

# ‘IMPACT OF EDUCATION & ECONOMIC EMPOWERMENT ON WOMEN’S AUTONOMY & DECISION MAKING POWER’

**-A STATISTICAL STUDY OF WORKING WOMEN IN MUMBAI (SUBURB)**

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## **Abstract:**

*Access to education and paid employment are considered as the two important determinants of women empowerment. Education helps women to gain independence from the social & family constraints of patriarchal traditions. Many of the researchers have proved the direct link of education level with the status of women in the family. Women’s autonomy over Financial participation in decision making process and their autonomy are equally important components of women empowerment along with access to resources. The present study has tried to analyze the women’s autonomy over ‘Financial Decision Making’, Freedom of Movement and Social Participation w.r.t. their empowerment measured on education and assets purchased. The study included information from 1387 selected working women from westerns part of Mumbai suburb. The study finds that, women’s decision power increases on ‘Financial decisions’ and ‘Social participation’ when they are empowered with education and have assets in their name. Study also reveals that, economic empowerment gives more autonomy over decision making and Freedom of movement. On the other hand education gives them better access to Media and control over husband’s income in proportion. Hence, it can be concluded that, economic empowerment gives the working women more autonomy in decision making as compare to education attainment.*

**KEY WORDS:** *Financial decision-making, Freedom of Movement, Women’s autonomy, Self-decision, Social participation*

## 1. INTRODUCTION:

Women’s empowerment is a dynamic process of different dimensions: economic, socio-cultural, familial/interpersonal, legal, political and psychological. There are various indicators developed in order to assess the level of women empowerment keeping the basic objectives of empowerment in mind. Human Development report (HDR-1995) states the empowerment of women as one of the four essential components of human development, along with productivity, equity and sustainability.

Access to education and paid employment are considered as the two important determinants of women empowerment. Education helps women to gain independence from the social & family constraints of patriarchal traditions. Many of the researchers have proved the direct link of education level with the status of women in the family. With access to education, women get more exposure towards media, awareness of their rights, more access to resources, better communication skill. This gives them more freedom of movement and freedom from domestic violence. At the same time economic empowerment increases their bargaining power in the family decisions and more say in financial decisions.

Nowadays, though a woman is literate and working, she may not be empowered in the following aspects: *Domestic decision making, financial autonomy (i.e., control over the resources), mobility and freedom of movement, child related issues (e.g. their well-being, schooling, health, and marriage), and participation in the modern sector.* Statistics available reveals that, participation of women in paid employment has increased

over the period, but it is also observed that, major proportion of women are forced to take the economic activities because of family conditions or rejected by the family. This employment hardly gives women any decision making power or autonomy.

The paper attempts to highlights the role of education and economic empowerment on their decision making in *Financial Decisions, Children Education and Career, Freedom of movement and Social participation.*

### **Operational definitions:**

- **Women:** Since the study is based on working women, 'women' referred to working women if not stated.
- **Women Autonomy:** It is the reflection of women's degree of freedom, relative to men, regarding control over financial resources (economic autonomy); freedom of movement (physical autonomy); opportunity to participate in decisions (decision-making autonomy) about maternal and child health care utilization.
- **Decision Making Power:** the ability of women to make decision on what to do for their own and children's health care need.
- **Self-decision:** Decision taken by women alone without consulting her husband other family members.
- **Financial Decision Making:** The women's ability to take decision on financial matters (earning as well as utilizing) without seeking permission from other adult (husband's/partner or someone else) for their own and others.
- **Freedom of Movement:** Decision to go out or visit to friends & relatives by self-decision
- **Social participation:** Women's active participation in the social & political activities in the house as well as in society by self-decision

## **2. REVIEW OF LITERATURE:**

(Bloom et al., 2001) examined the women's autonomy w.r.t. their control over finance, decision making power and freedom of movement based on a sample of 300 selected women in Varanasi India. The study shows that,

- Women autonomy increases with age & education level.
- Around (81%) women made smaller decisions within the household and only 25% (approximately) stated that they did not ask permission before leaving the house.
- The influence of women's autonomy on the use of health care appears to be as important as other known determinant such as education.

