

Contribution of Women to Household Economy in Odisha: A Qualitative Analysis

Abstract

Women play an important role in the development of any nation. The contribution of women towards household economy is very much crucial for the development of Odisha. However, the women encounter many problems ranging from the family members to the broader society at large in the process of economic contribution. They have to overcome many challenges and hurdles and have to break the stereotype mind set of the people. The present research is an attempt to assess the participation and contribution of women to household economy through different income generation activities. It also explores the different challenges faced by women in the process of contribution to household economy and being as entrepreneurs.

Keywords: Women, Household, Economy, Self Help Group, Challenges.

Introduction

Women participation in household economy means all those activities of the household women which generate income or cause saving. The rural women's economic participation in Odisha are mostly dominated in the agricultural sector though they are also involved in some of the other sectors. A rural woman contributes a lot in the household economy, which is an important part of rural economy. They are the vital human resources in the improvement of the quality of life because earning of these women is crucial for family survival and its improvement. A woman is the companion of a man in all sorts of development including her contribution in the economic activities of household economy. The women in its various roles as mother, wife, daughter, grandmother, and daughter-in-law help in household affairs to boost the economy. So the household has been taken as the basic unit of analysis for studying women economic contribution.

Economy is another important concept used in this article which is defined by Dalton (1967) as: "A set of institutionalized activities which combine natural resources, human labour and technology to acquire, produce and distribute material goods and specialist services in a structured repetitive fashion". But the economy here is used in more general and simple meanings than it is used in the science of economics. Here the economy simply means all those activities which generate income or cause savings, while household economy means all those activities of the members of the household which generate income or cause saving. In the household economy the production is defined as the different materials and items used by the household members for the existence of that group. The main emphasis of the study has been laid on the women, their role within the family and economic contribution in the household economy. Schultz (1988) points out that "until women can acquire the requisite schooling and transferable skills to find suitable employment in firms in expanding sectors of the modern economy, the opportunity value of women's time relative to men's time may decline."

Household is the basic unit where production, consumption and distribution of goods and services take place for the subsistence of the members of the society and women play a central role within the household, as her all works are mostly related and confined within the household. Household works are subjected to include everything, which is done to organize and care for a family and a home, including regular domestic, and social work and also economic work, which are conducted while remaining at home. As far as the women's daily works are concerned, they are mostly undefined and thought as obligation rather than



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a work. Direct economic activities simply mean all those activities which generate money and by indirect economic activities mean all those activities which cause saving. So women's economic contribution in household economy means all those activities of the household women which generate income or cause saving. In this way rural women's economic participation in agriculture, other occupations like teaching, selling things etc. and household activities are income generating as well as expenditure saving. A rural woman contributes a lot in the household economy, which is an important part of rural economy. They are the vital human resource in the improvement of the quality of life because earning of these women is crucial for family survival and its improvement. Keeping peace and good atmosphere in house is considered as female's responsibility. God has granted equal status to both men and women and he has endowed them with different specialization skills with respect to their concerning fields. Mishra(2012) in his book entitled "Women Status and Empowerment in India". According to India's 2011 census, the country's population has increased by 17.6 percent since 2001. The census shows that 51.6 percent of the population is male, while 48.4 percent is female. Unfortunately, the 2011 census data also shows that the gender ratio for children below six years has dropped. Gender equality is a constituent of development, as well as an instrument of development. No country can be deemed developed if half of its population is severely disadvantaged in terms of basic needs, livelihood option, access to knowledge and political voice. The advancement and empowerment of women in India has been a leading objective of state policy ever since the attainment of Independence in 1947.

The woman often remains unable to manage between her activities and her relationships with her family. This inability creates tension and problems not only for her but also for the other members of the family. It can be argued that women play a crucial role in the socio economic development of a country. But both in the industrially developed and less developed countries, a woman's household activities are never treated as equal to economic activities. These situations are worse particularly in the case of rural women and they suffered the phenomenon in its more intense and spiral form. Gobbi and Nesporova(2005) Female labor market participation may also depend on the level of household income security, especially in less developed countries, which are characterized by high levels of absolute poverty. An increase in the flexibility of the labour market has been a key response of governments to persistent unemployment, which has frequently been done at the expense of a significant reduction in the social security measures.

