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## WORK PARTICIPATION AND EMPOWERMENT OF WOMEN: A CASE STUDY OF JAMMU DISTRICT

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#### **Abstract**

About half of the world's population, known as better half are women. But better halves are great sufferer in men-dominated society. Throughout history, society has assigned the role of breadwinner to man and expected him to provide for himself and for his family. Employment is crucial to reduction and removal of poverty. Over the past two decades, there has been a relative increase in the economic participation of women in India. The present research aims to assess work participation and empowerment of women in Jammu District of Jammu and Kashmir State. The study is based on both primary and secondary sources of data. From the study it has been observed that women work participation rate in Jammu district is only 12.72 per cent, thereby indicating a cause of concern.

#### Introduction

Women are vital and productive workers in National economy. Concepts of 'Bharat Nirman', 'Feel Good', 'Socio Economic Development' and 'Good Governance' are not possible without participation and empowerment of women. In recent times, the empowerment of women has emerged as an important issue in our society. Women have travelled with the times for centuries and have proved to the world that the hand that rocks the cradle can rule the world. The status of women in a society is the true index of its cultural, social, religious and spiritual development. It is one of the most important criteria for estimating with precision the degree of civilization attained by a particular society in various periods of its history (Devendra, 1985).

The general well-being or position of women may define their status in the society. A women's status is often described in terms of her level of income, employment, education and health (Dash, 2005). In general, women with higher education tend to have a better socio-economic position. In some cases, however, education alone may not be sufficient to enhance status of women unless it is associated with employment as well. In addition, woman's ability to convince her spouse or other members of the family in their decision-making shows, higher status granted to women in the households (Nayak and Narayankar, 2010).

Employment is crucial to reduction and removal of poverty. That is why, it now figures among the foremost development priorities of India. The level of employment indicates the progress of the economy in general and it gives status to individuals in particular. Employment is usually measured in terms of worker population ratios or work participation rates (WPR) for various segments of the population. Female WPR is thus defined as the ratio of female workers to the female population.

The constitution of India has made provisions to protect the interest of the female population. Besides, a series of legislations have been enacted from time to time to provide protection and employment to women but unfortunately, this section of our society, due to many reasons, has not been able to take full advantage of the constitutional privileges and statutory rights so far. The reasons are, the existing social structure, discrimination against women, prevailing patriarchal norms, lack of education, poverty, economic dependency etc. Millions of women in the rural and urban areas of India are leading a life of anonymity and obscurity.

Women employment is a complex issue in India because of the variegated nature of work situation and modes of employment. There is unfavourable position of women in employment both quantitatively and qualitatively (Prasad, 2007). As the economic scenario is changing, women's lives are changing. In spite of the adverse circumstances, women work hard for survival. They organize themselves against injustice, they work to preserve the environment and to create new avenues of income. Thrown out into the competitive world, they discover their potential to earn, to survive and to develop self-esteem.

The scenario in women's employment has thrown up new challenges at the beginning of 21st century. On the one hand working women in the urban area are visible and vocal, but on the other hand there are women especially in the unorganized sector who are constantly engaged in the battle of daily survival. It is not possible to present a cohesive picture of women and work as different policies and situations affect different groups/layers of women differently. But one thing is certain that women work and their works are very important to family, society and nation. (Desai and Thakkar, 2011).

Women have been assigned multiple roles within the household and in society. They toil endlessly, fulfilling the demands of each role, yet their economic contribution has not yet

been recognized. Most of their work has been variously described as 'invisible' or 'shadow' work and is considered insignificant. Official statistics do not provide full picture, which may be partly due to elusive definition of 'work'. For example, work participation does not include the majority of the women in rural areas who spend hours collecting fodder, fuel, water, vegetables either for the direct consumption of the family or for selling purposes (Mishra and Singh, 1992).

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export marketing, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector (Kumar and Kumar, 2009).

