

# A STUDY ON CONTRIBUTION OF WORKING WOMEN TOWARDS ECONOMIC STABILITY OF FAMILY - WITH SPECIAL REFERENCE TO THOOTHUKUDI TOWN.

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## **Abstract :**

Indian women as per census report contribute a mere 27.61% of working population. This article aims to shed light on the area of women economic contribution to their families taking sample from thoothukudi town so as to recognize the unrecognized efforts of female population, the paper articulates influence of education of women on their income level. This article is based on analytical study based on similar studies, at the end of the report the researchers concluded as more the contribution of women towards the family's stability the higher will be their standard of living.

**IndexTerms** - economic stability, working women.

## **I. INTRODUCTION:**

Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. Indira Gandhi, who served as Prime Minister of India for an aggregate period of fifteen years, is the world's longest serving woman Prime Minister. India, the world's fastest-growing major economy, could do a lot better if only it treated its women better. The country could add up to \$770 billion which would be more than 18% to its GDP by 2025, simply by giving equal opportunities to women, according to 23<sup>rd</sup> April report by the McKinsey Global Institute. As women's contribution to the country's GDP is currently just 18%, one of the world's lowest, with only 25% of India's labour force being female, India's economy also has the second-largest potential in the Asia-Pacific (APAC) region from improving gender parity, the report said. The Skill India Mission that we are supporting not only provides women relevant skills sought by employers, it also ensures that training programs are sensitive to their needs through helping to provide safe transport, flexible schedules and childcare support. Employers need to walk the talk and commit to supporting diversity in the workplace by hiring women and paying them the same wages as men for similar jobs. We need safe transportation and zero tolerance of sexual harassment in the office. This situation is truly revertible every women in India can be empowered and also the economy can be raised high, when the standard of every women increases at her own home because every constitute society and every individual are The Society. Women being the weaker section they must be given equity more than equality.

## **II.REVIEW OF LITERATURE:**

[1] Dr. Peter mbabazi and Mr. Uwantege Kayumba Liliane, Jomo Kenyatta University of Agriculture and Technology, Kigali, Rwanda made a research on "The impact of women economic empowerment projects On their socio-economic development in Rwanda: The case of agaseke project." This emphasized more on 'Women economic empowerment, project, Development, socio-economic development.'

[2] The report of Africa Partnership Forum.(2007) in its 8th Meeting of the Africa Partnership Forum detailed on "Gender and Economic Empowerment in Africa".

[3] Fahmida Khatun, Research Director, CPD; Towfiqul Islam Khan, Research Fellow, CPD Shahida Pervin, Research Associate, CPD Presented a paper at the dialogue on

“How much women contribute to the Bangladesh economy” Organised by Centre for Policy Dialogue (CPD) in partnership with Manusher Jonno Foundation (MJF) Dhaka dated on 25 October 2014.

[4] Dr.V.Sornaganesh and A.V Chellamma in their study, titled- “A Study on preference of investment with special reference to salaried class women in thoothukudi” The result of the study highlights that certain factors like education level, age of investors etc make significant impact while deciding on the avenues for investment” Journal: International journal of information and futuristic research ISSN: 2347 – 1697 Pages 6898 – 6905, volume 4, Issue 7, March, 2017 impact factor 5.081

[5] Oxfam India in their study, “women get nearly one third less wages than men for the same task” Page no.16, Business line dated 29.03.2019 discuss on wages and salary of women being comparatively low to men.

### III. STATEMENT OF THE PROBLEM

“Feminism isn’t about making women stronger. Women are already strong. It’s about changing the way the world perceives that strength” – G.D.Anderson. The problem statement was to analyse the contribution of women to increase income level of families. Women’s contribution to income level suffers from numerous hindrances such as lack of education and limited access to empowerment. India being a male chauvinistic society, challenges faced by women of India are more. The cultural and ethical aspects and preferences in India also create a chaos for working women. Also the cultural aspects and social, religious and moral beliefs become the problem that hinders women from uplifting their families.

### IV. OBJECTIVE OF THE STUDY

1. To analyse the contribution of working women to uplift the income of the family.
2. To know the effect of literacy on women’s contribution to family income.
3. To indicate the importance of safety measure for women in working premises.
4. To increase initiative among women to go for Jobs.
5. To analyse ethical and cultural impact on working women.

