
**ECONOMIC DEPENDENCE AND STRESS OF PROFESSIONAL WOMEN
AND HOUSEWIVES:A CASE STUDY OF KODUNGANNOOR WARD**

DR.MINI. M. NAIR

Assistant Professor, Hhmspb Nss College For Women,Neeramankara

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ABSTRACT

Women lives and opportunities in the advanced countries have changed dramatically during the last decades of the 20th century. One of the important changes is that women's economic power has increased considerably. Women labour force experience and earnings capacity much closer to that of men in the society. There is a new gender regime, where women's income is no longer considered a threat to the stability of the partnership. In Kerala, women are more financially independent than any other state in India. Though professional women are financially independent than housewives, the financial burden and stress is increasing. Due to Covid 19 many women working on temporary basis lost their job. It is a serious threat for the stability of family and development. A new growth model is needed which is simultaneously enhancing the potential of both men and women in their own living spaces. Alternative means of earning can be made through skill development like tailoring, hand crafts, ornaments making, or any other means which should be developed to build confidence among women as they get a financial assistance from these sources as well.

Introduction

The women of the day have opted for new horizon and paths to satisfy her quest for self expression and creativity. She strives to be economically, psychologically independent and attain her own social status, leading to harmonious family existence. This ultimately takes her towards acquisition of everything that her male counterparts could think of achieving for themselves. This new lifestyle and pattern acquired to accommodate the dreams and hopes of women is at variance with the conventional social norms of society and sometimes with her psyche. The obstructions in achieving these internalized ambitions are from both inward and outwards. The self concept, social taboos, family responsibilities, traditional institutions create conflicting

situations. There is an ongoing struggle with the inner self created by these situations, which needs to be addressed and understood at each step.

With the influx of women into the employment market in index, there have been definite changes with regard to the established norms regarding the position and status assigned to them. A part of international phenomenon, women of all castes, creed progressed and reached new paradigms. They established their right to freedom ,self autonomy and personal pressure of sin, guilt and shame are no longer effective tools to control or curb and management of domestic them. They analyze and evaluate their social position and question the existing social norms and practices and restrict them. The prevalent norms with regards to the behavioural expectations of women such as delicacy and gentleness have also come to be questioned. Women are taking up the extra role of self expression, exercising creativity wherever and in which ever field they are striving hard to achieve the objectives of self growth. This new is role is an addition to the age old assigned role of bearing and rearing of children and household responsibility.

The Indian women in majority, wherever may go in pursuit of her cherished goals is delimited by rigid traditional beliefs, norms and values which make her prone to problems. She is faced with the dilemma of fulfilling the traditional expectations of her role as a wife and dutiful daughter in law. The western woman is luckier since there is not a rigid set of expectations encompassing her existence, which mainly arise from tradition and culture. In this sense, the Indian women is more prone to conflicting ideas, values and criticism and is required to enact her coping skills more proficiently in order to manage effectively. The impact of prevalent notions of a dutiful wife, daughter in law in ternalised through the socialization propel her in most cases to be conformist. She identifies strongly with the role of mother, which is a natural instinct for her. In this process, the responsibility of practical chores involved in child care becomes all hers.

At the level of reality, the women of today is confronted with as few significant least a questions. Firstly to work towards and achieve her career goal and to assign time and effort to them. Secondly to sort out and fulfil the expectations of her assigned roles as wife and mother and to devote time and effort for it and thirdly to manage the problems arising out of meeting the obligations and requirements of these two separate spheres. The study precisely explores the work, family conflict, which a women has to face to come up to the expectations of her inner self and those of the significant others.

The traditional societies that assigned the role of home maker to women were judicious in their approach, as women were expected to perform one role that was commensurate with their interests and background. There was little discrepancy between what women understood to be their foremost duties and responsibilities and the expectations of others and society at large.

