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Original Research Paper

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ECONOMIC INDEPENDENCE OF WORKING WOMEN: AN ANALYSIS OF GENDER EMPOWERMENT MEASURE (GEM)

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ABSTRACT This article examines Gender Empowerment Measure (GEM) based on the economic independence of working women in order to empower women in Tumkur city. Gender is a set of characteristics that are seen to distinguish between male and female entities that are socially and culturally constructed. GEM is a measure of inequalities between men's and women's opportunities in a country. It gives indicators to explain ways in which the inequalities are associated with three components of development: education, employment and political participation. The concept of empowerment can be explored through three interrelated dimensions: agency, resources and achievements (Kabeer 2005).

KEYWORDS:

Conceptualizing Gender Empowerment

The Gender Empowerment Measure (GEM) is a measure of inequalities between men's and women's opportunities in a country. It combines inequalities in three areas: political participation and decision making, economic participation and decision making, and power over economic resources. It is one of the five indicators used by the United Nations Development Programme in its annual Human Development Report.

Gender Empowerment index:

GEM is simply the average of these three indices. This index is constructed highlighting the following key areas: Political participation and decision-making power of both female and male is measured by the percentage shares of parliamentary seats. Economic participation and decision-making power, as measured by two indicators percentage shares of positions as legislators, senior administrators and managers of both sexes and women's and men's percentages shares in professional and technical positions. And Power or authority over economic resources, as measured by contributions of earned income of both women and men.

Economic Contribution:

Effectiveness at Measuring Women's Empowerment although researchers agree on overall gender restriction of economic access, they do not all concur on where best to intervene (Gangopadhyay and Wadhwa 2003). Although economic development may offer spill over effects for women's empowerment, its effects on empowerment are hard to capture due to data multi co-linearity and complexity. Some cross-national studies show economic globalization reducing gender inequalities and increasing women's status (Forsythe et al. 2000; Meyer 2003; Slusser 2009). Conflicting empirical studies, however, indicate non-significant, negative, or curvilinear relationships (Forsythe et al. 2000; Slusser 2009). In the market participation category, we find income indicators do not effectively promote gender equality policies, whereas labour composition indicators generally show a better correlation in that regard (Morrisson and Jutting 2005; Stotsky 2006). In terms of resource equity, literature shows a generally positive relationship with gender equality, and attributes this correlation with the following summary: better livelihoods allow women to become more independent or even overcome spousal resistance, gain greater ability to make household decisions by power to bargain (Horowitz 2009), and ultimately influence cross generational gender inequity in the household (Baunach 2001).

Work Environment of women:

The world of work is changing, often drastically, due to the move towards a global economy characterized by greater

openness or liberalization of markets, free or greater mobility of financial capital and people, and rapid distribution of products, information, technology, and consumption patterns. Typical of this process of globalization is the increased flexibility, casualization and in formalization of employment and an expansion of atypical and precarious jobs.

Sociology

While providing new opportunities for economic growth, these changes have generated major challenges and rekindled concerns about the unfavourable global employment situation. Among the groups most affected are the young, the old and less skilled, and, there is a bias against women in all these categories (ILO, 2001). Women are more likely to be working in men's jobs than the opposite and this again increases chances of sexual harassment of women. As a rule, women are employed in a narrower range of occupations than men. They dominate in clerical and secretarial jobs and in low-end occupations such as shop assistants, waitresses, maids, for hair dresses, dress makers, teachers and nurses etc. Women are often seen in the lower categories of the job hierarchy. Discrimination exists not only in terms of wages, but also in terms of access to employment. Often women are found concentrated in occupations where the wage rates, as well as working conditions are poor and substandard. Low levels of skill on entry, lack of access to on the job training children, time off to care for family members and the assumption that men are the primary earners all contribute to the implicit assumption that women should be paid less than men.

Techno-social changes, which were accelerated in the Indian society, particularly after independence, not only provided opportunities for women to get modern education, but also opened up new avenues of gainful employment outside their homes. The rising cost of living, the perception of high standard of life, the new vocational training received in educational institutions and availability of jobs due to privatization of economy have created willingness on the part of women of middle and upper classes to seek gainful employment. The educated women of middle and upper classes started occupying white collar jobs whereas the uneducated rural women of weaker sections continued in the manual types of work. Such a situation not only brought the women into greater contacts with men at odd hours but also created barriers in their progress. These barriers come in the form of gender stereotypes regarding abilities, social attitudes about the proper place of women, in group exclusively attitudes and practices on the part of women.

In India, in the last three decades, we have noticed a considerable increase in women at workplace in both organized and unorganized sector. The present section seeks to analyse the economic independence of the respondents. It

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thus becomes essential to understand the gender empowerment measure of women in related to their financial decisions of household matters.

Findings and discussions: Table no. 1.1 Age of the Respondents

Sl. No.	Age	Frequency	Percentage
1	20-30 yrs	59	50.86%
2	31-40 yrs	37	31.90%
3	41-50 yrs	12	10.34%
4	51 and above	8	6.90%
	Total	116	100%

The present study focused on 'Sexual Harassment on women at Workplace'. For quantitative analysis only those women were included in the sample, who working in the private sector. It was assumed that in private sector the legislative enforcement is less and job insecurity is more, therefore, chances of harassment are likely to be more. Age plays a significant role in determining the status of individual. It is necessary to ascertain the age groups of the respondents. Since, the study followed random sampling method; age of the women was grouped into 4 different categories. 82.76 per cent of the respondents were of 20-40 years of age, which are the most productive years in a person's life, and only 6.90% women were of 51 years of age and above.

