

## ***CHAPTER – 8***

***SUMMARY,  
SUGGESTIONS AND  
CONCLUSION***

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### **SUMMARY, SUGGESTIONS AND CONCLUSION**

The present study established that division of labour within rural and urban households generates a hierarchy of paid and unpaid work, pushing rural and urban women into subordinate social and economic positions by making their work invisible. Domestic work being regarded as informal employment, there is no law governing payment of wages. The Time Use methodology has been proved particularly effective in capturing the working roles of rural and urban women and make their dual labour contributions to economic and subsidiary household activities strongly visible. The monetary valuation of an unpaid work is a necessary means of turning "assumed" value into real value; that is, public policies which improve the well-being of women, children and their families. Monetary valuation of an unpaid work is a key to challenge the system of an under-valuation of women's paid work which is a primary reason of women's economic insecurity. Part of goods and services consumed by the population are produced and consumed without undergoing monetary exchange transaction. This non-monetized consumption and the corresponding production go unrecorded in labour statistics and in the nation accounts .There are goods and services provided to the household by unpaid household members who are mostly women. Women's unpaid household work need to be visible, quantified and well-recognized in monetary terms. Because of the monetization of the non-market, an unpaid work of woman is more than question of justice.

The present study has been undertaken for detailed empirical verification with a view to achieve the following objectives: (i) to study the socio-economic condition of rural and urban sample households; (ii) to quantify, the allocation of labour time by sample households; (iii) to valuate the contribution of women's to the household activities; (iv) to study the role of women in family decision making among the sample households; and (v) to list the problems faced by the women and suggest ways and means for measuring their role in different activities.

The present empirical investigation is confined to the "Labour Time Allocation and Valuation of Women' Contribution in Household Activities-A Comparative Study of Rural and Urban Areas of Himachal Pradesh". Out of the twelve districts of the State, two districts viz Kinnaur and Shimla were purposely selected. The rural sample was taken from Kinnaur district because whole of the population of the district is rural. Whereas, of the Shimla district the sample household were selected mainly from Shimla town because Shimla has the highest concentration of urban population in the State. Shimla is essentially a white collar and service city with a tiny industrial sector. Majority of the population here is employed in service sector. Almost all the economic activities are confined to non-agricultural sector. The sample households from rural area were selected on the basis of their size of holdings and urban households on the basis of their income groups randomly in proportion to the total number of households. In all 300 sample households have been selected, 150 each from rural and urban areas of the State.

Administratively the Kinnaur district has been divided into three development blocks viz., Nichar, Kalpa and Pooh. At the first stage all the panchayats in three blocks have been arranged in an ascending order on the basis of female population as per the list of village panchayats as per 2001 and one panchayat from each block has been selected randomly. These total three panchayats have been selected randomly. At the second stage a list of village has been obtained from the office of each selected panchayats and all the villages in each selected panchayat has been arranged in an ascending order on the basis of their respective female population and three villages has been selected randomly from each selected panchayats of each selected development block. Thus, a total number of 9 villages were selected from all selected panchayats. The number of female population in these sample villages varied from the minimum of 60 in village Ruang to a maximum of 1537 in sungra village and overall total stood at 3152. At the third stage a list of households have been prepared in each of the selected villages an ascending order on the basis of their respective size of holdings viz., marginal (0-1 hectare), small (1-2 hectare), medium (2-4 hectare) and large size of holdings (4 hectare and above) and 150 households in proportion to total

number of households falling in each category have been selected randomly for collecting the required first hand information.

Administratively the Shimla city has been divided into twenty-five wards which are administered by the Shimla Municipal Corporation. At the first stage a list of wards have been arranged in an ascending order on the basis of their respective female population as per 2001 and nine wards have been selected randomly. The selected wards were 14,8,22,5,17,15,24,20 and 23. The number of female population in these sample wards varied from the minimum of 1502 in Ward No.11 to a maximum of 4847 in Ward No 23 and overall total stood at 23029. At the second stage a list of households have been prepared in each of the selected wards and all the households in all the selected wards has been arranged in an ascending order on the basis of respective households income viz. group I lowest income group (Rs. 0-8000), group II low income group (Rs. 8000-16000), group III medium income group (Rs. 16000-30000) and group IV high income group (Rs. 30000 and above) and 150 households in proportion to the total number of households falling in each category has been selected randomly for collecting the required first hand information.

Both the secondary as well as primary data has been used in the proposed study. The secondary data has been collected from different government and individual publications as well as from the various levels of administrative machineries. The related information has been collected from the Directorate of Economics and Statistics, Directorate of Land Records of Himachal Pradesh, Directorate of Agricultural Census, etc. With the help of a pre-tested schedule information pertaining to the family composition, literacy, occupation as well as the value of the household's assets has been collected from all the selected households as it existed at the time of the survey. The data pertaining to the family labour time utilized in agricultural, horticultural and livestock activities has been collected from the entire selected household for the lean as well as the peak agricultural seasons during the year.

The labour time utilization in non-farm activities such as business, wage work, household industries etc, has also been collected during both the lean and peak agricultural periods, as the number of man days and the

amount of an income from business wage work and household industries vary during seasons. The human time utilized in services as well as the amount of an income received which always remain the same throughout the year has been collected for the month preceding the survey.

The questionnaire designed for the time allocation survey has covered all forms of field and household activities usually performed by residents in the study region, comprising a mix System of National Account (SNA), Extended System of National Account (E-SNA) and Non SNA activities. Since these include activities performed on seasonal as well as daily basis, time allocation made by respondents towards both primary and subsidiary occupations, as well as to other home based work and leisure time activities have been recorded. The SNA activities performed by members of the rural households included the usual activity set associated with crop agriculture, including pre and post harvest activities as well as the market activities associated with crop cultivation has been collected. However, the limited extent of land holding among families and their consequent economic dependence on wage work, not all of these has necessarily been performed by respondents as subsistence activities on their own account. Instead, the time allocations made towards these activities include labour services rendered against wage payments as hired agricultural labour, as well as the same service performed by respondents on their own account on self cultivated lands.

A second subset of SNA activities include subsidiary livelihood activities usually associated with home production, including the time devoted to livestock husbandry and to the collection of domestic fuel, agricultural processing and storage for home consumption and construction activities, as well as the production of artisanal craft item for home consumption and for market sale. Once again this includes enterprise activities as well as services rendered against payment to other households, for instance in the commissioned construction of wells and dwellings by workers with the requisite artisanal skills of the construction, management of local irrigation system and village infrastructure including earthworks, embankments and minor roads. The selected Extended System of National Account (E-SNA)

activities have been included through time allocations towards several unpaid domestic activities in which women plays a major part, including cooking, cleaning, care giving, educational and tutoring services, as well as community work in the villages by respondents working as part of a group. The Non-National Account (NNA) has included activities of a more personal nature, including social contact hours, leisure, rest, recreation and personal care.

The work which is not included under SNA activities has been evaluated by using replacement cost (generalist) method in the present study. This method values an unpaid work by an equivalent wages of paid domestic help. The wage rate varies and also depends upon the labour market situation in the concerned area. The replacement cost has been estimated with the help of following formula.

**Value = Average time spent on the activity X Wage rate of domestic Worker**

Paying attention to inequality is a general moral. To have a comprehensive idea of gender inequality the gender related development index (GDI) of sample households has been calculated. The methodology for calculating GDI was the same as prescribed by the United Nation Development Programme (UNDP) in Global Human Development Reports 1995.

In the present study the actual composition of diet has been worked out and is compared with the minimum nutritional requirement of 2400 calories per capital per day in rural area and 2100 calories per capital per day in urban area (Recommended by the Nutrition Experts) to estimate the gender differential in consumption pattern.

The socio-economic profile of the hill region is based on secondary data from the published official sources of the state government. The geographical features of the region present an undulating topography, non-uniformity in agro-climatic conditions, wide variations in altitude, rainfall, vegetation, soil structure, density of population and a large forest cover as a result of which there is an immense pressure of agriculture which serves as a source of livelihood for a majority of people.

The hill region of Himachal Pradesh comprises an area of 55,673 sq. kms. Constituting 11.50 per cent of district Kinnaur and 9.02 per cent of district Shimla of the state's area and inhabits a population of 84,298 thousand in district kinnaur and 8,13,384 lacks in district Shimla (611,884 lacks in rural area and 201,500 lacks in urban area of the state's population). Thus, the density works out to 13 persons per sq.km in rural area and 159 persons per sq.km in urban area in comparison to 123 for the state. The sex-ratio in the region is 818 females per 1000 males in rural and 916 per 1000 males in urban area as against state's average of 974.

