CHAPTER 1

INTRODUCTION

“In order to awaken the people it is women who have to be awakened. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India of tomorrow”

- Pandit Jawaharlal Nehru

Participation of women in the process of economic development of a country is very significant (Rathod, 2009). In recent times women’s participation in the workforce has increased around the world. The role of women in development is most intimately related to the goal of comprehensive socio-economic development and occupies a strategic place in the development of any society. Any development strategy which neglects the need for enhancing the role of women cannot lead to any development; to recognize the role of women as a dynamic factor and a valuable asset is a must for the overall process of development. The role and importance of women are particularly relevant, not only because women constitute half of the human recourses in developing countries, but also due to the burden caused by their unending struggle for survival.

Development in its simplest sense is the ability of all people to realise their true potential without fear or obstacle (Mehra, 2014). It is the opportunity to address the lack of capabilities, knowledge, financial resources and possibilities of stepping out of poverty and deprivation without fear. Development then is as much a process of providing service as of removing obstacles and giving freedom from all sorts of discriminations, exclusions, low access to resources and lack of identity. Various studies all over the world have
demonstrated the necessity and urgency of women’s participation in development (Joseph, 1997). If one can accept the wisdom of people’s participation in the development programmes, the same logic is equally applicable in the case of women also.

From time immemorial, much has been written on the importance of women's participation in the development process (Ballara, 1991). Studies have pointed out the negative effects on women and young girls about the economic crisis and the stabilization and Structural Adjustment Programmes (SAPs) implemented in the 1980s in many developing countries.

An Action Plan for the newly designated Decade for Women was adopted by United Nations between 1975 and 1985. Equality, development and peace have been declared as the basic principles for the implementation of women's programmes, with special reference to equality of opportunity in education. But in spite of all the measures adopted, the decade achieved its aims only partially.

Although women are not a homogeneous social group and their position varies between and within countries, there are some features which are common to all societies (Rathod, 2009). Historically, the role of women in biological reproduction has generally restricted their participation in the mainstream of social, economic and political processes.

One of the key factors in determining the success of development is the status and position of women in the society (Roy, 2012). This means that the neglect of women in the development process of any country constitutes a waste of human resources. In this premise, it is a disgrace for any country to ignore its women population in its development efforts. The task before any government, therefore, should be that of moving steadily and firmly in the direction of economic development by involving women.

Processes of change in women’s position and status depend primarily on the interrelations between transformative factors and forces, spontaneous or
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Consciously directed and the inherited matrix of social and cultural factors, value, norms and practices, forms of production and distribution. These are manifested in the distribution of resources, assets, labour and power. In most developing countries like India, colonialism brought about major structural changes affecting people’s access to and control over resources and power relations within and outside the communities and also the division of the roles and responsibilities of both men and women. After the attainment of independence, the distortions and imbalances prevailing under the colonial regimes tended to continue. As a result, substantial sections of the population, especially women, already under various pressures and handicaps, continue to be highly marginalized.

Evidence shows that the process of marginalization of women in development has been intensified by the present processes of socio-economic changes and the same may continue in the future (Rathod, 2009). The marginal and inferior position of a large section of society and specifically women can be no longer be justified. The structural changes in the economies of developing countries which are likely to follow future developments in science and technology must be based on increased and genuine participation of all members of the society.

Since the objective of development is to improve the living conditions of society, it is generally assumed that development will automatically improve the status of women. The belief has been belied by recent researches which point out that development can have even a deterrent effect on women. Women, instead of becoming participants, have been displaced from the development process. The low participation of women in development activities, have made them lose their credibility as economic assets to family and society.

Women’s position in agricultural societies is positively linked with their roles in food production but as technologies advanced, women are increasingly marginalized from agriculture. This in turn narrows down women’s status and
consequently their freedom. Economic development is a gradual move from family production to specialized market oriented production of goods and services (Jaquette, 1990).

Development should result in an enhancement of the totality of a nation’s four-fold capital stocks: the capital of material goods, natural capital such as soil, water, forests and fish, human capital including health, education and employment, and social capital comprising mutual trust and social harmony. Our current pattern of economic development is by no means a balanced process resulting in the overall enhancement of the totality of these stocks (Gadgil, 2014).

According to Amartya Sen, the chief aim of development is achievement of well-being (Lal, 2005). To him, freedom is the means and ends of development. Sen bases his arguments in an important way on capabilities of people. His thinking has been crucial to gender analysis in development. Sen’s work is located within the development approaches of rights, justice and freedom.

Sen’s main concern is that income and growth are not to be regarded as good measures of development but an expansion in a person’s entitlements which refer to the alternative bundles of commodities which he can enjoy within the context of opportunities available to him/her. Further, these opportunities are significantly affected by the nature and degree of political arrangements available to secure them. Hence it is by surveying the entitlements and the development in the ‘capabilities’ in the person which ensue, within the context of political arrangements that one arrives at a better understanding of development.

1.1 Entitlements and Capability Approach of Amartya Sen

Entitlements have been defined by Sen as “the set of alternative commodity bundles that a person can command in a society using the totality of rights and opportunities that he or she faces” (Devereux, 2001). It should be
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noted immediately that this is a descriptive rather than a normative concept; entitlements derive from legal rights rather than morality or human rights. A person’s “entitlement set” is the full range of goods and services that he or she can acquire by converting his or her “endowments”, assets and resources, including labour power.

The Capability Approach (CA) of Amartya Sen has emerged as a serious alternative model of progress and development (http://socialissuesindia.wordpress.com). It speaks beyond the boundaries of economic or industrial growth as practiced today and includes them among other means of development which it sees as expansions of people’s capabilities. The focus of Sen’s capability approach is people and their capabilities (the end-results), rather than goods and resources (the inputs). It also offers the frameworks for discussing issues like poverty and inequality that cannot be adequately addressed by the economic tools alone.

This approach can be used as a normative structure for evaluating social arrangements, social justice, equality, and quality of life as well as for designing policies. It has also been viewed as a theory of social justice – seeking to reduce social exclusion and inequalities. The CA is perhaps best known for having inspired the creation of the Human Development Index (HDI) in 1990 by the United Nations Development Programme (UNDP) in order to measure nation’s level of human development or well-being. The HDI has offered an alternate appraise of human progress in terms other than simply the Gross Domestic Product (GDP) growth and played a key role in advancing alternative ideas about development and welfare.

