CHAPTER - IV
RESULTS AND DISCUSSION

4.0 Introduction

The findings of the current study on **"A Comparative analysis of working and non- working women and their time management in Mahe District"** are discussed in this chapter under the following heads.

4.1. Social, demographic and economic characteristics of working and non-working women
  4.1.1. Social and economic status of the sample households
  4.1.2. Demographic characteristics of the family members
  4.1.3. Economic characteristics of the households
  4.1.4. χ^2 test
4.2. Demographic characteristics of respondents
4.3 Motivational factors
4.4. Reasons for joining the job
4.5. Employment details of working women
  4.5.1 Status of working women
  4.5.2 Age at the time of first employment
  4.5.3 Occupation of the respondents
4.6. Support from family members
  4.6.1. Support from family members in domestic and office work
4.7. Time management
  4.7.1 Time spent on SNA activities
  4.7.2 Time spent on ESNA activities
  4.7.3. Time spent on NSNA activities
  4.7.4. Average hours spent
4.8. Monetization of ESNA activities
4.9. Problems of women
  4.9.1. Problems at home
  4.9.2. Problems in society
  4.9.3. Problems in work place
4.10. Decision making

4.11. Level of job satisfaction

4.12. Discriminant analysis

4.1 Social, demographic and economic characteristics of working and non-working women

The social, economic and demographic background of women to a large extent decides the factors responsible for their participation in labour force in general, and especially in South Asia, it is believed that cultural and societal norms have a significant influence on women's decision to participate in the labour market and choice of work and on their mobility. These norms operate at multiple levels of society, for example, religion, caste and region. It has been widely recognized that these norms discourage women to take up paid employment and that they confine women to the role of caregivers (Desai and Jain, 1994; Panda 1999; Das and Desai, 2003; Jaeger, 2010; Goksel 2012). Cultural factors limit women's rights in the workplace and their engagement in work. Religion still has a key role to play in determining gender norms in many countries. This is especially the case in South Asia, where women's role in society is constrained by gender and familial relations and their activities are confined to (unpaid) care work (Das, 2006). Klasen and Pieters (2012) focused on the situation of women in urban India and found that higher social status has a negative impact on women's labour force participation as that of "Sanskritization"[1] process.

4.1.1. Social and economic status of the sample households

This section presents the social profile of the working and non-working women on the basis of the survey conducted. It provides the key features of the families of the working and non-working women regarding religion and community, which explain the composition of population and their socio economic structure.

TABLE 3

SOCIO - ECONOMIC CHARACTERISTICS OF THE SAMPLE HOUSEHOLDS

Work status / Characteristics		Working women	Non -working women	Total
		Religion		
Hindu	N	215	185	400
	R	54	46	100
	C	**86**	**74**	160
Christian	N	20	10	30
	R	67	33	100
	C	8	4	12
Muslim	N	15	55	70
	R	21	79	100
	C	6	22	28
Total		**250**	**250**	**500**
		Community		
OC	N	82	55	137
	R	60	40	100
	C	33	22	55
OBC	N	161	150	311
	R	52	48	100
	C	**64**	**60**	124
MBC	N	5	42	47
	R	11	89	100
	C	2	17	19
	C	1	1.2	2.2
SC/ST	N	2	3	5
	R	40	60	100
	C	1	1.2	2.2
Total		**250**	**250**	**500**
		Type of family		
Nuclear family	N	154	138	292
	R	53	47	100
	C	**62**	**55**	117
Joint family	N	96	112	208
	R	46	54	100
	C	38	45	83
Total		**250**	**250**	**500**
		Size of family		
1-3	N	34	22	56
	R	61	39	100
	C	14	9	23
4-7	N	158	140	298
	R	53	47	100
	C	**63**	**56**	119
>7	N	58	88	146
	R	40	60	100
	C	23	35	58
Total		**250**	**250**	**500**

Source: primary data, N-Number Stated, R-Row percentage, C-Column percentage

Data pertaining to religion of the respondents unravel the fact that Hindus formed the majority in both working and non-working women with 86 percent among the working women and 74 percent among the non-working women. Community wise classification of the data showed that there were as many as 64 percentage of the working women belonging to the 'other backward class (OBC) and sixty percentage among the non- working women belonging to OBC.

Out of the 250 working women, sixty two percent of them were in nuclear family and it was fifty five percent among the non-working women. Hence the number of nuclear families was high among the selected sample households. This is in consonance with the findings of earlier studies(Anitha,2006: Ambiga Devi and Geetha,2011)

Majority of sixty three percent of the working women had their family size ranging from 4 to 7 members. 56 percent of the non-working women had family size between 4 and 7 members.

4.1.2 Demographic characteristics of the family members

The demographic characteristics of the family members are discussed in this section by analyzing the age of the family members, educational level of the family members, the sex ratio, and the marital status of the family members.

Age of the family members

Age wise classification of the data gives us the composition of population of a region. It enables one to know the number of dependents (children and elderly persons) in the families. It has been proved in the studies of Dante Contreras and Gonzaloplaza (2010) that women enter into workforce if the number of dependents in the family is high. It also gives an account of the potential working age population of a region. The following table 4 gives the age wise classification of the members in the families of working and non-working women.

TABLE 4

AGE OF THE FAMILY MEMBERS

Age (years)	Working women				Non-working women			
	Males	**Females**	**Total**	**Percent**	**Males**	**Females**	**Total**	**Percent**
≤ 5 years	38	26	64	6.8	43	60	103	7.5
5-10	46	35	81	8.6	49	44	93	6.8
10-15	44	36	80	8.5	55	40	95	6.9
15-20	38	40	78	8.33	64	82	146	10.68
20-30	85	92	177	18.91	179	185	364	26.63
30-60	**169**	**239**	**408**	**43.59**	**211**	**296**	**507**	**37.08**
60+	22	26	48	5.13	12	47	59	4.32
Total	422	494	936	100	613	754	1367	100
Sex ratio	**1117.64**				**1230.07**			

Source: calculation based on primary data, 2014

In the study the dependents were classified into two groups, one being the child population comprising of children with age ≤5 years, 5-15 years and old age dependents comprising of population in 60+ years age group. The potential working population comprises of age group between 15-60 years.

The child population with less than or equal to 5 years of age among working women families comprises of 6.8 percent of the population while children between 5-15 years comprises of 17.1 percent of the population. And 60+ populations consist of 5.13 percent of the population. It could be inferred that there are 29.03 percent dependent population on working women and 71 percent potential working force.

In the non-working women families there were 7.5 percent of the children in the age group of less than or equal to 5 years of age and 14 percent of them were between 5-15 years of age. Hence dependent child population in the non-working women families constituted 25.82 percent and 60+ population was 4.32. The prime working age population among the non-working women families was 74.39 percent.

The results reveal that there are comparatively more dependents (29.03 percent) amongst working women families when compared to non-working women families (25.82 percent). And the prime working age population amongst working women families is lesser (71 percent) as compared to the families of non-working women which was 74.39 percent.

The sex ratio in the families of the current study was in favour of females. For every 1000 males, there were 1118 females in the working women families and it was marginally higher in the non-working women families with 1230 females per 1000 males.

Marital Status of family members

The classifications based on the marital status of the family members of both working and non working women are discussed in this section. The following table 5 gives the details on the same.

TABLE 5

MARITAL STATUS OF FAMILY MEMBERS

(Number stated)

S. No	Marital Status	Working women	%	Non working women	%
1.	< 18 years old	282	30	430	31
2.	Unmarried	249	27	362	26
3.	Married	353	**38**	469	**34**
4.	Widow	33	3	74	6
5.	Divorcee	19	2	32	3
	Total	936	100	1367	100

Source: calculations based on primary data, 2014

In both the families of working and non working women, the percentage of married women was high with 38 percent in the families of working women and 34 percent in the families of non working women.

As such 27 percent of women were unmarried and 3 percent widows and 2 percent of them were divorcees in the families of working women.

In the non working women families 26 percent of the women were unmarried, 6 percent were widows and 3 percent constituted divorcees.

Educational level of the family members

The educational levels of the family members is an indicator of whether the women of the households go for jobs or not(Rupa Subramanaya,2013). The following table 6 gives the educational levels of family members of both working and non working women.

TABLE 6

EDUCATIONAL LEVEL OF FAMILY MEMBERS

(number stated)

S.No	Educational level	Working women	%	Non working women	%
1.	Illiterate	83	9	201	15
2.	Primary	322	**34**	416	**30**
3.	Secondary	201	21	328	24
4.	Higher secondary	92	10	129	10
5.	Under graduate	113	12	98	7
6.	Post graduate	44	5	32	2
7.	Professionals	81	9	163	12
	Total	963	100	1376	100

Source: calculations based on primary data, 2014

The above table portrays that 9 percent of the family members of working women were illiterates. Majority of 34 percent were primary educated and 21 percent had completed secondary education, 12 percent were under graduates and 5 percent were post graduates.

In the families of non working women15 percent of them were illiterate 30 percent of them had completed primary level education, 24 percent were secondary level education, 10 percent had completed higher secondary education,7 percent of them had completed under graduate courses and 2 percent had done post graduation.

4.1.3. Economic characteristics of the households

This section discusses the economic conditions of the working and non-working women in terms of occupation, income, savings and debt.

Occupation of family members

The occupation wise classification of the family members of working and non-working women gives us the number of family members in different occupations. The following table 7 gives the classification of the members in the families of working and non-working women.

TABLE 7

OCCUPATION OF FAMILY MEMBERS

Occupation	Working women		Non-working women	
	Number	Percentage	Number	Percentage
Un organized sector	109	**26.52**	229	**49.24**
Business & private sector	66	16.06	110	23.65
Office staff	83	20.19	65	13.97
Teaching staff	63	15.33	19	4.08
Medical & health staff	9	2.19	3	0.64
Protection & legal staff	11	2.68	22	4.73
Retired staff	70	17.03	17	3.65
Total	**411**	**100**	**465**	**100**

Source: Calculations based on field survey, 2014

Majority of the family members of the working (26.52 percent) and non-working (49.24 percent) women were working in unorganized sector. The second largest number (20.19 percent) were working as office staff and the least (2.19 percent) were employed as medical and health staff in the families of working women.

In the families of the non-working women the second largest number of them was in business and in private jobs (23.65 percent) and the least number of (0.64 percent) them were working as medical and health staff.

Family income

Total household income refers to the income earned by all the family members from all sources. The following table 8 shows the average family monthly income of working and non-working women. In the families of working women 30 percent of them were getting income exceeding Rs.25, 000 per month and 11.6 percent had their income being less than Rs.10, 000 per month. Among the non-working women 11.2 percent of them have their household income exceeding Rs.25,000 per month and 58.8 percent of the households earning less than Rs.10,000 per month. The average family monthly income of the working women was Rs. 21,575 and that of non working women was Rs.13, 968.

TABLE 8

TOTAL HOUSEHOLDS' MONTHLY INCOME

Income (Rs)	Working women		Non-working women	
	N	%	N	%
<5000	3	1.2	56	22.4
5000-10,000	26	10.4	91	36.4
10,000-15,000	60	24.0	37	14.8
15,000-20,000	47	18.8	25	10
20,000-25,000	39	15.6	13	5.2
>25,000	75	30.0	28	11.2
Average monthly income (Rs)	21,575		13,968	

Source: primary data, N- Number stated.

Monthly household expenditure

The following table 9 gives the distribution of the respondents based on the total family monthly expenditure which includes food and non-food expenditure of the selected sample households. In the current study, 56 percent of the working women families' spent nearly Rs.2,000 to Rs.4, 000 on food items. Next to it 34 percent spent less than Rs.2, 000 on food. This was followed by nearly 7.2 percent of them spending between Rs.4,000 to Rs.6,000 on food items. Only 1.2 percent spent Rs 6,000 to Rs.10,000 on food items.

The average expenditure of the families of working women on food items was Rs.2,926 and on non-food items was Rs.4,542.

Majority of 45.6 percent of the non-working women families' spent less than Rs.2,000 on food items, followed by 40.4 percent of them spending Rs.2,000 to Rs.4,000.

