



**Encouraging Women to Become Financially Independent: An investigation
on indirect laborers**

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Abstract

An important indicator of societal advancement, welfare, and women's empowerment is financial independence. The objective of this study is to determine the extent to which financial independence contributes to women's empowerment. A questionnaire was used to schedule interviews with 24 women employees who are involved in indirect labor in order to obtain data at random from primary sources. Simple tables, graphs, and factor analysis have been used to analyze the data to determine if they have achieved financial independence and are empowered as a result. Five factors were identified in order to explore their financial independence: personal, societal, institutional, the view of women's leadership abilities, and challenges related to women's empowerment. Among all the factors, women's leadership potential and institutions played a major role in their empowerment. Conversely, social and personal variables continued to be the least effective in preventing them from advancing in their careers, being financially independent, and feeling more empowered overall.

Keywords: Women Empowerment, Financial Independence, Indirect labours



1. INTRODUCTION:

True to form, Kofi Annan asserted that women's empowerment is the most powerful instrument for progress. Due to the perception that women belong in male-dominated cultures as the inferior members of the species, women are excluded from both prestigious and practical roles that are only available to men. Their persistent experience of occupational segregation at work, which keeps them away from demanding roles, makes it difficult for them to break past the infamous "glass ceiling." Stifling women's potential and denying half of its population their contributions will never allow a society to fully prosper, according to Michelle Obama. Regarding closing the alleged pay discrepancy between men and women, no significant progress has been made (Singh, 2019).

1.1 VEDIC PERIOD:

The Rig Veda portrays women's standing with great reverence, and this period is known as the "golden age of women." The position and social standing of women were at their pinnacle. The Vedic era acknowledged her important role in balancing her role as a devoted person and her ability to swear to be her soul mate's confidante when making decisions for her family (Dubey, 2017).

Despite the patriarchal framework that pervaded society, women studied the Vedas, participated in gatherings and discussions, and received education on par with men. Women participated in the Sabha and Vidatha, two open forums where they freely expressed their opinions. In this instance, women had the same freedom to voice their ideas as men. The freedom to select their husbands, the freedom of movement for adult females, and the discussion of love marriages serve as reminders of the benefits enjoyed by women in this day and age. Some of them worked as teachers, while others spun and woven garments. They worked in production, agriculture, and industry as well and, therefore, women of this age were self-sufficient in their finances. Furthermore, women were allowed to own personal items. After her mother passed away, the daughter was given control over her personal goods and the ability to inherit them (Kumar, 2023).



Complete equality was guaranteed to women in politics, society, and religion. At this time, they also received military training. Wives were occasionally observed accompanying their husbands into combat, and these men's valor astounded their adversaries. The Vedic period shows that women did not play subservient roles to men (Goswami, 2016).

1.2 POST-VEDIC PERIOD:

Since the post-Vedic era, India's social and political structure has undergone significant changes. According to Satyam Tiwari, law books are both a reflection of pre-colonial Indian culture and an attempt to construct what is believed to be the ideal social order. Early encouragement of girls marrying young led to this becoming the standard and later writers even made it mandatory. Yajnavalakya urged girls to marry before they hit puberty, or otherwise their guardians would be responsible for the monthly destruction of an embryo. It is also suggested by the Brahma Purana that girls marry as soon as they reach four. This method was initially approved by Brahmanas and was later adopted by Kshatriyas. Next came the endogamy rule. Furthermore, until the end of the post-Vedic era, Aryan women continued to get education, but the purpose of this education remained to make them better wives; the aim of training them to become better individuals and gain freedom was never emphasized. The doors to Vedic study were gradually closed to women after the marriage age was lowered. The Sati system began to gain traction around this time, rejecting even the right of women to exist independently of their husbands [2].

