

EXPLORATORY STUDY ON FEMALE HOMEMAKERS IN KERALA: A DESCRIPTION OF THEIR CONTRIBUTION, ROLES AND RIGHTS (A CASE STUDY OF WAYANAD AND IDUKKI DISTRICT)



Submitted to
Kerala State Women's Commission



Neethi Vedhi, Kalpetta, October, 2013

Research Coordinator: Jinu Abraham

ABOUT THE RESEARCH

This research has been done with specific objectives and has been brought out to be submitted to the Kerala State Women's Commission.

Author: Jinu Abraham

Publisher: Neethi Vedhi

Cover Photograph: Susan Beulah

Retrieved from <http://www.bbc.co.uk/arts/yourpaintings/paintings/women-sweeping-scenes-from-kerala-south-india-180466>

First Printing: October 2013

Publisher Contact Details:

Neethi Vedhi

Near Civil Station, Kalpetta North P.O

Wayanad Dist. Kerala – 673122, India

Phone: +91-4936-204266/+91-9447640378

E-mail: info@neethivedhi.org

TABLE OF CONTENTS

Chapter No.	Contents
	<i>Acknowledgments</i>
	<i>List of Tables</i>
	<i>List of Figures</i>
Chapter 1	Introduction
	1.1 Statement of the Problem
	1.2 Purpose of the Study
	1.3 Significance of the Study
	1.4 Definition of Terms
	1.5 Limitations and Delimitations of the Study
	1.6 Organization of the Study
Chapter 2	Methodology
	2.1 Review of Related Literature
	2.2 Population and Sample
	2.3 Instrumentation
	2.4 Data Collection
	2.5 Data Analysis
	2.6 Credentials of the Organization and the Researcher
Chapter 3	Review of Literature
	3.1 Introduction
	3.2 Accounting Non-Paid Household Work
	3.3 Time Use Surveys
	3.4 The Indian Scenario
	3.5 Calculating Labor Cost
	3.6 Theoretical Perceptions on the Homemaker
	3.7 The Kerala Female: A Sociological Perspective
	3.8 The Journey to Economic Empowerment
	3.9 Welfare Schemes and their Reach

Chapter 4	Research Findings
	4.1 Demographic Characteristics of the Population
	4.2 Work Status
	4.3 Economic Characteristics
	4.4 Gross Value Added by Female Homemakers and Working Hours
	4.5 Calculating Cost of Outside Help
	4.6 Calculating the Economic Contribution of a Female Homemaker
	4.7 Roles & Responsibilities
	4.8 Focus Group Discussion
Chapter 5	Discussions and Recommendations
	5.1 Discussions
	5.2 Recommendations
	<i>References</i>
	<i>Appendices</i>
	<i>1 Formal Interview Schedule</i>

ACKNOWLEDGEMENTS

The study titled, “An Exploratory Study on Female Homemakers in Kerala: A Description of their Contribution, Roles and Rights” was funded by the Kerala State Women’s Commission, Thiruvananthapuram. We acknowledge our gratitude to Smt. K. C. Rosakkutty Teacher, the Honorable Chairperson and other members of the Women’s Commission for providing their invaluable support and resources to this study.

We thank our team of community members who helped us transform the seemingly intangible observations from the field into reviewable, scientific data. Without the support and participation of the focus group members, this study would have been incomplete.

Finally, thanks are due to Fr. Stephen, Director, Neethi Vedi for his visionary approach and the guidance all through and to the Neethi Vedhi team, whose efforts to shape this study have been commendable.

Jinu Abraham
Research Coordinator

LIST OF TABLES

Table No.	Title
2.1	Area-wise Dispersion of the Respondents
3.1	Country-Wise Time Use Surveys
3.2	Cross Survey Analysis of Household Time Use of American Population
3.3	Time Use Surveys in India
3.4	Classification of Activities under National Sample Survey
3.5	Subcategory-wise Classification of Extended SNA Activities
3.6	Observations from National Sample Time Use Survey
3.7	Gender Development Indices of India & Kerala
3.8	Work Distribution among Women of Kerala
3.9	Women Centric Establishments of Kerala Social Welfare Department
3.10	Women-Centric Welfare Schemes
4.1	Population Distribution
4.2	Social Composition of the Respondents
4.3	Marital Status of the Respondents
4.4	Educational Status of the Respondents
4.5	Work Status of Women in Kerala, Wayanad & Idukki
4.6	Work Status of the Respondents
4.7	Working Hours in a Week (For Part-time Workers)
4.8	Reasoning for Not Working Full Time
4.9	Sociological Analysis of Reason for Not Working Full Time

- 4.10 Type of Housing and Ownership Patterns
- 4.11 Family Member who owns the Current Home
- 4.12 Type of Housing (Census, 2011)
- 4.13 Combined Monthly Family Income of the Respondents
- 4.14 Income from Outside Sources
- 4.15 Health Insurance Scheme - Beneficiaries and Funding
- 4.16 Coverage of RSBY in Kerala, Wayanad & Idukki
- 4.17 Pension Scheme - Beneficiaries and Funding
- 4.18 Reason for Not Engaging in Household Work (Age Wise)
- 4.19 Statistical Analysis of Perceived Hours Used in Household Work (Daily)
- 4.20 Statistical Analysis of Time Taken to Fetch Drinking Water (In Minutes)
- 4.21 Time taken to Fetch Drinking Water and the Main Source of Drinking Water
- 4.22 Drinking Water Sources in Kerala, Wayanad & Idukki (Census, 2011)
- 4.23 Statistical Analysis of Time Spent on Family Business
- 4.24 Hours involved in Family Business & Nature of Family Business
- 4.25 Statistical Analysis of Time Spent on Children's School Work
- 4.26 A Comparison of Time Spent on Children's School Work & Education of Female Homemakers
- 4.27 Statistical Analysis of Time Spent on Household Work
- 4.28 Number of Invalids at Home
- 4.29 Statistical Analysis of Free Time granted to Respondents
- 4.30 A Comparison of Reason for Not Engaging in Household Work and Responsibility Taken over by

- 4.31 Daily Hours of Work and Payment for Maid's Services
- 4.32 Calculation of Opportunity Cost for Helping Children with School Work
- 4.33 Calculation of Replacement Cost to Fetch Drinking Water
- 4.34 Calculation of Replacement Cost to Involve in Family Business
- 4.35 Calculating the Economic Contribution of a Female Homemaker
- 4.36 Share of Economic Contribution of Female Homemaker in GDP of Kerala
- 4.37 Head of the Family & Marital Status
- 4.38 Decision-Maker for Food Buying vis-a-vis Decision-Maker on Food Budget
- 4.39 Responsibility for Food Preparation
- 4.40 Responsibility for Payment to Female Homemaker
- 4.41 Reason for Lesser Participation of Men in Household Work
- 4.42 Provider of Basic Needs to a Female Homemaker

LIST OF FIGURES

Figure No.	Title
4.1	Age-wise Stratification of the Respondents
4.2	Industry-wise Working Women in Kerala (Main)
4.3	Industry-wise Working Women in Kerala (Marginal)
4.4	Industry-wise Working Women in Wayanad (Main & Marginal)
4.5	Industry-wise Working Women in Idukki (Main & Marginal)
4.6	Occupation of Part-time Workers
4.7	Respondent Beneficiaries of Pension Schemes
4.8	Distribution of Household Work performed by Female Homemakers
4.9	Distribution of People who share in Non-paid Household Work
4.10	Comparison of Home Makers' work with Help Received
4.11	When Ill, Respondent is Helped By
4.12	Tasks Taken up by Maids
4.13	How Female Homemakers view their Dependency

Chapter 1

INTRODUCTION

INTRODUCTION

It is a globally acknowledged reality that - Women constitute 50 percent of the population, do 66 percent of the work but earn only 10 percent of the income and possesses a mere 2 percent of the property. In a growing gender-sensitive world, which boasts of various international covenants and rights-based constitutions, such an oversight into the contribution and roles of women can hardly be ignored. It is widely believed by feminists that the patriarchal system, in its bid to sustain itself, purposefully feeds on this notion of female dependency by denying women the right to economic empowerment.

1.1 Statement of the Problem

The easiest way devised to overlook the contributions made by women to the international economy is by labeling certain work as paid while others as unpaid. Not surprisingly, household work that mostly women do is stamped in economic quantification mechanisms as, unpaid work. Hence, women remain forever, financially dependent on men and in due course are seen as appendages within a family. The Government of India through its Census Department promotes this view by categorizing people engaged in full-time household work as being economically unproductive. In the 2001 Census Report, household workers i.e., all those who did household chores such as cooking, cleaning, collecting water and firewood etc. were classified as non workers and included in the same list with beggars, prostitutes, differently-abled, convicts in jail and inmates of mental or charitable institutions.

However, of late, social researchers, including economists have started to question the tradition of considering household work as unpaid work. They argue that if the 33 tasks (approximately) a homemaker is said to do in his/her home, is done outside the home environment, it will become a paid job and will therefore be valued. Since, household work is chiefly done by women; such a shift in the economic representation could lead to changes in the larger gender perceptions within society.

The Kerala Women's Commission, Thiruvananthapuram, in February 2013 sanctioned a research grant to Neethi Vedhi, Wayanad, to conduct an exploratory study on the female homemakers in Kerala. The study attempts to review the unpaid work that women do in their homes from dawn to near-midnight and recognize within it, women's contribution, roles and rights in the Indian economy.

1.2 Purpose of the Study

The study for the purpose of analysis takes cases from two districts in Kerala – Wayanad and Idukki and endeavors:

1. To explore the current legal and social security mechanisms available to housewives in India and abroad and understand if they are fulfilling their development objective.
2. To arrive at a reasonable estimate of the approximate monetary value of the work done by housewives in Kerala.
3. To evaluate the rights and recognition granted to housewives in Kerala and investigate realities pertaining to their lives.

1.3 Significance of the Study

Various international studies have brought to light the undeniable fact that the approximate monetary value of household work done by women around the world is about 11 Trillion US Dollars. In India, the same household work is valued to be around 612.8 Billion US Dollars. In the year 2008, this would have been about 61 percent of our Gross Domestic Product (GDP). Even though household work has such significance the Government of India until 1998 never took any effort to quantify time spent on unpaid labor. It was only in 1998 with the establishment of the National Sample Time Use Survey that the first such effort is ever recorded. In the Kerala context, though the State Women's Policy of 2009 acknowledged the need to account and recognize household labor little has been done to further this goal. The study hopes to highlight these policy gaps.

This study has inter-disciplinary implications as it attempts to arrive at an economically relevant mechanism to value household work, on the one hand and at the same time examines the gender based time share in household work. The study could also pave the way for more comprehensive research into homemakers and the gender paradox that exists within the Kerala society. Focusing on the positive quantitative indices of Kerala development, further research could be instigated into why they do not result in equally positive developmental norms for women.

Finally, for the Kerala Women's Commission, it could help bring attention to the economic and social rights of women, especially homemakers and could thereby influence the creation of specialized welfare schemes which benefit the said group.

1.4 Definition of Terms

The below given conceptual and operational definitions are made available to ensure uniform understanding of these terms throughout the study. The researcher in collaboration with Neethi Vedhi has developed them after considerable discussion and thought.

Female Homemaker – In this study, the term “female homemaker” refers to women above the age of 18 years who are either married or were once-married or are unwed mothers or are engaged in live-in relationships; they are not involved in full-time paid employment but have instead concerned themselves with a wide range of non-paid household work. When the study was proposed by the Kerala Women's Commission, the same group was labeled as ‘housewife’. However, upon initial deliberations with grass root-level women leaders and activists, this term was found to be insufficient and at a certain level degrading. Hence, a change in terminology was sought.

The research team acknowledges the reality that in the larger sense, female homemakers are all those women who do non-paid household work, whether single or married, employed or unemployed.

Non-paid Household Work – has been categorized for the purpose of this research into five broad categories. These categories have been drawn, considering regional features

and traits that have specific significance in the Kerala context. It involves care of invalids and infant children; fetching water for drinking purposes; an array of domestic tasks like, cleaning, cooking, gardening, etc.; teaching children and contributing to the family business.

1.5 Limitations and Delimitations of the Study

There have been certain methodological characteristics which during the course of the study have impacted the interpretation of results. These limitations are listed below:

1. Due to time and resource constraints, the data collection for the study was restricted to two districts of Kerala. The replication of the study in different districts of Kerala could provide for enhanced generalization of the findings of the study.
2. This research has relied mainly on quantitative methods of data collection which may present a very narrow viewpoint and most times fail in explaining subjective experiences; hence, the results may seem a little restrictive. If it would have been possible to use both the quantitative and qualitative methods for data collection, greater insight could have been gained into the lives of female homemakers in Kerala. The substantial and consistent gender paradox that exists within Kerala society could thus have been more clearly highlighted.
3. The time-use data gathered for the purpose of this study is self-reported (has been sought directly from the respondent), raising potential issues of validity. Non-paid household work is mostly idiosyncratic in style and hence female homemakers may either deceive themselves to believe that they are performing far more work than they actually execute or they may not be able to break the work into the same level of details that the researcher requires. The researcher has taken this limitation into consideration in the analysis and interpretation stage of the study and is yet sensitive to its shortfall.

Since the study cannot be all expansive, the researcher has defined certain parameters for investigation. These delimitations are mentioned below:

1. Even as this study attempted to draw data from a heterogeneous crowd, it kept out of its purview, women (both young and adult) who had never been married but were either staying at home with their parents or siblings and were managing the house or sharing the burden of non-paid household work. To limit the circumstances of the study, such a group of respondents were excluded from the study.
2. The entire research process was completed over a four month period, June to September, 2013. This limited the overall scale of the study and restricted it to two districts of Kerala.

1.6 Organization of the Study

In summary, it could be stated that the study through its three objectives endeavors to understand international and national perceptions towards the social group of female homemakers, who do non-paid household work within families. In doing so, it examines policy mechanisms of relief and support that are rendered to this group. At the same time, within the Kerala context, it tries to review and recognize a female homemaker's contribution to the Indian economy in monetary terms, thereby defining her role and granting her rights. To scientifically and methodologically place these debates, the study has been divided into five chapters.

Chapter One has given the statement of the problem, purpose and significance of the study, definition of terms, limitations, delimitations and the organization of the study. Chapter Two contains the methodology used to obtain substantiating data for the study. It details for the reader the different procedures used to meet the three larger objectives of the study. Chapter Three is where, existing research and literature related to the situation of female homemakers is reviewed. The emergent results of the quantitative data analysis and their relationship to the research questions are then revealed in Chapter Four. Finally, Chapter Five provides for a summary of the main research findings, while at the same time drawing on conclusions and giving recommendations for future action and research.

Chapter 2

METHODOLOGY

METHODOLOGY

The research methodology employed to understand the socio-economic position of female homemakers in Kerala is three-fold; to meet the varied objectives of the study, different qualitative and quantitative strategies have been used. This chapter outlines in detail, the research design, data collection strategies and data analysis procedures employed in the study.

2.1 Review of Related Literature

To explore international and national perceptions on female homemakers, understand the current policy and social security mechanisms available for their welfare and assess if they are fulfilling their development objective, an extensive literature review based on secondary sources was conducted and documented. Secondary documents obtained from a multidisciplinary literature query raised on *EBSCO Host* were used as a source of contextual information. It covers extensive theoretical background research on key concepts associated with the study and existing policy and social security mechanisms from around the globe. Various documents and records of the national and state government have also been analyzed from a gender-centric perspective and their results incorporated to further support arguments in the study.

2.2 Population and Sample

The universe selected for this study were all the female homemakers of Kerala, i.e. all women in Kerala who were above the age of 18 years and were either married or were once-married or were unwed mothers or were engaged in live-in relationships; they were not involved in full-time paid employment but had instead concerned themselves with a wide range of non-paid household work. Due to time and resource constraints, the entire universe could not be included into the study; hence varied sampling methods were introduced at different stages of the study.

At the first stage, to select the districts from which the sample population would be selected, a purposive sampling technique was used. Of the 14 districts within Kerala

state, through a method of convenience sampling, Wayanad and Idukki district was chosen to be part of the sample population.

In the second stage, it was decided that the sample size for the study would be 1000 respondents. Here the total population of qualifying respondents was divided into rural, semi-urban and urban populations. The researcher used judgment sampling to select respondents from the available population, to select the rural and semi-urban populations, all block Panchayaths within Wayanad district were included and for the representative urban populations, respondents from Idukki district were included.

2.3 Instrumentation

So as to achieve the second objective of the study, i.e. to recognize a female homemaker's contribution in monetary terms, to the Kerala and Indian economy, a formal interview schedule was used. The schedule used the traditionally followed time diary technique to highlight the contribution made by the respondents and reported the time used by each of them for various non-paid household works. Apart from this, the survey also collected data on the socio-economic backgrounds and demographic details of the sample population.

The pre-tested formal interview schedule used for this study is divided into six different modules:

1. Basic Description
2. Work Status,
3. Economic Profile,
4. Accounting Non-Paid Household Work,
5. Calculating Outside Help and
6. Rights and Responsibilities

To account for time use, the schedule incorporates tools that sum up the time share of the respondents, involved in both primary and secondary non-paid household works, which is later used in the analysis process to quantify the economic contribution of female homemakers. Non-paid household work has been categorized for the purpose of this study into five broad categories. These categories have been drawn, considering regional features and traits that have specific significance in the Kerala context. It involves care of invalids and infant children; fetching water for drinking purposes; an array of domestic tasks like, cleaning, cooking, gardening, etc.; teaching children and contributing to the family business.

A copy of the formal interview schedule used for this study has been attached as Appendix 1.

To address the third and final objective of the study, which pertains to evaluating and defining the roles and rights of a female homemaker, a focus group discussion involving women experts from Kerala was conducted. The discussion was structured around three main ideas, namely, 'The Concept of Housewives & Household Work', 'Economically Quantifying Household Work' and 'Recommendations for Implementation'. The women experts were selected after considerable deliberations with members of Neethi Vedhi and came from a variety of fields, including, law, education, grass root-level activism, economics, and so on.

2.4 Data Collection

For the data collection process, 10 community workers within Neethi Vedhi were given intensive research training. They pre-tested 100 of the initial interview schedules and based on their feedback were given further on-field training. Beginning from mid-June to July 2013, data was collected from 1250 respondents. Of these, 165 respondents were rejected as they contradicted with one or more of the inclusion criteria. Another 25 respondents were rejected, owing to lack of clarity in the information provided. From the remaining 1060 respondents, 60 were randomly excluded to arrive at the final sample size of 1000 respondents. The ratio of the rural, semi-urban and urban populations within this sample population has been tabulated in the table below:

Table 2.1: Area-wise Dispersion of the Respondents

Area	Number of Respondents	Percentage of Respondent Population
Urban	215	21.5
Semi-Urban	141	14.1
Rural	644	64.4
Total	1000	100

The focus group discussion conducted to meet the third objective was held on 24th August, 2013 in Kozhikode. The researcher's role in the entire discussion was merely that of a moderator and observer. The qualitative information obtained through the discussion was analytically structured and documented; it appears in Chapter Four and Five of the study.

2.5 Data Analysis

The quantitative data collected for this study was analyzed using, the Statistical Package for Social Sciences (SPSS) 16.0. To further calculate the economic contribution made by each female homemaker, four task clusters were created and the Opportunity Cost Calculation Matrix applied. Task Cluster 1 is about involvement in children's school work, Task Cluster 2 is about the time taken to fetch drinking water for the household, Task Cluster 3 highlights the contribution made by female homemakers towards the family business and finally, Task Cluster 4 involves all the daily done household tasks, including, cleaning the home; cleaning outside the home; tending mud floors; making beds, hanging and taking down mosquito nets; washing dishes; sorting, washing and drying clothes; rearing cattle (used only for household requirements); ironing, folding clothes and putting them away; preparing food items for cooking; cooking and serving food; collecting firewood or other materials for fuel; carrying water for non-drinking

purposes; medical help to invalid and elderly; supervising household work and shopping for food, clothes or other household items.

