CHAPTER I

INTRODUCTION
Introduction:

Disparities in general refer to inequalities in some quantity between two or more groups. Gender disparities refer to statistical differences in the position, status, and opportunities between men and women (Usha N., 2004). Gender is a biological divide of male and female. However, over the period of time women has been discriminated in all socio economic fronts, which made her inferior in the so-called democratic, socialistic, and economic system. Hitherto, gender disparity is the result of incomplete information about women’s work at home and market place (Bose, 2004).

Women and men share their time between family and work place. It is found from the vast human development literature that men spend more time in the work places whereas, women spend more time at home. All empirical analysis found, work place engagements are paid works; mean time the works at home are not paid (Anand, 1993).

Women work at least 70 percent more at home compared to men (Davis & Marks, 2007). Women comprise almost 50 percent of population. As outlined below, a high proportion of women are illiterate, and they experience high fertility and maternal mortality rates. A significant proportion of women’s work is in subsistence cultivation and the informal sector and notably in small-scale trading and home-based industries. Women generally earn less than men do. Their ability to participate in productive work outside the household is restricted by the amount of time they have to spend inside the home on domestic tasks; cooking, cleaning and child care. The division of labour between men and women has been legitimized strongly by traditional patriarchal values, norms and practices, particularly in the rural sector. Successive women's parliamentary caucuses have reiterated women’s concerns highlighting that they are constrained from realizing their potential and participating in the development process because their views are not taken into account adequately in the design and implementation of policies and programmes, due largely to the persistence of gender stereotypes (Nussbaum, 2000).
In most of the cases, women work is not at all considered as work. In the estimation of national income most of women work is neglected and not considered for national income accounting (Mahbub ul Haq, 1995).

The work allocation difference between men and women at home are being closely associated with work place salary differences where in a competitive environment, the efficiency of male is more at work place (Liliane & Asma, 2009).

In general, wages have been determined based on the skills and productivity of the labour. Eventually, men get more wages for their work and women get less. These tendencies further increase the gap between men and women and reduce the bargaining capacities of women. Hence, in the open competitive economic world women have been treated as a second-degree citizen. The difference between men and women in terms of work allocation and wages are considered rationale for discrimination. This argument is undesirable because, this is always kept the women inferior to men. Here, specialization is not at all considered necessary for asserting efficiency. Hence, women and men can share the work equally at home and work place and paid equally. This leads to higher level of output productivity (Becker, 1985).

Education is prerequisite for equal treatment of women and men. The level of education determines the nature of work. The differences in the level of education lead to the differential occupational structure and thereby result in differential wages and salaries between men and women. The level of earning determines the decision making power of women. Since, the earnings of women are comparatively less, she hardly participates in decision-making process and empowerment of women may not be realized. Empirically women spend their earnings more on family welfare activities compared to men (Parmajit & Sharma, 2003). Hence, more equitable wages to women leads to human development of her family in particular and society in general. Therefore, the level of women education determines the nature of women work, wage, and decision-making power of women and the economic and social empowerment of women. All together education to women leads to human development.
Status of Women in India:

Women have been given different kinds of roles in the Indian labour market. Unlike industrial societies, women in India are primarily associated with personal services such as housemaids, housekeeper, housewives, and housemaker. They had been confined to household management; shopping, cooking, maintaining and running household activities. Thus, as mentioned earlier women are being engaged in unpaid work which is invisible or poorly paid and marginalized (Parmajit & Sharma, 2003).

Human Development Index (HDI) is a composite index measuring average achievement in three basic dimensions of human life; a long and healthy life, knowledge, and a decent standard of living. Gender Related Development Index (GDI) is a composite index measuring average achievement in the three basic dimensions captured in the human development index; a long and healthy life, knowledge, and a decent standard of living adjusted to account for inequalities between men and women. In India, during 2011, female enrolment ratio was 103.7 per cent. Literacy rate improved sharply among females compared to males. Literacy rate has increased from 75.26 per cent to 82.14 per cent for males and from 53.67 per cent to 65.46 per cent for females. Female economic activities’ rate was 34 per cent, and parliamentary participation of women was 8.3 per cent. It has been clearly proven that the countries, which have less education, less female economic activities, and less female political participation also, have less human development index value and vice-versa. It has been found from the human development literature that the countries, which have high gender disparities have heavily penalized and their GDI, drastically reduced compared to HDI. Gender Empowerment Measures (GEM) of the countries also reduced for the countries those who have not given sufficient attention to solve the problems of women (UNDP, 2005).

The progress in the process of human development in India, has not been improving in terms of its ranking. The positions and rankings of human development of Karnataka are worsening from year to year at the world level. Within Karnataka, there are wide disparities in human development among the districts. According to HDR 2011, Kerala has got first rank with the HDI value of 0.790 and Chhattisgarh
has got last rank with the HDI value of 0.358. On the other, hand gender-related development also not fair enough.

