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## **Change in Household Expenditure Pattern Due to Women's Participation in Income Augmentation Activities (A Case Study of District U. S. Nagar, Uttarakhand)**

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### **Abstract:**

*Globally women comprise almost half of the total population. They are the most important resource of their family and the country. They actively participate in development discourse. While they represent half the global population and one-third of the labor force, they receive only one-tenth of the global income and less than 1% of global property. This state of affairs leaves them in uncomfortable and disabling environment; their unrealized potential inevitably renders the impact of development unsatisfactory. To convert this active yet latent reserve is a persistent development challenge. Plethora of empirical evidence proves beyond doubt that improvement in women's education, health, employment opportunities and participation in income generating activities (economic independence) can generate significant returns. According to Quibria ( 1993), Summer( 1992), investment in women not only benefits women themselves but also has great social returns. Women's formal employment or paid work is considered to be one of the most important factor enhancing women's empowerment and autonomy. This study attempts to explore the dynamic changes in status of the household, due to wives earnings. Research work was carried out in newly developed city of Udham Singh Nagar in Kumaon region of Uttarakhand. U.S.Nagar was chosen purposively as it truly represents the geography and economy of the state.*

**Keywords:** Women, Formal Employment, Income Augmentation, Economic Independence, Autonomy

### **1. Introduction**

Globally women comprise almost half of the total population. They are the most important resource of their family and the country. They actively participate in development discourse. While they represent half the global population and one-third of the labor force, they receive only one-tenth of the global income and less than 1% of global property. This state of affairs leaves them in uncomfortable and disabling environment; their unrealized potential inevitably renders the impact of development unsatisfactory. To convert this active yet latent reserve is a persistent development challenge. Plethora of empirical evidence proves beyond doubt that improvement in women's education, health, employment opportunities and participation in income generating activities (economic independence) can generate significant returns. According to Quibria ( 1993), Summer( 1992), investment in women not only benefits women themselves but also has great social returns.

In developing country like India, women folk are worshiped in the temples, but completely marginalized in all other sectors. Lack of education, early marriage, less employment opportunities, traditional and patriarchal attitude of the society confine them to the domesticity and gender inequality. It is believed to combat gender inequality in all forms and aspects, and to empower women so she may be instrumental in achieving development goals, female literacy and formal employment is essential.

#### **1.1. Statement of the Problem**

Women's formal employment or paid work is considered to be one of the most important factor enhancing women's empowerment and autonomy. During 1970 the women in development (WID) approach, having its roots in Neo-Liberalism, also emphasized upon the integration of women in economic processes in giving situations ( seeing development as economic growth and women's potential for the same). While Gender and Development (GAD) approach during 1980 was a feminist attempt to transgress gender relations and sought equality and equity with men through empowerment. The world survey conducted on the role of women in development (UNDESA- 2009) also reported that there are positive multiplier effects for overall social and economic development when women in the same extent as men access economic and financial resources. Whatever may be the process or approach, women's economic independence or participation in income augmentation activities seems to be fundamental for achieving sustainable and inclusive development. It is believed to enhance their status and decision making capacity. This study attempts to explore the dynamic changes in status of the household, due to wives earnings.

Study includes female workers who render various type of formal or informal, public and private sector services for economic gain, women worker in trade, transport, industry, professional etc making cash earning as employees or as own account workers or entrepreneurs. Women's participation in this study covers activity yielding income as wage, profit, rent etc.

Research work was carried out in newly developed city of Udham Singh Nagar in Kumaon region of Uttarakhand. U.S.Nagar has been chosen purposively as it truly represents the geography and economy of the state.

### 1.2. Main Objectives of the Study are

- To find out the extent of women's participation in income augmentation or economic activities.
- To investigate the change in expenditure patterns due to change in family income due to wives earnings.

The paper has been organized into six sections.

## 2. Review of Literature

Women empowerment and gender equality are key objectives of United Nations Organization, and other agencies and government bodies and concerned with development and growth, as it is perceived women are most important resources and the country. This section briefly deals with review of work done on women's employment status, formal as well as informal and its impact on herself and family's wellbeing.