Hence what women wanted to do and be was congruent with the expectations of the husband, children and other members. She wanted and strive to be a good mother and wife and other members. She wanted and strive to be a good mother and wife and was appreciated in her role, within the framework of traditional norms, values and existent patriarchal ideology. The message that was communicated to her through different sources being, that this was the only meaning available to her life. Hence she was adequately motivated to perform her role that could affect this accepted lifestyle adversely. It can well presumed that she was more or less a satisfied person, whose abilities and aptitude were well utilised within the single role of a homemaker . She accepted the economic role largely as the responsibility of the husband and her own secondary role to support him in this important pursuit.

Significance Of The Study:

The theme of this study is to highlight the conflicts and stresses confronted by women. Through the study, the focus is on the salient aspects of both the roles of women in the confronted by professional women. Through out the study, the focus is on the salient aspects of both the roles of women in the contemporary context in order to understand how the domestic dependence varies among professional women and housewives also in terms of the resultant role conflicts and stresses faced by them. The approach of studying the working role entails the study of significant indicators in the work situation as job satisfaction, job involvement and other parameters influencing the working life of professional women. There are various challenges and dilemmas the professional women experience, working understandably both or economic objectives, including a sense of autonomy arising act of combination of a fully fledged professional role with the role of a home and child manager.

Professional education and experience have done a lot in enhancing the status of women, yet their major roles and responsibilities have not changed. There are many changes required at the level of men's active understanding of the women's dual roles and the nature of the work with their own initiative and active participation as a natural outcome, which has not as yet come about. The gap between the theoretical belief in the equality of the two sexes and the practical implications of this belief are yet to be merged together.

The present study is first with women professional from diverse fields. The problem encountered by the professional women need to be as curtailed in order to arrive at conclusions with regard to limitations they suffer at the work or professional level and the challenges or extra burdens faced by them at family level. For the purpose of study, highly qualified women with professional qualifications are chosen to know the exact nature of the difficulties faced by them in managing. The professional educational levels are chosen for the studies are:-

- 1) Doctors
- 2) Lectures
- 3) Engineers

Objectives

The general objective of this study is to examine the working personal and family roles of the professional women. The study proceeds to analyze whether the high professional status of women in their job alerts the family role also how far she is able to see her self as a part of the new economic order in the role of a co-provider in the family. So the specific objectives in this study are as follows:

- 1) To have an overview of the economic dependence and stress among professional women and housewives in India and Kerala.
- 2) To compare economic dependence and stress among professional women and housewives in Kodunganoor ward.
- 3) To find out reasons for dependence and stress among professional women and housewives in Kodunganoor ward.

Methodology

The present study is conducted with the help of using both the secondary and primary data. The primary data was collected from the Kodunganoor ward through online questionnaire. The important source of secondary information is from: Economic Review of various issues Journals, Library facilities of various institutions like college library, Kerala University library etc.

Limitations:

- As it is micro level study opinion of only small section of population is taken into account.
- The study is mainly limited by time element.
- Due to Covid 19 issues sample survey is carried out through indirect method.
- Sample size of the selected area was too small for a thorough investigation

Review Of Literature

It is the study of women, which places women's own experiences in the centre of the process. It examines the world and the human beings who inhabit it with questions analysis and counselor for the girl students and parents to make them understand the value of theories built directly on their own experiences. The need for such research rests on the fact that until recently all theories about human beings, our nature and behaviour have been made. It takes into account the background and basic interplay of factors that go into influencing the role of working women Specific studies are dealt with under the specific heads as per their focus by the researchers some of themes are as follows:

Ramanaik and Bhattacharjee (2018), discussed about the social and gender related norms which are pre-dominantly influencing a parent decision of an adolescent girl out of fear for social rejection and parent generally prefers boys over girls to invest on education and expectation for more involvement in household activities resulting unfavorable condition at home causing lower retention of girls at Secondary level. The most common problems are menstruation, rituals and restriction to stay for a longer period is also one of the reasons for low retention of girls at Secondary level.

Dr. Anila K.P & Dr. V. Krishnaveni (2019) "A Study on work life balance among women employees in public sector undertaking with reference to electronic industries in Kerala" studied the difficulties faced by women in their personal and professional life.

