WOMEN, WORK AND WELL-BEING A Study of Women's Work and Well-being in Tamil Nadu

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I hereby affirm that the research for this dissertation titled Women, Work and Well-being: A Study of Women's Work and Well-being in Tamil Nadu being submitted to Jawaharlal Nehru University for the award of Master of Philosophy in Applied Economics, was carried out entirely by me at the Centre for Development Studies, Thiruvananthapuram.

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Certified that this dissertation is the bona fide work of Sunny Jose G, and has not been considered for the award of any other degree by any other University.

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CHAPTER 1

Introduction

1.1 Background

Women's work and their role in the development process has emerged as one of the focal points of debate in the recent times. The pioneering work of Boserup (1970) reviewing the role of women in economic development, followed by International Women's Conference in Mexico City (1975) helped accelerate the emergence of growing number of studies on the status of women in the third world. These studies indicate, almost unanimously, that women occupy a lower status¹, socially and economically, both in the household and society. India too presents a dismal picture on women's status².

Women's well-being can be either inherited or acquired. Social and family structures that historically identify women with higher dignity would enable women to attain higher well-being. In the Indian context, the reverse is true. Women's restricted access to and control over household resources especially land, denial of participation in household decision making, restrictions on their physical mobility, low educational attainment and dismal participation in labour force have chiefly been attributed to the social system³ whose unit of enforcement is the family. Ensuring

¹It is useful to clarify concepts such as status, well-being and autonomy that are used in the present discussion. Although there are no universal and precise definition on women's status, it generally refers to "women's overall position in the society" (Safilios-Rothschild 1982), and well-being is the quality of an individual's being or living. The latter has two dimensions namely autonomy and physical well-being. Autonomy refers to "women's capacity to manipulate personal environment" (Dyson and Moore 1983). Thus, status is a broader canvass whereas well-being denotes the status at a particular point of time.

² The National Committee on the Status of Women (1974) brought out the apparent dismal status of women in terms of work participation, health and educational attainments, sex ratio and political representation. The position in 1991 does not show any marked improvement either. The lower work participation of women (22%) and their concentration on the informal and casual jobs, lower literacy rate (39%), masculine sex ratio (927 females per 1000 males) in 1991 confirm women's lower well-being, which constitutes an integral part of status.

³ For a general discussion of women's autonomy with regard to social structure see Dyson and Moore (1983). See also Agarwal (1994) for land, Miller (1982) for mobility and Bardhan (1985) for work participation.

women's control over the resources and participation in the decision-making involves changes in the social and family structure. This is difficult to achieve, given women's low economic and social endowments. Women's access to and control over an independent income may ensure the above. Women's participation in paid employment, which provides an access to and control over an independent income, seems to enhance women's well-being. The present study is, thus, an attempt to ascertain the interconnection between women's earning and well-being.

1.2 Women and Work

There has been a proliferation of studies during the last couple of decades in the area of women and work. Two central points emerge from the review of these studies. One is invisibility of women's work and the other is gender division of labour. Invisibility of women's work arises mainly out of two factors. One is conceptual which tends to regard women's work as non-productive and secondary to men's work. The other is the bias associated with data collection. The lack of recognition of women's contribution to the household, that is invisibility of women's work, and women's predominance in the household domain and at the lower rungs of labour market, that is gender division of work, impinges on women's well-being.

The non-appreciation of women's contribution leads to a conceptual undervaluation of women's work, which in turn subjugates their position in the household. This subordination might be reflected in the gender hierarchies in the household, denial of basic opportunities such as education, mobility, participation in the decision making and denial of claims on household resources. Women's overwhelming concentration in the household domain is an outcome of the above factors. This restricts women's opportunities to acquire appropriate skills and training which in turn confines their participation in low paid and unproductive jobs and restricts their upward mobility and creates a gap in productivity with that of men and thereby reinforcing their lower position in the labour market. In the next section we discuss how women's work is undervalued and the division of labour is reinforced.

1.2.1 Invisibility of Women's Work

Conceptually, every able-bodied adult male is perceived as a main bread-winner. Women, on the other, are seen primarily as housewives and care-takers with their domain inside the household (Duvvury, 1989). As a result, women's work is regarded as secondary and subordinate to men's work. Yet another line of argument posed by Beneria (1982) states that the production of commodities that have exchange value is viewed as economic activity, whereas the production of use value commodities is not considered so. Since most of women's domestic and interrelated tasks do not have exchange value, they are relegated as non-work. Thus, the treatment of women's work as secondary and the absence of economic values on women's domestic work seem to undermine conceptually as non-work. This, according to Beneria, has several implications besides undermining women's contribution. She argues that the exclusion of use value production renders the economic analysis incomplete, leads to the distortion in the measurement of economic activity and can reinforce ideological biases related to the undervaluation of women's work.

The Human Development Report (1995), argues that undervaluation of women's economic contribution arises partly due to the restricted definition of value itself. It notes that value of much of the housework performed by women transcends market value. It concludes that if women's unpaid work were properly valued, it is quite possible that women would emerge in most societies as main bread winners or at least equal bread winners since they put in more hours of work than men. It is contended that the definition of work that centres on economic activity is inappropriate for economies like India where most of the working women tend to be concentrated in non-marketed, non-monetised subsistence based activities (Krishnaraj 1990). Further, in the non-market sector, the distinction between economic and non-economic is seldom clear (Anker 1983) because women perform both the household and non-household work simultaneously or intermittently (Nayyar 1987). It is worth recalling here that Sen and Sen (1985) -based on NSSdemonstrate convincingly that if household activities were acknowledged to be economic, female work participation rate not only comes closer to that of men but also the interstate variation in female work participation rates becomes considerably

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smaller. This seems to establish that women's lower work participation vis-à-vis men and considerable variation across states is partly an artifact created by the exclusion of considerable range of women's tasks from the spectrum of economic activity⁴.

If the neglect of household tasks from the concept of economic activity undermines women's economic contribution, measurement of women's economic activity is not altogether free from underestimation. Richard Anker (1983) enlists various biases that might affect the reporting of women's economic work. First, the 'enumerator bias' that occurs when the enumerator happens to be a male from a higher social class than the respondent. As a result, the enumerator may sometimes steer the respondent towards what the former considers as the correct answer, which may affect the results. Second, 'enumerator and respondent bias' that occurs when both the enumerator and respondent bias who may hold the perception of women as housewives which may lower the results. Third, in societies where female work participation is considered as loss of status, there is an incentive to deny women's work participation even if women are actually involved in outside work⁵.

Fourth, wordings of the questions, for example questions that give undue importance to key words or phrases like work, job, main activity, and the improper sequencing of questions may lessen the results⁶. Fifth, the shorter reference period used in the survey may undermine women's work. Last, if the enumeration is untimely, for instance enumeration carried out in drought or slack periods may depress the results⁷. Anker et al (1987) through their field test in Uttar Pradesh demonstrate that it may not be possible to encompass the entire spectrum of women's work within the frame work of single definition. They recommend strongly to adopt multiple definitions to measure women's entire range of work.

⁴ Considering housework as economic activity would mean however the inclusion of all women except children, sick and elderly as workers with no temporal or spatial variation (Dixon 1982: 542).

⁵ See Agarwal (1985) and Duvvury (1989) in this regard.

⁶ The low female work participation ratyes registered in 1971 Census is chiefly attributed to the improper wordings and sequencing of questions. See Anker (1983), Duvvury (1989) and Raju (1993).

⁷ Visaria and Minhas (1991) contend that NSS round on Employment and Unemployment carried out in 1983 and 1987 were affected by the preceding drought of those times.

1.2.2. Gender Division of Labour

Beneria (1979) argues that sexual division of labour is a dynamic aspect and it adapts to the changing situations and reflects in varying forms across societies. In primitive societies some form of functional differentiation or division is found at the household level. The penetration of market into subsistence production and the introduction of commercial crops and the privatisation of resources like land strengthen the division of work by reducing women's control over resources and thereby relegating women largely into the household sphere and at the bottom of the labour hierarchy. Thus, the process of development and consequent shifts in women's jobs lead to a new sexual division of labour.

Household's access to productive resources and rural class hierarchies affect division of labour. Gender division however differs across regions. She also notes that a hierarchical division of labour based on ages exits among women within and outside the household. The division of labour, according to Beneria, reduces women's mobility and reproduces gender hierarchies at the household level and confines women's participation in seasonal and low paid jobs at outside the household. The division of labour generates women's subordination both within and outside the household. She concludes that women's participation in the social production and their share in the appropriation of society's output will eliminate women's subordination.

The empirical findings from India appear to establish a gender division of labour in agriculture. Mencher's (1993) field observation from three states – Tamil Nadu, Kerala and West Bengal – brings out marked gender division of labour in agriculture. Despite this division, women's nature of work however differs across regions. For instance, women are engaged in certain types of tasks in agriculture in Kerala which are performed by men in Tamil Nadu. She identifies a complex set of factors like caste, class, land ownership, purity and physical strengths of women that are primarily responsible for the gender division, although these factors too vary across regions. Mencher's findings confirm the observations of Boserup and Beneria that gender is the basic determinant of division of labour and its manifestation changes

across regions. Beneria and Sen (1982), however, propose that "productive labour outside the home is the perceived mechanism for the emancipation of women" (p171).

1.3 Women, Work and Well-being

There are two lines of reasoning on women's work and well-being. One line of reasoning argues that parents tend to allocate resources selectively to children who are expected to be economically more active and reward the family in future⁸. This indicates that households wherein women are likely to play economically more active role, there is an incentive to invest in the well-being of women. The relatively lower economic contribution to household by women compared to men explains the lower well-being of women vis-à-vis men and girls vis-à-vis boys.

Another line of reasoning, put forward by Sen (1990b and 1995), argues that wellbeing of the household members depends crucially upon the vulnerability of the breakdown position, perception about their own well-being and their perceived contribution to the family welfare. Sen therefore hypothesise that women's vulnerable position at the break-down point⁹, poor perception about their well-being and their lower contribution to the overall welfare of the household result in the lower well-being of women compared to men¹⁰. Further, Sen (1990b) argues that outside earning can give women a better breakdown position, possibly a clear perception about their well-being and a higher perceived contribution to the family's economic position. Although both the lines of reasoning posit two different mechanisms, they commonly agree that women's earning is an important determinant of their well-being.

For the present study, two points that emerge from the above review become important. First, conceptual undervaluation of women that consider women as caretakers and household as primary arena of their concentration have far reaching well-being implications. Women's work outside the household would, however, alter

⁸ See Schultz (1982) and Rosenzweig and Schultz (1982) for this line of reasoning.

⁹ For instance women's well-being at the breakdown of the family, either by divorce or due to death of the husband.

¹⁰ Sen (1990b and 1995).

the concept of male breadwinner and would reduce considerably the societal biases regarding the roles of women that are primarily responsible for underestimation of women's work. Second, women's participation in work outside the home that fetches an independent income would enhance their well-being. Thus, women's participation in wage employment outside the home becomes a common factor that would not only alter the societal perceptions but, more importantly, also that it is a perceived mechanism for better well-being of women. The study is concerned about the second factor.

1.4 Situating Tamil Nadu

To situate Tamil Nadu in perspective, we summarise various factors that facilitate women to enter the labour market. Broadly, there appears to be a general trend that countries that are agrarian in nature have lower levels of female work participation when compared to industrialised countries (Jose 1989). This generalised pattern however has much variation within itself. The variation is attributed to geographically distinct regions where supply and demand for female labour is generated by economical differences influencing farming intensities and cropping patterns¹¹. India fits perfectly within this framework¹². Notwithstanding relatively higher work participation in south India, which is essentially rice producing region, the female work participation in India is consistently low, to which the contribution of definitional and measurement issues is well brought out¹³. Table 1.1 presents the women's lower work participation, we present male work participation rates as well.

Parallel to the growth process, there are also some prerequisites that facilitate women's participation in the labour market. More important among these are improved female literacy and reduction in fertility rates. Literacy and access to advance education contribute to diversification of the labour force and entry into the

¹¹ Jose (1989) summarises lucidly demand and supply factors with regard to female work participation.

¹² Boserup (1970), Miller (1981) and Bardhan (1978) associate cropping pattern with high female work participation. For a critique on this aspect see Nagaraj (1989) and Raju (1993).

¹³ These issues are discussed at a considerable length in the literature review section titled invisibility of women's work.

non-traditional sectors of employment. Although there are evidences to support this association between literacy and work participation in Asian counties (like South Korea, Taiwan and Malaysia), the direct relationship is absent in India. The relation can be posited through a U-shaped curve, indicated by higher participation at both ends of lower and higher education and lower participation among middle level education¹⁴. The absence of such uniform relationship calls for deeper enquiry on factors that mediate between education and work participation. Needless to mention education is an essential prerequisite for the diversified work force in any country. Reduction in fertility rates implies shorter period for childcare and this would naturally allow women to enter into labour market.

Year	Female '	Male					
1901	31.7	61.1					
1911	33.7	61.9					
1921	32.7	60.5					
1931	27.6	58.3					
1951	23.3	54.0					
1961	27.9	57.1					
1971	14.2	52.8					
1981	20.9	53.2					
1991	22.7	51.6					

Table 1.1: Work Force Participation Rates in India. (figures in per cent)

Source: Duvvury (1989) and Premi and Raju (1993).

Several studies in India pointedly refer to the importance of poverty related explanatory factors necessitating the participation of women in the labour force¹⁵. Specifically, these studies attribute the participation of female wage labour to the incidence of poverty. The rural impoverishment should indeed drive the potential female workers into agricultural wage work seems quite rational, the participation is, however, subject to or conditioned by different social factors. Boserup (1970:71) brings out that in Uttar Pradesh social restriction to female employment is so rigid to

¹⁴ For such an association, see Acharya (1991) and Thampy (1996).

¹⁵ Agarwal (1985) and Nayyar (1989).

an extent that even agricultural labourers, who are usually poorest of the poor, keep their women at home. Admittedly, these social restrictions vary considerably across regions in India and these are less intense in south India. However, there is a general agreement that at the lower end, social constrains are relatively relaxed in the face of economic compulsion and prevailing lower caste customs.

This north south divide is even more explicit when we look at women's well-being in India. We have argued that well-being consists of two interrelated elements such as autonomy and physical well-being and in both aspects this divide is apparent. Dyson and Moore (1983) argue that kinship structure and endogamous marriage norms prevalent in south India is favourable to females and accord relatively greater autonomy than their sisters in north India. Dyson and Moore (1983) characterise female autonomy as freedom of movement, postmarital residence patterns and behavioural norms that allow women to continue the association with natal kin, the ability to inherit or acquire and retain property and some degree of independence on their own sexuality, creates a favourable situation for women's physical well-being. Since autonomy facilitates towards better physical well-being, it is rational, therefore, to expect women of south India¹⁶ to have a higher physical well-being vis-à-vis their north Indian sisters.

Table 1.2 reveals that women's work participation and incidence of poverty are higher in Tamil Nadu than India. Further, Census figures¹⁷ on work force composition in Tamil Nadu point to the overwhelming concentration of working women in agriculture and related jobs. This would enable us to infer, at the outset, that women's work participation in agriculture and related jobs would most likely to be poverty induced. Nevertheless, women in Tamil Nadu seem to be well placed than their sisters in India in terms of basic well-being indicators. The positive state of women's position in Tamil Nadu in terms of higher work participation and well-

¹⁶ Although this is true, the extent of such kinship structure and marriage norms varies *within* South Indian states. For example, Tamil Nadu has a somewhat patrilineal society, exogamous marriage norms when compared to Kerala.

¹⁷ for a synoptic view of work force composition for all the major states in India from 1981 to 1991 and discussion of related issues, see Premi and Raju (1994).

being would thus set the stage for examining the causal relationship between women's work and well-being.

Indicators	Tamil Nadu	India
Women's Work participation (1991)	29.9	22.7
Female Literacy Rate (7 & above in 1991)	51.3	39.3
Total fertility Rate* (1991)	2.2	3.6
Incidence of Poverty (1987-88)		
Rural	51.3	44.9
Urban	39.2	36.5
Maternal Care Indicators**		
Antenatal Visits (4 or more times)	67.0	27.0
Institutional Delivery	63.5	25.5
Use of Contraception	54.4	45.9

Table 1.2: Selected Indicators: Tamil Nadu vis-à-vis India (figures in per cent)

Note: * Total Fertility Rate refers to average number of children per woman.