Women's role in economic development, in most countries of the world, cannot be undermined. Although women constitute almost half of the total population of the world, their social, economic and political status is lower than that of men and they are subjected to the tyranny and oppression of a particular order for centuries and de facto even today.

They are customarily expected to confine themselves to household environs and play a passive role as daughters, daughter-in-law, wives and mothers. They are typically considered as weaker than men. This attitude has constrained their mobility and consequently lack of opportunities for the development of their personalities. Women belonging to underprivileged and poorer sections, irrespective of their social strata or region, are by themselves, in no position to unravel their problem. They are subject to discrimination and exploitation and occupy a lower status in domestic, political and economic scenario. Women, particularly, in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization, which determines the degree of decision making and power, and as a result, their dependence on men increases. They have been confined to the four walls of the household, over burdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So they have lagged behind in the fields of education, skill development, employment and as a result, their work is greatly undervalued in economic terms. Women's lack of empowerment is believed to be an important factor for this situation and hence they require social and economic protection. Therefore, they need to be empowered economically, socially and politically. The women empowerment is a critical determinant of economic well being, social status and political power. Micro finance aims at providing the urban and rural poor, especially women, with savings, credit and insurance and aims to improve household income security and in turn endeavors to empower the women.

Bidi industry is one of the most important unorganized agro industries which occupies important place in the national economy. Bidi rolling is manual in all its stages. No tools are used except ordinary scissors, winnows and wire nets. The two principal raw materials are used for bidi making. These are bidi tobacco and Bidi leaves (Tendu or Kendu leaf). They fit a Bidi in the industry where no foreign exchange, machinery electric power, skilled labour or any others infrastructures are required. It needs just two ingredients that is the right type of tobacco and tendu leaves to wrap the tobacco in the blended tobacco and leaves for wrapping are brought from indigenous sources. The instruments of production are only the unskilled female labours that roll out the bidies and supplement their family income. The Bidi industry discusses legislation and policies developed by the Indian Government aimed at protection of consumers a society, monitoring working condition and providing social security benefits for the welfare of laborers, and fiscal policies with regard to tobacco control. It argues that the absence of policies on pricing and consumption, and that Government and other stakeholders need to consider avenues for providing alternative employment to bidi workers. Bidi smoking, having originated in India, is currently practiced all over the country and is the most popular form of tobacco use. Inadequate awareness about the dangers of smoking, combined with the addictive

potential of bidi smoking, the low price, and marketing strategies of bidi rolling have increased its popularity. Harish (1991) the economic role of women cannot be isolated from development. The governments of developing countries have realized the need for equal participation of women and men in every sphere of national life for the better standard of living.

Area of the Study

Odisha is located in eastern India on the Bay of Bengal. Odisha covers an area of nearly 155,707 sq. km. Its exact geographical location can be described as falling between 17.49'N and 34'N latitude and 81.27'E and 87.29'E longitude. The state forms about 4.7% of India's landmass and has a 450 km long coastline. Odisha is surrounded by Bay of Bengal in the Southeast, Jharkhand in the north, Andhra Pradesh in the South and Madhya Pradesh in the west. About one third of its area, covering 58, 13, 547 sq. km. is covered with forests. The literacy rate is 73%, with 82% of males and 64% of females being literate, according to the 2011 census.

Sambalpur is one of the districts of western part of Odisha. The historic city of Sambalpur is the district headquarters. The district is located in the Mahanadi River basin. It has a total area of 6,702 km² (2,588 sq mi), of which almost 60% of the district is covered in dense forest. Sambalpur City is the connecting city between Chhattisgarh and Odisha. Whereas it used to be known for its importance as a diamond trading centre, nowadays it is mainly known for its textiles, especially the Sambalpuri Saree. According to the 2011 census Sambalpur district has a population of 1,044,410. The district has a population density of 158 inhabitants per square kilometer (410/sq mi). Sambalpur has a sex ratio of 973 females for every 1000 males, and a literacy rate of 76.91%. The study is conducted in Mundoghat, Thanapada, Patapali and Harijan pada of Sambalpur which come under Sambalpur Municipal Corporation.