Analysis Of Data

Kodunganoor is a small ward in Thiruvananthapuram district where lots of business, small scale and medium scale entrepreneurs are engaged in several trading activities and small scale farmers who were engaged in pisciculture, epiculture, horticultural activities . Among them the real so monthly in come earners like doctors, lawyers, lectures etc. Besides this there are two schools, Primary Health Centre, Anganwadis in this ward which is well connected byroads and also there are good transportation facilities with public transportation system. Here majority of women are economically independent and considerable of the others are dependent on their husband's income as in their family usually men are breadwinners. But here women have to find their own way to meet their expenses and some of them may fail to find job and also end up in over strain as they faces mental and physical stress.

Majority of women are also engaged in other jobs also for getting income. Most of the people are having financial problem due to lack of sufficient income to meet there needs like educational medical and other personal requirements in their day to day life. The most pathetic situation is

that women have to look after their family burdens. In some cases educated women are unable to find job according to their educational qualification. Women's who all are professionally qualified are also facing challenges. Even if they have good income they are forced to spend good amount of that earnings for the family obligations.

Table 1 Age Wise Distribution

Age wise distribution shows the respondents belongs to different age groups while collecting data. There are 60 respondents who took active participation in giving response.

Age group	No. of respondents	Percentage
20-30	19	31.6
30-40	28	46.6
40-50	10	16.6
50-60	3	5
Total	60	100

Source: Sample survey data

Table 1 explains the Age wise distribution, there are 15 households and 15 professional women, in which Age group between 25 and 30 are 16.6% and between 30 and 35 are 10%, people belongs to age group between 35 and 40 are 16.6 %, Age group between 40 and 45 are 30 % and between 45 and 50 are in 10% Age group among 50 and 55 are in 6.6 % , finally people belong to 55 and 60 are in 10%. So it is clear that people belongs to age group between 40 and 45 are in majority who took part n giving response which is in30%.

Table 2 Education Wise Distributions

Education wise distribution shows the qualification level of the respondents among that are:

Education	No. of respondents	Percentage
Primary	8	13.3
High school	16	26.6
Higher secondary	30	50
Degree and above	6	10
Total	60	100

Source: Sample survey data

Table 2 depicts the education wise distribution of the sample collected. People who have primary education are 13.3% and the people who have High school education is 26.6%, 50% of them are having Higher secondary education, 10% of them are having degree and above. So from the data collected it was revealed that majority of the women's are having High school education and the least qualification of people is degree and above which is only 10%. Another factor of the professional women are highly educated percentage while comparing with that of housewives.

Table 3 Occupation Wise Distribution

Occupation wise distribution shows the percentage level of housewives and professional in the locality:

Occupation	No. of Respondents	Percentage
Housewives	30	50
Engineers	10	15
Doctors	4	5
Teachers	16	30
Total	60	100

Source: Sample survey data

Table 3 shows the occupational wise distribution of collected samples in which housewives are showing comparatively higher percentage than other occupation pattern which is in 50% of them are housewives, 15% of them are engineers, and 30% of them are teachers. From this data it is clear that housewives are more than other occupation patterns.

Table 4 Income Wise Distributions

Income wise distribution here shows the income level of the women in that locality:

MONTHLY INCOME (Rs)	NO.OF RESPONDENTS	PERCENTAGE
5000-15000	8	13.3
15000-25000	6	10
25000-35000	18	30
35000-45000	8	13.3
45000-55000	10	16.6
55000-65000	10	16.6

Total	60	100
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Source: Sample survey data

Table 4 shows the income wise distribution in which 13.3% of them are having income between 5000 -15000 and 10% of the professional women are earning between 15000-25000, 30% of the means 25000-35000, 13.3% of them earns 35000-45000, 16.6% of them earns 45000-55000 and finally 16.6% of them earns 55000-65000. From these data it is clear that 30% of the professional earns income between 25000- 235000 which is high among the group.