Against the dominant emphasis on economic growth as an indicator of a nation’s quality of life, Amartya Sen insists on the importance of capabilities and entitlements that people are actually able to do and to be. Frequently his arguments in favour of this shift in thinking deal with issues of gender. Growth is a bad indicator of quality of life in the arguments as people are often unable to enjoy the fruits of a nation’s general prosperity. When we ask what people
are actually able to do and to be, we come much closer to understand the barriers societies have erected against full justice and freedom for women.

Financial capability is a broad concept, encompassing people’s knowledge and skills to understand their own financial circumstances, along with the motivation to take action (Sherraden, 2010). Financially capable consumers plan ahead, find and use information, know when and from whom to seek advice and can understand and act as per this advice, leading to greater participation in the financial service market. Financial capability is the ability of people to understand, assess and act in their best financial interest. It requires access to appropriate financial capability products. In other words, financial capability requires the ability to act.

According to Sen “capabilities are notions of freedom in the positive sense.” A person’s capability can be improved only with support from the material and social world or external conditions. To have the ability to act and be financially capable, people require knowledge and skills that manage their personal and household finances. All other things equal, people who have greater knowledge and understanding about finances and possess financial management skills are more likely to make good financial decisions in family and society.

The CA is sensitive to human diversity because it accounts for interpersonal variations in the conversion of commodity features into functioning’s. These variations can of personal, social or environmental factors but the variation which has captured the imagination of several advocates of the capability approach is that of gender. Gender discrimination is rooted firmly in almost all societies. It is one of the major causes of low wellbeing of nations. Accordingly, application of the discovery of sex bias and ‘missing women’ in developing nations in turn are helpful in explaining the

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1 Functioning’s are what people really ‘do and are’. They are achievements of people. The functioning’s may include being well-nourished, having shelter, able to work, being literate or healthy and so on.
poorer performance of women compared to men in a number of functioning’s such as mortality, morbidity, nutrition, health and literacy.

An advantage of the capability approach is that, by focusing from the start on what people are actually able to do and to be, it is well placed to forefront inequalities that women suffer inside the family: inequalities in resources and opportunities, educational deprivations, the failure of work to be recognized as work, insults to bodily integrity (Agarwal, Humphries and Robeyns, 2006).

The approach of Amartya Sen is both comprehensive and flexible. It focuses on human beings and ends in themselves rather than treating them as mere tools to achieving economic growth. Instead of talking of some theoretical equality of people or seeing them in terms of numbers, the capability approach unambiguously recognizes the differences in individuals coming due to age, sex, race, class, health, intelligence, education and so on (https://socialissuesindia.wordpress.com). It also accepts that people’s abilities are affected by external factors that come from other people, social arrangements, access to infrastructure and public services, opportunities to participate in social and political activities, freedom to speak and influence state policies and so on.

The possibility of the capability approach is quite vast. It considers all probable features — personal, economic, social, political, or environmental — that can possibly influence human capabilities which dictate the real well-being of people. In this logic, it is a complete human development model. Although Amartya Sen is generally associated with welfare economics, in recent years, his theory is increasingly being used for analyzing social policies in economically advanced nations. Sen’s CA urges that while formulating polices, the focus should be on enhancing capabilities of people. It also involves removing hurdles from their lives so that they have more freedom to ‘live the life they value’. 
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Unlike other theories, the CA focuses directly on the quality of life that individuals are actually able to achieve. In other words, capability is an outlook in terms of which the advantages and disadvantages of an individual can reasonably be assessed. Sen looked for parameters to adequately represent people’s well-being and deprivation and found that neither income nor command over commodities, nor happiness and fulfilment of desires constituted good enough indicators of human well-being or lack of it. Thus, he focused on something more direct such as human functioning and capabilities in terms of which the quality of life is examined.

1.2 Women in History

Throughout most of human history, economic activity involved hunting, fishing, farming and the fashioning of tools, the provision of clothing and shelter and local or regional trade (Desai, 2010). Although societies usually distinguished between men’s work and women’s work, it was generally expected that adults of both sexes would work and that in this way they would all contribute to their families’ economic well-being. The economic importance of both sexes is particularly visible in low-income agricultural societies. There the work of each family member makes a difference to the survival of all and economic activity is directed at meeting the family’s basic needs. This was evident not only in primitive societies but also in the early North American colonies and among the pioneer families of the 18th and 19th centuries. Most societies did and still do – apportion tasks along sex lines but what is considered men’s work in one society would frequently be women’s work in another. From time immemorial, it has been realized that women can play a vital role in the socio-economic development of a country.

Women were, in fact, the social and cultural leaders in an egalitarian society because during the hunting and gathering stage their labour was more important (Burbara, 1979). Hunting, which was done by men, is an unreliable source of food; the edible vegetable diet the women found and dishes prepared were the staples of primitive people’s diet. Women discovered agriculture,
domesticated small animals and developed the arts of pottery and weaving. Thus, in primitive society, there was a sexual division of labour and women worked very hard.

The primitive woman is independent not because of her labour, but of her importance in family. History shows that they gradually lost their position of equality. It may be due to the institution of private property and class-divided society and to their corollary, the family. The family did not develop to fulfil human needs for companionship and emotional support and needs of children were not amply fulfilled by the communal clan. The function of family at origin was the preservation of wealth within the paternal line. Woman’s function within the family was pre-eminently that of a breeder; she became in effect a possession of her husband.

As per Classical thought women are continued to be oppressed as a sex in all succeeding class societies. In modern capitalism, women are oppressed by their subordinate role in the family and are doubly exploited as workers. Women are still defined in terms of the traditional female role as primarily housewives and this is a role with a little status.

In the early societies, men took the role as judges, which was a task that was considered ‘an arena of public concern under male control’ (Krishnankutty, Menon, and Francis, 2009). Women, however, were in charge of the family and household affairs. To help men, women had their children, servants, and slaves.

Egyptian women achieved parity with Egyptian men (www.linkedin.com). They enjoyed the same legal, social, political and economic rights, at least in theory and this concept can be found in Egyptian art and contemporary manuscripts. The disparities between people’s rights were based on differences in social class and not on sex. All rights were afforded to men and women equally. In the Egyptian society, women had a high degree of freedom and were often capable of functioning on much the same level as men. Egyptian women could own their own property; keep it during their marriage,
and dispose of it whenever needed. Also women were influential in political administration. For example, when a pharaoh died, his wife could take over as pharaoh. Women were also seen in Egyptian religion playing remarkable roles. Female goddesses were very common.

