CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

Even though women play a significant role in the development of a nation, their contributions are not measured and acknowledged in an adequate manner. In almost all societies, women have culturally assigned norms of behaviours in which standards of conduct, task and decorum set the boundaries for their external demeanour for what it means to be seriously proper and respectable within the differentiated hierarchy called gender. As a result, the situation of woman is such that, she, a free and autonomous being, finds herself in a world where she is constrained by man to assume the status of an inferior, or play the ‘other’ of man.

In asset ownership, education, employment, role in decision making and spending income they still enjoy only a secondary status. Education and employment of women play a key role in changing this pathetic situation. They are very much necessary for enjoying entitlements and achieving capabilities.

This chapter summarizes the findings, suggestions and conclusion made by the researcher from the study. Findings are presented under different heads, namely, financial capabilities of the respondents, ownership of assets, freedom enjoyed by women in household decision making, decision making power of women in the allocation of family income, freedom in spending income, and allocation of time for unpaid care work.

The researcher proposes some strategies for the uplift of women; Suggestions are made to the government, society, family and women themselves. Directions for future research are also indicated.
5.1 Findings

5.1.1 Financial Capabilities of Respondents

1. The association between financial capabilities and age group of the respondents is tested and it has been found that there exist unequal financial capabilities for different age groups. That is, financial capability depends on age group.

2. The variation of financial capability scores with respect to religion is studied and it has observed that there is a significant difference in financial capability scores of different religions.

3. The relationship between financial capability scores and education is checked and the result obtained is that there is a significant difference between financial capability scores of respondents with different levels of education.

4. The association between financial capability and employment status is tested and the result shows that financial capability differs according to employment status and it is greater among employed women compared to unemployed ones.

5. The association between employment status and decision making power is tested and the result explains that employment status and decision making power of women are associated and employed women have more voice in decision making.

6. Out of the 184 employed respondents 15.23% are self employed, 42.39% have employment in government sector, 25.54% have job in private sector 16.84% are engaged in income earning activities like tuition to children, cattle rearing, stitching etc.

7. 82.61% opined that they have special recognition in family due to their employment, but 17.39% do not feel so.
Chapter 5  

**Findings, Suggestions and Conclusion**

8. 59.24% opine that to a great extent employment enhances their confidence level, whereas 35.33% feel that their confidence is raised to a limited extent. But 5.43% do not feel any improvement in their confidence level due to employment.

9. In managing employment and household works, 14.67% always, 61.42% sometimes and 23.91% never feel difficulty.

10. Regarding monthly income of family, 17% belongs to below Rs. 5000/- income group. 38.30%, 18.70%, 9.70%, and 6% belong to Rs.5000/- to 15000, 15000-25000, 25000-35000, and 35000-45000 income groups respectively. 10.30% are from families with more than Rs. 45000/- income.

5.1.2 Ownership of Assets

1. The testing on association between possession of gold and decision making power of women revealed that there is a link between possession of gold and decision making power among women.

2. The study reveals that 36% of respondents have land in their own name, but 64% have no land in their own names. The respondents with land in their own name have a more decision making power.

3. 11.3% of respondents have house in their own name, but 88.7% does not have. The testing on association between ownership of house and decision making power is carried out and it is concluded that there is an association between ownership of house and decision making power.

4. Only 1.7% have ownership of building, while 98.3% do not have such ownership. Hypothesis testing to check the connection between ownership of building and decision making power observes that, possession of building and decision making power of women are associated.

5. 6.3% have investment in shares, while 93.7% do not have.
6. 64.3% have insurance coverage; others do not have insurance coverage. Those respondents who have insurance coverage have more decision making power when compared to those who do not have.

7. 19.3% have vehicles in their own name, whereas 80.7% does not have.

8. 41.3% have bank deposits, but 58.7% have no deposits in their accounts.

9. 49% have post office savings, the rest do not have such savings.

10. While 60.7% have chit funds, 39.3% does not have chit funds.

5.1.3 Freedom Enjoyed in Household Decision Making

1. 64% of the respondents always take decision regarding preparation of food, 35.3% sometimes but 0.7% have no say in the choice of menu.

