

Women Empowerment through Financial Liberation: A Study of Tehsil Chenani, District Udhampur, J&K, India.

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ABSTRACT

Women's empowerment and financial liberation are closely inter-related, on one hand, economic empowerment alone can play a major role in bringing down inequality between men and women; on the other hand, empowering women may help economic development. This in every way infers that pushing just one of these two aspects would set a constant circle in motion. This paper reviews the literature on both sides of the empowerment- financial liberation bond, and maintains that the inter-relationship amongst the two is still probably too weak to be self-sustaining in our region, and that incessant policy assurance to equality for its own sake may be needed to bring about equality between men and women.

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I. INTRODUCTION

Since the dawn of human civilization, gender inequality is evident. Since the time man started to live in civilized society, he also started to exploit those who were inferior to him. Women were considered or made as one of them. In India gender inequality is a social issue since time immemorial. The birth of a girl child generally is still not welcomed because of the conservative nature of the people in some areas. Inequality of gender can be witnessed in so many spheres such as education, health, employment, household activities, decision making etc. (Arora, 2012) Even there have been incidences where it could be witnessed in developed countries. In India, the main cause of the gender inequality is patriarchal nature of the society. In order to understand the present relation between men and women, it is important to understand patriarchy. Patriarchy means men domination. The word 'patriarchy' literally means the rule of the father in a family. The word patriarchy is originally used to describe a male dominated family. Now the word is used more generally to denote male domination in relation to the power by which men dominate women. It is a system where women are kept in subordinate position in a number of ways. The subordinate position that women face is viewed in instances such as discernment, disregard, insult, control, exploitation, oppression, violence within the family, work place, and in society (Bhattacharya, 2013).

Our Country is still struggling with gender discrimination issues beyond just equivalent economic growth and right to educational resource opportunities. Gender discrimination exists in the form of socially built, predefined gender roles resolutely affixed in India's sociocultural fabric that has profound cultural and historical roots. Sociocultural powers have wide effects throughout all spheres, including the organizational labor force, and social and political frameworks (Batra & Reio, 2016, Bhatia, 2019). This incontestable impact is still accepted as the standard within the social and domestic margin.

The present paper draws attention on the living conditions of those women who are working outside their households. The study has been taken in Tehsil Chenani of District Udhampur, J&K. The sample of 75 women has been taken purposively for the given study.

SIGNIFICANCE OF THE STUDY

There are very few studies on the issue of financial independence that have been carried out in the Union Territory of Jammu and Kashmir and especially in remote areas. Most of the studies in J&K focus most on the domestic violence related to women. This study is one of its kind that has been carried out in Chenani Tehsil of District Udhampur, Jammu Division, J&K. It is significant as it focuses on the women liberation on financial basis.

The study elaborated several problems faced by the women of remote areas. They have seen several streams of unexpected, unplanned and torturous movements. This study also looked on how education has helped as a source of financial independence of women.

II. RESEARCH METHODOLOGY

Methodology is an important part of the research. It is used to refer to the techniques or procedures of collecting data in relation to the study area. It is a research process including various steps like selection of study units, techniques to be used etc. The present research is exploratory in nature. The exploratory research is used where no or little information is available.

In the present study a sample of 75 working women has been taken from Chenani Tehsil. Both primary and secondary sources have been used to elicit useful information. The secondary sources of data collection have included the books, journals, magazines, related articles, internet, newspapers, and other reliable government documents. The primary data has been collected using the Questionnaire. Through personal interviews (structured and unstructured), detailed information has been sought from the respondents.

Table 1.1: Educational qualification of sample population

Qualification	Number	Percentage
Under Matriculation	16	21.3%
Matriculates	09	12%
10+2 qualified	23	30.6%
Graduates	14	18.6%
Post Graduates	11	14.6%
Other Qualification	02	2.6%
Total	75	100

Education is said to be the strongest tool to strengthen any society. No society can progress until its population is educated (Arnold & Gammage, 2019). Education provides its members an opportunity to participate in developmental process of society. It is necessary for any society to provide equal opportunities of education to its members and no discriminations should be made on the basis of gender, caste, colour, creed, etc. In Indian society education of girls is not welcomed positively since the ancient time, however, the condition, nowadays, is changing in urban areas. Though, in certain places the rural areas are still facing the predicament.