Gronau (1977), "Leisure, Home Production and Work, The theory of time Revisited" tries to formalize the trichotomy of work in the market, work at home, and leisure. Time is used at home to produce goods that are perfect substitute for market goods, where home production is subject to diminishing marginal productivity. An increase in the market wage rate is expected to reduce work at home, while its effect on leisure and work in the market is indeterminate. Malathy and Gounden (1989), 'Women's Economic Activity and Family Income Distribution' made an attempt to analyse the effect on income distribution of women's market works and their contribution to the family income. In this study the author extends the definition of income to include the imputed value of household services and attempts to investigate that "does women's activity reduce the gap between the rich and poor families". The coefficient of variation has been used to measure inequality in family's income due to wives earnings. According to Anker and Hein (1986), in most Asian countries under study, females dominate clerical and service occupations. In some countries, women are also engaged frequently in sales. It has also been found that, although professional work is basically male dominated, in most Asian countries the proportion of women in this job category is normally higher than female participation in all non-agricultural jobs, suggesting an over-representation of women in professional category.

Xin Meng, (1998), "The Economic Position of women in Asia" has reviewed a large volume of literature on the relative economic positioning of female in South and East Asia, and includes some initial research. The Statistical researches in this paper suggest that female labour participation in most Asian countries is closely linked with National Economic Development.

Recently, Bharti Kollan and Indira J.Parikh (2005) from the era of fifties to the 21<sup>st</sup> centuries and how transformation has occurred in the women's roles. Also the paper talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

According to United Nations Development Fund for Women's Development (UNIFEM), a growing body of evidence suggests that gender equality fuels thriving economies. When women can find decent jobs and acquire assets, they earn incomes and accumulate savings to help themselves and their families. The pool of human resources, talents and economic contribution expands, spurring productivity and growth. Feminized poverty declines.

Most of studies on subject of women's participation in household income augmentation and its impact on family dynamics show that when women are supported and empowered, all of society benefits. Their families are healthier, more children go to school, agriculture productivity improves and income increases. In short communities become more resilient.

## 3. Material and Methods

The study was conducted in four town areas namely Kashipur and Rudrapur Nagar Nigam having highest population percentage and Khatima and Gadarpur Municipal Boards having lowest population percentage in district Udham Singh Nagar. Total 500 female respondents from 500 household units selected randomly from ten wards each in Kashipur and Rudrapur Nagar Nigam and four each from Khatima and Gadarpur Municipal Boards. Pretested interviewed schedule was used to collect data from respondents during March to December 2013. Appropriate statistical tools and techniques were used for comparative analysis in the study.

## 4. Identification of Variables

Firstly, different factors variables determining the extent of women's participation in household income augmentation were identified during the research work. Some of them are as such

V1- Employment, V2- Profession, V3- Age of the respondent, V4- Age of the spouse, V5- Age at marriage, V6- Education of the respondent, V7- Marital status of the respondent, V8- Family size, V9- Income of the respondent, V10- Income of the respondent

## 5. Results and Discussion

Respondents in the study area were classified under two categories. Formally employed ( doing paid work activities outside the house), Not formally employed ( doing unpaid work only in the house). Table 1 illustrates the number and percentage of formally employed and not formally employed respondents in selected four town areas of district Udham Singh Nagar.

	Kashipur	Rudrapur	Khatima	Gadarpur	Total
<b>Formal Employed</b>	67 (44.66%)	73 (48.66%)	46 (46%)	31 (31%)	217 (43.4%)
<b>Not formal Employed</b>	83 (55.33%)	77 (51.33%)	54 (54%)	69 (69%)	283 (56.6%)
<b>Total</b>	150	150	100	100	500

Table 1: Identification of Working Women  
Source: Based on Primary Survey

Second objective outlined in the research proposal was to investigate the change in expenditure patterns of the household due to wives earnings.

For this purpose income of all respondents formally working (217) out of selected 500 from the study area is given in a tabular form, classified according to their income strata or income level, as taken in the schedule. Remaining (283) respondents not working outside the house in formal (paid work activities) has been shown in no income category. Table 2 depicts monthly income of the respondent in rupees in all selected town areas of district U.S.Nagar.

Income Level/Board	Kashipur	Rudrapur	Khatima	Gadarpur	Total
Up To 10000	36	32	24	22	114
10000-20000	12	28	10	5	55
20000-30000	12	7	7	2	28
30000-40000	3	3	5	1	12
40000 and Above	4	3	0	1	8
No Income	83	77	54	69	283
Total	150	150	100	100	500

Table 2: Income of the Respondent( in Rupees )  
Source: Based on Primary Survey

Further to assess, the correlation between women's participation in household income augmentation and change in expenditure pattern due to enhanced financial status of the family due to wives earnings, family income of all 500 sampled respondents in the study area was calculated. Family income was calculated by adding income of the respondent, income of the spouse, and income of any other earning member of the family.