Objectives of the Study

1. To study the major roles played by women in contribution of family income.
2. To assess the participation and contribution of women through Self Help Groups.
3. To examine the women's involvement in financial decision making in the study area
4. To explore the different challenges faced by women in the process of contribution to household economy and being as entrepreneurs.

Methodology

The study has been conducted during the fifteen days camp-based fieldwork of Department of Social Work, Sambalpur University. The researcher stays in the field for fifteen days for the collection of relevant data and information. The initial two days of the fieldwork is specifically spent for the purpose of rapport establishment. The researcher being a male person, some of the respondents sometime hesitate to share information with researcher. To overcome the problem help from one of the female researchers has been taken to go deeper into the research problem and collect useful data for better results. Descriptive research design has been used and qualitative data have been analyzed by the help of the existing

literature to support the findings of the research. Sambalpur Municipality of Odisha has been selected purposively for the present research to make it cost-effective. The respondents of the study have been selected through convenience sampling method from Mundoghat, Thana pada, Patapali and Harijan pada of Sambalpur Municipality who are engaged in different economic activities and help in the maintenance of their families. Data have been collected from fifty married women of different sections of the Municipality. Secondary data used in the study have been collected from books, journals, and government websites. The study makes use of observation, interview schedule, Informal discussion and focus group discussion for the collection of primary data.

Findings

Involvement of Women in Various Economic Activities

Involvement in agricultural activities

Most of the women are involved in agricultural practices. They work on their fields as well as work as waged labour on other fields also. They grow all types of vegetables and crops and sell their products in the market and get some money. Women play a significant and crucial role in agricultural development. The nature and extent of women's involvement in agriculture varies greatly from region to region. But regardless of these variations, women are actively involved in various agricultural activities. The women of the study area perform numerous labour intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collection, separation of seeds from fiber, keeping of livestock and its other associated activities like milking, milk processing, preparing of ghee, etc.

Mainly rural women are engaged in agricultural activities in three different ways depending on the socio-economic status of their family and regional factors. They work as: Paid labourers, Cultivator doing labour on their own land, Managers of certain aspects of agricultural production by way of labour supervision and the participation in post harvest operations. The type of agricultural activities taken up by women includes Sowing, Transplanting, Weeding, Harvesting, Fertilizer application, Plant protection, Harvesting, storing etc.

Involvement in Bidi Making

Bidi is an indigenous cigarette, in which tobacco is rolled in a kendu leaf and tied with cotton thread. This is smaller and less expensive than a cigarette and in the popular imagination it stands for the working class. What is very important about this industry is that it is mostly dominated by the dalits. Women and girls from the scheduled caste, scheduled tribes and other backward castes, mostly make this sitting at home. Putting out system through the middlemen is very widespread here, as most of the workers are home based piece rate workers. This is a very gender industry, for only women and girls that too from low income groups make bidis. Bidi rolling is an extremely labour intensive, back breaking and strenuous occupation but women and children continue to do it in the absence of other source of

livelihood. Many women of the Study area are engaged in Bidi making business, but the amount of money they get in return is not enough for them to maintain their family. For example a single lady earns around Rs 500 per week which is not sufficient because in few families bidi making is the only source of income