The salient feature of respondent and their households indicate that in rural area the families, 468 respondents (women) in the sample had a population of 925 with an average size of family of 6.16 members. In urban area the families, 338 respondents (women) in the sample had a population of 671 with an average size of family of 4.47 members. The sex ratio was found to be 1024 and 1015 females per thousand of males in rural and urban areas respectively. Thus, in rural area males comprised 49.41 per cent of population as compared to 50.59 per cent of females, in urban area males comprised to 49.63 per cent of population as compared to 50.37 per cent of females (Table 4.2).

The work-force (age-group 15-59 years) in the sample households constituted 65.19 per cent in rural area and 78.39 per cent in urban area of the total population. The analysis of data regarding the education of the family members of the sample households revealed that in rural area, among the female population about 21.95 per cent were found illiterate. About 20.86 per cent females were literate till higher secondary. In urban area, among the female population, about 5.63 per cent were found illiterate. About 17.15 per cent females were literate till higher secondary (Table 4.3).

The educational level of the women (respondents) in the sample revealed that over 21.95 per cent were illiterate and the education of 20.86 per cent women was upto middle school and above primary level. The women whose education was upto higher secondary constituted 13.26 per cent in the total sample. Taking all the respondents together, it was found that the educational level of 6.08 per cent was upto graduate level in rural study area.

In urban area women (respondents) in the sample revealed that over 5.63 per cent were illiterate and the education of 22.48 per cent women were upto middle standard and above primary level. The women whose education was higher secondary constituted 17.15 per cent in the total sample. Taking all the respondents together, it was found that the educational level of 19.52 per cent was till graduation. The educational level of the respondents indicate that there is dearth of educational infrastructure for the female in both areas and the need of educational infrastructure has to be seen in the light of the fact that women's education needs to be given a special focus. Further the vocational training and employment-oriented schemes need to be launched so that skill and gainful employment can be encouraged (Table 4.4).

The number of working population engaged in different occupation in the sample households was found 8.00 per cent of the total population who were engaged in different occupations. About 46.00 per cent of the working populations are engaged as agriculture labourers. Some 2.00 per cent were engaged in business. Another 44.00 per cent working population was employed in Government or semi-Government jobs in rural area. In urban area, 90.00 per cent working population was employed in Government or semi-Government jobs. And about 10.00 per cent working population was engaged in business Thus, a pre mature service sector stands for the broad occupation structure of the urban economy (Table 4.5).

The per household total area operated has been worked out 0.29, 1.01, 2.03 and 4.01 hectares on the marginal, small, medium and large size of holdings respectively. Among all the holdings the per household area operated came out to be 0.85 hectares. The percentage of area under field crops and horticulture activities to the total owned land, shows an increasing tendency with an increase in the size of holdings. It happened mainly because of the reason that small size holdings groups, due to their uneconomic size of holdings, and meagre source of household income cultivate their maximum land area in order to grow the field crops to meet out the basic food requirements of their family members. Whereas, the large size of holdings group, with quite large size of holdings and regular source of household income, can afford to utilize the maximum land area for the production of

commercial crops in order to increase their household income manifold. The percentage of total uncultivated land area indicates a decreasing tendency with an increase in the size of holdings as it can be ascribed to the fact that farmers having larger chunks of land are quite opulent and have better use of machinery. They can easily make uncultivated land ready for cultivation for better returns. Moreover they also want to derive maximum benefit from their land (Table 4.6).

The distribution pattern of household assets (i.e. both productive and household durables) shows that the percentage value of land which constitutes the lion's share in the total value of all household assets, is lowest on the marginal size of holdings (i.e. 61.43 per cent) and it shows increasing trend with an increase in the size of holdings, i.e. 64.03 per cent on the small, 64.41 per cent on the medium and 65.68 per cent on the large size of holdings. Among all the holdings taken together this percentage came out 64.14. Hence, the increase in the value of productive assets (i.e. land) with the increase in the size of holdings are quite evident. In rural area, agriculture and allied pursuits is the mainstay of the people. Land, livestock, agricultural implements and machineries used in household cottage industries and transport equipments used for commercial purpose have been treated as the productive assets in the rural study area. The percentage value of these productive assets together to the total value of household assets worked out 62.17, 64.76, 64.94 and 65.91 per cent on the marginal, small, medium and large size of holdings respectively, which shows an increasing tendency with an increase in the size of holdings. The percentage value of household durable, i.e. of furnishing articles, electrical appliances, utensils and bedding etc., to the total value of household assets also varies sharply from one size of holding group to the other. The buildings are also a part of durable household assets. The percentage value of buildings to the total value of household assets has been worked out as 35.78, 33.91, 34.23 and 33.71 per cent on the marginal, small, medium and large size of holdings respectively. The percentage value of buildings shows a mixed tendency with an increase in the size of holdings. It happened mainly due to the reason that the household failing on the smaller holding groups due to their uneconomic size

of holdings and meagre sources of household income have received loans on subsidized rates under Anti-Poverty Programmes for the construction of houses, cowsheds and stores. The houses are entirely used by the sample households for own residential purpose and rarely hired-out on rent basis. In urban study area, the distribution pattern of household assets (i.e. both productive and household durables) shows that the percentage value of land to the total value of all household assets, is the lowest on the medium income groups (i.e. 6.09 per cent) followed by (i.e. 14.91 per cent), (i.e. 76.35 per cent) and (i.e. 85.83 per cent) on high, low and lowest income groups respectively. Among all income groups together this percentage came out 37.56. In urban area, low income groups have highest value of land because they have received that land from inheritance. But they do not have enough amount of money to build a house on that land or plot. In urban areas, services are the mainstay of the people. The percentage value of these productive assets (land, livestock, agriculture implements and machineries) together to the total value of household assets worked out to 86.07, 76.35, 7.02 and 15.35 per cent on the lowest, low, medium and high income groups respectively. The percentage value of household assets varies sharply from one size of income groups to the other.

Thus, the above distribution pattern of household assets shows that there exists an unequal distribution of these assets among the different income groups. The percentage value of building to the total value of household assets is the highest, i.e. 51.97 per cent among all the sample households. The second major household asset is the land which accounted for 37.94 per cent. The percentage value of total productive assets came out to 37.94 and the percentage value of household durables came out to 10.09.

The productive assets are more in rural area as compared to urban area because in rural area land availability is very high. Most of the population depends on agriculture/horticulture that's why more implements and machinery is used. Also due to the non-availability of milk product livestocks activities which are more in rural area than urban area. In urban area most of the population which comes from different part of the areas working in service/business sector are not keen to make more productive

assets because of their nature of transferable job as well as less income to purchase land in urban areas. In urban area value of household durables has been more than in rural area because in urban area most of the population focuses on interior decoration, show off and comfort-ness. So mainly they invest on these luxurious items instead of investing a productive asset. Whereas, in rural areas people are more interested in the investment of productive asset i.e. land.

In rural area most of the residential buildings are "semi-pucca" in nature and are constructed with stones and wood works with the help of local material. Though of the households have constructed "pucca" houses with RCC structure too. But in urban area, all household lives in "pucca" houses. In rural area the percentage value of building among all holding groups is more as compared to urban area due to severe cold climatic conditions. People generally use the top floor of the building for their residential purpose and the ground floor of the buildings is used for cattle shed i.e keeping cows, sheep, goats and other livestock, mainly due to two reasons, firstly during the winter season when there is heavy snowfall outside, people used to feed their cattle inside the house, and secondly it is believed that the presence of cattle in the ground floor keep the whole house warm during winter. But some of them have now constructed separate cattle sheds which is seen as a positive development. In urban area most of the populations is living in rented houses or flats. But in rural area most of the population is living in their own house mainly of them having joint families so big houses are constructed for present and future requirement of the family.