Although geographers recognize the existence of women, they have made little effort to investigate their role in society other than in terms of adjustment to a male dominated and male-determined order. Therefore, the implication of gender in the study of geography is as important as the implication of any other social and economic factor which transfers society and space. Without understanding the role of gender, which underlines the working of society, it is impossible to present a reasonable analysis of the spatial behaviour of women and men. Lot of variation is found among males and females, related to work force. Therefore, in the present paper, an attempt has been made to study the work participation and empowerment of women in Jammu District. The study is both, a challenge and opportunity, to uncover the varied dimensions of the problem.

#### **Objectives**

Major objectives of the study are:

 to analyze the characteristics of female work participation in Jammu district.

- to study the sexual harassment of women workers at place of work.
- to study the empowerment of working women in household decision making.

#### **Data Base and Methodology**

The present study is based on both the secondary and primary sources of data. The secondary source includes Census of India (2011). For obtaining grass root level information, sample villages and municipal wards were selected from the four Tehsils (Akhnoor, Jammu, R.S. Pura, Bishnah) of Jammu district on the basis of levels of infrastructural facilities, such as availability of medical facilities, educational institutes, communication services etc. Another consideration was regarding religion, caste, income and occupation of the female respondents. Twenty five villages were selected in the rural areas and twenty five wards were selected in the urban areas of the Jammu district. Three hundred interviews were conducted in the study area in which one hundred fifty urban and one hundred fifty rural respondents were interviewed proportionally from each village and each ward on the basis of caste, religion, income and occupation.

#### **Study Area**

Jammu district is located between 74° 24' and 75° 18' East longitude and 32° 50' and 33° 30' North latitude. The district covers an area of 3095 km<sup>2</sup>. The original inhabitants are Dogras, which are also the major ethnic group but an influx of migrants from Kashmir and people from other parts of the state has changed the religious and caste scenario of the district. The major proportion of the population consists of Hindus, followed by Muslims, Sikhs, Jains, Buddhist and Christians. Administratively, Jammu district has four tehsils viz. Akhnoor, Bishnah, Ranbir Singh Pura and Jammu. According to 2011 census, the total population of Jammu district is 15,29,958 persons, out of which 8,13,821 are males and 7,16,137 are females. Out of the total population of Jammu district, 50 per cent resides in urban areas. The total agricultural area of Jammu district is 187,717 hectares, out of which 91,095 hectares (48.53 per cent) is under agriculture. The main micro and small scale industries of Jammu district include agro-based industries, sodawater, jute-based industries, paper products and leather-based industries. These industries are mainly established in the Gangyal and Bari Brahmana area of Jammu district.

#### Results and Discussion Characteristics of Respondents

Table 1 shows the percentage of sample respondents on the basis of residence, caste, religion and their working status. Caste composition of respondents reveals that 40 per cent are of general category, 26.67 per cent are of scheduled caste, 16.67 per cent are of scheduled tribe and 16.66 per cent belong to other backward classes. The religion-wise, 56.67 per cent respondents are Hindus, 18.33 per cent Sikhs, 16.67 per cent Muslims and 8.33 per cent belong to other religions like Christians, Buddhists etc. On the basis of income, 41.67 per cent respondents fall in income group of less than Rs. 10,000; 19.33 per cent in income group between Rs. 10,000-20,000; 7.67 per cent in income group between Rs. 20,000-30,000 and 31.33 per cent are earning more than Rs. 30,000 per month.

#### Female Work Participation Rate

Women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics (Sajjad, 2012). From jobs in unorganized sector to organized sector such as banking and information technology, women have entered domains that were hitherto considered to be male dominated. The gain over finances is the first big step towards improving the condition of women. Table 2 shows the tehsil-wise number and percentage of mainworkers, marginal-workers and non-workers by sex in Jammu district (2011). This Table clearly shows that out of total population of

Table 1
Jammu District: Characteristics of Sample Respondents

<b>Characteristics of Respondents</b>	Percentage				
Place of Residence					
Rural	50.00				
Urban	50.00				
Religion					
Hindu	56.6 7				
Muslim	16.67				
Sikh	18.33				
Others	8.33				
Caste					
General	40.00				
Scheduled caste	26.67				
Scheduled tribe	16.67				
Other backward classes	16.66				
Monthly Income of the Family (Rs.)					
<10000	41.67				
10000-20000	19.33				
20000-30000	7.67				
>30000	31.33				
Working Status of Respondent					
Worker	50.00				
Non-worker	50.00				

Source: Based on Field Survey (2012-13).