The above table shows the educational status of the sample population. There are 16 respondents whose qualification is under matriculation and they constitute 21.3% of total sample population. There are 09 respondents whose educational qualification is matriculation and they form 12% of total sample population. The respondents whose qualification is 10+2 are 23 in number and they constitute 30.7% of the total sample population. The fourteen respondents are graduates and they constitute 18.6% of total sample population. There are 11 respondents whose qualification is post graduates, they form 14.6% of total sample. There is other category whose qualification is professional in nature and their number is 02 and they constitute 2.6% of total sample.

Table 1.2: Marital Status of Sample Population

Marital Status	Number	Percentage
Married	50	66.7%
Unmarried	22	29.3%
Widow	3	4%
Total	75	100

The above table shows the marital status of sample population. There are 50 respondents who responded that they are married and they form 66.7% of total population. 22 respondents responded that they are unmarried and they constitute 29.3% of the total sample population. There are 03 respondents whose spouse is no more and they form 04% of total sample population.

Table 1.3: Monthly Income of the sample population

Monthly Income	Number	Percentage
Less than 10,000	54	72%
11,000-20,000	07	9.3%
21,000-30,000	07	9.3%
31,000-40,000	04	5.3%

Above 40,000	05	6.6%
Total	75	100

In some rural areas of J&K, generally women are not allowed to go outside to work. They are considered as household workers and it is the sole responsibility of women to work within the house and take care of the family. Gender division of labour means the allocation of different roles to male and female based on the societal ideas of what men and women can do (Washbrook, E., 2007). Men are always considered as stronger than woman and it is expected that he has to earn bread for family. Women are considered as weaker and they are only allowed work within house and take care of children and family.

The above table shows the monthly income of the sample population. There are 54 respondents who responded that their monthly income is less than 10,000 and they constitute 72% of total sample population. The respondents whose monthly income is 11,000-20,000 are 07 in number and they constitute 9.3% of total sample population. There are 07 respondents whose monthly income is 21,000-30,000 and they form 9.3% of total sample population. The respondents whose monthly income is 31,000-40,000 are 04 in number and they form 5.3% of total sample population. There are 05 respondents whose monthly income is above 40,000 and they constitute 6.6% of total sample.

Table1.4: Type of Families of Sample Population

Type of family	Number	Percentage
Nuclear	24	32%
Joint	51	68%
Total	75	100

In urban areas, most families are nuclear. Married children prefer to live in isolation rather than with their parents. The trend of the nuclear family now- a-days is followed by people in rural areas also. The above table shows the types of family of sample population. There are 24 respondents who belong to nuclear family and they constitute 32% of total sample population. The respondents who are living in nuclear family are 51 in number and they form 68% of total sample population.

Table1.5: Whether both Husband and Wife are earning members of the family

Earning members (Both Husband and Wife)	Number	Percentage
Yes	41	54.6%
No	34	45.3%
Total	75	100

The above table shows that whether both husband and wife are earning members in the family. In all 41 respondents responded that both husband and wife are earning members in the family and they constitute 54.6% of total sample population. There are 34 respondents who responded that there is only one earning member in the family and that too a male, such families constitute 45.3% of total sample population.

Table1.6: Whether wife earns more than the husband

Earn more	Number	Percentage
Yes	12	16%
No	63	84%
Total	75	100

The above table shows that whether wife earns more than the husband. 12 female respondents responded that they earn more than their husbands and they constitute 16% of total sample population. There are 63 female respondents who responded that they do not earn more than their husband and they form 84% of total sample population.

Table1.7: Whether both Husband and Wife spend equal amount of money in the family

spend Equal Amount	Number	Percentage
Yes	36	48%
No	39	52%
Total	75	100

The above table shows that whether both husband and wife spend equal amount of money in the family. In all 36 respondents responded that both husband and wife spend equal amount of money in family and they form 48% of total sample population. There are 39 respondents who responded that husband and wife do not spend equal amount of money in family. They form 52% of total sample population.