In both the study areas, the variation in the distribution of these durables necessarily indicates the variations in the socio-economic conditions of the sample households and has a direct effect on the pattern of household income and employment. Thus, the distribution pattern of household assets shows that there exists an unequal distribution of these assets among the different holding and income groups. The percentage value of land to the total value of household assets is the highest, i.e. 64.67 per cent among all the sample households. The percentage value of land shows an increasing tendency with an increase in the size of holdings. But in urban area, the

percentage value of land is the second major household asset i.e. 37.94 per cent among all the sample households. The percentage value of land shows a mixed tendency with an increase in the size of income groups. The second major household asset in rural area is the building which accounts for 34.28 per cent followed by other assets (i.e. 3.08 per cent). But in urban area, the percentage value of buildings to the total value of household assets is the highest, i.e. 51.97 per cent among all the sample households. The percentage value of other assets (i.e. 10.09 per cent) is quite high as compared to the rural area (Table 4.7).

The per capita value of household productive assets viz, land, livestock, agricultural implements, machineries and vehicles indicates an increasing tendency with an increase in the size of holdings and shows a mixed tendency with an increase in the size of income groups. The per capita value of household durables and buildings shows an increasing tendency with an increase in the size of holdings but decrease in household durables on large size of holdings in rural area. In urban area, per capita value of household durables shows an increasing tendency and buildings shows a mixed tendency with an increase in the size of income groups. The per capita value of household productive assets as well as of household durables has been worked out to Rs. 335440.65, 760351.24, 1811861.72 and 3574467.14 on the marginal, small, medium and large size of holdings in rural area respectively. In urban area it has been worked out to Rs. 189158.83, 502800.82, 196997.21 and 321012.33 on the lowest, low medium and high income groups respectively. Among all the holdings and income groups the per capita value of household assets came out Rs. 905213.97 and Rs. 304549.93. Thus, in rural area the per capita value of total assets (i.e. both household productive assets and household durables) shows a increasing tendency with an increase in the size of holdings and shows a mixed tendency with an increase in the size of income groups (Table 4.8).

The pattern of household total income (i.e. both farm and non-farm sources) shows that the percentage share of income earned from total farm income, out of the total household income came out higher on the medium size of holdings (i.e. 59.24 per cent) followed by small (i.e. 50.73 per cent)

and marginal (i.e. 40.96 per cent). This shows a mixed trend with an increase in the size of holdings in rural area. In rural area this happened because of hilly terrain, scattered uneconomic size of holdings, scanty use of fertilizers and manures, lack of irrigation facilities, verities of weather, use of inferior quality of seeds, untimely and less intensive ploughing operation by the hired-in-bullock labour, unscientific means of farming by the households falling on the marginal size of holdings as compared to small and medium size of holdings. In urban area, the percentage share of income earned from total farm income out of the total household income came out highest on the lowest income groups (i.e. 3.43 per cent) followed by high (i.e. 3.14 per cent), low (i.e. 1.89 per cent) and medium (i.e. 1.67 per cent). In urban area most of the population engaged in service sector so they have no time to work in farm sector.

The percentage share of household non-farm income to the total household income has been worked out to 59.04, 49.27, 40.75 and 61.77 per cent on the marginal, small, medium and large size of holdings respectively in rural area. In urban area the percentage share of household non-farm income to the total household income has been worked out to 96.57, 98.10, 98.33 and 96.86 per cent on the lowest, low, medium and high income groups respectively. Among all the holdings and income groups this percentage came out to 52.23 in rural areas and 97.17 in urban areas. This shows a mixed tendency with an increase in the size of holdings and income groups (Table 4.9).

To have a comprehensive idea of gender in-equality, detailed study was carried out of the sample households among the different size of holdings and income groups. Equally distributed income index, equally distributed life index, equally distributed education attained index and gender-related development index. In rural area, income index was the highest among large size of holdings (i.e. 0.999) and smallest among medium size of holdings (i.e. 0.987). Among all the holdings groups the value of income index came out 0.988. The equally distributed life index was smallest on the marginal size of holdings (i.e. 0.607) and highest on the small, medium and large size of holdings.

The equally distributed education attainment index has been worked out by combining the literacy ratio and combined enrolment ratio for primary and secondary levels of education. "The GDI gives two-third weight to adult literacy and one third to combined primary, secondary enrolment". It shows highest among large size of holdings (i.e. 0.934) followed by medium (i.e. 0.877), marginal (i.e. 0.843) and lowest among small size of holdings (i.e. 0.835).

In urban area, income index was the highest among low income groups (i.e. 0.978) followed by medium (i.e. 0.972), lowest (i.e. 0.771) and smallest among high income group (i.e. 0.955). Among all the holdings together the value of an income index comes out to 0.966. The equally distributed life index was highest among all classes of income groups even infant majority rate was zero. It shows that in urban area as compared to rural area health conditions are very good. The equally distributed education attainment index was the highest among high income groups (i.e. 0.948) and showed a decreasing trend as the size classes of income groups decreased. It shows a high value in all class of income groups which indicates that education level (between men and women) of an urban area is comparatively better.

The value of Gender Development Index (GDI) as compared to a maximum gives a possible value of 1.00 (Maximum achievement with perfect equality). The table further shows that the value of GDI is the highest in the large size of holdings (i.e. 0.977) and lowest in the marginal size of holdings (i.e. 0.813) in rural areas. In urban areas, the value of GDI is the highest in the medium income groups (i.e. 0.969) and smallest in the lowest income groups (i.e. 0.963). It has also been observed that the value of GDI amongst large, medium and small size of holdings and medium, high, low and lowest income groups was quite close in both study areas, which indicated that the achievement level of these size of holdings and income groups were almost same. The more value of GDI shows that the disparities were quite low in these areas. The GDI has been comparatively low in the marginal size of holding and lowest income group, which indicates more disparities among them (Table 4.10).

In both the study areas of Himachal Pradesh, the participation of women in household activities is substantially higher than the male workers. The time allocation of males and females of the sample households among the SNA, E-SNA and rural males under SNA activities utilized their 55.91 per cent of total working hours available to them. Out of the above referred percentage, they utilized maximum of their time in trade, business and services followed by primary sector activities which includes crop/orchard farming and animal husbandry. The lowest time was allocated to secondary activities which include construction and manufacturing activities. Whereas, in urban area under SNA activities, male utilized their 83.44 per cent of the total working hours available to them. Out of the above referred percentage, they utilized maximum of their time for trade, business and services followed by secondary activities and lowest time (very little) was allocated to primary sector. The division of male time is being allocated to SNA. Among these sectorial activities, primary, secondary and tertiary, has been shown separately and discussed in a subsequent section.

On the other hand, the contribution of rural women in SNA activities worked out 11.56 per cent of the total time utilized for all activities in a year. They also adhere to the same pattern of time utilization as their men counterpart for their respective activities but the percentage of work allocation was very low. It is amply evident from table that the time utilized in SNA activities by the female was only one-fifth in comparison to that of men which indicates that women did not participate equally in all activities under SNA category. Similarly with regard to other activities, such as visit to market for buying farm inputs and selling of product, land preparation, manuring (manual transpcrtation of manure from cattle shed to field) and in sowing activities etc., relatively more labour was put in by men. However, the data reveals that women participated in farm activities such as intercultural, harvesting, threshing and winnowing etc. Moreover, maximum activities under SNA are hazardous in nature and involve a lot of physical labour. Women are said to be a weaker sex. Their biological structure puts restriction on them to undertake arduous and hazardous jobs. In addition to that, women cannot

remain out of their home for nine to ten hours daily at the cost of neglect of their homes.

In urban area, the contribution of women in SNA activities worked out to 44.65 per cent of the total time utilized for all activities in a year. It is ample that the utilization in SNA activities by the females was only half in comparison to that of men which indicates that women did not participate equally in all activities under SNA category. In urban area under SNA activities, women are mostly working in service sectors so this percentage is quite high as compared to rural women. Woman's role in agricultural operations is very significant in the rural economy. But time is not properly measured in these activities. In case of urban area women are working in service sector where time is fixed and remuneration is defined for their duties. The women of rural region as compared to urban region have to undergo a very hard life due to uncondusive geo-physical conditions of the region.

E-SNA activities are mainly related to the household work. The household activities performed by women consume the maximum time of the womenfolk. The major household activities are mostly done by the females in rural and urban areas. This is the type of activity which is intermediate between SNA and Non-economic personal activities. This category of activities like cooking, cleaning utensils, and scrubbing the floor etc. is also such that if males and females of the households go out for work these can be performed by hired labour. This is why these are given the name of E-SNA activities. This category of activity is time-consuming and women remain busy almost throughout the day in household chores namely meal preparation and serving it, cleaning utensils and the surroundings, care of clothes (sorting, mending, washing, ironing), physical care of children, elderly, sick, the disabled family members and care of animals etc.