TABLE 5 SOURCES OF INCOME

Sources of income are the way through which the women get their earnings:

Sources	No. of Respondents	Percentage
Own salary	30	50
Family income	14	23.3
Income from agriculture	12	20
Others	4	6.66
Total	60	100

Source: Sample survey data

Table 5 indicates the sources of income of the collected samples, in which 50% of them are getting own salary, 23.3% of them are having family income, 20% of the respondents are getting income from agriculture and only 6.6% of them are getting from other sources of income. From this data it is clear most of the people are getting income from their own salary.

Table 6 Economic Dependency Among Professional Women

Economic dependency among professional and housewives shows which group are more dependable, both housewives and professional women comprises of 30 each:

Nature of dependence	No. of Respondents	Percentage
Short term	14	46.6
Medium term	10	33.3
Long term	6	20
Total	30	100

Source: Sample survey data

Table 4.6 shows the nature of dependence among professionals in which it shows that 46.6% of them are dependent for a medium term and 20% of them are dependent for a long term basis.

Table 7 Economic Dependence Among Housewives

Economic dependence among housewives shows the nature of dependence:

Nature of dependence	No. of respondents	Percentage
Short term	4	20
Medium term	6	30
Long term	20	50
Total	30	100

Source: Sample survey data

Table 7 shows the nature of dependence among housewives in which it shows that 20% of them are dependent for a short period, 30% of them are dependent for a medium term basis and of 50% them are dependent for a long time duration.

From the above 2 tables it is clear that housewives are more economically dependent than that of professional women. That is professional women are mostly dependent on short term and medium term (33.3% and 46.6%) but housewives are long term dependent(50%).

Table 8 Causes Of Dependence

Causes of dependence shows the reasons why women are dependent economically in a house:

Causes	No. of respondents	Percentage
Housing loan	12	20
Medical Treatment	30	50
Educational/Personal	14	23.3
Others	4	6.6
Total	60	100

Source: Sample survey data

Table.8 shows the causes of dependence among the women in which it shows that 20% of them are dependent due to housing loan, 50% of them are dependent due to medical requirements, 23.3% of them are dependent because of educational/personal requirements and at last only 6.6% of the women are dependent due to other causes. The higher dependence is due to financial

indebtedness due to medical treatment.

Table 9 Nature Of Financial Problem

Nature of financial problem reveals the term duration of the financial stress faced by the women.

Nature of dependence	No.of respondents	Percentage
Short term	10	16.6
Medium term	40	66.6
Long term	10	16.6
Total	60	100

Source: Sample survey data

Table 9 shows that the nature of financial faced by the women in that locality such that it shows that 16.6% of them are having long term financial problem, 66.6% of the women are having medium term financial problem and 16.6% of them are facing long term financial problem. Majority of the women are having medium term financial problem, irrespective of the fact that whether they are professional women or housewives.

Table 10 Reasons For Stress

Reason for stress reveals the stresses being faced by the women in that locality.

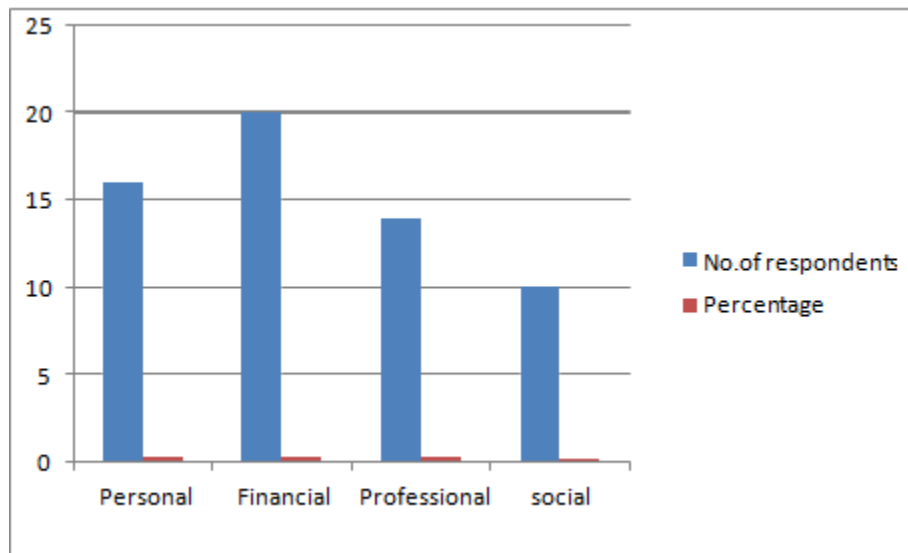
Reason	No. of Respondents	Percentage
Personal	16	26.6
Financial	20	33
Professional	14	23.3
Social	10	16.6
Total	60	100