Table 5.3 shows the distribution of respondents belonging to different family income levels, according to municipal boards/ Nagar Nigam they belong to. In Kashipur Nagar Nigam most families of the female respondents (46) belong to the income category of 10000-20000 rupees per month and only 5 females are in the highest income bracket of rupees 50000 and above per month.

In Rudrapur Nagar Nigam also maximum 43 sampled female respondents have income between 20000-30000 rupees per month, 14 female respondents have family income of more than rupees 50000 and above, percentage of females falling in high family income slab are more in Rudrapur Nagar Nigam as compared to Kashipur Nagar Nigam, this may be attributed to higher participation of female in house hold income augmentation in Rudrapur (48.66%) as compared to Kashipur Nagar Nigam (44.66%). Maximum, 29 respondents in Khatima Municipal Board fall in family income slab of rupees 20000-30000 per month, 12 female respondents belong to rupees 50000 and above family income category, where as in Gadarpur Municipal Board 43 sampled females out of 100 have family income ranging from 10000-20000 rupees per month, 33 fall in income slab of rupees 20000-30000, and only 2 females are having family income ranging from rupees 50000 and above.

Income Level/Board	Kashipur	Rudrapur	Khatima	Gadarpur	Total
Up To 10000	18	8	8	7	41
10000-20000	46	31	24	43	144
20000-30000	40	43	29	33	145
30000-40000	18	31	10	8	67
40000-50000	23	23	17	7	70
50000-60000	0	3	4	0	7
60000-70000	1	6	1	1	9
70000-80000	1	1	5	0	7
80000 & above	3	4	2	1	10
Total	150	150	100	100	500

Table 3: Distribution of respondent according to Family Income Level (Municipal Board Wise)  
Source: Based on Primary Survey

### 5.1. Family Income ( Levels of Income) & Expenditure Pattern

After estimation and tabulation of family income of sampled female respondents in the study area, 150 each from Kashipur and Rudrapur Nagar Nigam and 100 each from Khatima and Gadarpur Municipal Board, for the purpose of comparative analysis, and to explore the change in expenditure patterns due to change in income or income augmentation of those households in which females ( or women of the household) are working in formal sector or paid work activities as compared to those families in which female respondents are not working in the formal sector, the family income of the formally working respondents( paid work) and not formally working respondents (unpaid work) was segregated.

Table 4 presents average expenditure on food, house rent/ house maintenance, education, saving, medical consultation, social participation and miscellaneous activities , by the formally working respondents households in four town areas of Kashipur and Rudrapur Nagar Nigam, Khatima & Gadarpur Municipal Board.

Expenditure	Kashipur	Rudrapur	Khatima	Gadarpur
Food	3816.42	4356.16	4193.48	3874.19
House rent / Maintenance	1922.39	2010.96	1980.43	1758.06
Education	2861.94	2126.03	2567.39	2635.48
Saving	5465.67	7212.33	4741.30	4722.58
Medical	1416.42	1341.10	1354.35	1329.03
Social	752.24	571.92	650.00	730.65
Miscellaneous	3571.64	4356.16	3215.22	3367.74

Table 4: Average Expenditure of the Formally Employed Respondent Household (Board Wise) (In Rupees)

Source: Based on Primary Survey

Detailed analysis of the table gives the broad picture of expenditure pattern of formally working women households (paid work) in four townships. Maximum monthly average expenditure on food is rupees 4356.16 in Rudrapur Nagar Nigam per month, The highest average expenditure on house rent and maintenance is rupees 2010.96 per month . Maximum average expenditure on education is rupees 2861per month in Kashipur Nagar Nigam , maximum average saving's rupees 7212.33 per month, depicted in Rudrapur Nagar Nigam, may be due to highest percentage of formally employed females, average expenditure on medical consultation and social participation is also maximum in Rudrapur Nagar Nigam, 1416.42 rupees and rupees 752.24 per Respectively.