As would be expected, in a patriarchal social system and in social customs and traditions, men spend very little time on extended SNA activities, an average of only 41.55 per cent in rural area and 12.18 per cent in urban area of the total time utilized in all activities during the year. Under this category the males kept themselves engrossed in home management activities and the rest of it was accounted for by community services, family

care and animal care activities in rural area. In urban area, males kept themselves engrossed in family care activities followed by community services, home management and animal care activities on the other hand. The women of the rural area allocated an average of as much as 84.87 per cent and in urban area allocated an average of as much as 46.57 per cent of their time to this category of activities out of the total time utilized in all activities.

The majority of time allocated by them was used for household and domestic chores, the reason for low work participation by males in the above category of activities was that the former prefer to undertake work mainly outside their homes, like buying and selling in the market and moving out of their houses to earn their daily bread. The much higher percentage of time spent on these activities by females clearly indicates preparation and rearing of meals, cleaning utensils and the surroundings, physical care of children, sick and elders has been traditionally and customarily fallen with the domain of women's work. The reason behind this is that from time immemorial women have been subjected to do this type of household activity. Incidentally, it was observed that in most of the cases in E-SNA activities, women acted as main care taker of all the work related to household activities. Here, it is pertinent to mention that this category of activity is neither recognized nor valued by the society. There indeed has been a division of work between males and females since time immemorial, and in the contemporary world, such division of duties is held strongly responsible for gender discrimination and exploitation of females. Although, the share of burden borne by females in the study areas were more, yet it has been noticed that their status within the households or the society has remained unchanged.

The third categories of activities are called by the different names, like Non-productive activities or Non- economical personal activities. These includes learning, personal care, participation in social and cultural events and the self-maintenance; Women in the study areas allocates 2.41 per cent of their time in rural area and 8.77 per cent in urban area whereas, men spent 2.54 per cent in rural area and 4.37 per cent in urban area. This percentage of time spent by men was more on learning and personal care activities,

engaging in physical exercise, listening to music, reading the newspaper or activities such as smoking or drinking alcohol. On the other hand, women spent more time on leisure and meditation. Moreover, it is also observed that men and women spend about the same amount of time on gossiping/talking with the others, but this percentage was very low as compared to urban women percentage.

It clearly indicate that out of the total working hours available male utilized their major share of the time on SNA activities ( i.e. 55.91 Per cent) and ( i.e. 83.44 per cent) followed by E-SNA activities ( i.e. 41.55 per cent) and ( i.e. 12.18 per cent ) and Non-economic personal activities ( i.e. 2.54 per cent ) and ( i.e. 4.37 per cent ) in rural and urban areas respectively. On the other hand, biggest chunk of the female's time was spent on Extended-SNA activities in rural area (i.e. 84.87 per cent) and in urban area (i.e. 46.57 per cent). Women as a whole performed a much larger portion of unpaid work than their male counterparts. In absolute terms, men spent much more time than women on SNA activities. In other words it can be concluded that men spent significantly longer hours at paid work as compared to women.(Table 5.1)

The pattern of valuation of human labour under SNA and E-SNA activities has been worked out under SNA activities which have been valued at the actual wage rates received by males and females of the sample households. The tabulated values of these activities include the value of primary, secondary and tertiary activities. The valued percentage of income came out to 54.42 per cent for males and 8.58 per cent for females in rural area. In urban area, the valued percentage of income has been worked out 96.05 for males and 39.34 per cent for female. Out of the above referred percentage, they earned maximum income from trade, business and services sectors, followed by primary sector activities which include agriculture/horticulture and animal husbandry. The lowest income was earned from secondary activities which included construction and manufacturing activities in rural area. In urban area, sample households earned maximum income from trade, business and services, followed by secondary activities which included construction and manufacturing activities. The lowest income

was earned from primary sector activities i.e. agriculture/horticulture and animal husbandry.

On the other hand, the percentage of valued income of female to the total valued income in SNA activities was primary sector, followed by tertiary and secondary sector activities in rural area. In urban area, the highest share of valued earnings among females was in tertiary sector followed by primary sector and zero per cent in secondary sector activities. The percentage of valued income out of the total valued income of female was only one-seventh in comparison to that of the male in rural area but in urban area, this percentage is two-fourth which is substantially high and indicates that women do not participate equally in all activities related to SNA activities. In a patrilineal society like the one in the rural area, women have very little say in money matters and they do not work outside their homes. It is the responsibility of the male members to take their farm produce to market for selling purposes. Services entail outdoor employment. Sometimes employees have to remain away from their homes for years together separated from families due to exigencies of services. Elders in families do not like their females to work outside their homes due to fear of molestation and sexual harassment. But in urban area, service is the main occupation of people. Services entail outdoor employment. Women are educated and they employed in different offices. But this percentage is not equal to men. This yawning gap in valued income can also be attributed to wage discrimination between sexes, less flexibility of women's work due to periodical personal problems like pregnancy, menstruation, and child birth etc., tendency of employers not to employ women, household responsibilities and social restraints.

Due to our patriarchal social system, men's contribution was very little on E-SNA activities. Therefore, when the value of males work performed under this category is valued at the imputed wage rate out of the total earning on an average of only 45.58 per cent in rural area and 3.95 per cent in urban area during the year went to the male worker. Under this category, the imputed earnings of the males were the maximum from home management, community services, family care and animal related activities in rural area and

in urban area family care, community services, home management and animal related activities. On the other hand, the females earning imputed average income from E-SNA activities was much high i.e. 91.42 per cent in rural and 60.66 per cent in urban areas out of their valued income. The majority of imputed incomes earned by them have come from household domestic chores, followed by family care, community services and animal care activities in rural area. And from family care followed by home management and community services in urban area respectively.

The reason for low earnings by males in the above category of activities was that the males prefer to undertake work mainly outside their homes. The much higher percentage of imputed income on this type of activity by females clearly indicates that preparation of meals and serving it, cleaning utensils and surroundings, physical care of children, sick and elders, help to neighbors in household affairs has traditionally fallen within the domain of females work. Moreover, this yawning gap of earning percentage between males and females (i.e. 45.84) in rural area and 56.71 percentages in urban area clearly reflects that as far as E-SNA activities are concerned the females have proved to be more caretakers of all the work related to household activities like caring, loving and sympathetic and compassionate activities.

The comparative figure reveals that male earned their major share of income from SNA activities i.e. 54.42 per cent in rural area and 96.05 per cent in urban area (as paid work) and on the other hand, females earned their maximum valued income from E-SNA activities i.e. 91.42 per cent (as unpaid work) in rural area and 60.66 per cent in urban area from E-SNA activities. Here it is pertinent that if women's E-SNA activities work is properly valued, it is quite possible that women could emerge in most societies as the main bread earners or atleast equal bread earners, since they put in more hours of work than man (Table 5.4).

Sex-wise pattern of household consumption expenditure (i.e. both food and non-food items) shows that total household consumption expenditure on food-items, the percentage share of rural males on total food-items came out 55.29, 55.46, 54.77 and 56.32 per cent and that of rural females 44.71, 44.53, 45.23 and 43.67 per cent on the marginal, small, medium and large size of

holdings respectively. The percentage share of urban males came out 50.40, 51.12, 54.77 and 50.45 per cent and that of urban females 49.59, 48.88, 45.23 and 49.55 per cent on the lowest, low, medium and high income groups. Among all the holdings and income groups, the total household consumption expenditure on food-items shows a considerable disparity between how much women contributed to household consumption requirements and how little they share in its benefits (Table 6.1).

A certain minimum amount of non-food items is equally important for the survival of the human beings. The percentage share of expenditure on non-food items, the highest percentage of expenditure came out on miscellaneous goods and services (i.e. 33.13 per cent) in rural area and (i.e. 47.98 per cent) in urban area followed by clothing (i.e. 24.21 per cent) and (i.e. 14.99 per cent), fuel and light (i.e. 15.71 per cent) and (i.e. 18.20 per cent), footwear (i.e. 10.26 per cent) and (i.e. 9.67 per cent), durable goods and services (i.e. 8.25 per cent) and (i.e. 5.24 per cent) and pan, tobacco (i.e. 8.45 per cent) and (i.e. 3.91 per cent) respectively. Thus people of the areas (both rural and urban) thought that it is worthwhile to spend more percentage of income on non-food items to make life cozier, comfortable and worthy living (Table 6.2).