The average monthly expenditure on food items of the families of non working women was Rs.2,929 and Rs.2,912 on non-food items.

It can be inferred that on an average the average family expenditure of working women was high on non-food items. In the case of families' of non-working women the average expenditure was high on food items compared to the amount spent on non-food items.

TABLE 9

AVERAGE MONTHLY EXPENDITURE (Rs)

Monthly Expenditure (Rs)	Working women				Non-working women			
	Food		Non- food		Food		Non-food	
	N	%	N	%	N	%	N	%
≤2000	85	34	25	10	114	45.6	114	45.6
2000-4000	141	56.4	111	44.4	101	40.4	99	39.6
4000-6000	18	7.2	70	28	26	10.4	26	10.4
6000-8000	3	1.2	35	14	6	2.4	9	3.6
8000-10000	3	1.2	8	3.2	3	1.2	0	0
>10000	0	0	1	0.4	0	0	2	0.8
Average monthly expenditure (Rs)	2,926		4,542.00		2,929.00		2,912.00	

Source: Primary data, N-Number stated

Savings

The act of saving is influenced by several variables like their perceptions on savings, their age, family size and structure, aim of savings, motivational and environment factors, as well as a number of other factors. Perceptions on savings differ among households. For some, savings is to meet future requirements or for marriage of their children or for purchasing/ construction of house or for meeting their children's educational needs or for

purchasing jewels or to meet expenses on their health related needs or to purchase consumer and other durable goods or for a combination of these factors.

In the current study it was found out that only 7.2 percent of the families of working women did not have any mode of savings. Nearly 93 percentage of the rest had some mode of savings. On the other hand, 74 percent of the families of non-working women had some mode of savings and the rest (26 percent) had no mode of savings. The table 10 given below shows whether the families of the current study save or do not save.

TABLE 10

SAVINGS OF HOUSEHOLDS

Response	Working women		Non-working women	
	Number	Percentage	Number	Percentage
Yes	232	**92.8**	185	**74**
No	18	7.2	65	26
Total	**250**	**100**	**250**	**100**

Source: Primary data, 2014

The sources in which the families of working and non-working women save are shown in the table below

TABLE 11

SOURCES OF SAVINGS

(Multiple responses)

Sources	Working women			Non- working women		
	N	%	Average amount saved (Rs)	N	%	Average amount saved (Rs)
Banks	140	56	**2,28,724**	129	**51.6**	**1,10,605**
Post office	94	37.6	34,332	59	23.6	3,392
LIC	215	**86**	1747	76	30.4	2,808
Bonds & shares	10	4	81555	3	1.2	20,166
Others	3	1.2	700	3	1.2	3,333

Source: Primary Sata, 2014, N-Number stated.

The table 11 shows that among the working women who save, the major source of savings was in LIC (86percent). Next to LIC, 56 percent of them had saved in banks. It was followed by 37.6 percent in post office and 4 percent in bonds and shares and 1.2 percent in other modes of savings such as chit funds and with friends and relatives. Amount saved in banks (Rs 2,28,724) was much higher than the amount saved in other sources

In the families of non-working women who save, the major source of savings was in banks (51.6 percent) followed by LIC (30.4 percent) and 23.6 percent in post office 1.2 percent had their savings in bonds and shares and other chit funds. The amount saved by the families of non working women was also higher in banks (Rs.1,10,605)

The average amount saved by the families of working women was Rs. 1,94,349and among the families of non-working women was Rs.80,848

Reasons for savings

The details on reasons for savings of the working and non-working women families reveal that out of 232 working women families who save, 38.55 percent stated that they save for meeting the future uncertainties. Next to it health expenditure had higher percentage of 23.28 percent, 14.88 percent stated that they save for the marriage of their children, 12.98 percent save for meeting educational expenses of their kith & kin and nearly 10.30 percent save for construction of house.

TABLE 12

REASONS FOR SAVINGS

Reasons	Working women		Non-working women	
	Number	**Percent**	**Number**	**Percent**
Future uncertainty	101	**38.55**	41	20.60
Health expenses	61	23.28	19	9.55
Construction of house	27	10.30	66	**33.16**
Education expenses	34	12.98	51	25.63
Marriage of children	39	14.88	22	11.05
Total	**262**	**100**	**199**	**100**

Source: Calculations based on field survey, 2014

In the families' of the non working women, the main reason for their savings was for construction of house. This was stated by about 33.16 percent who save. Next to it, 25.63 percent save for their children's education and 20.60 percent to meet future uncertainties. The reasons stated revealed that motives for savings differed widely between the working and non working women of the current study.

Debt

To study the extent of improvement in the economic status of working and non-working women their present indebtedness was examined.

It was observed from table 13 that nearly 34 percent of families of the selected working women have debt and this percentage among the non-working women families' was 21.

TABLE 13

DEBT OF THE HOUSEHOLDS

Response	Working women		Non-working women	
	Number	**percentage**	**Number**	**Percentage**
Yes	84	33.6	53	21.2
No	166	**66.4**	197	**78.8**
Total	**250**	**100**	**250**	**100**

Source: Primary Data, 2014

Among the indebted families' of working women, 27.6 percent approached banks. Next to it 3.2 percent of the borrowers borrowed from their friends, followed by 2.4 percent approaching others such as relatives for getting loans and less than 1 percent (0.8percent) approached chit funds for getting loans. Among the families of non-working women 14.8 percent of them approached banks for getting loans. It was followed by 5.2 percent of the families approaching friends for meeting their needs. Next to it was chit funds (0.8percent) that they approached for loans and 0.4 percent got loans from others for their financial needs. The following table 14 shows the various sources from which the families of working and non-working women borrowed money.

TABLE 14

SOURCES OF DEBT

Source	Working women			Non-working women		
	N	%	Average amount of debt (Rs)	N	%	Average amount of debt (Rs)
Banks	69	27.6	2,14,171	37	14.8	1,49,527
Chit funds	2	0.8	51,003	2	0.8	30,000
Friends	8	3.2	67,625	13	5.2	27,000
Others	6	2.4	1,00,000	1	0.4	1,00,000
Total	85	34	1,89,647	53	21.2	1,16,134

Source: primary data, 2014, N-Number stated.

The analysis reveals that both working and non-working women families' depend mostly on institutional sources for borrowing. Average debt among the working women families' was Rs.1, 89,647 and among non-working women Rs.1, 16,134

Reasons for Debt

An attempt was made in this section to find out the reasons for borrowing money by the respondents of the current study. The reasons stated by them are shown in the following table 15.

TABLE 15

REASONS FOR DEBT

Reasons	Working women		Non-working women	
	Number	Percent	Number	Percent
Marriage of children	38	**45.24**	13	24.53
Emergencies	24	28.57	27	**50.94**
Health	7	8.33	4	7.55
Construction of house	15	17.86	9	16.98
Total	**84**	**100**	**53**	**100**

Source: Calculations based on field survey, 2014

Loans were borrowed for meeting variety of needs. About 45.24 percent of the families of working women borrowed for meeting the marriage of

children, followed by 28.57 percent for emergency needs in their family, 17.86 percent for construction of house and another 8.33 percent for medical expenses. For non working women, the major reason for their debt was for meeting emergencies (50.94 percent), followed by marriage of their children (24.53percent) and for construction of house (16.98percent)

In the families of both working and non working women, about 70 to 80 percent had borrowed either for the marriage of their children or for emergencies.

Property owned

Ownership of assets in the form of land, house, vehicles, jewels, household gadgets, utensils, furnitures etc are the outcome of either inheritance or self-earned or obtained in the form of gifts. Assets may also affect access to work. When women increase their access to assets in their household, they may increase their bargaining power. This may allow them greater influence over whether they can go out to work, how far they can travel to work and other decision which influence their quality of work (Quisumbing, A and J. Maluceio, 2003).

In the current study 96.4 percent of the families of the working women possessed land and house while in the case of non-working women all of them had possessed land as well as house of their own. Nearly 69.4 percent of the families of working women and 44.4 percent of the families of non-working women possessed vehicles. About 97.6 percent of the families of the working women and 95.2 percent of non-working women possessed jewels. The following table 16 gives the details on the number of families owning properties and the average value of the property owned.

TABLE 16

PROPERTY OWNED BY HOUSEHOLDS

(Multiple response)

Property owned	Working women			Non working women		
	N	%	Average value (Rs)	N	%	Average value (Rs)
Land	241	96.4	70,61,03,290	250	100	6,87,180
House	240	96	4,37,491	250	100	4,43,416
Vehicles	174	69.6	1,07,325	111	44.4	1,21,495
Jewels	244	97.6	1,95,143	238	95.2	1,74,096
Household gadgets	248	99.2	51,246	249	99.6	41,779
Others	149	59.6	16,843	121	48.4	13,190
Total			**70,69,11,338**			**14,81,156**

Source: Primary Data, 2014 , N- Number stated.

The results reveal that families' of both working and non-working women owned more of movable property than immovable assets. The average value of assets owned by the families working women was in excess of the value of assets owned by non working women for land, jewels, household gadgets and others. On an average, the families of working women possessed properties worth Rs.70,69,11,338 and non-working women Rs.14,81,156

4.1.4 χ^2 test

An analysis was made in this section to find out whether the work status of the women was depended on social, economic and demographic factors. Applying χ^2 test the following hypotheses were tested.

H_0: Work status of women is independent of social, economic and demographic factors.

H_a: Work status of women is dependent of social, economic and demographic factors.

The social, economic and demographic factors included are 'religion', 'community', 'type of family', 'size of family', 'educational status of the head of

the household', 'family income', family expenditure' and 'food and non food expenditure of the family'. The calculated χ^2 values are given in the following table 17.

TABLE 17

WORK STATUS AND SOCIO ECONOMIC AND DEMOGRAPHIC FACTORS- χ^2TEST

S.No	Factors	Calculated χ^2	Theoretical χ^2	Asymptotic significance	Inference H_0
1.	Religion	28.281	5.991	.000	Reject
2.	Community	34.115	7.815	.000	Reject
3.	Type of family	1.979	3.841	.159	**Accept**
4.	Size of family	34.793	30.144	.015	Reject
5.	Education of the head of the family	96.033	12.592	.000	Reject
6.	Family income	215.3	140.169	.000	Reject
7.	Family expenditure	94.844	66.7659	.000	Reject
8.	Family expenditure on food items	31.957	31.410	.044	Reject
9.	Family expenditure on non food items	124	43.773	.000	Reject

Source: calculation based on field survey, 2014.

For women to work or not to work depends on her religion, community, size of family, education of the head of family, family income, family expenditure and expenditure on food and non food items and not depending on type of family.

4.2. Demographic characteristics of respondents

The demographic characteristics of the respondents is a factor which pushes the women into labour force (Francesca Francavilla and Gianna

Claudia Claudia ginnell,2011).This study has made an attempt to study the demographic characteristics of the working and non-working women of the current study. The following table illustrates the demographic characteristics of the selected women respondents in terms of age, education level and marital status.

Education is one of the most important factors influencing female labour force participation. Human capital theories underline the importance of education in employment outcomes. Overall, educational attainment has an important effect on an individual's decision to participate in the labour market (Tansil, 2001). Out of the total number of working women interviewed, 63 percent of them were in the age group 31-60 years. Amongst the non-working women 76 percent of them were in the same age group 31-60 years.

Majority of 86 percent of the working women had completed secondary level education and amongst the non-working women majority of 78 percent had completed secondary education.

On the basis of marital status, majority of 76 percent of the working women were married and among the non-working women there were 73 percent of them were widows. In the case of non- working women, only one percent each was either unmarried or married. The remaining was either widows or separated. When interviewed the women who have lost their husbands stated that after the death of their husbands, they became the head of the households.

