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### Role of Edification to Elevate the Women Empowerment in India

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"If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered".---PT. JAWAHARLAL NEHRU

Abstract - The idea of women empowerment was introduced at the International Women Conference at Nairobi in 1985. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can't ignore the significance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020. This can became reality only when the women of this nation became empowerment. India presently account for the largest number of illiterates in the world. Literacy rate in India have risen stridently from 18.3% in 1951 to 64.8% in 2001 in which enrolment of women in education have also risen sharply 7% to 54.16%. In recent years, government has realized the importance of women education and has taken some steps in this direction but a lot of work has to be done to make each and every women of India educated and eventually independent. Prevailing prejudices, low enrollment of girl child in the schools, engagements of girl children in domestic works and high drop out rate are major obstacles in the path of making all Indian women educated. Women's education in India has also been a major concern of both the government and

civil society as educated women can play a very important role in the development of the country. Woman has to play three main roles in her life. Each of these roles has to exempt some of her duties. It is only with the help of education that she would be able to do them successfully. The first duty of a woman is to be a good daughter. The second duty is to be a good wife and third duty is to be good mother. Education teaches a woman what she should be. It also teaches her how she should do it to be a good daughter, wife and mother. There is a saying in English"The hand that rocks the cradle rules the world". The meaning is clear that a mother exercises a very great influence over lives of the children. She is able to mould their thoughts and character. If she is educated, she will make such an impression on the mind of her child that she will enable the child in later life to be a great person. Women should be given the chance to expose their talents and should be given equal status as men all over the world. Education has major benefits which can bring numerous changes in every person. So, this paper focused to identify the women state in the country with the survey approach and questionnaire we are find out the

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recommendation for effective participation of women in the global market.

**Keywords:** Women life style, living standards, traditional values, personal life and commitments.

#### I. INTRODUCTION

There are a variety of understandings of the term empowerment due to its widespread usage. If empowerment is looked upon in terms of ability to make choices: to be disempowered therefore, implies to be denied choice. The notion of empowerment is that it is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such ability. Thus, there could be statistical swells indicating improvements in indicators of gender equality, but unless the intervening process involved women as agents of that change, one cannot term it as 'empowerment'.

People who exercise a great deal of choice in their lives may be very *powerful*, but they are not *empowered*, because they were never disempowered in the first place. Empowerment cannot be defined in terms of specific activities or end results because it involves a process whereby women can freely analyze, develop and voice their needs and interests, without them being pre-defined, or imposed from above. The assumption that planners can identify women's needs; runs against empowerment objectives.

"To call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, woman is less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior: Has she not greater intuition, is she not more self-sacrificing, has she not greater powers of endurance, has she not greater courage? Without her man could not be. If non-violence is the law of our being, the future is with woman. Who can make a more effective appeal to the heart than woman?"

Mahatma Gandhi

The status and role of women and related issues, have attracted the attention of the academicians, political

thinkers and social scientists both in developing as well as developed countries, partially due to the observance of the International Decade of Women (1975-85) and partially because of the widely accepted truth that a society built on the inequality of men and women involves wastage of human resources which no country can afford.

With swelling literatures on empowerment of women and with voluminous amount of public expenditure on women empowerment schemes, it becomes imperative to understand the concept of empowerment of women so as to have a better understanding of its policy implications.

In this paper we have dealt with the concept of empowerment of women in the first section and in the second section we deal with a specific but the most important determinant of empowerment of women i.e., decision making capacity or autonomy in decision making.

The present paper tries to focus on the measurement of empowerment of women through enhancement in autonomy in decision making wherein women's participation in employment acts as a catalyst. For this study we largely draw data from the primary survey conducted for 448 females in the rural areas of Allahabad District. A sample of working and non-working women was selected for the study to understand the differences in the autonomy in decision making capacity as an indicator of empowerment with respect to their working status.