### V. HYPOTHESIS OF THE STUDY

Based on the objective of the study the following hypothesis have been formulated and tested, they are,

1. There is no significant relationship between the literacy rate of Individual women and their personal income
2. There is no significant relationship between family income and personal income of women
3. There is no significant difference between safety in working premises and No. of times jobs changed.
4. There is no significant relationship between Age factor and barriers faced by women.
5. There is no significant relationship between Occupation and families support, percentage of savings and Fund Mobilization.
6. There is no significant relationship between Age factor and percentage of savings.

### VI. SAMPLING DESIGN

By adopting convenient sampling method respondents are selected from various places of Thoothukudi town. In this study, 100 respondents are selected and their response is collected using the questionnaire.

### VII. LIMITATION OF THE STUDY

This study confines only to thoothukudi city, therefore the findings of the study cannot be generalized. This analysis was carried on the basis of primary data, therefore it attracts the limitations of Primary data analysis. The period of the project was only for three months which was a bit short. The Study is based on only working women and has not covered other category of women.

## VIII. ANALYSIS &amp; INTERPRETATION OF DATA:

## Relationship between personal income and literacy rate

Table 8.1.1

Factors	N	Mean	Std. Deviation
Illiterate	4	1.0000	.00000
Primary Schooling	3	1.6667	.57735
Secondary Schooling	2	1.0000	.00000
Higher Secondary Schooling	26	1.2692	.82741
Graduate	45	1.6444	.98062
Post Graduate	20	4.4500	2.62528
Total	100	2.0700	1.84366

Table 8.1.2

Factors	Sum of Squares	df	Mean Square	F	Significance
Between Groups	145.467	5	29.093	14.315	.000
Within Groups	191.043	94	2.032		
Total	336.510	99			

## INTERPRETATION:

A one way analysis of variance was conducted on the influence of Independent variable income with level of literacy. The main effect of literacy level on personal income,  $F(5,94) = 14.315$ ,  $p = 0.000$ , since the value is less than the significance value the null hypothesis is rejected. It can be concluded that there is a significant relationship between literacy rate and personal income.

## Relationship between family income and personal income

Table 8.2.1

Factors	N	Mean	Std. Deviation
Upto 10000	59	1.2712	.51963
10000 - 20000	23	1.9130	.51461
20000 - 30000	1	2.0000	.
30000 - 40000	4	3.2500	.50000
40000 - 50000	4	3.7500	.50000
Above 60000	9	4.8889	.33333
Total	100	1.9300	1.22479

Table 8.2.2

Factors	Sum of Squares	df	Mean Square	F	Significance
Between Groups	124.634	5	24.927	98.137	.000
Within Groups	23.876	94	.254		
Total	148.510	99			

## INTERPRETATION:

A one way analysis of variance was conducted on the influence of Independent variable personal income and family income. The main effect of personal income on family income,  $F(5,94) = 98.137$ ,  $p = 0.000$ , since the value is less than the significance value the null hypothesis is rejected. It can be concluded that there is a significant relationship between personal income and family income.

## Relationship between safety and number of times job changed

Table 8.3.1

Factor	N	Mean	Std. Deviation
None	65	1.1077	.31240
Once	33	1.1818	.39167
twice	2	1.0000	.00000
Total	100	1.1300	.33800

Table 8.3.2

Factor	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.155	2	.077	.673	.513
Within Groups	11.155	97	.115		
Total	11.310	99			

**INTERPRETATION:**

A one way analysis of variance was conducted on the influence of Independent variable safety and number of times job changed. The main effect of personal income on family income,  $F(2,97) = 0.673$   $p = 0.513$ , since the value is more than the significance value. The null hypothesis is accepted. It can be concluded that there is no a significant relationship between safety and number of times job changed.