15,29,958 in the district, 5,08,622 or 33.24 per cent are workers. The proportions of male and female workers are 51.30 per cent and 12.73 per cent respectively. About 67 per cent of total population is non-working. Tehsil-wise data indicate that Jammu tehsil has the highest proportion of total workers (34.48 per cent), followed by Akhnoor tehsil (33.96 per cent), R.S.Pura tehsil (29.26 per cent) and Bishnah tehsil (28 per cent) respectively. Again, Jammu tehsil occupies first position in total male workers (52.39 per cent), while Akhnoor tehsil stands first in case of total female workers (14.38 per cent). On the other hand, R.S.Pura tehsil recorded lowest proportion of total male workers (47.99 per cent) and Bishnah tehsil witnessed lowest proportion of female total workers (6.03 per cent) respectively.

#### Women as Domestic Work Force

Domestic work is the most

unproductive, barbarous and arduous for a woman. The domestic work is exceptionally petty and does not include anything that would in any way promote the development of women. Domestic work is also accompanied by psychological tensions and depressions, fear and anxiety (Singh et al., 2005). Household work is essential for sustaining our social and economic structure. It is highly labour intensive and is yet unpaid. Moreover, domestic work has no fixed hours, no holidays and no pay and it is done almost exclusively by women. The burden of housework is much more in terms of time and hardship in rural areas. The joint family is being steadily replaced by nuclear family, which increases the pressure and demands from the single housewife in a nuclear family. More than 90 per cent of rural women respondents in the study area are engaged in domestic work like cooking and washing clothes; whereas more than 85 per cent are

Table 2
Jammu District: Tehsil-wise Workforce by Sex. 2011

Name 0	Name of Tehsil	Total	Main Workers   Marginal Workers   Total	rkers	Marginal Workers	Vorkers	Total Workers (Main	rs (Main	Non-worker	orker
		Population			)		& Marginal workers)	workers)		
			Number	%	Number	%	Number	%	Number	%
Akhnoor	Persons	250446	55577	22.20	29466	11.76	85043	33.96	165403	66.04
	Male	133592	47932	35.88	20306	15.20	68238	51.08	65354	48.92
	Female	116854	7645	6.54	9160	7.84	16805	14.38	100049	85.62
Jammu	Persons	588026	283907	29.26	50617	5.22	334524	34.48	635811	65.52
	Male	517447	239676	46.32	31411	6.07	271087	52.39	246360	47.61
	Female	452888	44231	6.77	19206	4.24	63437	14.01	389451	85.99
R.S. Pura	Persons	682261	45413	22.97	12438	6.29	57851	29.26	139888	70.74
	Male	104475	41013	39.26	9118	8.73	50131	47.99	54344	52.01
	Female	93264	4400	4.72	3320	3.56	7720	8.28	85544	91.72
Bishna	Persons	111438	25447	22.83	2757	5.17	31204	28.00	80234	72.00
	Male	28307	23353	40.05	4647	7.97	28000	48.02	30307	51.98
	Female	18188	2094	3.94	1110	2.09	3204	6.03	49927	93.97
District	Persons	1529958	410344	26.82	82286	6.42	508622	33.24	1021336	92.99
	Male	813821	351974	43.25	65482	8.05	417456	51.30	396365	48.70
	Female	716137	58370	8.15	32796	4.58	91166	12.73	624971	87.27
T Cross Common	Common Common Demonstrate Tomons and Vocaburia	and Vachania								

Source: Census Department, Jammu and Kashmir

engaged in domestic activities like sweeping and washing of floor and washing utensils (Table 3). In rural areas 40.11 per cent women also fetch water. On the other hand, in urban areas more than 90 per cent women respondents are engaged in cooking and washing clothes; 69.45 per cent women are engaged in washing utensils and 42.70 per cent in sweeping and washing of floor, respectively (Table 3). On the basis of working status of the respondents, it is found that above 90 per cent of working women are doing cooking and washing clothes, but only 35.65 per cent working women are engaged in sweeping and washing of floor (Table 3). However, above 90 per cent of nonworking women perform all the household works like cooking, washing clothes, washing utensils, sweeping, washing of floor etc. by themselves (Table 3). The study shows that most of the women in Jammu district are engaged in domestic activities like cooking, washing utensils, washing clothes etc.; whether they live in rural or urban areas and are working or non-working.