#### II. LITERATURE REVIEW

To understand the changes women undergo in becoming empowered we look at the literature on behavior change and women's empowerment. In the first set of literature, we review factors that lead to successful change and in the second, we review what is understood as empowerment for women. Behavior Change Bandura (1986) suggests that a person's self-expectations determine whether certain behavior

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will be undertaken, the extent of effort expended by the individual, and

whether the individual can persist in the face of challenges encountered. This notion of self-efficacy is mediated by a person's beliefs or expectations about his/her ability to achieve certain tasks effectively or exhibit certain behaviors (Hackett & Betz, 1981). For example, individuals with low self-efficacy limit their participation when making difficult behavior changes and are more likely to give up when faced with obstacles. Their efficacy beliefs about themselves serve as barriers to change, and in this case, their own empowerment (Hackett & Betz, 1981). Furthermore, selfefficacy is not necessarily an in-born trait but can be acquired and nurtured (Hackett & Betz, 1981). This makes the concept of self efficacy particularly relevant to our study. Bandura (1986) identifies four ways in which self-efficacy and selfexpectations acquired: efficacy are performance accomplishments, vicarious learning, verbal persuasion, and physical/affective status. Performance accomplishments are beliefs that stem from the reactions that individual accomplishments are greeted with. A positive assessment encourages selfefficacy

beliefs and the expectation that similar behaviors will be well received in the future. Vicarious learning results in beliefs that are acquired by observing modeling change further enhances self-efficacy. Changes based on verbal persuasion, affective status and modeling behavior can lead to significant changes in self-belief and self-expectation. behaviors. When the modeling behavior is undertaken within similar contexts1, such as gender, economic and social class, it presents a realistic option. Verbal persuasion and affective status 2 also encourage self-efficacy. Persuading women to attempt positive behavior change and providing a supportive environment in which women can attempt According to Bandura (1986) and Pajares (1996), changes in personal factors (such as self-efficacy) can affect individual behavior (willingness to take risks) and impact environmental factors (family and society). These relationships are reciprocal and reinforcing. This suggests that strategies which are purposefully introduced to enhance women's personal factors (self efficacy) can lead to reinforcing behaviors (such as self assertive behavior) which in turn can impact and reinforce environmental factors (such as alteration of familial relations).

#### III. OBJECTIVES OF THE STUDY

- To know the essence of women empowerment
- To know the work participation of women in the corporate

#### IV. METHODOLOGY

The research design adopted in this study is Descriptive research. The researcher had used both the primary as well as secondary data. The primary data was collected using a structured questionnaire from the participants of the job rotation system i.e. from area specialist, working and non working women and secondary data from financial websites, business magazines, newspapers, journals, WE records, employee's handbook, HR handbook and policies and from company website. The sample size was 100 and the sampling techniques adopted were simple random sampling. Scoring scheme was evolved to quantify the data. The data was analyzed using Percentage analysis, weighted average, Chi square test.

### V. ESSENCE OF WOMEN EMPOWERMENT

There are a variety of understandings of the term 'empowerment' due to its widespread usage. Yet this widely used term is rarely defined. The claims for women's empowerment to be the goal or ultimate objective of many development policies and programmes leads to a demand for indicators of empowerment, both to reveal the extent to which women are already empowered, and also to evaluate if such policies and programmes have been effective towards their stated aims.

To understand clearly the concept of empowerment, it is important to delineate certain overlapping concepts.

#### (a) Social Inclusion Key to Empowerment

Empowerment is described as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them." Social inclusion is defined as "the removal of

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institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities.<sup>2</sup>" Thus, empowerment process, operates "from below" and involves agency, as exercised by individuals and groups. Social inclusion, in contrast, requires systemic change that may be initiated "from above."

#### (b) Gender Equality and Women's Empowerment

There could be statistical swells indicating improvements in indicators of gender equality, but unless the intervening process involved women as agents of that change, one cannot term it as empowerment. Whereas the role of agency in the discourse on empowerment assumes prime importance, gender equality or equity indicates the degree of equivalence in life outcomes for women and men, recognizing their different needs and interests and requiring a redistribution of power and resources.

### (c) Powerful and Empowerment

One way of thinking about power is in terms of the *ability to make choices*: to be disempowered, therefore, implies to be denied the choice. Thus, the notion of empowerment is that it is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such ability. (The word 'acquire' is very important here). In other words, empowerment entails a *process of change*. People who exercise a great deal of choice in their lives may be very *powerful*, but they are not *empowered* in the sense in which empowerment has been described here, because they were never disempowered in the first place.<sup>3</sup>

There are various attempts in the literature to develop a comprehensive understanding of empowerment through breaking the process down into key components. Kabeer's (2001)<sup>4</sup> understanding of "choice" comprises three inter-related components:

**Resources:** or "enabling factors" or "catalysts" for conditions under which empowerment is likely to occur i.e., they form the conditions under which choices are made;

**Agency:** which is at the *heart of the process* through which choices are made, and;

Achievements, which are conceived as the outcomes of choices.