Source: Sample survey data

Table 10 shows the causes of stress being faced by the women in which 26.6% of them are having personal problems, 33% of them are having stress due to financial problem, 16.6% of them are having stress due to professional problems at work place, 16.6% of them are having

social problems. In short majority of women are facing financial problems or stress. The above data can be depicted through a graph. It can be explained with help of a bar diagram and pie chart.

FIGURE 10.1 Bar diagram presentation of Reasons for stress:



CAUSES OF STRESS

FIGURE 4.10.2 Pie chart presentation of Reasons for stress

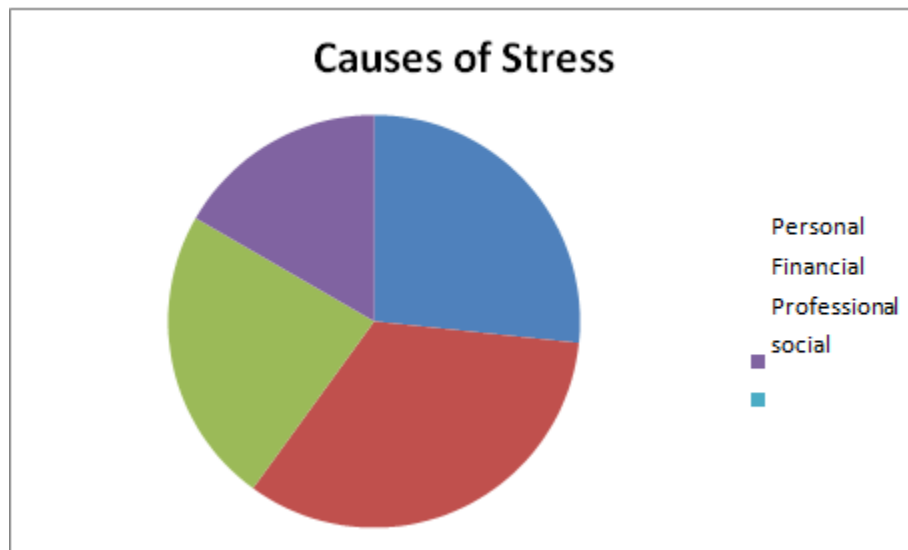


TABLE 11 SOURCE OF RELIEF

Source of relief means the techniques or methods which they adopt to get rid of those stresses which they are facing in their day to day life:

Sources	No. of Respondents	Percentage
Spirituality	30	50
Family support	12	20
Support from relatives	8	13.3
Support at workplace	6	10
Social activities	4	6.6
Total	60	100

Source: Sample survey data

The above table reveals the sources of reveals the sources of relief of both professionals and housewives, 50% of them found source of relief through spirituality, 20% of them had family support, 13.3% of them are having support from relatives, 10% of them are having support at workplace and finally 6.6% of them are involved in social activities. Most of them found relief through spirituality. Housewives increasingly depend on spirituality and family support.

Table 12 Awareness On Stress Management

Awareness on stress management reveals threat whether women are aware about the stress management techniques or not:

Awareness	No.of respondents	Percentage
Yes	36	60
No	24	40
Total	60	100

Source: Sample survey data

Table 12 depicts the awareness on the stress management of the collected samples in which 60% of them are aware and 40% of them are not aware about the management techniques. Most of the professional women are aware about the stress management techniques than housewives.