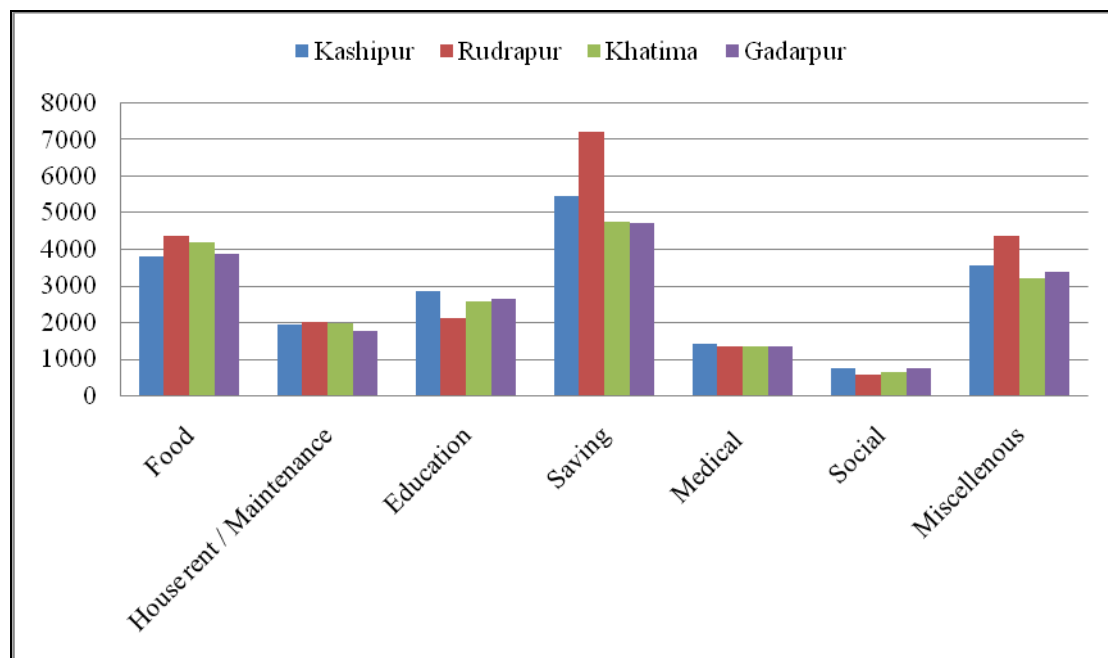


Figure 1: Average Expenditure of the Formally Employed Respondents ( Board Wise) ( In Rupees)

Average expenditure on miscellaneous items like, tour and travels, domestic help, luxuries etc is maximum in Gadarpur Municipal Board.

Average expenditure on similar goods and services by households of respondents working only in the house /not formal work (unpaid activities) has been given in table 5

Expenditure	Kashipur	Rudrapur	Khatima	Gadarpur
Food	3942.17	3942.86	4133.33	3697.10
House rent / Maintenance	1626.51	1640.26	1657.41	1549.28
Education	2720.48	2219.48	2801.85	2128.99
Saving	4625.30	5785.71	4527.78	3762.32
Medical	1303.01	1277.92	1207.41	1169.57
Social	656.02	647.40	584.63	792.75
Miscellaneous	3040.96	2729.87	3162.96	3217.39

Table 5: Average Expenditure of the Not Formally Employed Respondent Household (Board Wise) (In Rupees)  
Source- Based on Primary Survey

The data presented has been collected with help of survey from 283 female respondents reported not formally employed in the survey of 500 household units. Average family expenditure on food (rupees 4133), house rent/ maintenance (rupees 1651.41) and education ( rupees 2801.85) is maximum in Khatima Municipal Board, average family savings rupees 5785.71 are highest in Rudrapur Nagar Nigam, and average family expenditure on social activity and miscellaneous commodities is highest in Gadarpur Municipal Board. All relevant detailed is given in the table.

