulating human resource development. Females from everywhere in Pakistan were keen to participate in the development of our nation. They had collected the data through field survey and then the data was analyzed through logistic regression. They conducted that female education and awareness was compulsory for better opportunities of employment. They also conducted that the rudimentary level of learning was not enough to move in the labor marketplace: matriculation level of female labor was the minimum criterion. With the increasing levels of advanced education female participation in labor market increased. It was recommended that government had better facilitate advanced education to the females' particularly in rural areas. Training opportunities and better education quality should had improved. It was conducted that females were more expected to contribute in rural activities. Therefore, rural organization was required to be upgraded and government should also introduced the rural expansion programs for generating more occupation opportunities for women.

Alinovi et al. (2010) presented complete and concise note about resilience and tools were explained in this web page. Some factors were involved to make household resilient to food security stresses for example access to food and income, livestock, social safety nets, access to rudimentary services, households' adaptive aptitude linked to education and income diversity and immovability of these factors. Resilience model was summarized to conduct the results. For each component a separate index was used. Moreover, it offered a framework for linking both long and short term activities to increase resilience.

Bird *et al.* (2011) presented working paper in which they had related education and resilience and insecurity affected Northern Uganda. Some hypothesis were conducted to check the reliability and interdependence of factors. First hypothesis was that insecurity had constrained livelihood. Thus they had confirmed their hypothesis working on that area. They, moreover suggested that government and owners should support the poor people. They concluded that some effective policies should made to improve the factors affecting resilience.

Carlson *et al.* (2012) presented a part of broader search effort to implement and develop the issues to measure resilience at the ability and communal levels. They also presented a momentary overview of the appearance of resilience as vital part of scheme governing risk administration. They also concluded the main factors which play very important role to control resilience and build resilience. A basic structure for assessing resilience at the structure level with a solitary survey tool was presented. As they moved to the regional level, the calculation of the resilience developed a more complex chore that convoluted examination of the resilience of frequent aspects of the region or community, containing the local economy, perilous infrastructure. The procedure required to calculate resilience at the community or regional level was multifarious and convoluted not only examinations of particular assets but considerations with stakeholders, documentation of acute community and regional competencies, and empathy of interdependencies among these units.

Moore (2013) had presented the document to National Center of Homeless Children funded by U.S. department of education, on Resilience and At-risk children and youth. He concluded that the Resilience in children and poor females could see frequent when they were in stable environment. Consequently, it seemed significant to support resilience in children as early as possible by utilizing the most effectual intervention within the situation of the child, family and broader community develops a conceptual and methodological framework for analyzing and measuring resilience. He defined the resilience on economic aspect by exploring four main factors and scales. In his work economic resilience based on developing resilience index of economic activities stressing on stability of macroeconomic factors, microeconomic market efficiency, social development and governance.

Zseleczky and Yosef (2014) elaborated 5 types of shocks effecting resilience. They had risen this question, Had shocks actually increased or become more severe and far reaching? They briefly examined the 5 types of shocks that included conflicts, natural disasters, food price volatility and health crises. After all explaining about the intensity of shocks they had concluded that poor people will be among those hit hardest. They suggested that investments should be needed in early warming policies, systems and infrastructure and some actions should also performed to bring together innovative technologies and policy actions.

Hallegatte (2014) presented the working paper based on economic resilience. He focused on the two components relating Macroeconomic: immediate resilience that was the capability to edge enormity of abrupt production losses for known amount of asset fatalities, and self-motivated resilience, which deal with the capability to rebuild and recover. Welfare impacts also depend on micro-economic resilience, that concern with the redistribution of losses, on households' exposure, for instance pre-disaster income and capability to recover shocks over time relating with borrowing, saving and insurance, and on the protection of social system, or mechanism for distributing risks crosswise the inhabitants.

Barrett and Headey (2014) had introduced research in latest conference. They had introduced the measurement of resilience in risky world. They had also related resilience with 3 concepts, first, resilience incorporate most important concepts dynamically, second resilience showed basically the capacity to bear the shock and third he had conducted the attention in which economic, ecological and social systems interact each other.

Mabiso *et al.* (2014) conducted their research to enhance resilience for food security in refugee hosting communities. They had focused South Africa and covered more than 2.4 million refugees from Syria to Egypt. Finally, they concluded that the hosting refugee was positive with child stunting prevalence during 1960-2008. They suggested we need a better incentives of policymakers and researches. Collaboration between practitioners and researchers was required. Such collaboration was extremely recommended to enhance the resiliency to sustain development in regarding areas.

Davis *et al.* (2014) introduced approaches for strengthening capacity for resilience of financial crises of 2007-2008 and 2011. His proposed model envisions the system as focusing on 3 sub-systems, policy, institutional and production. Their work discovered the maintainable livelihood context to intellectualize the aptitude needs of resilience attentive extension and suggested services. It specified where to interchange the

policy and research program onward with respects to role of the extension and recommended services in promoting resilience.

Frankenberger *et al.* (2014) explained the role of nongovernmental organizations to approach resilience. Framework of resilience integrates disaster risk shrinkage, adaption for climate change and maintenances approaches in single valuation framework. The skill to measure the association presented by resilience were required that number of practical and operational features would be presented. Functional features contained primary and end-state, disruption, and aptitude measures. Organizational and operational features emphasized how data had been conducted, the scale of extent, the sequential features of measurement and type of extent. In terms of mutual training among NGOs, all the organizations conducted information on the preliminary and subsequent states and some conducted information on turbulences but few conducted information on all measurements that subsidized to resilience. The leading scale of measurement was the community or household level, hardly higher systems level.