TABLE 18

DEMOGRAPHIC CHARACTERISTICS

Work status / Characteristics		Working women	Non -working women	Total
		Age group		
21-30 years	N	8	1	9
	R	89	11	100
	C	3	0.4	3.4
31-60 years	N	158	191	349
	R	45	55	100
	C	**63**	**76**	139
Above 61 years	N	84	58	142
	R	59	41	100
	C	34	23	57
Total		**250**	**250**	**500**
		Educational level		
Primary education	N	28	56	84
	R	33	67	100
	C	11	22	33
Secondary education	N	97	158	255
	R	38	62	100
	C	**39**	**63**	102
Higher secondary education	N	6	11	17
	R	35	65	100
	C	2	4	6
Graduation	N	52	12	64
	R	81	19	100
	C	21	5	26
Post graduate	N	36	2	38
	R	95	5	100
	C	14	1	15
Professionals	N	31	11	42
	R	74	26	100
	C	12	4	16
Total		**250**	**250**	**500**
		Marital status		
Un married	N	2	1	3
	R	67	33	100
	C	0.8	0.4	1.4
Married	N	191	2	193
	R	99	1	100
	C	**76.4**	1	77
Widow	N	56	183	239
	R	23	77	100
	C	22.4	**73**	95
Divorcee	N	1	64	65
	R	1.5	98.5	100
	C	0.4	26	26.4
Total		**250**	**250**	**500**

Source: primary data, N-Number Stated, R-Row percentage, C-Column percentage

The following percentage bar diagram depicts the age, education and marital status of the women respondents.

AGE WISE DISTRIBUTION OF RESPONDENTS

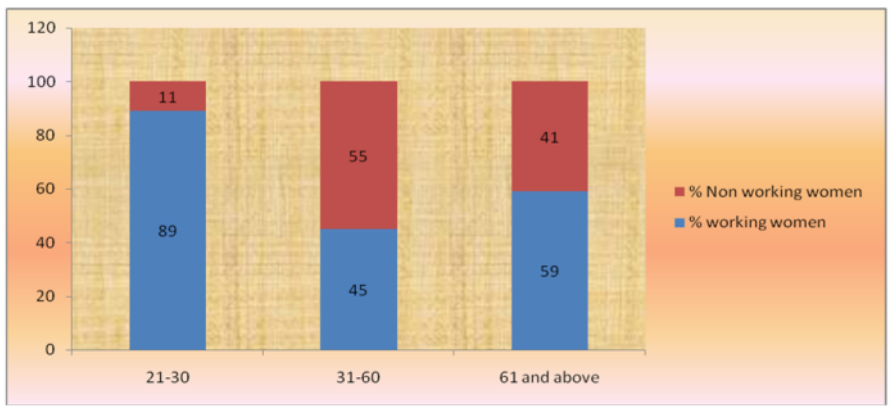

Fig 2

EDUCATION WISE DISTRIBUTION OF RESPONDENTS

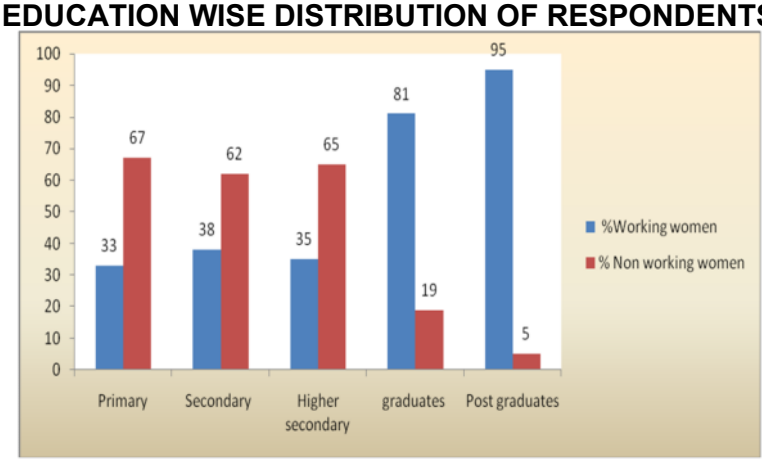

Fig 3

MARITAL STATUS OF RESPONDENTS

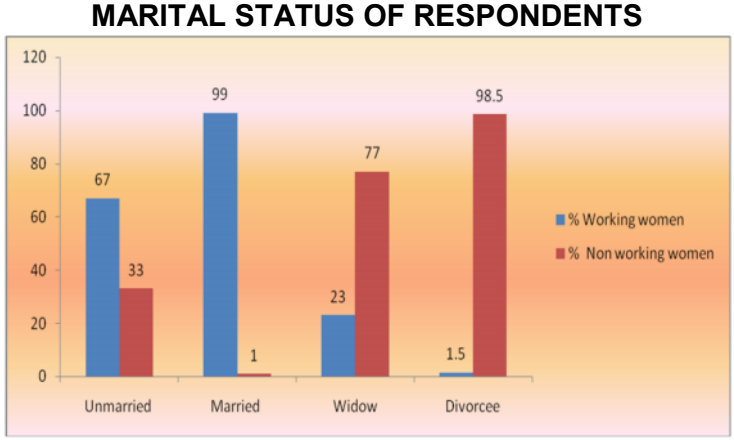

Fig 4

4.3. Motivational Factors

Motivators are referred to as “factors of motivation”. Motivators are the factors that influence or lead to positive willingness and include specific needs, wants, drives or impulses. The working women were asked to list the family members who motivated them to enter the job market. If family members give their support to women in going for jobs, the probability of women to enter job market will rise (Metwally,2002) . The following table 19 gives the details on the number of women who were motivated by their family members.

TABLE 19

MOTIVATORS TO ENTER JOBS

Motivators	Number stated	Percentage
Self	78	31.2
Parents	**110**	**44**
Husband	59	23.6
Relatives	2	0.8
Friends	1	0.4
Total	**250**	**100**

Source: Calculations based on field survey, 2014

The prime motivators for women to enter jobs were their ‘parents’. This was stated by 44 percent of the working women. Next to it about 31 percent were self motivated and 23.6 percent by their ‘husbands’ to go for jobs.

MOTIVATORS

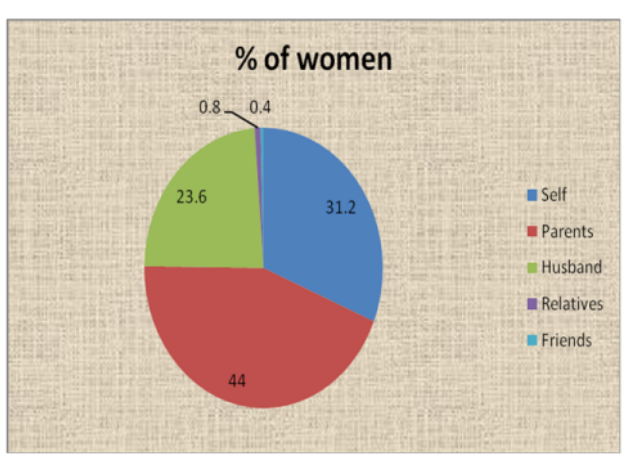

Fig 5

4.4. Reasons for Joining the Job

The factors which determine women to enter a job are extremely complex. At the individual level women may enter the work force based on the availability of jobs and their educational levels and skills. They may also enter due to economic reasons. Demographic factors like age, family size and household structure are also considered to be important in affecting the women to enter job market (Amtul Hafeez and Eatzaz Ahmad, 2002).

The working women were asked to state the reasons for them to enter work force. Each one of the respondents had given three most important reasons which made them to enter the job market and they are given in table 20 below.

TABLE 20

REASONS FOR JOINING THE JOB

S. No	Ranks / Reasons	Working Women							
		Rank 1		Rank 2		Rank 3		Total	%
		N	%	N	%	N	%		
	Economic reasons								
1.	Economic necessity	80	**32**	40	16	35	14	155	62
2.	To be independent	52	20.8	107	**42.8**	76	30.4	235	**94**
3.	To supplement family income	22	8.8	12	4.8	7	2.8	41	16.4
4.	For the education of children	11	4.4	13	5.2	19	7.6	43	17.2
5.	To have secured life	9	3.6	12	4.8	14	5.6	35	14
	Non economic reasons								
6.	Interested in going for a job	38	15.2	22	8.8	12	4.8	72	28.8
7.	Status	33	13.2	39	15.6	82	**32.8**	154	61.6
8.	To spend time	5	2	5	2.0	5	2.0	15	6

Source: Primary data, 2014, N - number stated

The working women of the current study have listed 5 economic reasons and 3 non economic reasons which prompted them to enter the job market and they have assigned ranks based on their priority. About 94 percent of the working women wanted to be independent and not on the support of others assigning either rank 1 or 2 or 3. About 62 percent had stated 'economic necessity' as the reason assigning either rank 1 or 2 or 3. A majority of 32 percent had assigned 1st rank for economic necessity. The other economic factors were given by less than 20 percent of the sample respondents.

REASONS FOR GOING FOR A JOB (% stated)

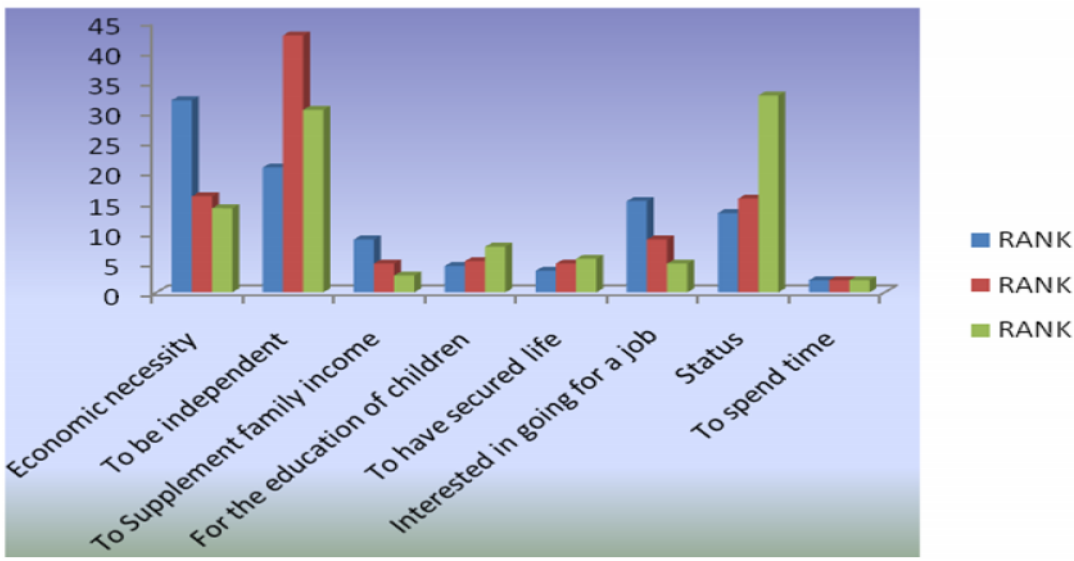

Fig 6

Among the non economic factors 'status' was stated by about 62 percent of the sample respondents. For about 29 percent their 'interest' in going for a job made them to enter the job market. About 6 percent of the women entered in their jobs just to spend time. Economic factors outweigh the non- economic factors for women to enter the job.

Reasons for not going for job (Non-working women)

The non-working women were asked the reasons for not going for job. The different reasons were then ascribed scores. The following table 21 gives the reasons and the calculated scores for each of the reasons.

TABLE 21

REASONS FOR NOT GOING FOR JOB

Reasons	Scores	Rank	Percent Position	Garett score
Unwillingness of husband	624	5	56.25	47
Not able to get job	633	3	31.25	60
Unable to take care of family	**746**	**1**	**6.25**	**80**
Not interested	685	2	18.75	68
Poor health	453	8	93.95	20
In-laws not interested	564	6	68.75	41
No economic necessity	508	7	81.25	32
Others	632	4	43.75	53

Source: Calculations based on field survey, 2014

Out of the reasons specified by non-working women majority of them stated that they were 'unable to take care of family' which was having the maximum score of 746 ranked '1' with percent position of 6.25 and Garrett's score of 80. The next major reason stated was lack of interest with 685 scores ranked '2' with percent position 18.75 and Garrett's score of 68. This was then followed by the reason that they were not able to get job which scored 633 and ranked '3' with 31.25 percent position and Garrett's score of 60. 'Poor health' scored the lowest rank '8' with percent position 93.75 and Garrett's score of 20.

The results unveil the fact that non-working women, not being the prime bread winners of the family, are able to look after their family better.