Sridevi T.O. (2005) in her study explored the determinants of empowerment through a logit model for explaining the qualitative analysis as well as quantitative analysis based on the variables, family type, age, education dummy, time spend in household work, freedom of mobility, spouse age differences, educational difference with spouse, number of children, control over personal salary and supporting natal home. The study revealed that, level of empowerment increases with increase in Education level, but reduces with age, spouse age & education difference, no of children. The results also show that, whenever the standard of living of women is higher they give equal weightage for all the characteristic features or attributes considered as women empowerment.

Nayak and Bidisha (2009) carried out a study to analyze the status of women empowerment in India using indicators viz. women's household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence etc. based on data from different sources.

The study observed that access to education and employment are only the enabling factors to empowerment, achievement towards the goal, however, depends largely on the attitude of the people towards gender equality.

Singh and Gupta (2013) in their study pointed out that, education & economic empowerment are the key prerequisite to overall empowerment of women. Other than these changes in women's mobility, intra-household decision-making and social interaction are necessary. Authors also say that women empowerment is not possible unless violence against women is removed from the society and gender equality is accepted as a fundamental principle of human existence.

According to (Acharya 2008), education is a key instrument in empowering women in the household because it helps them gain a better understanding of their rights and responsibilities, and it can raise their confidence with regard to their possibilities, especially in less developed countries

Chudasma and Moitra (2009) found that, education is an important factor which improves the position and status of women within their families. Their study also found that, women who were working and had more income had a significant position in their families

## **3. OBJECTIVES, HYPOTHESES AND METHODOLOGY**

3.1. **Research Question:** The study raises the question on,

- Is there significant relationship between education attainment & assets purchase by self-decision on women autonomy level on **Financial Decision Making, Freedom of Movement** and **Social participation**.

### 3.2. OBJECTIVES:

The present study has following specified objectives.

- To measure and analyze economic empowerment of working women in Mumbai suburb w.r.t. autonomy in decision making
- To evaluate the change in level of **Decision Making** of working women in different areas
- To assess the factors affecting the decision making of working women during last 10 years

### 3.3. HYPOTHESIS:

- The null hypothesis is evolved to examine the influence of educational attainment and assets holding **Decision Making** of working women in Mumbai city. Therefore,
- Educational attainment & Economic empowerment have significant effect on women's decision making power.

### 3.4. SIGNIFICANCE OF STUDY:

Women today are playing dual role of balancing domestic life as well as professional life, giving boost to their societal status in the process. We should admit that, efforts are made by Government (at Local as well as National level) and various agencies to improve the condition of women w.r.t. education level, health social inclusion and participation in paid employment. Steps are also taken to ensure their constitutional rights, social security and complete empowerment by reducing the gender disparity at all possible level. The 'Women Reservation Bill' is a land mark in the history of women empowerment giving opportunity for thousands of women at the grass root level to be a part of local governance.

In this juncture, it is important to study how far the working women in Mumbai Suburb are empowered in terms of 'Financial Independence' and Decision making at Household level as well as Society level.

### 3.5. METHODOLOGY:

- 3.5.1. DATA COLLECTION: The study is based on the primary data collected in western suburb of Mumbai. A random sample of 1387 women is drawn using stratified random sampling under proportional allocation method. **The religion of the respondent is taken as the strata.** The well-documented questionnaire collected the information on the socio-economic characteristics of working women from different religion and their decision making on financial matters.

#### 3.5.2. Characteristics of respondents included-

- a. **Socio-economic characteristics: Religion, Education & Income level.**
- b. **Area of Decision Making:**
  - i. Financial Decision Making
  - ii. Children education & career
  - iii. Freedom of Movement & iv. Social Participation

The study measured the women empowerment on two indicators:

- i. **Education attainment:** Taken extra qualification by self-decision
- ii. **Economic empowerment:** Purchased assets in own name during last 10 years (i.e. 2005-2015)

Taking these two indicators as the parameters, decision-making power of working women is analyzed on the stated indicators of **Financial Decision Making, Freedom of Movement, Children Education & career** and **Social participation**.