Quantitative data is analyzed for the purpose of this study through descriptive statistics, including, mean, cumulative mean, frequency counts, percentages and standard deviation.

Through a process of active listening, recording of perceptions, beliefs and knowledge and participant observation, the qualitative data of the focus group discussion was documented and sorted. Later during different stages of quantitative data analysis, its meanings and patterns were interpreted by the researcher.

2.6 Credentials of the Organization and the Researcher

Neethi Vedhi is a charitable society registered under Societies Registration Act of 1860 (Registration Number 711/03). It was established in the year 2003 and is a voluntary, non-political, non-profit making, secular program which adheres to the sublime ideals and democratic values enshrined in the Constitution of India. It stands for defense of life, dignity, liberty and human rights of the marginalized groups especially adivasis, women, children and small scale (marginal) farmers.

This research was conducted and compiled by Jinu Abraham, who has six years of experience in field level research amongst women, fisher folk and other marginalized communities. She is a post graduate in social work and is currently working as Faculty in the Mental Health Action Trust - Tata Institute of Social Sciences (MHAT-TISS) Campus in Kozhikode.

Chapter 3

REVIEW OF LITERATURE

REVIEW OF LITERATURE

Literature from across the globe has confirmed the history of women being more responsible for non-paid household work, while men are designated as breadwinners. However, the post-industrial revolution scenario saw women extensively entering the job market. In the last two decades, this process has been rapid as confirmed by various labour analysts. Nevertheless, the role of a woman in non-paid household work has not diminished.

3.1 Introduction

Recent studies have confirmed a shift in the gender balance in terms of economic responsibility within a family. Brewster and Padavic (2000) noted the increasing acceptance of married women as breadwinners. There are other studies which suggest the increased involvement of men in non-paid household work. Change in social norms which are reciprocally connected with changing gender equations in paid and non-paid works also have been largely discussed (Coltrane 2000; Pleck 1997). Interestingly, studies also suggest that though there is an increased inclusion of women in paid employment, holistically the role identity amongst gender has not changed, i.e., a man's identity as the breadwinner and a woman's role as caregiver has remained intact. According to these researches, there has not been a redistribution of non-paid household work from women to men. This has however been concluded as a representation of the larger gender picture which prevailed in the respective societies. In other words, the distribution of non-paid household work has more connection with the larger sociological gender perceptions within society, than the distribution of paid employment amongst genders (Coltrane 2000).

It has been observed that most of the studies in this area have concentrated on the distribution of paid and non-paid employment amongst women and men and there are very few studies which have analyzed the gender based time share in domestic house chores including child care. The objective of the current study is thus to fill this research gap, especially in the context of women in Kerala.

Sayer (2005) has reported an increase in the time share of men in non-paid household work. However, even with this increase, women's contribution in non-paid employment is reported to be far more than that of men (Sayer, 2005). An interesting observation made by Sayer (2005) is related to the increase in time spent, by both men and women, on activities which contribute to the family in a very selective sense. In light of this observation, Sayer (2005) suggested that there has been a shift in the larger sense of non-paid household work.

3.2 Accounting Non-Paid Household Work

In economic terms, the value of household production has been acknowledged by economists' world over. Kuznets, way back in 1934, pointed out problems in excluding non-market activities while accounting the national production. Based on his theorization, international economies started accounting household production into the national production accounts resulting in the development of creative accounting systems. The national accounting system developed for the United States in 1970 by William Nordhaus and James Tobin included household capital services, non-market work, and also valued leisure time. This has reported to have made a substantial increase in the Gross National Product of the United States in early 1970s in comparison with 1965. Bridgman et. al (2012) reported an increase of 39 percent and 25.7 percent in GDP, during 1965 and 2010 respectively, by the addition of home production. The justification for this rise in GDP has been the fact that women were increasingly entering the paid workforce and their contribution to market based production were increasing. Another interesting observation made in Bridgman's study was that during the years of recession ranging from 2007 to 2009, the downward trend in household labor was unaffected though there was a significant increase in the number of unemployed women during that period.

3.3 Time Use Surveys

The conventional tool used for accounting non-paid household work is time use survey. A time use survey collects and compiles data on activities and activity sequences in terms of time, in a span of a day to a week. It conventionally uses a time use diary to gather

information on an individual's activity sequence. The survey also generally includes data on the socio-economic details of the respondent (EUROSTAT, 2009).

There are several national level and international level surveys which have documented time use. The major international databases include, Multinational Time Use Survey (MTUS), Multinational Household Expenditures Study (MHES), Harmonised European Time Use Study (HETUS) & Consolidated Human Activity Database (CHAD). The following table shows a list of national level time use surveys which were conducted after the year 2000.

Table 3.1: Country-Wise Time Use Surveys

Year	Time Use Survey	Country
2005	Encuesta De Use Del Tiempo de Buenos Aires	Argentina
2005-06	Time Use Survey of New Mothers	Australia
2008-09	Austrian Time Use Survey	Austria
2000,05	Belgian Time Use Survey	Belgium
2001	Belo Horizonte Time Use Survey	Brazil
2001-02	Time Use Survey	Bulgaria
2000,05	General Social Survey, 19 Time Use	Canada
2001	Time Use of Households	Denmark
1999-00	Time Use Survey	Estonia
1999-02	Harmonized European Union Time Use Surveys	European Union
2000	Time Use Survey; Everyday Life in Finland	Finland
2001-02	German Time Use Study	Germany
2002	National Survey of Living Conditions	Guatemala
2000	Time Use Survey	Hungary

2007-08	Adolescent Time Use and Well Being	Ireland
2005	Time Use in Ireland	Ireland
2002-03	National Time Use Survey	Italy
2000,01,05	Japanese Time Use Survey	Japan
2000	Pilot Time Use Survey	Mongolia
2000	Time Budget Survey of the SCP Office	Netherlands
2008-09	Time Use Study	New Zealand
2000-01	Tidsnyttingsundersokelsen	Norway
2001	Time Use Survey	Poland
2001-03	Teachers' Time	Portugal
2001-02	Time Use Survey of Gilbert Island	Republic of Kiribati
2000,2005	Time Use Survey	Republic of Korea
2001	National Time Use Study	Romania
2006	Time Use Survey	Slovak Republic
2000-01	Time Use Survey	Slovenia
2000	Time Use in South Africa	South Africa
2002-03	Encuesta de Empleo del Tiempo	Spain
2000-01	Time Use Survey	Sweden
2001	Emploi du Temps en Suisse	Switzerland
2004	National Time Use Survey	Taiwan
2000-01	Time Use Survey	Thailand
2006	Time Use Survey 2006	Turkey
2001,05	Omnibus, One Day Diary Module	United Kingdom
2000,01	The National Survey of Time Use	United Kingdom

2003-07	ATUS: American Time Use Survey	USA
---------	--------------------------------	-----

Source: Merz (2009)

Several women specific studies have used data from these surveys to quantify the economic value of household work. Dale Jorgenson with Laurits Christensen, Barbara Fraumeni and Alvaro Pachon have made remarkable contributions to the accounting of non-paid household work by developing accounting systems which not only considered household capital services, non-market work and leisure time, but also quantified the investment on human capital in terms of its impact on Gross Domestic Product.

Bridgman et al (2012) computed the economic value of non-paid household work by multiplying the time spent on non-market services with corresponding wages for each activity. The time use data on non-market activities including cooking, gardening and other housework from two time-use surveys were used for this purpose. The surveys used were Multinational Time Use Survey (MTUS) and American Time Use Survey (ATUS). Similar time use accounting of non-paid household work have been done by Steve Landefeld, Fraumeni and Cindy Vojtech (2009) and Landefeld and Stephanie McCulla, (2000). An abstract from the time use data noted by Bridgman et. al (2012) by combining the Multinational Time Use Survey (MTUS) and the American Time Use Survey (ATUS) has been shown in the table below.

Table 3.2: Cross Survey Analysis of Household Time Use of American Population
(hours/week)

	Women					Men				
	MTUS			ATUS		MTUS			ATUS	
	1965	1975	1985	2003	2010	1965	1975	1985	2003	2010
Cooking	12.8	10.8	9.2	5.9	5.9	1.8	1.5	2.5	1.9	2.4
House Work	11.5	9.6	9.3	7.5	6.7	1.8	2.3	5.1	2.7	2.7
Odd Jobs	3.2	3.0	1.1	4.5	2.9	2.9	4.0	2.5	4.7	3.5

Gardening	0.4	0.4	0.8	1.0	0.9	0.3	0.3	1.0	2.0	2.3
Shopping	2.8	3.6	4.1	3.6	3.3	1.8	2.0	2.5	2.5	2.3
Child Care	4.8	3.9	3.7	4.4	3.9	1.2	1.1	1.1	1.8	1.8
Total	39.7	36.0	32.4	30.9	25.9	13.6	15.3	18.5	19.0	16.8

Source: Bridgman et. al (2012)

3.4 The Indian Scenario

It is interesting to note from the above table on International Time Use Surveys that post 2000, there has not been a survey specific to India. Database searches by the author also did not yield any results, referring to comprehensive time use surveys done on India. However, there have been several regional time use surveys which were done within India. In fact, India has been referred to as one of the first developing countries to take up a time use survey. India conducted its National Sample Survey on time use during the time period of 1998 to 1999. The following table shows a list of the regional and national level time use surveys which were conducted in India.

Table 3.3: Time Use Surveys in India

Year	Survey	Area
1982	Jain & Chand , 1982	Some villages of Rajasthan and West Bengal
1996	Directorate of Economics and Statistics, State of Tamil Nadu	Tamil Nadu
--	National Council of Applied Economic Research (NCAER)	Few Villages
--	Ramesh Kanbargi	A study of time use by children
1997	Pilot survey to evolve a suitable design for National Time Use Survey	Haryana, Madhya Pradesh, Gujarat, Orissa, Tamil Nadu and Meghalaya
1998-99	National Sample Survey	18591 household surveys from Haryana, Madhya Pradesh, Gujarat, Orissa, Tamil Nadu and Meghalaya

The National Sample Survey, with a sample size of 18951 households and covering 6 different Indian states had very interesting observations. The survey accounted the time spent on System of National Accounts (SNA)¹ activities, Extended SNA activities and Non SNA activities. Owing to its peculiar socio-cultural scenario, apart from variables on time use for leisure and entertainment, India developed its own activity classification including primary and secondary production of goods. The rationale for the classification of activities has been shown in the table below.

Table 3.4: Classification of Activities under National Sample Survey

Survey	Area
SNA	Primary Production Activity Secondary Production Activity Trade, Business & Services Community organized construction and repair activities covered under the broad group Community Services and help to other households
Extended SNA	Household Maintenance, management and shopping for own household Care for children, the sick, elderly and disabled for own household
Non SNA	Learning Social and Cultural Activities, Mass Media etc Personal Care and Self Maintenance

The specific interest of the current research lies in the Extended SNA activities, under the National Sample Survey. One of the objectives of the current research is to economically account the work done by female homemakers of Kerala and since their work largely falls under the Extended SNA category, the same has been considered. In the National Sample Survey, 30 activities have been included in this category which is listed below.

¹ System of National Accounts (SNA)

Table 3.5: Subcategory-wise Classification of Extended SNA Activities

Sl. No	Activities	Subcategory
1	Cooking food items, beverages and serving	Household Maintenance, management and shopping for own household
2	Cleaning and upkeep of dwelling and surroundings	
3	Cleaning of utensils	
4	Care of textiles: sorting, mending, washing, ironing and ordering clothes and linen	
5	Shopping for goods and non-personal services: capital goods, household appliances, equipment, food and various household supplies	
6	Household management: planning, supervising, paying bills etc	
7	Do-it yourself home improvements and maintenance, installation, servicing and repair of personal and household goods	
8	Pet Care	
9	Travel related to household maintenance, management and shopping	
10	Household maintenance, management and shopping not elsewhere classified	
11	Physical care of children: washing, dressing, feeding	Care for Children, the sick, elderly and disabled for own household
12	Teaching, training and instruction of own children	
13	Accompanying children to places: school, sports, lessons etc./ PHC/Doctor	
14	Physical Care of the sick, disabled, elderly household members: washing, dressing, feeding, helping	
15	Accompanying adults to receive personal care services: such as hairdresser's therapy session, temple, religious places etc	
16	Supervising children needing care-with or without other activities	

17	Supervising adults needing care-with or without other activities	
18	Travel related to care of children	
19	Travel related to care of adults and others	
20	Taking care of guests/visitors	
21	Any other activity not mentioned above	
22	Community organized construction and repairs: buildings, roads, dams, wells, ponds etc., community assets	Community Services and Help to other Households
23	Community organized work; cooking for collective celebrations etc	
24	Volunteering for an organization (which does not involve working directly for individuals	
25	Volunteer work through organizations extended directly to individuals and groups	
26	Participation in meetings of local and informal groups/caste, tribes, professional associations, union, fraternal and political organizations	
27	Involvement in civic and related responsibilities: voting, rallies, attending meetings, panchayat	
28	Informal help to other households	
29	Community services not elsewhere classified	
30	Travel related to community services	

The categorization found in the National Sample Survey has been used as a benchmark for the current study. However, based on the socio-economic realities of the surveyed area, modifications were made in the subcategories and only 21 activities of the total 30, were included in the study. These were further divided by the author into four clusters. In comparison with the National Sample Survey, this study did not emphasize on the activities relating to “Community Services” and “Help to other Households”. Some

salient observations of the National Sample Survey have been tabulated in the table below.

Table 3.6: Observations from National Sample Time Use Survey (hours/week)

	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
SNA	42.31	22.53	32.72	41.06	9.16	25.77	41.96	18.72	30.75
Extended SNA	3.74	33.95	18.40	3.44	36.44	19.26	3.65	34.63	18.95
Non-SNA	121.98	111.50	116.89	123.47	122.44	123.03	122.42	114.58	118.62
Total	168.03	167.98	168.01	167.97	168.04	168.06	168.03	167.93	168.06
Total Frequency	22285	21130	43415	10305	9549	19854	32590	30679	63269

Source: (CSO, 2012)

The survey suggests that while women spend about 35 hours per week on Extended SNA activities, men spend only about 4 hours per week. On the other hand, in terms of paid economic activities, men spend double the time women spend on economically rewarding work.

3.5 Calculating Labor Cost

There are three general methodologies followed to calculate the cost of labor as estimated with the time use survey. They are the replacement cost method (specialist cost method); the market or opportunity cost method; and, the housekeeper method. In the replacement cost method, corresponding value for the work as per existing market is equated against the number of hours spent on that particular activity. The opportunity cost method calculates the lost cost because of engaging in the particular activity. In other words, it considers how much can be earned by engaging in usual paid work, within the same time as engaged in non-paid household work. The third approach, brackets similar sets of works and estimates the cost for engaging a housekeeper for this. This study has used all

these three cost calculation methodologies in combination, according to the nature of the clustered work.

3.6 Theoretical Perceptions on the Female Homemaker

Studies on women in particular and families in general, have focused on connecting women's life with regard to their family as one stream of research and their connection with employment as a completely different stream. This lack of integration has compartmentalized women studies and resultantly, an individual's life is not studied holistically; women studies have remained focused on the respective social institution to which the subject population is associated. In this context, mothers are considered as mere homemakers, restricted within their houses and disconnected with other social institutions (Bell & Ribbens, 1994). The only developmental strategy out of this scenario, as perceived by these studies is to have paid employment (Bell & Ribbens, 1994).

However authors like, Bell and Ribbens (1994) have challenged this school of thought. They, along with other researchers have worked hard to create an image of motherhood that is associated with power (Stancey, 1986; Tong, 1980). Yet, the resultant perception on female homemakers that has evolved has been one of isolation. In other words, female homemakers in academic circles are perceived to be disconnected from all other social systems except that of the family.

3.7 The Kerala Female: A Sociological Perspective

Kerala has acclaimed very high rankings in terms of its Human Development Indices. The Gender Development Index of the state has been recorded as the highest in the country. The indicators of Gender Development including sex ratio, literacy rate, average age of marriage for women, infant mortality rate and fertility have been quantitatively reported to be more than the national average. The Human Capital Theory suggests achievements in literacy and education as major tools in achieving gender development (Mitra & Singh, 2007). All these factors in combination with the historically oriented matrilineal family set up that has existed in Kerala have all helped create a perception that women of Kerala enjoy an improved social status in comparison with the rest of the

country. Theoretically, this would mean that a society that has more literate and educated women will also have increased labor market opportunities for women, higher income for women and increased domestic decision making powers (Mitra & Singh, 2007).

Table 3.7: Gender Development Indices of India & Kerala

Gender Development Indices	India			Kerala		
	1981	2001	2011	1981	2001	2011
Sex Ratio (per 1000 male)	945	933	940	1032	1058	1084
Life Expectancy at birth	54.7	65.3	65.4	71.8	74	77.2 ²
Mean Age at Marriage	18.3	19.5	22.2	20	22	22.7
Birth Rate (Per 1000)	---	27.2	21.8	26.4	16	15.2
Death Rate (Per 1000)	12.7	8.3	7.1	6.4	—	7.0
Infant Mortality Rate	79	71	44	41	15.3	12
Literacy rate (%)	29.76	54.16	65.46	65.7	87.86	91.98

Ironically, despite its high Gender Development Indices, Kerala's women do not represent a society as envisaged by the Human Capital Theory. The unemployment rate amongst women in the state is the highest in the country (Mitra & Singh, 2006). Kodoth and Eapen (2005) have reported in their study analyzing the 'Gender Inequities of Some Dimensions of Well-Being in Kerala', the huge imbalance that existed in the work participation ratios between genders in Kerala. The gender paradox in the Kerala model of development has also been quantitatively explained by Chandrashekhara et.al (2008).

In terms of work participation of women, Kerala observed a very slow rate of growth from 16.6% to 15.9% between 1981 and 1991. Corresponding national data was 19.7% to

² 2012 Data as released by Registrar General of India

22.7% (Chandrashekhara et.al, 2008). Government of Kerala, in its Women's Policy of 2009, reports that this further came down to 15.4 % in 2001 (GoK, 2009). According to Census 2011, the rate of women participation in the Kerala work force is a mere 18.22% (Census, 2011).

In case of the work force participation of graduate women of Kerala, it was limited to 37 percent and 32 percent respectively in urban and rural areas in 1990s. Whereas the participation of Kerala's graduate men in the same case were 87 percent and 82 percent respectively (Mitra & Singh, 2007). This alarming rate of unemployment among women is five times as that of men in urban areas and three times as that of men in rural areas (Chandrashekhara et.al, 2008). In a sample survey involving 762 respondents done as a part of the 3rd National Family Health Survey of 2013, 29% of Kerala women were found to be employed (NFHS, 2013).

While comparing income generation, statistics have found that few women earn as much as men do. The 3rd National Family Health Survey of 2013 found that only 20.9% of women out of the total population of Kerala earned at par with or more than their husbands. The Women's Policy document of the Kerala government states that while men receive an average wage of Rupees 94.5 in the agriculture industry, women are paid only Rupees 62.2. The scenario in other sectors is Rs. 131.9 and Rs. 94.1 respectively (GoK, 2009). The table listed below provides data on the work distribution among women of Kerala.

Table 3.8: Work Distribution among Women of Kerala

Total Population	Total Working Population	Sector	Main Working	Marginal Worker	Not Working
17378649	3167494	Cultivator	79386	43961	14211155
		Agricultural Labourers	290044	174811	
		Household Industries	66170	42237	

		Other Workers	1714319	756566	
		Total	2149919	1017575	

Source: Census (2011)

Researches which stretched beyond the limits of the conventional economic markers of development also didn't suggest a gender balanced picture. Studies on gender balances in decision making, have rated Kerala below many states with lower Gender Development Indices (Kodoth & Eapen, 2005). The 3rd National Family Health Survey of 2013 concluded that less than 50 percent of Kerala's married women enjoy autonomy and decision making powers in domestic decisions.