Source: Dreze and Sen (1995) and

**National Family Health Survey Reports of India and Tamil Nadu (1992-93).

1.5 Objectives of the Study

A focal point emerges from the above. Women's earning has a positive association with their well-being. The strength of such association would depend on the nature of women's employment, economic rewards and social standing¹⁸. Although women's work participation provides them a new source of income, the quantum and quality of resources vary considerably with nature of women's work. For instance, informal sector in India is characterised by low earning, little security, limited chances for skill upgradation and upward mobility unlike formal sector¹⁹. Employment in formal sector, therefore, not only improves women's access to resources but also enables them to opt for quality health care services and afford for alternate child care facilities. It may, therefore, be argued that women's well-being is conditioned by

¹⁸ See Basu (1989) p210, Sen (1990) p144 and Dreze and Sen (1995) foot note 41 on p 160.

¹⁹ Some of these issues are discussed in Unni (1988) and Rodgers (1993).

women's work participation as well as nature of work. Growing evidences, form Tamil Nadu and Philippines, lend considerable support to our proposition²⁰. The present study, therefore, attempts to ascertain the differential impacts of nature of women's occupation on their physical well-being in Tamil Nadu. The study further explores whether such association is uniform across social and spatial groups. Specifically, the study aims to

- 1. ascertain the well-being of working women vis-à-vis non-working women;
- 2. examine the well-being of women with reference to nature of women's job and
- 3. ascertain the impact of women's work, including nature of work, on their wellbeing.

1.6 Methodology

The present study follows Capability Approach to understand women' well-being. the approach defines women's well-being as their ability to achieve certain central functionings. A functioning is an achievement of a person: what she manages to do or be in the life. Functionings, therefore, constitute a woman's being. The study uses the following functionings as a reflection of women's well-being; women's literacy, morbidity (incidence of TB), mean number of children ever born, autonomy (discussion with husband on the use of contraception and family size), maternal care (4 more antenatal visits, 2 or more tetanus injection and iron folic tablets taken during last pregnancy and institutional delivery of last birth) and median age at marriage. These functioning are basic in nature and the achievement of these functionings represent women's ability to lead a dignified life²¹. However, we place household well-being, in terms of housing condition and basic amenities and economic status reflected by the possession durables such as radio, Television, Refrigerator and Car, to infer a meaningful picture.

Analysis on women's work and well-being is conducted at three levels. First, to assess the comparative picture of women's well-being, women were classified

²⁰ See Dharmalingam and Morgan (1996) and Miles-Doan and Brewster (1998).

²¹ The importance of these indicators for women's well-being is discussed in chapter 2.

broadly into three categories such as earning, non-earning and non-working women. Further classification on nature of work is also brought in to see whether well-being differ across nature of work²². At the second level, earning women's well-being is compared with that of non-working women after controlling the effects of various household, husband's and socio-economic variables. At the third level, the study uses Logistic Regression Analysis to ascertain the nature of association between women's work or earning and well-being. Four indicators such as institutional delivery (for last birth), antenatal visits (4 or more), iron folic tablets (taken during last pregnancy) and discussion with spouses on use of family planning were taken as dependent variables for the regression analysis. Besides women's work status, nature of work, age and education, several independent variables that would potentially influence women's well-being, such as household status in terms of nature of housing and possession of TV, husband's status in terms of education and other social variables like caste and region of stay, were included in the analysis.

1.7 Sources of Data and Limitations

The economic tables of Censuses and periodic rounds of National Sample Survey furnish detailed information on women's work participation and nature of women's work. Although Socio-cultural tables of Censuses provide demographic and other well-being indicators, they do not provide demographic indicators for working women and non-working women. However, National Family Health Survey (1992-93) carried out by International Institute for Population Studies, Bombay, which provides both work and demographic status of ever-married women for all the Indian states in single data set seems to address this problem to some extent. The present study therefore uses National Family Health Survey (1992-3) of Tamil Nadu for the analysis. The main objective of the NFHS survey was to collect reliable and up-todate information on fertility, family planning, mortality and maternal and child health. NFHS in Tamil Nadu, which was conducted between 18 April and 28 July

²² These issues involved in the classification are discussed at some length at the beginning of the third chapter.

1992, gathered information on a representative sample of 3948 ever-married women aged between 13 and 49 from 4287 households²³.

Three types of questionnaires were administered: the Household Questionnaire, the Women's Questionnaire and the Village Questionnaire. For the purpose of present study, we use data gathered from the Household Questionnaire and the Women's Questionnaire which deal with the respondent's background characteristics, work status and their and children's health and educational status. To measure work status, the following procedures were used. All eligible women were first asked:

- "Aside from your housework, are you currently working?" Women who replied no were asked again;
- 2. "As you know some women take up jobs for which they are paid in cash or kind. Others sell things, have a small business or work on the family farm or in the family business. Are you currently doing any of these things?"

Women who replied "no" to both questions were treated as "non-working women" and women who answered "yes" to either first or second question were treated as "working women" in the present study. In the light of both conceptual and empirical considerations, women's work is categorised into employment at home and outside home, and employment with and without cash earning. The present study considers only the second category i.e. employment with and without earning besides nonworking women thereby place of work is ignored.

Some caveats about the data need to be noted. The data on employment refer to women's current work status (1992-93) while the demographic events could have occurred any time within the last four years. This implies that during the time of the occurrence of these demographic events, the women may or may not be working. However, it is assumed here that work status reported at the time of survey is same for the last four years for all the women. We have classified all the women into three broad categories such as earning, non-earning and non-working women. It needs to me mentioned here that non-working women may be of three kinds. One is unwilling

²³ Sampling frame, regional distribution and related matters are discussed in detail at NFHS Tamil Nadu report.

to work because of their higher economic and social status. Another is unemployed due to non-availability of work. The third is women withdrawn from or unable to enter the labour market mainly due to their reproductive and child care responsibilities. Although conceptually these three categories are different, for the current analysis we have taken all the three categories into one. Further, the data do not provide household income, which could have enabled us to compute poverty line and try to ascertain the incidence of poverty among working women. For assessing household economic position, we have taken the possession of household durables like Radio, TV, Fridge and Car.

1.9 Outline of the Study

The study consists of 6 chapters including the introduction. The second chapter discusses why women's earning is important given the societal perceptions and economic conventions that undermine women's contribution and well-being as well. Further it discusses different concepts of well-being and singles out Capability approach as plausible to understand women's well-being. The third part connects women's work and well-being and thereby provides a conceptual framework for the study. Household well-being is discussed in chapter 3 as a precursor to appreciate the forces that drive women's work participation. Chapter 4 examines women's well-being with regard to work status as well as nature of work. Chapter 5 discusses the pattern emerging from the Logistic Regression analysis. Major findings of the above analysis and conclusions drawn therefrom are presented in the sixth chapter.

CHAPTER 2

Women's Work and Well-being: A Conceptual Framework.

In this chapter, we discuss some of the basic issues that are closely related to the conceptualisation of women's work and well-being. The scheme of presentation is organised as follows. The first part of the chapter argues why women's work outside the home, given its ideological and economic under-valuation, is important to their well-being. The second part attempts to conceptualise women's well-being and in this attempt it overviews different concepts on well-being. The third part presents the nature of interconnection between women's work and well-being.

2.1. Women's Work: Some Analytical Issues

A commodity has both use value and exchange value. The production of use value, without a corresponding value in exchange, is not considered as economic activity, conventionally. Since market is a place where economic relations are reinforced, marketability becomes the basic determinant of economically productive activity. Activities falling outside market mainstream are considered peripheral to the economic system, and, hence, are not considered as economic activities (Beneria 1981)¹. Work performed by women in India can be classified broadly into three² such as economic activities, subsistence-based economic activities and marginal economic activities. Economic activities include wage and salaried employment, self-employment outside the household for profit and self-employment in cultivation and household industry for profit. Subsistence-based economic activities encompass self-employment in cultivation for own consumption, subsistence based activities like dairying, livestock rearing, fishing, hunting and cultivation of fruits and vegetable gardens. Marginal economic

¹ Beneria (1988) provides a detailed account on this point.

² For a more detailed classification and discussion on related issues, see Krishnaraj (1990).

activities are of two kinds. One is activities related to domestic chores such as fetching water and fuel from outside the home, repair of dwellings, making cowdung cakes, food preservation, tailoring and tutoring the children. The other is domestic work such as cooking, cleaning and childcare. Since subsistence-based and marginal economic activities³, wherein most of the women in India are engaged, have neither exchange value nor enter the market, they remain outside the market system. This implies that much of the work performed by women in India is not considered as work. In other words, lack of direct connection between domestic chores as well as related subsistence based tasks and market implies that most of women's work is unpaid and not regarded as economic activity (Beneria 1979)⁴.

In subsistence economies – especially in rural areas – domestic work constitutes a large amount of production geared to the household's own consumption. The core of domestic activities is the maintenance activities required to produce labour power on a daily basis, which include transformation of goods into use value for consumption (Beneria 1979 and Beneria and Sen 1981). This consumes substantial amount of women's time⁵ and physical involvement. Thus, household becomes women's primary sphere of concentration. This along with reproductive and childcare responsibilities conditions their availability for outside work⁶. The overwhelming concentration of women's time substantial area and absence of economic value on most of women at the

³ Although, these two kinds of activities are mutually exclusive or closely interconnected, their impacts on women's well-being are indeed independent of each other.

⁴ When all these activities are considered as economic, women's work participation rises as high as 90 per cent (Anker et al 1987). However, considering household related work economic activity would mean the inclusion of all women except children, sick and elderly as workers with no temporal and spatial variation (Dixon 1982: 542).

⁵ Evidence from Madhya Pradesh reveals that women from all socio-economic classes spend approximately half of their total working hours in household work (Ilina Sen 1988). Regionally, in southern and western parts of India women allocate relatively more time on economic activity whereas the reverse is true in northern and eastern parts (Acharya 1991).

⁶ An analysis of the reasons for attachment to domestic work, based on 32nd and 38th rounds of National Sample Survey, reveals that 90 per cent of the women attributed 'pressing need for domestic work' as the primary constrain for their non-participation in outside work (Kundu and Premi 1992).

household level are partly the reflections of these ramifications (Beneria 1979). These gender hierarchies may be reflected in varying forms and extent.

These include bias against women in food consumption, restrictions on their physical mobility, lack of access to and rights over resources and assets, denial of educational opportunities and participation in decision making –related to their lives and to the household as well, and so forth. This is not viewed as inimical to the household interest, since the reproduction of the labour force is in the immediate interest of the production unit itself (Sen 1980). Thus, lack of monetary value on most of women's work and absence of direct economic contribution to household emerges as one of the factors responsible for relatively low level of well-being of women vis-à-vis men. Against this backdrop, the hypothesis that women's participation in paid work tends to enhance their well-being (Sen 1990b) gains significance.

It merits, however, a mention that domestic work – especially in the rural setting – is more often intertwined and inseparable from self-employment activities within the household. Most peasant women do a significant proportion of the work involved in pre and post harvest operations in the home compound rather than in the field (Duvvury 1989). Herein Dixon's (1982) argument that 'where the household ends and the farm begins in spatial terms or where household ends and production begins in economic terms is necessarily an arbitrary decision' assumes relevance. Though these activities are integral aspects of production process, the proximity to and integration with the household work makes them non-economic. This implies that women's participation in work outside the household that gives them an independent income would qualify essentially as work. In practical terms, this participation outside the home, apart from qualifying for work, accord women a breadwinner status. Therefore, it is expected that women's participation in wage work outside the household that gives them an earning tends to enhance their well-being.

Interestingly, it has been argued that household activities are expenditure saving or marginal economic in nature (Anker et al 1987). To put differently, though the household and related activities may not fetch a direct income, they save the money

intended to expend for them (Acharya 1991). Further, much of these activities have intrinsic use values – that transcend economic value – that are vital for the survival and well-being of the family (HDR\UNDP 1995). Thus, household activities performed by women, in this sense, contribute substantially to the overall household well-being. Viewed in this perspective, women's participation in paid employment is an additional contribution to the family's well-being.

2.2. Well-being

Well-being of a person denotes the quality of her or his living. Well-being, therefore, refers to the wellness of an individual's state of being. Measures of well-being can take one of the two forms: constituents or determinants⁷. The former denotes the end while the latter reflects the means to an end. The measurement of well-being, thus, can be an assessment of either means or ends or both. The study is concerned with measuring the constituents as well as determinants of well-being of women and children. By assessing both the constituents and determinants of well-being, the study, however, tries primarily to ascertain whether participation of women in paid employment is an essential determinant for their children's well-being. Since we want to ascertain the nature and extent of association between women's work participation and the constituents of their and children's physical well-being, much of our analysis in this chapter is devoted to the constituents of well-being.

2.2.1 Well-being: Varying Approaches

Broadly, three different approaches are in use to measure an individual's well-being. Under Basic Needs approach, an individual's well-being is judged by actual amount of primary goods over which the person has command. The Utility-based approach sees the individual's well-being as an achievement of certain level of mental happiness or desirefulfilment. The Capability approach considers an individual's well-being as her or his ability to achieve various valuable functionings. Since our primary focus is women's and

⁷ For a clear distinction between constituents and determinants of well-being, see Dasgupta and Weale (1992).

children's physical well-being rather than the primary goods at their disposal and the utility or mental happiness they derive from the consumption of these goods, it follows that we confine our analysis to the capability approach. However, to appreciate the appropriateness of the Capability Approach, a brief review of the other two approaches is attempted below.

The Basic Needs approach, to begin with, focuses on the possession of goods essential to satisfy basic human needs such as health, nutrition, shelter and education. The inadequacy of the approach emanates partly from its virtue itself. Basic goods are only means to well-being and the possession of or command over commodities does not reflect the nature of one's well-being (Sen. 1982 and 1990a). Commodities are viewed in terms of their characteristics. Hence, well-being achieved by a person relates to the characteristics of the commodities used. But, an index of characteristics could not possibly serve as an indicator of a person's well-being, since conversion of characteristics into well-being can and does vary significantly among individuals. Thus, the usefulness of the approach judged even as means gets severely compromised in this context (Sen 1990a).

More importantly, the approach is insensitive to physiological differences in human beings. It is well known that differently constructed and situated people require different amounts of primary goods to satisfy the same needs (Sen 1982). For example, with the same income and means to buy food and medicine, a pregnant or lactating woman may be at a disadvantage vis-à-vis a man of her same age in achieving adequate nutritional wellbeing (Sen 1995). Therefore, the above inadequacies, among other things, may render it defective to use primary goods as an appropriate indicator of an individual's well-being.

The Utility-based approach, on the other, deals with the end – the constituents of wellbeing. Though the approach is concerned with what commodities do to human beings, it uses aggregate mental happiness or desire fulfilment as a proxy for well-being. The over concentration on mental attitude of a person limits the approach from various counts. The approach suffers from physical condition neglect (Sen 1987). Consider a person, for example, who leads a simple life and takes pleasure in small comforts but she is ill fed, undernourished, and unsheltered. The person - according to this approach- has high well-

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being since her physical condition does not enter in well-being. Further, confining attention to utilities amounts to seeing people in a limited way, since happiness or desire-fulfilment represents only one aspect of overall human well-being (Sen 1984a). The limitation of the approach is more explicit in assessing gender differences in utility. Women may be habituated, in the absence of clear perception regarding their well-being, to accept the traditional inequalities as natural and consider their lower well-being vis-à-vis men as appropriate. In terms of happiness or desire fulfilment these women are well placed, although they are deprived in terms of their overall well-being (Sen 1990a and 1990b). Thus, the above limitations, among other things, inhibit the use of mental happiness or desire-fulfilment as an appropriate index of well-being (Sen, 1990a).

Capability approach sees a person's life as a sequence of things the person does, or states of being she or he achieves. These constitute functionings - doings and beings the person achieves. Capability refers to the alternative combinations of functionings from which a person can choose (Dreze and Sen, 1995). Notionally, capability approach is an extension of basic needs approach. It, however, shifts the emphasis from commodities to what commodities do to human beings. To be specific, though commodities are merely a means, the approach does not shun them from its ambit, since capabilities of persons depend, among other things, on their command over commodities (Sen 1984b). Further, the approach is sensitive to the physiological differences and, hence, varying requirements as well as varying perceptions regarding their well-being. This makes the capability approach appropriate for assessing well-being of women and children. Hence, the study proposes to use it.

2.2.2. Capability Approach

2.2.3 Conceptual Roots

Economic growth and economic development are interconnected processes. They are, however, distinct from each other. The former is the means and the latter is the end. The former concentrates on the expansion of income and commodities and the latter aims at the expansion of human capabilities. The former places emphasis on the sources that promote well-being, while the latter tends to focus on the ability to make use of that

source. The former is, at best, one of the factors influencing the latter. Economic growth, therefore, is only an ingredient – indeed important one – for the economic development (Sen 1984b, 1988b, 1990a and 1993). The process of development - according to this approach – is essentially the process of expansion of human capabilities. Expansion of income or supplies of commodities, therefore, is only instrumentally, not intrinsically, important in this process (Sen 1984b and 1989). According to Amartya Sen, the roots of the approach can be traced from the writings of Karl Marx, Adam Smith. Immanuel Kanth and indeed Aristotle (Sen 1990a and 1993).