The percentage of expenditure on total food items by males and females in both areas also shows a decreasing trend with an increase in the size of holdings and income groups, i.e. 47.69, 43.71, 41.49 and 35.39 on the marginal, small, medium and large size of holdings in rural area and i.e. 45.05, 44.52, 40.94 and 37.02 per cent on the lowest, low, medium and high income groups in urban area. Among all the holdings and income groups this percentage came out 24.52 for males and 19.85 for females in rural area. In urban area this percentage came out 20.57 for males and 19.23 for females. The Tables further indicates that males are spending more on total food-items as compared to females to the total household consumption expenditure in both areas. Contrary to the expenditure on food-items the percentage expenditure on non-food items to the total consumption expenditure both males and females has been worked out 52.29, 56.28, 58.51 and 64.61 per cent and the percentage expenditure by males came out 32.05, 31.36, 32.09

and 34.24 per cent and by females 20.25, 24.93, 26.41 and 30.36 per cent on the marginal, small, medium and large size of holdings respectively. Among all the holdings, this percentage came out to 55.63 in which males accounted more i.e. 32.4 per cent as compared to females i.e. 23.49 per cent in rural area. The percentage expenditure on non-food items in urban area by both males and females together has been worked out 54.95, 55.48, 59.06 and 62.98 per cent out of which the percentage expenditure by males came out 30.14, 29.65, 32.78 and 36.77 per cent and by females 24.14, 25.83, 26.28 and 26.21 per cent on the lowest, low, medium and high income groups. Among all the income groups, this percentage came out to 60.02 in which males accounted more i.e. 34.14 as compared to females i.e. 25.88 per cent. The percentage expenditure on non-food items to the total household consumption expenditure shows an increasing tendency with an increase in the size of holdings and income groups for both areas by males and females. Thus, the empirical results of the present study have supported the 'Engels law of consumption' that as income increases, the percentage expenditure on food-items decreases and the percentage expenditure on non-food items increases (Table 6.3).

In rural area the per day consumption of cereals has been worked out to 543, 557, 572 and 574 grams by males on marginal, small, medium and large size of holdings respectively. Among all the holdings, the per capita per day consumption of cereals came out to 554 grams. Whereas, the per capita per day intake of cereals has been worked out 525, 529, 546 and 567 grams by females on the marginal, small, medium and large size of holdings respectively. An actual average availability of cereals in case of females on marginal and small size of holdings was 525 and 529 grams per capita per day, which is less than the quantity of cereals suggested by the Indian Council of Medical Research<sup>2</sup>, i.e. 540 grams in rural area. The per capita per day consumption of cereals by males in urban area has been worked out to 470, 477, 498 and 510 grams and for females 428, 449, 480 and 500 grams on the lowest, low, medium and high income groups respectively. Among all the income groups, the per capita per day consumption of cereals came out to 486 grams. An actual average availability of cereals in case of males of lowest

income group was 470 grams and for females of lowest and low income groups was 428, 449 grams per capita per day, which is less than the quantity of cereals suggested by the Indian Council of Medical Research, i.e. 472 grams. The per consumer unit was low in marginal farmer in rural area and low income groups people in urban area due to uneconomic size and low income.

The per capita per day actual consumption of pulses and grams has been worked out to 15, 18, 22 and 27 grams by males and 13, 16, 20 and 26 grams by females on the marginal, small, medium and large size of holdings respectively. Among all the holding groups, the per capita per day actual consumption of pulses and grams came out to 20 grams by males and 16 grams by females, as against the recommended per capita per day consumption of pulses and grams, i.e., 12 grams in rural area. In urban area the per capita per day actual consumption of pulses and grams has been worked out as 12.5, 15, 19.3 and 24.6 grams by males and 10.4, 14.3, 17.5 and 23.1 gram by females on the lowest, low, medium and high income groups respectively. Among all the income groups, the percentage came out 19.2 grams. Only females of lowest income groups were consuming less than the recommended quantity i.e. 10.5 grams. The consumption of pulses and grams was higher in rural area as compared to the urban area due to the reason that they grow pulses and grams in their own fields and in urban area every item is purchased from the market and price is very high.

In regard to the milk and milk products the per capita per day actual consumption in rural area has been worked out as 107, 112, 125 and 138 grams by males and 74, 85, 93 and 117 grams by female on the marginal, small, medium and large size of holdings respectively. Among all the holdings, the per capita per day consumption of milk and milk products came out 113 grams for males and 83 grams for females, whereas, the recommended per capita per day consumption of milk is 80 grams. On the other hand, urban males were consuming 91, 113, 129 and 181 grams of milk and milk product and females 80, 107, 111 and 164 grams on the lowest, low, medium and high income groups respectively. Among all the income groups it came out 143 for males and 129 for females, whereas, the recommended per capita per

day consumption of milk is 70 grams. Both tables clearly indicates that almost all the sample household falling under different size class of holdings and income groups were consuming milk more than the recommended quantity by the nutritional experts. It happened mainly due to the reason that the smaller households of smaller holding groups have received milch cows and buffalo's under Government Anti-Poverty Programme specially under Integrated Rural Development Programme, whereas the household falling under large holding groups due to their large holdings and regular source of household income can afford to keep more milch cattle. On the other hand in urban area due to their regular source of household income they can afford to purchase more milk and milk product.

The per capita per day actual consumption of oil and fats has been worked out 19, 23, 25 and 29 grams for males and 17, 20, 21 and 25 grams for females on the marginal, small, medium and large sizes of holdings respectively. Among all the holding groups, the per capita per day actual consumption of oil and fats came out 22 grams by males and 19 grams by females against the recommended quantity of 15 grams in rural area due to the reason that the smaller land holdings have received milch cows under Government Anti-Poverty Programme and consume home produced ghee. In urban area the per capita per day actual consumption of oil and fats has been worked out 15, 19, 21 and 24 grams by males and 10, 15, 19 and 21 grams by females on the lowest, low, medium and high income groups respectively. Among all the income groups it came out 21 grams for males and 18 grams for females against the recommended quantity of 13 grams. It happened due to the reason of regular source of income they can consume oil as well as ghee.

The per capita per day actual consumption of meat, fish and eggs has been worked out 15, 24, 31 and 55 grams by males and 12, 20, 28 and 39 grams by females in rural area on the marginal, small, medium and large size of holdings respectively. In urban area it has been worked out 8, 12, 17 and 21 grams for males and 5, 8, 9 and 11 grams for females on the lowest, low, medium and high income groups respectively. In rural area mostly non-vegetarian food is preferred due to the cold climatic conditions. Whereas, the

percentage spending among females was lower than that of males in all different sizes of holdings and income groups respectively.

The per capita per day consumption of vegetables has been worked out as 64, 85, 100 and 124 grams for males and 57, 79, 93 and 129 grams for females in rural area on the marginal, small, medium and large size of holdings respectively. The recommended per capita per day consumption of vegetables is 99 grams but the intake of vegetables by males and females falling on the marginal and small size of holdings was less than the required quantity in rural area. Mostly households of marginal and small holdings do grow vegetables in their fields but they sell maximum quantity and consume very less. In urban area the per capital per day consumption of vegetables has been worked out 82, 91, 98 and 128 grams for males and 70, 79, 93 and 123 grams for females on the lowest, low, medium and high income groups. In urban area the recommended per capita per day consumption of vegetables is 86 grams but the intake of vegetables by males and females falling on the lower income groups were less than the required quantity due to the reason that these days price of vegetables is very high. People cannot afford to take especially vegetables daily in their diet.

The per capita per day consumption of fruit in rural area among all size of holdings came out 3 grams for males and 2 grams for females. Whereas, the recommended per capita per day consumption of fruits is 05 grams. The table clearly indicates that almost all the sample household falling under different class of holdings are consuming fruits less than the recommended quantity by the nutritional experts. But in urban area the per capita per day consumption of fruits has been worked out much more than the recommended quantity. It happened due to the reason that the urban study area is located in the proximity of city of Shimla district where people can easily purchase fruits from the market. The percentage of per capita per day consumption of fruits came out for males 33 grams and for females 28 grams, as against, the recommended per capita per day consumption of fruit i.e. is 05 grams among all size of income groups.