**Gender Issues in Karnataka:**

Karnataka is the India’s eighth largest state in terms of geographical size and home to 6.28 crore people, it is accounting for 6.11per cent of Indian populations. According to 2011 census report population of Karnataka was 61,095,297 and 23,625,962 people are living in urban area and the remaining are living in rural area. The sex ratio of Karnataka was 973. Karnataka occupies important role in the Indian economy.

The Human Development Index (HDI) value for the state has increased from 0.432 in 2000 to 0.519 in 2007, has shown a 21 per cent improvement. Within Karnataka, there have been wide disparities in human development among the districts. According to Karnataka Human Development report (KHDR) 2001, Bangalore urban has first rank with the HDI value of 0.753, and Raichur has last rank with the HDI value of 0.547. Among these entire districts researcher has taken two districts for the present research work; Mysore and Koppal. Mysore district, in the year of 2000-01, the gross female enrolment ratio was 82.30 per cent, female literacy rate was 55.81 per cent, female work participation level was 25.3 per cent, economic growth rate was 6.9 per cent, HDI value was 0.631 (2001) and GDI value was 0.605. Likewise, in Koppal district the female enrolment ratio was 74.32 per cent, female literacy rate was 39.61 per cent, female work participation level was 38.9 per cent, economic growth rate was 7.1percent, HDI value was is 0.582 and GDI value was 0.561 (GOK, 2005).

Even though both districts are having same income level, their human development standards are not the same. That made the researcher to consider these districts for field survey analysis.

**Major Issues:**

Empowerment refers to decision making power. Women Empowerment refers to participation of women in the process of decision making. The level of participation has been determined by the entitlements of women. If there are no
differences in entitlements between male and female, the disparities between male and female are nil or minimized. One of the major entitlements is education. Therefore, education leads to empowerment. Empowerment and entitlement differs due to their gender, the place where they live, their social status, family background and the level of education. Therefore, entitlements and determinants of entitlements play crucial role in empowerment of women in particular and human development in general.

**Statement of the Problem:**

Human development is the process of enlarging the choices of people by in-binding knowledge, skills and health to have fuller, longer and healthier, a decent standard of life. Therefore, education play vital role in human development. However, there have been wide ranges of disparities among regions, between male and female, and among the women themselves. Hence, there has been large scope for investigate the issues of gender disparities in human development based on level of development, level of education, nature of work, social status, level of family income and with urban and rural dimensions. Given the background, the present study has been attempted to establish the relationship between entitlements and gender disparities in human development based on the above said dimensions. Therefore, the study entitled “Entitlements and Gender Disparities in Human development of Karnataka: An Empirical Analysis” has been a humble and sincere effort in this direction.

**Objectives:**

For the present study researcher has set the following tentative objectives;

- To analyze the regional disparities in human development of Karnataka.
- To examine the gender disparities in human development of Karnataka.
- To estimate the disparities between women in house place and market place.
- To examine the impact of level of development, level of education, nature of work, social status, level of family income and with urban and rural dimensions on the process of women empowerment.
- To make policy suggestions based on the study.
Hypotheses:

For the present study researcher has set the following hypotheses;

1. There is significant regional disparity in human development of Karnataka.
2. There is significant regional disparity in gender development of Karnataka.
3. Child sex ratio has declined in Karnataka.
4. There is significant difference in literacy rate between male and female.
5. Education has significant influence on empowerment of women.

Methodology:

For the present study researcher has used descriptive, comparative and analytical methods for the analysis. The present study has used both primary and secondary data.

Collection of Secondary Data:

The data have been collected from various annual reports of Government of Karnataka, Economic survey of Karnataka, Karnataka Human Development Report 1999 and 2005, Human development report of India, Economic surveys of Karnataka, Regional Human Development Reports. Human development reports of UNDP (United Nations Development Programme), South Asian Human Development Reports since 1997. Census reports of Karnataka 1991, 2001 and 2011. Information was also collected from published books, and journals, periodicals, and internet sources.

Collection of Primary Data:

The Primary data have been collected from the field survey by using questionnaire schedule. Selection of sample unit and fixation of sample size has followed stratified random sampling method. The survey was conducted in Karnataka by selecting two districts; one from forward (Mysore) another from backward region (Koppal) to make a comparative study.
Sample Size:

According to statistics anything, more than thirty has been treated as a large sample. Given the time and resource constraints researcher has taken two hundred and forty and the sample design has given below.

Area of Study:

Karnataka is one of the pioneer states of India, having relatively higher human development. There are thirty districts in Karnataka and the state has been divided into two groups based on development; forward and backward. One district from each group has taken for the field study. Mysore and Koppal have been taken as representatives of forward and backward districts respectively. Each selected district again divided into urban and rural. Based on stratified method thirty work place and thirty house place female have been selected randomly from each stratified group. The sample design has given below.