The power of a Greek woman rested on a number of bases. First, she was one of the matrons of social life. Second, she was a member of two separate households: her natal household and the household that she formed with her husband. However, her power and authority in her husband’s household depended on her dowry. If she had an unimpressive dowry, she had only a little power in family. A Greek woman could have the freedom to divorce her husband with the consent of her natal family.

In Roman society, the status and the role of the father was truly unique. If he was the most senior male in the household, his title was the ‘paterfamilias’, which meant that he had the ‘power of life and death over his children’. In certain circumstances, he could have his own children executed. The paterfamilias was also the religious head in the household and was the owner and ruler of the whole property of the family.

1.3 Women in Development Approach

The Women in Development approach (WID) gained momentum in the 1970s, driven by the reflection of women’s movement in northern countries (en.wikipedia.org). In the United States, the liberal feminists strove for equal rights and labour opportunities. They postulated that women’s disadvantages in society may be eliminated by breaking down stereotyped customary expectations. Offering better education and introducing equal opportunity programmes had a notable influence on the formulation of the WID approaches, whereby a little attention was given to men and to power relations between genders. The WID approach is the first contemporary movement to specifically integrate women in the broader development agenda. According to this approach development is a vehicle for advancing women.
This approach advocates for gender equality to a great extent (Bradshaw, Castellino, and Diop, 2013). This movement also focuses on what have been termed practical gender needs such as providing better access to water, which would reduce the amount of time women and girls spend in domestic chores and thus allow them more time for education and employment. None ever questioned why collecting water has been a female responsibility or why improved access to water is a need of girls and women only.

The WID approach faced many criticisms. This approach fails to tackle the unequal gender relations and gender roles which formed the basis of women’s exclusion and gender discrimination, rather than addressing the stereotyped expectations entertained by men. This movement downplays women’s role in household production and unorganized economic, social and political activities. The WID approach has been also criticized on the ground that women’s position will improve by moving into ‘productive employment’, implying that the move to the ‘modern sector’ needs to be made from the ‘traditional sector’ to achieve self-advancement and self-esteem.

1.3.1 Relevance Approach

A dominant strand of thinking within WID seek to link women’s issues with development process highlighting how such factors act as impediments to economic growth; this “relevance” approach stems from the experience of WID advocates. To them it is more effective if demands of equity and social justice for women are strategically linked to the mainstream development concerns and makes attempts to have WID policy goals taken up by development agencies.

1.4 Women and Development Approach

Women and Development (WAD) is a theoretical and practical approach to development (Bradshaw et al., 2013). WAD arose out of a shift in thinking about women’s role in development. While WID thinking holds that development is a vehicle to advance women, new ideas suggest that
development has only made possible the involvement of women rather than being simply the passive recipients of development aid and they should be actively involved in development projects. The WAD paradigm stresses the relationship between women and the work that they perform in their societies as economic agents in both the public and domestic spheres. It also emphasizes the distinctive nature of the roles women play in the maintenance and development of their societies, with the understanding that purely the integration of women into development efforts would serve to reinforce the existing structures of inequalities present in societies overrun by patriarchal interests. The WAD approach emphasizes the distinctive nature of women’s knowledge, work, goals and responsibilities advocating for the recognition of their distinctness. This movement also presumes that the position of women around the world will improve only when international conditions become more equitable.

The relationship between patriarchy, methods of production and the marginalization and subordination of women are not fully considered in this approach. Moreover, it ignores the reproductive aspects of women’s work and lives.

1.5 Gender and Development Approach

Gender and Development (GAD) movement focuses on the socially constructed basis of differences between men and women and the need to change existing gender roles and relations (Bradshaw et al., 2013). GAD challenged the WID approach by focussing on the aspect that women are untapped resources for the development of a nation. GAD marks a shift in thinking about the need to understand how women and men are socially constructed and how those constructions are powerfully and seriously reinforced by the social activities that both define and are defined by them. This approach focuses basically on gender division of labour and gender power
relations embedded in institutions. Consequently, two major concepts – gender roles and social relations analysis – are used in this approach. Gender roles focus on social construction of identities within the household; reveal the expectations from ‘maleness’ and ‘femaleness’ in their relative access to productive resources. Social relations analysis exposes the social dimensions of hierarchical power relations embedded in social institutions; also it’s determining influence on the relative role and position of men and women in society. This relative position tends to discriminate against women.

The GAD approach suggests that gender roles and relation are essential to improve women’s lives (Bradshaw et al., 2013). The term ‘gender’ suggests that a focus on both women and men is required and there is a need to understand how gender intersects with other characteristics such as age, ethnicity and sexuality. This approach questions the idea of development and its benign nature by implying a need to move from a narrow understanding of development as economic growth to a more social or human centred development. GAD projects are more holistic and seek to address women’s strategic gender interest by seeking the elimination of institutionalised forms of discrimination.

In an attempt to create gender equality denoting women having same opportunities as men, including ability to participate in the social and public field, GAD policies aim to redefine traditional gender role expectations. Women are expected to fulfil household management duties, home based production as well as bearing and raising children and caring for husband and other family members. The role of a wife is largely interpreted as the responsibilities of motherhood. Men, however, are expected to be bread winners for the family associated with paid work and market production. In the labour market, women’s overall financial related payments tend to be lower usually earning less.

This approach has been criticised for over emphasising the social differences between males and females by neglecting the bonds between them
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and also the potential for changes in roles. It does not dig deep enough into social relations and do not explain how these relations can undermine programmes directed at women. It does not uncover the types of trade-off that women are prepared to make for the sake of achieving their ideals of marriage or motherhood.

1.6 Women as Agents of Development

According to Chitkara (2001), women are the key agents of change. They have the knowledge and the skills of natural resource management much better than imported ‘experts’. Women are the ones who can make a major contribution to environmental rehabilitation. Women know better than men which trees make the best fuel wood, which dry fast and burn well, which retain moisture in the soil and which ones give the best foliage for fodder or fertilizer.

It is to be noted that women have a remarkable ability to work together. In women's groups they share their skills and resources to take effective action. Many development strategies are built upon women's initiatives like the Chipko movement in Northern India and the Kenyan Green Belts Movement (APPENDIX 3 and APPENDIX 4). Co-operative working by women’s groups is also eye openers to the male-dominated governments and multinational companies.