Involvement in Petty Business

Many types of small scale business like making Paper bag, weaving sambalpuri saree, ration stores are a source of income for many women of the study area. They collected old newspapers from various households and brought them to the villages, together with string, glue and the like needed to make paper bags. Women involvement in weaving sambalpuri saree is a traditional handwoven saree (locally called *sadhi*) wherein the wrap and the weft are tie-dyed before weaving.. Sambalpuri sarees are known for their incorporation of traditional motifs like shankha, chakra, phula, all of which have deep symbolism, but the highpoint of these sarees is the traditional crafts. The women of the study area are found to have a good grip on the business at hand in weaving saree. Traditional to the core most of the women of the sample area in the industry have been involved in the activity since they were small girls. Handling most of the pre-weaving work such as preparation of the yarn and the looms, dyeing and tying and fabric, and embellishing garments by hand embroidering them are done by these women. Some of them are even seen sitting at the loom and do the actual weaving. During the study the women complained that they are not given the opportunity or the encouragement to do the weaving on their own and increase the earnings of the family.

Involvement in Service

As it has been found that more than half of the GDP is generated through the service sector and women play a complementary role with men in the development process of the economy of the country, the researchers became interested in findings women's role in socio-economic development through working in service sectors. Only few women of some families are able to get jobs under Anganwadi, Teachers in schools, as gardeners and maids in MCL Headquarters. It is a quite stable job in view of village members but the negative side of such services is that the women have to work for 8-10 hours every day which is very difficult for them to maintain both work and family together

Contribution to Labour

Women's labour force participation and access to decent work are important and necessary elements of an inclusive and sustainable development process. Some women work as industrial workers, factory workers maids at homes with this they can earn more money by working for short period of time. But in this case the working environment is not always safe for women labours and sometimes they don't even get proper recognition and salary for their work. Women of the study area continue to face many barriers to enter labour market and to access decent work and disproportionately face a range of multiple challenges relating to access to employment, choice

of work, working conditions, employment security, wage parity, discrimination, and balancing the competing burdens of work and family responsibilities. Mazumdar et al. (2009) have observed that, in case of agricultural activities women labourers are mainly involved in homestead gardening, harvesting and post-harvesting operations. The most important factor for seeking employment or involvement in various activities by the women is to meet family needs followed by increasing family income

Involvement in Livestock

Livestock is the primary livelihood activity used to meet household food needs as well as supplement farm incomes. Along with agriculture, women also make significant contribution towards the rearing of livestock. Livestock production requires substantial amounts of time, labour and specialized activities in which women participate considerably side by side with men. During the study it is found that women are engaged in rearing and caring of cattles (cow, buffalos) poultry farming and dairy farming to maintain their living. They sell the farmed products in the nearby Sambalpur market. But these types of activities require lot of hard work and time which is difficult for these women who are maintaining their family too. Lal and Khurana(2011)in their research article has tried to link with the important role played by the women in agriculture and the gender discrimination and its negative impact on socio-economic status of women. They have opined that there is under estimation and under valuation of rural women's work in the space of development. It is evident from the study that the women of the sample area are playing a dominant role in the livestock production and management activities. Rais et al.(2013) in their research paper have tried to assess the economic status of rural women involved in agriculture and livestock forming activities in Pakistan. He has showed that majority of the respondents have income from agriculture but a very few of them are employed,

Women participation and Contribution through Self Help Groups

Formation of Self Help Group

A Self-Help Group (SHG) is a financial intermediate committee usually composed of 10-20 local women. SHG is nothing but a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need. SHG is group of women having same background, occupation and place of living. They have the purpose to form a SHG is to eradicate poverty, economical reforms, women empowerment etc. and creates social economic structure. SHG are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. Nirmala and Geetha(2009) examined the positive impact of microfinance in Kerala. It contributes for improvement in household economic welfare and

enterprise stability or growth and micro-finance is empowering women, bringing gender equality. By participating in various income generating developmental activities, the morale and confidence of women became very high. Capacity of the poor women of Kerala in several areas has gone up considerably. Status of women in families and community has also improved

It typically compromise a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntary coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency need on the basis of mutual help. Taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment.

