

Significance of Religion in Occupation Pattern and Financial Decision-Making of Working Women - A Statistical Perspective

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Abstract: *Issues concerning women's autonomy have become the primary concern of policy makers and researchers interested in women's status and wellbeing. Women's autonomy over financial participation in decision making process and their autonomy are equally important components of women empowerment along with access to resources. The literature and empirical evidences show that, empowerment of women and autonomy is influenced by their religious practices and social custom. The present study has tried to analyze the decision making (self & Jointly) w.r.t. 'Financial Decision Making' and influence of religion on this decision making. The study included information from 348 selected working women from westerns part of Mumbai suburb. The study finds that, Religion of the working women has no significant relation with the occupation, however it is a deciding factor for the 'Prime reason to work' for them. It is also found that, proportion of women taking self-decision is maximum w.r.t. 'Purchase personal things' and 'spending husband income'. The ANOVA technique shows that even though the women are taking self-decision there remains intangible influence of her husband and the religion. Hence, it can be concluded that, economic empowerment makes the women more concerned about their participation in decision making irrespective of the religion they follow.*

Keywords: Financial decision-making, Religion, Women's autonomy, self-decision, Joint- decision

1. Introduction

Religion is the social identity of the human being attached to him/her by birth. It gives him social protection. At the same time it puts some social obligations and bindings on the person. However it is observed that, these bindings many times controls his social behavior and restricts the level of freedom particularly for the women. In Indian culture women face number of religious constraints irrespective of the religion. These constraints affect their development in terms of education, economic independence and social participation.

Today, women are not what they used to be some years ago; they have now made their presence felt in every sphere of life. With the advancement of technology and spread of Media women are putting their mark in all the field right from education to managing the business houses. Women have ultimately discarded their homely image and are now making meaningful contribution to the progress of the nation .However, this participation still remained at the illustrative level and large of women in India from all the religion still deprived from these benefits of the development. It is seen that, the male dominated society always played the religion card to keep women away from participating in the economic and social activities. All the religions have given a high status to woman to the extent of Goddess, but in practice women are always discriminated and given subordinate status in the family as well as in the society. Women are the victim of wrong social policies and practices. In view of this the present study tried to discuss the significant effect(role) of religion on the Occupation, assets holding and financial decision making of working women. The paper attempts to answer the questions; what is the impact of religious bindings on women empowerment? Which area in particular the religion holds back the empowerment of women? Although these questions have been widely discussed, efforts to empirically tackle them

remain scant. The study reported in this paper seeks to contribute to these efforts. It begins by interrogating major norms, beliefs and philosophies of received religions vis-a-vis indigenous Indian religion in relation to the status of women in India. Next, it articulates the study's major hypotheses. Then, it discusses the methodology, data and analytical techniques employed in the study. This is followed by a presentation of the main findings. The final section discusses the findings and concludes the paper.

1.1. Operational definitions

- **Women:** Since the study is based on working women, 'women' referred to working women if not stated.
- **Women Autonomy:** It is the reflection of women's degree of freedom, relative to men, regarding control over financial resources (economic autonomy); freedom of movement (physical autonomy); opportunity to participate in decisions (decision-making autonomy) about maternal and child health care utilization.
- **Decision Making Power:** the ability of women to make decision on what to do for their own and children's health care need.
- **Self-decision:** Decision taken by women alone without consulting her husband other family members.
- **Joint-decision:** Decision taken by women with her husband jointly.
- **Financial Decision Making:** The women's ability to take decision on financial matters (earning as well as utilizing) without seeking permission from other adult (husband's/partner or someone else) for their own and others.

2. Review of Literature

Browne (2012) studied role of religion in women's decision-making, both broadly and with a special focus on reproductive decisions. The is based on DHS surveys conducted in two countries Cameroon and Senegal. The

study finds that, religion continues to mediate women's relative control in different arenas of household decision-making, including family planning. The quantitative analysis on household decision-making suggested that being Muslim has a significant effect on women's involvement in household decision-making in both Senegal and Cameroon. In both countries, Muslim women were significantly less likely than their non-Muslim counterparts to have a say in their own health, large purchases, daily purchases, and visits.

According to Solhoy Stina(2016) Religious freedom has been more important than women's Rights

Desai & Temsah(2014) discussed the analysis of public and Hindu and Muslim religion. The study is based on national survey on 30000 Hindu and Muslim women. The study finds that, Muslim women are more likely to engage in veiling (burkha) and less likely to venture outside the home for recreation and employment. On the other girl child health is more likely to be neglected in Hindu families than Muslims. However, religious differences are absent when attention is directed at private behaviors such as household decision making power, gender segregation within households, and discrimination against daughters.