The per capita per day actual consumption of sugar and jaggery has been worked out 12, 20, 23 and 25 grams for males and 13, 19, 20 and 23 grams for females on the marginal, small, medium and large sizes of holdings respectively. Whereas, the recommended per capita consumption of sugar is 13 grams in rural area. In urban area the per capita consumption of sugar and jaggery has been worked out 19, 22, 27 and 26 grams for males and 20, 25, 27 and 28 grams for females on the lowest, low, medium and high income groups against the recommend per capita consumption of sugar i.e. is 11 grams. Due to cold climatic conditions, manual labours need more intake of sugar to keep up their energy level. Moreover, sugar and gur taking has become a habit to them.

Thus, it can be concluded from the tables that cereals is the main diet of the study areas. The graphic reflection of cereal intake by males and females of the sample households has been presented in Figure VI.V (a) and VI.V (b). The graphs explicitly shows that females on the marginal and small holdings were taking less grams of cereals in rural area and in urban area males and females on the lowest and low income groups were taking less grams of cereals than what has been recommended by the nutritional experts in both areas. Less intake of cereals results in malnutrition and cause adverse effect on their health status. It was found that the gender bias, poverty and low wages, were the most significant determinant factors of malnutrition.

It was also noticed that among marginal and small size of holdings and lower income groups, specially, females were against female children, coupled with an inadequate purchasing power, meant that girl had lower calorie intakes and consumed less supplementary food and less solid food than boys. The greater vulnerability of girls may be due to difference in care and upbringing of sons and daughters. Their difference reflect an economic, as well as cultural premium placed against living sons also daughters are considered unproductive and an expensive economic drain, particularly their cost of dowry when they are married. Deterioration in nutrition status as females grow older is a combined result of socio-cultural, economic and biological processes which is the common fact (Table 6.5).

Decision-making is the cognitive process leading to the selection of a course of action among variation. Every decision-making process produces a final choice. It can be an action or an opinion. It begins when we need to do something but know not what. Therefore, decision-making is a reasoning process, which can be rational or irrational, and can be based on explicit assumption or tacit assumptions.

It was found in the study areas that out of the total households in rural area, 61.33 per cent of the sample households were having the joint family system. The percentage of joint family system was highest among medium size of holdings followed by large, small, and marginal. It happened due to the fact that in the study areas most of the respondents, in order to maintain the productivity of land by using mechanical farming are not in favour of the fragmentation of land. Like other hilly areas, the economy of rural area mainly depend upon horticulture, agriculture and animal husbandry. Due to its unique climatic conditions, the area is best suited for cultivation of apple, almond, apricot, pear, walnut and grapes. Besides this, there is great scope for cultivation of potatoes, rajmash, peas, tomatoes, cabbage, cauliflower, exotic vegetables, pistachionut, and the dry fruits like chilgoza, almond and apricot etc. Moreover it is found in the study area that most of the families are traditionally religious minded and they do not want to break up their families and additionally they believe that there would be reduction in the cost of living of per person by following joint family norms. In the joint family, patriarchy was prevalent and women were relegated to second position in terms the number of children to be borne and the sex of child to be borne.

On the other hand, it was found in the study area that out of the total households in urban area, 27.33 per cent of the sample households were having the joint family system. The percentage of joint family system was highest among high income groups followed by medium, low and lowest. It happened due to the fact that Shimla city is the capital of Himachal Pradesh. The State level and district level Government offices are situated here. A considerable proportion of the city's workforce is engaged in these establishments and tourism sector. Shimla is a service sector oriented city. Moreover, it is found in the study area that job opportunities available in the

cities become the main cause of the disintegration of the joint family system. People migrated to the cities in search of jobs. For number of reasons, a joint family system could not exist in the cities. There is lack of living space in the cities. It is difficult to accommodate all the members of a joint family in a single house in the city. A few families live jointly because the husband and his father or his brother are jointly engaged in running a shop or some other business and it is convenient for them and their families to live together. And also urban areas are more advanced, educated and predominantly nuclear in terms of the family size. The nuclear family is a broken structure of the patriarchal joint family but ideological continuity between them remains intact. The forces of modernization have affected the structure of the joint family and given rise from the same lineage to the growth of nuclear or small-scale joint families which may function even without property but on the line of the same lineage. This means that joint and nuclear families are ideologically not different from each other. In spite of structural changes, ideological continuity manifests into the nuclear family. The members of the nuclear family even if they live at a distance and may not own family property in common, identify themselves as members of the same patrilineal group. Very often, they visit their lineage family members, participate in family rituals and ceremonies, provide financial and other kind of help, and cherish the same sentiments, norms and values.

Education is a term which is concerned with learning. Learning is a process of acquiring knowledge or skill by instruction, study or experience. In this broad sense, this is a life-long process by which activity originates but in the modern world education is not only a process of learning and becoming wise but also a tool at one's command to survive in this age of competition. Education is a key to develop an economy and is an effective tool for upliftment of an individual and society in every way whether it is personality development, social and economic development or so on. This is the only way which can bring out prosperity.

The education level determines the nature of occupation of the women which in turn determines their role in the family decision making. A highly educated man or women can make right decision. Most of the decisions

regarding male education were taken by husband or male members in all size of holdings together. On the other hand, they were not in favour of making an investment in the education of females because it was perceived that no economic benefit would occur to the family. Moreover, in the existing social set up of the area the females were found to be less mobile. It might be due to lack of female teacher, higher incidence of poverty, long distance between schools and home, inadequate or less developed transport facility etc. Girls are less likely to enroll and more likely to dropout, especially at primary level. In few cases of marginal and small holdings families, parents sent their girl children to work in the fields. They wanted their girls to be skilled in household activities. They keep them away from educational institutions. In addition, lack of primary schools has negative impact on girl's education and is the major reason for the existence of large gender gap not only in school enrolment but also in cognitive achievements, especially in remote areas of Kinnaur district. And in urban area families are more conscious about education so there is no such difference in males and females education. Both categories are getting good education due to easily accessibility of all such facilities in urban area. But still there is a difference in mind set of males and females in this male dominated society because most of the decisions are still taken by males. So mostly males prefer professional courses as compared to females. They are still given traditional academic education.

Out of the total sample households in rural area, women were acting as the head of the families only in 4.66 per cent sample households, out of which 2.66 per cent were from marginal, 1.33 per cent on small, 0.66 per cent on medium and zero per cent on large size of holdings. On the other hand in urban area, women were acting as the head of the families only in 5.33 per cent sample household, out of which 2 per cent were from lowest, 1.33 per cent on low, 2 per cent on medium and zero per cent on high income groups. It is because either the women were widows or their husbands were not residing with them due to exigencies of their services and only women took decision in every aspect for the betterment of their families. But in urban area out of the total sample household this percentage was zero. Social status plays a very vital role in the life of human beings. The views of 806 women of

both areas respondents of age 16 years and above have been obtained regarding their social status in the family whether they were in the positions to take decision for amelioration of their lot to make them fit for equal participation in family as well as in social matters. The cultural inhabitations were also found which affects the legal position of women with regard to decision making and property ownership despite having equal legal status. Although the government has enacted laws giving rights to women to have a share in parents landed property yet strict adherent to the laws is not being enforced and traditionally customary laws are being followed irrespective of sizes of land holdings which deny women the rights to land ownership in the study areas.

About 29.05 per cent in rural area and 23.53 per cent in urban area women of marginal holdings and lowest income groups were of the opinion that a woman who did not bear a son might be divorced on the grounds that the man would like a woman who could bear a son to bequeath him his property and look after him in old age. Women also played discriminatory roles with their girl child as compared to boys in the upbringing of children. This type of role play emphasized that girls should concentrate in learning matters pertaining to the kitchen, and to accept an inferior social position because of the elaborate traditional systems which make women the enforces of their own subjugation practices. The perpetuation of such practices maintain the customary inferior position to women with regard to decision making, control of resources and their general social position. Even women in large size of holdings hardly celebrate the birthday of girl child.