Perhaps the most important of the above all is restoring women's capacity to care for the environment which in turn is associated with improvements in their independence and their status. There is a major convergence of interest between environmentally sound and sustainable development and the development of women.

Effective development strives for the full integration of women both as agents and beneficiaries in the development process. Realizing this, development agencies incorporate women as a development resource.
1.6.1 Factors Supporting Women to be Active Agents of Development

1.6.1.1 Education

Education plays the most crucial role in empowering women. Schools, colleges and other professional bodies persistently try to educate, motivate and train women in their chosen areas of career through curriculum, training, exposure and other practical methods. Research publications in the areas of women’s problems, evils and their eradication and women empowerment are the contemporary hot topics. Media coverage aiming at attracting the attention of the policy makers and authorities is at its highest level now.

For upliftment of women, it is absolutely essential that women should be fully empowered with proper education, skill and training (Surindar, 2009). In families where women are educated, social evils such as illiteracy of girl-children, child labour, female infanticide and other superstitious practices are much less. It is education that kindles the urge for independence, hard work, achievements in life and self-actualization. Education that inculcates human and spiritual values is of great significance in the empowerment of women.

According to Mikhail Gorbachev, “the status of women is a barometer of the democratism of any state, an indicator of how human rights are respected in it.” The root cause of women’s oppression in India is patriarchy, snatching their legitimate powers off and leaving them completely defenceless and weak (Ganesamurthy, 2008).

1.6.1.2 Employment

Employment is crucial for poverty reduction and enhancing women’s status (Srivastava and Srivasatava, 2010). However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being, enhance their capabilities and achieve their rights. On the other hand, if it is driven by distress and is low-paying, it may only increase a woman’s drudgery and worsen her pathetic condition.
Men and women have always worked in all epochs of human history (Mathur, 1992). However, cultural, historical and social factors have been responsible for variations in the nature of tasks, the location of work, the value attributed to the work, the definite reasons for work and the nature of its execution and performance. The optical characteristic of women's work in general as contrasted with men's, whatever be the type of economic production, has been that it is assumed to be subsidiary; it involves assisting the men of the family, rather than being independent in nature. The impact of industrialization brought about a sharp rise in the proportion of women's participation in gainful employment outside home. This direct entry into the economic structure gives the impression of equality of women with men for economic role is believed to provide social pre-eminence automatically. However, work in the lives of majority of women is not a matter of equality or self-fulfilment.

Figure 1.1

**Gender differences in labour force participation rates in selected developing countries**

![Chart showing gender differences in labour force participation rates in selected developing countries.](source)

Source: ILO(2012) Research Department (ILOSTAT and national sources)
Opportunities for employment among women have been commensurate with opening up some changes in attitudes towards women's employment, but this is not without conditional clauses that reduce the scale of this opportunity for a genuine emancipation of women. This is because though being employed outside home even on terms and conditions equal to that of men, does not absolve women from their culturally imposed role of homemaking. Thus, shouldering family responsibilities often throw up numerous problems. Many women successfully resolve these special problems and continue with their economic pursuits. Some encounter a few problems, others find it more difficult. On the whole, working women particularly those who are married are subject to more exploitative problems and pressures than their non-working counterparts.

As it is revealed in Figure 1.1, work force participation rate of women is lower than that of men in almost all developing countries.

**Table 1.1**

Population and Labour Force in India (in millions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
<th>Labour force</th>
</tr>
</thead>
<tbody>
<tr>
<td>1978</td>
<td>637.6</td>
<td>255.8</td>
</tr>
<tr>
<td>1983</td>
<td>718.2</td>
<td>286.6</td>
</tr>
<tr>
<td>1994</td>
<td>895.0</td>
<td>368.5</td>
</tr>
<tr>
<td>1997</td>
<td>951.2</td>
<td>397.2</td>
</tr>
<tr>
<td>2002</td>
<td>1028.9</td>
<td>449.6</td>
</tr>
<tr>
<td>2007</td>
<td>1112.9</td>
<td>507.9</td>
</tr>
<tr>
<td>2012</td>
<td>1196.4</td>
<td>562.9</td>
</tr>
</tbody>
</table>

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India’s labour force is very large (Parameswaran, 2016). It was 562.9 million in 2012. Table 1.1 shows population and labour force in India from 1978 to 2012.

In 1978, population was 637.6 millions and labour force was 258.8 millions. In 2012, it went up to 1196.4 millions and 562.9 millions respectively.

Table 1.2 presents Labour Force Participation Rate (LFPR) for males and females in rural and urban sectors in India. It is clear from the table that LFPR for women shows a decreasing trend except in the year 2004-05 (Chaudhary and Veric, 2014).

Table 1.2
Trends in Labour Force Participation Rate in India

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male (%)</td>
<td>Female (%)</td>
</tr>
<tr>
<td>1993-1994</td>
<td>56.1</td>
<td>33.1</td>
</tr>
<tr>
<td>1999-2000</td>
<td>54.2</td>
<td>30.2</td>
</tr>
<tr>
<td>2004-2005</td>
<td>55.5</td>
<td>33.3</td>
</tr>
<tr>
<td>2009-2010</td>
<td>55.6</td>
<td>26.5</td>
</tr>
<tr>
<td>2011-2012</td>
<td>55.3</td>
<td>25.3</td>
</tr>
</tbody>
</table>

Source: National Sample Survey (NSS), various rounds

1.6.1.3 Asset Ownership

Asset formation is regarded as one of the key factors of the dynamics of productive potentials and the level of living of the household (Chakrabarti, 2010). Asset ownership has a positive and vibrant impact on the status of women. It also enhances the bargaining power of women in decision making in family. Ownership of assets is an important source of economic security. Income from assets can be leveraged to broaden the livelihood choices of women by making them participate in financial markets.
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Women’s equality in power sharing must be given the priority including the ownership of asset—both immovable and movable—by woman (Mahesh and Yogesh, 2013). All legislation should be reviewed from this point of view and be made very progressive. Joint titling of assets alone, for example, can go a long way if planned and executed effectively.