2.2.4. Concept

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The primitive notion in this approach is functionings. A functioning is an achievement of a person: what she or he manages to do or be in the life. Functionings, therefore, constitute a person's being. If functionings constitute a person's being, an evaluation of a person's well-being has to take the form of an assessment of these constitutive elements (Sen 1990a). An assessment of the person's wellness or well-being, thus, is nothing but an assessment of functioning vectors reflecting the doings and beings (Sen, 1987). Some functionings are elementary in nature but important to all. Free from avoidable morbidity and mortality, being adequately nourished, able to read, write and communicate, being sheltered, having mobility denote such important functionings. Also, there are some functionings which are complex in nature but still widely used such as being happy, achieving self-respect, taking part in the life of the community, appearing in public without shame and so forth (Sen 1993).

Capability of a person refers to a person's ability to achieve various valuable functionings. Capability thus indicates the person's ability to choose various alternative functionings. Broadly, the capability set of a person represents the alternative combinations of functioning achievements, from which she can choose one combination (Sen 1995). The above concept can be presented through an illustration. A person has two commodities: sack of rice and bicycle. The characteristics of these commodities are nutrition and transport. The functionings a person could achieve from these goods are being nourished and mobile respectively. Here, functioning vector consists of (1) moderately nourished

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and mobile and (2) well nourished and non-mobile. The person can choose a preferred functioning vector, which she or he feels appropriate for the life. The person's ability to choose a functioning vector denotes her or his capability (Saith and Harriss-White 1998). Thus, a functioning is what a person succeeds in doing with the commodities and their characteristics. Functioning, therefore, is an achievement of a person, whereas capability is the ability to achieve various functionings.

Within the theoretical framework of capability approach, the present study primarily intends to assess women's achievement of some of the basic functionings that are influenced significantly by their earning⁸. Specifically, the study attempts to examine how far women's ability to earn an independent income has enabled them to achieve some of the basic functionings for themselves. The study locates household well-being as a starting point of analysis so as to arrive at a complete picture. The following functionings are considered for the present study. At the household level, shelter, basic amenities like water, toilet and lighting within the household and economic status are examined. Economic status reflects a household's ability to prevent from hunger and malnutrition. It also influences the ability to have adequate shelter, which in turn influences basic facilities amenable to the household⁹. Ability to be sheltered adequately and have basic amenities are not only intrinsically important for themselves, they also help the members of the household to prevent from escapable morbidity and mortality, which is central to the household's well-being. Since our data do not provide household income, we take landholding and following household durables like radio, television, refrigerator and car as the proxy for the household economic status.

The study uses the following functionings to assess women's well-being. Women's literacy, morbidity (incidence of TB), mean number of children ever born, autonomy (discussion with husband on the use of contraception and family size), maternal care (4

⁸ Thus, the present study analytically does not go beyond functionings. To put differently, the study assesses women's achievement rather than their ability to achieve. Assessing women's ability involves creation of different functioning vectors and selection of appropriate vector, which is beyond the scope of present analysis and data set at our disposal.

⁹ For instance, a pucca house is more likely to have water and toilet facilities attached within and most likely to be electrified.

more antenatal visits, tetanus injection and iron folic tablets taken during last pregnancy and institutional delivery of last birth) and median age at marriage. Needles to say, ability to read, write and communicate and ability to prevent from avoidable morbidity are intrinsically important to lead a dignified life. Higher mean number of children indicates the risk of morbidity and mortality associated with pregnancy, birth and lactation. Discussion with husbands on family size and use of contraception points to women's autonomy in terms of control over important decisions affecting them. Maternal care indicators reflect women's ability to make use of existing health care facilities in crucial times with the help of their independent earning. These functionings are basic in nature and they reflect the extent of freedom women enjoy in leading a dignified life. To put differently, women's inability to achieve these functionings clearly points to the extent of their vulnerability at the physical and household level. The functionings of women are influenced substantially by the amount of resources at women's control, which is conditioned by their ability to earn an independent income. The next section attempts to probe this link.

2.3. Women's Work and Well-being: Conceptual Links

As presented already, Amartya Sen (1990b) postulates that women's well-being depends crucially on the interface between their vulnerability at the breakdown position, perception about their own well-being and their perceived contribution¹⁰ to family welfare. Women's earning through their participation in outside work, according to Sen, can give them a better breakdown position, possibly a clear perception about their well-being and a higher perceived contribution to family's economic position. Though concrete evidences proving Sen's hypotheses in the Indian context are yet to abound, the importance of women's independent earning to their well-being has brought out much earlier¹¹.

¹⁰ Perceived contribution is different from actual contribution. For a discussion on conceptual issues, see Sen (1990) and empirical evidence see Maria Mies (1982).

¹¹ Safilios-Rothschild (1982) and Mason (1985).

Intuitively speaking, women's earning gives them an access to and control over an independent income¹², which would make their economic contribution to the household visible and high¹³. This in turn improves their access to and control over household resources and tend to improve their economic worth. Their higher economic contribution to household and increased accessibility and control over household resources would offer them a bargaining power. A woman earning half the household income will likely to have more bargaining power than the woman who earns none, even when the total household earnings are same (Dixon 1978). This bargaining power can strengthen their participation in and the ability to influence household decision making, which are the hallmarks of women's autonomy at the household.

Women's household autonomy can offer them a favourable household environment in terms of greater discussion and agreement among spouses on matters such as desired family size and use of contraception¹⁴. Further, their physical mobility and exposure to and interaction with outside world, as a part of their participation in jobs outside their home, tend to give them a social worth. Women's autonomy, along with their earning and exposure to knowledge can enable them to make use of health care facilities, especially at critical times. These economic and social worth would in turn enhance their physical well-being. In the light of the above, we hypothesise that women's ability to earn an independent income would enhance their well-being.

However, evidences from rural south India revealing an inverse association between women's work and well-being are altogether not absent. Ravindran (1995) argues, based on the health condition of Scheduled Castes/Tribes working women from Tamil Nadu,

¹² Although, in some settings, wives give their earnings to the husbands or mother-in-laws, who then determines how these earnings are used. Nevertheless, earning women are likely to have relatively a greater control over household resources, either directly through physical access to an income or indirectly through the changing power relations within the family brought out by their independent income (Basu, 1996).

¹³ Mencher's (1988) field observation from Tamil Nadu and Kerala indicates that higher percentages of income earned by women goes to household maintenance, whereas lower percentage of male earning is comparably spent.

¹⁴ It has been suggested that women with higher degrees of personal autonomy are more progressive in terms of receptive to modern knowledge and concepts and have greater willingness to practice that knowledge. See Dyson and Moore (1983) and Basu (1996).

CHAPTER 3

Women's Work and Household Well-being: Evidence from Tamil Nadu

In this chapter, we present the state of household well-being in terms of basic indicators such as nature of housing, basic amenities and economic condition in Tamil Nadu. Basic amenities consist of drinking water, toilet facilities and electricity within the household. Since NFHS data do not give household income, we have taken household durables like Radio, Television, Fridge and Car as proxy for household economic status. These functionings represent household's achievement in terms of basic well-being. Economic status reflects a household's ability to prevent from hunger and malnutrition. It also influences the ability to have adequate shelter, which in turn influences basic facilities amenable to the household. Thus economic status plays a dual role; an end and basic means to other ends like housing and amenities. Ability to be sheltered adequately and have basic amenities are not only intrinsically important for themselves, they also help the members of the household to prevent from escapable morbidity and mortality, which is central to the household's well-being.

Women are classified broadly into working and non-working thereby making work status as basic unit of classification. Working women are further classified into earning and non-earning women, since earning, rather than work, is expected to enhance women's well-being. Within this larger classification, we have made three subclassifications in terms of nature of women's work such as high, medium and low. For the non-working women, husband's occupation is taken as the basis for the above subclassification. Spatial and social dimensions are also brought in to arrive at a complete picture of well-being.

National Family Health Survey classifies women workers into the following nine categories

- 1. Professional Technical High level workers
- 2. Professional Technical Low level workers

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- 3. Administrators / Executives / Managers
- 4. Clerical Workers
- 5. Sales Workers
- 6. Service Workers
- 7. Women engaged in Farming, Fishing, Hunting, etc.
- 8. Production and Transport Workers and
- 9. Women engaged in Household Duties¹

We have clubbed these nine classifications into three groups such as *High, Medium* and *Low* by combining different but related nature of work. These groupings are based essentially on the social relations of production and technical content of work. The social relations of production refer to 1) ownership of productive resources and 2) the authority and responsibility workers exercise over their own and other's labour. Similarly, technical content of work refers to 1) the nature and ranges of worker's skills and 2) their autonomy in design and problem solving, and regulating the speed, intensity and duration of their work (Lawson 1990 and Faulkner and Lawson 1991). Although the above nine classifications capture broadly women's range of activities, they are not adequate enough to bring in social relations and technical content of work. For example, occupations such as Sales, Service, Production and Transport can have different hierarchies² within themselves and considering them as homogeneous category may undermine the above factors. We have addressed this issue by bringing in relevant factors like education, landholding at appropriate places.

¹ These activities are apart from women's household or domestic chores like cooking, cleaning, child care and related works.

² which may crucially be depend upon the years of schooling and advance or technical education, experience and other related factors.

High

- 1. Professional Technical High level workers
- 2. Professional Technical Low level workers
- 3. Administrators / Executives / Managers and
- 4. Cultivators (Farmers who have more than 6 acres of landholding).

These jobs fetch not only a continuous and relatively higher income but also involve higher degrees of responsibility and decision-making as well as specialised managerial and technical skills. These jobs enable to participate and influence decision making process, sanction authority and powers over other workers. These jobs, therefore, are significantly associated with higher degrees of autonomy at work place and at home as well.

Medium

- 1. Medium category constitutes the following
- 2. Clerical Workers
- 3. Sales Workers having more than 10 years of schooling
- 4. Service Workers having more than 10 years of schooling
- 5. Small Cultivators (Farmers who have 1 to 5 acres of landholding) and
- 6. Production and Transport Workers having more than 10 years of schooling

These jobs may provide a continuous but relatively moderate income and involves some amount of responsibility and decision-making as well as specialised managerial and technical ability. These jobs are also expected to provide some amount of autonomy at work place and home as well.

Low

- 1. Workers classified under this category consist of the following
- 2. Sales Workers having less than10 years of schooling
- 3. Service Workers having less than 10 years of schooling
- 4. Production and Transport Workers having less than 10 years of schooling
- 5. Agricultural Labourers, and women involved in fishing, hunting and

6. Women engaged in Household Duties.

These jobs fetch meager income and do not involve managerial or decision-making abilities and specialised managerial or technical skills. These works may be associated with least or no degrees of autonomy at work place or at home.

Thus, the above grouping trifurcates the women workers into highly skilledautonomous, moderate skilled-autonomous and low skilled-autonomous workers. Though these job classifications are not applicable to non-working women, they can not, however, be clubbed together. This is mainly because these non-working women might be endowed with different income level or economic status. This issue, however, can be resolved to some extent by classifying the nature of husband's occupation; i.e. non-working women with husband's occupation being high, medium and low. For classifying the husband's occupation into high, medium and low, the same pattern followed for working women is adopted. This is primarily to ensure uniformity in comparison. As noted already, for the present analysis all the three kinds of nonworking women, such as women unwilling to work, unemployed and women unable to enter into or withdrawn from the labour market due to reproductive and child care responsibilities, are considered as one homogenous category.

Theoretical Expectations

It has been argued that women in India enter labour market mainly out of economic necessity (Nayyar 1989). Women, whose work participation constricted by economic compulsion, are most likely to be found in the low paid jobs (Villarreal 1996) and this is equally true in Tamil Nadu. These jobs reward meager income, which is likely to be spent fully on daily subsistence. The enhancement of household well-being through these jobs might therefore be rather low. Conversely, high nature of work involves higher education and specialised skills. It is more likely that work participation of well-educated women, who may come from wealthier families, is facilitated by the availability of suitable jobs rather than poverty. These jobs provide continuous and relatively higher income, that may be far excessive of their subsistence requirements,

which can better their household well-being. Against this background, we would expect, on the one hand, relatively a lower household well-being for the working women vis-àvis non-working women and, on the other, within working women relatively a better household well-being for women engaged in higher categories of work vis-à-vis women at lower categories of work.

Indicators	Total				Rural				Urban			
	EW	NE	NW	GT	EW	NE	NW	GT	EW	NE	NW	GT
	1467	406	2066	3949	1119	348	1101	2577	348	58	965	1371
Housing	Housing											
Pucca	15	11.8	32.1	23.6	10.5	9.5	18.9	13.9	29.6	25.9	46.9	41.9
Kachha	49.8	36.5	24	34.9	57.1	39.9	33.7	44.7	26.1	15.5	13.1	16.3
Semi-Pucca	35.2	51.7	43.9	41.5	32.4	50.6	47.4	41.3	44.3	58.6	39.9	41.7
Amenities												
Water	3.3	2.7	6.3	4.8	2.4	1.4	2	2.1	6.3	10.3	11.3	10.1
Toilet	14.2	9.4	39.4	27	4.5	4.3	14.3	8.7	41.7	56.9	68.1	61.4
Electricity	50.4	30.4	77.1	66.5	44.1	68.4	68.7	57.9	70.7	82.8	86.6	82.6
All the Three	1.6	0.7	4.9	3.2	0.3	0	0.4	0.3	5.7	5.2	10	8.8
Durables	Durables											
Radio	32.6	50.5	58.7	48	26.3	47.4	50	39.2	52.9	65.5	68.8	64.6
Television	10.7	9.4	34	22.7	4	6	18.5	10.4	32.2	29.3	51.7	45.9
Fridge	2.2	0.5	7	4.6	0.4	0.3	1.8	1	8	1.7	13.1	11.3
Car	0.5	0.2	1.4	0.9	0.1	0	0.2	0.1	1.7	1.7	2.8	2.5

 Table 3.1: Household Well-being in Tamil Nadu (Figures in per cent)

Table 3.1 presents three aspects of household well-being for Tamil Nadu. It is clear from the table that more than three fourth of the households (76 per cent) are deprived of adequate shelter denoted by pucca housing, almost 97 per cent of the women do not have basic facilities like drinking water (drinking water includes tap connection or well within the home compound.), toilet and electricity within the precincts of their households. Further, more than half of the women (52 per cent) does not possess radio, which is strictly a basic necessity although considered here as one of the proxy for economic status of the household. The per cent of households comes down drastically when we move on to other household durables such as TV, Fridge and Car. Only electricity is relatively widespread among the households (67 per cent) in Tamil Nadu. Although around 42 per cent of the households have semi-pucca housing, our focus here is on pucca housing, which is essentially an achievement. The figures also reveal that, non-

working women maintain a higher status over working women in all the three aspects of household well-being. Within working women, earning women enjoy comparably better household well-being than non-earning women.

It is apparent from the table 3.1 that around 14 per cent of the women in rural Tamil Nadu have adequate shelter, denoted by pucca housing. The proportion comes down abysmally low to 0.3 per cent in the case of all the three basic amenities within their household. Further, only 2.1 per cent of the women have drinking water within their home compound. Though it may not be possible to have tape connection or well within every home in the rural area, and the public water system can resolve the availability of drinking water to some extent, but this is unlike the case in toilet facilities. Our data denote that only 8.7 per cent of the households have toilet facility attached within the home compound whereas around 14 per cent of the women have pucca housing. This implies that some households with pucca housing do not have toilet facility. Classification of women based on nature of work reveals that non-working women have relatively higher well-being than working women. Within working women, there is no much variation in household well-being.

In the urban case little less than half of the women (42 per cent) have adequate housing. This is three times higher than the percentage of rural women (14 per cent). But the per cent of women who have all the three basic amenities is woefully low (9 per cent) here as well. When compared to rural, higher per cent of urban women possess durables which indicates the relative better economic status among urban women. Thus, a significant gap exists between rural and urban women in the achievement of household well-being. This implies clearly that residence of the women makes a profound difference in household well-being. However, the only aspect, where the difference between rural and urban women is not so pronounced, is electricity. In urban Tamil Nadu too, non-working women have higher household well-being than working women. The performance of earning and non-earning women in the household well-being does not have noticeable difference.