Factors affecting Self Help Group

Women in SHGs benefit from economic opportunities as well as the social networks gained through participation. Societies that empower women socially and economically tend to have good development records. With this mind, particular focus is placed on women in less developed countries in regards to the self help group movement. Participation in SHGs has arguably been an empowering process for women in terms of economic, culture and social factors. It is important to empower women economically since they are responsible for the household. When women have access to financial resources, they are able to make decisions on how such resources are to be used. This is further reinforced by the fact that when offered the opportunity, SHGs have potential to create wealth in a community. Through SHGs, women become aware of the need to discourage discrimination against women at whatever level. Empowerment enables women to examine their status and challenge social values that may contribute to marginalization. It provides women to the performance of groups in relation to access to financial resources.

The Status of Self Help Groups in the Study Area

As per the study there are six SHGs formed in the study area out of which four SHGs are in working condition and rest two are in dormant stage. The SHGs which are functioning well are Maa Mangala SHG, Maa Samaleswari SHG, Maa Laxmi SHG, and Chutapat SHG. The two dormant SHGs are Maa Samlei and Maa Tarini SHG. A critical observation to the names of the SHGs indicates that all the names of the SHGs are in the name of the different goddess of the locality which indicates a kind of association between women picturised as a symbol of goddess.

The SHG have identified 4 Group functioning as their major strengths. The positive characteristics which almost every SHG has are "unanimous decision making", "undertaking regular savings" and "taking action on social or community issues". These positive attributes help in the long-term sustainability of the groups. SHGs are ability to establish linkages with other programmes and schemes of Government and

good cooperation among members. On the other hand, important characteristics like faith in each other, ability to hold meetings without external support, good management capability and technical expertise in managing income generation activities etc. appear to be perceived as less important strength.

There are two SHG groups which are not working .They have the lack of interest among some members presumably regarding participating in meetings or other activities of the groups. They have lack of confidence, village politics, caste problems, lack of money to invest, lack of participation by members etc. Most of the SHGs are conscious of opportunities available to consolidate strengths and overcome weaknesses. Some of the responses repeat themselves as they are against several of the capacity areas.

Status of Income, Expenditure and Saving through Self Help Group in the Sample Region

The economic contributions of participating women in SHGs are measured by their monthly average income and their contribution to household expenditure and monthly average savings. Through SHGs women of the study area contribute monthly and with that they take loan and maintain their family. With the loan money they maintain their livelihood but that money is not enough for fulfilling all of their daily requirements.

One of the potential benefits of SHG membership found during the study is that it allows members to put aside some money regularly. Traditional means of savings such as gold are easily transformed into cash which means that these type of savings are vulnerable to pressure from friends or family. The researcher found that the members interviewed have no formal way of saving aside from saving in the group. For these women the group is therefore the only way to build up a "safety fund" which can be dipped into only in case of emergency. Indeed, being able to save regularly is one of the things members have told that they value most from being in the group.

Challenges Faced by Women as Entrepreneur Lack of Finance

Family members do not encourage women entrepreneurs. They hesitate to invest money in the business venture initiated by women entrepreneurs. Bank and other financial institutions do not consider middle class women entrepreneurs as proper applicants for setting up their projects and they are hesitant to provide financial assistance to unmarried women or girls as they are unsure as to who will repay the loan-Either their parents or in-laws after their marriage. This humiliates unmarried women and they generally leave the idea of setting up their ventures. Khanka (1998) Author explained the term women entrepreneurship that is an act of business ownership and business creation that empowers women economically and socially increase their economic strength as well as position in the society. Therefore women entrepreneurs have been making a considerable impact in almost all the segments of the economy. He concluded that entrepreneurship is very

limited amongst women especially in the formal sector in India.

Finance is regarded as "life blood" for any enterprise, be it big or small. However, women of Odisha entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meager and negligible.

Lack of education

Women are generally denied of higher education, especially in rural areas under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products. It is observed during the study that due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Tansel (2001) 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. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

Family Restrictions

Sambalpur being a small city of Odisha, women are expected to spend more time with their family members. The family members do not encourage women to travel extensively for exploiting business opportunities. The women of the study have not been able to break the traditional stereotypes put upon women in the socio-cultural context of Odisha. The male members of the family restrict their women to venture into business and explore the opportunity of being self-dependent. The women are still expected live within the boundary created by the dominant male society. Kumar (2011) in this article researcher found important issues regarding women's entry in entrepreneurship. He found that women suffer from lack of confidence to start their own venture due to number of socio-economic and psychological factors such as inhibition to venture in to new avenues, attitude of others about doubting women's capability, restriction of freedom of movement and financial constraints etc.