1.2 Marital status of the Respondents

Sl. No.	Marital Status	Frequency	Percentage
1	Married	69	59.49%
2	Unmarried	47	40.51%
	Total	116	100%

In Indian society marriage is considered to be very important institution. In the present study an attempt has been made to study marital status of the working women. Some women start working before their marriage and many continue to work even after marriage. Duel earner couple is an emergent phenomenon. Similarly for widows, separated and divorced women economic necessity forces them to work outside home to make their living.

Results indicate that majority of the respondents in the study were married. Table 1.2 shows that 59.49 percent of the respondents were married and 40.51 percent respondents were unmarried. Such results indicate that a large number of working women in the present study belonged to dual earner household. When a housewife takes the working role, she not only finds a change in her status within the family and outside it, but takes upon herself increasing pressure to reconcile the dual burden of two roles located in different sectors of the society; in house and workplace.

Table 1.5 Type of the family of the respondents

Sl. No.	Family	Frequency	Percentage
1	Joint family	72	62.06%
2	Nuclear	44	37.94%
	Total	116	100%

For the purpose of the analysis, the family composition of respondents has been divided into two categories, i.e. nuclear and joint families. Since the respondents belonged to different types of families, some are living with their family of orientation while others with their family procreation; it was decided to study family composition as it plays a crucial role in supporting the members of the family. Table 1.5 highlights that 62.06 per cent of the respondents had Joint families, whereas 37.94 per cent were living in Nuclear families. The household composition indicates that more than one-third of the respondents were residing in nuclear families. As an outcome of the modernization of the society, the joint families are breaking up and into nuclear families. The data clearly reveals the dominance of nuclear family in the sample. The nuclear families maintain more open and healthy interaction between its members. It is assumed that respondents would also be discussing about their problems with family members. There are different evidences on the household freedom to working women in nuclear and joint families. In most of the nuclear families, women enjoy equal right to take decisions on household expenditure, whereas it is limited in the case of joint family system where the women may not even be consulted on major decisions irrespective of her economic contribution to the family.

Table 1.7 Field of the employment of the respondents

Sl. No.	Region	Frequency	Percentage
1	Government	74	63.79%
2	Private	42	36.21%
	Total	116	100%

Occupation is a variable which influences style of living as well as decision-making of an individual. Different occupations are associated with different economic returns, prestige and authority. Table 1.7 highlights that majority of the respondents were in government service, i.e. 63.79 per cent followed by 36.21 percent in the private sector. For the present study, purposive sample of 116 women working in government and private sector has been taken. Distribution of the data in the present study also highlights the fact that majority of the women were concentrated in Government sector. The results show that the respondents reported that they had permanent job. Remaining of them was in temporary job. It included daily wagers, construction workers, waiters, sweepers, maids, nurses, sales girls, women working as receptionists and in the many offices.

Table 1.9 Monthly Income of the respondents

Sl. No.	Income	Frequency	Percentage
1	< 10,000	62	53.45%
2	11,000 to 20,000	28	24.13%
3	21,000 to 30,000	16	13.80%
4	>31,000	10	08.62%
	Total	116	100%

The data reveals that 53.45 percent of the respondents belonged to low income group 24.13 per cent respondents belonged to middle income group and 13.80 percent belonged to high income group. Since majority of the respondents were engaged in low and middle income occupations, it is but natural that majority fall in the temporary jobs.

Income determines the social status of the individuals. Although income is an important variable for any study, yet it is a frivolous as it is difficult to know the exact income of a person. People have tendency to give wrong response when it comes to income. Therefore, in social sciences income cannot be treated as sole criterion for determination of social status. For the purpose of study and for analysing the data, income of the respondents has been divided into four groups. Low income group comprised of respondents whose income was below Rs.10,000 per month. Medium income group included respondents having an income between Rs. 11,000 to 20,000. And 21,000 to 30,000 income group respondents and the high income group included respondents with income above 31,000 per month.

Table 1.11 Financial freedom of the respondents

Sl. No.	Financial freedom	Frequency	Percentage
1	Yes	76	65.52%
2	No	40	34.48%
	Total	116	100%

The result from the present analysis reveals that 65.52 per cent

respondents stated that they are enjoying financial freedom at home. Family members considered working women opinion while taking decisions regarding financial matters like buying and selling properties. Only 34.48 per cent said they have no financial freedom at home. Family members do not involve the working women in decision making in certain financial matters and household activities. In some special cases due to too much involvement of their mother-in-laws in respondent's personal life they lost their mental peace at home.

The study shows that, within the family, the purchase of food and other items of household consumption and decisions related to children's health and education, appear to fall within women's arena of decision making; while the decisions related to the employment and marriage of children and market transactions in major assets tend to be more clearly male oriented. It is also assumed by family members that the outlook of a working woman of her increased vision and awareness about the present environment.

CONCLUSION:

Economic freedom as a gender empower index is having control over one's own resources carries positive implications for improved ability and empower relations for the holder, suggesting that cash savings were a strong indicator of the woman's improved and evenly balanced power relations within the household. Besides contributing economically to the family, having freedom to spend it as per her own wishes, remains a core indicator of a woman's empowerment. The purpose of women joining professional careers is commonly assumed to be the improvement in their financial status, which may lead to freedom of fulfilling their own shopping desiresincluding jewellery, clothing, holiday trips, etc and their desires in terms of family-including electronic appliances, furniture, property, etc. It is also assumed commonly that the women have full freedom to spend their earnings as per their own wishes, while in reality, those earnings may usually be handed over to their senior member of family. The right to spend their money as per their wishes does not necessarily come with the women making monetary contributions to the family.

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