2. 9.7% have freedom to take decisions on medical treatment of family members, 84.3% sometimes take decision and 6% has no freedom in taking decision on medical treatment.

3. 64.7% have no freedom in undertaking party/get together, 32.7% have sometimes and 2.6% have always freedom in undertaking party/get-togethers.

4. 5.3% have no freedom in taking decision to attended parties, 84.7% have sometimes and 10% have always freedom in attending parties.

5. 49.7% have no freedom to visit relatives, friends etc, 46% sometimes enjoy freedom and 4.3% have always freedom in visiting friends, relatives etc.

6. 28.17% have no freedom to take decision regarding education of their children, 66.32% have sometimes and 5.51% have always freedom in this regard.

7. 35.44% have no freedom to take decision regarding the marriage of their children, 62.02% have sometimes and 2.54% have always freedom in this matter.
Chapter 5  
Findings, Suggestions and Conclusion

8. 5.3% have no freedom in maintaining their own family relations, 76.7% have sometimes and 18% have always freedom in this regard.

5.1.4 Decision Making Power in the Allocation of Family Income

1. In allocating family income for the education of children, 28.17% have no freedom, 66.32% have sometimes freedom and 5.51% have always freedom to allocate family income for education.

2. Out of the 300 respondents, 41.3% has freedom to allocate income for savings but the remaining 58.7% have no such freedom.

3. Out of the 79 respondents who have married children, 35.44% had no freedom in allocating income for their marriage. 62.02% had enjoyed freedom sometimes and 2.54% had always exercised freedom in this regard.

4. 63% have no freedom to allocate income for the purchase of durable consumer goods, 35% sometimes enjoy freedom and 3% always enjoy freedom in this regard.

5. While 62% have no freedom to allocate income for assets like land, building, vehicle etc, 34.7% have sometimes freedom and 3.3% have always freedom to do so.

6. 7.7% have no freedom to allocate income for charity, 73.3% have sometimes freedom and 19% have always freedom in this context.

5.1.5 Freedom in Spending Income

1. 12.3% have no freedom in spending income on even non-durable household articles. 60% sometimes use freedom to purchase, 27.7% always have freedom to purchase non-durable articles.

2. 63% have no freedom in spending income on durable consumer goods, 34% sometimes exercises their freedom and 3% always have freedom in this regard.
Chapter 5

Findings, Suggestions and Conclusion

3. 62% do not enjoy freedom to purchase assets for the family, 34.7% sometimes have freedom and 3.3% always have freedom in this regard.

4. 34% have never spent income for beauty care, 41.3% sometimes and 24.7% always have spent income for beauty care.

5. 9.7% never had the freedom to spent income for dress/costumes, 64% sometimes, and 26.3% have always freedom in spending income for dress/costumes.

5.1.6 Time Allocation for Unpaid Care Work

1. Regarding time spent for cooking 9% spends 1 hour, 41.7% 2 hours, 31% 3 hours, 13.7% 4 hours and 4.7% spends more than 4 hours for cooking per day.

2. With respect to time spent for cleaning 84.7% spends 1 hour, 12.3% 2 hours, 2% 3 hours and 1% spends more than 3 hours for cleaning of house per day.

3. Out of the 300 respondents, 184 have children below 15 years of age, 4 respondents do not have children and remaining 112 have grown up children. Out of the 184, 81 spend 1 hour, 86 spend 2 hours, 12 spend 3 hours and 5 spend more than 3 hours for helping children in studies.

4. 50.54% of them spend 1 hour, 35.87% 2 hours, 9.24% 3 hours and 4.35% more than 3 hours for feeding/cooking for children.

5. 54.55% of them spend 1 hour, 3.80% 2 hours, 1.63% more than 2 hours for playing games with children. 40.22% have no such practice.

6. Regarding co-curricular activities of children, 83.70% spend 1 hour, 5.43% 2 hours, 4.35% 3 hours and 6.52% more than 3 hours.