Little and Mcpeak (2014) documented the key challenges of resilience in south of Sahara. The main objectives of this research were applications of a framework for pastoralism. While resilience importantly stressed that things would not deteriorate, we would argue that challenge of development in pastoral areas was assured that things will improve. Resilience as a core concept was better viewed as one objective among others rather than the objective of development efforts.

Francisco and Robles (2014) related weather and rural sector to introduce insurance opportunities. He had shown the adverse effects of variability in climate on the economy and different insurance mechanism for reducing it. They had discussed major challenges to resilience. They also suggested that the elimination of these hurdles may enhance resilience of the communities in Horn of Africa. In sum, formal weather index insurance held the potential to directly contribute to the resilience of the rural poor in developing countries.

Shahmahmoudi and Zahedi (2015) recognized the effective factors resilience of women with addicted Husbands in Tehran. They also found the role of family function on the resiliency. They had adopted the descriptive research from field study. 350 affected females were selected from Tehran and by using SPSS software correlation and multivariable regression tested. The result showed that all family function components were as a predictor of the resiliency.

## 3. Methods

### 3.1. Sample

A random sample of 120 resource poor female was selected from the peri-urban areas of Faisalabad. They were asked to fill up a questionnaire. The survey included demographic information, education, level of income, the RS, health, self-esteem and the instruments which are unable to assess validity by exploring relationship between RS and variables effecting resilience.

The range of age in this data was from 23 to 55 years with a mean of 39 years age (SD = 9.669). In this data the majority were married almost 61%; 17 % were widowed; 2% were divorced and 20 % were single. The participants were not tended to be well educated. The education level of these females was very low from which 59.4% females haven't attended high school. 23% females were under metric and 18.6% females were intermediate. Most of them have reported good health from which 56% females have reported excellent, 32% as good and 12% reported as poor health. The median income calculated by data was Rs 20,000 per year with 57% reporting as income of Rs 16000.

#### 3.2. Instruments

Income was measured by asking them about their annual and monthly income through questionnaire. Education level was measured by categorizing them into four components under metric, intermediate, undergraduate, graduate. In this study a significant positive relation was expected in between education and resilience.

Health of the respondents was measured by asking them to rate their own health on 5 point scale method which lies from excellent to poor. This self-reported method has been used by Linn and Ferraro. The expected relation between resilience and health was positive.

#### **3.3.** Statistical Measures

In this study the data was analyzed by using SPSS, STATA and R software. To check the validity and dependence between two variables correlation analysis was used. But the internal consistency and validity of resilience Scale were conducted by Factor analysis.

#### 4. Results

The means and standard deviation of two variable income and education are 2.97, SD = 2.22 and 13.24, SD = 3.34 respectively. Consistency between internal factors was found acceptable. Alpha coefficients are .78 and .77.

The mean score of this sample is on the mid-range line to high. However, this range extends low to high. The graph of this calculation was slightly negatively skewed but a normal distribution. All were significant at p < .001.

# 4.1. Principal Components Analysis

PCA was used to analyze 25-item Resilience scale. Since the items were selected to show 4 components affecting resilience and interdependent positively or negatively. By using this analysis the correlation between the factors affecting resilience and total Resilience Scale score was .97, p < .001.

To evaluate the validity the components were correlated with Resilience Scale. It was assumed that there is a significant positive relationship between Resilience and Education. Relationship of income and physical health was also hypothesized to show positive effects of the resiliency power of resource poor women. Table 1 shows the correlation of resilience Scale with all other components. All the components were significant at p < .001. Resilience scores were higher with high level of education, income and better physical health.

Measures	RS	Income	Education
Income	.33		
Education	.30	.62	
Health	26	47	44

TABLE I: Correlation between components and Resilience

RS = Resilience Scale,

N = 120.

P < .001 for all coefficients

## 5. Discussion

With establishment of the components the strength of Resilience Scale includes its internal capacity and consistency, which is denoted by factor analysis. All the women were instructed to construct the RS over one month period. The correlation among variables and resilience is smooth over time.

It has been seen that the educated women were capable to rate themselves on the better position of the scale. RS is divided into 2 factors each representing different theoretical frameworks. Factor 1 is explaining self-resilience, determination, mastery, independence, and resourcefulness, this side of factor was suggested personal competence. In the first factor total number of item were 17.

The 8 items of factor 2 suggested balance, adaption, flexibility and proposed perspective of life. These items represented sense of peace and acceptance of life in any case of adversity. In both the factors support to construct validity of Resilience Scale and theoretical definition of resilience could be found easily. The only limitation of RS is that, the range of theoretical work in the negative aspect has not been approached by empirical range. Scale items for men needs to be done to construct the difference between women's power to resilience and men's power. Further investigations are needed to analyze the dimensions of resilience.

The testing of resilience in future may include assessment of validity by convergent and discriminate approaches. It is constructed that resilience have a positive attitude with adaption, stress, social environment and coping styles. The study about individuals experiencing transitions may give important information about the development of resilience and how it changes over the time. The reliability of the test needs to be evaluate specially it is suggested resilience is enduring characteristic about individual's personality.

In this study clear evidence is shown about the resilience characteristics. Well educated females were more capable to cope with sudden shocks and stress as compared to less educated females. The women with high resilience score show a resist to any kind of natural or economic shocks. More respectable jobs are available to educated females to meet their daily needs. Women related to agriculture sector are resilient in case of food crisis. Job holder females are more resilient in case of economic shocks.

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