Participation of women in economic activities outside home has an important bearing on gender relations within the household (Lakshmi Devi, 2008). Women’s economic power, which is defined as control of key economic resources such as income, property, and other means of production, relative to that of men, is posited as the most important dependent variable affecting gender relations at the household level. There exist at least three important gender-based distortions in resource allocation: (i) discrimination against women in access to resources and services, (ii) unpaid work that women undertake in social reproduction and family maintenance, and (iii) unequal exchange within households in terms of patterns of work and income distribution, reflecting conflict as well as disputes.

1.6.1.4 Decision Making Power

Decision making is an activity by which a cause of action is consciously chosen from available alternatives (Indira Devi, 1987). This process involves three stages namely; awareness of the situation, evaluation of the alternatives available and taking the final decision. While in the first two stages various members of the family including women may be involved in decision making, in the final stage someone will have the final say. This power of decision making rests with the person who has ultimate responsibility in the family front who is usually the male head. Just as roles go with status, decision making goes on with roles.

Decision making is a term used to describe the process by which families make choices, determine judgements, and come to conclusions that guide behaviours (family.jrank.org). Families are confronted with a number of decisions, including the purchase of products, the selection of educational
practices, the choice of recreational activities, the use of disciplinary practices and the deployment of limited resources. Decision making is an unavoidable daily process to every family.

The mechanism of decision making in the world and democracies are no exception, they are essentially male dominated (Rao, 2015). Decision making is a right and privilege of men throughout the world. Democracy, human rights, equality, development and good governance are of concern to women as much as men.

Women and men are essential resources of all nations and societies (Rezapour and Ansari, 2014). Women play a key role, not only in the improvement of family well-being, but also in the development of the economic, political, and ecological circumstances. Women are conventionally kept out of decision making often on the grounds that they did not know enough to participate (Ramaswamy, Vasudevan, Prasad, Sethi, and Sengupta, 2000). Once women do enter in economic activities, the demand for inclusion in decision making began to gain ground. The grass roots initiatives of women in the eighties signalled the gradual entry of women into decision making process. Their experiences reveal that economic independence alone does not bring about women’s empowerment. Women lack power and need to enter decision making process. They need to be educated on their rights.

Economic dependence on men folk is an important factor which secludes women from financial decisions of the family (Sathyan, 2016). Once women become self-sufficient, self-reliant and economically independent, she can play a major role in decision making process.

1.6.2 Factors Hindering Women to be Active Agents of Development

No society can be free, fair and just until its women enjoy freedom, justice and opportunities for utilizing their full potential (Sapru, 1989). One of the major causes for the exploitation of the females is their economic dependence on men. In the field of employment, freedom in spending income
and other economic activities women are discriminated against throughout the world.

However, their personhood is now being recognized and steps are taken to stop such discriminations and exploitations. Their right to participate in economic activities and seek employment equally with men is now legally recognized and to some extent enforced.

Indeed, women’s talents are sometimes wasted because they avoid competitive environments. It is important to know what types of work environments attract women and how women face discrimination compared to men in those environments (Kuhn and Villeval, 2015).

Lack of education, training and low level of literacy not merely excludes women from social, economic and political power but from power of knowledge as well. Therefore, women while comprising half of the humanity, contributing to two-third of the world’s working hours, earn only one-third of the total income and own less than one tenth of the world resources. (Gudaganavar and Gudaganavar, 2009).

1.6.2.1 Illiteracy

Female education has long been acknowledged to have strong correlations with other dimensions of human and social development (Singh, 2014). Low levels of education significantly affect the health and nutritional status of women. Despite strong economic and social evidence of high returns to female education relative to male education, female’s education have been given only a secondary place in many developing countries. Even on the thresholds of school completion increase with significantly narrowing gender gaps in primary education in particular, discrimination against girls in secondary and higher education remain an issue. Economic and social privileges are also affected by gendered patterns of access to secondary and higher education.
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The gender gap in literacy rate in India during the last sixty years is shown in Table 1.3. In the census year 1951, gender gap in literacy rate was 18.3% and in 2011, it was reduced to 16.58%.

Table 1.3
Gender gap in literacy rate

<table>
<thead>
<tr>
<th>Census Year</th>
<th>Male</th>
<th>Female</th>
<th>Gender Gap in Literacy Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>27.18</td>
<td>8.86</td>
<td>18.30</td>
</tr>
<tr>
<td>1961</td>
<td>40.40</td>
<td>15.35</td>
<td>25.05</td>
</tr>
<tr>
<td>1971</td>
<td>45.96</td>
<td>21.97</td>
<td>23.98</td>
</tr>
<tr>
<td>1981</td>
<td>56.38</td>
<td>29.76</td>
<td>26.62</td>
</tr>
<tr>
<td>1991</td>
<td>64.13</td>
<td>39.29</td>
<td>24.84</td>
</tr>
<tr>
<td>2001</td>
<td>75.26</td>
<td>53.67</td>
<td>21.59</td>
</tr>
<tr>
<td>2011</td>
<td>82.14</td>
<td>65.46</td>
<td>16.58</td>
</tr>
</tbody>
</table>

Source: Census of India –Census reports from 1951-2011

Educated women are more likely to invest in the education of their own children, and are more likely to have fewer children (Bradshaw et al., 2013). Thus, investment in human capital has positive short and long term inter-generational outcomes and is good both for productivity gains and limiting unsustainable population growth. However, attention has narrowly been focussed on ensuring the equal access of girls to primary education. Inequality of access to secondary and higher education persists, as does the limited engagement of girls in the study of science and technology, limiting the future life and employment of adolescent girls.

1.6.2.2 Injustice

Women and girls remain unable to access justice in many countries. There are still laws that discriminate against women in relation to the family, asset ownership, citizenship and employment. Justice systems also do not cater to the needs of specific groups of women, such as indigenous women who are discriminated against and face violence in the public and private spheres based
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both on gender and race. Major reasons for women’s historical and social
subjugation in a male dominated society can be attributed to lack of education,
lack of access to public space, cultural impediments and high level of financial
dependency.

All the above reasons for women’s subordination can be attributed to
patriarchy - a system promoting gender inequality - that has dominated our
socio-political systems over centuries (Dhal, 2014). The other underlying
causes of gender inequality are linked to socio-economic structures, which are
based on informal and formal structures, norms and practices. Consequently,
the access of women (particularly those belonging to weaker sections including
scheduled castes/scheduled tribes/other backward classes and minorities,
majority of whom are in the rural areas and in the informal and unorganized
sector) to education, health and productive resources is hampered. Thus, they
always remain largely marginalized, poor and socially excluded from enjoying
the fruits and benefits of the development process. To address this injustice, the
planners within the framework of a democratic polity formulated laws,
developed policies, plans and programmes which aim at women’s development
in different fields. However, the inbuilt socio-cultural impediments manifest
itself in the outcome, which are experienced in terms of gender inequality,
social discrimination, economic deprivation, political alienation and etc which
deprive women of their basic right to education, right to work and lack of
proper representation.