7. Regarding sick/elderly care 47 respondents set apart 1 hour, 21, 2 hours, 8, 3 hours and 13 spend more than 3 hours. Remaining 211 respondents have no such situation.
Chapter 5  
Findings, Suggestions and Conclusion

8. Out of the 300 respondents, 181 have no domestic or pet animals. Out of the remaining 119, 63.87% spend 1 hour, 27.73% 2 hours and 8.40% more than 2 hours for looking after pet/domestic animals.

9. 32.3% of them spend half an hour, 65% 1 hour, 2.3% 2 hours and 0.3% more than 2 hours for personal care.

5.2 Scope for Future Research

The researcher conducted the study on financial entitlements and capabilities of women in Kottayam District. The study can be extended to other districts also. The study throws light on the decision making power of women in family matters. There is scope for future research on decision making power of employed women at the office or work place, the financial freedom enjoyed by working women and unpaid care work and dual burden faced by women.

5.3 Suggestions

For the uplift and improved situation of women the following measures are suggested. The suggestions are grouped under four heads, suggestions to the government, society, family and women.

5.3.1 Suggestions to the Government

- Formulate and disseminate gender sensitive job oriented growth strategies.
- Implement more methods like unemployment allowances and self employment schemes to neutralize the adverse effects of the economic crisis among women and girls.
- Legal framework should be restructured so that women do not stand disadvantaged in controlling and accessing household assets. For women’s participation and ownership of assets, gender gap in land holding rights should be ceased. Family laws that govern marriage, divorce and ownership and disposal of property are to be modified.
• Child and women’s rights education should be included in the curriculum.
• Deliberately incorporate gender perspectives in the budget and planning processes at all levels.
• Make sure that adequate consideration is given to enhance women’s status and position in society while formulating national development plans, poverty eradication strategies etc.
• Promote the focus and impact of development assistance on gender parity and empowerment of women and girls.
• Design and implement proper labour market policies for men and women equally.
• Implement minimum wage regulations in all sectors and ensure equal wages for work of similar nature.
• Develop and implement statistical tools to evaluate unpaid works which are outside national income accounts.
• Adopt effective steps to protect the rights of employed women particularly in unorganized sectors.
• Develop and implement strategies to reduce inequality in access to education at all levels.
• Encourage participation of girls and women in male dominated fields of study and employment areas and promote boys and men’s participation in female dominated fields.
• Design and implement policies and laws to ensure women’s equal access to and control over land and other productive resources.
• Build gender sensitive and progressive aspects in land ownership and property rights.
• Implement strategies to increase the productivity and efficiency of rural women through improved access to credit and saving.

• Strengthen agricultural policies by ensuring food security to women.

• Ensure and facilitate equal access of girls and women to information and communication technologies.

• Take measures to ensure women’s ownership in housing.

• Ensure participation of women in all decisions related to the allocation of public resources.

• Identify and resolve specific constraints faced by women in accessing formal financial services.

• Identify, strengthen and promote social security measures for elderly to reduce the problems related to unequal sharing of unpaid works by women.

• Implement basic health insurance coverage to both girls and women.

• Ensure the provision of appropriate, affordable and quality health care services for women and girls.

5.3.2 Suggestions to the Society

• Society should change the present negative attitude towards women.

• Violence against women should be brought under law. Each and everyone should keep moral and ethical values in life.

• Instead of staying away from such taboo topics like violence against women, teachers should develop the courage to interfere in such problems in the classroom itself. A nationwide teachers’ training programme shall be introduced to ensure that the subject is properly taught.

• Only when parents make their sons realise the importance of respecting the other sex and treating it on par, when society stands up
to support rape victims and ostracise the assaulters, when the social order, stratified by gender roles, stops seeing women as belonging only to the domestic realm, when men willingly share with women the public domain where one gets remuneration, property, power and control, will this battle be holistically won.

- Men shall not consider women as second class citizens, and shall realize that all are equal before the law.

- Women should get equal position and status in all public places, offices, institutions and the like.

- The societal mindset shall be restructured so that women can take up work outside home even at night without fear.