Decision making in food related activities have facets like, purchase of food items, cooking and cleanliness, household maintenance, management and shopping of own household durables, care for children, the sick, elderly and disabled, social, cultural and religious works. In rural area, the percentage of households decision to make about purchase of food-items taken by males was the highest (i.e. 77.01 per cent) among the marginal size of holdings and shows a decreasing tendency with increase in the size of holdings. On the other hand in urban area, the percentage about purchase of food-items was taken by both male and female. Women were just consulted but did not act as

major decision-makers. They visited markets frequently for their day-to-day requirement. The men were the main decision makers. While coming back home they purchased food-items of their choice. Moreover it was found that there was higher valuation of men's choice in both areas. The decision-making in cooking and cleanliness activities was the main concern of females both areas. Almost all size class of holdings, female is the main decision maker. It is clear that habitually women have derived skill in cooking food-items and have proven to be more efficient in all affairs of this category.

In household maintenance, management and shopping of durable activities decision making was done by males and females jointly (i.e. 86.00 per cent) in rural area and (i.e. 80.00 per cent) in urban area. In these activities very less percentage of males and females were found taking independent decisions among all the sample households. The decision regarding care of children, sick, elderly and disabled were taken by both males and females jointly. The percentage of rural sample household where male and female took joint decision in these activities came out 51.73, 61.54, 70.58 and 57.14 per cent on the marginal, small, medium and large size of holdings in rural area respectively. On the other hand the percentage of urban area came out 60.87, 43.33, 33.33 and 37.93 on the lowest, low, medium and high income groups respectively. Among all the holdings and income groups this percentage came out to 56.66 in rural area and 41.33 in urban area. The possibility of independent decisions by males and females were very rare. It is further added that children need scrupulous and constant care for their upbringing. Parents want respectable places for their sons and daughters in society. The sick, elderly and handicapped people also need love and care of the family members. Otherwise they feel neglected and become mentally depressed. Joint (male and female) and right decisions prove to be palliatives for them and have embalming and soothing effects on their lives.

The majority of households' decisions regarding social, cultural and religious work were taken jointly by males and females in all size of holdings and income groups together. Although among the sample household decisions were taken independently also by males and females. However it is found that the population of area under study predominately belong to Hindu

religion. People believe in old customs, traditions and belief. The society is orthodox and believes in ghosts and spirits. Any transgression of old dogmas is viewed adversely. Willy-nilly they have to observe rites and rituals of the past. May be because of the pressure of society or fear of trespassing of religious bonds, they take joint decisions for social, cultural and religious activities.

On an average maximum decision regarding household activities were jointly taken by males in rural and urban areas of the study. The percentage of rural sample household took joint decision regarding household activities were found 50.81 per cent on the marginal, 48.21 per cent on the small, 55.29 per cent on the medium and 54.28 per cent among the large size of holdings. On the other side the percentage of urban income groups were found 49.56 per cent on the lowest, 43.33 per cent on the low, 34.48 per cent on the medium and 39.65 per cent among the high income groups. The percentage of rural female independent decision maker was the highest (i.e. 28.57 per cent) as compared to male decision maker (i.e. 17.14 per cent) in rural and (i.e. 41.38 per cent) for females as compared to male decision maker (i.e. 14.14 per cent) in urban areas. Among marginal, small and medium sizes of the holdings female independent decision maker was the highest as compared to male decision making, due to the reason that most of the women were working with men in the field and other farm activities and also male members were found to be alcoholic, drug addicts, sluggish and lethargic in rural area and women in urban area were more educated, awarded and conceived about their duties and rights. Moreover, the women in urban area due to high level of literacy are employed in Government jobs and can take independent decision as compared to their counterpart of rural area (Table 7.1).

Rural women are intensively involved in agricultural activities. Normally men dominate in decision making regarding allocating of land for cultivation for growing different crops, money to spend for purchase of agricultural implements, labour employment, application of fertilizer, insecticides, sale of farm produce and raising of loans. However, decisions on farm activities like planting, weaving, and harvesting and food preservation are shared by both males and females. The farm related work has been divided into seven

important activities (i.e. choice of subsistence crops to be grown, choice of cash crops to be grown, planting trees, livestock keeping, labour hiring, purchase of agro-chemicals and quantity of food produce to be sold). It is clear from the table. Those in case of choice of subsistence crop to be grown 54.02, 51.28, 58.83 and 71.43 per cent of the men and 11.49, 20.52, 11.76 and 14.28 per cent of the women were the decision makers on the marginal, small, medium and large size of holdings respectively. Among all the holdings taken the percentage of households where males were making decision came out to 69.33, found to be in majority followed by females 6.66 per cent and by both males and females 24.00 per cent regarding choice of cash crops to be grown. It is clear from the table that in this particular activity males are more skilful in deciding which crop is to be grown for better returns in production.

In planting of tree activities the percentage of household decision making by males came out highest (i.e. 100 per cent) on large size of holdings followed by marginal (i.e. 91.95 per cent), small (i.e. 89.74 per cent and medium (i.e. 88.24 per cent) respectively. Among all size of holdings together dominants part of decision making was done by males (i.e. 91.33 per cent), female (i.e. 5.33 per cent) and both (i.e. 3.33 per cent). The plantations of tree is an outside work and requires physical labour, knowledge about the climatic condition of the area, fast growth rate of trees and comparative monetary value of the trees for better results. The men have deeper knowledge of the above facts. Therefore, in maximum sample households men are the main decision makers.

In live stock keeping activity the table clearly reveals that females were found to be main decision makers in most of the sample households of the marginal, small, medium and large size of holdings. Among all sizes of holdings, decision were taken by females i.e. 46.66 per cent followed by 30.00 per cent jointly by the males and females and 23.33 per cent by males. The obvious reason why women were largely involved in decision making in this category can be ascribed to the fact that the work of livestock keeping is mainly done within home peripherals. However on the large size of holdings women thought beyond their dignity to do the menial jobs like tending to livestocks.

In labour hiring and purchase of agro-chemicals activities the percentage of household decisions making was highest by among males i.e. 90.00 per cent in all size of holdings, because both the activities are related to market observations and to have knowledge about the latest brands of agro-chemicals product, rate differentiation in the market. The males are more conversant with them. The percentage of household about decision making in the above activities was nominal in females.

The percentage of male decision makers about quantity of food produced to be sold came out 68.96, 89.74, 70.58 and 100 per cent on the marginal, small, medium and large size of holdings respectively. This shows a mixed trend with an increase in the size of holdings. It happened due to the fact that men appeared to be good bargainers and planners. The decision regarding quantity of food was to be kept in reserve for sustaining family till the next crop came and how much was to be sold involved judicious decisions which the men kept in their mind better than women. Hence, in farm decision making activities the percentage of household decision making by males was the highest (i.e. 68.18 per cent) followed by females (i.e. 13.05 per cent) and by both jointly (i.e. 18.76 per cent). It may be noted that in the study area the patriarchal system of society is prevalent where normally decisions are made by male heads (Table 7.2).

In the present study the women had shown their willingness to undertake work like dairy, poultry, animal husbandry, spinning and weaving, tailoring and other works (basket, brooms and rope making, bamboo and pottery works) within their home premises in rural area. And in urban area, the women willingness to undertake work like teaching, administrative jobs, spinning and weaving, making of pickles, squashes, sauces, tailoring and other work (skilled, unskilled and self-empowerment work like opening beauty parlor, boutiques).

The responses of the women between the age group of 16 years and above were taken separately regarding their willingness as full time, part time or occasional workers in household artisans work. The table reveals that in dairy activity 69.21 per cent of women among the sample households were willing to undertake additional work within their home peripherals in rural area

which correlated to full, part or occasional time work. The table clearly indicates highest percentage of women (i.e. 47.35 per cent) has shown their willingness to accept the work relating to animal husbandry as part time worker among all size of holdings. The percentage of women willing for repairing work as occasional workers is the lowest (i.e. 14.57 per cent) among all the sample households falling in the different size of holdings group. The table further reveals that the most preferred work by women within their premises related to animal husbandry (i.e. 88.74 per cent) followed by poultry (i.e. 72.85 per cent), spinning and weaving (i.e. 71.19 per cent), Dairy (i.e. 69.21 per cent) and others (i.e. 48.67 per cent) on all size of holdings together.