4.5 Employment details of working women

This section gives the responses given by working women on the status of their condition when they first joined jobs, period of joining the first time job, age at the time of first employment and their occupation details

4.5.1 Status of working women

The working women were asked on the status of their condition when they joined their jobs.

TABLE 22

EMPLOYMENT DETAILS

Employment	Number	Percentage
Before marriage	162	64.8
After marriage	60	24.0
After 1st child	21	8.4
After children attained 6 years	4	1.6
After children attained 10 years above	3	1.2
Total	**250**	**100**

Source: primary data, 2014

From the table 22 one can see that a majority of 65 percent of the women entered jobs before marriage rather than after marriage (24%). After the birth of the first child 8.4 percent of the women entered into employment

4.5.2 Age at the time of first employment

An understanding of the age composition of respondents enables us in knowing the age at the time of first employment and there by clarifying the nature and extent of pressure for earnings. An analysis was made on working women on the period which they went for job for the first time. The following table 23 gives the age of the respondents at the time of first employment.

TABLE 23

AGE AT THE TIME OF FIRST EMPLOYMENT

Age group(years)	Number	Percentage
15-20	3	1.2
20-25	122	**48.8**
25-30	101	40.4
30-35	20	8.0
35-40	4	1.6
Total	**250**	**100**

Source: primary data, 2014

In the current study, data pertaining to the age composition highlights that about 49 percent of respondents were to 20-25 years of age when they

were first employed. About 40 percent of women were in 25-30 years of age and 8 percent in the age of 30-35 years. There were nearly 50 percent of the women in the age group of 15-25 years. The women were found to be started working in their earlier age.

AGE AT THE TIME OF FIRST EMPLOYMENT

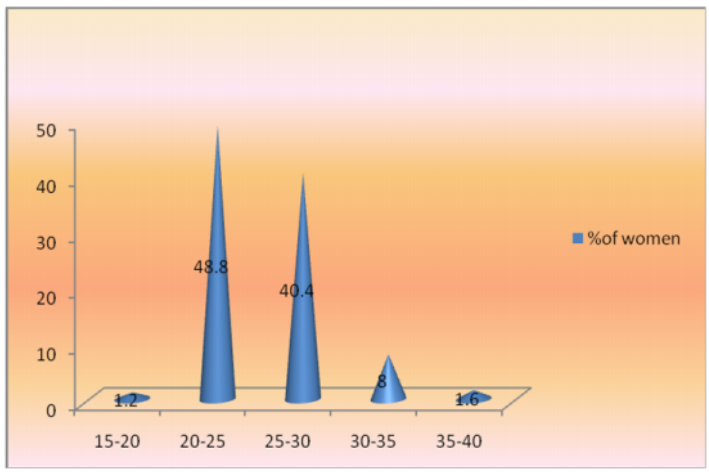

Fig 7

TABLE 24

PERIOD OF JOINING FIRST TIME JOB

Period	Number	Percentage
1970-80	31	12.4
1980-90	74	29.6
1990-2000	86	**34.4**
2000-2010	59	23.6
Total	**250**	**100**

Source: primary data, 2014.

Majority (34.4percent) of the women joined the job between 1999-2000, followed by 29.6 percent joining during 1980-90 and 23.6 percent during 2000-2010

4.5.3. Occupation of the respondents

The types of occupation of the working women in the current study are shown in table 25 below.

TABLE 25

TYPE OF OCCUPATIONS

Occupation	Number	Percentage
Teaching staff	134	**53.6**
Office staff	77	30.8
Medical &health services	30	12
Protection & legal services	9	3.6
Total	**250**	**100**

Source: Primary Data, 2014

The table reveals that teachers (53.6percent) constituted more than half of the sample respondents. This could be due to the fact that there are schools within each kilometer in the region. This was followed by office staff (30.8percent) and women in medical and health services (12percent).

OCCUPATION

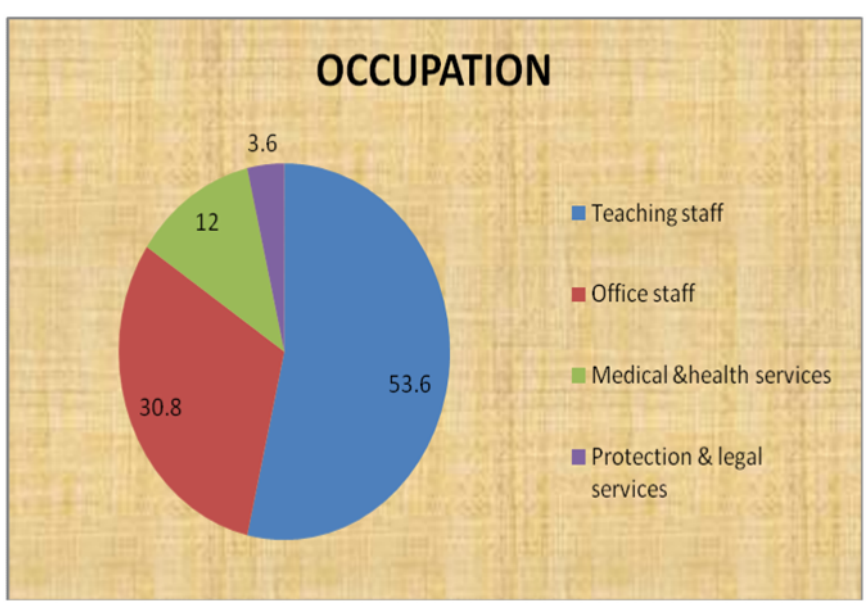

Fig 8

4.6. Support from Family Members

Stress is minimized when women are supported in their domestic as well as office related works. The extend of support rendered to women largely depends upon the taste and mindset of people in the family, attachment to their breadwinner, understanding and feeling of empathy, affinity and familiarity towards their womenfolk.

4.6.1. Support from family members in domestic and office work

The following table 26 shows that 98 percent of the working women were supported by their family members in domestic work. The same percentage was reported by the non-working women also.

With support related to office works, only 24.4 percent of working women received help from family members. The help was in terms of getting the totals of their entries in records.

TABLE 26

SUPPORT FROM FAMILY MEMBERS IN DOMESTIC AND OFFICE WORK

Support	Domestic work				Office work	
	Working women		Non-working women		Working women	
	Number	Percent	Number	Percent	Number	Percent
Yes	245	98	244	97.6	61	24.4
No	5	2	6	2.4	189	75.6

Source: Primary Data, 2014

From the table it is revealed that both the working and non-working women have been supported in domestic work rather than in their office related work. Non-working women have been supported in their domestic work and a few of 2.4 percent have not been assisted in their family work.

4.7 Time Management

The various dimensions of women's work give an insight into the contributions of women to household domestic work and office related works. The time-use survey sponsored by the Government of India gives a

detailed information regarding time spent by the women and men in different activities. Yet much of the women's work goes unrecognized and unvalued. But the problem of unpaid work could be valued if they were imputed with a market value. The time spent by the women in various activities were grouped into three categories viz, the activities pertaining to System of National Accounts (SNA), Extended System of National Accounts (ESNA) and Non System of National Accounts (NSNA)

The time use patterns of individuals differ in week days, holidays, in the event of abnormalities, in days such as celebration of festivals, arrival of guests. Such abnormal days were not considered for the study and the respondents were asked to state the time that they spent on various activities in normal days. The following table underlies the average time spent on SNA and ESNA activities per day of both working and non-working women.

4.7.1Time spent on SNA activities

Working hours are one of the important factors which effect employee motivation. The working women of the current study as discussed in table 25 are employed in various occupations. Among the 250 working women surveyed, 66.4 percent (166 members) work for eight hours per day in their occupations and the remaining 33.6 percent (84 members) spent 9 hours in their jobs. On an average, the time spent by working women on SNA activities was 8½ hours per day.

4.7.2 Time spent on ESNA activities

The time spent on ESNA activities has been discussed under three heads, viz, (i) time spent on household chores, (ii) time spent on child care and (iii) time spent on taking care of elders.

Household chores

Household chores include cooking, washing vessels, washing clothes, cleaning house, buying provisions and paying bills. The following table underlies how working and non-women allocate their time on these activities.

The following table 27 gives the total time spent on various ESNA activities by women.

TABLE 27

TIME SPENT ON HOUSEHOLD CHORES

Time (in hours)	Working women		Non-working women	
	Number	Percentage	Number	Percentage
3 - 3½	11	4.4	0	0
3½ - 4	20	8	0	0
4 - 4½	65	**26**	0	0
4½ - 5	40	16	0	0
5 - 5½	46	18.4	3	1.2
5½ - 6	24	9.6	4	1.6
6 - 6½	21	8.4	35	14
6½ - 7	10	4	39	15.6
7 - 7½	13	5.2	35	14
7½ - 8	0	0	43	17.2
8 - 8½	0	0	68	**27.2**
8½ - 9	0	0	19	7.6
9 - 9½	0	0	4	1.6
Total	250	100	250	100

Source: Primary data, 2014

A majority of 26 percent of the working women spent nearly 4 to 4½ hours on household chores. The number of hours spent by working women on household chores ranges from 3 hours to 7½hours.

Among the non-working women majority of 27.2 percent spent nearly 8 to 8½ hours on household chores. The number of hours spent by non-working women ranges from 5 to 9½ hours on household chores. It could be inferred that the minimum time allocated on household chores by working and non-working women were 3 and 5 hours respectively. The maximum hours spent on these activities were 7½ and 9½ hours respectively by the working and non-working women.

TIME SPENT ON HOUSEHOLD CHORES

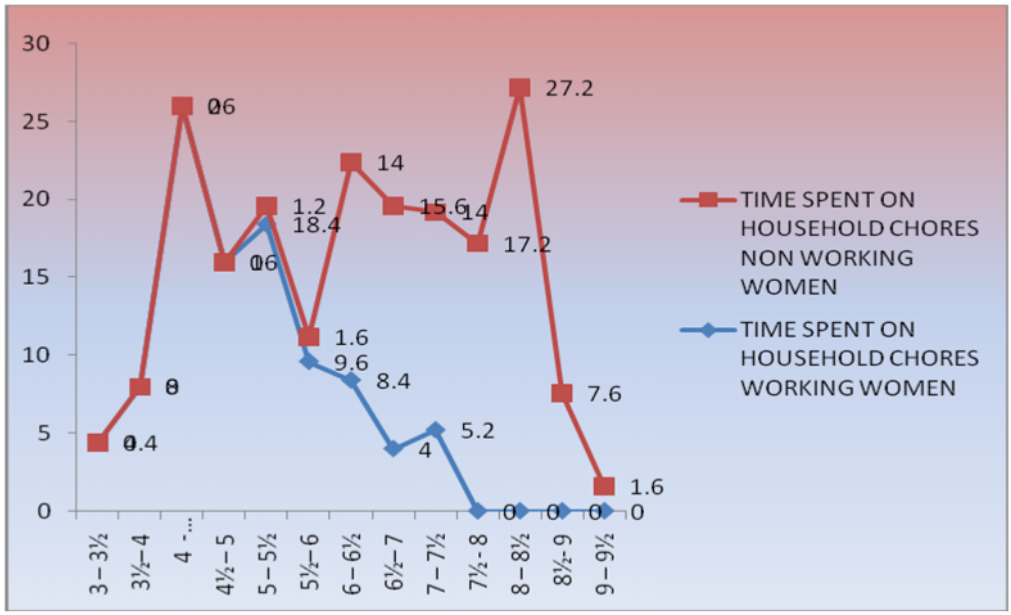

Fig 9

Activity wise classification of the time spent by the working and non working women of the current study are given in table 28 below.