Thus, a sociological analysis into the scenario of women in Kerala reveals a paradox, where the positive outcomes in the quantitative indices of development have not resulted in the intended qualitative achievements. Mitra and Singh (2007) having analyzed the social norms associated with the gender dynamics in Kerala opine that these norms manipulate the gender equation in such a way that a subservient position is forced upon women. It has also been found that women are discriminated against in the work space as they are generally given lower cadre jobs in comparison to their male counterparts (Mitra & Singh, 2006). Discrimination exists in the case of wages as well (Chandrashekhara et.al, 2008). Such a social situation has led the women workforce to be concentrated in only certain industries like agriculture labor, traditional industries and cottage industries.

3.8 The Journey to Economic Empowerment

Historically, the peculiar social systems that the Kerala society followed offered its women a distinguished position in comparison with the rest of the country. The Nair community, which constituted 15-20 % of the Kerala population practiced matriliney. The family structures were organized according to female hierarchies and the legacies and financial inheritance were also carried forward through the female line. As early as 1500s, socially aspirant families within the Ezhava community which belonged to the next lower social strata, according to the caste hierarchy, started following matriliney

(Jeffrey, 2005). Though the decisions in the family were taken by male members, (which distinguished the Kerala model from other matriarchal models), women were exposed to education through its local schools much before the government aided schools began to be established in 1860s (Jeffrey, 2005). Malabar, Cochin and Travancore achieved leading national positions in women's literacy by the beginning of the twentieth century.

This historically established exposure gave women opportunities to work within the colonial system and later in other state mechanisms. One major employment provider for women was the local schools which by 1930s had 30 percent women teachers in Cochin and 15 percent women teachers in Travancore. By 1980s, the presence of women in teaching grew up to 58 percent. A social consensus that teaching was a 'women friendly' job was developed by that time. Moreover, the increased inclusion of girls in the primary education created a demand for women teachers. The possibility of women being a salaried member of the family gradually gained popularity. Supporting this trend was the opportunity of getting qualification granting education, under the colonial system. Thus, this became a reciprocal mechanism wherein more girls enrolled for education aspiring for a salaried job, which in turn gave more opportunities for women teachers.

One another profession which women took up was nursing. Women, mainly Nair women were trained and employed as obstetric nurses by the Travancore Medical Department in 1860s (Jeffrey, 2005). It has been recorded that the Women and Children's Hospital which was started in 1896, employed 21 trained midwives from Kerala (Jeffrey, 2005). By 1930s, there were 90 midwives and 14 women doctors in Travancore. By this time, the salaried job opportunities became more inclusive for women from all castes. The process went to such an extent that by early 1970s the nursing profession of the country became predominantly represented by Kerala women (India Today, 1980). Teaching profession also continued to be dominated by women. In the twenty-first century, it has been estimated that about forty thousand to sixty thousand malayalee nurses are working in the Middle East and the profession is being perceived as an immigration strategy (Percot, 2005).

An additional industry which contributes to the employment of women in Kerala is the cashew industry. Out of the estimated 200,000 employees working in the industry, 97 percent are women as per the statistics of 1994 (Lindberg, 2001).

In recent history also, there have been positive movements in Kerala to involve more women in the larger societal framework. The Kudumbasree project, which was conceived jointly by the Government of Kerala and the National Bank for Agriculture and Rural Development (NABARD), aims at poverty eradication. This has now turned out to be the largest women's movement in Asia with over 3.7 million memberships (Sreedharan et al, 2010). Kudumbasree has helped women create an interactive network outside their homes and create platforms where they can do income generating activities. There has been remarkable capacity building that has been done, in terms of the skills to generate, manage and distribute resources. There have also been several successful entrepreneurial models which have developed as part of this project. According to the Small Scale Industries (SSI) Census, 13% of the total women-managed small scale industries are now based in Kerala (Sreedharan et al, 2010). Kudumbasree has undoubtedly played a huge role in this largely positive statistics.

The Kudumbashree project is so successful that many other government schemes are now tying up with it, to have a successful run. A good example is that of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) which has been implemented in Kerala through Kudumbasree. It has been estimated that nearly 80% of the laborers who are employed under MGNREGS in Kerala are women (MRD, 2013). However, the extent to which these quantitative figures have contributed to the social status of women in Kerala, is questionable.

3.9 Welfare Schemes and their Reach

The western literature has been observed to pay increased attention on women focused welfare systems emphasizing on women's role as mothers, workers and citizens (Arun & Arun, 2001). Traditionally most of these designs had been based on the gender ideology that women are economically dependent on men who were considered to be the bread winners. For instance, in the Beveridge Report of 1942, based on which the welfare

system of the United Kingdom was developed; the section on women's role clearly portrayed the dependency of women on the breadwinning men (Arun & Arun, 2001). Nelson (1990) has discussed the inequity in the two-tier gender based welfare mechanism followed in UK. In Europe, the social welfare mechanisms were based on minimal hours of employment, which in turn affected the eligibility of women as many of them, owing to their engagement in household responsibilities could engage only in part-time work (Sainbury, 1997). Many of the developing countries followed the European model of welfare state which automatically brought in the inherent bias, though in different aspects. In several countries this bias was between the rural and urban populations. In the case of India, the Beveridge Report of 1942 was adopted to implement welfare schemes for the formal sector, the Employee's State Insurance Scheme (ESI) of 1948, was introduced in this line. Given the complex socio-economic scenario of the country, Mesa-Lago (1991) has pointed out a major limitation in India having adopted the European framework for the welfare of the formal sector. He stated that the Beveridge Report on which the ESI scheme was based failed in considering the informal sector for its presence and also for its influence on the formal sector.

However, India did not completely rely on the European model. The Directive Principles of the State Policy³, based on which the Five Year Plan concept of the Indian welfare state was conceptualized, among other objectives included economic and social rights to women; and equal pay for equal work for men and women (Plariwala & Neetha, 2009). The social welfare schemes in India were of two forms; state sponsored schemes for the vulnerable sections and contributory social insurance (Arun & Arun, 2001).

Another important milestone in India's welfare state system was the introduction of the National Social Assistance Programme (NSAP) which catered to poor households. The assistance given under this programme was in the form of old age pensions and maternity benefits (Arun & Arun, 2001). However, the lack of a women-centric approach in social welfare has been criticized by Arun and Arun (2001).

³ Soon after Independence, the Constituent Assembly framed these to serve as guidelines for governance to help the fundamental rights materialize.

Kerala and Tamil Nadu have been reported to have used the supplementary welfare scheme set aside for the discretion of the states positively, in favor of women. The first welfare scheme for the informal sector which was introduced in Kerala is the Toddy Worker's Welfare Scheme in 1960s. The Kerala Labour Welfare Fund Scheme was later introduced in 1975. A number of schemes covering a wide range of informal sectors were reported to have been introduced in the state in 1980s and 1990s. In the year, 2000 the welfare scheme which covered the maximum number of workers involved in a concerned industry were Kerala Cashew Workers Welfare Fund Act (Arun & Arun, 2001). Interestingly, this is the industry where 97% of its employees are women (Lindberg, 2001).

Kerala has also introduced number of welfare schemes specifically for women under the aegis of the Social Welfare Department of the state. It has also set up specialized systems to implement these schemes. The women centric establishments of the Kerala Social Welfare Department have been tabulated below.

Table 3.9: Women Centric Establishments of Kerala Social Welfare Department

Institution	Year of establishment	Major Objectives
Kerala State Women's Development Corporation	1988	Economic development of women /Formulation, promotion and implementation women welfare schemes/ Self-employment loan schemes
Kerala State Women's Commission	1996	Improve the status of women in Kerala/ Check unfair practices against women

Source: Social Justice Department, Govt. of Kerala (2012)

The table given below lists, women-centric, central and state sponsored welfare schemes that are being implemented by the Kerala Social Welfare Department.

Table 3.10: Women-Centric Welfare Schemes

Welfare Scheme	Sponsor	Nature	Beneficiaries
Anganwadi Karyakatri Bima	National	Insurance	Anganwadi teachers & Helpers

Yojana			
Udisha Training Programme	National	Training	ICDS Supervisors, Anganwadi workers & helpers
Ujjawala	National	Rehabilitation/Rescue/Prevention/	Women who are victims of sexual exploitation
Mangalya	State	Financial Assistance for Re Marriage	Widows/ Divorcee within age group 18-50
Flagship Programme for Gender Awareness	State/ National	Capacity Building	All Women
Flagship Programme on Finishing School for Women	State	Skill Development	Women Job Seekers
Educational Assistance to Children of Women Headed Families	State	Financial Assistance for Education	Children of Women Headed Families
Implementation of Domestic Violence Act	National	Campaign	All Women (General Public)
Implementation of Dowry Prohibition Act	State	Awareness Creation/ Litigation/ Regulation	All Women (General Public)
Vocational training to Inmates of Women Welfare Institution through STED	State	Vocational training	Inmates of welfare Institutions
Nutrition Supplement to HIV Affected Women and Children	State	Nutrition	HIV survivors (Women & Children)
Benefits to Anganwadi Workers and Helpers through Welfare Fund	State	Financial Assistance	Anganwadi Workers and Helpers
Financial Support to Pregnant & Lactating Mothers for Ensuring Better Childcare	State	Financial Assistance	Pregnant & Lactating Mothers
Incentive to Khadi Artisans	Kerala Khadi & Village Industries Board (KKVIB)	Financial Assistance	Khadi Artisans (KKVIB claims the beneficiaries are predominately unemployed housewives)

Source: Social Justice Department, Govt. of Kerala (2012)

Apart from these, the Kerala Women's Policy of 2009, also promises to ensure the welfare of women in unorganized women-centric industries. Needs based welfare system for wives and children of prisoners also have been envisaged in the policy document. Health Insurance and ESI have been set forth for women working in coir, cashew, road construction and fish processing industries (GoK, 2009). The policy entrusts the Women Development Corporation and the Local Bodies to support the seasonal labourers among women by developing income generating activities which can be done in other seasons (GoK, 2009).

More importantly, the policy document clearly states that

“The labour of women both within and outside their homes will be documented and accounted and the contribution that women does to the society through ‘unseen’ (not economically accounted) labour will be accredited” (GoK, 2009).

Chapter 4

RESEARCH FINDINGS

RESEARCH FINDINGS

4.1 Demographic Characteristics of the Population

The survey was conducted in two different districts of Kerala including Wayanad and Idukki. Both these districts have several factors in common. Geographically, both are at higher altitudes compared to the other districts of Kerala. These districts have the highest female work participation rate in the state along with Alaphey. The female work participation rates are 35.76 and 32.76 respectively for Idukki and Wayanad. While 30.47 percent of the women workers in Idukki are marginal workers, in Wayanad, 35.36 percent of them are marginal workers (Census, 2011). Also, both districts have the history of migrant peasantry from other parts of Kerala.

Urban, Semi Urban and Rural households were included in the survey so as to ensure diversity in the sample population. The proportion of Urban, Semi Urban and Rural households included in the study has been tabulated below.

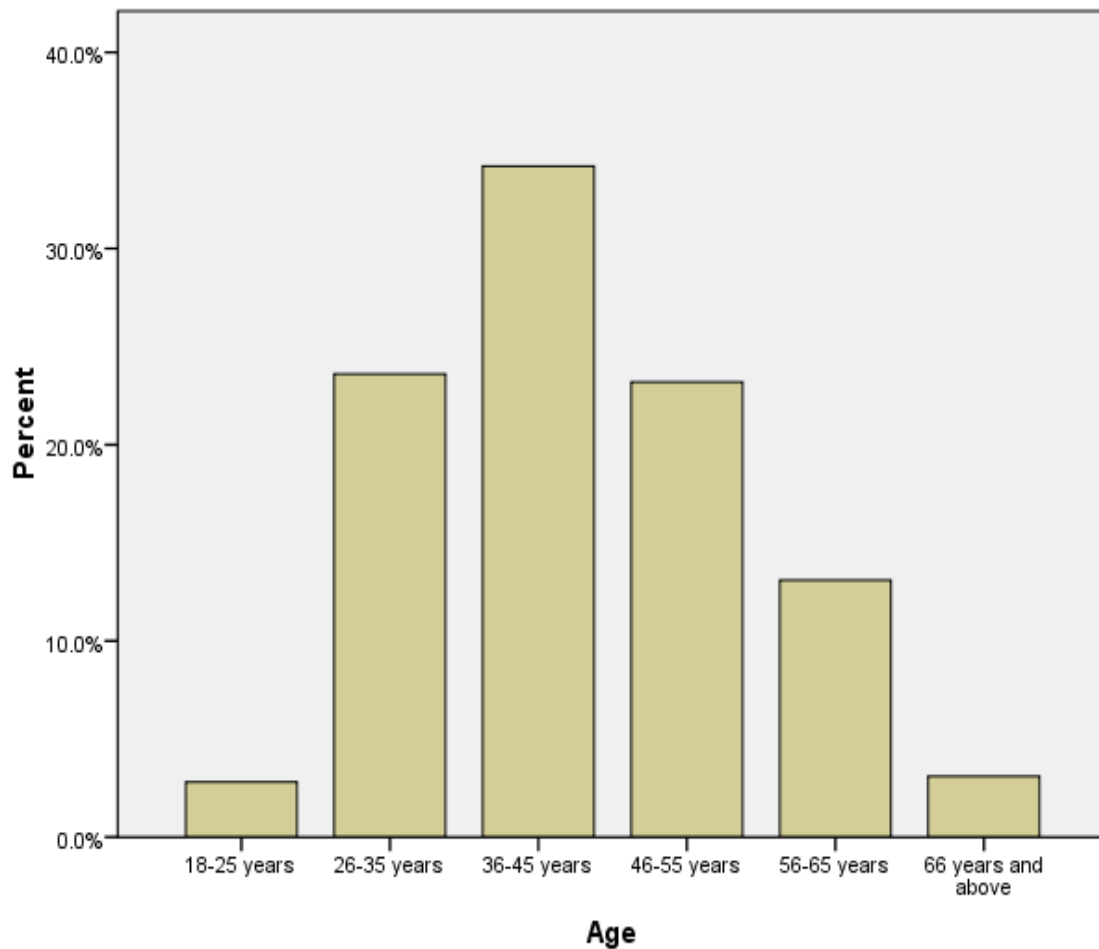
Table 4.1: Population Distribution

	Frequency	Percent
Urban	215	21.5
Semi-Urban	141	14.1
Rural	644	64.4
Total	1000	100.0

According to the Census of India, 2011, 52.3 percent of the people of Kerala live in rural areas and the rest in semi-urban or urban areas.

In general, women within the age group of 18 to 65 were included in the survey. However, as higher age was not an exclusion criterion, a few women more than 65 were also included in the study. The graph below shows the age wise stratification of the sample population.

Figure 4.1: Age-wise Stratification of the Respondents



The socio-economic understanding about the population is very important to facilitate further analysis. The interview schedule included data on the socio-religious and the economic background of the respondents. The survey could achieve a response rate of hundred percent in questions pertaining to the religion and caste of the respondents. Almost half of the portion of the respondents was Hindus and 18 percent were Christians

and the other 32 percent Muslims. There were three respondents who belonged to other religions. The table below indicates the social composition of the sample population.

Table 4.2: Social Composition of the Respondents

Social Group	Frequency	Percent	% among Kerala women (As per Census 2011)
General	343	34.3	NA
Scheduled Caste	83	8.3	9.0
Scheduled Tribe	64	6.4	1.4
Other Backward Caste	510	51.0	NA
Total	1000	100.0	

As evident from the table, there was a significant variation in the percentage of tribal respondents in comparison with the general statistics of Kerala. This variation owes to fact that Wayanad district has the maximum number of tribal women in the state .10.89 percent of its women population is tribal people, whereas 5 percent of women of Idukki belong to this category. According the 2011Census, 3.89 percent among women in Wayanad belongs to Scheduled Caste; whereas the corresponding statistics for Idukki is 13.14 percent. The total number of women in Wayanad is 415736 and the women population in Idukki is 556166.

Marital status was an important inclusion criterion for the population of the study. All women who falls into the categories including; married, widowed, divorced, separated, unwed mothers and those engaged in live-in relationships were eligible to be included in the sample population. The frequency table for the classification of the population according to their marital status has been included below.

Table 4.3: Marital Status of the Respondents

Marital Status	Frequency	Percent
Married	805	80.5
Widowed	165	16.5
Divorced	6	.6
Separated	19	1.9
Unwed Mother	3	.3
Live-in Relationship	2	.2
Total	1000	100.0

The average literacy rate of Kerala (effective population) as per 2011 Census is 93.91 percent. The literacy rate of women in the state is 91.98. In the case of Wayanad, the literacy rate is 89.03 and the same in Idukki is 92. The women literacy rate of Wayanad and Idukki are 85.7 and 89.45 respectively. This study observed 7.6 percent illiteracy among the sample population. The study further explored educational status of the sample population, which has been tabulated below.

Table 4.4: Educational Status of the Respondents

Educational-level	Frequency	Percent
Illiterate	76	7.6
Literate	47	4.7
Primary School (1st to 4th)	127	12.7
Middle School (5th to 7th)	192	19.2
High School (8th to 10th)	366	36.6
Higher Secondary (11th & 12th)	160	16.0
Graduate	28	2.8
Post-Graduate	4	.4
Total	1000	100.0

More than 45 percent of the respondents were educated either till or more than high school. Interestingly, the study included four housewives who were post graduates and 28 of them who were graduates.

4.2 Work Status

The study excluded women with full time paid job from the sample population. The analysis of the overall picture of Kerala in terms of the work status of women has been done below to provide background information to discuss the observation of the current research. The table below shows the overall work status of Kerala women as per Census 2011.