#### 3.5.3. Statistical techniques used:

- Tabulation, Pie-Charts
- Chi-square test of Independence, Test of two equal proportions Z-test

**Remark: complete analysis is done using Microsoft Excel**

## 4. DATA ANALYSIS, RESULTS AND DISCUSSION:

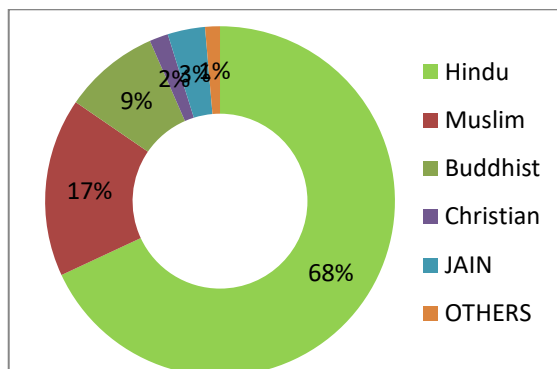
### 4.1. Socio-economic Characteristics of respondents

4.1.1. Working women by Religion they follow:-

Table: 1- Working women by Religion

Religion	No of working women
Hindu	944
Muslim	229
Buddhist	123
Christian	27
Jain	48
Others	19
Total	1387

Fig No.1. Working women by Religion



4.1.2. Working women by Education and Income level-

Table: 2- Working women by Education Level and Income level

Education Level	Monthly Income (in 000Rs.)					Total
	Below10	11 to 20	21to 30	31to40	40+	
None	141	17	2	0	0	160
SSC	192	19	9	0	0	220
HSC	317	75	12	1	0	405
Graduate	72	237	85	4	6	404
PG	8	26	66	23	75	198
Total	730	374	174	28	81	1387

In total group of 1387 working women,

- More than half (72.61%) women have education level H.S.C. and above. Whereas,
- 14.28% women have highest (PG) education level, and only
- 11.54% women are with education level S.S.C or below.
- Maximum 730 (52.63% more than Half) earn below Rs.10000/- per month include working women in Service in highest number

Fig No.1. Working women by Education Level

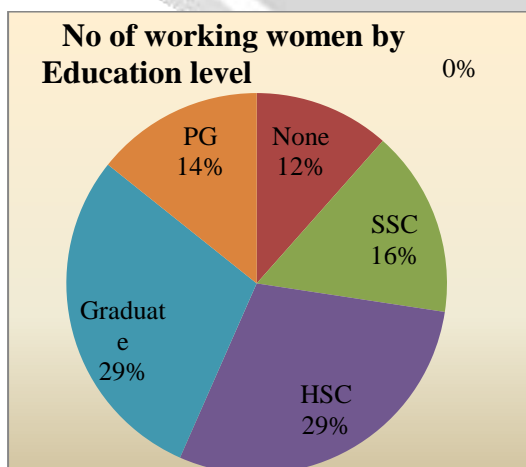
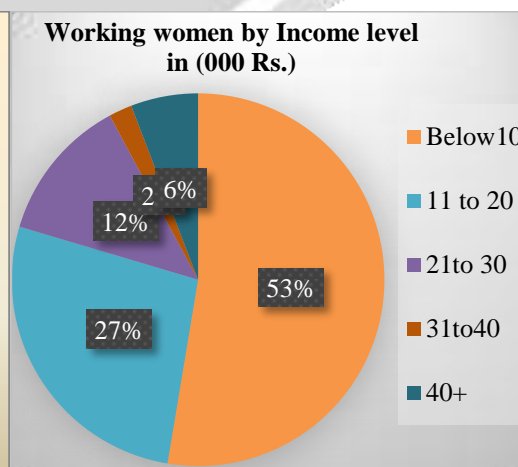


Fig No.2. Working women by Income Level



- About 80% “more than three quarter” earn below Rs.20000/- per month
- Only 20.41% earn more than Rs.20000/- per month
- (Only 28 (2.01%) earn in the range of Rs.31000/- to Rs.40000/-). Whereas, 81(5.83%) earn income above Rs.40000/- per month.



This shows that, by education level very few women are in the highest as well as lowest education level. At the same time majority of them are in Lower (below Rs. 10000/-) income group. Hence, we can say that, the sample represents working women from lower income group with average education level.

**Test of Independence:**

Significance of relationship between Education level and Income earned by working women was tested using Chi-square test. The null and alternative hypotheses were stated as below.