FIGURE 12.1 Pie chart showing awareness on stress management.

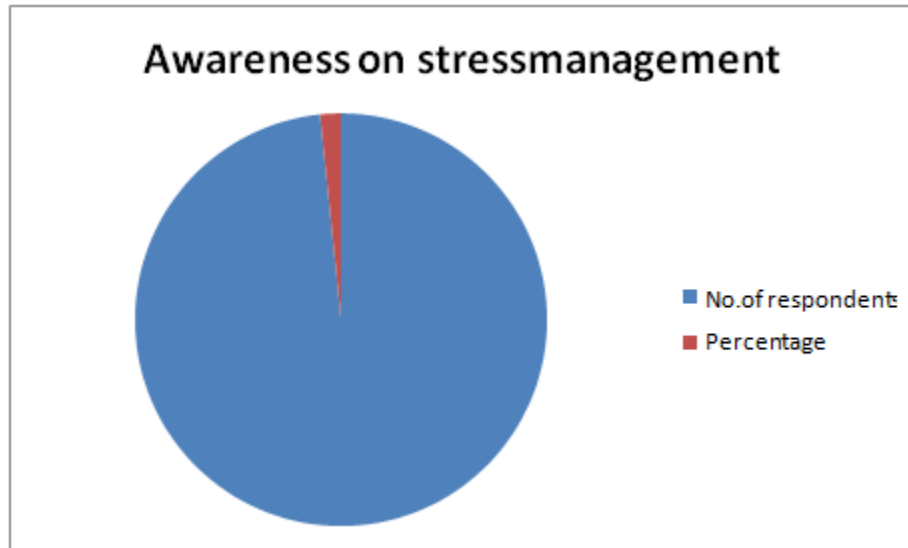


Table 4.13 Information On Awareness Programmes

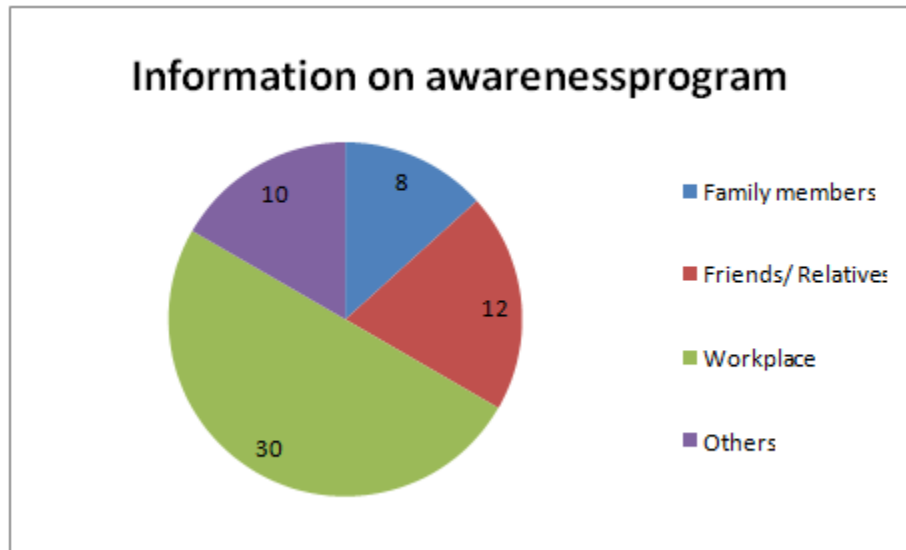
Sources	No. of respondents	Percentage
Family members	8	13.3
Friend/ Relatives	12	20
Work place	30	50
Others	10	16.6
Total	60	100

Source: Sample survey data

Table.13 shows the information on awareness programmers, in that13.3% of them are aware through family members 20% of the women are having information through friends/relatives, 50% of them are aware through their workplace 16.6% of the people are having information through other sources.