According to Naila Kabeer, empowerment is "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." According to Kabeer, empowerment cannot be reduced to a single aspect of process or outcome. How women exercise choice and the actual outcomes will depend on the individual. Choices will vary across class, time and space. Moreover, impacts on empowerment perceived by outsiders might not necessarily be those most valued by women themselves.

Thus, there could be statistical swells indicating improvements in indicators of gender equality, but unless the intervening process involved women as agents of that change, one cannot term it as empowerment. *Understanding empowerment in this way means that development agencies cannot claim to empower women* rather they can provide appropriate external support and intervention, which can however be important to foster and support the process of empowerment i.e., act as facilitators.

Consensus on Macro and Micro Indicators of Empowerment

There are a variety of ways in which indicators of empowerment can be developed. Each have some value, but none can be taken as complete or absolute measure, because the nature of empowerment as a multi-faceted concept means that it is not readily quantifiable. To understand empowerment it is helpful to divide indicators of empowerment into two categories: those which attempt to measure women's empowerment at a broad societal level, in order to gain information and make comparisons between countries (GEM, GDI), and those which are developed in order to measure the effects of specific projects or programmes or catalytic factors (education, employment etc.)

<sup>&</sup>lt;sup>2</sup> Bennett

<sup>&</sup>lt;sup>3</sup> Naila Kabeer, 1999

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requiring a micro approach involving women themselves as agents of change.

There have been several efforts to devise micro indicators of empowerment. In this effort, Naila Kabeer, Linda Mayoux, Anne Marie Goetz, Rahman, Ackerley, JSI (John Show International researchers), Sara Longwe and Hashmi have provided their own indicators.

JSI defines empowerment in a behavioral sense as the ability to take effective action encompassing inner state (sense of self, of one's autonomy, self-confidence, openness to new ideas, belief in one's own potential to act effectively) and a person's status and efficacy in social interactions. In particular, it is the ability to make and carry out significant decisions affecting one's own life and the lives of others.

An increasing body of research indicates that commonly used proxy variables such as education or employment are conceptually distant from the dimensions of gender stratification that are hypothesized to affect the outcomes of interest in these studies, and may in some cases be irrelevant or misleading<sup>5</sup>. In response, there have been increasing efforts at capturing the process through direct measures of decision-making, control, choice, etc. Such measures are seen as the most effective representations of the process of empowerment by many authors since they are closest to measuring agency<sup>6</sup>. It could be argued that the indicators with "face validity" (i.e. indicators of empowerment based on survey questions referring to very specific, concrete actions) represent power relationships and are meaningful within a particular social context.

Certain empirical examples cited from the review of literature point out to the fact that mere swells in government programmes for empowerment of women do not guarantee women's empowered status. For example Goetz and Sen Gupta's<sup>7</sup> study of credit programs in Bangladesh challenges the assumption that loans made to women are always used by women. They found that in two-thirds of the loans in their

study, men either significantly or partially controlled the credit women brought into the household. Women were unable to make their own decisions on how to invest or use the loan. This is an important finding as it supports Mayoux's<sup>8</sup> point that empowerment cannot be assumed to be an automatic outcome of microfinance programs. Thus, a micro approach is required to assess the real situation.

#### VI. ANALYSIS AND RESULTS

Looking into the above discussions on the concept of empowerment let us now study as to how far participation in workforce by women acts as a catalyst to empower them. As deduced from the review on the concept of empowerment, it is a "process," as opposed to a condition or state of being.

As stated in the Section I of the paper the process of empowerment can be visulaied as under, with female work participation in the labour market as a catalyst for change and women as agents of the change. Enhanced autonomy in decision making is supposed to be as an outcome of the process of empowerment.

### Autonomy in Decision Making as an Important Indicator of Women Empowerment:

Women empowerment in society and family are closely linked to decision making influence. Autonomy in decision making has been measured in terms of participation of women in household responsibilities. To ascertain the influence of work participation of women on decision making, an important indicator of empowerment of women, we analyze the difference in participation in decision making on various issues categorized as under among workers and non-workers.