Table1.8: Whether Wife consults her Husband or other Family members when spending her own earned money

Consult	Number	Percentage
Yes	46	61.3%
No	29	38.6%
Total	75	100

The above table shows that whether woman consults her husband to spend her earned money. There are 46 respondents who consult their husbands to spend their earned money and they constitute 61.3% of total sample population. In all, 21 respondents responded that they do not consult their husbands to spend their own earned money and they form 38.6% of total sample population.

Table1.9: Does Husband also consult wife when spending his earned money

Consult	Number	Percentage
Yes	36	48%
No	39	52%
Total	75	100

The above table shows that whether husband consults his wife in spending his earned money. There are 36 respondents who responded that their husbands do not consult them to spend their earned money and they form 48% of total sample population. In all, 39 respondents responded that both husband and wife consult each other to spend money. They constitute 52% of total sample population.

Table1.10: Whether family members involve females in decision making process of family matters

Involve	Member	Percentage
Yes	51	68%
No	24	32%
Total	75	100

The above table shows the involvement of wife in decision making process in family. 51 female respondents responded that their family members always consult them in decision making process in family. They constitute 68% of total sample population. There are 24 female respondents who responded that their families do not take their consent in decision making process in family matters. They form 32% of total sample population.

Table1.11: Whether family ever forced wife to leave her job

Forced wife to leave job	Number	Percentage
Yes	12	16%
No	63	84%
Total	75	100

The above table shows that whether family members ever made pressure on the female to leave her job. There are 12 female respondents who responded that their family members forced them to leave their job and they form 16% of total sample population. In all, 63 female respondents responded that their family members never ever pressurize them to leave job and they constitute 84% of total sample population.

Table1.12: Whether wife feels it difficult to manage job and household work

Feel difficult	Number	Percentage
Yes	37	49.3%
No	38	50.6%
Total	75	100

Working women as compared to non-working women face numbers of problems. The above table shows that whether it is difficult to manage job and household work as a female. In all, 37 respondents who responded that they feel difficult to maintain job and household work and they form 49% of total sample population. There are 38 respondents who responded that they do not feel it difficult to manage job and household work and they constitute 50.6% of total sample population.

Table1.13: Whether wife feels that financial independence gives her more respect and liberation in the society

Feel respected and liberated	Number	Percentage
Yes	65	86.6%
No	10	13.6%
Total	75	100

The above table shows that whether women get more respect and liberation in society due to financial independence. In all, 65 respondents responded that financial independence gives more respect and liberation to women in the society and they constitute 86.6% of total sample population. There are 10 respondents responded that women do not get respect in the society due to financial liberation. They form 13.6% of total sample population.

Table1.14: Whether the status of working women are better than non-working women

Better status	Number	Percentage
Yes	61	81.3%
No	14	18.6%
Total	75	100

The above table shows the status of working women in the society. In all, 61 respondents responded that the status of working women is better than non-working women and they constitute 81.3% of total sample population. There are 14 respondents who responded that the status of working women is not better than non-working women and they form 18.6% of total sample population.

Table1.15: Social barriers faced by working women

Social barriers	Number	Percentage
Male domination	26	34.6%
Long working hours	26	34.6%
Negative stereotypes	13	17.3%
Negative attitude of family	10	13.3%
Total	75	100

The above table shows the social barriers faced by working women in tehsil Chenani of District Udhampur. There are 26 respondents who responded that they face male domination at the work place and they form 34.6% of total sample population. In all, 26 women responded that they have to long working hours and they constitute 34.6% of sample population. In all, 13 respondents responded that as working women they have to face negative stereotypes in the society. They constitute 17.3% of total sample population. In all, 10 respondents responded that they have to face family's negative attitude and they form 13.3% of total sample population.