Table 4.5: Work Status of Women in Kerala, Wayanad & Idukki (Census, 2011)

	Total Population	Total Worker	Industry	Main Working	Marginal Worker	Not Working
Kerala	17378649	3167494	Cultivator	79386	43961	14211155
			Agricultural Labourers	290044	174811	
			Household Industries	66170	42237	
			Other Workers	1714319	756566	
			Total	2149919	1017575	
Wayanad	415736	111438	Cultivator	7549	2878	304298
			Agricultural Labourers	24300	16737	
			Household Industries	853	970	
			Other Workers	39332	18819	
			Total	72034	39404	
Idukki	556166	184653	Cultivator	16047	8061	371513
			Agricultural Labourers	46539	19093	
			Household Industries	1424	1217	
			Other Workers	64371	27901	
			Total	128381	56272	

Figure 4.2: Industry-wise Working Women in Kerala (Main)

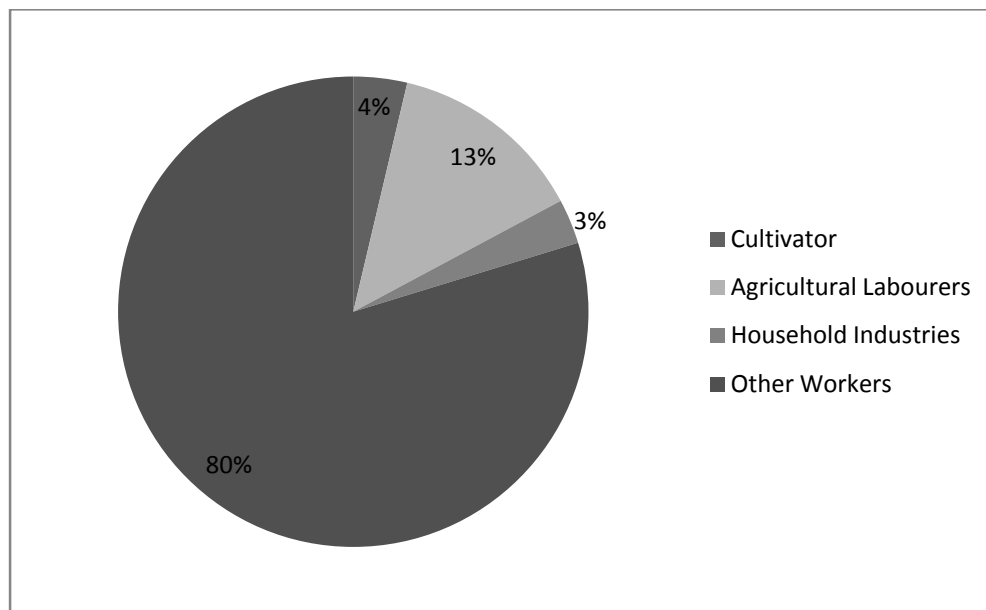


Figure 4.3: Industry-wise Working Women in Kerala (Marginal)

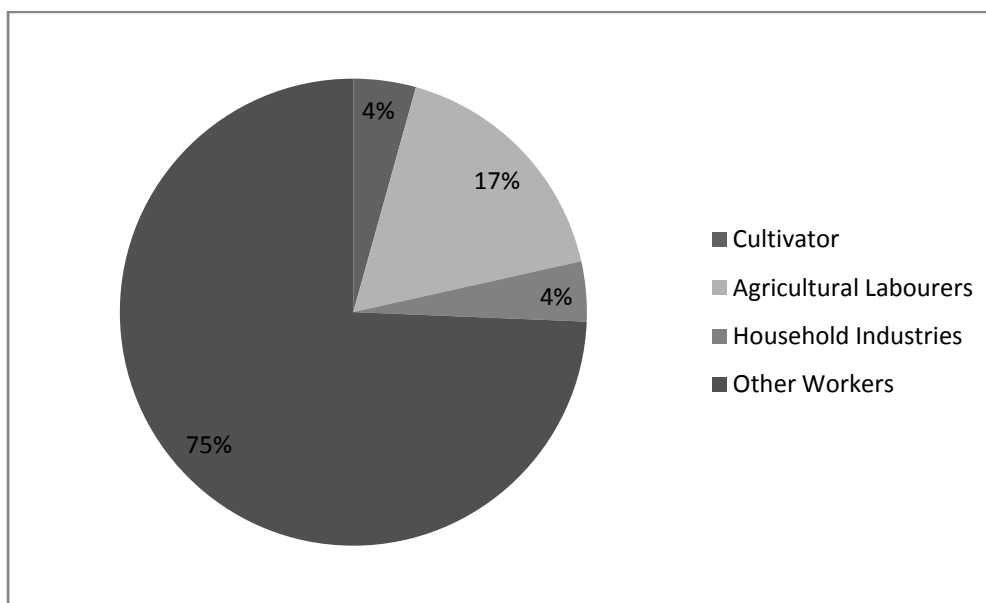


Figure 4.4: Industry-wise Working Women in Wayanad (Main & Marginal)

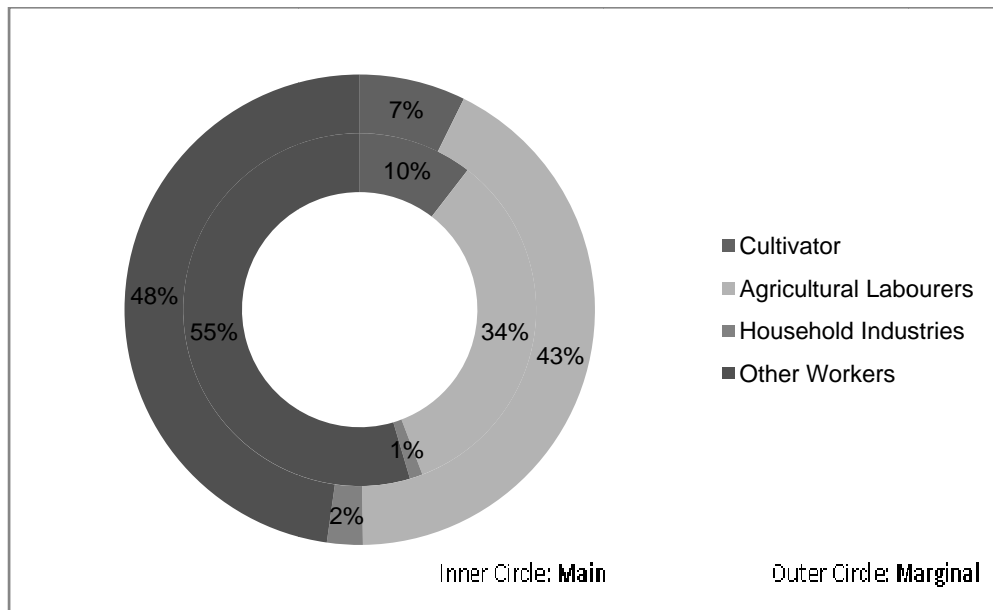
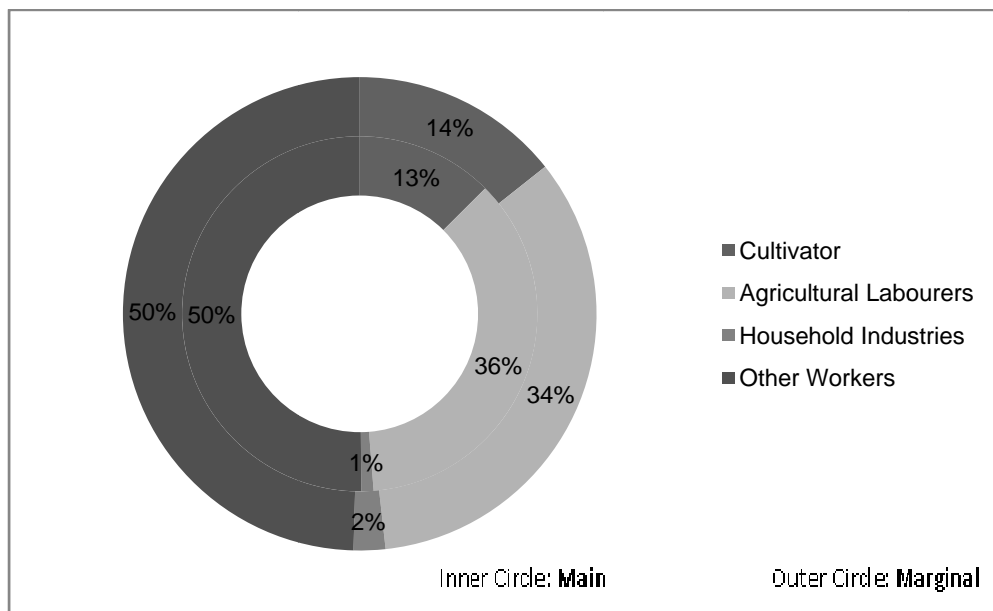


Figure 4.5: Industry-wise Working Women in Idukki (Main & Marginal)



With reference to this data, it is of specific interest to this research to note that according to the Census of 2011, 81.77 percent of women in Kerala are not working. While 73.2 percent of women in Wayanad do not work, the data on Idukki shows 81.77 percent. The definition of the inclusion criteria for ‘non worker’ as defined by Office of The Registrar General & Census Commissioner is as below

*“A person who was offered work but had not actually joined was treated as a non-worker. A person under training as apprentice with or without stipend or wages was regarded as a worker. **An adult woman engaged in household duties but not doing any productive work, to augment the family resources was considered as non-worker.** Persons like beggars, pensioners, etc., who received income without doing any work were regarded as non-workers. A public or social service worker who was actively engaged in public service activity or a political worker who was actively engaged in furthering the political activity of his part was regarded as a ‘worker’.”* (Census, 2001)

Here the household duties and its economic implications are totally overlooked by the census and the homemakers are termed ‘non workers’. The current study has (and only has) analyzed and categorized the work done by adult women engaged in household duties in a larger sense (with certain exclusions). The table below provides the classification of the sample population included in the study according to their work status.

Table 4.6: Work Status of the Respondents

Work Status	Frequency	Percent
Part Time Work	306	30.6
Not Working	680	68.0
Engaged in Voluntary Work	6	.6
Retired	8	.8
Total	1000	100.0

68 percent of the population was not engaged in works which involves payment. Another large percentage of 30.6 was doing part time job. A few housewives who were engaged in voluntary work and some who were retired were also a part of the study.

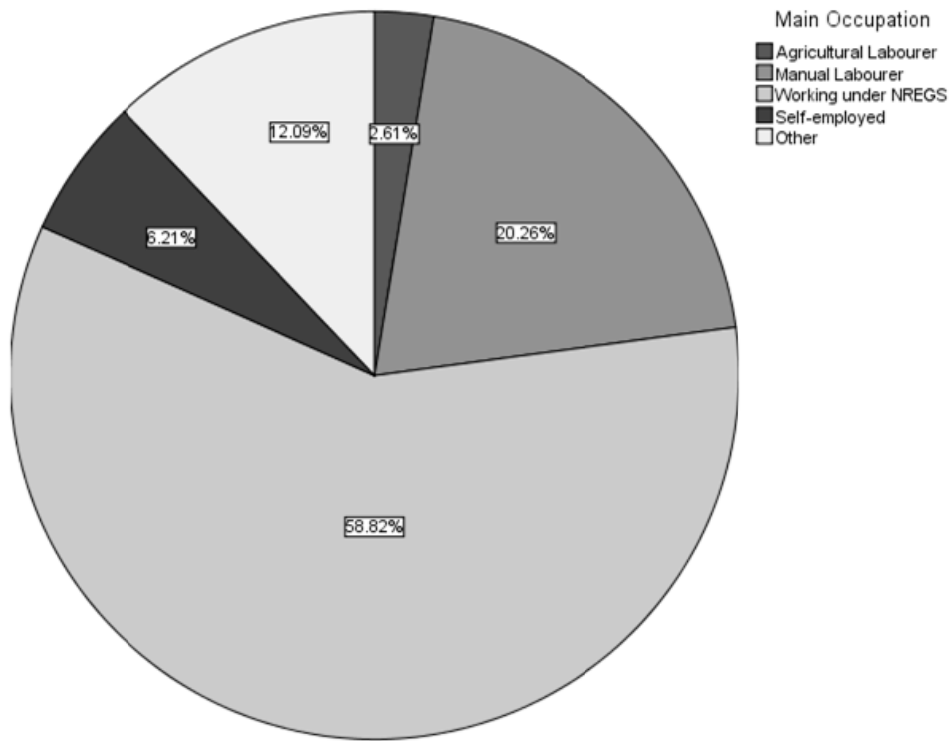
The interview collected further data on the time that 306 respondents, who do part time work, spend for the paid work. The data has been tabulated below.

Table 4.7: Working Hours in a Week (For Part-time Workers)

Number of Hours	Frequency	Valid Percent
0-15 Hours	62	20.3
16-30 Hours	142	46.4
31-40 Hours	65	21.2
Seasonal Work	37	12.1
Total	306	

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has opened up work opportunities for women, especially in the Kerala context. A large resource pool of women as integrated by the Kudumbasree project, could explore the possibility of MGNREGS and as a result it has been estimated that nearly 80 percent of the laborers who were employed under MGNREGS in Kerala are women (MRD, 2013). A reflection of this was clearly observed by the current study on the kinds of occupation in which, the part time workers of the survey were involved. This must be read together with the fact that 63.4 percent of the respondents reported that they were members of Self Help Groups (SHG). The following graph shows the bifurcation of the work taken up by the respondents. The largest share was involved in MGNREGS. Interestingly, this included a graduate and a post graduate.

Figure 4.6: Occupation of Part-time Workers



The involvement of women in agricultural labor as shown in the graph is much less compared to the state average of 17 percent and the data on Wayanad and Idukki which ranges from 34 to 43 percent (marginal and main). The researcher's assumption is that, the interception of two responses namely 'working under MGNREGS' and 'Agricultural Laborer' would have caused this variation.

All the 1000 respondents were asked on the reason for not engaging in full time paid labor to which the response has been tabulated below.

Table 4.8: Reasoning for Not Working Full Time

Reason for Not Working Full Time	Frequency	Percent
Engaged in Full-Time Household Work	275	27.5
Ill Health/Retired/Handicapped	137	13.7
Husband/Family Member not Supportive	137	13.7
Not Interested	38	3.8
Unavailability of Suitable Work/Looking for Work	217	21.7
Child/Invalid/Elderly Care	101	10.1
Studying/Undergoing Training	5	.5
Did not answer	89	8.9
Other	1	.1
Total	1000	100.0

From the above table, it's evident that a large share of women is not able to work, as they were engaged in full time household work. 27.5 percent belonged to this category. Adding to this category were 10.1 percent respondents those who were either not able to work at all, or were not able to take up full time work owing to their responsibility to take care of children, invalids or elders. 137 women from the sample population did not work as they didn't get support from other family members. Another major reason pointed out was the unavailability of suitable work.

This category had to be further qualitatively analyzed with reference to the sociological understanding of the subject population, especially on the gender aspects and other social institutions which operate within the studied society. The definition of 'suitable jobs' is often influenced by the gender dynamics. The proximity to the family system, the time consumption with reference to the household requirements, adaptability to the family

systems and values and many other sociological aspects play an important role in this decision making.

Out of 28 graduates, 13 of them could not find suitable jobs.

The table below divides the responses on the reason for not working fulltime. No tribal person responded that their husbands or family members were non supportive in them taking up a full time work. In the case of Dalit⁴ respondents, there were only 8 respondents who felt so. 29, 15.66, 57.81 and 24.5 were the percentage of General, SC, ST and OBC respondents respectively who were not able to do full-time paid work as they were engaged in full time household work. Though these observations do not provide holistic sociological conclusions, these leave valid scope for further research in this area. 89 respondents did not respond to this question

Table 4.9: Sociological Analysis of Reason for Not Working Full Time

Reason for Not Working Full Time	Social Group				Total
	General	Scheduled Caste(SC)	Scheduled Tribe(ST)	Other Backward Caste(OBC)	
Engaged in Full-Time Household Work	100	13	37	125	275
Ill Health/Retired/Handicapped	51	14	5	67	137
Husband/Family Member not Supportive	30	8	0	99	137
Not Interested	9	2	2	25	38
Unavailability of Suitable Work/Looking for Work	68	29	14	106	217
Child/Invalid/Elderly Care	34	11	3	53	101
Studying/Undergoing Training	0	0	0	5	5
Did not answer	50	6	3	30	89
Other	1	0	0	0	1
Total	343	83	64	510	1000

⁴ The term Dalit politically means oppressed. It is a term synonymous to Scheduled Caste

4.3 Economic Characteristics

The housing characteristics including the ownerships patterns were analyzed by the study and the results are shown in Table 4.10.

Table 4.10: Type of Housing and Ownership Patterns

Type of House	Ownership of Current Home				Total	Percentage
	House Owned by Respondent	Rented House	House Owned by Family Member	Other		
Thatched	21	4	24	1	50	5.00%
Tiled	94	61	283	19	457	45.70%
Cemented	87	19	292	4	402	40.20%
Other	30	11	46	4	91	9.10%
Total	232	95	645	28	1000	
Percentage	23.20%	9.50%	64.50%	2.80%		

Majority of respondents lived in either tiled or thatched houses. There were only 50 women who lived in thatched houses. In most of the cases, the house was owned by some other family member. It was observed that a large portion of the respondents who responded to the category ‘Others’ lived in sheds

Further bifurcation of the ownership pattern of the 645 households owned by the respondents’ family members has been tabulated in the following table.

Table 4.11: Family Member who owns the Current Home

Family Member	Frequency	Percent
Husband	455	45.5
Son	23	2.3
Daughter	2	.2
In-laws	123	12.3
Own Parents	33	3.3
Brother/Sister	7	.7
Other	2	.2
Total	645	64.5

45 percent of these houses were owned by the husbands of the respondents. The Census of 2011 has provided the data on households based on type of the households. The abstract of this data, specific to Wayanad and Idukki and specific to Kerala has been included in the table below.

Table 4.12: Type of Housing (Census, 2011)

Type of House	Kerala		Wayanad		Idukki	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Thatched	205567	2.66%	4020	2.17%	5749	2.08%
Tiled	2957668	38.33%	82744	44.63%	79525	28.71%
Cemented	3701757	47.97%	51812	27.95%	58413	21.09%
Other	851378	11.03%	46827	25.26%	133289	48.12%
Total	7716370		185403		276976	

Table 4.13 shows the combined family income of the respondents.

Table 4.13: Combined Monthly Family Income of the Respondents

Monthly Income	Frequency	Percentage
0-1000	183	18.30%
1001-2500	324	32.40%
2501-5000	329	32.90%
5001-10000	133	13.30%
10001-20000	22	2.20%
20001-30000	2	0.20%
30001-40000	1	0.10%
40001-50000	2	0.20%
50001-60000	1	0.10%
No Response	3	0.30%
Total	1000	100.00%

This data completely rely on the information provided by the respondents. As the participants were not blinded on the objective of the study, the researcher assumes this data to be biased towards lower margins of income, as they perceive that low income records would make them eligible for the welfare schemes. The study also reported the income generated by the family from outside sources. The table below shows these income sources corresponding to the sample population.

Table 4.14: Income from Outside Sources

Outside Sources of Income	Frequency	Percent
Alimony	2	.2
Income from Rental Property	11	1.1
Payment from Inheritance	7	.7
No Income	975	97.5
Other	5	.5
Total	1000	100.0

A large percentage (97.5%) of the respondents had no other source of income than the main family source of income. 11 of them were earning through the rent they received from the property they owned.

Table 4.15: Health Insurance Scheme - Beneficiaries and Funding

	Funding of Health Insurance Scheme				Total	Percentage
	Self-Funded	Employer-Funded	Government-Funded	Other		
Frequency	42	2	582	2	628	62.80%
Percentage	4.20%	0.20%	58.20%	0.20%	62.80%	

58.2 percent of the total 628 beneficiaries of health insurance scheme were insured under government funded insurance schemes. The outreach of Rashtriya Swasthya Bima Yojana (RSBY-Rural Health Insurance Project), a Public-Private partnership initiative, which aims at providing in-patient health care for families Below Poverty Line (BPL) was well reflected in this data suggested by the study. Based on the poverty line, the beneficiary base for RSBY is categorized as “(a) those belonging to BPL (poor) list of the

State Government but do not to the list of Central Planning Commission and (b) the APL families belonging neither to list of State Government nor prepared as per guidelines of Planning Commission” (RSBY, 2011). Apart from the RSBY benefits, the Kerala Government is providing an additional health insurance support of Rs. 70000 over and above the RSBY support. The data on hospitalization and the insurance support provided under the scheme has been tabulated in the table below.

Table 4.16: Coverage of RSBY in Kerala, Wayanad & Idukki

	No. of Beneficiaries	Total Insurance Claims
Kerala	78923	261768892.9
Wayanad	1362	4858559
Idukki	1033	4293603

The study by Ministry of Labour and Employment analyzed the gender aspect in the implementation of RSBY. It revealed that Kerala led the total scenario by covering 5.64 percent of women and 4.92 percent of men out of the target group. (RSBY, 2011). This statistics on Kerala tops the national data in the total coverage and also on the percentage of women covered under the scheme.

Government of Kerala has introduced a number of social welfare pension schemes to support economically vulnerable population of the state. The state has integrated all the schemes into an online portal called ‘Sewana’. The portal provides comprehensive information on the beneficiary coverage of these pension schemes from which the following table has been abstracted from.