#### **Earning by Working Women**

It has been observed that females who are literate and earning, are supposed to be more capable in handling family matters (Sharma, 2010). Employment is an essential ingredient in the fight against poverty and in achieving growth with equity. Throughout the

world, the economic power of women is growing. Over the past two decades, there has been a relative increase in the socio-economic participation of women. The gain over finances is the first step towards the good condition of women. Data regarding, per month earning capacity of working women in the study area is summarized in the Table 4. It has been found that in rural areas 34.8 per cent and in urban areas 29.6 per cent of working women earn less than Rs. 5000 per month, but 25.6 per cent rural and 21.7 per cent urban women workers earn more than Rs. 20,000 per month (Table 4). Religion-wise, it has been found that 35.9 per cent Sikh, 34.3 per cent Hindu and 30.7 per cent Muslim working women are earning less than Rs. 5000 per month. However, 46.1 per cent Muslim, 44 per cent Sikh and 43.7 per cent Hindu working women are earning between Rs. 5000-20,000 per month (Table 4). The analysis also show that 23.2 per cent Muslim, 22 per cent Hindu and 20.1 per cent Sikh working women respondents earn more than Rs. 20,000 per month. (Table 4) Caste-wise data reveal that 42.6 per cent scheduled caste, 29.7 per cent scheduled tribe, 28.6 per cent other backward classes and 25.9 per cent general category women workers have monthly income less than Rs. 5000, whereas 48.6 per cent scheduled caste, 44.8 per cent other backward classes, 44.3 per cent general category and 40.2 per cent scheduled tribe working women are earning

Table 3

Jammu District: Type of Works done by Women as Domestic Work force (2012-13)

Characteristics	Respondents (Per cent)							
of		Type of Work						
Respondents	Cooking	Washing Utensils	Washing Clothes	Sewing and Mending	Fetching Water	Sweeping and Washing of Floor	Others	
Place of Residence								
Rural	96.33	85.23	97.60	38.30	40.11	85.02	60.10	
Urban	94.20	69.45	91.32	15.40	21.53	42.70	40.30	
Working Status of the Respondents								
Workers	92.13	62.14	90.61	18.09	12.51	35.65	24.10	
Non- workers	98.40	92.54	98.31	35.61	49.13	92.07	76.21	

between Rs. 5000-20,000 per month. Further, 30.1 per cent Scheduled Tribe, 29.8 per cent general category, 26.6 per cent other backward classes and 8.8 per cent scheduled caste working women, respectively earn more than Rs. 20,000 per month (Table 4).

### **Monetary Contribution of Women to Family Income**

Table 5 shows the per cent distribution of sample respondents according to their contribution to family income. It is observed that 74.63 per cent, 19.35 per cent and 6.02 per cent working women from rural areas respectively contribute completely, partially and negligibly to family income. On the other hand, 72.20 per cent, 14. 30 per cent and 13.50 per cent urban working women, respectively contribute completely, partially and negligibly to the family income. The religion-wise data reveal that 84.61 per cent Hindu, 74.36 per cent Sikhs, 63.50 per cent Muslim respondents have the view that they contribute completely towards the family income. However, 27.90 per cent Muslim, 2.97 per cent Hindu and only very small percentage (1.12 per cent) of Sikh

respondents expressed that their contribution towards their family income was negligible (Table 5). It has been found that 88.09 per cent of general category respondents, followed by other backward classes (82.20 per cent), scheduled caste (65.36 per cent), and scheduled tribe (59.41 per cent) have contributed completely towards the family income (Table 5). Most of the working respondents expressed that an improvement in their income automatically elevates their social status. Further, 98.06 per cent respondents of higher income group of more than Rs. 30,000 expressed that they contribute completely towards the family income; while very small proportion of 1.94 per cent of respondents from this group expressed that they contribute partially to increase the family income. On the other hand, in the lower income group, whose monthly income is less than Rs. 10000, 48.60 per cent among them have contributed completely and 28.50 per cent have the view that their contribution towards their family income was negligible. It has been found that more than 70 per cent of working women in Jammu district have the view that they