Family Ties

In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem

necessary condition for women's entry into business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities. The women of the sample area are not an exception to it.

Low Risk-Bearing Ability

During the study it is found that the women lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running enterprises. Risk-bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women of the sample area back from entering into business.

Safety and Security

In today's times, probably this is the biggest obstacle for women in India. The security blanket is at its thinnest thus making women hesitate to take on roles that demand long hours and interactions with a world of strangers. The rise of social crime and the need for safety pushes everything down the priority list when there is a demand to spend late hours at getting work going. The small city Sambalpur is growing rapidly and the train connection to the city is also one of the factors of the different people coming to the area and becoming a threat to the local women entrepreneurs. The theft and crime has increased over the year in this city. The women entrepreneurs of the study area are mostly dependent on this city for buying and selling their required things to run the business. Hence they do not feel safe mostly after sun set.

Conclusion

Women play a very vital role in human progress and have a significant place in the society. They are not at all inferior to men. They are capable of sharing all the responsibilities of life. After a research study of women participation in household economy in Odisha it is found that women are doing lots jobs outside the homes. They are affiliated with different professions like teachers, industrial workers, labour workers, petty business, Bidi makers etc. But I also focus on the employment impact on their families and their own self. In the study area many cases were observed which shows that women are supporting their families by doing outside and inside activities. They encounter a lot of problems by doing both jobs but they are satisfied because in their point of view the advantages are more than their disadvantages. Meenu and Prakash (2011) This article includes the study of the concept of Women Entrepreneurs, reasons why women became entrepreneurs, reason for slow progress of women's entrepreneurs in India, suggestions and schemes for the promotion and development of women entrepreneurship in India. Article suggested measures like awareness programme should be conducted for women entrepreneurs, need of organization of training programmes for the development of women's professional competencies and skills, provision of soft loans and subsidies etc.

Findings from the study reveal that there are various factors that influence participation of women in Self Help Groups in the sample region. Self Help Groups are very important approaches towards empowering rural women and enhancing development. Through Self Help Groups, women engage in revolving fund as their main source of income where funds are loaned to members towards development. There is need to ensure that Self Help Group members are aware of the regulations, laws and registration required in managing Self Help Groups. Relevant stakeholders should endeavor to work as a team in order to avoid issuing conflicting information to community based organizations. Channel of communication need to be put in place to ensure that information is accurately relayed. This would go a long way to engage rural women in the development of their community. Further there is need to manage issue of corruption in order to build trust among Self Help Groups. Finally, it is important to ensure that leaders of Self Help Groups uphold integrity in order to retain and attract new members.

Women in the study area do not enjoy a high degree of autonomy in decision making in the family in spite of their significant contribution to economic activities. Mishra (2009) has found that it is the wage, which affects mostly the efficiency of women agricultural labourers. The other major factors affecting the efficiency were use of leisure time, family pressure, age, family support, distance, health, use of labour saving devices and inter-personal relationship. Only in purely domestic matters like decoration of house, purchase of domestic goods, making of chulla, marriage of children, etc. women are given freedom to take their own decisions. But in matters related to children's education and occupation and money related matters they enjoy limited freedom. The movement of women outside home is also restricted. Thus, the patriarchic forms of decision making and dominance over women still continue in the study area. These attitudes have to undergo a change before women are able to fully enjoy the autonomy as an individual. Education and improvement in their economic independence will help in increasing women's involvement in decision-making in family. There is no doubt that women are in many cases more constrained as compared to men in their access to productive resources, such as land, credit, or information. These problems are severe and should not be downplayed. Female empowerment can yield positive spillover effects for other household members.

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