1.6.2.3 Cultural Factors

Cultural factors limit women’s freedom, rights and engagement in
workplace. Religion still has a key role in determining gender norms in many
cultures. Religious beliefs may threaten or deny women’s rights, including
rights related to sex and sexualities, to mobility and going outside home for
employment. Economic fundamentalism, policies and practices that privilege
profits over people, also deny women their rights as workers and to work.
While political culture is important for bringing change, women continue to
have a limited voice at the local and national level and women are not able to fully participate in formal systems of power and administration.

The major factors in educational development are in the areas of cultural change and promotion of social values which support and reflect the goals of development (Rathod, 2009). New values, attitudes and aspirations are often promoted, directly or indirectly, for welfare maximization by forces inside or outside the country. Changes in consumption patterns and role models are stimulated by mass media, commercial interests and a process or borrowing of life styles from advanced countries. In many developing countries such changes have contributed to a widening of the gap between the elites and the masses between the rural and urban populations, between the rich and the poor and between men and women. This presents a challenge or obstacle to the educational system, which must correct the pattern if it is to promote the goals of development and collective self-reliance, cease the dependency on external support and contribute to comprehensive integrated development.

1.6.2.4 Gender Based Violence

Gender inequality and gender-based violence against women share a complex relationship (Sharma, 2015). According to the WHO and the UN, domestic and other forms of gender-based violence are inextricably linked to each other and are the key constraints to gender equality; the lack of which increases the risk of violence by men against women and inhibits the ability of those affected to seek protection. Violence against women is not only an expression of gender inequality and exploitation of women but also helps maintain this power imbalance. It manifests as a vicious loop where women do not challenge or argue the power imbalance (out of fear) and this unequal status increases their vulnerability to violence, which in turn fuels the violence perpetuated against them.
The actual problem lies in the fact that, while women have started occupying position in the traditional sphere of male dominion and are trying to adapt to the demand and responsibilities of the surroundings, a similar transition has not taken place as far as men are concerned (Nair, 2010). Men are still reluctant to fill up the space in home left by their working counterparts. Women have to either take up the dual responsibility of household work and outside work or have to give up one for the other. Societal grooming over the years has been such that women feel proud to do away with their happiness, dreams, aspirations and ambitions on this sacrificial altar.

Gender-based violence — which is not just physical or sexual but mental - verbal, emotional, financial and intellectual — is a serious problem in our society because it is deep-rooted in the cultural and social relations between the two sexes (Nayak, 2010). The fear of violence determines what a female does, when, where, how and with whom. These acts shape her attitude to life and expectations from herself. They reduce her self-confidence and make her physically and psychologically dependent on the protection of others. She herself starts believing that she cannot think for herself and take her own decisions. Moreover, it restricts her autonomy, curtails her mobility and ability to work and participate in social activities.

1.6.2.5 Gender Inequality

Inequality between the sexes occurs all around the world. Tradition, custom, culture and religion are often the underlying justification for this discrimination. This is not just unfair but stifles our future prosperity and sustainable development.

Traditions are also used to justify out-dated and unfair practices which enhance inequality and trap many millions in poverty (Bhatt, 2010). Women and girls in particular find themselves excluded from opportunities, the poorest being terribly vulnerable to exploitation, neglect and abuse. Women's work is
denied recognition or proper pay. They face enormous problems in having their voices heard and in claiming rights and freedoms that are enshrined in our constitution and laws but denied in practice.

Gender equality does not necessarily mean equal numbers of men and women or girls and boys in all activities, nor does it mean treating them in the same way (Janet, 2004). It means equality of opportunity in a society where women and men are able to lead equally fulfilling lives. The aim of gender equality recognizes that men and women often have different needs and priorities, face different constraints and problems and have different aspirations. Above all, the absence of gender equality means a huge loss of human potential affecting both men and women and development.

Those who defend framing gender equality as equality of opportunity argue that it allows one to distinguish between inequalities that arise from circumstances beyond the control of individuals and those that originate in differences in preferences, choices and aspirations. It follows that if men and women differ in attitudes, preferences and choices, then not all observed differences in outcomes can be attributed to differences in opportunities. Equality of outcome is the result of culture, tradition and environment that lead men and women to internalize social norms and expectations. Persistent differences in position and status between men and women can become internalized in aspirations, behaviours and preferences that perpetuate the inequalities. Only by attempting to equalize outcomes, it is possible to break the vicious circle of low aspirations and low opportunity. Irrespective of the view whether gender equality is about outcomes or opportunities, most of the people argue that gross manifestations of gender inequality should be eliminated.

1.6.2.6 Childcare and other Unpaid Care Works

Childcare responsibility on women gives a break in career for many (Lal, 2005). Giving sufficient care to the children during their absence by men releases half of the stress of women employees. Caring parents, in-laws or
reliable day care centres help women to overcome this problem. Now-a-days children are accustomed to the timings of their working mothers and consoling them has become an easy task for many women. Improvements in the communication technology, increase in the sources of entertainment, independence given to the children, involvement in extracurricular activities which are easily available are also some of the factors that help working women in their childcare duty.

It is women who primarily undertake the main responsibility of caring children and it is women whose employment rates are consequently reduced after having a child and never again equal men’s even when children have grown up (www.policyexchange.org). The period of economic crisis is a threat to the advancement of equal share of care. The volatility of the financial markets, the consolidation of fiscal plans and important cutbacks in social policy responses have limited the capacity of the public sector to minimize gender inequalities in terms of caring activities (Brodolini, 2011). The suspension or removal of some policy advances will adversely affect the most vulnerable agents in the caring sector viz., women as formal and informal caregivers, increasing the double burden and tightening the labour conditions of those who manage caring activities in the formal economy.

In general, the aspects of care that are arguably most demanding are not equally performed or experienced by women and men. Fathers are relatively rarely alone with their children at home. But mothering involves double activity, more manual work, more rigid timetable and more overall responsibility than fathers, to working women. Figure 1.2 illustrates this aspect.