FuseiniKamil and Kalule (2015) found that, effect of religion on women's autonomy is non-existent. The results based on 1424 women show that, Muslim women are as autonomous as Christian women once region and other socio-demographic factors are controlled.

Caldwell, J.C. (1986) noted that, the hierarchical nature of Yoruba society in Nigeria relegates women to a subordinate position in matters of family planning and otherwise. There is a religious dimension for the position, roles and responsibilities of husband.

According to **Azuh, D., Fayomi, O. and Ajayi, L. (2015)**, Socio-cultural factors are threat to women's health and well-being. The study based on 266 respondents in Ado-Odo/Ota local government area of Nigeria found that, cultural perspectives affect the health care facilities of women and child.

3. Objectives, Hypothesis and Methodology

3.1 Research Question

The study raises the question of how gender related socio-cultural factors affect the Financial Decision Making of working women.

3.2 Objectives

The present study has following specified objectives.

- To measure and analyze economic empowerment of working women in Mumbai suburb
- To evaluate the impact of religion on the Financial Decision Making of working women in study area

3.3 Hypothesis

- The null hypothesis is evolved to examine the influence of gender based socio-cultural factors on the '*Occupation*

pattern' and '*Financial Decision Making*' of working women in Mumbai city.

- Religious background affects the autonomy level of working women. Autonomy level is measured in terms of proportion of women participate (by Self or Jointly) in decision making process.
- Economic empowerment increases the autonomy of working women

3.4 Methodology

The study is based on the primary data collected in western suburb of Mumbai. A simple random sampling method is applied for the collection of primary data. The well-documented questionnaire collected the information on the socio-economic characteristics of working women from different religion and their decision making on financial matters.

3.4.1 Characteristics of respondents included-

a) Socio-economic characteristics: Religion, Education & Income level, Occupation pattern and Prime reason to work.

b) Prime reason to work:

- 1) To have a higher economic status
- 2) For a sense of security in life
- 3) To utilize my education
- 4) To have financial independence
- 5) To have my own status & position and vi. To support family Income

c) Financial Decision Making:

- 1) On purchase of your own needs
- 2) On investment (Savings purchase shares etc.)
- 3) Big household purchases (TV, Fridge, Mobile etc.)
- 4) Purchasing of Assets for own (House, Car etc.)
- 5) Support to parents (by giving money or taking care)
- 6) Spending husband's income

3.4.2 Statistical techniques used:

- Tabulation, Charts,
- Chi-square test of Independence
- Analysis of Variance (ANOVA) technique

3.5 Scope and Limitations of the Study

Socio economic development of a community demands the active participation of women is very essential and it compels the policy makers to execute the legal provisions of equality into practice which only remains on paper otherwise. The study is carried out for working women in Mumbai suburban district of state Maharashtra. The main focus of the study is to discuss the impact of religion on the occupation and financial decision making pattern of working women. The main objective of the study is to assess the level of autonomy available to working women w.r.t. their financial independence and participation in decision making in different religions.

The present study included only working women in Mumbai suburb which is believed to be the most cosmopolitan in nature. Hence, there is a scope for including all women entrepreneurs of other life statuses for better derived results.

The data given by some of the respondents relating to the financial aspects like monthly income, expenditure & savings may affect the result as the data were based on their estimates and guess work. The information on decision making freedom available to respondent is subject to self-perception and belief and hence should not be generalize for other population, however the study will draw a line of reference for other researchers to carry out study in the same area or different part of India.

Data Collection

The primary data was collected on 375 respondents of which only 348 were found dually filled and correct for analysis purpose. The questionnaire elicited information on the following major issues related to working women in study area- i) Socio-economic background of the respondent, ii) Women’s occupation & reason to work and iii) Financial autonomy

4. Data Analysis, Results And Discussion:

4.1 Socio-economic Characteristics of respondents

a. Significance of relationship between Religion & Occupation Pattern of working women

Table 6.1: Working women by Religion & Occupation

Religion	Occupation			Total
	Service	Self-Employed	Business	
Hindu	163	46	5	214
Muslim	36	11	0	47
Buddhist	38	18	4	60
Christian	6	1	0	7
Jain	14	2	1	17
Others	3	0	0	3
Total	260	78	10	348