- **1. Trivial Issues** (**TI**): includes decision in making in what items to cook and answering freely to questions asked.
- **2. Issues Related to Own Self (IROS):** Obtaining health care for own health, decision making in going for outings, purchasing requirements for own self, visiting and staying with parents/friends/relatives.

<sup>&</sup>lt;sup>5</sup> Mason 1995, p.8-11

<sup>&</sup>lt;sup>6</sup> Hashemi et al. 1996; Mason 1998, Mason and Smith 2000; Malhotra and Mather 1997

<sup>&</sup>lt;sup>7</sup> Goetz and Sen Gupta's 1996

<sup>&</sup>lt;sup>8</sup> Linda Mayoux

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- **3. Issues Related to Children (IRC):** Decision making in purchasing requirements for children and decision making in education of children.
- **4. Critical Issues (CI):** Decision making with respect to expenditure in marriages, borrowing money to meet household demands, borrowing money to start business, paying back of debts and control over using earned or saved money.

From the Table 1 following points emerge:

- 1. Participation in decision-making was found higher for the working women as compared to the non-working women in all aspects of household decision making. Higher the participation in decision making higher is the degree of autonomy. Still one needs to look into the nature of this participation of women.
- 2. The magnitude of decision making varies across trivial issues, issues related to own self, issues related to children and critical issues.
- **3.** For matters relating children autonomy were highest. All working women had autonomy in issues relating to children. Only 5% non-working women were not allowed or did not take part in decision making.
- **4.** In case of issues classified as trivial issues the female participation in decision making is extremely high among working women whereas 9% non-working women did not enjoy autonomy in such issues.
- 5. For the issues related to own self autonomy ranged roughly between 10 to 20 percent. Autonomy in going for outing or visiting friends/relative/parents i.e., freedom of mobility was most restricted. On health issues around 66 percent non-workers made joint decisions. Independent decision making in own health related issues was almost double for workers.

Decision making was most restricted in financial matters. Around 25-50 percent women did not participate in such decisions with variations in the levels of participation with respect to their status. Around 40 percent non-working women did not participate in decision-making in financial matters relating to borrowing money for household demands, starting business and paying back debts.

The Table 2 has been developed to show very clearly the magnitude of participation or autonomy in decision making and variations according to various issues concerned. The facts revealed from this table reiterate the findings inferred from the previous table.

The Table 3 shows variations in the magnitude of autonomy in decision making across occupational categories. Though, working women in all categories showed very high autonomy in trivial issues, in issues relating children autonomy was restricted for family land workers and women as supervisory work on family land.

In issues relating own self, autonomy was again restricted in these two occupational categories. Most important difference comes when we look into critical issues. Infact, three distinct categories emerge. First category comprising the family land workers and supervisory workers on family land had very low decision making autonomy. The second category of agricultural labourers, self employed and regular and salary employed had low to very low autonomy. Interestingly, the third category of causal labourers and cultivators had moderate autonomy in critical financial issues.

For the first category workers no money income or earnings are available thus, on issues of finances their autonomy was restricted. For casual labourers' families were very poor with male counterpart mostly casual workers too, had moderate autonomy in decision making.

Among the occupation categories interestingly regular or salaried women employees reported to have never experienced spousal violence. Those workers with no nominal monetary income (family land workers and supervisory work on family land) experienced maximum spousal violence followed by agricultural labourers.

### <u>Levels of Assertiveness and Subjection to Spousal</u> Violence:

An interesting study by Irene Casique, 'Empowerment of Women: the Well-being of Women and Families in Mexico', <sup>9</sup> explores the effect of Mexican

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women's labor force participation and women's decisionmaking power on women's risk of experiencing domestic violence.

She brings out in her study that women's participation in the labor market and higher decision-making power appear as factors increasing women's likelihood of being victims of domestic violence.

To test this fact in our empirical study we analyze women's incidence to domestic violence with respect to her assertiveness in participation in decision making in the household responsibilities.