## Relationship between age wise classification and barriers faced by women

Table 8.4.1

AGE WISE CLASSIFICATION		The cultural & ethical barriers faced by you.							Total
		none	Moral values of the family	Religious belief	superstitious belief	Societal threat	Male Domination	Race discrimination	
upto 30	Count	15	15	4	4	12	11	0	61
	% within Age	24.6%	24.6%	6.6%	6.6%	19.7%	18.0%	0.0%	100.0%
	% within The cultural & ethical barriers faced by women.	44.1%	75.0%	57.1%	80.0%	85.7%	68.8%	0.0%	61.0%
	% of Total	15.0%	15.0%	4.0%	4.0%	12.0%	11.0%	0.0%	61.0%
30 to 50	Count	12	5	3	1	2	4	3	30
	% within Age	40.0%	16.7%	10.0%	3.3%	6.7%	13.3%	10.0%	100.0%
	% within The cultural & ethical barriers faced by women.	35.3%	25.0%	42.9%	20.0%	14.3%	25.0%	75.0%	30.0%
	% of Total	12.0%	5.0%	3.0%	1.0%	2.0%	4.0%	3.0%	30.0%
above 50	Count	7	0	0	0	0	1	1	9
	% within Age	77.8%	0.0%	0.0%	0.0%	0.0%	11.1%	11.1%	100.0%
	% within The cultural & ethical barriers faced by women.	20.6%	0.0%	0.0%	0.0%	0.0%	6.2%	25.0%	9.0%
	% of Total	7.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	9.0%
Total	Count	34	20	7	5	14	16	4	100
	% within Age	34.0%	20.0%	7.0%	5.0%	14.0%	16.0%	4.0%	100.0%

% within The cultural & ethical barriers faced by women.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
% of Total	34.0%	20.0%	7.0%	5.0%	14.0%	16.0%	4.0%	100.0%	

**INTERPRETATION:**

The above Table shows the relationship between Age and percentage of savings of 100 respondents.

**Table 8.4.2**

Factor	Value	df	Significance
Pearson Chi-Square	22.051 <sup>a</sup>	12	.037

**INTERPRETATION:**

This Table shows the relationship between Age wise classification and barriers faced by women where the significant value (0.037) is less than the level of significance (0.05), hence the null hypothesis is rejected. Thus it is concluded that there is significant relationship between age and barriers faced by women.

**Relationship between occupation and families support, percentage of savings and fund mobilization.****Table 8.5**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.338	.955		2.447	.016
If no, then you are helped by whom	.219	.140	.182	1.560	.122
Do u have maid/servants	.501	.432	.139	1.162	.249
saving out of your monthly income	-.072	.119	-.070	-.609	.544
mobilization of saving: 1. Post office	-.123	.365	-.037	-.336	.737
2. Banking Deposits	.127	.312	.044	.406	.685
3. Chit fund	.480	.423	.124	1.132	.261
4. Jewels	-.558	.339	-.189	-1.648	.103
5. Land	-.352	.630	-.074	-.558	.578
6. Mutual Fund	-.504	1.131	-.061	-.445	.657
7. Shares	.281	1.135	.039	.248	.805
8. Others	.495	.645	.089	.768	.445

Dependent Variable: Occupation of the respondents, Independent Variable : families support, percentage of savings and Fund Mobilization., Multiple R : 0.322, R square: 0.103, Adjusted R square: -0.009, F statistics: 0.923

**INTERPRETATION:**

This Table shows the relationship between occupation and family's support, percentage of savings and fund mobilization where R square value (0.103) indicates the amount of variable explained by the independent variable for 1.03 percent of the variance and the remaining 98.97 percentage is by some other unknown variable. The value of  $F = 0.923$  ( $p > 0.05$ ) indicates that the model is statistically significant and it ensures the regression to be fit. Hence it is concluded that there is a significant relationship between occupation and family's support, percentage of savings and fund mobilization. Regression =  $2.338 + 0.219(\text{Family support}) + 0.501$  (Maid or servant employed)  $- 0.072$  (percentage of savings)  $- 0.123$ (fund mobilization in post office)  $+ 0.127$  (fund mobilization in Bank deposits)  $- 0.480$  (fund mobilization in Chit Funds)  $- 0.558$  (fund mobilization in Jewel)  $- 0.352$ (fund mobilization in Land)  $- 0.504$  (fund mobilization in mutual funds)  $+ 0.281$  (fund mobilization in Shares)  $+ 0.495$  (fund mobilization in others)