TABLE 28

ACTIVITY WISE CLASSIFICATION ON TIME SPENT ON HOUSEHOLD CHORES

Activities	Average time spent			
	Working women		Non-working women	
	Hours	Minutes	Hours	Minutes
Cooking	2	09	2	49
Washing vessels	1	03	-	49
Washing clothes	1	03	1	05
Cleaning house	-	43	1	07
Buying provisions	-	25	1	06
Serving food	-	30	-	28
Paying bills	-	55	-	55
House maintenance	-	40	1	05
Gardening	-	30	-	35
Total	7	58	9	59

Source: Calculations based on primary data, 2014

The table reveals that non-working women spent comparatively more time (2 hours 49 minutes) on cooking than working women (2 hours 09 minutes). It can also be seen that working women and non-working women spent more or less the same time (nearly 1 hour each) for washing clothes and for paying bills. Non-working women could allot much time for cleaning the house (1 hour 7 minutes) for buying provision (1 hour 6 minutes) and for house maintenance and repairs (1 hour 05 minutes). Both working and non-working women spent about 30 to 35 minutes for gardening. Only for cleaning vessels, non-working women on an average spent about 49 minutes. On an average the total time spent on household chores by working women was 7 hours 58 minutes and nonworking women was 9 hours 59 minutes.

AVERAGE TIME SPENT ON HOUSEHOLD CHORES (in minutes)

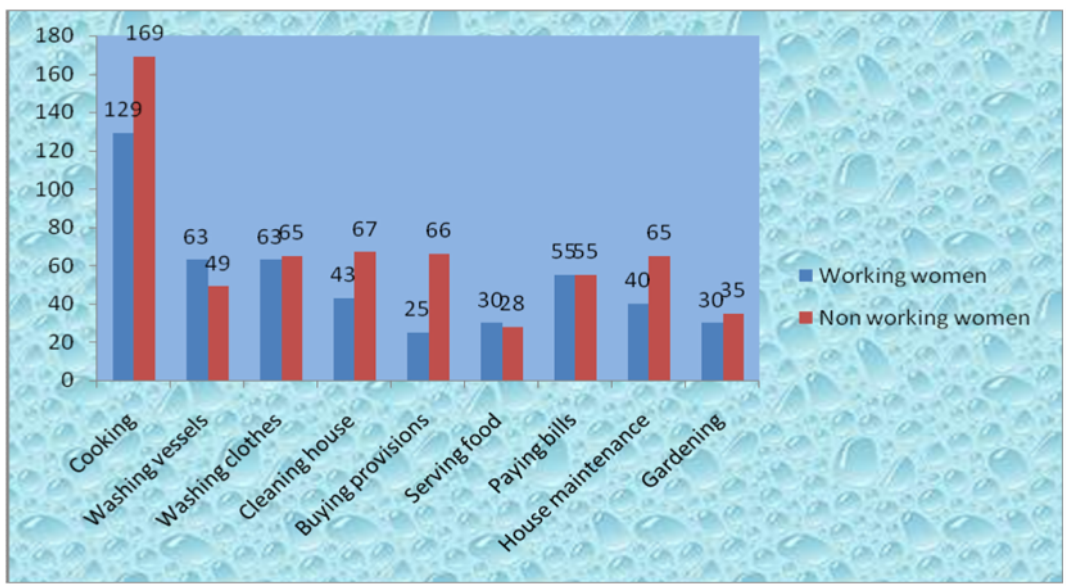

Fig 10

Child care

Whatever be the occupational status, the presence of children often has a significant impact on the time allocation of woman. Child care activities include involvement of the women in looking into the educational needs of their children, health and entertainment requirements of their kith and kins. The following table portrays the average time spent by women on taking care of children.

TABLE 29

AVERAGE TIME SPENT ON CARE OF CHILDREN

Time (in hours)	Working women		Non-working women	
	Number	Percentage	Number	Percentage
½ - 1	21	8.4	-	-
1 - 1 ½	86	**34.4**	47	18.8
1½ - 2	42	16.8	15	6
2 - 2 ½	69	27.6	60	24
2½ - 3	11	4.4	75	**30**
3 - 3 ½	21	8.4	43	17.2
3½ - 4	-	-	10	4
Average	250	100	250	100

Source: Primary data, 2014

Women usually take care of their children besides doing household chores. They give time for their education, for their health, for their entertainment and also for their health.

For the care of the children on an average the time spent by working women ranged from 30 minutes to 3½ hour while the non working women spent time ranging from 1 to 4 hours. A closer look at the results show a majority (34.4 percent) of the working women could spare only 1 to 1½ hours for their children. In the case of non-working women majority of 30 percent could spent on an average 2½ to 3 hours for their children.

TABLE 30

CHILD CARE

Activities	Average time spent			
	Working women		Non-working women	
	Hours	Minutes	Hours	Minutes
Education	1	-	-	45
Physical care	-	23	-	32
Health	-	28	-	35
Entertainment	1	-	1	05
Total	2	51	2	57

Source: Calculations based on primary data, 2014

The results reveal that the non-working women spent comparatively more time on an average (2 hours 51 minutes) for child care activities compared to that of working women (2 hours 51 minutes). But the allocation of time spent by working women on educating their children was high (1 hour) for working women compared to that of non-working women (45 minutes.)

Time spent on Elders

Working women have high responsibilities towards their family members, the sick and the aged and they have to maintain home as well as work place. This is the greatest challenge faced by women reconciling work and family life. The care responsibilities and the conflicting situation in reconciliation between work and family life of the working women adds strain and at the same time gives a feeling of contentment and joy by fulfilling their duties towards the elderly at home.

The following table gives the allocation of time on elderly in their families.

TABLE 31

AVERAGE TIME SPENT ON CARE OF ELDERS

Time (hours)	Working Women		Non-Working Women	
	Number	Percent	Number	Percent
<30 min	3	15	52	38.81
30 min-1hour	17	85	78	58.21
>1 hour	0	-	4	2.98
Total	20	100	134	100
Average	46 minutes		1hour 9 minutes	

Source: calculation based on primary data, 2014.

The table above depicts that there were 15 percent working women and 38.81 percent non-working women who spent 30 minutes or less than half an hour on elderly care. Majority of the working women (85 percent) and non-working women (58.21 percent) had spent half an hour to one hour on elderly care. Nearly 2.98 percent non-working women spent more than one hour on

elderly care. On the average 0.46 minutes were allocated by working women while non-working women allocated 1.09 minutes on elderly care. Owing to double job working women could allocate lesser time only compared to non-working women.

4.7.3. Time spent on NSNA activities

NSNA activities include personal care work, reading newspapers, talking, relaxation, sleep and other activities which could not be delegated to others.

TABLE 32

TIME SPENT ON NSNA ACTIVITIES

Time (in hours)	Working women		Time (in hours)	Non-working women	
	Number	Percentage		Number	Percentage
7½- 8	12	4.8	12 ½ - 13	32	12.8
8 - 8½	29	11.6	13 -13½	33	13.2
8½- 9	28	11.2	13 ½ -14	33	13.2
9 - 9½	53	21.2	14 -14½	40	16
9 ½- 10	39	15.6	14 ½ -15	19	7.6
10 - 10½	53	**21.2**	15 - 15½	47	**18.8**
10½ - 11	18	7.2	15½ -16	24	9.6
11 - 11½	17	6.8	16 - 16½	11	4.4
11½-12½	1	0.4	16½ - 17	11	4.4
Total	250	100		250	100

Source: Primary data, 2014

The data given in the above table reveals that the minimum hour spent on NSNA activities by working women was 7 hours and by non-working women was 12 ½ hours. The working women could spend a maximum of 12 ½ hours only for NSNA activities while that of non-working women it was 17 hours. The time available for NSNA activities for non-working women being more, they could spend more time on NSNA activities. The following section gives the activity wise classification of the average time given by the selected sample women on various NSNA activities.

TABLE 33

ACTIVITY WISE CLASSIFICATION OF TIME SPENT ON NSNA ACTIVITIES

Activities	Average hours spent			
	Working women		Non-working women	
	Hours	Minutes	Hours	Minutes
Personal care	1	-	-	50
Reading	-	20	-	40
Watching TV	1	-	1	56
Music	-	32	-	30
Eating	-	15	-	25
Talking	-	30	1	05
Relaxation	-	30	1	59
Sleep	7	19	8	26
Attending functions	-	25	1	05
Others	-	42	1	30
Total time	10	33	18	26

Source: Calculations based on primary data, 2014

The data in the above table reveals that non-working women could spend more time on NSNA activities (18 hours 26 minutes) compared to that of non-working women (10 hours 33 minutes). The time spent by non-working women for sleep and relaxation were high (8 hours 26 minutes and 1 hour 59 minutes). Since the non-working women are at home, after doing the NSNA activities, they have adequate time to spend on NSNA activities. While working women on an average could spend only about 25 minutes for attending functions non-working women on an average spent 4 times that of the working women (1 hour 5 minutes). The table clearly shows how working women could not spend enough time for eating also.

4.7.4. Average hours spent

By the average hours spent by working and non-working women we mean the total work which is related to market related economic activity and how much is unpaid non-market related activity upon which women spent their

time. The following table examines the time spent on SNA, Extended SNA and Non-SNA activities.

TABLE 34

AVERAGE HOURS SPENT

Activities	Working women		Non- working women	
	Hours	Minutes	Hours	Minutes
SNA	8	30	-	-
ESNA	6	30	10	-
NSNA	9	30	14	-
Total	**24**		**24**	**-**

Source: calculation based on primary data, 2014

The above data depicts clearly how the time has been spent on 3 categories of activities by working and non-working women. As far as SNA activities is concerned, working women spent 8½ hours and non-working women spent no time on SNA activities

Further it is observed that non-working women spent more time (10 hours) in extended SNA activities and ESNA activities (14 hours) compared to their counterparts, viz, working women (6 hours 30 minutes) on NSNA and ESNA activities (9 hours & 30 minutes).

TIME SPENT ON SNA, ESNA & NSNA ACTIVITIES

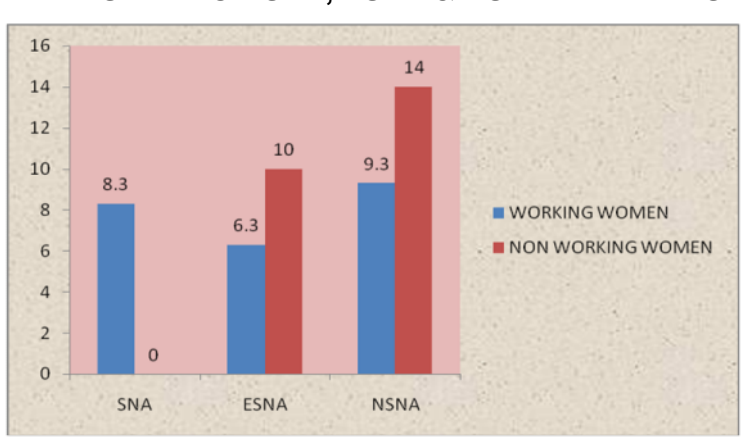

Fig 11

4.8 Monetization of ESNA Activities

The method used here was based on the minimum wages paid in the study area for ESNA activities.

$$V = \frac{\Sigma (P_i * W_A)}{H_i}$$

V = Value of ESNA activity

P_i = Population in area 'I'

W_A = Minimum monthly per head expenses for activity 'A'

H_i = Number of households in area 'I'

Monetization of ESNA activities of working women

To monetise the ESNA activities, an interview schedule was administered to elicit details on the amount being paid for household chores such as cooking, cleaning the utensils, washing the clothes and cleaning the house. The schedule was administered to 40 households 10 from each of the selected four blocks where women were working and have 'paid domestic servants' for doing household chores. The minimum monthly per head expenses paid for each of these activities were obtained and are given in table below. These values were used to monetize the ESNA activities in the study area. This is an approximation only as the quality of work at home and at work place has every chances of being different. Besides, the value of ESNA activities cannot be accurately monetized, as it includes a personal commitment with humane touch which cannot be monetized at all.

From the pilot study results the wages given per hour for the selected ESNA activities in the 4 regions were as follows. The following table gives the amount of wages given per hour per person in the regions for these 4 activities.