1.3 MODERN PERIOD:

Patriarchal structures have dominated Indian history up to this point. The twenty-first century is no different. Because of this, women's status has been diminished in social, economic, political, cultural, and educational spheres even in the present era. Mr. Bhide Patil asserts that the efforts of the missionaries produced a generation of social reformers in Maharashtra and India. Jyotiba Phule worked extensively on the issue of women in the nineteenth century, with the exception of a few items in Indian history from the matriarchal period, mostly related to Raja Ram Mohan Roy during the British era. Changes seem to have started, even though their labor is insufficient. There are two distinct stages in the contemporary era of



women's development: the pre-independence period and the post-independence period. In both of these eras, women's place in society can be understood.

1.4 PRE-INDEPENDENCE PERIOD:

Raja Ram Mohan Roy took the initiative to eradicate the societal ills associated with Sati, first passing the Prohibition of Sati Act in 1829 with Lord Betting's assistance (Patil, 2021). This was the inception of feminism in India, spearheaded by men. Numerous other accomplishments followed, including the regulation of consent age, the prevention of child marriage, the decrease in illiteracy, and the regulation-based protection of property rights [3]. Mahatma Jyotiba Phule quickly founded the first school for girls in Pune in 1848. Both Mahatma Jyotiba Phule and Savitribhai Phule shared similar views that women who were widowed and abandoned in a society victimized by male injustice, should not end their lives. Instead, they should be supported in giving birth to the child (Patil, 2021).

Nationalist sentiment rose to prominence during this time. Gandhi encouraged female involvement in the nonviolent civil disobedience campaign against the British Raj. In order to get women to join the independence movement, he raised the roles of self-renunciation and care. The All India Women's Conference and the National Federation of Indian Women, two women-only organizations, came into being as a result of women's involvement in problems pertaining to the scope of women's roles in all aspects of society. Women's critical awareness of their rights and responsibilities developed as a result of their involvement in the freedom movement. Following this evolution among women, the Indian Constitution was created, introducing the franchise and civic rights for women [3].

1.5 POST-INDEPENDENCE PERIOD:

In the years following independence, women's standing underwent a radical transformation. Following India's independence, women were granted the ability to vote. The association of women in the Lok Sabha and Parliament further strengthened their political participation. Women enrolled in higher education institutes to enhance their skills and abilities. Women engaged in a wide range of professions and work possibilities. They dealt with a variety of



issues at work, such as sexual harassment, a lack of equal rights and opportunities, inadequate training and development initiatives, uneven pay scales, and a lack of prospects for advancement (Kapur, 2019).

One could argue that it is imperative to offer solutions to these problems that women face following the post-Vedic era. As they make up half of India's population, they ought to be treated equally. In order for a nation or a community to be deemed civilized, women must be respected and accorded regard. Women are still not treated similarly to men and are still viewed as liabilities. People who live in rural settings tend to have this viewpoint. They believe that girls should only be involved in household duties and that education is not something that is intended for them (Kapur, 2019). "The development of a nation is directly related to the removal of various types of unfreedoms," stated Nobel Laureate Amartya Sen.

1.6 ROLE OF GOVERNMENT INITIATIVES:

Our honorable Prime Minister Narendra Modi has confirmed that our Vedas and customs have called for women to be able and capable of leading the country [4]. Through a variety of planned interventions in the areas of social, educational, economic, and political spheres, the government has consistently taken several actions to support women's empowerment [5].

(a). The government has created the following policies to make sure that schools serve as welcoming environments for girls, particularly those from disadvantaged backgrounds:
[5]

- Pradhan Mantri Awas Yojana (Urban & Rural)
- The National Social Assistance Programme
- The Samagra Shiksha
- Scheme of National Overseas
- Babu Jagjivan Ram Chhatrawas Yojna
- Swacch Vidyalaya Mission

(b). The government devised programs to give gender equity top priority in order to establish a more equitable society. In addition, the government has implemented the National



Education Policy (NEP) to provide equal access to high-quality education for all children [5].

©. The Ministry of Women and Child Development has also launched a number of programs during the past five years to empower women and girls throughout the nation, including the following initiatives:

- POSHAN Abhiyaan
- Anganwadi Services Scheme
- Pradhan Mantri Matru Vandana Yojana (PMMVY)
- Beti Bachao Beti Padhao (BBBP) Scheme
- One Stop Centre (OSC)
- Universalisation of Women Helpline
- Child Protection Services Scheme
- Scheme for Adolescent Girls (SAG)
- Swadhar Greh Scheme
- Ujjawala Scheme
- Working Women Hostel [5].