Table1.16: Whether feel hesitant because of the presence of male colleagues who may underestimate or harass them on the basis of gender

Feel hesitant	Number	Percentage
Yes	19	25.3%
No	56	74.6%
Total	75	100

The above table shows that whether women feel hesitant/underestimated/harassed because of the presence of male colleagues at their respective work places. In all, 19 respondents responded that they feel hesitant/underestimated/harassed because of the presence of male members and they constitute 25.3% of total sample population. There are 56 respondents who responded that they do not feel the above said problems because of the presence of male colleagues.

Table 1.17: Problems faced by working women at work place

Problems faced	Number	Percentage
Depression	27	36%
Mental pressure	26	34.6%
Gender discrimination	20	26.6%
Sexual harassment	02	2.6%
Total	75	100

The above table shows the problems faced by working women at the work place. In all, 27 respondents responded that they feel depressed and they form 36% of total population. There are 26 respondents who responded that they feel the mental pressure because of difficulties in managing household work and job. They form 34.6% of total sample population. In all, 20 respondents responded that they are discriminated on the basis of gender at work place and they constitute 26.6% of total sample population. In all, 02 respondents responded that they were sexually exploited at work place and they form 2.6% of sample population.

III. BACKGROUND OF THE STUDY

Most of the European countries have provided property rights to women in the second half of 19th century. The economic disadvantages which were imposed on women have been swiped by common law countries. In United State of America, Massachusetts (1846) was the first State to give women their rights (Hazan et al., 2019). After independence, India also proclaimed its constitution in 1950. In Indian constitution Article 14 to 18 guaranteed equality to everyone and no discrimination or unequal treatment is to be made on the ground of caste, colour, race, religion, sex or place of birth.

The constitution of India has protected the rights of women and made it mandatory that women must be treated equal and any type of discrimination must be abolished in education, vocational and skill, employment, etc. The constitution also protects working women's rights by ensuring that women's health and safety is duly protected at work place particularly those of pregnant women and breast feeding mothers. The constitution of India protected the dignity of women workers and ensures that they are provided safe working conditions free of sexual environment. There are laws which are specially enacted to provide protection to working women. The following are the Acts:

- The Equal Remuneration Act.
- The Protection of women from Sexual Harassment and
- The Maternity Benefits Act

However, in spite of these Laws included in our constitution women are still harassed because of the patriarchal nature of our society (Majlis, 2018).

IV. FINDINGS OF THE STUDY

➤ Social evils are still prevalent in modern India. Not educating the girl child is one of them especially in rural areas. People in rural areas still consider education of a girl child as additional financial burden and so in many cases girls are not allowed to go outside for education.

➤ In India, woman has to take the permission of her husband or other family members for any type of activities. Even to visit to her parents, she has to take the permission of her husband. She is not free to take her own decisions. It is found through the present study that she also has to take permissions to spend her own earned money. 61.3% of total sample population responded that they have to take the permission of their husbands even to spend their own earned money. 52% of women responded that their husbands do not consult them when they spend their earned money. Gender differences are more evident there.

➤ In decision making process within the family environment, involvement of every family members is very important. But in general, in rural areas, the process of decision making is mostly vested in male members. The involvement of young women is very less. It is found through the study that 32% women responded that family does not consult them in the decision making process.

V. CONCLUSION

The gender division of labor and gender discrimination in any society depends on its societal thoughts about the environment and social significance of gender differences in skills and traits (Hendriks, 2019). During the present study, the main stress is given to the pointers like women's household decision making power, financial autonomy, freedom of movement, women's acceptance of unequal gender roles, exposure to media, access to education, women's experience of domestic violence etc.

Several taken for granted beliefs countenance people to be consistently pigeon-holed as men and women in all contexts and understood as more or less suitable candidates for different roles and positions in society. For such cultural beliefs to continue, people's everyday relations must be organized to support them.

Generally speaking the women of India are comparatively underpowered and they are given rather lower status than that of men. Despite a lot of efforts undertaken by the government and NGOs the picture at present is not agreeable. Simple access to education and employment can only help in the process of empowerment. However, achievement towards this goal depends more on attitude. Unless the attitude towards the approval of unequal gender role by the society and even the women themselves is changed women cannot seize the prospects provided to them through constitutional provision, law etc.

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