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Table 3.2 presents household well-being across social groups such as SC/ST and Other Castes. A cursory reading of the table 3.3 reveals that only 12 per cent of women belong to Scheduled Caste/Tribes have pucca housing which comes around just half of the Tamil Nadu. If we consider pucca housing as a proxy for household well-being, around 88 per cent of women from this social group are deprived of this basic facility. Similarly, only 10 per cent of the women belonging to SC/ST have toilet facility within the household, whereas it is 27 per cent for Tamil Nadu. Although electricity is little widespread (45 per cent), but that too lags far behind Tamil Nadu (67 per cent). The possession of commonest of the durables, i.e. Radio, is quite low (29 per cent) when compared to Tamil Nadu (48 per cent). A comparison on the work status of women reveals that non-working women enjoy better household well-being than working women and no definite picture emerges within working women.

Indicators	Total			SC				OC				
	EW	NE	NW	GT	EW	NE	NW	GT	EW	NE	NW	GT
	1467	406	2066	3949	416	38	277	735	1050	367	1889	3213
Housing	Housing											
Pucca	15	11.8	32.1	23.6	8.6	7.7	16.5	11.6	17.5	12.3	34.3	26.4
Kachha	49.8	36.5	24	34.9	62.1	30.8	47.7	54.8	44.9	37	20.5	30.3
Semi-Pucca	35.2	51.7	43.9	41.5	29.3	61.5	35.8	33.6	37.6	50.7	45.2	43.3
Amenities												
Water	3.3	2.7	6.3	4.8	2.9	2.6	2.9	2.9	3.5	2.7	6.8	5.3
Toilet	14.2	9.4	39.4	27	4.3	5.1	18.6	9.8	18.2	9.8	42.6	30.9
Electricity	50.4	30.4	77.1	66.5	37.2	66.7	54.5	45.4	55.6	70.8	80.5	71.3
All the Three	1.6	0.7	4.9	3.2	0.7	. 0	2.5	1.4	1.9	0.8	5.2	3.7
Durables	Durables											
Radio	32.6	50.5	58.7	48	22.1	41	36.9	28.7	36.8	51	62.1	52.5
Television	10.7	9.4	34	22.7	1.9	0	15.1	6.8	14.2	10.4	36.9	26.4
Fridge	2.2	0.5	7	4.6	0	2.6	0.7	0.4	3.1	0.3	8	5.5
Car	0.5	0.2	1.4	0.9	0	0	0	0	0.7	0.3	1.6	1.2

Table 3.2: Household Well-being across Social Groups (Figures in per cent)

Table 3.2 also revealed that around 26 per cent of the women belong to Other Castes have pucca housing, which is above two times the proportion of SC/ST women. Although other caste women maintain a considerable lead over scheduled caste and tribes women in all the three basic amenities, the gap is pronounced in the case of toilet facility within the household. The advantage of other caste women persists in economic

status as well. Thus, at the aggregate level women from other castes experience relatively higher well-being than their counterparts belonging to scheduled caste and tribes. From the table 3.3, it is clear that non-working women emerge as better performers in overall household well-being vis-à-vis working women. Within working women, earning women evidence somewhat higher performance than non-earning women. At the aggregate level, a clear tend is noticed. Non-working women enjoy higher household well-being - in terms of housing, amenities and economic status - than working women. This trend is near unanimous across social groups and region as well.

Table 3.3 provides household well-being for Tamil Nadu at a disaggregate level. Among the higher category of work, non-working women -whose husbands are employed in higher category of work- maintain a lead in housing and durables whereas earning women surpass non-working women in basic amenities. This brings out the positive association between economic status and adequate shelter. Economic status and pucca housing may be necessary but not sufficient factors for basic amenities. The availability of basic amenities within the household is conditioned by various other factors like education, awareness on health and hygiene. The relatively higher availability of basic amenities among earning women at higher category of work may be partly due to their higher education (48 per cent) and health consciousness created both by their education³ and interaction with the outside world as a part of their work outside the home.

In the medium category of work, non-working women – whose husbands are positioned in medium level jobs - are endowed with relatively higher well-being in all the three aspects than earning as well as non-earning women. The same pattern is observed in lower categories of work as well. A difference, however, is worthy of mention. In the lower category of work, non-earning women -who generally lag far behind non-working and earning women- are dispensed with relatively greater achievement in amenities and economic status than earning women. Though earning women's achievement with respect to pucca housing is better than the non-earning women, the latter's performance

³ In an attempt to identify factors that enhance the survival of children, Hobcraft (1993) and Cleland and Ginniken (1997) argue that educated women are more hygiene than non-educated women.

in other aspects of housing, especially in semi-pucca, is striking. The advantage enjoyed by the non-working women at medium and lower category in housing and basic amenities can partly be attributed to their economic status. This is also true in the case of non-earning women at lower category of work. Even if we disaggregate the women in terms of nature of work, we get the same picture. In general, women at higher categories of work have better household well-being than their counterparts at medium level jobs who in turn perform better than women at low categories of work.

Indicators		Earning	g	No	on-Earn	ing	No	n-Worl	king
	H	Μ	L	Н	Μ	L	H*	M *	Ľ*
	100•	220	1146	27	202	176	214	451	1346
Housing									
Pucca	44.0	24.1	10.7	11.1	14.4	8.5	52.8	38.4	27.5
Kachha	10.0	43.6	54.5	18.5	39.1	36.5	6.5	16.0	27.6
Semi-Pucca	46.0	32.3	34.8	70.4	36.4	55.1	40.7	45.6	44.9
Amenities									
Water	11.0	4.5	2.4	3.7	1.5	4.0	7.9	8.2	5.4
Toilet	64.0	22.3	8.4	14.8	6.9	11.4	62.6	43.2	34.4
Electricity	89.0	63.2	44.5	77.8	69.8	69.9	93.0	84.5	72.1
All the three	10.0	2.7	0.6			1.7	7.9	6.4	3.9
Durables									
Radio	77.0	39.5	27.4	63.0	50.0	47.7	84.1	67.4	51.9
TV	56.0	23.2	4.4	14.8	8.4	9.7	61.7	41.5	27.3
Fridge	22.0	3.6	0.3	3.7		0.6	22.0	10.6	3.4
Car	4.0	0.9	0.1	3.7			4.7	1.1	1.0

Table 3.3: Household Well-being in Tamil Nadu by Job Category (Figures in %)

High, Medium and Low category of jobs are abbreviated as H, M and L respectively.

* Husband's occupations are classified as High, Low and Medium

Earning, Non-Earning and Non-Working Women are abbreviated as EW, NE and NW respectively whereas GT refers to Grand Total.

• Figures in this row, in all the tables, refer to number of women in each category.

Note: Totals of earning, non-earning and non-working women do not equal the disaggregated figures due to missing women in all the tables. For details, refer to Appendix.

As noted already, though economic status is taken here as one of the three aspects of household well-being, it is central to the household well-being in the sense that it can influence the availability of other two aspects like housing and basic amenities, which are intertwined inexorably. To put differently, though economic status is taken as one of the three ends, it is also a means to other two aspects of household well-being. A cross sectional comparison brings some interesting patterns. Non-working women, whose husbands are employed in lower categories of work, experience an overall higher wellbeing in all the three aspects than earning and non-earning women at medium nature of work. Among the non-earning women, those engaged in lower categories of work fare better than their sisters at high and medium categories of work in terms of basic amenities. The broad picture emerges from Tamil Nadu, at the aggregate level, is that non-working women remain meritorious than earning and non-earning women. Since this result seems to confirm our hypothesis put forward in the beginning of this analysis, we would like to go further to ascertain whether this trend changes across region or not.

Table 3.4 presents household level well-being for Rural Tamil Nadu. The trend emerges from this table is same as that of the preceding table. Non-working women are positioned at the top in all the three aspects of household well-being. This goes hand in hand with the general pattern observed in overall Tamil Nadu, although rural performance lags well behind the latter. In the high category of work, non-working women exceed earning and non-earning women in housing, whereas earning women outperform non-working and non-earning women in basic amenities. This is in line with the overall Tamil Nadu picture. Further, at higher category of work both earning and non-working women have almost equal economic status. But the usual difference in housing still continues despite the same economic status. Non-earning women as in the earlier case remain at the bottom.

At medium and lower categories of work, non-working women stand well ahead of earning and non-earning women in all the three aspects of household well-being. A cross sectional look confirms the patterns observed from the earlier table. The record of non-working women, whose husbands are engaged in medium category of work, in housing is higher than earning and non-earning women engaged in high categories of job. Further, the overall superior performance of non-working women, whose husbands are engaged in lower category of work, than earning women and non-earning women at medium and low categories of work is also striking. Non-earning women engaged in low categories of work perform better than their earning counterparts in basic amenities. Similarly, none of the non-earning women have all the three basic amenities, whereas earning women at lower category of jobs outperform their sisters at medium category of work. The gap between earning and non-working women at lower categories work in the achievement of basic amenities is quite thin.

Indicators	E	Earning		Non	-Earnin	g	Non	-Worki	ng
	H	M	L	H	Μ	L	H*	M *	L*
	45•	164	909	24	194	129	98	269	709
Housing									
Pucca	22.2	12.2	9.6	4.2	11.9	6.2	30.6	25.3	14.5
Kachha	20.0	55.5	59.3	20.8	40.7	42.6	13.3	24.5	40.2
Semi-Pucca	57.8	32.3	31.1	75.0	47.4	51.2	56.1	50.2	45.3
Amenities									
Water	2.2	2.4	2.4		1.5	1.6		1.9	2.1
Toilet	35.6	3.7	- 3.1	8.3	5.7	1.6	27.6	18.6	10.7
Electricity	80.0	53.0	40.6	79.2	69.1	65.1	86.7	77.3	62.8
All the	2.2		0.3						0.4
Three									
Durables									
Radio	71.1	28.0	23.8	58.3	50.5	40.3	79.6	58.0	42.7
TV	35.6	7.3	1.9	8.3	7.2	3.9	38.8	25.3	13.0
Fridge	6.7	0.6	0.1			0.8	4.1	3.3	0.8
Car	2.2			·				0.4	0.1

Table 3.4: Household Well-being in Rural Tamil Nadu by Job Category (Figures in %)

Note: Same as Table 3.3

Table 3.5 presents household level well-being for Urban Tamil Nadu. The non-working women have positioned at the top, as in the earlier cases, than earning and non-earning women. In all the three categories of wok such as high, medium and low, non-working women exhibit their overall supremacy in the household well-being. Notably, the difference between the women has come down drastically unlike rural. As in earlier cases, earning women engaged in higher categories of work have an edge over their non-working and non-earning counterparts in the combined basic amenities, although non-working women have an edge in toilet and electricity. At the outset, it may seem that non-earning women at lower category of work have higher achievement in basic amenities. However, this may be due to small sample size in the case of non-earning women at both high and medium nature of work.

Indicators	Ea	rning		No	n-Earni	ng	Non	-Worki	ng
	H	M	L	H	Μ	L	H*	M *	L*
	55•	56	237	3	8	47	116	182	637
Housing					•				
Pucca	61.8	58.9	15.2	66.7	75.0	14.9	71.6	57.7	39.7
Kachha	1.8	8.9	35.9			19.1	0.9	3.3	18.1
Semi-Pucca	36.4	32.2	48.9	33.3	25.0	66.0	27.5	39.0	42.2
Amenities									
Water	18.2	10.7	2.5	33.3		10.6	14.7	17.6	9.1
Toilet	87.3	76.8	28.7	66.7	37.5	38.3	92.2	79.7	60.8
Electricity	96.4	92.9	59.5	66.7	87.5	83.0	98.3	95.1	82.6
All the	18.2	10.7	1.7			6.4	14.7	15.9	7.7
Three									
Durables									
Radio	81.8	73.2	41.4	100	37.5	68.1	87.9	81.3	62.0
TV	72.7	69.6	13.9	66.7	37.5	25.5	81.0	65.4	43.2
Fridge	34.5	12.5	0.8	33.3			37.1	21.4	6.3
Car	5.5	3.6	0.4	33.3			8.6	2.2	1.9

Table 3.5: Household Well-being in Urban Tamil Nadu (Figures in per cent)

Note: Same as Table Table 3.3

Spatially, a clear picture emerges from the above. Non-working women experience relatively a higher household well-being than earning and non-earning women. This trend is confirmed even if we classify the women based on nature of jobs. Nevertheless, earning women employed in high categories of work exhibit relatively higher performance in basic amenities. Urban women remain at the top when compared to their rural counterparts thereby making a clear spatial difference in achievement of household well-being. The overall better achievement in household well-being by non-working women can be related to their higher economic status vis-à-vis earning and non-earning women. The occasional edge enjoyed by non-earning women at medium category of work over their earning counterparts also point to this factor. This reinforces the positive association between household economic status and higher household well-being. Since spatially we get a similar pattern, an analysis across social groups might throw some insights to understand the underpinnings of household well-being in Tamil Nadu.

Indicators		Earnin	g	No	n-Earn	ing	No	n-Work	king
	Н	Μ	L	Н	Μ	L	H*	M*	Ľ*
	10•	36	370	1	16	21	9	24	238
Housing									
Pucca	10.0	16.7	7.8		6.3	4.8	22.3	20.8	16.4
Kachha	30.0	58.3	63.5		31.3	33.3	44.4	25.0	49.2
Semi-Pucca	60.0	25.0	28.7	100	62.4	61.9	33.3	54.2	34.4
Amenities									
Water		2.8	3.0		6.3		22.3		2.1
Toilet	10.0	5.6	4.1		6.3	4.8	33.3	29.2	16.8
Electricity	60.0	58.3	34.3	100	56.3	71.4	44.4	66.7	54.6
All the		2.8	0.5				22.3		1.7
Three									
Durables									
Radio	70.0	36.1	19.5	100	37.5	38.1	100	50.0	33.6
TV	400	2.8	0.8				33.3	25.0	13.4
Fridge						4.8	22.3		
Car									

Table 3.6: Household Well-being in Tamil Nadu among SC/ST (Figures in per cent)

Note: Same as Table Table 3.3

Table 3.6 provides disaggregated picture of well-being of Scheduled Caste and Tribes. The disaggregation of women, with regard to nature of work, exhibits the same picture, as that of earlier ones. It emerges clearly from table 3.6 that non-working women have perceptibly higher household well-being than earning and non-earning women. The gap between non-working and earning women is however not significant unlike the other cases. In the higher category of work, non-working women experience better household well-being than their earning counterparts⁴. In the medium category, non-working women's achievement in housing and economic stability exceeds that of earning and non-earning women whereas a definite picture is absent in basic amenities. Though higher proportion of non-working women have toilet and electricity, none of them have drinking water within their home. Conversely, despite the lagging in toilet and electricity, few earning women have water facility within their home compound. This

⁴Since sample size of non-earning women is quite low, the comparison therefore is not attempted.

difference is absent in higher category of work which we have noted spatially. In lower category of work, non-working women establish their overall supremacy over working women in all the three aspects of household well-being. Similarly, non-working women, whose husbands are employed in medium category of work, present a better performance in housing than earning and non-earning women engaged in high and medium nature of work. It should be noted that sample size of women in almost all categories is quite low and this limits us to make a detailed reading of the results.

cent)

Indicators		Earning	, ,	No	n-Earn	ing	No	n-Worl	cing
	Η	M	L	Η	Μ	L	H*	M *	Ľ*
	90•	184	776	26	186	155	205	427	1108
Housing									
Pucca	47.8	25.5	12.1	11.5	15.0	9.0	54.1	39.3	28.6
Kachha	7.8	40.8	50.1	19.2	39.8	36.8	4.9	15.5	25.5
Semi-Pucca	44.4	33.7	37.8	69.3	45.2	54.2	41.0	45.2	45.9
Amenities									
Water	12.2	4.9	2.2	3.8	· 1.1	4.5	7.3	8.7	6.1
Toilet	70.0	25.5	10.4	15.4	7.0	12.3	63.9	44.0	38.2
Electricity	92.2	64.1	49.4	76.9	71.0	69.7	95.1	85.5	75.9
All the	11.1	2.7	0.6			1.9	7.3	6.8	4.3
Three									
Durables									
Radio	77.8	40.2	31.2	61.5	51.1	49.0	83.4	68.4	55.8
TV	57.8	27.2	6.1	15.4	9.1	11.0	62.9	42.4	30.2
Fridge	24.4	4.3	0.4	3.8			22.0	11.2	4.2
Car	4.4	1.1	0.1	3.8			4.9	1.2	1.2

Note: Same as Table 3.3

Table 3.7 presents household well-being for women belong to Other Castes. The table reveals that non-working women enjoy relatively higher well-being than working women. In the higher category of work, non-working women perform better in housing and economic status whereas the latter exceeds the former in basic amenities. In both medium and lower categories of work, non-working women outperform working women in all the three aspects of household well-being. Within working women, a definite picture is absent. Since the sample size of non-earning women is quite small, a detailed comparison is not attempted. However, a comparison across social groups

exhibits that women belonging to Other castes enjoy better household well-being than their counterparts from SC/ST. This is equally true for both working and non-working women and nature of job as well.