(d). The goal of the Skill India Mission is to empower women financially through skill development and career training. The National Skill Development Policy focuses on inclusive skill development [5].

(e) The government has developed Pradhan Mantri Kaushal Vikas Kendras to provide more infrastructure for women to participate in apprenticeship programs and training [5].

(f) Programs such as the Prime Minister's Employment Generation Programme, Stand Up India, and Pradhan Mantri Mudra Yojana encourage women to start their own businesses [5].



2. REVIEW OF RELATED LITERATURE:

According to previous research, women's status was high and equal to males throughout the Vedic era, but it declined during the post-Vedic era, as stated by Rani, K. S. (2021) in her paper "A study on women empowerment in India." In his article "Money to call her own: an empirical study of the relative influence of factors on Indian women's financial independence," Daga, N. M. (2021), noted that while women with caregiving responsibilities expressed a relatively assured sense of financial security, they were unable to achieve financial independence because they had to quit their jobs as soon as their child was born. In his dissertation, "Role of Financial Independence in Uplifting the Status of Women," M. A. Srivastava (2020) described how women have achieved financial independence from the Vedic era to the present, as well as their growth and autonomy at different phases of life. As long as women rely on men for financial assistance, no amount of legislation or persuasion can empower them. According to research, women who make money invest it back in their families. This helps India as a whole, as well as the women who work.

3. OBJECTIVES OF THE STUDY:

- To understand the status of women from Vedic era to present time.
- To analyse the factors influencing the financial independence of women among the indirect labours working in higher education institutions in North Bangalore.

4. RESEARCH METHODOLOGY:

The goal of the current study is to comprehend the situation of women who work as indirect laborers in Bengaluru North's higher education institutions. This cross-sectional study used a five-point Likert scale to design a questionnaire that was used to randomly interview 24 female employees in order to get data on their level of financial independence and empowerment. Three factors—personal, institutional, and social—as well as the difficulties women encounter while making financial decisions were taken into consideration in order to determine the barriers to women's empowerment. Relatively simple tables, graphs, and factor analysis are used in the analysis of the data obtained from primary sources.



5. FINDINGS AND DISCUSSION:

Table 1.1 Showing the demographic profile of the respondents

Particulars	No of Respondents	Percentage (%)
Age		
Below 20	0	0
21-25	0	0
26-30	1	4
31-35	1	4
36 and above	22	92
Total	24	100
Educational qualification		
Illiterate	18	75
Primary school	3	13
10 th standard	2	8
12 th standard	1	4
Graduate	0	0
Total	24	100
Type of Job		
Permanent	24	100



Part Time	0	0
Contractual	0	0
Total	24	100
Designation		
Admin staff	0	0
Housekeeping	9	38
Security Personnel	1	4
Helper	14	58
Others	0	0
Total	24	100
Monthly Income		
Less than 10,000	0	0
10,001-15,000	24	100
15,001-20,000	0	0
20,001 and above	0	0
Total	24	100
Annual Savings		
No savings	24	100
Less than 5,000	0	0



5,001-10,000	0	0
10,001-15,000	0	0
Above 15,000	0	0
Total	24	100
No. of family members		
1	1	4
2	3	12
3	10	42
4	6	25
5	4	17
Total	24	100
No. of children		
0	0	0
1	7	29
2	17	71
3	0	0
4	0	0
Total	24	100



Based on the preceding table, it can be deduced that 92 percent of respondents are above 35, have not completed their formal education, and are full-time staff members of educational institutions that fall under the assistance category. Additionally, the study discovered that the majority of respondents are within the income range of INR 10,001–INR 15,000. However, none of them have made any savings. Additionally, the report reveals that the majority of them are unit families with two dependent children.