Table 4.17: Pension Scheme - Beneficiaries and Funding

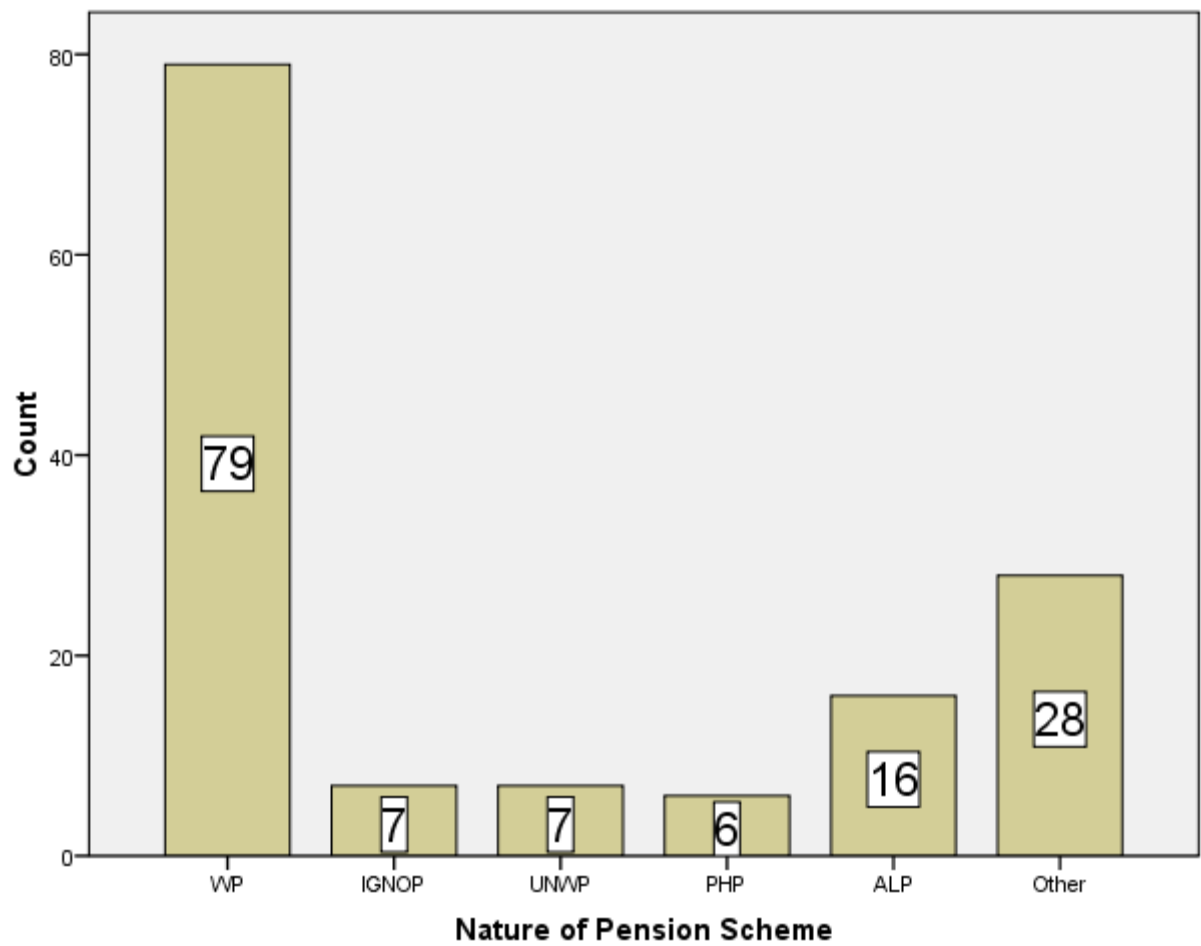
	ALP	IGNOP	MCP	PHP	UMWP	WP
Kerala	520596	355479	9701	268539	56886	831112
Wayanad	14210	7529	567	5975	267	23770
Idukki	10612	10256	49	6419	392	16987

Source: Sevana(2013)

Index: ALP - Agriculture Labor Pension, IGNOP - Indira Gandhi National Old Age Pension, MCP - Pension for Mentally Challenged, PHP - Pension for Physically Challenged, UMWP - Pension for Unmarried Women above 50 years, WP - Widow Pension

The current study found that out of the 143 pension scheme beneficiaries among the respondents, a majority of 79 were benefiting from the Widow Pension Scheme. The next large proportion was that of Agriculture Labour Pension. The trend in statewide statistics and the data on Wayanad and Idukki, is thus comparable with the observations of this study.

Figure 4.7: Respondent Beneficiaries of Pension Schemes



Index: WP - Widow Pension, IGNOP - Indira Gandhi National Old Age Pension, UNWP - Pension for Unmarried Women above 50 years, PHP - Pension for Physically Challenged, ALP - Agriculture Labor Pension

4.4. Gross Value Added by Female Homemakers and Working Hours

The analysis of the demographic details and the economic background of the subject population as done in chapter 4.1 and 4.2, suggests that the sample population shares similar economic and sociological characteristics of the larger plot of research. This chapter includes the discussion and analysis of data supporting the quantification of household work and other non-paid work done by the housewives. In cases where the respondents were found not engaging in household work and were taking paid and other help for the household work, the cost for this was calculated separately in the survey. The strategy followed by this study to calculate the economic contribution of homemakers were to use the quantification of cost involvement in engaging paid help for household work as the replacement cost (or housekeeper method) for the cluster 4 of non-paid household work done by the respondents. For other works in cluster 2 and 3 replacement cost based on the Minimum Wages set by the Government of Kerala was used. For cluster number 1, a separate survey including 50 prospective employment providers was done, to calculate the opportunity cost based on the qualifications of the respondents.

Of all the respondents, only 15 were not engaging in household work, of which 12 were restraining themselves from household work due to health reasons. The age wise bifurcation of those who were not engaging in household work has been included in table 4.18. Further in this chapter, the time spent on the parameters including; taking care invalids at home; time on fetching drinking water; engagement in family business; helping children with their studies and the time taken for other routine tasks (cluster 4) have been tabulated.

Table 4.18: Reason for Not Engaging in Household Work (Age Wise)

		Reason for not engaging in Household Work		Total
		Health Problems	Other	
Age	26-35 years	0	1	1
	36-45 years	4	0	4
	46-55 years	0	1	1
	56-65 years	6	1	7
	66 years and above	2	0	2
Total		12	3	15

The survey included 637 nuclear families consisting of 1 to 4 members and 348 and 15 families of 5 to 7 and 8 to 10 members respectively.

So as to analyze the perception of housewives on the time they spent on Household work, the questionnaire initially enquired about the total time that they spend on household work, without bifurcating the time spent on individual sets of activities. It was assumed by the study that housewives often underestimate the time they spend in non paid household work. However, later in this chapter, the time spent on different sets of household work will be individually discussed. The observations noted in the table below is the perceived time spent by housewives in non-paid household work

Table 4.19: Statistical Analysis of Perceived Hours Used in Household Work (Daily)

	N	Mean	Std. Deviation	Std. Error Mean
Hours used in Household Work	985	7.64	2.839	.090

Homemakers in the study perceive that they on an average spend 7.64 hours (approximately 7 hours and 38 minutes) in the total household work.

In this case % Coefficient of Variation (CV)⁵ was 37.16%. This high level of variance in the data confirms the heterogeneity of the purposive sample. Thus the diversity that the research intends to include in its sample population is justified.

So as to have more accurate accounting of the time spent on non-paid household work, the tasks were divided into four clusters. The first was time on fetching drinking water. Engagement in family business was the second cluster of work. Helping children with their studies was the next category. The time spent on Cleaning the house; Cleaning outside the home; Tending mud floors ; Making beds, hanging and taking down mosquito nets ; Washing dishes ; Sorting, washing and drying clothes ;Ironing, folding clothes and putting them away ; Rearing cattle (not used for commercial purposes) ;Preparing food items for cooking ; Cooking and serving food ; Collecting firewood or other materials for fuel ; Carrying water for non-drinking purposes ;Medical help to invalid and elderly ;Supervising household work ; Shopping for food, clothes or other household items ;Mending Clothes ‘. Kitchen Gardening; Gardening and Other Miscellaneous Works were clustered together as the fourth category of household work.

The tables 4.20, 4.23, 4.25 and 4.27 summarize the statistical evaluation on time spent on these four activities.

5 % Coefficient of Variation (CV) = (Standard Deviation/Mean)*100.

Table 4.20: Statistical Analysis of Time Taken to Fetch Drinking Water (In Minutes)

	N	Mean	Std. Deviation	Std. Error Mean
Time taken to Fetch Drinking Water (In Minutes)	985	32.04	41.149	1.311

In this case % Coefficient of Variation (CV) was 128.43%. This high level of variance in the data confirms the heterogeneity of the purposive sample. Thus the diversity that the research intends to include in its sample population is justified. It must be noted here that the proximity to drinking water sources has varied largely within the sample population.

The time taken to fetch drinking water ranged from 0 minutes to 200 minutes. 0 minute refers to households where water supply through pipes is available inside the kitchen. The mean of 985 samples was found to be 32.04 minutes, which shows that the sample population, on an average spends closely 32 minutes to fetch drinking water. The following table shows the time taken for fetching drinking water based on the source of it.

Table 4.21: Time taken to Fetch Drinking Water and the Main Source of Drinking Water

Minutes	Main Source of Drinking Water						Total
	Piped Water into Dwelling	Public Tap	Water from Well in Dwelling	Public Well	Spring/River/Stream/Pond/Lake/Dam	Other	
0	151	7	94	2	1	0	255
1	0	0	4	4	0	0	8
2	1	1	0	4	0	2	8
3	1	0	2	0	0	1	4
5	24	6	44	2	1	0	77
7	0	0	1	0	0	0	1
8	0	0	1	0	0	0	1
10	40	16	66	13	1	1	137
12	0	0	1	0	0	0	1
15	25	8	22	8	0	2	65
20	17	5	12	3	4	0	41
25	0	1	2	2	1	0	6
30	28	15	36	20	1	2	102
40	0	1	0	6	1	0	8
45	0	1	0	2	0	0	3
50	0	0	1	0	1	0	2
60	14	45	31	37	3	7	137
90	0	1	0	5	0	0	6
100	1	0	0	0	0	0	1
120	7	62	16	20	1	3	109
150	0	0	0	1	1	0	2
160	0	2	1	1	0	0	4
180	0	1	0	1	2	1	5
200	0	0	1	0	1	0	2
Total	309	172	335	131	19	19	985

The Census of 2011 has provided household wise statistics on the sources of drinking water. The abstracts from this statistics, specific to Kerala, Wayanad and Idukki has been included in table 4.22

Table 4.22: Drinking Water Sources in Kerala, Wayanad & Idukki (Census, 2011)

Minutes	Main Source of Drinking Water					
	Tap Water in the dwelling	Tap Water Outside dwelling	Well in the dwelling	Well outside the dwelling	Spring/River/Stream/Pond/Lake/Dam/Canal	Tube Well/ Bore Hole & others Other
Kerala	21.60	7.74	52.48	9.56	2.33	6.30
Wayanad	15.92	6.67	41.70	24.15	6.72	4.85
Idukki	15.39	14.82	23.23	17.11	22.44	6.98

The second cluster which was individually assessed was engagement in family business. The involvement of women in family business is often overlooked. 213 respondents reported that they involve in family business. Table 4.23 observed that an average time of 2.93 hours (approximately 2 hours and 56 minutes) was spent by the respondents in contribution to the family business.

Table 4.23: Statistical Analysis of Time Spent on Family Business

	N	Mean	Std. Deviation	Std. Error Mean
Hours involved in Family Business (Daily)	213	2.93	1.521	.104

In this case % Coefficient of Variation (CV) was 51.91%. As in the other cases the level of variance in the data confirms the heterogeneity of the purposive sample. Here again, the diversity that the research intends to include in its sample population is justified.

A detailed account of the time share of women in family business based on the nature of family business has been shown below.

Table 4.24: Hours involved in Family Business & Nature of Family Business

Hours Involved	Nature of Family Business					Total
	Agriculture	Cattle Rearing	Poultry Farming	Tea Shop	Other	
1	5	6	22	0	2	35
1.5	1	0	1	0	0	2
2	15	21	11	1	13	61
3	10	18	12	0	10	50
4	4	9	2	1	13	29
5	5	9	1	1	8	24
6	4	0	0	0	3	7
7	0	1	0	1	1	3
8	1	0	0	0	1	2
Total	45	64	49	4	51	212

The involvement of women in family businesses ranged from one hour to 8 hours. Maximum time was spent on cattle rearing which involved 65 women. This data is supported by the fact that Wayanad and Idukki have rich resources in milk production.

The third category considered was the time consumed in helping children with their schoolwork. Table 2.25 shows that housewives spend 1.86 hours (approximately 1 hour and 52 minutes) to help their children do their school work.

Table 4.25: Statistical Analysis of Time Spent on Children's School Work

	N	Mean	Std. Deviation	Std. Error Mean
Hours involved in Children's School Work	377	1.86	.793	.041

The % Coefficient of Variation (CV) was calculated to be 42.63%. Here again, the diversity that the research intends to include in its sample population was justified by the dispersion in the data.

The table below has related the time spent on helping children in their school work with the corresponding educational qualification of the homemaker. This observation is important in understanding the opportunity cost of these women engaging in tutoring their children.

Table 4.26: A Comparison of Time Spent on Children's School Work & Education of Female Homemakers

	Education							Total
	Literate	Primary School (1st to 4th)	Middle School (5th to 7th)	High School (8th to 10th)	Higher Secondary (11th & 12th)	Graduate	Post-Graduate	
1	2	7	25	79	21	1	0	135
1.5	0	0	0	3	0	0	0	3
2	1	4	20	88	46	7	2	168
2.5	0	0	0	0	0	1	0	1
3	0	2	6	26	22	2	0	58
3.5	0	0	0	1	0	1	0	2
4	0	0	0	3	5	1	0	9
5	0	0	1	0	0	0	0	1
Total	3	13	52	201	94	13	2	377

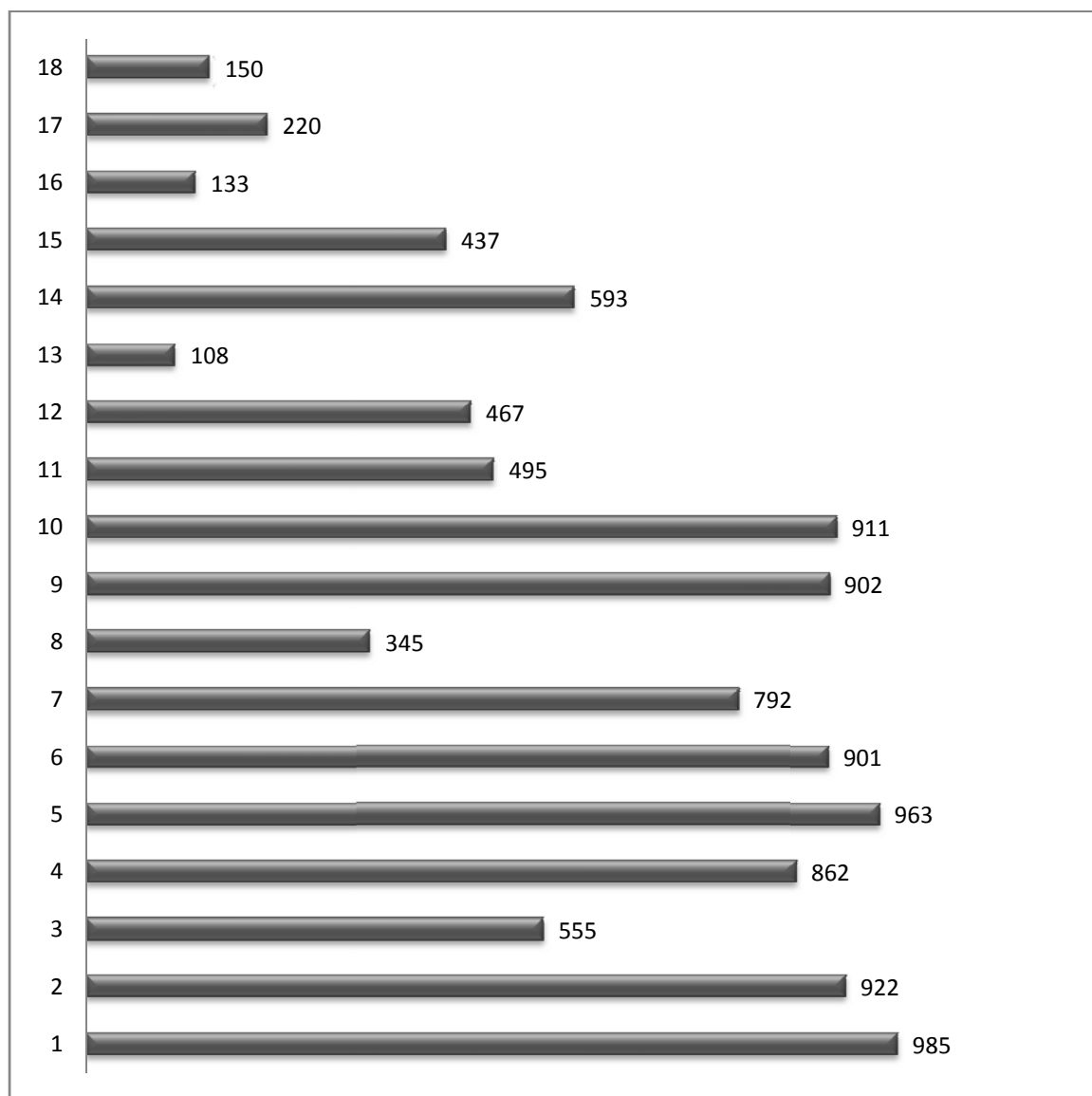
The fourth cluster involving the works as explained earlier, has been found to consume 7.55 hours (approximately 7 hours and 33 minutes).

Table 4.27: Statistical Analysis of Time Spent on Household Work

	N	Mean	Std. Deviation	Std. Error Mean
Time Taken to do all the Household Tasks (Daily in Hours)	985	7.55	2.922	.093

The frequency distribution of household work involved in cluster 4 has been represented in Figure 4.8. All the respondents who involved in household work were reported to do the cleaning of the house. The other cluster 4 works in which more than 90 percent of the respondents engaged in included Cleaning outside the home ;Washing dishes ; Preparing food items for cooking and Cooking and serving food. The activities which involved lesser participation by the homemakers included; Gardening; Mending Clothes and Medical help to invalid and elderly.

Figure 4.8: Distribution of Household Work performed by Female Homemakers⁶



⁶ 1 - Cleaning the house 2 - Cleaning outside the home 3 - Tending mud floors 4 - Making beds, hanging and taking down mosquito nets 5 - Washing dishes 6 - Sorting, washing and drying clothes 7 - Ironing, folding clothes and putting them away 8 - Rearing cattle (not used for commercial purposes) 9 - Preparing food items for cooking 10 - Cooking and serving food 11 - Collecting firewood or other materials for fuel 12 - Carrying water for non-drinking purposes 13 - Medical help to invalid and elderly 14 - Supervising household work 15 - Shopping for food, clothes or other household items 16 - Mending clothes 17 - Kitchen gardening 18 - Gardening 88 - Other

A very important and time consuming task within cluster 4 is taking care of Invalids at home. This particular task extends over intervals of time and thus the time consumption cannot be separately assessed. However, to understand the quantum of the work, this study has cross tabulated the number of respondents with invalids at homes against the number of members in the households which has been shown in Table 4.28

Table 4.28: Number of Invalids at Home

	Members Currently Living at Home			Total
	1-4	5-7	8-10	
Invalids at Home Yes	38	43	3	84
No	599	305	12	916
Total	637	348	15	1000

The mean of free time for housewives was found to be 2.36 (approximately 2 hours and 22 minutes). Most of this free time was spent watching Television, Resting or sleeping. Followed by the largest frequency of 628 respondents who watch Television, 441 rest or sleep during the free time they get.