5.3.3 Suggestions to the Family

- Every individual in the family shall give due importance to the status and position of women.

- Men shall be ready to share the household responsibilities, to reduce the over burden of employed women.

- Women should get enough freedom and support in taking decisions on household matters as men have.

- Usually women have or are given freedom to express their opinions in the purchase of low cost consumer articles. But they do not have the same on durable consumer goods and assets. There should be a change in this attitude.

- Women, who are qualified and willing to take up jobs, should not be discouraged.

5.3.4 Suggestions to Women

- Women should be aware of their legal, economic, social and political rights.
Chapter 5

Findings, Suggestions and Conclusion

- Women shall try to get proper education and employment since these two are the major forces enabling them to be entitled and empowered.

- Women shall share the responsibility of household works, child, elderly care and maintaining social relations with other members of the family. Otherwise they may be forced to reduce time for their personal care and physical rest.

- Women should be capable in reacting against exploitation, mental and sexual harassment and subordination against them.

5.4 Conclusion

The fact that women play a major role in any economy and society needs to be properly recognized and built into the development process. Women’s role should be identified as both participant and beneficiary of the development projects. Independent earning opportunities minimize the economic subordination of women and enhance their decision making power in the family. The work outside home increases the workload of an employed woman unless man shares the domestic work.

It is a woman’s right to play a dual role. A woman should never be penalized for her important contributions as mother in the perpetuation of society. Childbearing is treated purely a matter concerning women and hence the attitude; that a woman must either give up her job or her rights to bear children. The distinction between men’s work and women’s work in respect to household jobs has to be removed. If what are called woman’s job’s come to be respected by society, men will cease to hesitate doing these jobs. This attitude needs to be built into the socialization process of children, both at home and in the school.

Education of women, in particular rural, remote and tribal, shall be given priority by all governments. Women need to identify their position with dignity on equal terms with that of men in the stiffly competitive social and economic world.
Chapter 5  Findings, Suggestions and Conclusion

There are several government and non-government organizations and dedicated self-help groups working together in different parts of the country for uplifting the condition of women. Though some of the activities of these organizations are success stories and have been reported in the media, much more needs to be done.

Though India has some of the most enlightened written laws on women, they are hardly ever implemented or honoured. Strong and prompt implementation of laws would send a strong warning message to the violators and also help in increasing awareness among the people. It is essential to sensitize violators of law and motivate all institution in implementing them.

Today the social problem is how to increase the low rate of participation by women in business ownership or enterprise. Women should be aware of enterprises as economic options available to them. To raise self-confidence and lower awareness barriers, business advisers are to be trained to focus on a more positive set of attitudes, behaviours and enterprise support network towards women.

While many of the states have woken up to the urgency of taking determined efforts like care of the girl child through better organized immunization programmes and educational facilities, the nation has to continue on a much broader sense to lift the status of millions of girls and women, particularly women of rural India; parallel activities need to be undertaken in our towns, where thousands of women work in unorganized sectors.

While progress towards ensuring gender equality has been achieved in some advanced countries, practical measures are yet to be taken by the state of Kerala which is at par with many of the advanced countries with respect to HDI scores. Though, Kottayam district boasts of high standards in female literacy, women’s position is still far from satisfactory. The present scenario rooted in economic inequalities, discrimination with regard to access to resources and power, society’s reluctance to change attitudes, sexually discriminatory
practices, customs and traditions that negatively affect the education of women and girls and ignorance of legal rights.

Empowerment is the capability of saying ‘yes’ to what a woman believes in and to say ‘no’ to what she does not believe in. The lack of such ability is disempowerment. Every woman shall strive to attain this capacity even when faced with adverse situations in life. Status of women in India though is now improving but it is not that encouraging. We have executed different measures for the uplift and empowerment of women, but the quest is still on. Empowerment cannot attain overnight, but nothing is impossible for an enlightened mindset. Therefore, it is necessary to demand the governments to execute and implement the laws that it has made to improve the situation of women. The country today needs to develop a healthy mindset that respects the rights and status of women in all walks of life.