The employment rates of women with children under 6 years old are dramatically lower than men’s and they are also significantly lower in comparison with women without children (Brodolini, 2011).
1.7 Women and Family

Family is probably the most influential factor in shaping individual personality (Kripalini and Bhat, 2003). This is especially true in modern societies like India. Almost every individual is guided and affected by the relationship between self and the members of the family. As a social institution, family has complex dimensions stressing emotional ties, kinship networks and ancestry of the person, economic transactions and the like. As society changes family also changes giving birth to new family systems and new values guiding such systems. It is well documented in sociological literature that there are various controls in the family. Family acts not only as a protective institution of social responsibilities, but also as an institution of production and transaction of
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labour and economics issues. In other words, members of family in the Indian situation are assigned by various duties to be performed as and when required both on the fronts of production and economic transaction.

Women play an important part in the life of every family. They hold key roles in moulding the next generation and the life of their husbands (www.hubpages.com). No money can adequately compensate a woman for her work and their value is beyond measure. They are not to be treated inferiors. Women are truly mentally strong in giving birth to children, putting up with the daily pressures of life, dealing with the demands of husbands and children and maintaining a good relationship with other members of the family.

Strong patriarchal values identify the position of woman in family mainly her reproductive role and her domestic duties such as cleaning, cooking or child care (Rajaram, 2013). Several traditions and customs are still prevalent in India that symbolize the subordination of women to men, making gender bias against women and intrinsic socio-economic issues which hinder the empowerment of women. While the industrial revolution and other factors contributed to man becoming uninvolved in family, there are factors that have contributed to women holding a subordinate role in the family.

Women’s work, fertility, and role in the family and in society at large are radically changed by economic development (Tinker, 1990). It is important to view these changes in women’s position not as isolated factors but rather as a part of general changes that come about as human societies slowly develop from subsistence economies to high-technology societies. Economic development is a gradual change from family production to specialized production of goods and services.

1.7.1 Family and Career Development of Women

Family plays an important role in influencing the career development of women employees (Hamsaveni, 2009). Women, before and after marriage, have a dependent role to play. Before marriage they depend on their father and
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after marriage they depend on their husbands. Working women have to perform multiple roles because of their commitment to job and family. Concentration on career advancement is not that possible for married women without the support of her husband and other members of the family. Support from the family members helps them to perform their roles effectively and efficiently. Therefore, family plays a significant role in moulding the career of married women employees.

For women the encouragement and guidance from their parents play an important role in their career choice. Parent’s expectations and role models in the family have great influence on the choice of education and career of girl children. After marriage, the encouragement and support received from spouse and others especially from in-laws play an important role in shaping up women to advance or retreat her career. Women perform multitasks at home and office and often receive no recognition. The responsibilities of women for household chores remain the same whatever position they hold. With encouragement and support from family and by sharing household chores by husband and other members of the family, she can be successful in reaping the benefits of career.

1.8 Research Gap

A number of studies have been undertaken on various problems of women in the present socio-familial situations, but an analysis of financial entitlements and capabilities of women in the state of Kerala, especially in Kottayam District, has not been undertaken. An enquiry into the status and position of women in these aspects is attempted through this study.

1.9 Statement of the Problem

Women play a dominant role in the development of a nation. As agents of change women first need opportunities for their own development. Only then they can play an effective role in the development of the nation and the society.
But it is a fact that when the womenfolk, who constitute half of the people are held by, it is only natural that they will drag the other half with them, and that there is a correlation between the denial of rights and opportunities to women and the problems of poverty, illiteracy, malnutrition, low food production and unemployment. Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or recorded in official statistics. They are traditionally responsible for the daily household chores and care works like child care, elderly care etc. Even when women possess income or wealth, their role in decision making is not pronounced. There are situations where women are not entitled to enjoy the benefits of these assets or holdings. However, there are factors that strengthen women to promote their status and position. Education gives more power and opportunities to women when compared to uneducated ones as it increases their awareness on rights, health, employment, decision making etc. Again employment provides own income, an opportunity to improve their wellbeing and enhance capabilities. Hence education and employment seem to help women to achieve financial entitlements and capabilities. The status of employed or educated women is also not satisfactory when it comes to the enjoyment of entitlements and capabilities, though it seems to be better when compared to unemployed or uneducated women.

These aspects are addressed in the context of Kottayam District of Kerala. An enquiry into the status of women in terms of financial entitlements and capabilities is relevant and significant to the policy makers and planners.

1.10 Significance of the Present Study

Analysis of the role of women in socio-economic development of a nation shows the need for women’s empowerment towards attainment of their entitlements and capabilities. The freedom to take decisions in the family is the first step towards enjoyment of them.
The present study tries to analyze the factors contributing to financial entitlements and capabilities for women. It is also an enquiry regarding the opportunities and freedom enjoyed by women in spending income and household decision making. Studies throwing light on these aspects will reveal the intra household and inter household gender dimensions of financial entitlements and capabilities of women.

1.11 Objectives of the Study

General objectives

1. Studying the changing role of women in socio economic development of a society
2. Analysing the financial entitlements and capabilities of women in the study area

Specific objectives

1. Ascertaining the role of women in household decision making
2. Studying the role of women in the allocation of family income
3. Analysing the freedom enjoyed by women in spending income
4. Understanding the time allocation of women for unpaid care work

1.12 Hypotheses

1. Employment status and decision making power of women are associated
2. Ownership of assets and decision making power of women are associated
3. Education level influences the financial capability of women
4. Employment status influences the financial capability of women
1.13 Coverage

The study had been undertaken during the six-year period from January 2010 to January 2016. Kottayam District of Kerala is the area chosen for the study as it has the highest literacy rate in Kerala as per 2001 census report (Census Report, 2001). Also, according to the census, it is the one with highest literacy rate among rural women.

1.14 Methodology

In due consideration of the above mentioned objectives and hypotheses, the following methodology has been adopted for conducting the present study.

1.14.1 Population/Universe

Universe of the present study is the married women residing in the Kottayam district of Kerala State.

1.14.2 Source of Data

The study is both descriptive and analytical in nature and hence both the primary and secondary data have been used for the study.

Primary data for the study have been collected from the selected 300 sample respondents of the five taluks of Kottayam District. The sample units have been collected randomly through stratified sampling method.