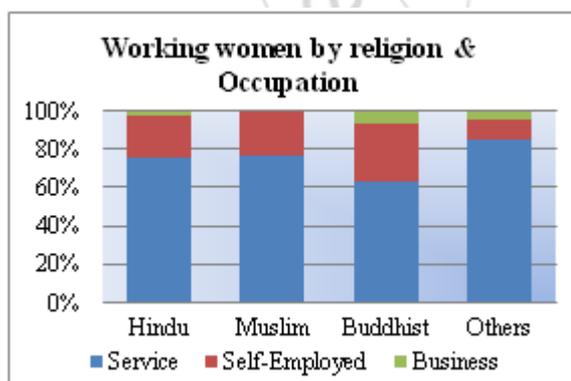


Figure 6.1: Working women by Religion & Occupation

(Remark: In the above table data on Christian, Jain & Other religions are combined and marked as Others(total-27) for the purpose of diagrammatic representation)

The above table shows that,

- Highest percentage of working women is in service- 74.71% (this includes the job like Housekeeping, Nurse, Maid, Teacher, Banker etc.) followed by 22.41% Self-employed and only 2.87% in Business. This shows the lack of entrepreneurship skill among the women irrespective of Caste and Religion.

- By occupation pattern in all the professions highest percentage of women Hindu, followed by Buddhists.
- By religion, all the religions have maximum proportion of women are in service.
- It should be noted that Buddhist have fair balanced percentage of women doing all types of occupations in particular 19.35% are in Business activity which appears as a good sign of women empowerment. Therefore, we can say that these women are more empowered w.r.t. economic empowerment & decision on Job selection.

Test of Significant Relationship:

Relationship between Religion and Occupation pattern was tested using Chi-square test. The hypothesis of no significant relationship was tested as below.

Ho: Occupation pattern working women is independent of their religion

H₁: Job type of working women depends on the religion they belong to

Chi-square statistic: Chi-square statistic:

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

where, O_i's are the observed

frequency (values) and E_i the expected frequency calculated using the formula,

$$E_i = \frac{axb}{N}$$

a= Row total, b= Column total &

N= Gross total

Chi-square value= 10.39 < 18.30 with 10 d.f. at 5% l.o.s p-value = 0.4062 > 0.05

Decision: Accept Ho

Conclusion: Occupation pattern of women has no significant relation with the religion they follow.

b. Significance of relationship between religion and Prime reason to work

Table 6.2: Working women by Religion & Prime reason to work

Religion	Prime reason to work						Total
	I	II	III	IV	V	VI	
Hindu	33	17	26	15	20	103	214
Muslim	6	4	7	13	4	13	47
Buddhist	5	9	7	4	16	19	60
Christian	1	3	0	0	1	2	7
Jain	2	2	3	4	3	3	17
Others	0	1	0	0	1	1	3
Total	47	36	43	36	45	141	348

From the above diagram we can note that, ‘Support to family income’ is the main reason for women to work irrespective of religion. However, ‘Muslim’ women equal preference to ‘Financial Independence’ along with ‘Support to family’. This can also be understood from the fact that, these women have good proportion among ‘Self-employed’ and ‘Business’ categories. This could be because of their social culture and religious belief. Similarly, ‘Buddhist’ women consider their ‘Own status and position’ important while giving ‘Support to family income’.

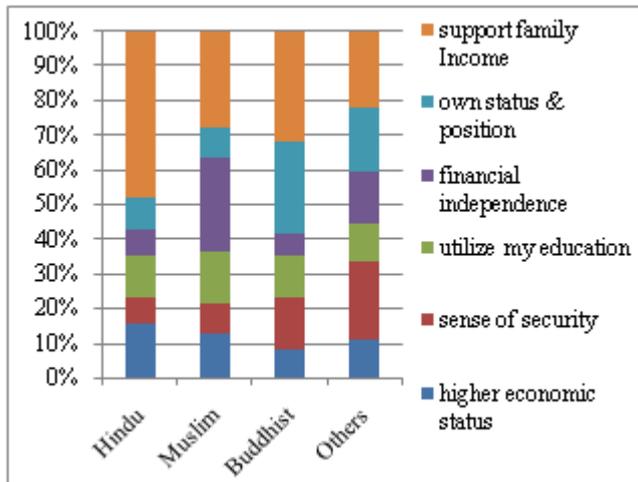


Table 6.2: Working women by Religion & Prime reason to work

This shows that, in Indian culture women keep family ahead of their career or financial security.

(Remark: In the above table data on Christian, Jain & Other religions are combined and marked as Others (total-27) for the purpose of diagrammatic representation)

Relationship between Religion and Prime Reason to work was tested using Chi-square test. The hypothesis of no significant relationship was tested as below.