Table 1.2 Showing the factor analysis results

FACTOR ANALYSIS OUTPUT	COMMUNALITIES	FACTOR RATING
Personal Factors(F1)		
A perceived personal thought on Lack of support system	0.737	0.729
Lack of family support	0.669	0.776
Natural problems with being a woman (Giving birth)	0.662	0.226
Conflicts with family responsibility	0.634	0.457
Lack of ambition	0.84	-0.556
Lack of emotional stability	0.731	0.451
Poor self-image	0.646	0.586
Social Factors(F2)		
Women are not ambitious enough to be successful	0.822	0.822
Women are not competitive enough to be successful	0.939	0.014
Women cannot be aggressive in organizational situations	0.803	0.819



Sexual harassment	0.83	-0.210
Discrimination against women	0.904	-0.744
Institutional Factors(F3)		
Challenging work is more important to men than women	0.958	0.732
Men and women should be given equal opportunity for participation in leadership responsibilities	0.817	0.855
Women have the capability to acquire the necessary skills to be successful leaders	0.935	0.794
Perceived thought women leaders are less capable of contributing to an organization's overall goals	0.957	0.655
It is not acceptable for women to assume leadership roles as often as men	0.929	0.538
Low academic qualification	0.725	0.17
Inadequate job knowledge/competence	0.799	-0.11
Lack of a role model	0.805	0.856
Unclear appointment criteria	0.764	0.685
Patriarchal culture	0.829	0.532
Stereotyping	0.878	0.427
Perception on women leadership ability (F4)		
I perceive that women are underrepresented	0.837	0.915
Women are challenged by administration staffs	0.767	0.876



I believe that social issues faced by women affects women empowerment interest	0.154	0.392
Women empowerment challenges (F5)		
I believe that facing personal issues affects women empowerment interest	0.863	0.929
I believe that facing the organizational issues women affect women empowerment interest	0.863	0.929

According to the analysis, among the personal factors, the variable of lack of ambition is one that contributes to and hinders women's empowerment. Its factor rating is -0.556, while the other variables lie between 0.646-0.737, which is also a barrier to women's empowerment. Similarly, the factor rating of 0.226 indicates a negative impact in the event of natural issues during childbirth, as women are required to resign from their occupations in order to fulfill the function of caregiver for the family.

In the case of social factors, it is analyzed that sexual harassment (-0.210) and discrimination against women (-0.744) were the two variables contributing significantly towards women's empowerment.

Further observation reveals that, in the case of the institutional component, low academic qualification (0.17) and insufficient job knowledge or competence (-0.11) both have negative values that impede the empowerment of women. Apart from these factors, stereotypes also significantly hinder the progress of women.

Women are shown to be underrepresented when discussing perceptions of their leadership potential. Women face societal stigma, such as how they are treated in male-dominated or chauvinist societies, despite the fact that they are intelligent, skilled people.



Women's empowerment is greatly impacted by obstacles related to personal and organizational concerns, as evidenced by the prevalence of the outcomes in both scenarios and factor ratings.

6. CONCLUSION:

According to the results of the current study, women have been empowered in Indian society since the Vedic era. In addition to the assistance from their families, the women have been benefiting from government programs, especially during the post-independence era. The intention of these efforts was to elevate women's status and help them achieve financial independence.

The study concentrates on women empowerment who are employed as indirect laborers at north Bangalore's higher educational institutions and has discovered that the majority of these women had not completed their education and none of them had any savings. Five factors were identified in order to explore their financial independence: personal, societal, institutional, the view of women's leadership abilities, and challenges related to women's empowerment. Among all the factors, women's leadership potential and institutions played a major role in their empowerment. Conversely, social and personal variables continued to be the least effective in preventing them from advancing in their careers, being financially independent, and feeling more empowered overall. Therefore, women should speak out against these obstacles in order to progress in both the personal and professional domains.

7. RESEARCH LIMITATION:

There are several restrictions on this study. Owing to scheduling constraints, a questionnaire that limits the applicability of the findings to the Indian population was used to conduct in-person interviews with 24 women employees in Bengaluru North. It was only five factors that were taken into consideration, and this gives further scope for including additional factors and variables that empower women.



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