CHART 1.1
**Data Analysis, Model Specification and Statistical Techniques:**

To make the study scientific and more realistic researcher used statistical techniques like average, standard deviation, correlation coefficient, percentage, ratio Analysis, Independent sample t-test, F-test, dummy variable regression models and Probit econometric models for perception analysis.

The major variables considered in this work are education, gender, work, wage, income, region, family status, human development index, gender development index, sex ratio, social status and decision-making. The study prominently used deductive method. Descriptive and analytical methods and tools were also used for analysis. For the disparity analysis, dummy variable econometric models were used, since nominal scale is operating. This model explains the presence or not presence of an attribute. To avoid the dummy variable trap researcher used n-1 dummies in the models *(Damodar, 2007)*.

The model used for the dummy variable regression, presented below;

\[ Y = \alpha + \beta_1 D_1 + \beta_2 D_2 + e \]

Where,

- **Y**: the dependent quantitative variable
- **\( \alpha \)**: the constant which represents the benchmark, in the present analysis district with high value of a parameter treated as benchmark.
- **\( \beta_1 \)**: Difference between benchmark and districts with medium value of the parameter under consideration.
- **\( \beta_2 \)**: Difference between benchmark and districts with low value of the parameter under consideration.
- **\( D_1 \)**: 1 (one) if districts with medium value of the parameter under consideration: 0 (zero) otherwise.
- **\( D_2 \)**: 1 (one) if districts with low value of the parameter under consideration: 0 (zero) otherwise.
The cohort method has used to find the high, medium and low districts for each parameter and then dummy variable regression models are used. The major focus of the study was to identify the high, medium and low achievement districts in terms of each of the variable selected and identify the significant difference among the high, medium and low performance districts. An attempt also made to identify the reasons for the low, medium and low-level performance.

Methodologically, the high performance district means, average value of the human development index plus one standard deviation and above (High Performance = or > Average + Standard Deviation of index value). The low performance district means, average value of the human development index minus one standard deviation and below (Low = or < Average - Standard Deviation of index value). Medium is between high and medium values (High value > Medium > Low value).

**Standard Deviation:**

The Standard Deviation was used as an helping too for cohort analysis

**Identification of groups:**

Higher level = Mean Value + Value of Standard Deviation.
Lower level = Mean Value - Value of Standard Deviation.
Medium level = Between the Higher Level and Lower Level.

**Ratio Analysis:**

Ratio analysis method has been used to calculate the share of the variable value in the total. The higher value represents its higher share in the total (David & Purves, 2011).

**Independent Sample t-test Analysis:**

The t test has been used to find significant difference between two groups; for example: significant difference in per-capita income between Mysore and Koppal districts.
F-test Analysis:

The F test has been used to identify the significant difference in the variance. It was used to choose appropriate t-test procedure (Anderson. & Williams, 2011).

For the primary data analysis, descriptive and comparative statistical methods were used; statistical techniques like ANOVA, Probit model, along with t-test and F-test.

The sample Probit model has given below

\[ P = \beta_0 + \beta_1Dt + \beta_2Rn + \beta_3SS + \beta_4LE + \beta_5NW + \beta_6FI + e \]

Where,

\( P \) = Perception of respondents
\( Dt \) = Development (1 for Koppal, 2 for Mysore)
\( Rn \) = Region (1 for Rural, 2 for Urban)
\( SS \) = Social Status (Scheduled Caste =1, Scheduled Tribe =2, OBC =3, General=4)
\( LE \) = Level of Education (Primary Education=1, Secondary Education=2, PUC= 3, Technical Education = 4, Degree = 5, Higher Education = 6)
\( NW \) = Nature of work (1 for House place, 2 for Market place)
\( FI \) = Family Income (Quantitative variable, annual income of the family)
\( \beta \)’s are coefficients of parameters.

Chapter Scheme:

The present study has been organized in the following manner.

Chapter I: Introduction:

First chapter deals with introduction to the study. It also includes background for the study, rational and issues in the research topic, statement of the problem, objectives, and hypotheses of the study, methodology and chapter scheme.

Chapter II: Review of Literature and Conceptual Framework:

This chapter presents review of literature, research gap and a conceptual framework.

Chapter III: Regional Disparities in Human Development of Karnataka:
This chapter presents regional disparities in human development of Karnataka in terms of human development values.

**Chapter IV: Gender Disparities in Karnataka:**

It presents gender disparities in Karnataka between male and female in terms of education, health, participation in the economic activities and others.

**Chapter V: Field Survey Analysis:**

This chapter presents a brief profile of Karnataka. This chapter also includes the analysis of perception of the respondents based on the data collected from field survey in Mysore and Koppal districts.

**Chapter VI: Findings, Hypothesis Testing, Policy Imperatives and Conclusion:**

This chapter presents brief summary of the study in the form of findings. It also includes hypothesis testing, policy imperatives and conclusion.
References:


