

## UNDERSTANDING FAMILY STRUCTURE AND WOMEN EMPOWERMENT IN INDIA

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### Abstract

*Need for empowerment arose due to centuries of domination and discrimination done by men over women; women are the suppressed lot. They are the target of varied types of violence and discriminatory practices done by men all over the world. India is no different. In a study aimed toward a greater understanding of women's empowerment, Sisir Debnath, Assistant Professor of Economics and Public Policy at the Indian School of Business, sheds light on how family structure, a relatively less studied factor of women empowerment, impacts female autonomy in developing countries. Debnath's study compares women living in nuclear households (due to the death of the patriarch) with those living in joint families. The study revealed that household structure impacts female autonomy, whereby women in nuclear households enjoy greater decision-making power, freedom of movement outside the home and participation in jobs, when compared to their counterparts living in joint families. The study also revealed that women's autonomy in joint family structures was influenced by differences in economic status, caste and household location.*

**Key words:** Empowerment, domination, discrimination, oppression

### Introduction:

India is a complex country. We worship female goddesses; we also give great importance to our mothers, daughters, sisters, wives and other female relatives or friends. But at the same time, Indians are also famous for treating their women badly both inside and outside their homes. In every religion women are given a special place and every religion teaches us to treat women with respect and dignity. But somehow the society has so developed that various types of ill practices, both physical and mental, against women have become a norm since ages.

The reasons for such behavior against women are many but the most important one are the male superiority complex and patriarchal system of society. Though to eliminate these ill practices and discrimination against women various constitutional and legal rights are there but in reality there are a lot to be done.

Several self-help groups and NGOs are working in this direction; also women themselves are breaking the societal barriers and achieving great heights in all dimensions: political, social and economic. But society as a whole has still not accepted women as being equal to men and crimes or abuses against women are still on the rise. For that to change, the society's age-old deep-rooted mind set needs to be changed through social conditioning and sensitization programs. Varied problems related to women are still existing; female infanticide is growing, dowry is still prevalent, domestic violence against women is practised; sexual harassment

at workplace and other heinous sex crimes against women are on the rise.

Though, economic and social condition of women has improved in a significant way but the change is especially visible only in metro cities or in urban areas; the situation is not much improved in semi-urban areas and villages. This disparity is due to lack of education and job opportunities and negative mind set of the society which does not approve girls' education even in 21st century.

Therefore, the concept of women empowerment not only focuses on giving women strength and skills to rise above from their miserable situation but at the same time it also stresses on the need to educate men regarding women issues and inculcating a sense of respect and duty towards women as equals.

In a study aimed toward a greater understanding of women's empowerment, Sisir Debnath, Assistant Professor of Economics and Public Policy at the Indian School of Business, sheds light on how family structure, a relatively less studied factor of women empowerment, impacts female autonomy in developing countries. Debnath's study compares women living in nuclear households (due to the death of the patriarch) with those living in joint families. The study revealed that household structure impacts female autonomy, whereby women in nuclear households enjoy greater decision-making power, freedom of movement outside the home and participation in jobs, when compared to their counterparts living in joint families. The study also revealed that women's

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autonomy in joint family structures was influenced by differences in economic status, caste and household location.

### **Impact of Family Structure on Women's Empowerment:**

**“When women were given greater independence they will have greater decision-making power”.**

Women's empowerment is widely acknowledged as an important factor in social and economic development. It not only leads to better socio-economic outcomes for children, but is also desirable for its own sake. Sisir Debnath, Assistant Professor of Economics and Public Policy at the Indian School of Business, points out that a common response to the question of what factors drive female autonomy is “women's workforce participation”. Debnath explains that there is a substantial body of research demonstrating a close relationship between women's autonomy and their income and financial position.

Accordingly, public policies for women's empowerment in India are largely aimed at strengthening women's financial status. These policies include greater employment opportunities for women, greater asset ownership, gender neutral inheritance rights, and differential income tax structures favoring women. In addition to adopting such overt measures, the government has also been using subtler means to empower women in other ways through legislation. For example, property registration tax in some states of India is lower for female buyers. Reservation for women in gram panchayat (village council) elections is also aimed toward encouraging greater female participation in local government. Such efforts are not restricted to public institutions alone. For instance, private financial institutions offer lower mortgage rates on housing loans for female clients and have institution-specific policies geared toward female empowerment.

### **The relationship between women's income and autonomy:**

Debnath explains that the direction of the association between women's financial independence and their autonomy is ambiguous. It is difficult to establish whether greater income for women improves their autonomy, or whether greater autonomy enables them to seek employment outside the home. If greater income indeed makes women autonomous, then, in the first place, women have to be autonomous to avail of opportunities to earn greater incomes. So it's a classic chicken and egg situation, with the answer remaining elusive.

### **Family structure in India:**

Shifting the focus from the nebulous relationship between income and women empowerment, Debnath draws

attention to another important but relatively unexplored factor that affects women's autonomy. “Until now, a relatively less studied factor that is uniquely pertinent to India and other South Asian countries is the ‘family structure’ in which a woman resides,” Debnath explains. “The role of family structure in determining women's autonomy hasn't been examined in the West as the existence of joint families there is rare”. India, and the rest of the subcontinent, is unique as it accommodates both nuclear and joint families. A joint family, in which several generations live together, is common in India. Until recently, joint households were the norm; however, migration and urbanization are rapidly changing family structures. The dissolution of joint families has made nuclear families increasingly common, changing women's relative position in a family and with respect to social security and care for the elderly.

### **Affect of joint and nuclear families on women's autonomy in rural India:**

Debnath compares females living in joint families with those who reside in nuclear households. The death of the oldest male member, the patriarch, of a joint family in rural India often led to its disintegration into nuclear families, especially in the case of households with arable land in rural areas. Debnath uses data from the Human Development Profile of India (HDPI, 1993-1994) to identify joint households in rural India and to observe changes in household structure patterns in 2004-2005. He finds that in joint families where the patriarch had died during the 11-year period, women were more likely to reside in nuclear households.

A comparison of women in nuclear households (following the death of the patriarch) with those still living in joint families revealed that the former enjoy greater decision-making power, greater freedom of movement outside the house premises and greater participation in jobs. Women in joint households not only had less decision-making power but they also needed the permission of other family members more often to execute even routine household activities.

Here's what the numbers tell us:

<b>Living in a joint family reduces women's likelihood to:</b>	
Make decisions about every day cooking	22%
Make decisions about the no of children she would like to have	12%
Make decisions about providing medical care to children	25%
Visit friends or relatives	27%
Visit local health centre	18%
Visit the grocery store	33%
Participate in labour force	12%
Have cash in hand	11%

In addition to demonstrating that women in nuclear families have greater economic and social autonomy, Debnath also finds that women's autonomy in joint families is differentiated by economic status, caste and household location. Women in richer joint households have more autonomy in intra-household decision-making but less freedom of movement outside the home. For women in poorer joint households, it is just the opposite: they have greater freedom of movement outside the home but less autonomy in intra-household decision-making. Another interesting finding is that the geographic location of the household affects women's autonomy: women in joint households in northern India have less autonomy compared to their counterparts in southern India. Interestingly, in the south, the effects of family structure on women's autonomy are weaker.

### **Conclusion:**

The findings of this study could be useful in shaping public policies directed towards women's empowerment. Policies aimed at improving women's employment, ownership of financial assets, healthcare seeking behaviours, participation in local politics and so forth, may be more successful if they emphasise benefits accruing to women in joint households. Debnath says that the mere creation of reservations for women will not help much, because the women who are already independent will benefit the most from the reservations.

Additionally, it has been seen that for lower caste women, and women in north Indian states, women's freedom to seek health benefits and to visit health centres for themselves and their children, is highly curtailed. This finding can be used to guide the formulation of health policies for lower caste and north Indian women to heighten their health seeking behavior in order to prevent illness, improve health and nutrition, and reduce maternal and infant mortality.

Debnath points out that the joint family is not always oppressive and unfriendly to women. The presence of

in-laws in joint families can often increase women's job participation because they may be able to provide child care, which makes it possible for women to work outside the home. Thus, the trade-offs of living in joint families—their benefits or detriments—with regard to women's greater job participation and their economic and social freedom determinants, should be further examined in more detail.

Most of the current policies focus on increasing women's autonomy relative to men, specifically their husbands. This study indicates that in joint family structures, there are more agents at play. Also, within joint family structures, not all women in the family have the same level of autonomy. The autonomy enjoyed by daughters-in-law and mothers-in-law may be very different, and further, the level of autonomy a daughter-in-law has in the home may depend on whether she has a repressive or supportive mother-in-law. These issues need to be examined, and the insights gained can be used to guide policies for younger women and older women living in joint households. Further research on the working of family structures and its influence on the freedom of women is certainly recommended for meaningful policy and social change, for surely, one size doesn't fit all.

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## GENDER RESPONSIVE BUDGET IN INDIA

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### Abstract

*There is an urgent need to focus policies to tackle the female and child lace of poverty. Given the high incidence of poverty among children and lower school enrolment of girls than boys, it is essential to ensure that girls get educated so that those among them, who are poor while they are children, are not condemned to poverty even when they grow up. Girls must be equipped through education to take advantage of job opportunities in the future as economic growth accelerates. Considering the gender bias inherent in a male dominated society like India and the evidence from the trends in sex ratio shows how the bias is getting accentuated many parts of India it is time the budgets of the government provided some idea of how much is earmarked specifically for the benefit of women. The suggestion is not to provide gender-wise break-up of all government expenditures, but that the expenditures meant primarily for women be shown separately so that they can be easily culled out from budget heads of social and economic services in which it is possible to segregate such expenditures. With this objective in view, the report after presenting a gender diagnosis in India in access to resources and in economic activity and gender sensitive analysis of present budget recommends the following priority actions for gender-sensitive budgeting.*

*In fact, they are more important than the Centre in some critical area such as education and health. The true picture of gender-differential impact of government expenditure and policies will emerge only when we have a good idea of the impact of such expenditure also at the State level.*

### Introduction

With the commitment of IMF in United Nations Secretary General's High level Panel on Women's Economic Empowerment, the issue of gender budgeting has reached the world stage as a human development-conscious economic growth agenda. The commitment of IMF in November 2016 to conduct gender budgeting in member countries and to begin gender budgeting analysis in the Fiscal Affairs Department for the first time ever points to the future of gender budgeting as a radical institutional reform to attain gender equality. Once the policy commitment is set, the success of these attempts becomes crucial for economic "institutions". There is an increasing recognition of the role of institutions in analyzing the processes of growth and financing sustainable development goals (SDGs).

Eric Maskin in his Nobel prize lecture "Mechanism Design: How to Implement Social Goals?" narrated that mechanism design begins by identifying desired outcomes (goals) – where he asks whether economic institutions (mechanisms) could be designed to achieve social goals – if so, what forms would institutions take? This is quite contrary to the "positive" approach that usually macroeconomists prescribe which excludes gender development-conscious economic growth. Usually public policy prescriptions are based on understanding existing economic institutions in predicting outcomes that institutions generate. The

government is the mechanism designer which chooses the institution (procedure, mechanism or game) that determines outcome<sup>1</sup>.

### Role of Mechanism Design

The outcomes are context-dependent and depend on the choice and priorities of the government. Why explorations on the role of mechanism design (institutions, procedures and public policies) in analyzing the "endemic social constructs" including patriarchy remain elusive? What makes this compelling? Recall the debate set off by Amartya Sen when he claimed that millions of women were "missing". This is a human catastrophe. There is a need to analyze the role of public policy and institutions in correcting these blatantly oppressive prejudices that run deep in the society and results in female survival disadvantage, as well as the role of institutions in upholding the "right to life" for girl children and women.