Ho: Income level & Education level of working women are independent

H<sub>1</sub>: Income level & Education level of working women are not independent

Chi-square value= 593.30 > 26.29 with 16 d.f. at 5% I.o.s

p-value = 0.0000 < 0.05

Decision: Reject Ho

**Conclusion:** Income level of working women is significantly related to the Education level of working women. it can be easily understood that with higher education level women get better prospects or job openings.

**4.2. Analysis on Decision Making** Self-decision count (Past & Present) of working women is obtained on the specified indicators of decision-making and shown in the table below.

**Table No:3.-Self-decision count of working women on the indicators of Decision Making**

Sr. No	INDICATORS OF DECISION MAKING	Taken extra qualification			Purchased assets in own name		
		Past	Present	Change (%)	Past	Present	Change (%)
1	On purchase of your own needs	239	346	44.77	137	167	21.9
2	Personal health (visit to Doctor or selecting Hospital)	118	156	32.2	106	141	33.02
3	Big household purchases (TV, Fridge etc.)	213	224	5.16	133	141	6.02
4	Purchasing of Assets for own (House, Car etc.)	72	106	47.22	42	38	-9.52
5	Spending husband's income	95	160	68.42	49	72	46.94
	<b>FREEDOM OF MOVEMENT</b>						
6	Do you need permission to go out with friend/s	133	152	14.29	61	49	-19.67
7	Do you need permission to go out alone?	209	258	23.44	118	125	5.93
8	Going and staying with parents or siblings	61	118	93.44	49	68	38.78
9	Going out with friend/s & colleague(s)	171	224	30.99	87	122	40.23
10	Joining a social club/political party	194	255	31.44	80	118	47.5
	<b>CHILDREN EDUCATION &amp; CAREER</b>						
11	Children education & health (School, Tuitions)	194	266	37.11	114	144	26.32
12	Extra coaching or other Activities for children	156	224	43.59	118	152	28.81
	<b>ACCESS TO MEDIA</b>						
13	Access to Internet Use	156	247	70.51	91	106	25.27
14	Access to Mobile Phone	156	266	58.33	91	114	16.48
15	Access to Television	148	228	54.05	76	95	25

SOCIAL PARTICIPATION							
16	Attending social/ political gathering alone	125	213	70.4	103	152	47.57
17	Working for any social organization NGO	137	228	66.42	114	167	46.49
18	Holding any spiritual, social functions in the house	106	243	129.25	65	152	133.85
19	Taking part in campaign for social/women issues	171	285	66.67	110	171	55.45

From the above table we can note that,

- For the women who have taken extra qualification by self-decision, Maximum (129.25%) change in self-decision count is seen on 'Holding any spiritual, social functions in the house' followed by 93.44% On 'Going and staying with parents or siblings' and 70.44% on 'Access to Internet' On the other hand
- For the women who have purchased assets in their own name during last 10 years, maximum (133.85%) change in self-decision count is seen on 'Holding any spiritual, social functions in the house' followed by 55.45% on 'Taking part in campaign for social/women issues' and 47.57% 'Attending social/ political gathering alone'.

Hence we can conclude that, access to paid employment has increase the decision power of working women in the study area.

#### **Test of significant difference in proportions:**

Present proportions of women taking self-decision on the stated indicators for the women who have 'Taken extra qualification' and 'Purchased assets in own name' were tested for significant difference using two-sample Z-test. Null & alternate hypotheses were stated as below.

Ho: There is no significant difference in the proportion of women taking self-decision on the stated indicator of decision making for the women in two groups

H<sub>1</sub>: The proportion of women taking self-decision on the stated indicator of decision making differ significantly for the women in two groups