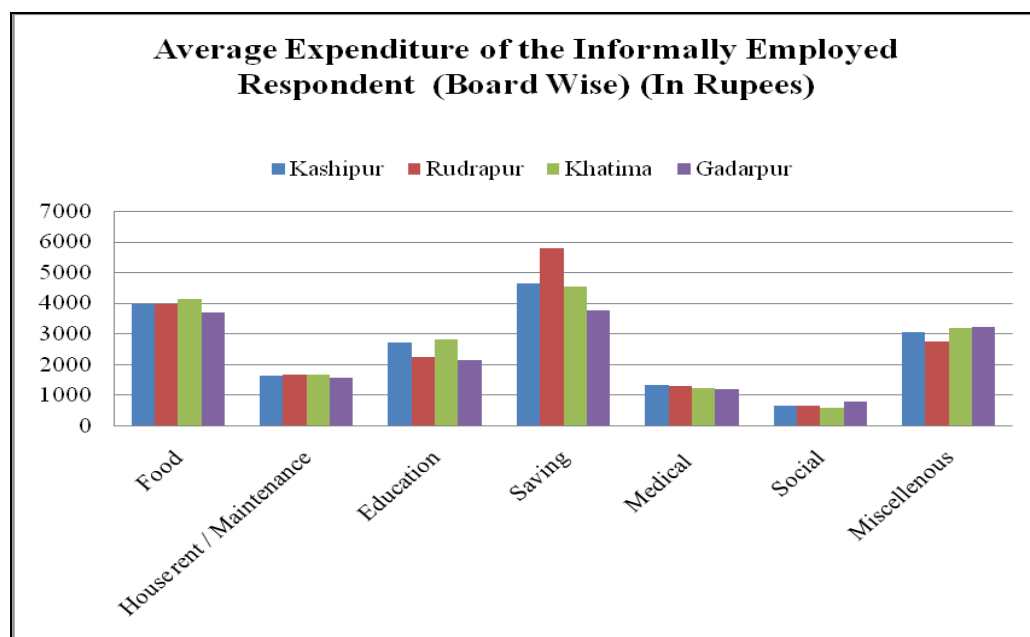


Figure 2

As discussed above information regarding expenditure on various goods and service, by the 500 household units sampled from district Udham Singh Nagar was compiled to gets a complete picture of expenditure pattern by households having different income levels. 217 female respondents out of total 500 sampled females are formally employed (in paid work activities). Table 6 shows the average family expenditure by these 217 females on different goods and services taken in the schedule.

Expenditure	N	Minimum	Maximum	Sum	Average
Food	217	1000	15000	886700	4086.18
House Rent/ Maintenance	217	500	7000	421200	1941.01
Education	217	0	15000	546750	2519.59
Saving	217	500	20000	1257200	5793.55
Medical	217	400	5000	296300	1365.44
Social	217	0	2000	144700	666.82
Miscellaneous	217	500	10500	719600	3316.13

Table 6: Descriptive Statistics ( Formally Employed) ( In Rupees)  
Source- Based on Primary Survey

Remaining 283 are working only in the house ( unpaid and unvalued work) . The data on average family expenditure of these 283 females is presented in table 7 and table 8 shows the average family expenditure by all 500 sampled household units in the study area.

Expenditure	N	Minimum	Maximum	Sum	Average
Food	283	1000	10000	1109100	3919.08
House Rent/ Maintenance	283	100	7000	457700	1617.31
Education	283	0	10000	694900	2455.48
Saving	283	1000	20000	1333500	4712.01
Medical	283	100	5800	352450	1245.41
Social	283	0	3000	190570	673.39
Miscellaneous	283	800	10000	855400	3022.61

Table 7: Descriptive Statistics ( Not Formally Employed) ( In Rupees)  
Source- Based on Primary Survey

Expenditure	N	Minimum	Maximum	Sum	Average
Food	500	1000	15000	1995800	3991.60
House Rent/ Maintenance	500	100	7000	878900	1757.80
Education	500	0	15000	1241650	2483.30
Saving	500	500	20000	2590700	5181.40
Medical	500	100	5800	648750	1297.50
Social	500	0	3000	335270	670.54
Miscellaneous	500	500	10500	1575000	3150.00

Table 8: Descriptive Statistics ( In Rupees)  
Source- Based on Primary Survey

## 6. Conclusion

Comparative analysis of all the tables and descriptive statistics given in the section 5 of the research paper, helped to conclude that (2) Average family expenditure on food items is around rupees 4000 per month for both type of households, where income is augmented by household participation of women in family income or not.

(3) Average family expenditure on house rent/ maintenance is higher in household where family income is augmented by respondent's income. The difference is around 270 rupees.

(4) Average saving is rupees 5793.55 per month for formally employed female respondent's family as compared to not formally employed. The difference amounts to 1081 rupees.

(5) Rupees 1365.44 per month are spent by those households on medical consultation, where income of the female supplements family income as compared to those household, where females are not working in formal (paid) activities, their average expenditure is 1244.41 rupees.

(6) Only in social activities, average family expenditure is higher for females working only in the household or other not formal activities. The difference is negligible. (7) Lastly, average family expenditure on miscellaneous goods and services is rupees 3316.13 for formally employed and 3022.61 rupees per month for not formally employed females.

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