Table 4
Jammu District: Monthly Earning by Women Workers by
Characteristics of Respondents (2012-13)

Characteristics of	Percentage of Respondents					
Respondents	(Mo	(Monthly Income in Rs.)				
	< 5000	5000-20000	>20000			
Place	of Reside	ence				
Rural	34.8	39.6	25.6			
Urban	29.6	48.7	21.7			
]	Religion					
Hindu	34.3	43.7	22			
Muslim	30.7	46.1	23.2			
Sikh	35.9	44	20.1			
Others	29.4	45.2	25.4			
	Caste					
Scheduled Caste	42.6	48.6	8.8			
Scheduled Tribe	29.7	40.2	30.1			
Other Backward Classes	28.6	44.8	26.6			
General	25.9	44.3	29.8			

contributed completely towards the family income, whether they live in rural areas or urban areas. The study clearly reveals that higher the monthly income of women more is their contribution towards the family income.

#### Sexual Harassment of Women at Work Place

Sexual harassment at work place is a serious irritating factor that renders women's work participation as unsafe and affects right to work with dignity. Verbal, visual or physical conduct of a sexual nature is always unwelcome; it affects the working conditions or creates a hostile work environment. The sexual harassment of working women at work place by their male counterparts is one of the evils of the modern society. Table 6 clearly shows that 60.45 per cent of working women in rural areas and 73.60 per cent in urban areas were of the view that they face sexual harassment at work place in the form of molestation or use of

abusive language or gesture at work place. About 9.3 per cent respondents in rural areas and 6.15 per cent in urban areas opined that they never faced sexual harassment at work place, while 30.25 per cent working women in rural areas and 20.25 per cent in urban areas have faced sexual harassment sometimes in their life (Table 6). Taking religion into account it has been found that 69 per cent Muslim, 64.25 per cent Hindu and 61.15 per cent Sikh working females have faced sexual harassment at work place. Caste-wise analysis indicate that 72.35 per cent other backward classes, 68.46 per cent general category, 66.65 scheduled tribe and 61.45 per cent scheduled caste females faced sexual harassment at work place (Table 6). Monthly family income-wise data of the study area show that lower income class working women having monthly family income less than Rs.10000 faced maximum sexual harassment i.e. 70.35 per cent in the form of

Table 5
Jammu District: Women Workers According to their Contribution to Family Income by Characteristics of Respondents (2012-13)

Characteristics of	Contribution to Family Income				
Respondents	(Percentage of Respondents)				
	Completely				
Pl	Place of Residence				
Rural	74.63	19.35	6.02		
Urban	72.20	14.30	13.50		
	Religion				
Hindu	84.61	12.42	2.97		
Muslim	63.50	8.60	27.90		
Sikh	74.36	24.52	1.12		
Others	72.82	20.96	6.22		
	Caste				
Scheduled caste	65.36	28.45	6.19		
Scheduled tribe	59.41	14.59	26.00		
Other backward classes	82.20	13.30	4.50		
General	88.09	9.94	1.97		
Monthly Ir	ncome of the Family (Rs.)				
<10000	48.60	22.90	28.50		
10000-20000	62.50	28.60	8.90		
20000-30000	85.55	14.40	0.05		
>30000	98.06	1.94	0.0		

molestation or use of abusive languages or gesture at work place. Likewise, 63.68 per cent women of higher income class whose monthly family income is more than Rs. 30,000 have faced sexual harassment at work place. However, 5.21 per cent respondents earning more than 30,000 Rs. opined that it is not necessary that the women get sexually harassed if they work outside. The study shows that more than 67 per cent of working women earning Rs.10,000-20,000 in Jammu district were of the view that they face sexual harassment at work place in the form of molestation or use of abusive language or gesture at work place (Table 6).