Ho: Job reason of working women is independent of the Religion they follow

H₁: Job reason of working women is decided by the Religion they follow

Chi-square test applied shows that, Chi-square value= 57.52 > 37.65 with 25 d.f. at 5% I.o.s. p-Value= 0.00 < 0.05

Decision: Reject Ho

Conclusion: Prime reason to work for women is significantly related with the religion they follow. Hence, we can say that, Religion is a deciding factor in the prime reason to work for the working women in Mumbai suburb. From the above we can conclude that, Religion may not decide the occupation pattern but it decides the Prime reason to work for the women.

Table 6.3: Working women by Income & Education level

Income Level (000')	Education Level					Total
	None	SSC	HSC	Graduate	PG	
< 10	25	34	53	58	9	179
11 to 20	10	17	30	20	19	96
21 to 30	4	5	12	15	8	44
31 to 40	0	0	1	2	5	8
40+	1	1	2	6	11	21
Total	40	57	98	101	52	348

c. Decision making Pattern by Religion

From the table (Table: 6.4 see Annexure) it can be seen that,

- The proportion of women taking self-decision on 'Financial matters' is ranging from 18.39% to 77.87% with lot of variation in the proportion.
- Only in two cases "Purchase of own needs" & "Support or parents" the proportion is more than 50%

- On three decisions the proportion is quite low (30% & less).
- The test of significant relationship between Financial (Self) decision making and religion working women follow shows no significant relation.

ANVOA technique:

The ANOVA techniques is applied to above data (Table:) to test the significance of difference on Financial decision making and Religion (within and Between).

The ANOVA results show that,

- Sample effect is insignificant. It means women's decision (Self or Joint) on Financial matters is not significantly different. This indicates that, even though women are taking self-decision there remains intangible influence of husband and religion.
- Religions effects differ significantly over the financial decision making. This shows the religion influence on the decision making of working women on financial matters.
- Interaction effect is insignificant. This indicates that, religion difference has no significant effect on women's financial decision making on six areas. In other words, when religion is kept aside there is no significant difference in the decision pattern of working women's *Financial Decision Making* over the six given areas.

5. Conclusions

Religion of the working women has no significant relation with the occupation of working women, however it is a deciding factor for the 'Prime reason to work' for them.

Highest percentage (74.71%) of working women is in service and only 2.87% are involved in some Business activities. This shows the lack of entrepreneurship skill among the women irrespective of Caste and Religion.

Maximum 141 (40.51%) women work to support the family income. Whereas, very few (only 20.68%) women work for financial independence and security in life. This shows that, in Indian culture women still put their family ahead of their career or financial independence and security.

The analysis shows that, religion of significantly related with the 'Prime reason to work' for the working women. Financial (Self) decision making, maximum proportion of women (77.87%) are taking decision w.r.t. 'Purchase of their own needs' followed by 59.2% w.r.t. 'Spending husband income'.

Hence, it can be concluded that, economic empowerment makes the women more concerned about their participation in decision making irrespective of the religion they follow.

6. Future Scope

The present study included women in age-group 26-35 years and earning income between Rs.20000/- to Rs.30000/- per month in maximum proportion. At the same time only working women are included. Also the sample size of 348 is

quite less considering the population size of working women in study area. So it would be interesting to study the autonomy level of women professionals and housewives from high income group families with sample size sufficiently large. Authors: Dilip M. Patil- Email-ID: dilippatil0602@gmail.com. Denial of access and opportunities to rightful place, possession and position to women begins from home and extends beyond to schools and other institutions of learning and work. Differences in avenues to growth and development thus, become issues. The issues become areas of concern, not just for women, but for the entire society.

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Author Profile

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Annexure

Table 6.4: Financial Decision-making pattern of working women by Religion

Financial Decision	Decision-pattern	Religion						Total
		Hindu	Muslim	Buddhist	Christian	Jain	Others	
I	Self	174	28	47	7	15	0	271
	Joint	16	13	8	0	0	2	39
II	Self	72	7	12	2	11	1	105
	Joint	51	17	18	0	1	0	87
III	Self	42	7	8	1	5	1	64
	Joint	43	20	15	4	6	1	89
IV	Self	42	7	14	3	6	2	74
	Joint	55	20	12	4	7	1	99
V	Self	131	30	28	6	10	1	206
	Joint	30	9	11	1	3	1	55
VI	Self	73	17	22	4	6	0	122
	Joint	68	23	12	1	6	2	112

Table 6.5: ANOVA (applied to Table: 6.4) table for testing the significant factors on *Financial Decision-making pattern of working women*

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Sample	1454.79	5	290.95	0.531	0.751	2.477169
Columns	36045.79	5	7209.15	13.166	2.56E-07	2.477169
Interaction	2942.79	25	117.71	0.2149	0.999	1.814864
Within	19711.5	36	547.54			
Total	60154.88	71				