Summing Up:

The following pattern emerges from the above analysis. Non-working women, irrespective of region and caste, have higher household well-being than earning and non-earning women. This is equally true for both aggregate and diaggreagte levels. However, the only consistent variation against this trend is the relative advantage of earning women at higher category of work in basic amenities over non-working and non-earning counterparts. Expectedly, women at higher category of work experience higher well-being than their counterparts at medium category of work who in turn outperform women employed in lower category of work.

Results from the above analysis support both the hypotheses; higher household wellbeing for non-working women vis-à-vis working women and relatively better performance of women working in higher categories of jobs when compared to their counterparts at lower categories of jobs. The lower economic status of the earning women at lower and medium categories of work, and their corresponding lower achievement in housing and basic amenities lend weights to the growing consensus that women in India enter labour market mainly out of economic necessity. As noted already, economic status is taken here as one of the three ends or functionings of household well-being. But household economic status is inexorably interconnected to other two aspects of well-being. The interconnection is quite obvious in the sense that when household income is inadequate to satisfy the daily sustenance, as is most likely to be the case for women at low and medium category of work, it might not be possible to concentrate on enhancing other aspects of well-being such as housing and basic amenities. Thus economic status implies that basic subsistence is taken care of, and it denotes family's ability to prioritise with the extra resources at household's disposal. The nexus between economic status and other two aspects of household well-being is quite brought out among non-working women. This would therefore enable us to infer that higher economic status rather than non-availability of jobs might largely be responsible for their non-participation in outside work. Thus, the lower household wellbeing of working women manifests the extent of household poverty which in turn constrain them in achieving other central elements of household well-being such as housing and basic amenities. Though working women might be deprived of basic household functionings, they might be advantaged in terms of autonomy, facilitated by their earning and interaction with outside world. Further, it has been argued that social constrains on women are relatively relaxed in the face of economic compulsion and prevailing lower caste customs. Therefore we may argue, based on the above premise, that a better household well-being may be a necessary but not sufficient factor for women's well-being. In the next chapter we attempt to ascertain these relations.

CHAPTER 4

Women, Work and Well-being: Relationship Examined

This chapter analyses women's well-being in Tamil Nadu. The study uses certain basic functionings to assess the extent of working women's well-being. This is ascertained by comparing working women's well-being with that of non-working women at both aggregate and disaggregate levels. The functionings are women's literacy, morbidity (incidence of TB), mean number of children ever born, autonomy (discussion with husband on the use of contraception and family size), maternal care (4 more antenatal visits, 2 or more tetanus injection and iron folic tablets taken during last pregnancy and institutional delivery of last birth) and median age at marriage. Women's ability to read, write and communicate and ability to prevent from avoidable morbidity are central to lead a dignified life. Higher number of children indicates the risk of morbidity and mortality associated with pregnancy, birth and lactation. Discussion with husbands on family size and use of contraception points to women's autonomy in terms of control over decisions affecting them. Maternal care indicators signify women's ability to make use of existing health care facilities in crucial times with the help of their independent earning. These functionings are basic in nature and achievement of these functionings refers to the extent of women's freedom in living a dignified life.

Theoretical Expectations:

It has been agreed that women's access to and control over and independent enable to attain higher autonomy. Dyson and Moore (1983) hypothesise that women with higher degrees of autonomy are more progressive in terms of receptive to modern knowledge and concepts and have greater willingness to practice that knowledge. Basu (1996) and Dharmalingam and Morgan (1996) argue that women's exposure to modern values and greater physical mobility and interaction with outside world could enable earning women to practice birth control measures and use health care facilities. Further, Mason (1993) hypothesises that women's earning and their autonomy could influence fertility

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through three probable ways. First, women's earning could increase their age at marriage, which shortens reproductive span, which in turn lowers fertility. Second, women's earning and autonomy reduce son preference among both women and men and increase the opportunity cost of rearing more children. Each of these provides motivation to limit fertility. Third women's earning and autonomy increases women's exposure to modern knowledge and enhances discussion among spouses on family size and use of birth control which in turn reduces fertility. Based on the above, we expect relatively higher autonomy and therefore a smaller family size, greater use of contraception and health care facilities for maternal care and lower incidence of morbidity among working women, especially earning women, vis-à-vis non-working women employed in high categories of work than women employed in low categories of work.

Table 4.1 presents the state of women's well-being in Tamil Nadu. It is clear from the table that more than one third of the non-working women are illiterates, whereas for earning women the percentage is twice that of non-working women (68 per cent), which is even higher than the state average of 50 per cent. Although non-earning women stand little ahead of earning women, two third of them are deprived of the most basic component of well-being. A look at the indicators that are referred to as the manifestation of autonomy such as discussion among spouses on family planning and family size shows that more than half (53 per cent) and above 70 per cent of the non-working women discuss family planning and family size with their spouses respectively. Going on these indicators, non-working women have higher amount of autonomy than earning and non-earning women.

Indicators		TC	DTAL	4			RUR	AL		τ	JRBA	N
	EW	NE	NW	TN	EW	NE	NW	T	EW	NE	NW	Ť
Literacy	I					·	<i></i>		•			
Illiterate	68.3	65.5	34.1	50.1	76.8	67.2	45	61.9	41.1	55.2	21.7	27.9
Primary	21.1	31.3	44.9	34.7	18.4	30.5	42.7	30.4	29.9	36.2	47.4	42.8
Secondary	6.1	2.7	18.4	12.1	3.5	2.3	11.2	6.6	14.7	5.2	26.3	22.4
High	4.4	0.5	2.7	3.1	1.3	0	1.1	1.1	14.4	3.4	4.5	6.9
Mean Years of Schooling	7	5.5	2.7	7.2	5.9	5.4	6.8	6.3	8.6	5.8	8	8.1
Mean Children Ever Born	2.9	3.3	2.4	2.7	3	3.2	2.5	2.8	2.6	4.1	2.4	2.5
Use of Family Planning	1		1		Ļ			I	I	L		
Temporary	10.2	9.4	21.2	15.8	7.7	8.4	14.7	10.7	18.1	15.5	28.6	25.3
Permanent	44.5	47.8	33.7	39.2	45.2	48.3	35.7	41.7	42.4	44.8	31.3	34.7
Not using	45.3	42.8	45.2	45	47.1	43.4	49.6	47.6	39.5	39.7	40.1	40.1
Maternal Care												
Institutional Delivery	35	39.2	57.8	47.9	25.2	35.2	43.7	35.3	77.9	75	82.7	81.4
Iron Folic Tablets	81.5	83.3	86.1	84.4	80.1	83.1	83.5	82.2	86.3	84.6	89.2	88.3
Tetanus Injections	95.1	92.2	96.8	96	93.6	93.8	95.7	94.7	100	80	98.2	98.4
Antenatal Visits	31.6	35.3	55.5	46.5	23.9	33.7	45.1	36.0	57.8	46.2	68.3	65.6
Morbidity												
ТВ	0.6	0.5	0.3	0.4	0.7	0.3	0.3	0.5	0.3	1.7	0.3	0.4
Discussion with Spouses on												
Family Planning	40.9	37.9	52.5	47.5	38.8	37.3	50.4	44.2	47.4	41.4	54.6	52.7
Number of Children	63	62.1	71.8	68.2	60.1	64	66.7	63.7	71.7	51.7	77.3	75.3
Median Age at Marriage	17	17	18	17	16	17	17	17	18	16.5	18	18

Table 4.1: Women's Well-being in Tamil Nadu (Figures in per cent*)

* except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

Note: EW = Earning Women, NE = Non-Earning Women, NW = Non-Working Women and T = Total

Indicators such as the use of contraception and health care facilities and lower family size reveal the transformation of women's autonomy into practice. The analysis bring out clearly that non-working women have comparably a smaller family size indicated by the mean number of children ever born (2.4) than earning and non-earning women (2.9 and 3.3) respectively. Though there is no significant difference between earning and non-earning women on the use of contraception (55 per cent), the difference becomes marked (10 and 20 per cents respectively) when we look at use of temporary birth

control measures. Similarly, despite a somewhat equal performance in iron folic tablets and tetanus injection, it is apparent from the table that higher percentage of non-working women go for 4 or more antenatal visits and deliver their babies under medical supervision than earning and non-earning women. The above discussion indicates that non-working women have higher well-being than working women. Further, the results denote the positive association between autonomy and maternal care. Relatively higher literacy rate, longer age at marriage and better economic status might be contributing to the overall superior performance of non-working women. Since the disease tuberculosis (TB) is closely related to poverty, the lower economic status of earning and non-earning women and higher incidence of TB go hand in hand. Although a concrete picture does not emerge within working women, earning women seem to experience relatively a higher well-being than non-earning women.

This general pattern is reinforced without much alteration across spatially. In rural Tamil Nadu, the results clearly exhibit the comparably higher well-being of non-working women than earning and non-earning women. In urban Tamil Nadu too, non-working women achieved relatively higher well-being than their earning and non-earning counterparts. However, a conflicting picture emerges from within working women. In rural Tamil Nadu, non-earning women evidence relatively higher well-being, except mean number of children ever born and discussion on family planning, than that of earning women. It should be recalled that non-earning women are relatively well of in economic status than earning women. Similar is the case in education. These might be contributing to the comparative advantage of non-earning women. A difference is, however, worth noting. The differentials in achievement of well-being between non-working and earning women in urban Tamil Nadu seem to be narrow.

The results indicate that urban women experience relatively higher well-being than the rural counterparts. It needs to be remembered that most of the maternal care indicators are closely associated with and indeed influenced by the availability of health care facilities. Urban areas are noted for the greater availability of health care services unlike rural areas. The higher availability of health care services provides an incentive to use them when in need, although affordability conditions the use substantially. The lack of

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proper health care facilities and lower economic status might be contributing to the relative poor performance of working women in rural areas. This should be understood in the context of evidence from the previous section that points to the nexus between poverty and work participation. Greater availability can not be ruled out as one of the factors responsible for the thin difference observed between working and non-working women in urban Tamil Nadu.

Table 4.2 presents well-being of women with reference to nature of work. The diaggregation based on work provides some interesting patterns. Earning women employed in higher category of work experience relatively higher well-being than non-working and non-earning counterparts. Earning women at higher nature of work enjoy relatively greater autonomy than non-working and non-earning women. The advantage persists in translating this autonomy into practice. Higher proportion of earning women at higher nature take iron folic tablets and tetanus injection and deliver their babies under medical supervision despite higher number of antenatal visits by non-working counterparts. This direct relation is absent in use of family planning. Though larger proportion of earning women at higher proportion, higher proportion of non-working women (65 per cent) use contraception than former (54 per cent).

The results enable us to infer, at the outset, that notwithstanding the lagging in use of contraception and antenatal visits earning women employed in higher category of work stand well ahead of non-working and non-earning counterparts and indeed with substantial difference. Median age at marriage (23 years) and mean children ever born (2) among these women merits special mention. It should be noted that though the former has a better economic status but that is not above than that of non-working women either. This provides support to the proposition (Sen 1990a) that economic status is only instrumentally and not intrinsically important for well-being. Education seems to explain the trend emerging from the above table. Around 83 per cent of the earning women at higher nature of job have secondary and higher education whereas it is 51 per cent for the non-working counterparts. Thus, the education attainment might be playing a central role apart from their independent earning. As we have noted in the

beginning of the last chapter, these jobs not only fetch relatively higher and continuous income, they are associate with greater degrees of mobility and decision making ability. The higher well-being of these women is the cumulative effect of all these factors.

 Table 4.2 : Women's Well-being in Tamil Nadu by Occupational Status

(Figures in per cent*)

Indicators		EW			NE			NW	}
	H	M	L	H	M	L	H	M	L
Literacy					·				
Illiterate	6	54.5	68.4	53.9	61.4	50	9.8	21.1	32.4
Primary	11	15.5	30.2	29.6	29.2	48.9	39.3	34.1	48.4
Secondary	35	23.6	1.4	7.4	8.9	1.1	39.3	34.1	18.6
High	48	6.4	0	3.7	0.5	0	11.6	4.7	0.6
Mean Years of Schooling	12.8	9.2	4.8	6.7	6.2	4.7	9.4	8.3	6.9
Mean Children Ever Born	2	2.8	3	2.8	3.3	3.4	2.3	2.3	2.5
Use of Family Planning									
Temporary	29	16.5	7.3	7.4	7.9	11.5	28.5	24.2	19.2
Permanent	25	42.2	46.7	48.1	45	50.6	36.4	33.6	33.3
Not using	46	41.3	46.1	44.4	47	37.9	35	42.1	47.5
Maternal Care									
Institutional Delivery	64.3	36.7	33.2	50	33.3	45.7	59.1	57.1	58.3
Iron Folic Tablets	97.1	78.7	80.5	100	82	83	83.3	88.5	86.1
Tetanus Injections	100	95.7	94.4	80	55.2	92.6	96.9	96	97
Antenatal Visits	68.6	38.7	26.3	20.0	42.0	29.8	71.2	66.7	50.7
Morbidity									
ТВ	1	0.5	0.6	0	0	1.1	0.9	0.2	0.2
Discussion with Spouses						ı		·	
Family Planning	65.2	35.7	38.8	20	42	35.9	56.2	57.6	50.6
Number of Children	87	72.3	57.7	70	62.7	60.3	80	78.6	68.7
Median Age at Marriage	23	17	16	17	16.5	17	19	18	18

*except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

<u>Note</u>: 1 EW = Earning Women, NE = Non-Earning Women, NW = Non-Working Women and T = Total

2 H, M and L refer to High, Medium and Low category of Work respectively.

This trend gets completely reversed when we look at women employed at medium and lower category of work. Both at medium and lower category of work, non-working women outperform their earning and non-earning counterparts. A closer look also reveals that non-working women at medium category of work come much closer to their sisters at higher category of work in terms of their achievement of well-being. In mean number of children performance of both categories of women equals whereas the former stand ahead in antenatal care and iron folic tablets consumed during their pregnancy and discussion with their spouses regarding the use of family planning and lower incidence of morbidity. The performance of earning and non-earning women engaged in medium category of work with their sisters at higher category of work is unimpressive unlike the non-working women.

A reading of the well-being of working women at medium nature of work does not entail to get an absolute picture. In some aspects, earning women present an impressive performance, while non-earning women outperform the former in some other indicators. However, the performance of non-earning women in antenatal visits is quite striking. Though a definite picture is absent among working women at lower category of work, non-earning women seems to maintain somewhat a lead over earning women. This comparative edge of the non-earning women may be partly due to their relatively higher literacy rate (50 per cent as against 32 per cent) despite their lower economic status when compared to their counterparts. Two remarks about the performance of these women merit attention. Relatively higher proportion of non-earning women at lower nature of job discusses on the number of children with their husbands when compared to earning counterparts but the former have higher number of mean children as well. Conversely, lower number of non-earning women discusses on contraceptive use but higher proportion uses contraception vis-à-vis earning women at lower category of work.