## Status of Women in Household Decision Making

Decision making process is generally influenced by the level of knowledge. Women are the integral part of family and play a crucial role in the economic welfare of the family.

Women are traditionally less involved in decision making at all levels. Their important role in the family is not recognized and therefore, still not accepted in decision making. For the smooth functioning of family, it is very important that equal power should be given to the basic constituents of family i.e. man and woman. Table 7 shows the per cent distribution of sample respondents as per their views about their participation in household decision making. The analysis of data reveals that in rural areas 78.58 per cent of respondents participate in decision related to marriage of children, 69.32 per cent related to education of children, 62.58 per cent related to family budgeting, 57.30 per cent related to family planning and 30.64 per cent women take decisions related to property matters (Table 7). On the other hand in urban areas, participation of respondents in decision making is comparatively higher than the rural respondents. In urban areas 94.52 per cent

Table 6

Jammu District: Sexual Harassment of Women Workers at Place of Work
by Characteristics of Respondents (2012-13)

by Characteristics of Respondents (2012-13)					
Characteristics of	Percentage of Women Workers who faced				
Respondents	Sexual Harassment at Work Place				
1105 p 0 11 u 0 11 0 5	Yes	No	Sometimes		
	Place of Re	sidence			
Rural	60.45	9.30	30.25		
Urban	73.60	6.15	20.25		
	Religi	on			
Hindu	64.25	7.55	28.20		
Muslim	69.00	5.35	25.65		
Sikh	61.15	8.05	30.80		
Others	74.45	10.10	15.45		
	Cast	e			
Scheduled caste	61.45	9.85	28.70		
Scheduled tribe	66.65	7.65	25.70		
Other backward classes	72.35	6.90	20.75		
General	68.46	5.85	25.69		
Monthly Income of the Family (Rs.)					
<10000	70.35	9.25	20.40		
10000-20000	67.25	6.15	26.60		
20000-30000	66.72	10.39	22.89		
>30000	63.68	5.21	31.11		

respondents are consulted in the decision related to marriage of the children, 90.60 per cent are consulted by their family members about the education of children, 87.20 per cent participated in the decision related to property, 86.70 per cent participated in decision related to family budgeting and 82.65 per cent take decision related to family planning (Table 7). Religion-wise it has been found that 57.70 per cent Hindu, 55.56 per cent Sikh and 41.66 per cent Muslim respondents are involved in the decision related to property. However, more than 75.0 per cent women of all the religious groups are consulted about decisions related to marriage and education of the children (Table 7). Caste-wise, analysis show that more than 75 per cent general category and other backward classes respondents, 38.47 per cent scheduled tribe and 30.77 per cent scheduled caste respondents participated in the decision related to property (Table 7). However, more than 70.0 per cent of all castes respondents participated in decision making of their children marriage and education. More than 80.0 per cent respondents of higher income group participate in all decisions of the family, whereas lower income group respondent's participation in decision making is more towards marriage and education of the children. The participation of respondents in household decision making is found to be comparatively less in lower income group respondents. The study shows that participation of working women in the household decision making is quite high as compared to non-workers. Participation of women in the process of decision making in the family is one of the important indicators of women empowerment. The study suggests that urban females, belonging to Hindu religion, general caste, working and drawing high income have higher rate of participation in decision making in the family, therefore these women are more empowered than non working, poor, rural, and scheduled caste respondents having less say in family matters.