## Relationship between age and percentage of savings

Table 8.6.1

AGE WISE CLASSIFICATION		saving out of your monthly income							Total
		none	10%	20%	30%	40%	50%	80%	
upto 30	Count	11	26	14	6	2	1	1	61
	% within Age	18.0%	42.6%	23.0%	9.8%	3.3%	1.6%	1.6%	100.0%
	% within Percentage of savings	64.7%	65.0%	70.0%	42.9%	33.3%	50.0%	100.0%	61.0%
	% of Total	11.0%	26.0%	14.0%	6.0%	2.0%	1.0%	1.0%	61.0%
30 to 50	Count	5	12	3	6	3	1	0	30
	% within Age	16.7%	40.0%	10.0%	20.0%	10.0%	3.3%	0.0%	100.0%
	% within percentage of savings	29.4%	30.0%	15.0%	42.9%	50.0%	50.0%	0.0%	30.0%
	% of Total	5.0%	12.0%	3.0%	6.0%	3.0%	1.0%	0.0%	30.0%
above 50	Count	1	2	3	2	1	0	0	9
	% within Age	11.1%	22.2%	33.3%	22.2%	11.1%	0.0%	0.0%	100.0%
	% within percentage of savings	5.9%	5.0%	15.0%	14.3%	16.7%	0.0%	0.0%	9.0%
	% of Total	1.0%	2.0%	3.0%	2.0%	1.0%	0.0%	0.0%	9.0%
Total	Count	17	40	20	14	6	2	1	100
	% within Age	17.0%	40.0%	20.0%	14.0%	6.0%	2.0%	1.0%	100.0%
	% within percentage of savings	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	17.0%	40.0%	20.0%	14.0%	6.0%	2.0%	1.0%	100.0%

**INTERPRETATION:** The above Table shows the relationship between Age and percentage of savings of 100 respondents.

Table 8.6.2

Factors	Value	df	Significance
Pearson Chi-Square	8.637	12	.734

**INTERPRETATION:**

This Table shows the relationship between Age wise classification and percentage of Income of women where the significant value (0.734) is more than the level of significance (5%), hence the null hypothesis is accepted. Thus it is concluded that there is no significant relationship between age and personal income of women.

## IX. FINDINGS

1. There is a significant relationship between literacy rate and personal income.
2. There is a significant relationship between personal income and family income.
3. There is no a significant relationship between safety and number of times job changed.
4. There is significant relationship between age and barriers faced by women.
5. There is a significant relationship between occupation and family's support, percentage of savings and fund mobilization.
6. There is no significant relationship between age and personal income of women.

## X. SUGGESION

As per the findings it is verdict that every women should be educated so that their economic status would rise thereby encouraging the economic stability of their families. In today time the society has proven to be unsafe for women so every girl child and women must be equipped with self defence tactics for which government should take the necessary steps of free classes. There should be scheme adopted were in saving by each working women must be mandatory. Every woman's work must be paid equally that of men, and steps must be taken for eliminating male chauvinism. The findings state that women contribution towards families income are not recognized so the works and efforts of every women must be considered. The families, society and government must encourage more women to take up a job as it can be more fruitful for the family and society in whole. "All women should work to make India more prosperous".

## XI. CONCLUSION

This study is a humble and sincere attempt to highlight the contribution of thoothukudi town working women in the upliftment of their families. It is based on both primary and secondary data and its purpose is to elite the women of their rights, needs and responsibilities, say, their right to have equity, need to take effort for self-defense and work on self-safety and their responsibility in uplifting their families economic status.

The present study would help the future researchers to pursue research in this area The following issues have been identified and suggested for future study:

1. The uncalculated efforts of house wives and their need to rise GDP.
2. Influential Investment decision and its impact.
3. Saving behavior of women.

The findings study will be helpful for the women and the society in knowing were they are lagging in the upliftment and in realizing the need of women in the economic stability and growth of a family. If this study would help such activity then I would be immensely satisfied with my contribution.

## XII. REFERENCE:

- [1] (Dr. Peter mbabazi and Mr. Uwantege Kayumba liliane, September 2015)
- [2] (The report of Africa Partnership Forum, 2007)
- [3] (Fahmida Khatun & Towfiqul Islam Khan, 25th october 2014)
- [4] (Dr.V.Sornaganesh and A.V Chellamma, 2017)
- [5] (Oxfam India, 2019)

### Books refered:

1. “Women and empowerment: Approaches and strategies” by SUSHANA SAHAY
2. “Handbook on Protection of women from domestic violence” - P.K.Das
3. “Career women and work lif e balance” – Dr.B.Revathy, Dr.C,Geetha
4. “Million Dollar women” by Julia Pimseleur