TABLE 35

AMOUNT PAID PER HOUR PER PERSON

Activities / Region	Cooking (Rs)	Washing Vessel (Rs)	Washing Clothes (Rs)	Cleaning House (Rs)
Mahe town	1100	210	970	275
Chalakkara	465	55	240	90
Pandakkal	210	80	330	150
Paloor	237	84	180	120

Source: Calculation based on field survey, 2014

The above table portrays the amount of wages per hour in each region for the 4 activities. It was observed that of the 4 regions, Mahe Town has the maximum amount paid for all the 4 activities. Amount paid for cooking was Rs.1100, washing vessels Rs.210, for washing clothes Rs.970 and for cleaning house Rs.275.

The ESNA activities of the selected working women were monetized from the pilot study as given below.

To monetise the ESNA activities of the working women in the selected area the number of members in the family and the number of hours they spent for ESNA activities for each day was obtained. From this data the ESNA activities of working women were monetised using the estimated monetised value for unpaid activities given in table 35. The estimated monetised values of the selected household chores being done in the families of working women are given in table 36.

TABLE 36

VALUE OF UNPAID ACTIVITIES

Activities / Region	Cooking (Rs)	Washing Vessel (Rs)	Washing Clothes (Rs)	Cleaning House (Rs)
Mahe town	8556.84	591.45	2869.15	530.46
Chalakkara	4101.09	175.40	812.60	194.47
Pandakkal	1890	264.21	1143.21	346.87
Paloor	2278.82	304.5	643.25	278.75
Average	**4435.54**	**358.95**	**1463.07**	**355.02**

Source: Calculation based on field survey

The values of the selected ESNA activities were the highest in Mahe Town. The estimated monetary values of cooking, washing vessels, washing clothes and cleaning the house in Mahe Town are Rs.8558.84; Rs.591.45; Rs.2869.15 and Rs.530.46. Finally the total average monetized value for cooking, washing vessels, washing clothes and cleaning house on an average represented Rs.4435.54, Rs.358.95, Rs.1463.07 and Rs.355.02 respectively.

Monetization of ESNA activities of non-working women

To monetise the ESNA activities, an interview schedule was administered to elicit details on the amount being paid for household chores such as cooking, cleaning the utensils, washing the clothes and cleaning the house. The schedule was administered to 40 households 10 from each of the selected four blocks where women were not working and have 'paid domestic servants' for doing household chores. The minimum monthly per head expenses paid for each of these activities were obtained and are given in table below. These values were used to monetize the ESNA activities in the study area. From the pilot study results the amount given per hour for doing ESNA activities in the 4 regions were obtained

TABLE 37

AMOUNT PAID FOR ESNA ACTIVITIES PER HOUR PER PERSON

Activities / Region	Cooking (Rs)	Washing Vessel (Rs)	Washing Clothes (Rs)	Cleaning House (Rs)
Mahe town	103	69	101	78
Chalakkara	94	51	73	68
Pandakkal	119	42	103	62
Paloor	95	39	110	67

Source: Calculation based on field survey, 2014

The above table portrays the amount paid per hour for the 4 activities. It was observed that for cooking the maximum amount of wages of Rs.119 was paid in Pandakkal region. In the case of washing vessels Mahe Town (Rs.69) recorded the maximum amount paid. For washing clothes in Palloor maximum of Rs.110 was paid.

The ESNA activities of the selected non-working women households were monetised from the pilot study and the obtained monetary value of unpaid work of non working women is given in table 37. The average monetary value for different activities was calculated for each region. The following table gives the average monetary value per activity.

TABLE 38

VALUE OF UNPAID ACTIVITIES

Activities / Region	Cooking (Rs)	Washing Vessel (Rs)	Washing Clothes (Rs)	Cleaning House (Rs)
Mahe town	1703.09	199.05	684.15	322.89
Chalakkara	1585.91	189.32	526.56	299.82
Pandakkal	1923.23	132.88	727.40	280.47
Paloor	1401.98	129.63	693	283.01
Average	**1693.22**	**159.94**	**669.98**	**281.76**

Source: Calculation based on field survey, 2014

The monetised value of ESNA activities of non working women for different household chores differs widely. For cooking it was the maximum of Rs 1923.23 in Pandakal. For washing vessels, monetised maximum value was Rs 199.05 in Mahe town and minimum in Paloor (Rs 129.63). For washing clothes maximum amount was paid in Pandakkal block (Rs. 727.40) and minimum in Chalakkara with Rs. 526.56. For cleaning the house there was not much difference in the amount paid maximum being Rs 322.89 in Mahe block and minimum was Rs. 280.47 in Pandakkal block.

When household chores were monetised it was observed that families of working women paid higher amount compared to the families of non working women. When the working women were asked the reasons for the same they stated that they have to completely depend on paid servants for household chores and they pay whatever being asked. Non working women said that they also do the household chores along with paid servants and hence they pay a lesser amount

4.9. Problems of Women

Women enter labour force impelled by pull and push factors. How far their participation in labour force has enhanced their living standards is an issue which warrants thorough investigation. A woman's work is not merely confined to paid employment. She has to almost always shoulder the burden of household chores as well. Working women in India are faced with lot more challenges than their counterparts in the other parts of the world. In India, men do not share on most of the household chores, it is women who have to cook, clean the house, do the dishes, wash clothes, get their children ready for school etc. Men just took care of few chores that are to be dealt outside the house. So the major burden of running the family is on the shoulders of women (Dr. Kamini B. Dashora, 2013). If women face problems at work place it reduces their efficiency due to mental agonies.

The sample women respondents were asked to state their opinion on the problems they faced at home, in society and in work place in a 5 point rating scale with scores'5' for fully agree, '4' for agree, '3' for neutral, '2' for

disagree and '1' for fully disagree. And if there is no problem the scores were reversed. Based on the scores, ranks were assigned and the percent positions for the equivalent ranks were obtained using Garett ranking scaling technique.

4.9.1. Problems at home

The respondents were asked to state their views on the problems they face at home in a 5 point rating scale. Seven problems were stated and the responses received from the women are given below, after calculating the Garrett's score.

TABLE 39

PROBLEMS AT HOME

S. No	Work status / Problems	Working women				Non-working women			
		Average score	Rank	Percent position	Garrett score	Average score	Rank	Percent position	Garrett score
1.	Inadequate time	773	7	21	66	959	5	42	54
2.	Too much responsibilities	995	5	42	54	928	6	35	57
3.	No support from family members	1145	3	57	46	1083	4	50	50
4.	Suspicion	1184	2	66	42	1186	2	66	42
5.	Lack of time	1117	4	50	50	1095	3	50	50
6.	Ill treatment by family members	1202	**1**	**78**	35	1210	**1**	**78**	35
7.	No problem	920	6	35	57	982	7	21	66

Source: Calculations based on field survey, 2014

Both the working and non working women of the current study reported that they had problems at home. 'Ill-treatment by family members' acquired rank '1' with the highest percentage position of 78 on a scale of 100 points with Garrets scores of 35. It is also to be seen that the women are treated badly by the family members whether they work or not. For both groups, the second most problem they faced was 'suspicion from family members' with percentage position being 66, and Garrets score 42. Inadequate time to look after family

affairs got the lowest score for the working women, with a Garrets score of 66 and for the non-working women it was 54. The same was given in figure 12.

PROBLEMS AT HOME

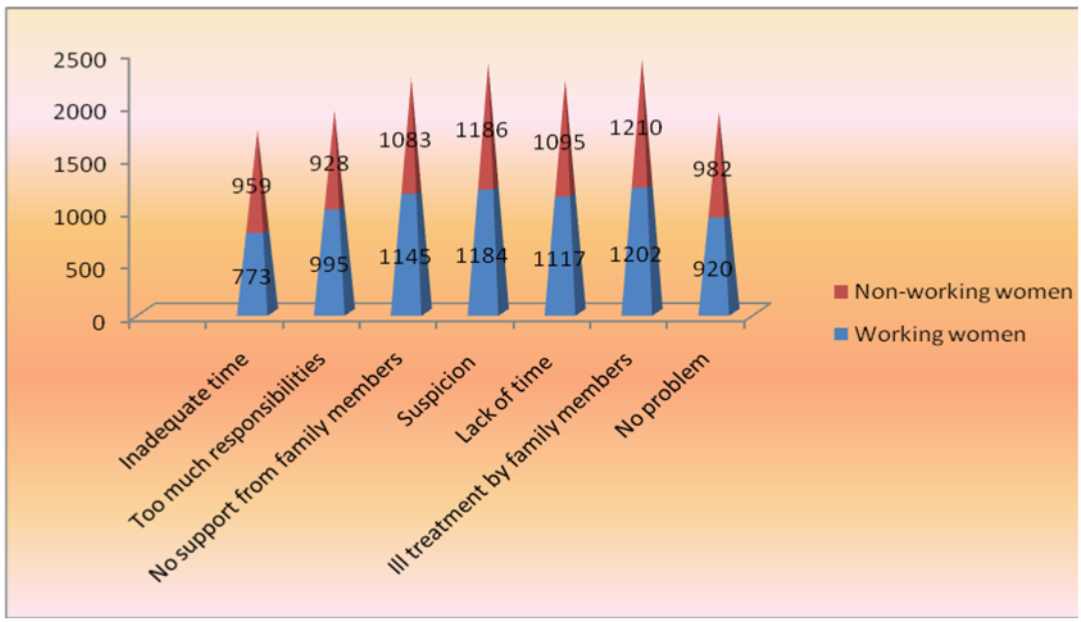

Fig 12

4.9.2. Problems in society

Five statements relating to the problems that women face in society were listed and the responses given by the sample units are given in table below. Both working and non-working women of the current study reported that they had problems in society, 'Ill treatment' by people in the society acquired rank '1' with 10 percent position on a scale of 100 points and Garrett's score of 75. The second most problem for the working women was loss of self confidence ranked '2' with 30 percent position and Garrett's scale of 60. Among the non working the second most problem was that of not being respected by the society with rank '2' and percent position 30 and Garrett's score 60. Financial constraint was ranked as the lowest with Garrett's score of 24 by both working and non working women.

TABLE 40

PROBLEMS IN SOCIETY

S. No	Work status / Problems	Working women				Non working women			
		Average score	Rank	Percent position	Garrett score	Average score	Rank	Percent position	Garrett score
1.	No respect	1164	3	50	50	1001	2	30	60
2.	Loss of self confidence	1175	2	30	60	1000	3	50	50
3.	Financial constraints	961	5	**90**	24	883	5	**90**	24
4.	No weightage to their ideas	1161	4	70	39	971	4	70	39
5.	Ill treatment	1209	1	10	75	1164	1	10	75

Source: Calculations based on field survey, 2015

PROBLEMS IN SOCIETY

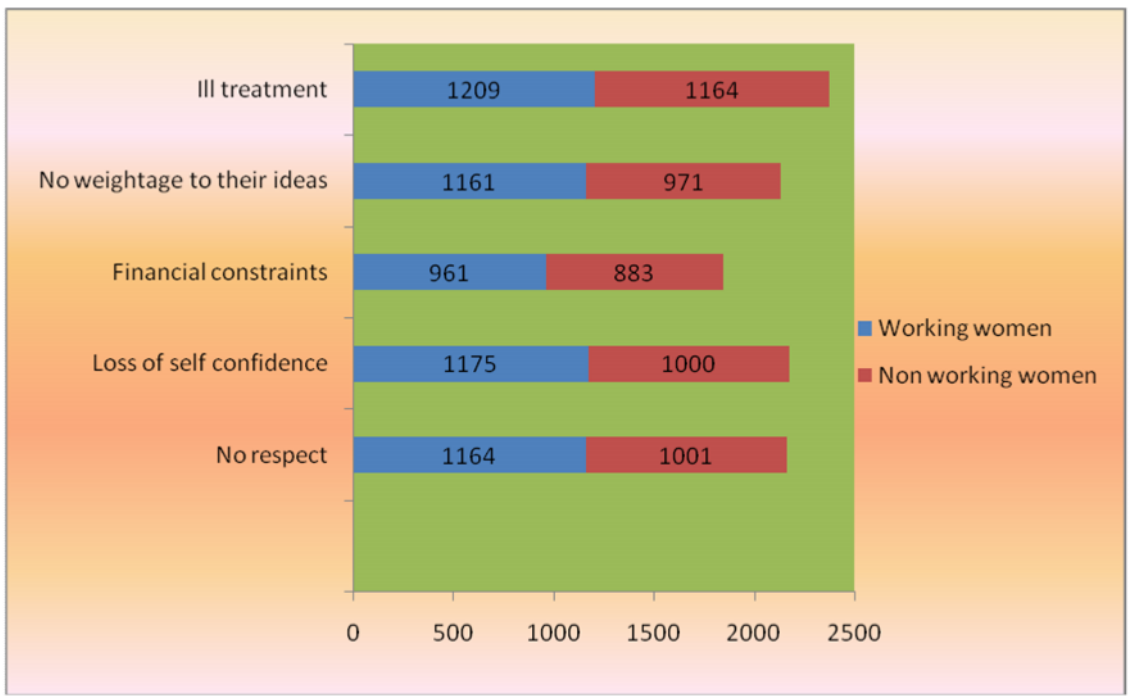

Fig 13

Both working and non-working women of the current study reported that they had problems in society, 'Ill treatment' by people in the society acquired rank '1' with 10 percent position on a scale of 100 points and Garrett's score of

75. The second most problem for the working women was loss of self confidence ranked '2' with 30 percent position and Garrett's scale of 60. Among the non working the second most problem was that of not being respected by the society with rank '2' and percent position 30 and Garrett's score 60. Financial constraint was ranked as the lowest with Garrett's score of 24 by both working and non working women.