Whereas, urban area reveals that 93.61 per cent of women among the sample households were willing to undertake teaching activity as additional work within their home peripherals which correlated to full, part or occasional time work. The table clearly indicates highest percentage of women (i.e. 78.19 per cent) has shown their willingness to accept the work relating to administrative jobs as full time worker among all size of income groups. The percentage of women willing for tailoring and repairing work as occasional workers was the lowest (i.e. 2.25 per cent) among all the sample households falling in the different income groups. The Table further reveals that most preferred work by women within their premises related to administrative jobs (i.e. 121.81 per cent) followed by teaching (i.e. 93.61), preparing of pickles (i.e. 80.45 per cent), other (i.e. 77.82 per cent) spinning and weaving (i.e. 64.66 per cent), and tailoring and repairing (i.e. 28.57 per cent) on all size of income groups. In rural area, it is further added that if time element is to be taken into account the most preferred option exercised by women was to work as part time worker within the premises of their homes. But in urban area, women were to work as full time worker within the premises of their homes (Table 7.3).

A majority of the women willing to work in the house premises exercised their options for either initial finance on easy terms (i.e. 44.71 per cent) or training (i.e. 39.07 per cent) or working finance facilities (i.e. 29.81 per cent) in rural area and in urban area highest percentage came out in training

(i.e. 37.22 per cent), finance on easy terms (i.e. 29.69 per cent), working with finance facilities (i.e. 23.31 per cent) to take up their desired activity. Training forms the most important factor in successful culmination of any work. Before seeking any financial assistance it is imperative that they should get them fully skilled and efficient in the work they are wishing to do.

Absence of training will make a mess of the work entailing financial losses. In the study area training facilities have as yet not been started. A few of them are in the incipient stages. It is therefore, necessary that some arrangement may be made either by government or by corporate bodies or NGOs to start training centres in villages to help the women. The women in sample households are quite skilled in knitting, spinning and embroidery work. Raw materials such as cotton, wool, bamboos, date leaves, green fodder and maize are available in plenty in the areas under study. Works based on an above material can be easily started. Their marketing will also pose no problems.

In the sample households women have shown their willingness to obtain initial finance on easy terms (i.e. 44.71 per cent) and for training (i.e. 39.07 per cent) in rural area and in urban area women have shown their willingness to obtain training (i.e. 37.22 per cent) and to acquire initial finance on easy terms (i.e. 29.69 per cent). This is a healthy sign for amelioration of their lot and for augmentation to their meagre household income.

In the existing social set up, females especially in rural area plays a significant role in reproducing the rural household economy by their involvement in household production system. But their role is rather underplayed by the conventional statistics and the ambiguity in classifying women's work. Even when women are the owners of the means of production, their labour is being exploited, and that their role in decision making is rather limited. In addition to this most of the women in the study area are less mobile; this keeps them away from educational institutions, health care centre, market and financial institution. Sometimes various household and farm activities keep the majority of women so busy that they could not find time to visit the medical centre. Thus, it can be concluded from the above explanation that even women's own time is an important resource

which is controlled by the forces of production, reproduction and care of household. This widens the gender disparities in basic human capabilities (Table 7.4).

#### **SUGGISTIONS OF THE STUDY:**

The total product of society is underestimated and the economic contributions of many people, especially women are unrecognized and unrewarded. The national income statistics were adding to the market value of all the goods produced and sold and all the services provided for hire. This problem is resolvable if these items could be sold, for a market value could then be imputed to them on this basis-as is done for subsistence crops consumed by the producers themselves. Also a rental value can be imputed to owner-occupied housing. It should always be clear, however, that a monetary value is imputed to unpaid work to make economic valuation more accurate and comprehensive, not because this is the only way to value these activities. In fact, in valuing much unpaid work, especially such household activities as the care of children or the sick, the human perspective of valuation should always supersede the economic perspective. Women contribute as much labour as men- and in many ways they contribute more. So they should receive equitable labour share. On this basis, the entitlement to income and wealth would change radically, and the legal system would be overhauled accordingly. Right to property and inheritance would change, as would access to credit based on collateral, direct entitlement to social security benefits, tax incentives for child care and terms of divorce settlements.

- Education is an essential tool for change. Educated woman are better able to care for their families and family finances, experience more opportunities in decision-making, and make better home managers. Government should continue to increase their efforts to educate the girl child.
- Restructure the educational curriculum in order to emphasize gender equality rather than reinforcing gender stereotypes.

- Give adequate recognition to the unpaid contributions of women to increase their self-esteem and to improve their image in the family and society at large.
- Increase women's access to and control over production and market resources (access to training, credit, employment, technical skills, entrepreneurship, etc.) while recognizing that the goal is not to burden women with two full-time jobs.
- Ensure full participation of women in the policy-making process,
- Set the minimum wage at a level sufficient to allow workers to escape from the poverty trap; force companies to pay into nationalized systems of education, health care and pensions, so that they return some portion of what they have gained to the workforce and those who enable others to work outside the home.
- Ensure affordable and adequate child care and family friendly employment policies which allow parents to reconcile caring and work.
- Establish a benefit system which recognizes women's diverse roles in society and offers adequate support for families and children.
- Address the gender-related problems of unemployment (allocation of financial resources, entrepreneurship, legality of various types of informal work, etc.) in order to free women of their financial dependence on men, particularly widows and women in abusive relationships, etc.
- Develop strategies that address women's access to resources in the agriculture, fisheries and environment sectors.

Thus, it can be concluded that if women's unpaid work was properly valued, it is quite possible that women would emerge in most societies as the major breadwinners—or at least equal breadwinners—since they put in longer hours of work than men. The results of this research confirm the findings of many other studies that document the heavier work burden on women. This study has attempted to quantify non-market work and the disparities between men and women about the burden and nature of work and the income earned

under E-SNA activities. Although the analysis of this chapter represents a modest contribution in this respect, so much more needs to be done in this area of research. The planning strategy for women should be judicious mix of beneficiary oriented programmes. National statistics should fully reflect the "invisible" contribution of women, then it will become impossible for policy maker to ignore them in national decisions. Also women will be continued to be regarded as economic non-entities in market transactions.

The inescapable implication is that the fruits of society's total labour should be more equitable shared. Whether a family member works outside the household or not should be a matter of choice. But each working member of a family is entitled to a share of the income generated by market work proportional to her or his total labour contribution, including unpaid labour too. For husband, to share income with their wives will become an act of entitlement rather than benevolence. It should always be clear, however, that monetary value is imputed to unpaid work to make economic valuation more accurate and comprehensive, not because this is the only way to value these activities. In fact, in valuing much unpaid work, especially such household activities as the care of children or the sick, elderly or disabled family members, the human perspective of valuation should always supersede the economic perspective. It needs to be empathized that the female work included under E-SNA category is of a very especial nature and therefore its value should be immensely great. Take, for example, the meticulous care and love with which they treat every member of the family, especially the children and the elders of the family. Such care and love is difficult to value because you cannot buy it at any price from the market. Therefore, if this factor is taken into account, the imputed value of their work will rise infinitely.

Most of the work under SNA activities of males and females has been recorded, documented and valued. But very little efforts have been made to record, document and valuate the E-SNA activities by National Income Accounts. This is a reflection of the commonly made hypothesis in women studies that these days women's work remains nationally invisible, unrecognized, underplayed and unrewarded, which is a clear indicator of what is called gender discrimination. The valuation of E-SNA activities should

be taken up on a micro level pilot basis, and should be done at local, state and national level. By valuing the household activities, the main goal is to reduce the gap between women's economic contribution and their control over economic resources. So debates over norms for setting wages has been endless as there are several variables in their work such as tasks performed, hours of work, skill, the conditions of the labour market and so on. But Karnataka is the first state to fix a minimum wage for domestic work and that is a good sign for domestic workers. According to Worker Unions head Sister Celia, "We got the minimum wage law after more than a decade of struggle. We're not happy with the minimum wage fixed for domestic work by the state; we believe it should be higher. But at least we're acknowledged as workers. Only workers have minimum wages" (The Times of India 16 March 2013, P. 6). To conclude the condition of women in urban as well as rural area is not above the men-folk in various household activities. Though, education has given more opportunities to women in urban area as compared to the rural area. Overall in both areas women's contribution, directly or indirectly seem to be immense and great. The planning strategy for women should be judicious mix of beneficiary oriented programmes. National statistics should be fully reflect the "invisible" contribution of women and then it will become impossible for policy-maker to ignore them in national decisions. Nor will women continue to be regarded as economic non-entities in market transactions. If full recognition is given to the need to reward non- market work, the implications for the way that society is structured are revolutionary. Such recognition of female work will greatly contribute to the employment of females in the rural areas. Women are essential agents in political and economic change. So investing in women's capabilities and empowering them to exercise their choice is not only valuable in itself but is also the surest way to contribute to economic growth and overall development.