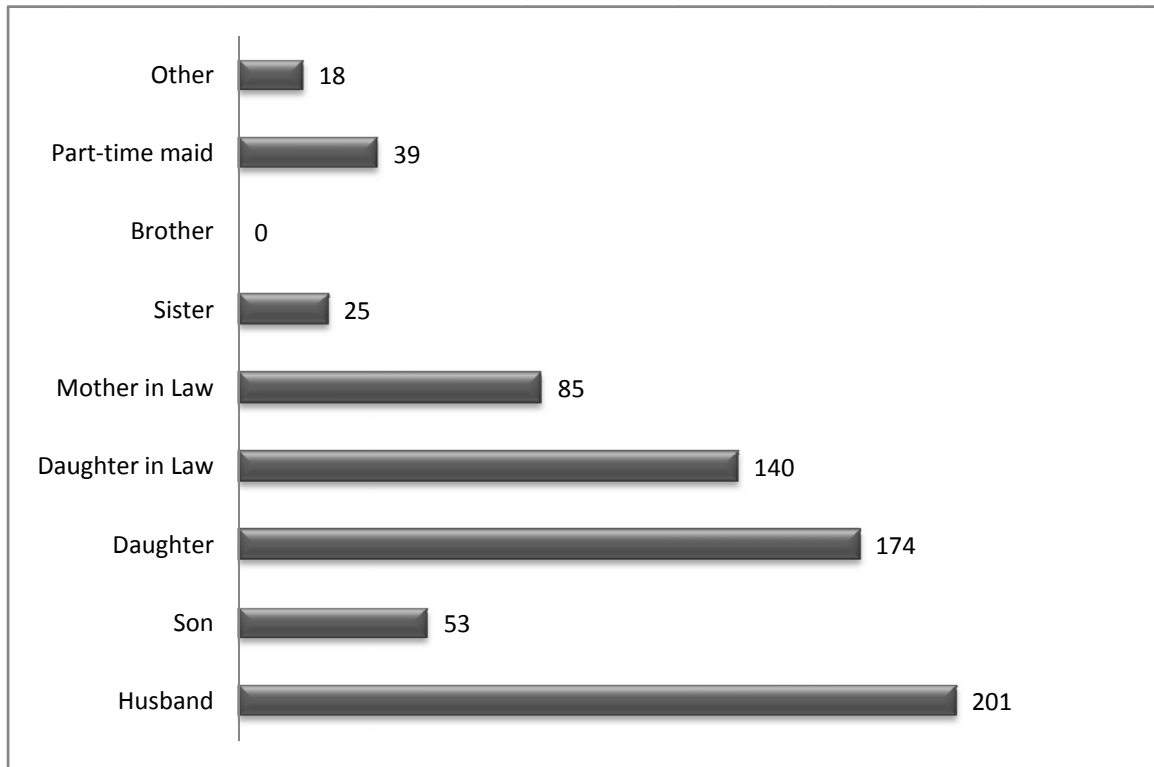
Table 4.29: Statistical Analysis of Free Time granted to Respondents

	N	Mean	Std. Deviation	Std. Error Mean
Daily Hours utilized as Free Time	1000	2.36	1.509	.048

573 respondents get help in household work from multiple sources. Given below is the graphical representation of the domestic help received by homemakers. Husband, daughter and Daughter -in law were the major sources of help. It is interesting to note the gap in the data on Sons helping mothers against the help that daughters offer. When 174 women received help from daughters, the cases in which sons helped were only 53. It is

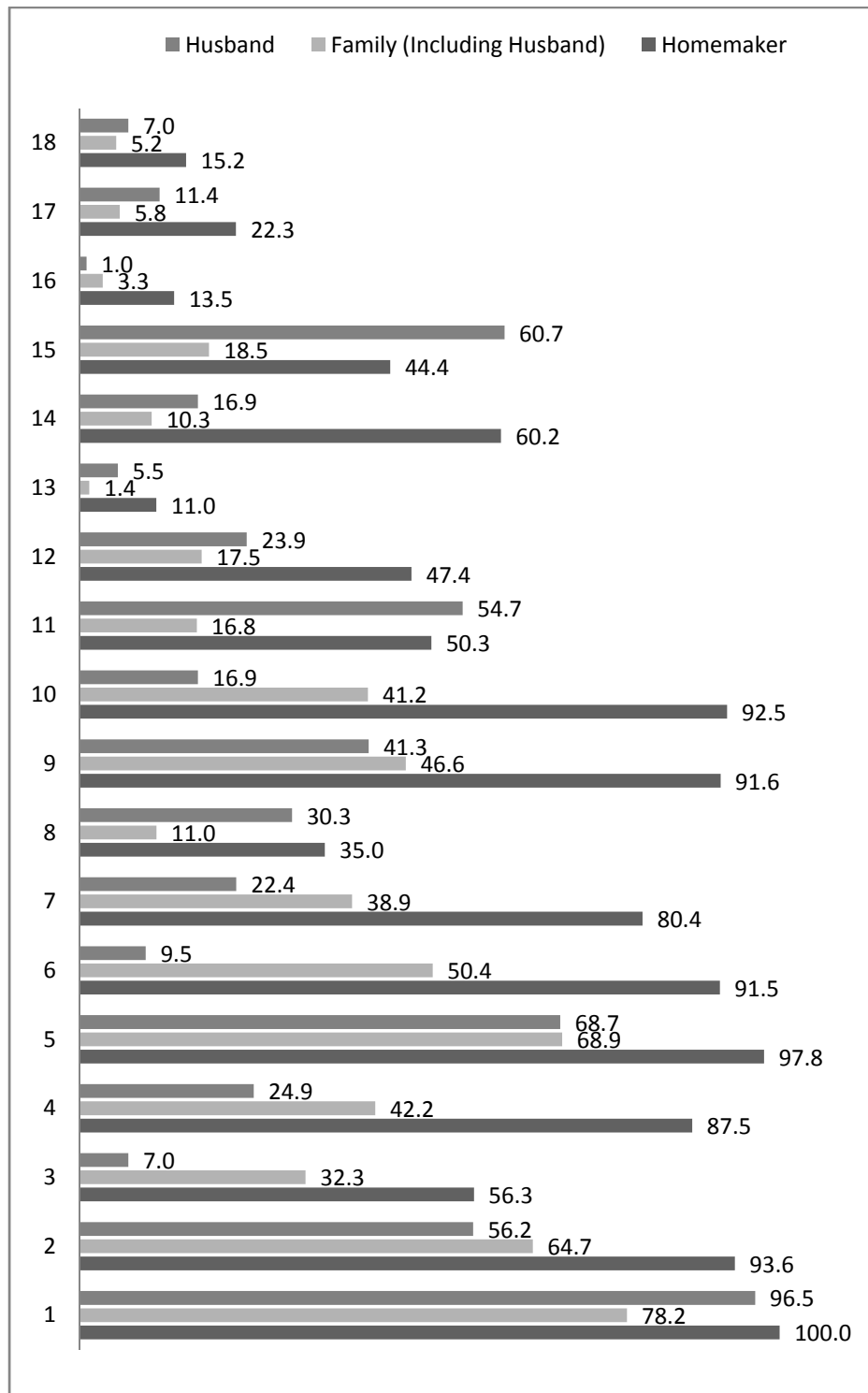
inferred here that the bread winner perception of men is being sociologically imposed early in the childhood.

Figure 4.9: Distribution of People who share in Non-paid Household Work



A comparative analysis of the involvement of women, and other family members (including husbands) along with exclusive data on work in which men involve has been shown in Graph 4.10. The analysis which compared the percentage of involvement clearly showed that in almost all household works women were involved more than both the other two categories. Two tasks in which husbands of respondents were found to be more involved than the respondents were shopping for food, clothes or other household items and Collecting firewood or other materials for fuel. It must be noted here that while the first task involves financial decisions, the second task involves physical strength.

Figure 4.10: Comparison of Home Makers' work with Help Received (%)



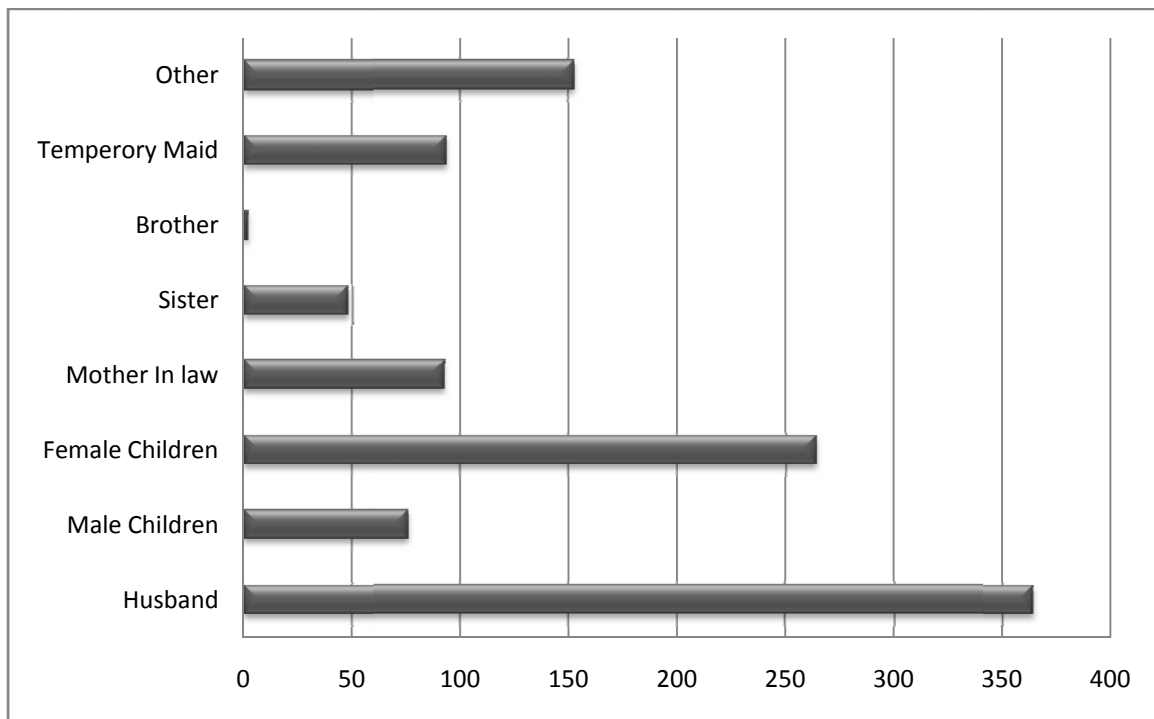
Legend:

1. Cleaning the house.
2. Cleaning outside the home
3. Tending mud floors
4. Making beds, hanging and taking down mosquito nets
5. Washing dishes
6. Sorting, washing and drying clothes
7. Ironing, folding clothes and putting them away
8. Rearing cattle (not used for commercial purposes)
9. Preparing food items for cooking
10. Cooking and serving food
11. Collecting firewood or other materials for fuel
12. Carrying water for non-drinking purposes.
13. Medical help to invalid and elderly
14. Supervising household work
15. Shopping for food, clothes or other household items
16. Mending Clothes
17. Kitchen Gardening
18. Gardening
88. Other.

Homemakers and their husbands were reported to have involved equally in rearing cattle (not used for commercial purposes) and cleaning the house. In all the other tasks, the involvement of women was comparatively higher than their husbands and other family members.

The figure below shows the source of help in household work, when the respondents were ill.

Figure 4.11: When Ill, Respondent is Helped By



4.5 Calculating Cost of Outside Help

The previous chapter could calculate the time spent on non-paid household work done by women both within and outside homes. This data on time use was used to calculate the economic contribution of women through non-paid household work. The replacement cost, opportunity cost or the cost as per the housekeeper method (as per the case) when applied on the time use gave the value of economic contribution of housewives. The strategy employed to arrive at the cost as per the housekeeper method was by relating to the cost on getting help in household work as reported by the respondents.

In 15 cases, where the homemakers did not undertake household work, further analysis was done to understand the conduct of household works in these cases.

Table 4.30: A Comparison of Reason for Not Engaging in Household Work and Responsibility Taken over by

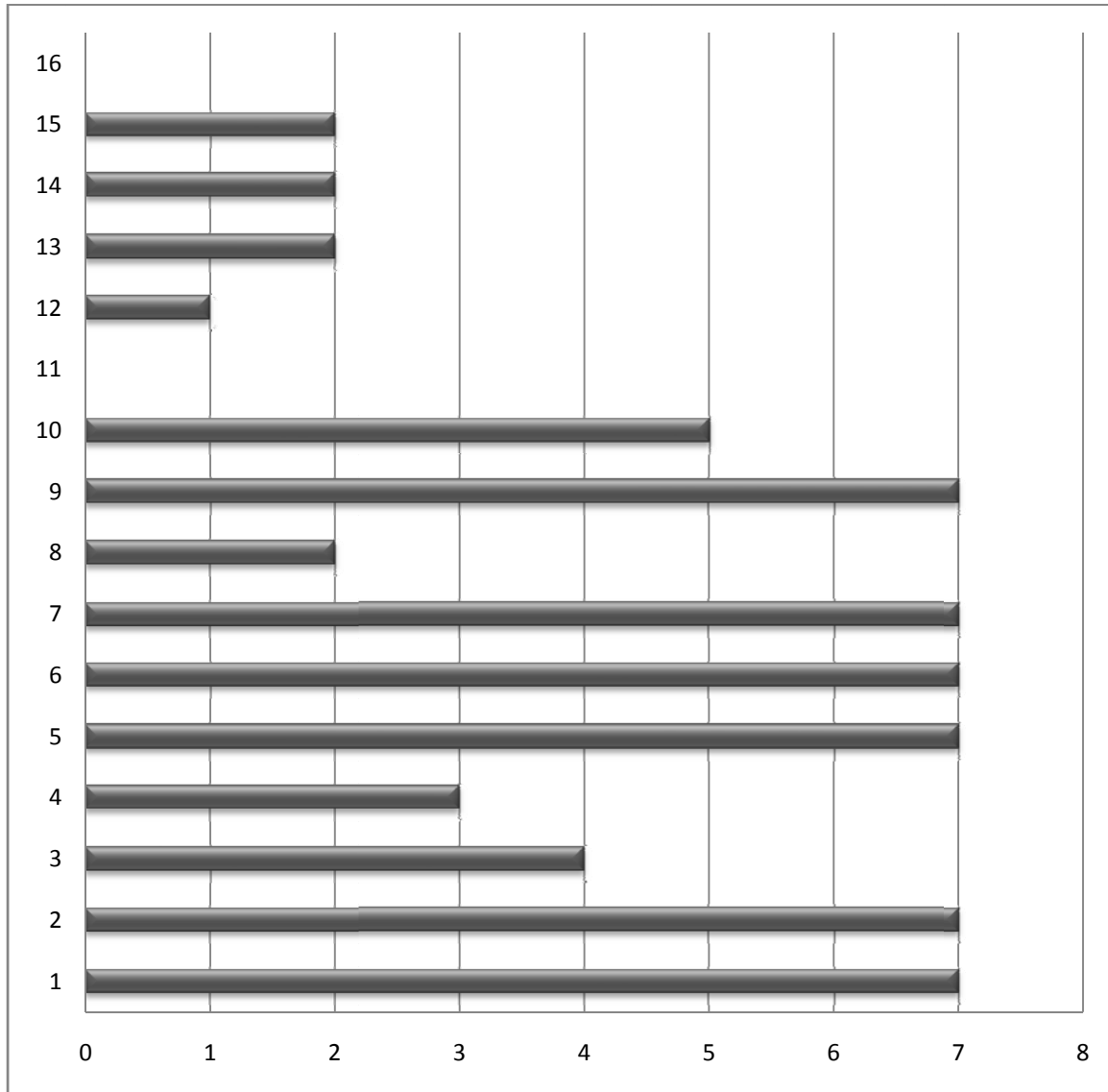
Household Work taken over by	Reason for not engaging in Household Work		Total
	Health Problems	Other	
Husband	2	1	3
Male Children	1	0	1
Female Children	1	0	1
Maid	7	0	7
Other	1	2	3
Total	12	3	15

In majority of cases the reason for not taking up household work was health problems and in most such cases, a maid was employed to take up the Household work. The role of the maids in terms of the range of work they take up, the time they were engaged and the economic cost involved was understood in detail by the study and the observations have been added in the table below.

Table 4.31: Daily Hours of Work and Payment for Maid's Services

		Per Day Payment for Maid's Services				Total
		150	180	200	250	
Daily Hours Maid involves in Household Work	6	0	1	1	0	2
	8	0	0	2	1	3
	9	1	0	0	0	1
	10	0	0	1	0	1
Total		1	1	4	1	7

Figure 4.12: Tasks Taken up by Maids⁷



⁷ 1 - Cleaning the house 2 - Cleaning outside the home 3 - Tending mud floors 4 - Making beds, hanging and taking down mosquito nets 5 - Washing dishes 6 - Sorting, washing and drying clothes 7 - Ironing, folding clothes and putting them away 8 - Rearing cattle (not used for commercial purposes) 9 - Preparing food items for cooking 10 - Cooking and serving food 11 - Collecting firewood or other materials for fuel 12 - Carrying water for non-drinking purposes 13 - Medical help to invalid and elderly 14 - Supervising household work 15 - Shopping for food, clothes or other household items 16 - Mending clothes 17 - Kitchen gardening 18 - Gardening 88 - Other

From the data given above, it can be summarized that for maid's services ranging from 6 to 10 hours a day, a cost of Rupees 200 was involved. This conclusion was driven based on the payment for maximum frequency. It was also observed that all tasks done by the homemakers except for 'Carrying water for drinking'; 'Collecting firewood or other materials for fuel' and 'Ironing, folding clothes and putting them away were done by the maids as well.

4.6 Calculating the Economic Contribution of a Female Homemaker

In calculating the economic contribution of female homemakers, for each cluster of tasks, separate approaches were followed. For Cluster No. 1, a separate survey was conducted with a sample size of 50, enquiring the payment the prospective employers would offer to the homemakers for tutoring a child for 30 days (2 hours per day) based on the qualification of the tutor.

Table 4.32: Calculation of Opportunity Cost for Helping Children with School Work

Qualification		Frequency	Mean of payment Offered/ Child/ 30 days for teaching 2 hours
Education	Literate	3	169.5
	Primary School (1st to 4th)	13	187.5
	Middle School (5th to 7th)	52	277
	High School (8th to 10th)	200	411
	Higher Secondary (11th & 12th)	94	424
	Graduate	13	665
	Post-Graduate	2	724
Total		377	
Cumulative Mean		Rupees 396.55	
Opportunity Cost for 1.86 hours = (396.55/2)*1.86/30		Rupees 12.29	

For Cluster No 2. (Fetching Drinking Water), the replacement cost was calculated using the minimum wages stipulated by the Govt. of Kerala (2009) for the respective or comparable task.

Table 4.33: Calculation of Replacement Cost to Fetch Drinking Water

Frequency	Replacement Cost/8 hours (based on Minimum Wages stipulated by Govt. of Kerala
985	130
Cumulative Mean (for 8 hours)	Rupees 130
Replacement Cost for 32.04 minutes = $(130/8)*(32.04/60)$	Rupees 8.68

For Cluster No 3. (Involving in Family Business), the replacement cost was calculated using the minimum wages stipulated by the Govt. of Kerala (2009) for the respective or comparable task.

Table 4.34: Calculation of Replacement Cost to Involve in Family Business

Frequency	Replacement Cost/8 hours (based on Minimum Wages stipulated by Govt. of Kerala
Agriculture 45	130
Cattle Rearing 64	130
Poultry Farming 49	130
Tea Shop 4	130
Other 50	130
Total 212	
Cumulative Mean (for 8 hours)	Rupees 141.92
Replacement Cost for 2.93 hours = $(141.92/8)*2.93$	Rupees 51.98

Considering the data that the cost for engaging a maid for 6 to 10 hours a day, is Rupees 200, as reported by 7 respondents who had engaged maids for household work, the replacement cost for Cluster 4 was taken as Rs. 200/-.

Table 4.35: Calculating the Economic Contribution of a Female Homemaker

Task Cluster No		Mean Time Use	Cost Calculation	Daily Cost	Yearly Economic Contribution (Per Homemaker)
1	Hours involved in Children's School Work	1.86	Opportunity Cost according to qualification	12.29	4486.96
2	Time taken to Fetch Drinking Water (In Minutes)	32.04	Replacement Cost	8.68	3168.2
3	Hours involved in Family Business (Daily)	2.93	Replacement Cost	51.98	18972.7
4	Time Taken to do all the Tasks (Daily in Hours) (Cluster 4)	7.55	Replacement Cost for maid working for 6 to 8 hours	200	73000
	Total Contribution				99627.86

Per year economic contribution of an individual homemaker was found to be Ninety Nine Thousand Six Hundred and Twenty Seven Rupees. While applying this data on the total nonworking women population in Kerala, and adding up this economic contribution to the GDP of Kerala (2001-12), it was found that this accounted up to 74 percent of the total GDP. The share of combined nonworking women population of Idukki and Kerala was found to be 3.52 percent.