**Table No: 4.-Test of significant difference in proportion (Z & p-value) table**

INDICATORS OF DECISION MAKING		Taken Extra qualification	Assets purchased in own name		
Sr. No	No of working women taken self-decision	433	205	Z-value	p-value
<b>FINANCIAL DECISION MAKING</b>					
1	On purchase of your own needs	0.799	0.814	-0.460	0.322
2	Personal health (visit to Doctor, selecting Hospital etc.)	0.360	0.687	-7.744	000
3	Big household purchases (TV, Fridge,etc.)	0.517	0.687	-4.064	000
4	Purchasing of Assets for own	0.244	0.185	1.676	0.046
5	Spending husband's income	0.369	0.351	0.4487	0.326
<b>FREEDOM OF MOVEMENT</b>					
6	Go out with friend/s	0.351	0.239	2.8439	0.002
7	Go out alone	0.595	0.609	-0.337	0.368
8	Going and staying with parents or siblings	0.272	0.331	-1.536	0.062
9	Going out with friend/s & colleague(s)	0.517	0.595	-1.841	0.032
10	Joining a social club/political party	0.588	0.575	0.3183	0.375
<b>CHILDREN EDUCATION &amp; CAREER</b>					
11	Children education & health	0.614	0.702	-2.168	0.015

12	Extra coaching or other Activities for children	0.517	0.741	-5.375	000
<b>ACCESS TO MEDIA</b>					
13	Access to Internet	0.570	0.517	1.264	0.103
14	Access to Mobile Phone	0.614	0.556	1.3987	0.080
15	Access Television	0.526	0.463	1.491	0.067
<b>SOCIAL PARTICIPATION</b>					
16	Attending social/ political gathering alone	0.491	0.741	-5.950	000
17	Working for any social organization NGO	0.526	0.814	-6.995	000
18	Holding any spiritual, social functions in the house	0.561	0.741	-4.379	000
19	Taking part in campaign for social/women issues	0.658	0.834	-4.594	000

From the above table we can note that, proportion of women

- Proportion Taking **Financial Decisions** is significantly more for the women who have purchased assets in their own name as compare to women who have taken extra qualification by self-decision. It is also more in case of taking decision on **Freedom of movement, Children education** and **Social Participation**. It shows that, economic empowerment gives more autonomy over decision making and Freedom of movement. Whereas,
- The said proportion is significantly more in taking decisions on **Media Access** and insignificantly more on taking decisions w.r.t. '**Spending husband's income**' and '**Joining social/political club**'. This shows that, education may not increase the autonomy over financial decisions or freedom but it gives more access to Media and control over husband income.
- However, on some indicators the difference in proportions is insignificant like: **Purchase of your own needs, Spending husband's income, Freedom to Go out alone, Joining a social club/political party & Access to Internet**. This indicates that, 'Empowerment in education' & 'Purchase of assets' have almost equal impact on the decision making of working women on these indicators.

## 5. FINDINGS & CONCLUSIONS:

The sample represents the working women with moderate education level and lower income level. Income level of working women is significantly related to the Education level of working women. It can be easily understood that with higher education level women get better prospects or job openings.

- For the women who have taken extra qualification by self-decision, Maximum (129.25%) change in self-decision count is seen on 'Holding any spiritual, social functions in the house' followed by 93.44% On 'Going and staying with parents or siblings ' and 70.44% on 'Access to Internet' On the other hand
- For the women who have purchased assets in their own name during last 10 years, maximum (133.85%) change in self-decision count is seen on 'Holding any spiritual, social functions in the house' followed by 55.45% on 'Taking part in campaign for social/women issues' and 47.57% 'Attending social/ political gathering alone'.

Hence we can conclude that, access to paid employment has increased the decision power of working women in the study area.

With respect to **Financial (Self) decision making**, maximum change (54.4%) is seen on 'Purchase of their own needs' followed by 59.2% w.r.t. 'Spending husband income'.

Hence, it can be concluded that, economic empowerment makes the women more concerned about their participation in decision making irrespective of the religion they follow.

The study also reveals that, in proportion **economic empowerment** gives more autonomy over decision making and **Freedom of movement**. Whereas, education gives more '**Access to Media**' and control over **Husband income** though it may not increase the autonomy over financial decisions or freedom.

At the end we can say that, access to education is necessary for women empowerment though it is not sufficient enough to give autonomy in decision making to working women.

## 6. RECOMMENDATIONS:

As the study shows more autonomy level and decision power to the working women when they have the assets purchased in their name, it suggests following recommendations.

- Girls should be involved in financial decision making like small purchase or investments
- Banks and financial institutes should give incentives to women customers so that they will be able to buy assets in their name.

- Families and society should give more freedom of movement to women & Girls in order to increase their confidence level.
- Women should note that only education & employment is not enough for them to get empowered. Asset holding is also important for them.

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