

## Financial independence of female workers: A comparison between rural farm and urban unskilled workers

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### Abstract

Economic development of women is one of the sectors which still remain highly deprived. Women form half of work force in unorganized sector after agriculture. Gradually women work force is engaging from unskilled to semi-skilled jobs to skilled jobs. Two blocks of Jammu state were taken for study with 15 respondents from each block. One set of respondents was rural farm women from Akhnoor district and the other was urban unskilled women of walnut factory from Narwal block. It was studied that urban unskilled women workers had comparatively high percentage (36%) of bank accounts with ATM cards and were operating it.

**Key words:** skilled, unskilled, worker

### 1. Introduction

The importance of women to the economic development of India has been long recognized. Although a lot of work on women empowerment has been done by both Government and Non-Governmental agencies, still, women especially in the unorganized sector remain largely deprived of actual benefits of such policies.

Women form half the workforce of unorganized sector in India, by choice or by design. It is a recorded fact that outside the agricultural sector, a significant and gradually increasing proportion of women workers are engaged in semi-skilled and sometimes in skilled jobs sector.

Empowerment aims at creating both equality and equity among individuals. In women's empowerment, the gender and social relations are transformed in favor of women to create greater equality and balance between the two. Financial independence is very important for women. The earnings of the women are often forcibly taken away

resulting in lowered self-esteem and lack of confidence. To arrive at a just and equitable society, the most important and enabling social reform that can be done, is to make women the Master of their own earnings. It can be safely said that a women who controls her banking account also controls her destiny.

### 2. Methodology

The study was conducted in Jammu district of Jammu and Kashmir state. For the study two blocks namely Akhnoor (Rural) and Narwal (Urban) were selected. A sample of 30 respondents was selected i.e. 15 from each block was drawn and was taken for the study. Rural female workers were selected of one block of Akhnoor namely Kana chek. Urban unskilled female workers were selected from walnut factory Narwal. Data were collected with the help of pretested structural interview schedule personally. Thereafter, data were analyzed and results were discussed.

### 3. Results and Discussion

**Table 1:** Area wise distribution rural farm and urban unskilled females N=30

Area	Bank a/c	Individual Accounts	Self Operated Accounts	Possession Of ATM card	Self operated ATM Cards
Rural	11 (36%)	7(23.33%)	4(13.33%)	0	0
Urban	13 (43.3%)	9(30%)	10 (33.3%)	10 (33.3%)	10 (33.3%)
Total	24(80%)	16(53.33%)	14(46.66%)	10 (33.3%)	10 (33.3%)

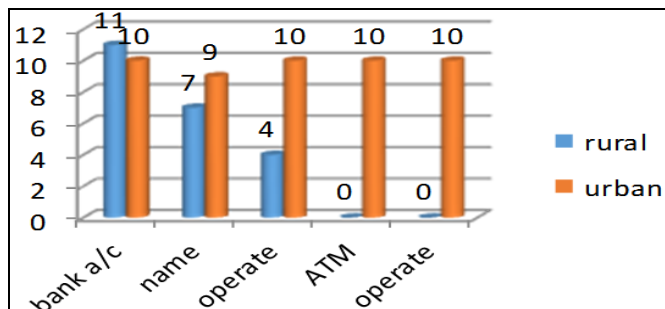


Fig 1: Distribution rural farm and urban unskilled females

The table reveals that a large percentage (80%) of female had bank accounts. Further investigation revealed that higher percentage (43.3%) of urban unskilled females had bank account with only low percentage (30%) of bank account in the respondent’s name. And 10 percentages of urban unskilled females operate bank account individually having ATM cards and operating it.

In contrast to urban unskilled female 11 percentage of rural farm females had bank accounts with only 7 percentages had bank account in their names. Very low percentage (13.33%) operated bank account individually. None of the rural farm women had ATM cards.

**4. Conclusion**

It can be concluded that urban unskilled women workers were more aware about the latest technology and systems of bank then rural farm women’s. Although it is hearting to note that urban unskilled women workforce has attained some level of financial independence, but the same is however not true for women in rural workforce. Policies of both government and non-gout government agencies should be framed to increase the awareness about self-controlled banking and training may be imparted to the rural women to empower them to manage their own bank accounts.

**5. References**

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