#### **Conclusions**

Participation of women in work is of vital importance both for the family and the nation. The gain of finance is the first step towards improving the social status of women. From jobs in organized sector to un-organized sector women have entered the domains that were hitherto considered to be male dominated. Participation in work or economically productive activities is the powerful factor influencing women empowerment. The main findings of the present study are:

- It has been found that out of total population of 15,29,958 in the district, 5,08,622 or 33.24 per cent are workers. The proportions of male and female workers are 51.30 per cent and 12.73 per cent, respectively.
- More than 90 per cent of women respondents in the study area are engaged in domestic work like cooking, washing clothes whereas more than 85 per cent are engaged in domestic activities like sweeping and washing of floor, washing utensils etc. and 40.11 per cent women in rural areas fetch water.
- The findings show that in rural areas 34.8 per cent and in urban areas 29.6 per cent of women earn less than Rs. 5000 per month while, 25.6 per cent in case of rural and 21.7 per cent in urban areas earn more than Rs. 20,000 per month.
- It is found that 74.63 per cent working women from rural areas and 72.21 per cent from urban areas contributed completely towards the family income. While, a small percentage (19.35 per cent) of working respondents from rural areas and 14.30 per cent from urban areas contributed partially to the family income.
- It has been found that some women were not earning handsome amount yet, they were contributing to the family income which in turn has improved the economic standard of their families.

Table 7

37.42 13.30 26.93 14.28 20.00 38.46 38.10 41.33 37.84 18.52 36.54 12.00 30.00 7.40 8.00 6.67 Budgeting Family Jammu District: Percentage of Respondents Participating in Household Decision Making by 86.70 62.16 73.07 61.54 63.46 61.90 92.00 62.58 81.48 85.72 80.00 92.60 88.0093.33 58.67 70.00 Yes 29.16 29.63 26.66 33.35 42.70 17.35 30.77 28.57 28.90 33.34 53.97 13.20 25.00 11.00 46.67 8.89 Ž Planning Family 57.30 82.65 71.43 73.33 66.65 71.10 53.33 69.23 70.84 70.37 99.99 86.80 89.00 46.03 75.00 91.11 Yes Characteristics of Respondents (2012-13) 12.70 21.42 10.10 19.05 10.00 10.25 18.52 26.66 16.66 20.00 20.84 21.67 Marriage of the 4.45 5.48 6.40 2.00 Ž Monthly Income of the Family (Rs.) Children Working Status of Respondent 93.60 79.16 89.75 87.30 98.00 78.58 89.90 80.95 73.34 83.34 95.55 80.00 94.52 90.00 78.33 81.48 Yes Religion Caste 12.30 16.70 25.00 28.20 33.34 30.6823.81 11.00 24.00 28.57 36.00 25.93 9.40 8.34 4.00 2.23 ž Education of Children 96.00 69.32 76.19 71.43 99.99 91.66 64.00 09.06 83.30 75.00 87.70 89.00 71.80 76.00 74.07 77.76 Yes 69.36 12.80 42.30 58.34 44.44 14.29 25.00 69.23 61.53 22.23 76.20 36.70 25.00 20.00 18.00 54.67  $\overset{\mathbf{o}}{\mathbf{z}}$ Property 30.64 87.20 57.70 41.66 75.00 23.80 55.56 85.71 38.47 63.30 80.00 82.00 45.33 30.77 77.77 75.00 Yes Place of Residence Characteristics of Respondents Scheduled caste Other backward Scheduled tribe Non- workers 10000-20000 20000-30000 Workers >30000 General <10000 Muslim Others classes Urban Hindu Rural Sikh

Source: Based on Field Survey, 2012-13.

They felt that this economic independence has given them the degree of self confidence which otherwise they would not have, had they not been working.

- About sexual harassment, 60.45 per cent of working women in rural areas and 73.60 per cent in urban areas opined that they face this problem at work place in the form of abusive language or gesture.
- The study shows that in rural areas 78.58 per cent respondents participate in decisions related to marriage of the children, 69.32 per cent related to education of children, 62.58 per cent take decision related to family budgeting, 57.30 per cent related to family planning and 30.64 per cent respondents participate in decisions related to property. In urban areas on the other hand, it is found that more than 80 per cent of respondents take decision related to property, education of children, marriage of the children and family budgeting.
- It has been found that families of working women consider that women take well calculated decisions that will bring long term benefits to their families and therefore, they make it a point to consult them while taking decision related to property matters.

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