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Indicators		EW			NE			NW	
	Η	Μ	L	H	Μ	L	Η	M	L
Literacy									
Illiterate	6.7	70.7	73.9	62.5	61.9	51.9	17.3	30.9	43.3
Primary	20	55.5	59.3	20.8	40.7	42.6	13.3	24.5	40.2
Secondary	48.9	8.5	1	8.3	7.7	1.6	25.5	21.6	12.7
High	24.4	2.4					4.1	2.2	0.3
Mean Years of Schooling	10.8	7.1	4.8	5.8	6	4.7	8	7.3	6.3
				0.7		2.0	0 5	0.4	0.5
Mean Children Ever Born	2.2	3	3	2.7	3.3	3.2	2.5	2.4	2.5
Use of Family Planning									
Temporary	20	9.2	6.8	8.4	7.7	9.4	17.3	18.6	12.7
Permanent	26.7	46	45.9	45.8	45.4	52.8	39.8	35.8	35.3
Not using	53.3	44.8	47.3	45.8	46.9	37.8	42.9	45.6	52
Maternal Care									
Institutional Delivery	42.9	29.2	24	50	33.3	37	52.9	47.8	42.5
Iron Folic Tablets	93.3	80.4	79.4	100	82	82.4	75.9	88.1	83.5
Tetanus Injections	100	93.6	93.2	. 80	93.2	96.8	96.4	95.2	65.6
Antenatal Visits	46.7	21.0	23.1	20.0	42.0	23.5	51.7	58.1	41.3
Morbidity									
TB		0.6	0.8			0.8	1	0.4	0.1
Discussion with Spouses									
Family Planning	69	31.6	38	22.2	40.1	34.5	50.9	54.5	48.2
Number of Children	89.7	67.1	56.7	66.7	62.9	65.5	70.9	73.1	63.7
Median Age at Marriage	21	17	16	17	16	17	18	18	17
meuran Age at mai i idge	<u>4</u> 1	/	10	/	10	/	10	10	11

Table 4.3: Women's Well-being in Rural Tamil Nadu (Figures in per cent*)

*except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

<u>Note</u>: 1 EW = Earning Women, NE = Non-Earning Women, NW = Non-Working Women and T = Total

2 H, M and L refer to High, Medium and Low category of Work respectively.

Results from table 4.3 exhibit a same pattern in rural Tamil Nadu as well. Earning women employed in higher category of work have comparably better well-being than their non-working and non-earning counterparts. Earning women's performance in autonomy indicators such as discussion with spouses on family planning and number of children is noteworthy, although their performance is not marked in maternal care indicators. It is clear from the table that contraceptive use is higher among non-working women at higher nature of work vis-à-vis earning counterparts (57 per cent and 47 per

cent respectively) but the former has given birth to higher mean children than the latter (2.5 and 2.2 children respectively). The comparative edge of earning women slips down when we look at medium and lower category of work. In these categories of work, non-working women experience better well-being than their earning and non-earning counterparts. Moreover, the gap between non-working women at higher category and lower category of work is rather thin unlike earning and non-earning women. This is in tune with Tamil Nadu pattern. Nevertheless, except in education, autonomy variables and mean children ever born, the difference in the performance of these women is not large enough. However, a wide gap prevails in the economic status of non-working women, a clear picture is virtually absent. At the lower category of work, although non-working women remain at the top, the impressive performance of non-earning women over earning counterparts is worthy of mention. The same pattern in economic status observed in the previous chapter may be remembered here to appreciate the larger trend emerging from the analysis. The same trend is echoed in educational attainment as well.

It is clear from Table 4.4 that same pattern is reinforced in urban Tamil Nadu as well. At the higher category of work earning women enjoy higher well-being vis-à-vis nonworking and non-earning counterparts like in the rural area. However, the wide gap found between earning and non-working women seems to be narrowed down in urban Tamil Nadu. In fact, the latter outperform in contraceptive use, antenatal visits and discussion on number of children. Earning women in urban Tamil Nadu expectedly perform better than rural women. In the medium category of work, no concrete picture emerges. Earning women emerge meritorious in some indicators such as mean years of schooling, use of birth control measures, tetanus injection and median age at marriage, and equal in mean children ever born whereas non-working women fare well in rest of the indicators. This is in contrast to rural pattern. This pattern is the replication of household economic status wherein a concrete trend has been missing. The difference between women at higher and medium nature of work among both earning and nonworking women seems to be small. Since sample size of non-earning women in urban Tamil Nadu is too small, comparison within working women does not make much sense.

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Indicators		EW			NE			NW	
	H	Μ	L	H	M	L	H	Μ	L
Literacy								L	
Illiterate	5.5	7.1	47.3	,33.3	50	44.7	3.4	6.6	20.3
Primary	3.6	7.1	49.7	33.3	0	55.3	27.6	32.4	53.7
Secondary	23.6	67.9	3		37.5		50.9	52.7	25.1
High	67.3	17.9		33.3	12.5		18.1	8.2	0.9
Mean Years of Schooling	14.4	11.2	5	11	11.3	4.6	10.4	9.3	7.2
Mean Children Ever Born	1.8	2.2	3	3.7	5.3	4	2.1	2.2	2.5
Use of Family Planning			l	1					
Temporary	36.4	38.2	9		12.5	17	37.9	32.6	26.3
Permanent	23.6	30.9	49.6	66.7	37.5	44.7	33.6	30.4	31.2
Not using	40	30.9	41.4	33.3	50	38.3	28.4	37	42.5
Maternal Care									
Institutional Delivery	85.7	66.7	79.6			75	80	83.3	82.5
Iron Folic Tablets	100	75	86.2			84.6	89.2	89	89.3
Tetanus Injections	100	100	100			80	97.3	97.3	98.5
Antenatal Visits	20.0	24.0	58.0	0	0	46.2	86.5	79.2	62.2
Morbidity	<u> </u>								
TB	1.8					2.1	0.9		0.3
Discussion with Spouses			-				A		
Family Planning	62.5	45.5	42		60	39.1	60	61.8	53.1
Number of Children	85	84.8	62	100	60	47.8	88	86.2	73.8
Median Age at Marriage	24	21	17	20	18.5	16	20	19	18

Table 4.4: Women's Well-being in Urban Tamil Nadu (Figures in per cent*)

*except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

<u>Note</u>: 1 EW = Earning Women, NE = Non-Earning Women and NW = Non-Working Women respectively.

At the lower category of work, non-working women have achieved higher well-being than earning and non-earning women. The achievement of non-working women in some crucial indicators comes closer to their sisters at medium nature of work. This is absent among earning women. Similarly, women at medium and lower category of work in urban Tamil Nadu exhibit relatively higher well-being than their counterparts in rural Tamil Nadu. Thus, somewhat a clear picture emerges spatially. At the higher category of work, earning women remain at the top whereas non-working women fare better in medium and lower category of work, although this marked achievement is absent among medium category in urban Tamil Nadu. The picture broadly unanimous with household well-being.

Table 4.5: Well-being among SC/ST	Women in Tamil Nadu (Figures in %*)
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Indicators		EW			NE			NW	
	H	Μ	L	H	M	L	H	M	L
Literacy									
Illiterate	10	80.6	80.3	100	75	71.4	22.3	25	53.4
Primary		8.3	19.2		25	28.6	44.4	37.5	38.2
Secondary	80	11.1	0.5				33.3	37.5	8.4
High	10								
Mean Years of Schooling	11.2	7.3	4.6		4.5	5.2	7.6	8.2	5.8
Mean Children Ever Born	2.6	3.6	3.3	1	4.7	3.4	2.4	2.6	2.7
Use of Family Planning			, , , , , , , ,						
Temporary	20	2.8	5.8	0	0	9.5	22.2	27.3	11.3
Permanent	40	55.5	44.8	100	50	61.9	11.1	31.8	33.2
Not using	40	41.7	49.3	0	50	28.6	66.7	40.9	55.5
Maternal Care									
Institutional Delivery	100	25	23.3	-,-	50			87.5	41
Iron Folic Tablets	66.7	91.7	80.3	100	75	100	100	90.9	81.8
Tetanus Injections	100	81.8	94.1	100	100	100	100	100	94.2
Antenatal Visits	66.7	25.0	21.3	0	50.0	0	0	54.5	35.4
Morbidity									
ТВ	10		1.1				11.1		
Discussion with Spouses					,				
Family Planning	100	37.5	35.4		62.5	57.1	57.1	70.6	54.1
Number of Children	100	68.8	53.7		87.5	71.4	71.4	70.6	68.8
Median Age at Marriage	22	16	16	18	15	15	17	18	17

*except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

<u>Note</u>: 1 EW = Earning Women, NE = Non-Earning Women and NW = Non-Working Women respectively.

If we bring in social dimension, we get rather a complex picture as is evident from table 4.5. At the higher category of work, the results do not point to a higher position of

earning women. This, however, does not mean that their performance is below than that of non-working and non-earning women either. Thus the comparative advantage enjoyed by the earning women thus gets weakened among the scheduled caste and tribes (SC/ST) women. We have noted during our analysis that among this social group nonworking women whose husbands at higher nature of work have relatively better household well-being. Nevertheless, earning women at higher category belonging to SC/ST enjoy higher autonomy than their non-working counterparts. The same pattern is noticeable in Tamil Nadu as well. It merits a mention that at lower category of work non-earning women come closer to non-working women thereby surpass earning women. It is surprising to note that non-working women at medium category perform fairly higher than their sisters at higher category of work. It is not advisable to read too much on non-earning women especially higher and medium category since the number of women is quite low (1 and 16 respectively).

Table 4.6 presents the well-being of women from other castes (i.e. castes other than SC/ST) in Tamil Nadu. In the higher category of work, earning women experience comparably higher well-being than non-working and non-earning women. This is in contrast to the household well-being wherein non-working women have an advantage over earning women except in basic amenities. Although higher proportion of earning women at higher nature of work discuss with their husbands on family planning than the non-working counterparts, higher per cent of women from latter category use birth control measures than the former. In maternal care indicators, non-working women have an upper hand in antenatal visits and institutional delivery than earning women. In the case of both medium and lower categories of work, non-working women have a perceptible advantage over earning and non-earning women. This is broadly in line with household well-being. Within working women, though earning women maintain an advantage over non-earning women at high and medium categories of work, the smaller sample size of non-earning women restrict the importance of such comparison. Nevertheless, non-earning women have an edge over earning women at lower nature of work, as in the household well-being. The general picture arising from this table goes clearly hand in hand with the broad trend emerging from Tamil Nadu.

Table 4.6: Well-being among Other Castes Women in Tamil Nadu

(Figures in per cent*)

Indicators	EW		NE			NW			
	Η	Μ	L	H	Μ	L	Н	M	L
Literacy									
Illiterate	5.6	49.5	62.8	· 57.7	60.2	47.1	9.3	20.8	27.9
Primary	12.2	16.8	35.4	30.8	29.6	51.6	39	40.3	50.6
Secondary	30	26.1	1.8	7.7	9.7	1.3	39.5	34	20.8
High	52.2	7.6		3.8	0.5		12.2	4.9	0.7
Mean Years of Schooling	13	9.4	4.9	6.7	6.3	4.7	9.4	8.3	6.9
Mean Children Ever Born	1.9	2.6	2.9	2.9	3.2	3.4	2.3	2.3	2.5
· · · · · · · · · · · · · · · · · · ·	1.7	2.0	2.9	2.9	5.2	5.4	2.5	2.5	
Use of Family Planning									
Temporary	30	19.2	7.9	7.7	8.6	11.8	28.8	24.1	20.8
Permanent	23.3	39.6	47.6	46.2	44.6	49	37.6	33.7	33.4
Not using	46.7	41.2	44.5	46.1	46.8	39.2	33.7	42.2	45.8
Maternal Care									
Institutional Delivery	61.5	39.6	39.7	50	31.6	48.5	61.9	54.2	63.9
Iron Folic Tablets	100	76.2	80.6	100	82.6	82.2	82.8	88.3	87.3
Tetanus Injections	100	76.2	80.6	100	82.6	82.2	82.8	88.3	87.3
Antenatal Visits	68.8	41.3	29.0	25.0	41.3	31.3	73.4	67.5	54.9
Morbidity	Morbidity								
ТВ		0.5	0.4			1.3	0.5	0.2	0.3
Discussion with Spouses									
Family Planning	62.5	35.4	40.5	20	39.4	33.8	56.1	56.8	49.8
Number of Children	85.9	72.9	59.8	70	60.6	59.2	81.3	79.1	68.6
Median Age at Marriage	23	17.5	17	17	17	17	19	18	18
integral Age at Mai Lage	23	17.5	11	17	17	17	19	10	10

*except mean years of schooling, mean children ever born and median age at marriage, which are indicated by years, child per woman and age in years respectively.

<u>Note</u>: 1 EW = Earning Women, NE = Non-Earning Women and NW = Non-Working Women respectively.

Summing Up

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Thus, our analysis brings out more or less a definite picture of women's well-being in Tamil Nadu. At the aggregate level, non-working women stand at the top followed by earning and non-earning women. The disaggregation based on nature of work reveals yet another picture. At the higher category of work, earning women remain at the top followed by the non-working and non-earning women. Conversely, in medium and lower category of work, non-working women stand well ahead of their earning and nonearning counterparts. Similarly, women at higher nature of work have remarkably higher well-being than their sisters at medium nature of work who in turn perform better than women at lower category of work. However, a concrete picture is missing within working women. The findings go against one of our expectations that better well-being for earning women vis-à-vis non-working women. The findings consolidate our second proposition that higher nature of work with lower well-being. These findings, thus, support our argument that women's well-being is conditioned by their nature of work rather than work per se.

Thus, our results suggest that besides work, the nature of work significantly influences women's well-being. This assumes significance in the context of informalisation of female work facilitated by liberalisation of the Indian economy. From this results, it is possible to infer that poverty induced participation may not entail higher well-being for women. Besides lack of education, gender division of labour in terms of job hierarchy and segmented labour market might be restricting women's opportunities to enter into higher categories of work. Herein Boserup's (1970) argument that female literacy and training would facilitate to become women as equal partners of economic development should be noted. Further, though earning gives a resource base for working women, but the ability to convert this resource into sources of better well-being might be constrained by various factors, of which illiteracy is important. The lower literacy rate of working women vis-à-vis non-working women in general and abysmally low literacy among working women at lower category when compared to higher category in particular seem to reinforce the higher well-being of non-working women and working women at higher nature of work.

CHAPTER 5

The Contribution of Women's Work on Well-being: A Multivariate Logistic Regression Analysis

5.1 Introduction

It the previous chapter, we have analyzed the effect of women's work including the nature of work on their well-being without controlling the confounding variables. In this chapter, an attempt is made to assess the contribution of women's work on well-being after controlling socio economic and household variables using the multivariate logistic regression analysis. In addition, the effect of social, economic and household indicators on women's well-being will also be examined. Four indicators such as discussion with spouses on use of birth control measures (during last year) and discussion on family size, antenatal visits (4 or more during last pregnancy) and institutional delivery (for the last birth) were taken as dependent variables for the regression analysis. The first two variables were included to capture women's autonomy and the latter two for physical well-being.

5.2 Multivariate Logistic Regression Model

The logistic regression model is useful when the dependent variable takes only two values '0' and '1'. When we have dichotomous dependent variables, the multivariate regression analysis is not suitable to test the hypothesis due to the violation of assumptions as well as difficulties in interpreting co-efficients.

The multivariate logistic regression models take the following form

P (Y = 1) or P = $1/\left[1 + e - \frac{(b + b x + b x + ... + b x)}{0 + 1 + 2 + 2}\right]$

Where b_0, b_1, \dots, b_p are the coefficients and

 x_1, x_2, \dots, x_p are the independent variables.

The coefficients $b_0, b_1, ..., b_o$ are estimated using maximum likelihood method¹.

P / (1-P) is the odd ratio, which is basically the ratio of the probability that an event will occur to the probability that it will not occur. The coefficient b_1 tells us that for one unit increase in x_1 , the corresponding increase in the log of odd ratio.

Dependent Variables

The dependent variables take the following form

 $Y_1 = 1$, if a woman gave birth at a medical institution

= 0, otherwise.

 $Y_2 = 1$, if a woman had gone for 4 or more antenatal visits during pregnancy

= 0, otherwise.

 $Y_3 = 1$, if a woman discussed with her husband on the use of contraception

= 0, otherwise.

 $Y_4 = 1$, if a woman discussed with her husband on family size

= 0, otherwise.

Independent Variables

The independent variables were classified into four; such as household characteristics, social characteristics, husband's characteristics and women's characteristics. All these explanatory variables can influence women's well-being considerably. Therefore, an analysis after controlling the effects can tell us the independent effect of women's earning on their well-being.

1. Household Characteristics

Housing

 $X_1 = 1$, if the nature of housing is pucca

= 0, otherwise.

¹ For details regarding assumptions, procedures of computation and interpretation of results, refer to Maddala (1983).

TV

 $X_2 = 1$, if a household possesses TV

= 0, otherwise.

2. Social Characteristics

Residence

 $X_3 = 1$, if a woman 's place of residence is Urban

= 0, otherwise.

Caste

 $X_4 = 1$, if a woman belongs to Other Castes

= 0, otherwise.

3. Husband's Characteristics

Education

 $X_5 = 0$, if husband is illiterate

= 1, if literate with primary education (5 years of schooling)

= 2, if iterate with middle and high (6 - 10 years of schooling)

= 3, if literate with above high (above 10 years of schooling)

Women's Characteristics

Age

 $X_6 = 0$, if women were aged 30 and above

= 1, if women were aged between 14 and 19 years

=. 2, if women were aged between 20 and 29 years

Education

 $X_7 = 0$, if a woman is illiterate

= 1, if she is literate with primary

= 2, if she is literate with middle

= 3, if she is literate with high and above.

Work Status

 $X_8 = 1$, if a woman is working

= 0, otherwise.

Earning

 $X_9 = 1$, if a woman is earning

= 2, if she is working but non-earning

0, if she is non-working

Nature of Work

 X_{10} = is 1, if an earning woman is engaged in higher nature of work

= 2, if an earning women is engaged in medium nature of work

= 3, if an earning woman is engaged in lower nature of work

= 0, if a woman is non-working.