Table 4.36: Share of Economic Contribution of Female Homemaker in GDP of Kerala

	Total Non Working Women Population ⁸	Yearly Economic Contribution (Per Non Working Women)	Yearly Economic Contribution (All Non Working Women)	% Share of GDP (Kerala 2011-12)
Kerala ⁹	14211155	99627.86	1,415,826,960,778.30	74.07%
Cumulative Total of Non Working Women Population of Idukki & Wayanad	675811	99627.86	67329603694	3.52%

4.7 Roles & Responsibilities

The third objective of the study was to evaluate the rights and recognition granted to housewives in Kerala and investigate realities pertaining to their lives were done through a multiple layered perception analysis system. The responsibility sharing and the role sharing were analyzed and have been tabulated in the table below.

⁸ This does not represent the homemakers' population defined by this study. This population has been used here to project an indicative figure of the quantum of the economic contribution

⁹ The sample is not a conclusive sample for the state of Kerala. However, given the comparable demographic and social attributes of the sample with that of the state, this calculation is done to arrive at an indicative projection

Table 4.37: Head of the Family & Marital Status

	Marital Status						Total
	Married	Widowed	Divorced	Separated	Unwed Mother	Live-in Relationship	
Respondent	99	124	5	12	3	1	244
Husband	668	9	1	0	0	1	679
Father-in-Law	16	1	0	0	0	0	17
Mother-in-Law	7	0	0	0	0	0	7
Son	11	25	0	2	0	0	38
Father	2	3	0	3	0	0	8
Mother	0	1	0	1	0	0	2
Other	2	2	0	1	0	0	5
Total	805	165	6	19	3	2	1000

Out of the 244 respondent headed families, only 99 were married women and the others belonged to one of these categories; Widowed; Divorced; Separated; Unwed Mother and Live-in Relationship. There were only 9 ‘other women’ family heads in the sample population which included 2 mothers and 7 mother-in laws. This observation goes well with the gender dynamics and other social realities of the studied population. Given below are the observations on the responsibilities based on food preparation vis-a-vis the data on decisions made regarding the budget allocation for food and food items.

Table 4.38: Decision-Maker for Food Buying vis-a-vis Decision-Maker on Food Budget

		Decision-Maker on Food Budget								Total
		Respondent	Husband	Father-in-Law	Mother-in-Law	Son	Father	Mother	Other	
Decision-Maker for Food Buying	Respondent	277	279	2	0	28	1	0	5	592
	Husband	19	317	1	0	0	0	0	1	338
	Father-in-law	0	2	0	0	0	0	0	0	2
	Mother-in-law	0	9	4	3	1	0	0	0	17
	Son	3	1	0	0	29	0	0	0	33
	Father	0	0	0	0	0	4	0	0	4
	Mother	0	0	0	0	0	3	2	0	5
	Other	1	2	0	0	0	0	0	6	9
	Total	300	610	7	3	58	8	2	12	1000

The comparison of responsibilities based on food preparation and decisions making on purchase of food and food items suggested the financial decision making powers that homemakers enjoy. While almost 60 percent of the respondents had the freedom to take decisions on what to buy for food, only 30 percent of them were in a position to take financial decisions with regard to food. As far as the responsibility of food preparation is concerned, a large majority of 92.1 percent of the population had the onus of cooking and other activities in relation with cooking. A detailed representation of the responsibility sharing of the population in terms of food preparation has been included in the table below.

Table 4.39: Responsibility for Food Preparation

	Frequency	Percent
Respondent	921	92.1
Husband	29	2.9
Daughter-in-Law	14	1.4
Mother-in-Law	21	2.1
Son	3	.3
Mother	6	.6
Other	6	.6
Total	1000	100.0

A significant portion of the population (92.1%) percent felt that women's opinions must be heard to. The need for appreciating and economically approving the homemakers' work has been pointed out by the study as 76 percent of the sample population felt that they should receive payment for the Household work they do and a majority of 95.6 percent wanted that to be paid by the government. A large portion of 89 percent supported the need for pension to be paid for homemakers.

Table 4.40: Responsibility for Payment to Female Homemaker

	Frequency	Percent
Husband	25	3.3
Beneficiary Family Member	6	.8
Government	725	95.6
Other	2	.3
Total	758	100.0

Out of 170 respondents who felt that men should not be equally participating in household work, more than 50 percent felt that men do not have enough time to engage in household activities. A large portion of the respondents (close to a quarter) felt that these jobs were women's job and men need not engage in them. 5.3% responded that men were reluctant in taking up household work.

Table 4.41: Reason for Lesser Participation of Men in Household Work

	Frequency	Percent
Lack of Time	97	57.1
Reluctance to Help	9	5.3
Women's Job	42	24.7
Other	22	12.9
Total	170	

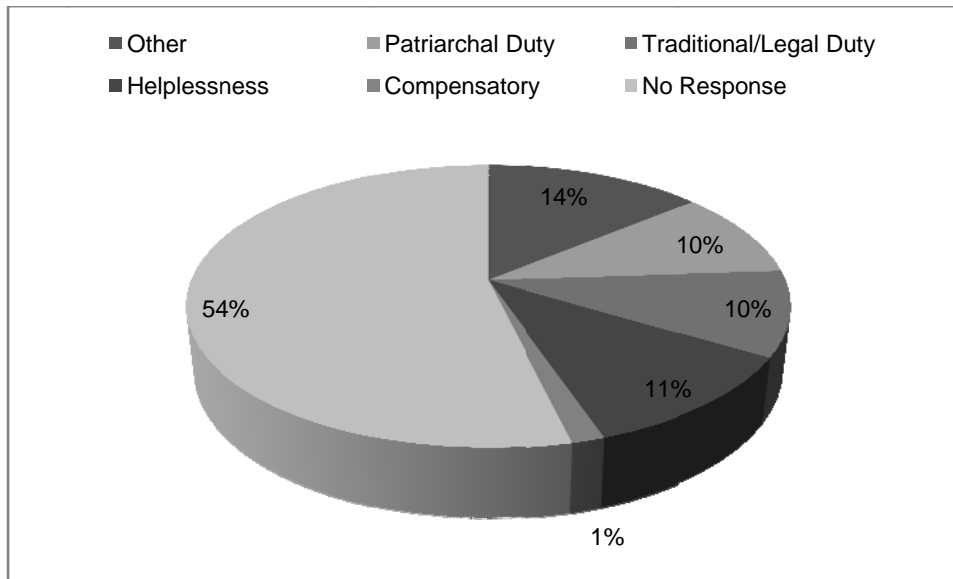
The table below (Table 4.42) shows the data on who provides the basic needs. In 68.4 percent of the cases, the respondents' husbands were responsible for providing the basic needs for the respondents. Leaving only 20 percent, in all cases, homemakers depended on others including husbands, Father-in-Law, Son, Father and Mother for their basic needs.

Table 4.42: Provider of Basic Needs to a Female Homemaker

	Frequency	Percent
Respondent	198	19.8
Husband	684	68.4
Father-in-Law	8	.8
Son	88	8.8
Father	4	.4
Mother	2	.2
Other	16	1.6
Total	1000	100.0

The study further analyzed how this dependency on others for their basic needs was perceived by homemakers.

Figure 4.13: How Female Homemakers view their Dependency



The kinds of responses to this query were stratified into 5 perceptive categories. Leaving the population which did not respond to the question, and who responded differently than these 5 categories, the largest proportion of respondents viewed this dependency on others as a state of helplessness. 10 percent each of participants see the dependency as Patriarchal and Traditional Duty of the resource provider. A very small population perceives that the gesture of other family members providing for their basic needs was in compensation to the unpaid household work that they do for the family.

4.8 Focus Group Discussion

Based on the preliminary observations made by the study as included above, to have further qualitative analysis, a focus group discussion was conducted at Kozhikode on 24 August, 2013. The discussion included

1. Lawyers
2. Academicians
3. Grass-root Level Activists
4. NGO Representatives
5. Government Representatives
6. Research Scholars
7. Economists
8. Homemakers

The focus group discussion was set up specifically to meet the third and final objective of the study, which pertains to evaluating and defining the roles and rights of a female homemaker. The discussion was structured around three main ideas, namely, 'The Concept of Housewives & Household Work', 'Economically Quantifying Household Work' and 'Recommendations for Implementation'.

All recruitments for the discussion happened via contacts of Neethi Vedhi's team members and the researcher's resource base. Since, different women experts were invited and facilitated into discussion on a purposive basis, by the researcher and Neethi Vedhi, both independent entities, the participants were able to speak freely and express their concerns with regard to the preliminary findings of the study. Also, since all the participants involved in the discussion were either women or women experts they were able to discuss about the issue exhaustively. Thus, it is the opinion of the researcher that the data gathered through the focus group discussion is representative and reliable.

Even before the focus group discussion (FGD) took place, all invited participants were mailed a concept note explaining the background and purpose behind the study. This

allowed the participants to come prepared for the discussions at hand. The discussion was moderated by Adv. Maria and Adv. Fr. Stephen of Neethi Vedhi and Jinu Abraham, the research coordinator. In the beginning of the discussion, all participants were welcomed and duly thanked for their participation and concern. They were then taken through a brief rationale behind the study and explained some of the major preliminary findings that had emerged from the study. All sessions of the discussion were digitally recorded and later transcribed for the purpose of analysis.

The discussion, though appreciated the Kerala Government's policy declaration to recognize household labor, it was expressed by the focus group that this process won't have concrete results without economically accounting the work done by homemakers within and outside the households. The FGD had the consensus that the quantification of the economic contribution of homemakers as done by this study is indicative of the economic contribution of homemakers of Kerala. However, the FGD noted that the replacement cost was calculated based on the minimum wages fixed by the government. The actual market cost is much higher than the minimum wages fixed by the government. The FGD felt the high probability of educated women professionals not engaging in their professions, due to their household work responsibilities (though outside the purview of the study). Calculation of the opportunity cost in this context would result in a larger projected figure relating to the economic contribution of homemakers of Kerala.

Moreover, the qualitative value of the work the homemakers do for their family has not been considered in the quantification. The FGD opined that this factor has to be considered while forming a welfare policy for homemakers. There was consensus that while describing and calculating household work, all works are to be respected- work done also by single women, children and employed women. Though this study has not included these groups, their work should be quantified. So it was suggested that the state take up an extensive Time Use Survey amongst the homemakers of Kerala. The observations of the current study would serve as background information for further research in the area.

The study observed that in the records of the state government, the reference to the term housewives has been made repeatedly. The FGD observed this as a contradiction to the

government's policy of respecting women doing household work. The current study suggested that all these references as 'housewives' be replaced as 'homemakers'. In order to give more respect to household works as a profession, aspects of household work like cooking, bed making, vegetable gardening etc be developed as academic modules and be made a part of formal curriculum. There has to be emphasis on the gender balanced participation in household work through these curriculums.

The lack of free time 2.36 hours (Approximately Two Hours & Twenty Two Minutes) was noted by the FGD. It should be noted here that almost half of this time is available to people working in organized sectors as free time within the work schedule. The commuted time spent on household work was denying homemakers free time to engage in personally relaxing activities. In light of this observation the study suggested to establish community kitchen and crèche/ play school in all localities, so that the time spent by homemakers on the respective work could be reduced. The outreach of MGNREGS amongst the women in Kerala could be used in establishing community crèche, invalid and old age day care. Community kitchens could be established in apartments/ hamlets/ groups of families in specific areas utilizing the scope of MGNREGS. The study also suggested that recreational, educational and empowerment facilities for home makers be established in the respective localities. Mahila Mandir or short stay homes for homemakers for occasional rest and refreshment were suggested towards this cause. Mechanisms to address the psychological stress and counseling mechanisms must be included in these provisions.

Considering the physical and psychological burden that household works pose on women, the FGD suggested a comprehensive health insurance scheme for the homemakers. The economic dependency on men combined with the psychological impositions of the gender dynamics of the Kerala society posed greater stress, on the need of a welfare scheme.

In light of all these observations, the current study suggests a comprehensive welfare scheme for homemakers under the social security scheme of the Government of Kerala. Though at longer term, all female home makers should be part of the scheme, this study suggests a pioneer welfare scheme for Kerala's once married women who are either ever

married, widowed or separated along with Kerala women who are unwed mothers or those who are engaged in live-in relationship, provided they engage in a minimum of 7 hours of household work in a day and have a cumulative family monthly income of less than 9000 rupees. Widows, women whose husbands are bedridden or alcoholic, legally or illegally deserted wives, women on whose shoulder the responsibility to manage house lies etc should be given priority. The women homemakers who fall into these inclusion criteria be given a benefit of Rs.3000/- per month.

Chapter 5

DISCUSSIONS & RECOMMENDATIONS

DISCUSSIONS & RECOMMENDATIONS

5.1 Discussions

- The analysis of the policies of the Government of Kerala shows that there are no welfare schemes specific for homemakers.
- The Women's' policy (2009) of Government of Kerala, points out the need to recognize and honor the non-paid work done by female homemakers, both within and outside their households. This study reiterates the need for this and argues that the economic contribution of women through non-paid household work must be accounted.
- The study identified the reference housewife made to women who are married and are not working full time in many of the Government policies and documents. This study argues to replace this with the usage homemaker and officially accept this usage.
- The sample population is a representative sample of heterogeneous population of Wayanad and Idukki districts of Kerala. Though not conclusive as a representative sample of the population of Kerala, the demographic and social indices of the state and that of the sample population match in most cases.
- Married, widowed, divorced, separated, unwed mothers and those engaged in live-in relationships were eligible to be included in the sample population and their respective proportion in the sample population were 80.5, 16.5, 0.6, 1.9, 0.3 and 0.2. The survey included 637 nuclear families consisting of 1 to 4 members and 348 and 15 families of 5 to 7 and 8 to 10 members respectively.
- More than 45 percent of the respondents were educated either till or more than high school. Interestingly, the study included four housewives who were post graduates and 28 of them who were graduates.
- 68 percent of the population was not engaged in paid work. Another 30.6 percent of the population were doing part time job. 0.6 percent was engaged in voluntary work and 0.8 was retired.

- A large share of women (27.5%) is not able to do paid work, as they are engaged in full time household work. Adding to this category are 10.1 percent respondents those who are either not able to work at all or are not able to take up full time work owing to their responsibility to take care of children, invalids or elders. 137 women from the sample population do not work as they don't get support from other family members. Another major reason pointed out is the unavailability of suitable work. This category has to be further qualitatively analyzed with reference to the sociological understanding of the subject population, especially on the gender aspects and dynamics which operate within the studied society.
- 45 percent of these houses were owned by the husbands of the respondents, 12.3 percent lived in houses owned by in-laws of the respondents.
- 32.9 percent of the sample population had their monthly family income ranging from 2501 to 5000. A large percentage (97.5%) of the respondents had no other source of income than the main family source of income. However, this data completely rely on the information provided by the respondents. The researcher assumes this to be biased in the favor of the respondents, as low income records would make them eligible for the welfare schemes.
- 58.2 percent of the total 628 beneficiaries of health insurance scheme were insured under government funded insurance schemes. The outreach of Rashtriya Swasthya Bima Yojana (RSBY-Rural Health Insurance Project), is well reflected in this data suggested by the study.
- The current study found that out of the 143 beneficiaries of the pension scheme among the respondents, a majority of 79 were benefiting from the Widow Pension Scheme. The next large proportion was that of Agriculture Labour Pension. The trend in statewide statistics on pension scheme and the data on Wayanad and Idukki is comparable with the observations of this study.
- Of all the respondents, only 15 were not engaging in household work, of which 12 of them were restraining themselves from household work due to health reasons. This meant 98.5 percent of the population of homemakers of the representative sample involved in household work.

- Homemakers in the study perceive that they on an average spend 7.64 hours (approximately 7 hours and 38 minutes) in the total household work . The study eventually found that this perception is much lesser when compared with the actual time spent by homemakers on non-paid household works.
- The time taken to fetch drinking water ranged from 0 minutes to 200 minutes. 0 minute refers to households where water supply through pipes is available inside the kitchen. The sample population, on an average spends closely 32 minutes to fetch drinking water.
- 213 respondents reported that they involve in family business. An average time of 2.93 hours (approximately 2 hours and 56 minutes) was spent by the respondents in contribution to the family business. The involvement of women in family businesses ranged from one hour to 8 hours. Maximum time was spent on cattle rearing, involving 65 women.
- The study shows that homemakers spend 1.86 hours (approximately I hour and 52 minutes) to help their children do their school work.
- The other house hold works (Cluster 4) including Cleaning the house; Cleaning outside the home; Tending mud floors ; Making beds, hanging and taking down mosquito nets ; Washing dishes ; Sorting, washing and drying clothes ;Ironing, folding clothes and putting them away ; Rearing cattle (not used for commercial purposes) ;Preparing food items for cooking ; Cooking and serving food ; Collecting firewood or other materials for fuel ; Carrying water for non-drinking purposes ;Medical help to invalid and elderly ;Supervising household work ; Shopping for food, clothes or other household items ;Mending Clothes ‘ . Kitchen Gardening; Gardening and Other Miscellaneous Works has been found to consume 7. 55 hours (approximately 7 hours and 33 minutes).
- The study finds that the time spent by women of its subject population on non-paid household work is more than the national average suggested by the National Sample Survey which found that women spend 34.63 hours per week on Non SNA activities (4.95 hours a day)

- The mean of free time for homemakers was found to be 2.36 (approximately 2 hours and 22 minutes). Most of this free time is spent watching Television, Resting or sleeping. Followed by the largest frequency of 628 respondents who watch Television, 441 rest or sleep during the free time they receive.
- 573 respondents get help in household work from multiple sources. When 174 women received help from daughters, the cases in which sons helped were only 53. It is inferred here that the bread winner perception of men is being sociologically imposed early in the childhood.
- Two tasks in which husbands of respondents were found to be more involved than the respondents were shopping for food, clothes or other household items and Collecting firewood or other materials for fuel. It must be noted here that while the first task involves financial decisions, the second task involves physical strength.
- Housewives and their husbands were reported to have involved equally in rearing cattle (not used for commercial purposes) and cleaning the house. In all the other tasks, the involvement of women was comparatively higher than their husbands and other family members.
- For 0.15 percent of women who employed maids' services ranging from 6 to 10 hours a day, a cost of Rupees 200 is involved.
- The Opportunity Cost incurred by each homemaker for helping Children in School Work for (1.86 hours in a day) was calculated to be Rupees 12.29.
- The Replacement Cost incurred by each homemaker to fetch drinking water for (32.04 minutes in a day) was calculated to be Rupees 8.68 (based on Minimum Wages stipulated by Govt. of Kerala)
- The Replacement Cost incurred by each homemaker for involving in Family Business for (2.93 hours in a day) was calculated to be Rupees 51.98 (based on Minimum Wages stipulated by Govt. of Kerala)
- The cost (house keeper method) for doing the other household works (7.55 hours a day) was calculated to be Rs. 200/-

- The total economic contribution of a single home maker in a year was estimated to be Rs. 99627.86. The total economic contribution of non working women in Kerala through household work to Kerala's GDP will be 74.07% of Kerala's GDP and the economic contribution of non working women in Wayanad and Idukki through household work to Kerala's GDP will be 3.52%. However, the population of non working women does not represent the homemakers' population. This population has been used here to project an indicative figure of the quantum of the economic contribution. The sample population of this is not a conclusive sample for the state of Kerala. However, given the comparable demographic and social attributes of the sample with that of the state, this calculation is done to arrive at an indicative projection.
- 74.7 percent of the families were found to be headed by men. Out of the 244 respondent headed families, only 99 were married women and the others belonged to one of these categories; Widowed; Divorced; Separated; Unwed Mother and Live-in Relationship. There were only 9 other women family heads in the sample population which included 2 mothers and 7 mother-in laws. This observation goes well with the gender dynamics and other social realities of the studied population.
- While almost 60 percent of the respondents had the freedom to take decisions on what to buy for food, only 30 percent of them were in a position to take financial decisions with regard to food. As far as the responsibility of food preparation is concerned, a large majority of 92.1 percent of the population had the onus of cooking and other activities in relation with cooking.
- A significant portion of the population ranging to 92.1 percent feels that women's opinions must be heard to. The need for appreciating and economically approving the homemakers' work has been pointed out by the study as 76 percent of the sample population feels that they should receive payment for the household work they do and a majority of 95.6 percent wants that to be paid by the government. A large portion of 89 percent supported the need for pension to be paid for homemakers.