Obvious things are often the most invisible. Surpassing the blatant reality, mainstream economists have always searched for "economic reasons" for integrating gender in macroeconomic policies for enhancing growth. Empirical literature draws attention to these "efficiency and equality" dimensions of integrating gender perspective into macroeconomic policies. The dynamic interaction between the 'statistically invisible care economy segment' of the economy, viz., the household

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and community production of non-marketed goods and services included as per the United Nations Statistical Division (UNSD) revisions in the Systems of National Accounts (1993), and that of market economy have marked the market-oriented foundations of engendering macroeconomic policies. This dynamics captures the intra-household intensity and allocation of time between the dual sets of economic activity. In the recent years, “time deficits” in the invisible care economy due to the deficiency in public infrastructure investment and related public policies itself have become the prominent research agenda globally. The macroeconomic policies for gender development – especially gender budgeting as “institutional reforms” – have started earning recognition.

The government, as mechanism designer, at the outset, if aware of the set of policy priorities required for optimal outcomes can subsequently design mechanisms for achieving it. The government can pass national law mandating that choice. Gender budgeting has been mandated by law in many countries including Mexico (Oaxaca), Korea and the Philippines. An “ought-to-be” reforms package designed by our Prime Minister may include a set of five choices, with gender budgeting rightfully included as one of those five priorities. For instance, a design may include environmental regeneration, ensuring universal basic income, GST, infrastructure (revising fiscal rules - FRBM targets - to enhance capital expenditure), as well as gender budgeting. However, as Hurwicz in his works on mechanism design had rightly pointed out that the simultaneity of Pareto optimality, incentive compatibility and fiscal prudence is unattainable, leave alone the chances of any two of these conditions likely to be attainable<sup>2</sup>.

Unpacking the algorithms, researchers have suggested “atomized tax policies” to solve the mechanism design issues as citizens do reveal their preferences more “strategic than sincere”. The moment a citizen reveal his/her preferences strategic than sincere – for instance, gender development is no public good for him/her – the financing of this public good rise to a level of devastating dimension. A monotonicity in revealed preferences would then become conditional to implement mechanism designs of social goals, if we look close the narratives of design by Hurwicz. In other words, monotonicity guarantees implementability. While these algorithms remained inconclusive, narratives have catalyzed the notion that institutions are the “rules of the game” in a society (Douglas North) and these are the humanly devised constraints that shape human interaction, as articulated by Richard Nelson. Acemoglu and Robinson argue in their book, *Why Nations Fail* (2012) that institutions, and they alone, determine the prosperity of a nation. They emphasize the significance of “inclusive

economic institutions” that enforce property rights and create a level playing field in a pluralistic manner. Gender budgeting from that perspective can be a transformative financing for gender equality.

### Macroeconomic Policies

Unpacking the “social content” of macroeconomic policies is pertinent for rapid economic growth. Right institutions and innovative tools should be adopted to strengthen the “gender lens” of public spending decisions and how gender differential outcomes of fiscal policy are measured. The role of Ministry of Finance, Government of India in owning and leading the nation in terms of gender equity considerations from fiscal policy perspective is commendable. However, the uncertainties involved in innovation, the inability of the economic agents to clearly visualize the appropriate measures, data paucity and the efficacy of the new institutional mechanisms to take it to logical outcomes were the formidable challenges posed to gender budgeting process.

While social mores cannot be fully transformed by fiscal fiats, a proactive mechanism design by the State is called for. Here, the crucial question that confronts ones mind is, “to design policy for what?” – For ‘economic growth’ or for human development-conscious growth?<sup>3</sup>.

### Feminization of Poverty

The concept of feminization of poverty arises from the reality that women have a higher incidence of poverty than men and women’s poverty is more severe than that of men. Given the government’s commitment to poverty alleviation, it is essential to take note of the special vulnerability of women and children to poverty. Also, the concept of feminisation of poverty has influenced the targeting of government subsidies or micro finance facilities for women.

A significant proportion of women in India lives in poverty, this is true not just of the statistical category women-headed households, but of all households, whether in rural or in urban areas. It is estimated that 35.47 per cent of Indian women are poor compared to 33.52 per cent of men in 1999-2000. In rural India, 37.34 per cent of women live in Below Poverty Line (BPL) households compared to 35.55 per cent of males; whereas in urban India, it is 29.83 percent of females compared to 27.68 per cent of males in the year 1999-2000. Within the gender disaggregated category, more children are poor than adults.