4.9.3. Problems in work place

The sample respondents were asked to state their opinion on the problems they faced in their workplaces on a 5 point rating scale as discussed earlier. Based on the scores, ranks were assigned and the percent position for the equivalent ranks was obtained using Garrett's ranking scaling technique. The obtained results are given in the table 41.

TABLE 41

PROBLEMS IN WORK PLACE

S. No	Work status / Problems	Working women			
		Average score	Rank	Percent position	Garrett score
1	No problem	638	9	94.4	19
2	Inadequate income	887	8	83.33	31
3	Salary not paid in time	1115	4	38.88	56
4	Long hours of work	989	6	61.11	44
5	Attitude of co workers	917	7	72.22	39
6	Ill- treated from higher officials	1154	3	27.77	62
7	Sexual harassment	1225	2	16.66	69
8	Inadequate leisure/rest time	1089	5	50	50
9	Inadequate support from government	1136	**1**	5.5	81

Source: Calculations based on field survey, 2014

Working women of the current study faced problems in their working place. They were not satisfied with the support given by the Government. The second most problem faced by working women of the current study is 'sexual

harassment.' It is a difficult situation for women if they face sexual harassment. 'Ill Treatment' by higher officials is yet another problem ranked as '3'. Women come for work mainly to meet their economic needs. Salary must be given in time. The women of the current study were not getting their salary in time. It was assigned rank '4' by the respondents. The women could not get free time during the working time which adds stress to them. The other problems faced by the working women of the current study were 'long hours of work' (rank 6), 'attitude of co workers (rank 7) and 'inadequate income' (rank 8). 'No problem' was assigned the last rank by the respondents.

PROBLEMS IN WORK PLACE

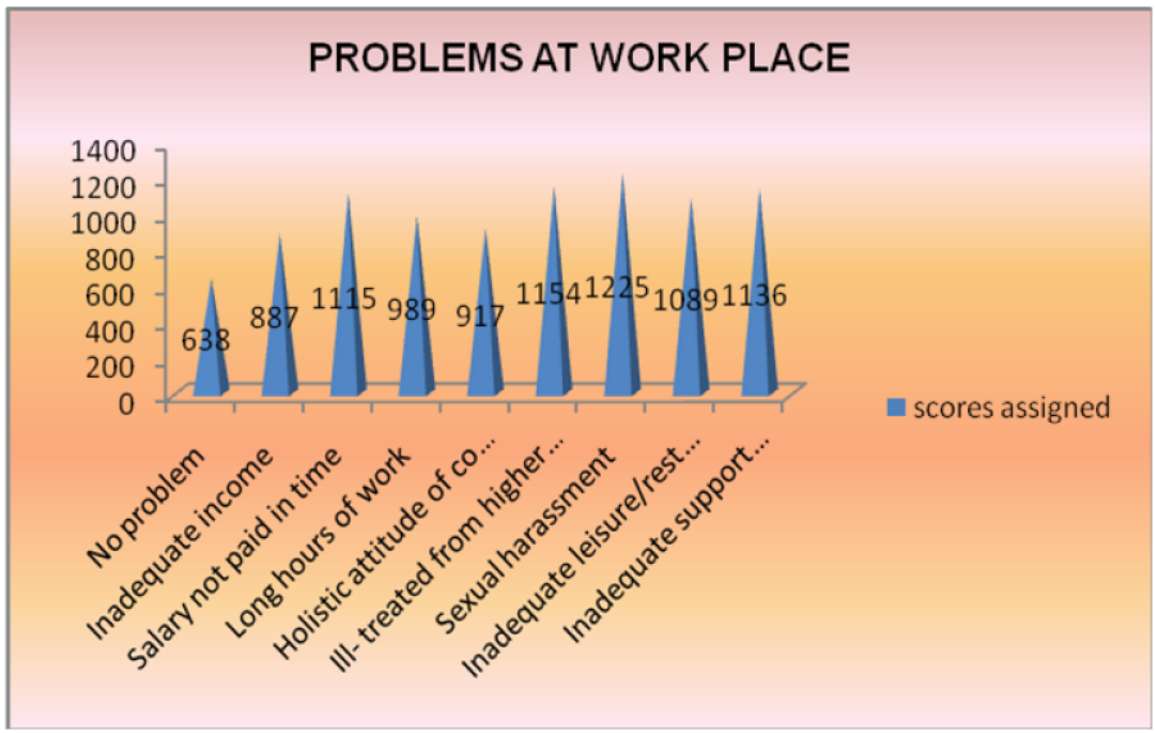

Fig 14

4.10. Decision making

Participation of women in decision making is an important component of empowerment, however big or small may be the decision. Women shoulder greater responsibilities within the household. But these activities fall in non market categories and do not earn income for the family. And usually their work is not done at a formal work place and fails to generate direct cash income. This in turn partly results in their subjugation and their lack of say in decision

making within the household (Messias etal 1997; Lingam, 2007). This section discusses on whether the women of the current study took decision on family related issues solely or in consultation with their family members. The responses given by the respondents in the study are given in the following table-

TABLE 42

DECISION MAKING

Purpose	Solely				Jointly			
	Working women		Non-Working Women		Working women		Non-Working Women	
	N	%	N	%	N	%	N	%
Purchase of jewels	121	48.4	107	42.8	129	51.6	143	57.2
Land /house purchase	17	6.8	15	6	233	**93.2**	235	**94**
Purchase of vegetables & bakery items	198	79.2	80	32	52	20.8	170	68
Purchase of household gadgets	210	**84**	120	**48**	40	16	130	52
Purchase of furniture	112	44.8	18	7.2	138	55.2	232	92.8
Education of children	48	19.2	31	12.4	202	80.8	211	87.6
Cosmetics & textiles	32	12.8	21	8.4	218	87.2	229	91.6
Marriage of children	14	5.6	12	4.8	236	94.4	238	95.2

Source: primary data, N: Number stated %- percentage

A comparison with regard to decision making between working and non-working women draws our attention to the fact that majority of 84 percent and 48 percent of working and non-working women took independent decisions in the purchase of household appliances such as mixies, grinders, T.V, fridges, washing machines etc. The second largest number of working women (79.2percent) could be seen in the study taking sole decisions regarding purchases of vegetables and bakery items and their counterparts 32 percent in this. There are 93.2 percent and 94 percent taking joint decisions on land/house purchases in working and non- working women households respectively. Similarly in matters on education of their children joint decisions

were taken by 81 percent of working women and 88 percent of non- working women.

4.11. Level of job satisfaction

Job satisfaction or employee satisfaction has been defined in many different ways. Some believe it is simply how content an individual is with his or her job. The level of satisfaction that the working women derived from their jobs was discussed in this section. A total of 14 statements related to the level of satisfaction were given to the working women and the women gave their responses in a five point rating scale as 'highly satisfied', 'partially satisfied', 'neutral', 'not satisfied' and 'highly dissatisfied' with scores of 5,4,3,2 and 1 respectively. The obtained scores were given in the following table

TABLE 43

LEVEL OF SATISFACTION

S.No	Indices	Scores	Rank	Percent Position	Garrets' score
1.	Job training	903	6.5	40	55
2.	Job	913	5	30	60
3.	Salary	888	8	50	50
4.	Hours of work	923	3	16.67	69
5.	Leisure time	921	4	23.33	65
6.	Government incentives	903	6.5	40	55
7.	Match between skill and work	930	2	10	75
8.	Distance between work place and home	**995**	**1**	**3.33**	**86**
9.	Attitude of higher officials	851	9	56.67	47
10.	Attitude of co-workers	841	11	70	40
11.	Crèche facilities	610	14	96.66	15
12.	Canteen facilities	618	13	90	25
13.	Medical facilities	780	12	83.33	31
14.	Work environment	845	10	63.33	43

Source: Calculations based on field survey, 2014

Out of the 14 statements given it was observed that the working women were satisfied on the distance between their home and work place. This was given the maximum score of 995, ranked '1' with 3.33 percent position on a scale of 100 points and Garrets' score of 86. The selected Mahe district has an area of only 9 sq km. The second preferred option raising their level of satisfaction was the 'match between skill and work with a score of 930 and ranked '2' with percent position 10 and Garrets' score of 75. The sample working women gave the lowest score of 14 for the' crèche facilities' in their work place.

To reduce the 14 statements into fewer statements factor analysis technique was applied. The mean and standard deviation for the 14 statements are given in the following table

TABLE 44

MEANS AND STANDARD DEVIATIONS

Variable	Mean	Std. Deviation	Size of the sample
Job training	4.3680	.65290	250
Job	4.5040	.55427	250
Salary	4.4520	.60095	250
Hours of work	4.2560	.73800	250
Leisure time	4.2120	.75985	250
Government incentives	4.1040	.68634	250
Match between skill and work	4.2120	.72744	250
Short distance from home	4.4480	.72207	250
Attitude of higher officials	4.1120	.66726	250
Attitude of co-workers	4.1280	.65829	250
Crèche facilities	4.6720	.60488	250
Canteen facilities	4.5680	.70382	250
Medical facilities	4.1800	.72505	250
Work environment	4.2200	.71949	250

Source: Calculations based on field survey, 2014

The mean value for all the statements being between 4 and 5, it implies that the respondents agree that they were satisfied on the given statements. To reduce the 14 statements into fewer statements which are orthogonal, factor analysis technique was applied. To check whether factor analysis technique can be applied or not, KMO Bartlett test of Sphericity was applied and the obtained results are given in table below

TABLE 45
KMO AND BARTLETT'S TEST

KMO Measure of sampling adequacy	Bartlett's test of Sphericity - Chi square	Degree of freedom	Significance
0.677	895.761	91	.000

Source: Calculations based on field survey

From KMO test it could be seen that there is multicollinearity and Chi square value also reveals that factor analysis technique can be applied. To find out which variables can be retained for the analysis, communalities were calculated

TABLE 46
COMMUNALITIES

Variable	Initial	Extraction
Job training	1	.559
Job	1	.795
Salary	1	.733
Hours of work	1	.617
Leisure time	1	.667
Government incentives	1	.526
Match between skill and work	1	.558
Short distance from home	1	.510
Attitude of higher officials	1	.702
Attitude of co-workers	1	.741
Crèche facilities	1	.408
Canteen facilities	1	.638
Medical facilities	1	.589
Work environment	1	.510

Source: Calculations based on field survey

The Eigen values and the percentage of variance explained by these variables are given below in table 47.