Three models are estimated corresponding to alternative formulations of women's work. The variables included in each model can be seen from the following table. In the third model, we excluded women's education from independent variables since women's education is taken as basic unit of classification of women's work². Therefore, inclusion of women's education may suppress the contribution of women's nature of work.

5.3 The Contribution of Women's Work on Well-being

5.3.1 Discussion with Husbands on Use of Contraception

Table 5.1 presents the result for the variable discussion with husbands on the use of contraception. It is apparent from the model 1 that working women are unlikely to discuss with their spouses on the use of birth control measures when compared to non-working women. The likelihood of working women discussing with their husbands does not improve even if working women were disaggregated into earning and non-earning women. This is evident from model 2. However, model 3 provides rather a different picture. Women engaged in higher category of work are 2 times likely to discuss with their husbands on the use of birth control measures when compared to non-working women. Thus, higher nature of work has significant positive association with the dependent variable. On the contrary, women employed at medium and low nature of work are unlikely to discuss when compared to non-working women. Thus, model 3

 $^{^{2}}$ The method of classification and the rationale were discussed at the beginning of the chapter 3.

indicates that higher nature of women's work enhances the chances of discussion with their husbands on use of family planning.

Explanatory Variables	Model 1		Mod		Model 3		
	OR Signif.		OR	OR Signif.		Signif.	
Household Characteristics	1	I	· ·		d		
1. Housing							
No Pucca	-	1	1	l	1		
Pucca	0.9979	0.9862	0.9996	0.9970	1.0387	0.7539	
2. Durables		<u> </u>	L		······································		
No TV		1	1	1			
TV	1.1172	0.3948	1.1235	0.3717	1.2916	0.0526	
Husband's Characteristics	L	L <u></u>	<u>.</u>		1		
Education							
Illiterate		1	1	<u> </u>	1		
Primary	1.1055	0.4561	1.1080	0.4476	1.2503	0.1260	
Middle&high	1.0634	0.6577	1.0608	0.6717	1.3953	0.0220	
Above high	1.1780	0.3558	1.1794	0.3531	1.8581	0.0004	
Social Characteristics	I		1 <u></u>		ı <u>.</u>		
1. Caste							
SC/ST	1		1		1		
Others	0.7610	0.0261	0.7601	0.0271	0.9007	0.4278	
2. Region	d		I · I				
Rural		1	1		1		
Urban	0.9650	0.7362	0.9561	0.6718	1.0284	0.8004	
Women's Characteristics	4						
Age							
30 – 39	1		1		1		
14 - 19	0.7022	0.0235	0.7042	0.0248	1.7138	0.0069	
20 – 29	1.9783	0.0000	1.9911	0.0000	2.7649	0.0000	
Education	1		I	· · · · · · · · · · · · · · · · · · ·	L		
Illiterate	1	[1		1		
Literate Primary	1.3819	0.0086	1.3762	0.0095	ni	ni	
Middle	1.8448	0.0003	1.8385	0.0003	ni	ni	
High & above	2.2592	0.0000	2.2734	0.0000	ni	ni	
Work Status	••••••						
Non-working	1		1		1		
Working	0.7642	0.0073	ni	ni	ni	ni	
Earning	ni	ni	0.7649	0.0121	ni	ni	
Non-earning	ni	ni	0.7619	0.1109	ni	ni	
Earning	•						
High	ni	ni	ni	ni	1.8178	0.0368	
Medium	ni	ni	ni	ni	0.5386	0.0044	
Low	ni	ni	na	ni	0.7209	0.0091	
-2 Log Likelihood Ratio		2854.3		2848.8		2477.8	
Goodness of Fit		2191.9		2181.9		1989.8	
Number of Observations		2191		2181.5		1997	
	Detie ee		1			1777	

Table 5.1 Discussion with Husband on Use of Contraception

O R refers to Odds Ratio and Not Included is abbreviated as ni

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Unlike women's work, women's education has positive and indeed strong association with discussion with husbands on the use of family planning. The odds ratio increases with corresponding increase in women's education. All the three models reveal that with regard to older women, only women aged 20- 29 years are most likely to discuss with their husband on the use of birth control measures. The association between discussion on family planning and women aged 20 - 29 years is quite significant (100 per cent)³. It is clear from the above models that association between household economic status and discussion on family planning matters with husbands varies within characteristics. The association between the possession of TV and the dependent variable is positive and significant whereas the association is weak in the case of nature of housing except in the third model. A conflicting picture arises in the case of husband's education. Though the odds ratios for educated husbands are above 1 in models 1 and 2, but they are statistically not significant. However, the coefficients become significant only in the third model. The models seem to confirm the finding, evident in the previous chapter, that women belonging to SC/ST are more likely to discuss with their husbands on use of contraception when compared to women from Other Castes.

5.3.2 Discussion with Husband on Family Size

The results for the above dependent variable are presented in Table 5.2. Model 1 shows that working women are least likely to discuss with their husbands on family size. Although the odds ratio is close to 1, the coefficient is not significant however. The trend remains the same even when working women are classified into earning and non-earning women. Thus, models 1 and 2 clearly indicate that working women are least likely to discuss with their husbands on the family size when compared to non-working women. The trend gets modified when nature of work is included in the analysis. Higher nature of work has positive and significant association, whereas medium and low work do not. Model 3 indicates that earning women at higher nature of work are 2 times likely to discuss with their spouses on family size when compared to non-working women. It, thus, appears that nature of work rather than work provides autonomy to working women.

³ During our preliminary analysis, we found that number of children has significant association with the dependant variable.

Explanatory Variables	Model 1		Model 2		Model 3	
	O R	OR Signif.		OR Signif.		Signif.
Household Characteristics						
1. Housing						
No Pucca	ni		n	i	ni	
Рисса	r	ni	n	ni		i
2. Durables						
No TV		1	. 1		1	
TV	1.4856	0.0078	1.4990	0.0067	1.5400	0.0060
Husband's Characteristics			·		••	
Education						
Illiterate		1	1		1	
Primary	1.3372	0.0285	1.3198	0.0373	1.4333	0.0122
Middle&high	1.4740	0.0056	1.4552	0.0076	1.7271	0.0002
Above high	1.8872	0.0011	1.8812	0.0012	2.6471	0.0000
Social Characteristics	<u></u>	·		. <u></u>	·	
1. Caste						
SC/ST	1		1		1	
Others	0.9059	0.4327	0.9114	0.4661	0.9578	0.7475
2. Region		L			,,,	
Rural	1		1		1	
Urban	1.0534	0.6491	1.0449	0.7022	1.2027	0.1250
Women's Characteristics		L	I		A	
Age		•				
30 - 39	1	L	1		1	
14 – 19	1.0496	0.7545	1.0602	0.7068	ni	ni
20 – 29	1.7340	0.0000	1.7409	0.0000	ni	ni
Education			I	l		
Illiterate	1	l	1		1	
Literate Primary	1.1482	0.2750	1.1460	0.2818	ni	ni
Middle	1.6691	0.0062	1.6627	0.0066	ni	ni
High & above	2.5725	0.0000	2.6151	0.0000	ni	ni
Children Ever Born	l		1			
0	1	[1		1	
1	ni	ni	ni	ni	4.2669	0.0000
2	ni	ni	ni	ni	6.6550	0.0000
3	ni	ni	ni	ni	5.4628	0.0000
4 and above	ni	ni	ni	ni	5.8582	0.0000
Work Status	L			I		
Non-working	1		1		1	
Working	0.9883	0.9113	ni	ni	ni	ni
Earning	ni	ni	0.9788	0.8499	ni	ni
Non-earning	ni	ni	1.0217	0.9014	ni	ni
Earning	I			L		
High	ni	ni	ni	ni	1.9127	0.0902
Medium	ni	ni	ni	ni	1.3005	0.2624
Low	ni	ni	ni	ni	0.8789	0.3031
-2 Log Likelihood Ratio	I	2553.1	ł	2544.7		2257.3
Goodness of Fit	<u> </u>	2198.5	<u>.</u>	2191.7		2006.9
Number of Observations		2192		2188		1997
OR refers to Odds	Patio and		udod is at		l as ni	

Table 5.2 Discussion with Husband on Family Size

OR refers to Odds Ratio and Not Included is abbreviated as ni.

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With regard to women's education, the association between middle as well as high education and the discussion on family size is striking. Women with middle and high education are 2 and 3 times likely to discuss with their husbands on family size respectively. It is also noticeable from the results that the significance of coefficients goes up with corresponding increase in women's education. This is true for all the three models. It emerges form the above analysis that educated women are most likely to be autonomous when compared to illiterate women. As noted already, number of children is included as one of the explanatory variables since discussion is conditioned by the actual number of children the family has. Women's age is dropped from the analysis mainly because both are highly correlated. It is apparent from the table that women who have children are most likely to discuss the family size with their husbands when compared to women who do not have any children. The odds ratio is relatively higher among women who have two children and lower among women with one child.

Household economic status has positive and significant association with the dependent variable. Thus, the odds ratio reveals that women who possess TV are likely to discuss family size when compared to women who do not possess TV. Conversely, caste and region of stay do not have any influence. This is universal for all the three models. The results also indicate that husband's education has significant positive association with the dependent variable. The coefficients and significance increases with concomitant increase in husband's education. This is equally true for all the three models.

5.3.3 Institutional Delivery

Table 5.3 presents the results of the logistic regression analysis taking institution delivery as the dependent variable. It is observed from the first model that if the woman is working, she is less likely to deliver her child in the hospital either private or government (indicated by the odds ratio less than 1) compared to non-working women. The odds ratio does not register any marked improvement if we classify working women into earning and non-earning women. Thus, models 1 and 2 reveal that working women are less likely to deliver their child in the medical institution compared to non-working working working women. It needs to be recalled from the previous chapter that within working

women, non-earning women are found to be slightly advantaged vis-à-vis earning women in institutional delivery. This is reinforced in model 2 wherein odds ratio for non-earning women (.74) is higher than that of earning women (.60).

Explanatory Variables	Model 1			del 2	Moo	
	OR Signif.		OR Signif.		O R	Signif.
Household Characteristics	·		•	<u></u>	<u> </u>	
1. Housing				· · · · · · · · · · · · · · · · · · ·		
No Pucca	t I	l		1	1	[
Pucca	1.4613	0.0607	1.4655	0.0594	1.5484	0.0345
2. Durables		· · · · · · · · ·				
No TV] 1	1		1	1	
TV	1.6367	0.0538	1.6264	0.0572	2.0173	0.0066
Husband's Characteristics	<u> </u>	·	<u></u>	<u> </u>		<u> </u>
Education						
Illiterate	J	1		1	1	
Primary	1.3991	0.0577	1.3587	0.0844	1.6079	0.0091
Middle&high	1.8314	0.0008	1.8086	0.0010	2.3812	0.0000
Above high	2.1614	0.0055	2.1440	0.0060	3.4004	0.0000
Social Characteristics	+ <u></u> -	1	· · · · · · · · · · · · · · · · · · ·	·	·····	
1. Caste						
SC/ST	1	1		1	1	
Others	1.6827	0.0009	1.7009	0.0009	1.8038	0.0003
2. Region	h	l	/	·	I	· · · · · · · · · · · · · · · · · · ·
Rural	1	1		1	1	
Urban	4.7427	0.0000	4.8598	0.0000	4.9491	0.0000
Women's Characteristics	L	L	l	1	. L	····
Age					<u></u>	···· · · · · · · · · · · · · · · · · ·
30 – 39	1	1		1]]]	
14 – 19	1.9392	0.0131	1.9449	0.0130	1.8722	0.0215
20 – 29	1.0469	0.7818	1.0396	0.8147	1.0179	0.9181
Education	L	L	L	L	l	
Illiterate	1	I		1	1	
Literate Primary	1.6244	0.0033	1.6131	0.0038	ni	ni
Middle	2.8918	0.0000	2.8908	0.0000	ni	ni
High & above	2.5302	0.0016	2.5483	0.0015	ni	ni
Work Status	L	· · · · · · · · · · · · · · · · · · ·		<u></u>	J	
Non-working	[1		1	1	
Working	0.6257	0.0006	ni	ni	ni	ni
Earning	ni	ni	0.6056	0.0006	ni	ni
Non-earning	ni	ni	0.7456	0.2174	ni	ni
Earning	L	I <u> </u>	l	L	J	· · · · · · · · · · · · · · · · · · ·
High	ni	ni	ni	ni	1.0764	0.8933
Medium	ni	ni	ni	ni	0.3906	0.0015
Low	ni	ni	ni	ni	0.5572	0.0002
-2 Log Likelihood Ratio	T	1416.8		1411.9		1202
Goodness of Fit	<u> </u>	1410.8	1		1	1303
				1443.7		1319
Number of Observations	L	1424	I	1421	l	1319

Table 5.3 Institutional Delivery

O R refers to Odds Ratio and Not Included is abbreviated as ni.

In the third model, we get a slightly improved scenario. The odds ratio increases to 1.07 only among higher category of work, whereas it remains lower than 1 in medium and lower category of work. However, though association between higher nature of work and institutional delivery is positive, the coefficient is not statistically significant. It was observed in chapter 4 that 64 per cent of earning women engaged in higher nature of work deliver their babies in the medical institutions whereas it is only 58 per cent for non-working women. The comparative advantage of the former with regard to latter is not confirmed in the logistic regression analysis. This might be due to the lower sample size in the nature of work (high, medium and low) among earning women compared to non-working women, since the analysis is confined to only last birth of the women during last four years from the date of the survey.

It is interesting to note in all the three models that women's education has significant and positive association with institutional delivery. Thus education has a profound influence in enabling women to go for institutional delivery. For example women who have education with high school and above are 2.1 times more likely to deliver at the medical institution compared to illiterate women in Model 1. Similarly, if the women are living the urban areas the odd ratio will be multiplied by 4.7 times. In other words, the probability that urban women will deliver at the medical institution is 4.7 times higher than the rural women. The results also indicate that younger women are more likely to have their delivery under medical supervision when compared to older women. As expected, women belonging to Other Castes are more likely to give their birth at the hospitals as compared to women belong to SC/ST. Husbands education and household economic status have significant and positive association with institutional delivery (see table 5.1). This broad trend is reinforced without much variation in all the three models.

5.3.4 Antenatal Visits (4 or more times)

The result of regression analysis for the dependent variable antenatal visits 4 or more times is presented in table 5.3. Model 1 denotes that odds ratio for working women is less than 1. This implies that working women are unlikely to go for antenatal visits 4 or

more times during their pregnancy when compared to non-working women. This trend still persists even when working women were disaggregated into earning and nonearning women. Model 2 shows that the odds ratio does not undergo any noticeable improvement among earning or non-earning women. Model 3 provides the results for earning women classified on the nature of their work. The odds ratios indicate that earning women engaged in high, medium and lower category are unlikely to go for 4 or more times antenatal visits when compared to non-working women. A look at table 4.1 reveals that higher proportion of non- working women (55.5 per cent) go for 4 or more antenatal visits when compared to earning women (31.6 and 35.3 per cents respectively).

It was observed in the previous chapter that per cent of earning women engaged in medium and lower category of work going for 4 or more antenatal visits is less than non-working women, but the reverse is the case with earning women employed at higher nature of work. The regression results confirm the former and contradict the latter. Like in earlier cases, women's education has positive and statistically significant association with antenatal visits. Thus, with regard to illiterate women, literate women are most likely to go for antenatal visits 4 or more times. The likelihood increases with corresponding increase in women's education. Women's age does not seem to influence the antenatal visits significantly. This is clear in all the three models.

With regard to household economic status, possession of TV has positive and significant association with antenatal visits. However, association between pucca housing and antenatal visits becomes significant in model 3 only. All the models indicate that women residing in urban area are likely to go for antenatal visits 4 or more times when compared to rural women. Similarly, women from Other Castes are most likely to go for antenatal visits when compared to women belonging to SC/ST. Husband's education has positive and significant association with antenatal visits. The results indicate that with regard to illiterate husbands, women whose husbands are literate are most likely to go for antenatal visits. However, the association becomes significant from middle education onwards.