Here is the pie chart showing the Information on awareness programs about the source women are getting information about stress management techniques.

FIGURE 13.1 Pie chart showing Information on awareness programmers is about through which source they are getting information about stress management techniques.



Findings, Suggestions And Conclusion

In Kodunganoor ward majority of the women are earning themselves and they are economically dependent, this is because unfortunately their co-partners are very irresponsible and not at all enquiring about the family needs, so that women are forced to go for jobs to feed their children. Most of the men are having the habit alcohol consumption so that they are spending their majority of income in buying alcohols without even thinking about their wife and children, so that women are facing both mental and physical harassment but they are not showing courage to respond. Due to this mental harassment it was able to found that women are facing many kinds of stresses. For running their family they have to undertake other activities like dairying, poultry, agriculture activities to bring up their children and to earn themselves. All these activities they have to do besides their usual family chores this develops a mental trauma which is beyond expectations and sometimes this may lead to family breakup.

Findings:

- Majority of the age group who too actively participate in the survey is from between 40 and 45 is in 30%.
- Professional women are highly educated while comparing with that of housewives.
- Both the professional women and housewives are having same kind of mental status

regarding the family affairs. Professional women are comparatively in much better situation than compared to those of housewives.

- The high income group among professional women and housewives are between 25000-35000.
- The major source from which they are getting income is from their salary itself for professional women and other sources for housewives.
- Housewives are more economically dependent than professional women.
- Majority of professional women are having short term financial problem and for housewives it is medium term or long term.
- Stress occurs mainly due to financial problem.
- Most of the women found relief through spirituality.
- Professional women are aware of stress management techniques.
- Housewives increasingly depend on spirituality and family support.
- Most of the professional women are aware about the stress management techniques than housewives.

Suggestions

Social and political factors have a significant influence on women's ability to participate in the economy. These includes access to family planning and other health care services, services, social protection coverage, girl's completion of quality post primary education improving literacy rate of adult women, and increasing women's influence o governance structures and political decision making. Many of these dimensions are mutually dependent and cultural barriers including discriminating practices and attitudes also need to be actively identified and tackled.

Cultural and tradition: In all countries, expectations about activities and behaviour appropriatetomenandwomenareshapedbyculture,traditionandhistory.Thegeneral patterns in Kerala is that women have less personal autonomy , fewer resources at their societies and their own lives.

Education and Training: Educated girls are one of the most powerful tools for women empowerment. Education provides women with knowledge, skills and self-confidence they need to seek out economic opportunities.

Public financial management: Public financial management covers a country's budget cycle from strategic planning to audit oversight. To support women's economic empowerment, it is essential to incorporate a gender equality perspective into public financial management.

Social protection: Social protection enhances the capacity of both professional women and housewives to escape from poverty and to better manage risks and shocks. Social protection measures include social insurance, cash transfers and minimum labour standards, pension scheme etc.

Trade policies: Opening up trade opportunities so that they benefit women in many ways. Trade liberalization and the changing characteristics of economic activity have created benefits for women but to a lesser degree than for men. Reasons for this are limited access to resources and institutional and societal factors, determined to a large extent by financial institutions.

The dependency level of women is in large, it should be tackled by through various assisted support systems including family members, relatives, public etc.

Conclusion

Women lives and opportunities in the advanced countries have changed dramatically during the last decades of the 20th century. One of the important changes is that women's economic power has increased considerably. Women labour force experience and earnings capacity much closer to that of men in the society. There is a new gender regime, where women's income is no longer considered a threat to the stability of the partnership. In Kerala, women are more financially independent than any other state in India. Though professional women are financially independent than housewives, the financial burden and stress is increasing. Due to Covid 19 many women working on temporary basis lost their job. It is a serious threat for the stability of family and development. A new growth model is needed which is simultaneously enhancing the potential of both men and women in their own living spaces. Alternative means of earning can be made through skill development like tailoring, hand crafts, ornaments making, or any other means which should be developed to build confidence among women as they get a financial assistance from these sources as well.

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