The secondary data are collected from literature review conducted on the areas like, entitlements and capabilities of women, women and socio-economic development, women and decision making, gender inequality etc. A review of theoretical framework of the study is also undertaken.

1.14.3 Sampling Technique

For the purpose of studying the financial entitlements and capabilities of women in Kerala, the researcher, in the first stage, selected Kottayam District out of the 14 districts of Kerala, as it is the district having the highest literacy
rate among rural women as per 2011 census report. Here all the five taluks of Kottayam district - Meenachil, Vaikom, Kottayam, Changanassery and Kanjirappally - are considered.

At the second stage the villages Kidangoor, Velloor, Pampady, Kurichi and Erumely South are selected from Meenachil, Vaikom, Kottayam, Changanassery and Kanjirappally taluks respectively through stratified sampling, considering the taluks as strata.

At the third stage, sample units are selected randomly from these villages in proportion to the total number of married women in each village. Since spouses influence women in decision making or allocation of income, women with husbands are chosen for the study; widows, unmarried, divorced or separated women are not taken into consideration.

Accordingly, the sample contains 45 married women (15.16%) from Kidangoor, 41 (13.60%) from Velloor, 66 (21.84%) from Pampady, 67 (22.30%) from Kurichy, and 81 (27.10 %) from Erumely South village.

The details of the universe and the sample are given in Tables 1.4 and 1.5.

<table>
<thead>
<tr>
<th>Taluk</th>
<th>Village</th>
<th>Total Number of Married Women</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meenachil</td>
<td>Kidangoor</td>
<td>8392</td>
<td>15.16</td>
</tr>
<tr>
<td>Vaikom</td>
<td>Velloor</td>
<td>7382</td>
<td>13.60</td>
</tr>
<tr>
<td>Kottayam</td>
<td>Pampady</td>
<td>12110</td>
<td>21.84</td>
</tr>
<tr>
<td>Changanasserry</td>
<td>Kurichy</td>
<td>11686</td>
<td>22.30</td>
</tr>
<tr>
<td>Kanjirappally</td>
<td>Erumely South</td>
<td>14712</td>
<td>27.10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>54282</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Data available with ICDS Supervisors and Anganwadi workers
Table 1.5
Composition of Sample Respondents

<table>
<thead>
<tr>
<th>Taluk</th>
<th>Village</th>
<th>Sample Units</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meenachil</td>
<td>Kidangoor</td>
<td>45</td>
<td>15.16</td>
</tr>
<tr>
<td>Vaikom</td>
<td>Velloor</td>
<td>41</td>
<td>13.60</td>
</tr>
<tr>
<td>Kottayam</td>
<td>Pampady</td>
<td>66</td>
<td>21.84</td>
</tr>
<tr>
<td>Changanaserry</td>
<td>Kurichy</td>
<td>67</td>
<td>22.30</td>
</tr>
<tr>
<td>Kanjirappally</td>
<td>Erumely South</td>
<td>81</td>
<td>27.10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data

1.14.4 Tools for Data Collection

For collecting primary data, structured interview schedule have been distributed to adequate number of sample respondents. The schedule is designed so as to collect details on personal variables and core variables.

Personal variables include:

1. Demographic profile
2. Social profile and
3. Economic profile

Core variables include:

1. Employment status of the respondents
2. Unpaid care work of the respondents
3. Financial freedom of the respondents
4. Decision making power of the respondents and
5. Financial capability of the respondents
For the effective execution of the study the important terminologies employed are defined as follows:

- **Financial entitlement**: It is the right to have financial freedom to access, possess and manage financial resources and assets.

- **Financial capability**: It is the ability to pool, deploy and allocate family income and resources in a proper and beneficial way.

- **Decision making**: Decision making of women on household affairs like purchase of durable and non-durable goods, assets, education of children, marriage of children etc are considered.

- **Employment**: For the study, the employment under different sections, namely, government/public sector, private sector, self-employed, and others are considered. Teachers in government/aided schools/colleges, workers in government hospitals, workers in KSEB, BSNL etc. are classified into Government/public sector employments. Job in textile shops, weaving centers, stitching, teachers in unaided schools and colleges, workers in private hospitals, jobs in computer centers etc. are considered private sector employments. Shop owners, stitching at home, driving school, tuition centers etc. come under self-employment. Vegetable cultivation, cattle and poultry farming, temporary job in government offices etc. are termed as others.

- **Rural**: Village areas of 5 taluks under the study are considered.

1.14.5 Pilot Study and Checking the Reliability

Necessary pilot studies have been carried out at the initial stage of the research study. Reliability of the schedule has been duly checked through executing it to 30 respondents at the time of the pilot study. The very process has been repeated among the same respondents as part of the study after a gap of six months and the reliability in their response has been found very high.
1.14.6 **Analysis of Data**

The primary data collected have been processed and analysed with the help of computer software, statistical tools and techniques. Statistical Package for Social Sciences (SPSS) has been the major software used.

Mathematical and statistical tools such as ratios, percentages, mean, standard deviation etc. are used for data analysis. Chi-square test, F test, t test, post-hoc test, cross tabulation and ANOVA are also employed.

1.15 **Limitations of the Study**

The study has the following limitations:

1. Out of the 14 districts of Kerala only Kottayam district has been selected as the study area.

2. Decision making of women in the family alone is taken into consideration.

3. Some of the respondents hesitated to give their frank opinions on certain aspects, due to fear or shyness.

1.16 **Chapter Scheme**

The contents of the thesis have been presented in five chapters.

The first chapter introductory in nature presents general introduction, statement of the problem, significance of the study, objectives, hypotheses framed, methodology, limitations of the study, and also the scheme of presentation of the thesis.

The second chapter is review of literature and the theoretical framework of the study. An attempt has been made to trace out present situation of financial entitlements and capabilities of women, the role of women in such areas like socio-economic development, decision making, etc. It also describes different theories on women’s subordination, family decision making, gender differences etc.
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The third chapter presents the issues and challenges on entitlements and capabilities of women at the global, national and regional level. It discusses various aspects of entitlements and financial capability, the impact of gender inequality on asset ownership, education, employment, and decision making power of women.

The fourth chapter examines the real state of financial entitlements and capabilities of women in the study area on the basis of the analysis of data.

The fifth chapter presents summary of the findings of the study, recommendations to ensure women empowerment and conclusion.
References


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