Explanatory Variables	the second secon		Model 2		Model 3 O R Signif.	
	OR Signif.		O R	OR Signif.		Signif.
Household Characteristi	cs					
1. Housing						
No Pucca		1		1		1
Pucca	1.2624	0.1605	1.2595	0.1649	1.3205	0.0975
2. Durables		·	· · · · · · · · · · · · · · · · · · ·			.
No TV		1		1		1
TV	1.8048	0.0018	1.7972	0.0020	2.2930	0.0000
Husband's Characteristic	cs		.	k		L
Education				.		
Illiterate		1		1		1
Primary	1.0774	0.6870	1.0797	0.6794	1.2095	0.3142
Middle&high	1.6783		· · · · · · · · · · · · · · · · · · ·			
Above high	3.0328					
Social Characteristics	L	L	1		_	L
1. Caste						
SC/ST		1	·	1		1
Others	1.3224	0.0801	1.2937	0.1109	1.4023	0.0379
2. Region		L				L
Rural		1		1		[
Urban	1.4822	0.0052	1.4949	0.0045	1.5767	0.0013
Women's Characteristics		(L	<u>ا</u>		
Age						
30 - 39			1	1	1	
14 - 19	1.2456	0.3743	1.2421	0.3808	1.0384	0.8809
20 – 29	1.2063	0.2380	1.2088		1.0356	0.8287
Education						0.0201
Illiterate]	[1		
Literate Primary	1.5457	0.0050	1.5490	0.0049	ni	ni
Middle	2.3975	0.0000		0.0000	ni	ni
High & above	3.0795	0.0000	3.1217	0.0000	ni	ni
Work Status						
Non-working	1		1	[1	
Working	0.6489	0.0013	ni	ni	ni	ni
Earning	ni	ni	0.6326		ni	ni
Non-earning	ni	ni	0.7602	0.2461	ni	ni
Earning						
High	ni	ni	ni	ni	0.6568	0.3080
Medium	ni	ni	ni	ni	0.5124	
Low	ni	ni	ni	ni	0.5934	
-2 Log Likelihood Ratio		1603.4		1602.1		1506.7
Goodness of Fit		1407.2	····	1404		1317.3
Number of Observations		1425		1422		1320

Table 5.4 Antenatal Visits (4 or more)

O R refers to Odds Ratio and Not Included is abbreviated as ni

Summing Up

The Logistic Regression results indicate that the association between women's work and well-being is not straightforward. Non-working women experience relatively higher well-being than working women in terms of all the four indicators taken for analysis. However, nature of women's work seems to have influential effect on women's well-being. Higher nature of women's work has positive and significant association with the variables related to autonomy. Since women's autonomy is correlated with their physical well-being, this is not confirmed in our regression analysis. It needs to be remembered that autonomy variables relate to a larger sample size whereas institutional delivery and antenatal care is confined to last birth. The lack of positive and significant association between women at higher category of work on the dependent variables may be due to smaller sample size.

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Women's education has a positive and significant association with women's well-being. The influence of education is quite pronounced in the case of variables that reflect autonomy. It needs to be recalled that around 68 and 66 per cent of earning and non-earning women were respectively illiterates whereas it is just 34 per cent for non-working women. The prevalence of higher illiteracy might be perversely affecting working women's well-being. On the contrary, only 6 per cent of the women at higher category of work are illiterates. Our multivariate results seem to confirm the trends emerging from the previous chapter. The influence of women's age on their well-being? is mixed. Young age (14-19) has positive and significant association with institutional delivery, whereas both middle age (20-29) and young age have positive and significant' association with family planning.

The association between household economic position and women's well-being is quite mixed. Economic status has positive and significant association with institutional delivery and discussion on family size, the association remains inconclusive in the other two dependent variables such as discussion on contraception and antenatal visits. Similarly, the relationship between caste and women's well-being is also mixed. Caste has significant and positive relationship with institutional delivery and antenatal visits

and the relationship is weak in other two variables. This is broadly the pattern for urban residence as well. Nevertheless, strong positive association between urban women and their institutional delivery merits special mention. With regard to husband's education, positive and significant association is found in discussion on family size, institutional delivery and antenatal visits and association is weak in discussion on family planning.

CHAPTER 6

Major Findings and Conclusions

It has been hypothesised, by economists as well as demographers, that women's ability to earn an independent income would enable them to attain higher well-being. The underlying assumption here is that women's participation in income generating work gives them an access to and control over an independent income. This in turn bestows upon them higher autonomy in terms of control over important decisions affecting their lives, and provides confidence and ability to use health care and family planning services as means to improve their lives. The validity of this assumption is likely to depend on the nature of women's work rather than work per se. This gains significance in the context of women's participation in the labour market in India, which is mainly an outcome of economic compulsion. Against this backdrop, the present study attempted to explore the association between women's work and their well-being on the one hand, and nature of women's work and well-being on the other. The study further explored whether such association is uniform across social and spatial groups. The consistent and relatively higher work participation of women in Tamil Nadu State in India had set the stage for present study. The study used data from National Family Health Survey (1992-93) which provides both work status and well-being indicators of women.

Women's well-being was defined to include autonomy and physical well-being. Autonomy refers to women's ability to participate and influence decision-making that affects their lives. This was captured by variables such as discussion with husbands on the use of birth control measures and family size. The physical well-being was studied by considering maternal care indicators for the last pregnancy or birth such as antenatal visits (4 or more times), iron folic tablets, tetanus injections (2 or more) and institutional delivery. Women's well-being can not be studied in isolation with household well-being, since the latter conditions the former considerably. Household well-being consists of three components

namely economic status, nature of housing and basic amenities. Of them economic status needs to be stressed because it enables us to understand whether women's work participation is driven by their economic compulsion.

Analysis at the aggregate level revealed that non-working women have higher well-being than working women. This is true for both household and women's well-being. Although working women were classified into earning and non-earning, noticeable difference could not be observed between the two. It merits a mention here that working women has abysmally low economic status. This seems to confirm the proposition that women's work participation is primarily an outcome of household poverty. It, thus, appears that women's work and well-being are not correlated.

To test the hypothesis that nature of work could exert differential impact on women's wellbeing, it was studied by disaggregating nature of work. Working women were classified into High, Medium and Low based on social relations of production and technical content of work. Social relations of production refers to ownership of productive resources, and authority and responsibility women exercise over their own and other's labour. Technical content of work refers to the nature and ranges of women's skills and women's autonomy in designing, problem solving, and regulating the speed, intensity and duration of their work. In addition, working women's well-being was compared with that of non-working women. To this end, husband's occupation was taken as the basis for classifying nonworking women, who were accordingly classified into high, medium and low.

Our analysis shows that women at higher category of work enjoy better well-being than women at medium category of work. The latter in turn outperform women at lower category of work. This is equally true for both household and women's well-being. This hierarchy is reinforced among non-working women as well. A comparative assessment of working women's well-being with that of non-working women based on nature of work provides an interesting picture. Earning women at higher category of work enjoy higher well-being than their non-working and non-earning counterparts. Conversely, at both medium and low categories of work, non-working women experience

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comparably better well-being than earning and non-earning women. These results, thus, seem to establish that nature of women's work has differential impacts on their well-being.

An attempt is made to see whether the above registers any marked variation across social and spatial groups. Social groups consist of women belonging to Scheduled Caste/Tribes and Other Castes (Non-SC/ST). Spatial classification includes women residing in rural and urban areas. The analysis exhibits that the above pattern is near unanimous across social and spatial groups. A comparative appraisal reveals that urban women have relatively higher well-being than rural counterparts and women belonging to other Castes enjoy comparably higher well-being than their counterparts from Scheduled castes and Tribes.

Multivariate Logistic Regression Analysis is used to ascertain the contribution of women's work on their well-being after controlling the effects of social economic and household factors. In addition, the effect of social, economic and household indicators on women's well-being is also examined. Four indicators such as discussion with spouses on use of birth control measures and discussion on family size, antenatal visits and institutional delivery were taken as dependent variables. The first two variables were included to capture women's autonomy and the latter two for physical well-being. The independent variables have been classified into four categories such as household, husband's, social and women's characteristics.

Three models were estimated corresponding to alternative formulations of women's work. In the first model, work status is classified into working and non-working. In the second model, work status is categorised into three; earning, non-earning and non-working. In the third model, work is entered as four-category variable such as earning high, medium and low and non-working. Since women's education is taken as basic unit of classification of women's nature of work, inclusion of women's education may suppress the significance of women's nature of work. Therefore, in the third model women's education is excluded from the explanatory variables.

It is clear from the multivariate analysis that women's work does not have significant positive association with all the four dependent variables. This pattern is continued in the

second model wherein working women were classified into earning and non-earning women. Thus, advantage of non-working women persists even when other factors that would potentially influence women's well-being - such as household economic status, husband's education, region and caste besides women's age and education - were controlled. The inclusion of nature of women's work brings out a mixed picture. In the autonomy variables, higher nature of work has positive and significant association. On the contrary, the association is weak for the remaining dependent variables such as antenatal visits and institutional delivery. However, women's education has positive and highly significant relationship with the latter variables.

Thus, the impact of nature of women's work on their well-being remains inconclusive. Nevertheless, if we disaggregate well-being into autonomy and physical well-being, it may be possible to infer that higher nature of work seems to influence women's autonomy significantly. The multivariate analysis also brings out the close nexus between women's education with their well-being. Husband's education has positive and significant association with most of the well-being indicators. Similar is the case for household economic status. Place of residence and caste of the women has profound influence in physical wellbeing whereas the association is not significant in autonomy variables.

These results indicate clearly that there is no one to one relationship between women's work and well-being. Further, nature of work seems to play an important role in enhancing the well-being of working women. Our analysis reinforces the proposition, put forth by Amartya Sen (1990b), that the strength of relationship between women's work and well-being depends on the nature of their employment, economic rewards and social standing. The influence of women's earning on their well-being is, therefore, crucially conditioned upon or mediated by the interface of various factors, of which women's education and poverty being the poignant.

This implies that though earning gives a resource base for working women, the ability to convert this resource into sources of better well-being might be constrained by various factors, of which illiteracy becomes crucial factor. Women's education is central element not only to become equal partners of economic development as posited by Boserup (1970),

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but also it enhances women's perception regarding their well-being which in turn influences the actual well-being of women. Given the household income being same, an educated woman is most likely to use health care facilities than uneducated woman. The strong association found between women's education and women's well-being in multivariate analysis is a case in point. The lower literacy rate of working women vis-à-vis non-working women in general and abysmally low literacy among working women at lower category when compared to higher category in particular seem to reinforce the higher well-being of non-working women and working women at higher nature of work.

When economic compulsion forces women to take up employment outside the home, they are most likely to be absorbed in lower echelons of labour market, especially in casual or informal jobs. These jobs, which are physically demanding, fetch far meager rewards. Research reveals that in the presence of pervasive poverty, women seem to contribute almost all of their earnings to meet basic subsistence of the household (Mencher 1988). This is done primarily at the expense of their health and nutrition. Though women's participation in these jobs enhances household well-being, it seems to have a depriving effect on women's well-being. In such a situation, women's earning may do little, as argued by Bruce and Dwyer (1988), to enhance women's capability to achieve even basic functionings.

Thus, the conclusion that work and well-being do not have an automatic association does not imply that women's work should be discouraged; instead, it emphasises the need for creating an enabling environment that would equip women to convert their earning into better sources of well-being. In the absence of improvements in the social environments, women's earning is least likely to deliver desired gains. Availability of health care services is one of such social environments. The significant association between urban women and institutional delivery and antenatal visits indicates the potential role played by the greater availability of health care facilities.

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CharacteristicsNWorking women188Non-working206Women206Working Women394Earning Women146Non-earning Women40Total188Working Women40Total188Working Women40Total188Working Women12High12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146Mon-earning Women20	6 52.3	N 1474	Rural %	N	Urba	n	SC	/ST	OC
Working women188Non-working206Women394Total394Working Women146Non-earning Women40Total188Working Women40Total188Working Women41High12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146High2	0 47.6 6 52.3	1474		N					100
Non-working206Women394Total394Working Women146Earning Women40Total188Working Women12High12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146High2	6 52.3			1 1 1	%	N	%	N	%
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Non-earning Women40Total188Working Women12High12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146High2	Working Women								
Total188Working WomenHigh12Medium42Low132Total188Earning WomenHigh10Medium22Low114Total146Non-earning WomenHigh2		1119	75.9	348	85.7	417	91	1050	73.8
Working WomenHigh12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146High2		348	23.6	58	14.3	. 39	8.5	367	25.8
High12Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women146High2	0 100	1474	100	406	100	458	100	1422	100
Medium42Low132Total188Earning Women10High10Medium22Low114Total146Non-earning Women114High2				····					
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Total188Earning WomenHigh10Medium22Low114Total146Non-earning WomenHigh2		360	24.4	64	15.8	52	11.4	372	26.2
Earning WomenHigh10Medium22Low114Total146Non-earning WomenHigh2	3 70.4	1039	70.5	284	70	391	85.8	932	65.5
High10Medium22Low114Total146Non-earning WomenHigh2	0 100	1474	100	406	100	456	100	142	100
Medium22Low114Total146Non-earning WomenHigh2		L						L	-
Low114Total146Non-earning WomenHigh2	0 6.82	45	4.02	55	15.8	10	2.4	90	8.6
Total146Non-earning WomenHigh2	0 15	164	14.7	56	16.1	36	8.6	184	17.5
Non-earning Women High 2	6 78.1	909	81.2	237	68.1	370	88.7	776	73.9
High 2	7 100	1119	100	348	100	417	100	1050	100
20	7 6.7	. 24	6.9	3	5.2	1	2.6	26	7.1
Medium 20	2 49.8	194	55.7	8	13.8	16	41	186	50.7
Low 17	6 43.3	129	37.1	47	81	21	53.8	155	42.2
Total 40	6 100	348	100	58	100	39	100	367	100
Non-working Women*				L				LI	
High 21	4 10.4	98	8.9	116	12	9	3.3	205	11.5
Medium 45	1 21.8	269	24.4	182	18.9	24	8.9	427	23.9
Low 134	6 65.2	709	64.4	637	66	238	85.9	1108	61.9
Total 206	6 100	1101	100	965	100	277	100	1789	100
Region	L	L I		J				<u>_</u> 1	
Rural 257	7 65.3	na	na	na	na	576	78.4	2001	62.3
Urban 137	1 34.7	na	na	na	na	159	21.6	1212	37.7
Total 394	9 100	na	na	na	na	735	100	3213	100
Caste									
SC/ST 73	5 18.6	576	22.4	159	11.6	na	na	na	na
Other Castes 321	_ 1	2001	1	1212	88.4	na	na	na	na
Total 394		2577		1371	100	na	na	na	na

TN refers to Tamil Nadu, SC/ST refers to Scheduled Caste / Tribes, OC refers to Other Castes and

N refers to Number of Women.

*Husband's occupation is taken as the basis for classification and therefore refers to non-working

women with husband' occupation being high, medium and low.

Note: The totals of N and percentages do not add up to 100. For details, see in Appendix.

APPENDIX TABLE No. 11							
	TOTAL	RURAL	URBAN	SC/ST	OC		
Working	1880	1474	406	458	1422		
Non-working	2066	1101	965	277	1789		
Missing	3	2	0	0	2		
TOTAL	3949	2577	13171	735	3213		
Working	· • • • • • • • • • • • • • • • • • • •	I	· · · · · · · · · · · · · · · · · · ·	I			
Earning	1467	1119	348	417	1050		
Non-earning	406	348	58	39	367		
Missing	7	7	0	2	5		
TOTAL	1880	1474	406	458	1422		
Region			·				
Rural	2577	na	na	576	2001		
Urban	1371	na	na	159	1212		
Missing	1	na	na	0	0		
TOTAL	3949	na	na	735	3213		
Caste			I		······		
SC/ST	735	576	159	na	na		
Non-SC/ST	3213	2001	1212	na	na		
Missing	1	0	0	na	na		
TOTAL	3949	2577	1371	na	na		

	APPENDIX TABLE No. III						
	TOTAL	RURAL	URBAN	SC/ST	OC		
Working		· · · · · · · · · · · · · · · · · · ·		•			
High	127	69	58	11	110		
Medium	424	360	64	52	372		
Low	1323	1039	284	391	932		
Missing	6	6	0	4	ź		
TOTAL	1880	1474	406	456	1422		
Earning		· · · · · · · · · · · · · · · · · · ·					
High	100	45	55	10	90		
Medium	220	164	56	36	184		
Low	1146	909	237	370	776		
Missing	1	1	0	1	(
TOTAL	1467	1119	348	417	1050		
Non-Earning							
High	27	24	3	1	20		
Medium	202	194	8	16	186		
Low	176	129	47	21	155		
Missing	1	1	0	1	0		
TOTAL	406	348	58	39	367		
Non-Working	· · · · · · · · · · · · · · · · · · ·						
High	214	98	116	9	205		
Medium	451	269	182	24	427		
Low	1346	709	637	238	1108		
Missing	55	125	30	6	49		
TOTAL	2066	1101	965	277	49		

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