In order to access the prevalence of domestic violence, question was asked to the women respondents if they were beaten or physically mistreated by their in-laws or husband. There exists significant limitation of the data collected in this respect. There exists a culture of silence to not only accept violence as their fate but also be silent about it and not express. Such women do not even reveal violence against them to their parental relatives. When such a sensitive question was asked responses had to be elicited very tactfully. The fact that in patriarchal societies women are not only socialized into being silent about their experience of violence but traditional norms teach to accept, tolerate and even rationalize domestic violence<sup>10</sup>, has been well proved in the empirical study.

Casique's findings find its reflections in the present study also, as women's participation in labour market and decision making has implications on the levels of domestic violence. Among those respondents who responded to have been always assertive, incidence of spousal violence was often

Lastly, the following case study puts forth a question for the policy makers on their celebrations of increasing female particiaption rates assuming it to be relfection of women's improved status in the soicety.

### 7. RECOMMENDATIONS:

- Gender policies emphasize a greater participation of women in the labour market, while analysts of social exclusion stress employment-based inclusion for vulnerable or excluded groups.
- The empirical study points out to the fact that mere celebrations of the statistical swells in Female Work Participation Rates does not ensure women's empowered status, rather the quality of work involved is also an important determinant.
- ❖ The order of domain suggests a process of empowerment that begins at the level of a woman's individual consciousness and becomes externalized through greater physical mobility, raised awareness levels, increased autonomy in decision making i.e., a strong role in the household, greater self esteem and, eventually, meaningful participation in the larger community. The empowerment process is not as linear as the description suggests, but more similar to a loop or spiral.
- The change in development policies from the focus on women's active role in production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also meant a change in policies for the enhancement of women's economic role. The role of agency in assessing empowerment of women is because of the many examples in the literature of cases in which giving women access to resources does not lead to their greater control over resources, where changes in legal statutes have little influence on practice where political leaders do not necessarily work to promote women's interests. Thus, while resources - economic, social and political- are often critical in ensuring that women are empowered, they are not always sufficient. Without women's individual or collective ability to recognize and utilize resources in their own interests, resources cannot bring about empowerment.

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#### **ANNEXURES**

### TABLE 1 WORK PARTICIPATION OF WOMEN AND AUTONOMY IN DECISION MAKING

Status of Work	Decision Making Capacity on

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		Decision in making in	what items to cook							
		Yes Independently	Yes Jointly	No/Not Allowed						
Worker		207 (95.0)	9 (4.1)	2 (0.1)						
Non-worker		183 (79.6)	27 (11.7)	20 (8.7)						
	ses	Do you feel free in ans	Do you feel free in answering these questions							
Worker	Trivial Issues	Yes Promptly	Yes Probed	No						
	vial	198 (90.8)	10 (4.6)	10 (4.6)						
Non-worker	Ţį.	190 (82.6)	26 (11.3)	14 (6.1)						
		Decision on purchasing	g requirements for children							
Worker	ssues related to	167 (88.4)	147 (21.6)	0 (0.0)						
Non-worker	ate	110 (53.0)	96 (41.7)	12 (5.2)						
	rel en	Decision on Education	of Children							
Worker	Issues re	152 (71.5)	59 (27.1)	3 (1.4)						
Non-worker	Chi	107 (51.7)	103 (44.8)	8 (3.5)						
		Decision on Own healt	h related issues							
Worker		127 (58.3)	85 (39.0)	6 (2.7)						
Non-worker	H.	68 (29.6)	152 (66.1)	10 (4.4)						
	ssues Related to Own Self	Decision on purchasing	g requirements for self							
Worker	Jw.	126 (57.8)	88 (40.4)	4 (1.9)						
Non-worker	O	74 (32.2)	128 (56.7)	28 (12.2)						
	ed 1	Decision on going out	Decision on going out visiting and staying with parents/friends							
Worker	late	124 (56.8)	124 (56.8) 68 (31.2) 26 (11.9)							
Non-worker	Re	81 (43.0)	81 (43.0) 100 (43.5) 31 (1							
	nes	Decision on going for a	Decision on going for an outing							
Worker	Issi	158 (72.5)	51 (23.4)	9 (4.1)						
Non-worker		111 (48.3)	81 (35.2)	37 (16.1)						
		Decision on expenditur	re on marriage							
Worker		33 (16.9)	151 (69.3)	30 (13.8)						
Non-worker		15 (7.8)	153 (66.5)	59 (25.6)						
			earned/saved money will be	used						
Worker		45 (20.6)	150 (68.8)	7 (3.3)						
Non-worker		19 (8.3)	113 (66.5)	58 (25.2)						
			money to meet household o	demands						
Worker		56 (25.7)	131 (60.1)	31 (14.2)						
Non-worker		23 (10.0)	123 (53.5)	84 (36.9)						
			Decision on borrowing money to start business							
Worker	es	41 (20.6)	123 (56.4)	50 (23.0)						
Non-worker	nss		18 (9.5) 112 (48.7) 56 (41.8)							
	E I	Decision on Paying ba								
Worker	Critical Issues	50 (22.9)	122(56.0)	46 (21.1)						
Non-worker	Ç	18 (7.8)	110 (47.8)	102 (44.3)						
Total Workers		(58.6)	(35.2)	(8.0)						
Total Non-workers		(38.8)	(44.4)	(16.8)						
Grand Total		(47.7)	(39.8)	(12.5)						