Early marriages and multiple child-bearing are a major handicap for Indian women of the former age group in their economic activities down their workforce participation rates”. This is unlike in most other developed

and developing countries, where the age group 15-25 years exhibits a peak in women's workforce participation rates. Along with these young women, a high proportion of their children are also poor. In the older age group, chances are that the women are elderly widows without support. Since women in general do not have physical assets of their own, they have no defense against poverty in old age. These two groups, probably account for the large number of households with no earner that are found among poor. Secondly, in a poor household, the contribution of a woman's work is crucial for the household's survival; but unless it is paid work, the chances of the households overcoming poverty are poor.

There is an urgent need to focus policies to tackle the female and child face of poverty. Given the high incidence of poverty among children and lower school enrolment of girls than boys, it is essential to ensure that girls get educated so that those among them, who are poor while they are children, are not condemned to poverty even when they grow up. Girls must be equipped through education to take advantage of job opportunities in the future as economic growth accelerates<sup>4</sup>.

### Women's Contribution to the Economy

Women's contribution to the economy remains significantly invisible in national accounts. Although a certain degree of statistical invisibility of women in the economy is a global phenomenon, it is particularly predominant in India and other South Asian nations due to the orthodox socio-cultural milieu. The attempt of United Nations Statistical Division in extending the production boundary of the Systems of National Accounts (SNA), 1993 has led to the inclusion of the activities of unpaid work of women in care economy into the national accounting system as satellite accounts. This extended production boundary of SNA 1993 provides a better understanding of women's contribution to the economy<sup>5</sup>.

Non-SNA activity predominantly the extended SNA In industrial countries, a little less than half of the total work time is spent in paid SNA activities, and little more than half in unpaid non-SNA care economy activities. It is interesting to note that men spend about two-thirds of the total work time in SNA activity and earn income and recognition, with only one-third devoted to unpaid non-SNA activities in the care economy. The shares are reversed for women. Among industrial countries, women's share in non-SNA activities ranges from 61 per cent of total work time in Canada to 81 percent in the Netherlands; while male's share in non-SNA activity ranges from 21 percent in Denmark to 48 per cent in the Netherlands. Time use data of developing countries suggests that women work significantly more hours in the economy than men. The proportion of total time spent

on the care economy by women in the developing countries ranges from 76 per cent in urban Columbia to 52 percent in the mountainous region of Nepal. The proportion of time spent by men in non-SNA activities are as little as 13 percent in urban Venezuela and 14 per cent in urban Indonesia<sup>6</sup>.

The Indian data is not strictly comparable with that of other countries because of different categorization of activities and time band; furthermore, the Indian figures are based on only six States of India. In India, on an average, a male spends about 42 hours per week in SNA activities as compared to 19 hours by a female. An average male spends only about 3.6 hours as compared to 34.6 hours by an average female. Activities are performed in the care economy is as large as recorded SNA activity, both in industrial and developing countries.

### Conclusion

Considering the gender bias inherent in a male dominated society like India and the evidence from the trends in sex ratio shows how the bias is getting accentuated many parts of India it is time the budgets of the government provided some idea of how much is earmarked specifically for the benefit of women. The suggestion is not to provide gender-wise break-up of all government expenditures, but that the expenditures meant primarily for women be shown separately so that they can be easily culled out from budget heads of social and economic services in which it is possible to segregate such expenditures. With this objective in view, the report after presenting a gender diagnosis in India in access to resources and in economic activity and gender sensitive analysis of present budget recommends the following priority actions for gender-sensitive budgeting. what is needed is a comprehensive assessment of gender-differential impact of budgetary policies both at the Central and State levels. States are as important as the Centre in the Indian fiscal arena.

In fact, they are more important than the Centre in some critical area such as education and health. The true picture of gender-differential impact of government expenditure and policies will emerge only when we have a good idea of the impact of such expenditure also at the State level.

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