5.2 Recommendations

- It is recommended that the state take up an extensive Time Use Survey amongst the homemakers of Kerala. The observations of the current study would serve as background information for further research in the area.
- The study observed that in the records of the state government, the reference to the term housewives has been made repeatedly. This is a contradiction to the government's policy of respecting women doing household work. This study suggests all these references as 'housewives' are replaced as 'homemakers'.
- In order to give more respect to household works as a profession ,aspects of household work like cooking, bed making, vegetable gardening etc be developed as modules and be made a part of formal curriculum. There has to be emphasis on the gender balanced participation in household work through these curriculums.
- The study recommends establishing community kitchen, crèche / playing school, invalid and old age day care in all localities, so that the time spent by homemakers on the respective work can be reduced. The outreach of MGNREGS amongst the women in Kerala could be used in establishing community crèche, invalid and old age day care and community kitchens could be established in apartments/ hamlets/ groups of families in specific areas utilizing the scope of MGNREGS.
- The study also suggests that recreational, educational and empowerment facilities for home makers be established in the respective localities. Mahila Mandir or short stay homes for homemakers for occasional rest and refreshment are suggested towards this cause. Mechanisms to address the psychological stress and counseling mechanisms must be included in these provisions.
- Considering the physical and psychological burden that household works pose on women, this study recommends a comprehensive health insurance scheme for the homemakers.
- In light of all these observations, the current study recommends a comprehensive welfare scheme for homemakers under the social security scheme of the Government of Kerala. Though at longer term, all female homemakers should be part of the scheme, this study suggests a pioneer welfare scheme for Kerala's once

married women who are either ever married, widowed or separated along with Kerala women who are unwed mothers or those who are engaged in live-in relationship, provided they engage in a minimum of 7 hours of household work in a day and have a cumulative family monthly income of less than 9000 rupees. Widows, women whose husbands are bedridden or alcoholic; legally or illegally deserted wives, women on whose shoulder the responsibility to manage house lies etc should be given priority. The women homemakers who fall into these inclusion criteria be given a benefit of Rs.3000/- per month.

REFERENCES

- Abraham B. Women Nurses and the Notion of Their “Empowerment”. 2004. Discussion Paper. Kerala Research Programme on Local Level Development, Trivandrum: Centre for Development Studies
- Arun, S and Arun, T G, 2011. Gender Issues in social security policies of developing countries: Lessons from the Kerala Experience, *International Social Security Review* 54 (4);93-110
- Bell, L and Ribbens J. 1994. Isolated housewives and complex maternal worlds – The significance of social contacts between women with young children in industrial societies, The Editorial Board of *The Sociological Review* Oxford: Blackwell Publishers
- Brewster, Karin L and Irene Padavic. 2000. “Change in Gender Ideology, 1977-1996: the Contributions of Intracohort Change and Population Turnover.” *Journal of Marriage and the Family* 62:477-87.
- Bridgman, Benjamin, Andrew Dugan, Mikhael Lal, Matthew Osborne & Shaunda Villones (2012), ‘Accounting for household production in the national accounts, 1965–2010’, *Survey of Current Business* 92(5), 23–36.
- Census of India (2001)
- Census of India (2011)
- Central Statistical Organization (CSO), 2012. Time use survey: 1998

- Chandrashekhara et.al, 2008. Women Entrepreneurship in India - Fillip to Christian and Islamic Women State of Kerala, India.; *The Ahfad Journal* ,25 (2), 150-172
- Coltrane, Scott. 2000. "Research on Household Labor: Modeling and Measuring the Social Embeddedness of Routine Family Work." *Journal of Marriage and the Family* 62:1208-33.
- EUROSTAT 2009. Harmonised European Time Use Surveys – 2008 Guidelines, EUROSTAT Methodologies and Working papers, Retrieved on 08 September 2013
from<http://epp.EUROSTAT.ec.europa.eu/portal/page?_pageid=1073,46587259&_dad=portal&_schema=PORTAL&p_product_code=KS-RA-08-014>
- GoK. 2009. Kerala Women's Policy. Government of Kerala, Retrieved on 08 September 2013 from http://www.kerala.gov.in/docs/policies/womens_policy2009.pdf
- Jeffrey, R. 2005. Legacies of Matriliney: The Place of Women and the "Kerala Model" *Pacific Affairs* 77(4): 647-664
- Kodoth, P, and M Eapen. 2005. "Looking Beyond Gender Parity: Gender Inequities of Some Dimensions of Well-Being in Kerala." *Economic and Political Weekly* 23:3278–86.
- Landefeld, J S and S Culla. 2000. Accounting for Nonmarket Household Production within a National Accounts Framework, *Review of Income and Wealth*, 46,3

- Landefeld, J Steven, Barbara Fraumeni & Cindy M Vojtech. 2009. 'Accounting for household production: A prototype satellite account using the American Time Use Survey', *Review of Income and Wealth* 55(2), 205–225.
- Lindberg A. 2001. *Experience and Identity: A historical account of Class, Caste and Gender among the Cashew Workers of Kerala, 1930-2000*, Lund University: Malamo
- Merz Joachim. 2009. *Time Use and Time Budgets: Improvements, Future Challenges and Recommendations*, Discussion *Paper No. 4358*. Forschungsinstitut zur Zukunft der Arbeit Institute for the Study of Labor
- Mesa-Lago, C 1991. *Social Security in Latin America and the Caribbean: A comparative assessment in E Ahmed* (ed) Social Security in developing countries Oxford: Clarendon Press.
- Mitra, A, and P Singh. 2006. "Human Capital Attainment and Labor Force Participation of Women: The Kerala Puzzle." *Journal of Economic Issues* XL (3):779–98.
- MRD. 2013. District's Implementation Report, Ministry of Rural Development, Govt. of India, Retrieved on 08 September 2013<
http://nregalndc.nic.in/netnrega/homestciti.aspx?state_code=16&state_name=KERALA
- Nelson, B. 1990. "The origins of two channel welfare state: Workmen's compensation and mother's aid" in L. Gordon (ed) *the state and welfare*, Madison: WI, University of Wisconsin.

NFHS. 2008. National Family Health Survey (NFHS-3) India 2005-06: Kerala. Ministry of Health and Family Welfare.

Palriwala, R and Neetha, N. 2009. "India: Research Report 3: The Care Diamond: State Social Policy and the Market", United National Research Institute for Social Development.

Percot M. 2005. Indian Nurses in the Gulf: Two Generations of Female Migration Sixth Mediterranean Social and Political Research Meeting, Montecatini Terme, 16 – 20 March 2005.

Pleck, Joseph H. 1997. "Paternal Involvement: Levels, Sources and Consequences." Pp. 66-103 in The Role of the Father in Child Development, edited by Michael E. Lamb. John Wiley & Sons, Inc.

RSBY. 2013. The Kerala Experience. Rashtriya Swasthya Bima Yojana . Retrieved on 08 September 2013. From < <http://www.rsby.gov.in/Documents.aspx?ID=14>>

Sainbury, D. 1997. "Gender equality and welfare states", Cambridge: Cambridge University Press.

Sayer, Liana C. 2005. "Gender, Time and Inequality: Trends in Women's and Men's Paid Work, Unpaid Work and Free Time" Social Forces, 84(1): 285-301

Sevana (2013), Sevana Pension. Retrieved on 08 September 2013. From <http://www.welfarepension.lsgkerala.gov.in/Reportseng.aspx>.

Social Justice Department, Govt. of Kerala. 2012 Line departments, Institutions and organizations under the department. Retrieved on 08 September 2013 from

http://www.kerala.gov.in/index.php?option=com_content&view=category&layout=blog&id=103&Itemid=303.

Sreedharan J, Muttappallymyalil J, Divakaran B. 2010. Scope and extent of participation of female volunteers in tobacco control activities in Kerala, India. *Indian Journal of Cancer* 47 (1): S81-86

Stacey, Margaret and Davies, Celia. 1983, *Division of Labor in Child Health Care: Final Report to the SSRC*, University of Warwick.

Tong, Rosemary. 1989, "Feminist Thought". London: Unwin Hytnan.

APPENDIX 1

FEMALE HOMEMAKERS OF KERALA CONTRIBUTION SURVEY

By Neethivedhi, Kalpetta

Supported by Kerala State Women's Commission

Name of the Respondent: _____

Setting: Urban 1 Semi-urban 2 Rural 3

Module 1: Basic Description

Q#	Question	Responses	Notes
1	How old are you?	18-25.....1 26-35.....2 36-45.....3 46-55.....4 56-65.....5 65 and above.....6	
2	Which religion do you practice?	Hindu.....1 Christian.....2 Muslim.....3 Other.....88	
3	Which social group do you belong to?	General.....1 Scheduled Caste.....2 Scheduled Tribe.....3 Other Backward Caste.....4	

		Other.....88	
4	What is your current marital status?	Married.....1 Widowed.....2 Divorced.....3 Separated.....4 Unwed Mother.....5 Live-in Relationship.....6 Other.....88	
5	What is the highest level of education that you have completed?	Illiterate.....1 Literate.....2 Primary School (1 st to 5 th).....3 Middle School (6 th to 8 th).....4 High School (9 th & 10 th).....5 Higher Secondary (11 th & 12 th).....6 Graduate.....7 Post-graduate.....8 Vocational Training.....9 Other.....88	

Module 2: Work Status

Q#	Question	Responses	Notes
1	How would you best describe your work situation?	Full time work.....1 Part time work.....2	For responses 1 & 2, proceed to Q2

		Not working.....3 Engaged in voluntary work.....4 Retired.....6 Other.....88	For any other response, proceed to Q4
2	How many hours in a week do you work for pay?	0-15 hours.....1 16-30 hours.....2 31-40 hours.....3 Seasonal work.....4 Other.....88	
3	What has been your main occupation?	Agricultural Labourer.....1 Manual Labourer.....2 Working under NREGS.....3 Self-employed.....4 Other.....88	
4	What is the main reason you are not engaged in full time paid employment?	Engaged in full-time domestic work.....1 Ill health.....2 Husband/Family member not supportive.....3 Not interested.....4 Unavailability of suitable work.....5 Child/Invalid care.....6 Studying/undergoing training...7 Other.....88	

Module 3: Economic Profile

Q#	Question	Responses	Notes
1	What is your total combined family income for one month?	Rs. _____	If respondent doesn't know the exact amount, ask for an estimation
2	What type of house do you live in?	Thatched.....1 Tiled.....2 Cemented.....3 Other.....88	
3	Do you pay rent for your home?	No, house is owned by respondent.....1 Yes.....2 No, house is owned by family member.....3 Other.....88	If response 3, proceed to Q4
4	Which family member owns the house that you live-in?	Husband.....1 Son.....2 Daughter.....3 In-laws.....4 Own Parents.....5 Brother/Sister.....6 Other.....88	
5	Do you personally own any of the following assets?	Stocks/Bonds.....1 Home.....2	

		Land.....3 Buildings.....4 Gold.....5 Fixed Deposit.....6 Life Insurance.....7 Vehicle.....8 No Asset.....9 Other.....88	
6	Do you receive any of the following?	Alimony.....1 Child Support.....2 Income from Rental Property...3 Payment from Inheritance.....4 No.....5 Any other source of income...88	Please specify source if response 88
7	Are you covered by any health insurance scheme?	Yes.....1 No.....2	If response 1, proceed to Q8 If response 2, proceed to Q9
8	Is your insurance scheme:	Self-funded.....1 Employer-funded.....2 Government-funded.....3 Other.....88	
9	Are you a beneficiary under any pension scheme?	Yes.....1 No.....2	If response 1, proceed to Q10
10	State the scheme under which you receive	Widow's Pension.....1	

	pension.	Old Age Pension.....2 Pension for Unwed Mothers.....3 Disability Pension.....4 Agricultural Labourer Pension.5 Other.....88	
11	What is your total family expenditure for one month?	Rs. _____	If respondent doesn't know the exact amount, ask for an estimation
12	Are you part of any neighbourhood self-help groups?	Yes.....1 No.....2	

Module 4: Accounting Domestic Work

Q#	Question	Responses	Notes
1	How many people are currently living in your household, including yourself?	1-4.....1 5-7.....2 8-10.....3 11 and above.....4	
2	Do you have any invalids in your home	Yes.....1 No.....2	If response 1, proceed to Q3 If response 2, proceed to Q4
3	How many invalids do you have and what is your relationship to them?		
4	Do you engage in domestic work?	Yes.....1 No.....2	If response 2, skip Module 4

5	For how many hours in a day are you engaged in domestic work?	_____ Hours	
6	What is the main source of drinking water for members of your household?	Piped water into dwelling.....1 Public Tap.....2 Water from well in dwelling.....3 Public well.....4 Spring/river/stream/pond/lake/dam5 Tanker Truck.....6 Bottled Water.....7 Other.....88	
7	How long does it take for you to go there, get water, and store it (refers only to drinking water)?	_____ Minutes	
8	Which all tasks do you indulge in on an average day and how many hours do you devote to it?	Cleaning the house.....1 Cleaning outside the home.....2 Tending mud floors.....3 Making beds, hanging and taking down mosquito nets.....4 Washing dishes.....5 Sorting, washing and drying clothes.....6 Rearing cattle (not used for commercial purposes).....7 Ironing, folding clothes and putting them away.....8 Preparing food items for cooking.....9 Cooking and serving food.....10 Collecting firewood or other	

		materials for fuel.....11 Carrying water for non-drinking purposes.....12 Medical help to invalid and elderly.....13 Supervising household work.....14 Shopping for food, clothes or other household items.....15 Mending clothes.....16 Kitchen gardening.....17 Gardening.....18 Other.....88	
9	Are you engaged in any way to the family business?	Yes.....1 No.....2	If response 1, proceed to Q10. If response 2, proceed to Q13.
10	What is the family business?	Agriculture.....1 Cattle Rearing.....2 Poultry Farming.....3 Tea Shop.....4 Other.....88	
11	How are you engaged in the business?		
12	How many hours per day do you engage in this work?	_____ Hours	
13	Do you teach your children or help with their homework?	Yes.....1 No.....2	If response 1, proceed to Q14 If response 2,

			proceed to Q15
14	How many hours per day do you spend on this task?	_____ Hours	
15	How many hours in a day do you get free time?	_____ Hours	
16	How do you spend your free time?	Rest/Sleep.....1 Watch TV.....2 Spend time with children.....3 Go outside.....4 Socializing.....5 Read.....6 Other.....88	
17	Does someone in the house help you with domestic work?	Yes.....1 No.....2	If response 1, proceed to Q18 If response 2, proceed to Q23
18	Who helps you with domestic work?	Husband.....1 Male Children.....2 Female Children.....3 Daughter-in-law.....4 Mother-in-law.....5 Sister.....6 Brother.....7 Part-time maid.....8 Other.....88	If response 1, proceed to Q20 If any other response, proceed to Q19

19	Which tasks do they help with?	Cleaning the house.....1 Cleaning outside the home.....2 Tending mud floors.....3 Making beds, hanging and taking down mosquito nets.....4 Washing dishes.....5 Sorting, washing and drying clothes.....6 Rearing cattle (not used for commercial purposes).....7 Ironing, folding clothes and putting them away.....8 Preparing food items for cooking.....9 Cooking and serving food.....10 Collecting firewood or other materials for fuel.....11 Carrying water for non-drinking purposes.....12 Medical help to invalid and elderly.....13 Supervising household work.....14 Shopping for food, clothes or other household items.....15 Mending clothes.....16 Kitchen gardening.....17 Gardening.....18 Carrying water for drinking....19
----	--------------------------------	---

20	If your husband contributes to domestic work, how many hours per day does he participate?	Other.....88 _____ Hours
22	Which tasks does he engage in?	Cleaning the house.....1 Cleaning outside the home.....2 Tending mud floors.....3 Making beds, hanging and taking down mosquito nets.....4 Washing dishes.....5 Sorting, washing and drying clothes.....6 Rearing cattle (not used for commercial purposes).....7 Ironing, folding clothes and putting them away.....8 Preparing food items for cooking.....9 Cooking and serving food.....10 Collecting firewood or other materials for fuel.....11 Carrying water for non-drinking purposes.....12 Medical help to invalid and elderly.....13 Supervising household work.....14 Shopping for food, clothes or other household items.....15

		Mending clothes.....16 Kitchen gardening.....17 Gardening.....18 Carrying water for drinking....19 Teaching children.....20 Other.....88	
23	If you fall ill, then who does the domestic work in the house?	Husband.....1 Male Children.....2 Female Children.....3 Daughter-in-law.....4 Mother-in-law.....5 Sister.....6 Brother.....7 Temporary Maid.....8 Other.....88	

Module 5: Calculating Outside Help

Q#	Question	Responses	Notes
1	If you do not do the domestic work then who does it for you?	Husband.....1 Male Children.....2 Female Children.....3 Daughter-in-law.....4 Mother-in-law.....5 Sister.....6 Brother.....7 Maid.....8	If response 8, proceed to Q3 Any other response, proceed to Q2

		Other.....88	
2	Why do you not engage in domestic work?	Health Problems.....1 Other.....88	
3	If you have hired a maid, how many hours in a day does she work?	_____ Hours	
4	Which tasks does she engage in?	Cleaning the house.....1 Cleaning outside the home.....2 Tending mud floors.....3 Making beds, hanging and taking down mosquito nets.....4 Washing dishes.....5 Sorting, washing and drying clothes.....6 Rearing cattle (not used for commercial purposes).....7 Ironing, folding clothes and putting them away.....8 Preparing food items for cooking.....9 Cooking and serving food.....10 Collecting firewood or other materials for fuel.....11 Carrying water for non-drinking purposes.....12 Medical help to invalid and elderly.....13 Supervising household	

		work.....14	
		Shopping for food, clothes or other household items.....15	
		Mending clothes.....16	
		Kitchen gardening.....17	
		Gardening.....18	
		Carrying water for drinking....19	
		Other.....88	
5	How much do you pay her per day?	Rs. _____	

Module 6: Rights and Responsibilities

Q#	Question	Responses	Notes
1	Who is the head of your family?	Respondent.....1 Husband.....2 Father-in-law.....3 Mother-in-law.....4 Son.....5 Father.....6 Mother.....7 Other.....88	
2	Who is mainly responsible for food preparation in your house?	Respondent.....1 Husband.....2 Daughter-in-law.....3 Mother-in-law.....4 Son.....5 Daughter.....6	

		Mother.....7 Other.....88	
3	Who decides on what types of food are bought for the household?	Respondent.....1 Husband.....2 Father-in-law.....3 Mother-in-law.....4 Son.....5 Father.....6 Mother.....7 Other.....88	
4	Who decides how much is spent on food?	Respondent.....1 Husband.....2 Father-in-law.....3 Mother-in-law.....4 Son.....5 Father.....6 Mother.....7 Other.....88	
5	Do you believe men should participate in domestic work?	Yes.....1 No.....2	
6	Why should men not participate equally in domestic work?	Lack time.....1 Reluctance to help.....2 Women's job (Respondent's opinion).....3 Other.....88	

7	Do you believe you should be paid for domestic work?	Yes.....1 No.....2	If response 1, proceed to Q8 If response 2, proceed to Q9
8	Who should be responsible for this payment?	Husband.....1 Government.....2 Beneficiary family member.....3 Other.....88	
9	Who meets your basic needs for you?	Respondent.....1 Husband.....2 Father-in-law.....3 Mother-in-law.....4 Son.....5 Father.....6 Mother.....7 Other.....88	
10	How is this dependency viewed by you?		
11	Do you believe that a women's opinion is important in the family?	Yes.....1 No.....2	
12	Do you think you need a pension scheme?	Yes.....1 No.....2	If response 1, proceed to Q13
13	Why do you need a pension scheme?		

Interviewer Observations

Interviewer Name _ _ _

Interview Date _ _ / _ _ / _ _ _ _

Data Entry Date _ _ / _ _ / _ _ _ _