Source: Field Survey, July-September, 2005.

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### TABLE 2 MAGNITUDE OF AUTONOMY IN DECISION MAKING

Type of Issues  Trivial Issues(TI)	Autonomy in	Autonomy in Decision Making					
Type of Issues	Worker	Non-Worker					
Trivial Issues(TI)							
In making in what items to cook	VH	Н					
Answering Freely to Questions asked	VH	VH					
Issues Related to Children(IRC)							
Purchasing requirements for Children	VH	M					
Education of Children	Н	M					
Issues Related to Own Self(IROS)							
Obtaining Health Care for Own Health	M	L					
Going for Outings	H	M					
Purchasing Requirements for Own Self	M	L					
Visiting and staying with friends, parents & relatives	M	M					
Critical Issues (CI)							
Expenditure on Marriages.	VL	VL					
Borrowing Money for Household Demands	L	VL					
Borrowing Money to Start Business.	L	VL					
Paying Back Debts	L	VL					
Control over Using Money earned/saved	L	VL					

Note: Very High (VH) = above 80%, High (H) = 60-80%, Moderate (M) = 40-60%, Low (L) = 20-40%, Very Low (VL) = Below 20%

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#### TABLE: 3 AUTONOMY IN DECISION MAKING AMONG WORKING WOMEN

	AUTONOMY IN DECISION MAKING AMONG WORKING WOMEN  Issues												
Occupational Categories	Trivial Issues		Issues Related		Issues Related to  Own Self			Critical Issues					
		to Children											
	IC	QA	PC	EC	ОН	GO	PO	VS	EM	ВН	BB	PD	CE
Agri. Labour	VH	VH	VH	Н	Н	Н	M	M	(VL)	$\overline{\left( L\right) }$	(VL)	$\overline{\text{(L)}}$	Н
Self Emp.	VH	VH	VH	VH	М	VH	Н	M	(VL)		(VL)	(VL)	Н
Regular Emp.	VH	VH	Н	VH	Н	Н	Н	M		L	L		Н
Casual Labour	VH	VH	Н	Н	Н	VH	M	Н	M	M	М	M	Н
Cultivator	VH	VH	Н	M	M	H	M	M	(VL)	M	M	M	Н
Family land workers	VH	VH	M	L	L	M	L	L	(VL)	(VL)	(VL)	(VL)	М
Supervisory Work on family land	VH	Н	$\binom{L}{L}$	$\left( \Gamma \right)$	M	Н	М	$\overline{\left( L\right) }$	(VL)	(VL)	(VL)	(VL)	М

Note: Very High (VH) =above 80%, High (H) =60-80%, Moderate (M) =40-60%, Low (L) =20-40%, Very Low (VL) = Below 20%

- 1. In making in what items to cook (IC)
- Answering Freely to Questions asked (QA)
- 3. Purchasing requirements for Children (PC)
- 4. Education of Children (EC)
- 5. Obtaining Health Care for Own Health (OH)
- 6. Going for Outings (GO)
- 7. Purchasing Requirements for Own Self (PO)
- 8. Visiting and staying with friends, parents & relatives (VS)
- 9. Expenditure on Marriages. (EM)
- 10. Borrowing Money for Household Demands (BH)
- 11. Borrowing Money to Start Business. (BB)
- 12. Paying Back Debts (PD)
- 13. Control over Using Money earned/saved(CE)

Source: Field Survey, July-September, 2005.