TABLE 47

EIGEN VALUES AND PERCENTAGE VARIANCE EXPLAINED

Factors	Eigen value	Percentage variance explained	Cumulative percentage
F_1	3.435	24.533	24.533
F_2	1.931	13.790	38.323
F_3	1.438	10.269	48.592
F_4	1.250	8.931	57.524
F_5	.981	7.005	64.528
F_6	.896	6.399	70.927
F_7	.748	5.346	76.273
F_8	.715	5.111	81.384
F_9	.667	4.767	86.151
F_{10}	.568	4.055	90.206
F_{11}	.480	3.429	93.635
F_{12}	.375	2.679	96.314
F_{13}	.282	2.012	98.326
F_{14}	.234	1.674	100.000

Source: Calculations based on field survey

First four factors had their eigen values greater than one and hence the factors F_1, F2, F3, and F4 were retained in the analysis. The four factors F_1 to F_4 together could explain about 57.524 percent of variations in the given 14 statements. The Varimax rotation gives the following structural matrix.

TABLE 48

STRUCTURAL MATRIX

Factors / Variables	F_1	F_2	F_3	F_4
Job training	.296	**.502**	.092	.106
Job	.134	**.881**	-.001	.011
Salary	.111	**.842**	-.106	-.023
Hours of work	**.704**	.327	-.117	.026
Leisure time	**.787**	.174	-.108	.076
Government incentives	**.650**	.014	-.051	.027
Match between skill and work	**.652**	.076	.157	.051
Short distance from home	**.410**	.369	.215	.244
Attitude of higher officials	.117	.040	.070	**.826**
Attitude of coworkers	.042	.030	-.088	**.855**
Crèche facilities	-.026	-.188	**.575**	-.201
Canteen facilities	-.089	-.164	**.769**	-.105
Medical facilities	.065	.354	**.638**	.230
Work environment	.043	.166	**.678**	.146

Source: Calculations based on field survey, 2014

Factor F_1 was highly loaded with 'Hours of work', 'Leisure time', 'Government incentives', 'Match between skill and work' and 'Short distance from home'. It can be labeled as 'employee work life balance factors'.

Factor F_2 was highly loaded with ', Job training', 'Job' and 'Salary'. It can be labeled as' employee skill enhanced incentives'.

Factor F_3 was highly loaded with 'Crèche facilities', 'Canteen facilities', 'Medical facilities' and 'Work environment'. It can be labeled as 'employee benefits'.

Factor F_4 was highly loaded with 'Attitude of higher officials' and 'Attitude of co-workers'. It can be labeled as 'employee satisfaction'.

4.12 Discriminant Analysis

The main objective of this section is to know the discriminating power of the selected variables for women to work or not to go for paid work in the selected sample. The sample was divided into two groups based on whether the women in the sample were working or not working. Group I consists of working women and group II of non- working women. The chosen variables were

1. Number of family members with less than 5 years age
2. Number of family members with 5 to 15 years of age
3. Number of family members with age 15 to 59 years of age
4. Number of family members with sixty plus years of age
5. Educational level of the women respondents
6. Age of the respondents
7. Income of the husband
8. Educational level of the husband
9. Marital status of the respondent

The following table gives the means of the selected variables.

TABLE 49
GROUP STATISTICS

Variables	Group I		Group II		All		Wilks Lambda
	Mean	SD	Mean	SD	Mean	SD	
Age							
< 5 years	0.4289	0.8145	0.268	0.5844	0.3480	0.7126	0.987
5-15 years	0.6440	0.9358	0.636	0.7912	0.6400	0.8671	1.000
15-59 years	3.9600	2.4930	2.6040	1.6327	3.2820	2.2118	0.906
60 +	0.5720	0.7091	0.6680	0.7210	0.6200	0.7159	0.995
Education of the respondent	1.9480	0.8074	3.6440	1.1535	2.7960	1.3075	0.579
Age of the respondent	45.78	9.6752	40.656	9.1958	43.218	9.7716	0.931
Husband income	4907.80	4732.0	8511.6	7918.4	6709.70	6761.26	0.929
Education of the husband	2.0160	0.7862	2.9880	1.5893	2.5020	1.3437	0.869
Marital status of the respondent	1.400	0.8214	1.1880	0.5308	1.2940	0.6989	0.977

Source: calculations based on field survey

In Group I, the number of family members with less than 5 years, 5 to 15 years, 15 to 59 years, education and age of the respondents were higher compared to Group II, consisting of non working women.

As the objective of this section was to determine the importance of the variables in discriminating the two group households, step wise procedure was applied. The Mahalanobis D^2 was measured using the step wise procedure to determine the variable with the greatest power of discrimination. The step wise procedure begins with all the variables excluded from the model and then selects the variables that maximize the distance between the groups. In this, a minimum significance value of 0.05 was made for entry and Mahalanobis D^2 was used to actually select the variables. The maximum Mahalanobis D^2 was associated with education of the respondent (362.728) and this was entered in the model, the remaining variables were evaluated on the basis of the difference between their means after the variance associated with educational level of the respondents was removed. Variables with significance level greater than 0.05 were eliminated from consideration for entry at the next step. Number of family members in the age group 15 to 59 years was the second variable to enter into the function as this had the highest Mahalanobis D^2 (6.415)

TABLE 50

VARIABLES NOT IN THE ANALYSIS

Step	Variables	Tolerance	Min. Tolerance	F to Enter	Min. D Squared	Between Groups
0	**Age of the family members**					
	<5 years	1	1	6.368	0.051	.00 and 1
	5 to 15 years	1	1	0.011	0.000	.00 and 1
	15 to 59 years	1	1	51.760	0.414	.00 and 1
	60 plus	1	1	2.253	0.018	.00 and 1
	Respondent					
	Education	1	1	362.728	2.902	.00 and 1
	Age	1	1	36.840	0.295	.00 and 1
	Husband					
	Income	1	1	38,156	0.305	.00 and 1
	Education	1	1	75.122	0.601	.00 and 1
	Marital status of the respondent	1	1	11.747	0.094	.00 and 1
1	**Age of the family members**					
	<5 years	1.000	1.000	2.989	2.943	00 and 1
	5 to 15 years	0.988	0.988	0.279	2.906	.00 and 1
	15 to 59 years	0.957	0.957	6.415	2.991	.00 and 1
	60 plus	1.000	1.000	1.220	2.919	.00 and 1
	Respondent					
	Age	0.927	0.927	0.513	2.909	.00 and 1
	Husband					.
	Income	0.939	0.939	1.315	2.920	00 and 1
	Education	0.852	0.852	1.219	2.919	.00 and 1
	Marital status of the respondent	0.980	0.980	0.290	2.906	.00 and 1
2	**Age of the family members**					
	<5 years	0.930	0.890	1.186	3.007	00 and 1
	5 to 15 years	0.965	0.925	1.006	3.005	.00 and 1
	60 plus	0.997	0.955	1.510	3.012	.00 and 1
	Respondent					.
	Age	0.918	0.898	0.222	2.994	00 and 1
	Husband					
	Income	0.932	0.908	0.852	3.003	.00 and 1
	Education	0.850	0.826	0.972	3.004	00 and 1
	Marital status of the respondent	0.978	0.941	0.192	2.993	.00 and 1

Source: Estimated values

Once entered in the equation, in each step, the variables already entered were further examined for multicollinearity. A variable is removed if high multicollinearity existed between the variable and other included discriminate variables such that its significance falls below the significance level for removal (0.10).

This process of selection, inclusion and removal was continued until all the variables satisfy the entry and removal conditions.

The table 51 gives the results of the overall stepwise discriminant analysis; after all significant variables were included in the discriminant function. The summary describes only two variables, viz, (i) education of the respondent and (ii) number of family members in the age group 15 to 59 years as significant estimators based on their Wilks Lambda and minimum Mahalanobis D^2 square. All the other variables were excluded from the analysis.

TABLE 51

VARIABLES ENTERED / REMOVED [a, b, c, d]

Step	Entered	Minimum D^2					
		Statistic	Between groups	Exact F			
				Statistic	df_1	df_2	Significance
1.	Education of the respondent	2.902	0.00.and 1.00	362.728	1	498	3.69 E-61
2.	Number of family members in the age group 15 to 59 years	2.991	0.00 and 1.00	186.544	2	497	3.65- E61

At each step, the variable that maximizes the Mahalanobis distance between the two closest groups is entered.

a. Maximum number of steps is 18
b. Minimum partial F to enter is 3.84
c. Maximum partial F to enter is 2.71
d. F level, tolerance, or VIN insufficient for further computations.

The multivariate aspects of the model are reported in the following table 52.

TABLE 52

MULTIVARIATE ASPECTS OF THE ESTIMATED DISCRIMINANT FUNCTION

Eigen value	Canonical Correlation	Wilks Lambda	Chi square	Degree of freedom	Significance
0.751	0.655	0.571	278.322	2	0.000

Source: estimates based on field survey

The discriminant function was highly significant (0.000) and displays a canonical correlation of 0.655. By squaring it [$(0.655)^2$ = 0.43]; it implies that 43 percent of the variance for women to go or not to go for jobs was accounted for by this model, which included two variables. The estimated discriminant function is

Z = -2.390-0.084 (Number of family members in the age group 15 to 59 years) + 0.953 (Education of the respondent)

The estimated values showed that the number of family members in the age group 15 to 59 years discriminate the function inversely and education of the respondents positively. Discriminant loadings which denote the correlation between discriminating variables and standardized canonical discriminant functions are given in the following table 53. The discriminant loadings are considered more valid than weights as means of interpreting the discriminating independent variables because of their correlation nature (Hair et al, 2001). When using the discriminant loading approach, the variable with a discriminant loading of ± 0.30 are higher are considered substantive. The loadings of education of the respondent, education of the husband and number of family members in the age group of 15 to 59 years exceeded ± 0.30 implying that these variables account much for discriminating the two groups of women of the current study.

TABLE 53

STRUCTURE CORRELATION

Variables	Loading
Age of the family members	
<5 years	- 0.059
5 to 15 years	- 0.073
15 to 59 years	- 0.372
60 plus	- 0.007
Respondent	
Education	0.985
Age	-0.285
Husband	
Income	0.258
Education	0.386
Marital status of the respondent	-0.148

Source: Estimates based on field survey

The relative contribution of each variable in discriminating the two groups was calculated using the potency index. The potency index is a relative measure among all the variables that is indicative of each variables discriminating power. It includes both the contribution of the variable to a discriminating function and the relative contribution of the function to overall solution. The calculated potency values for the variables are given in the following table 54.

From the estimated values, it can be seen that age of the respondents has the highest discriminating power (67.55 %).

TABLE 54

POTENCY INDEX OF THE TWO GROUP DISCRIMINANT ANALYSIS

Variable	Loading(L)	L^2	Eigen value	Potency value
Age of the family members				
<5 years	0.059	0.00348	0.751	0.002423150
5 to 15 years	0.073	0.005329	0.751	0.003710599
15 to 59 years	0.372	0.138384	0.751	0.09635722
60 plus	-0.007	0.000049	0.751	0.00003411
Respondent				
Education	-0.007	0.000049	0.751	0.00003411
Age	0.985	0.970225	0.751	0.67557075
Husband				
Income	0.285	0.081225	0.751	0.056557226
Education	0.258	0.066564	0.751	0.046348725
Marital status	0.386	0.148996	0.751	0.103746389
of the respondent	-0.148	0.021904	0.751	0.015251825

Source: Estimates based on field survey.

As the next step, to assess the predictive accuracy of the discriminant function, the classification matrix was calculated.

To construct the classification table, the group cancroids were calculated. The group centroid for Group I was 0.865 (Z_1) for Group II was -0.865(Z_2). From this the critical cutting score was calculated as

$$Z_{CU} = \frac{N_1 \bar{Z}_1 + N_2 \bar{Z}_2}{N_1 + N_2}$$

Z_{CU} = Critical cutting score
N_1 = Number in Group I
N_2 = Number in Group II
$\bar{Z}_1$ = Centroid for Group I
$\bar{Z}_2$ = Centroid for Group II

A household is classified into the first Group, if its discriminant score is less than $Z_{CU,}$ otherwise in Group II. The following table gives the actual and the predicted classification of women into the two groups.

TABLE 55

CLASSIFICATION RESULTS

	Predicted		Total
	Group I	**Group II**	
Actual Group I	192	58	250
Group II	13	237	250
Total	205	295	500

Source: Estimates based on field survey.

From the classification results it could be inferred that 86.4 percent of the women were classified correctly.