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## IMPACT OF ECONOMIC INDEPENDENCE ON LIFESTYLE OF WOMEN OF KOTA CITY

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### Abstract

The emphasis has been laid on studying the impact of life style of economically independent women with special reference to Kota City. Work or profession affects the individual behaviour, attitude and presentation in both positive and negative manner. Work or professional life affects individuals' social engagement, style and pattern of living life, living standard, knowledge and attitude, individual image and identity, participation in social activities and thinking and behaviour. Therefore it becomes significant to observe the women participant opinion for the several listed factors presented the questionnaire about the impact of their professional life on their personal life characteristics. Thus for studying the women opinion for the stated factors 450 women have been chosen as sample population under the strata sampling method.

**Keywords: Life-style, Economically independent, Social engagement, Living standard.**

### Introduction

Women have become more assertive and independent in the modern world as a result of their empowered status in all dimensions- social, spiritual, educational, health sector etc. The economic or financial independence has its own significant role in making women assertive. Women are shouldering family responsibilities and at the same time they are actively participating at par with men in taking care of themselves socially and economically. They are earning their livelihood successfully and are striving hard to become economically independent. In the highly competitive era, several factors directly or indirectly affect the status of families. Therefore, it is required that each member of the family should be independent and confident, be it man or woman. For a woman being independent ensures advantages such as participating in decision making ability of the family. A woman has to carve a niche for herself in this male dominated society and unless she is financially independent, she cannot overcome male prejudices. She has to create an image of being a woman of courage and conviction.

A woman has been subservient to man for generations, to overcome this status she has to be economically independent. It is time she avails opportunities of advantages as men to improve her social and cultural status. It is observed that percentage of educational status of women is considerably increasing. Women are progressing economically and socially. With better educational and economical and social status they can attain a position of assertion and sustenance in the society.

Modern lifestyle and patterns have forced women to take on employment and be economically independent. Price rise and increasing inflation has forced women to take jobs and contribute considerably in family incomes. Inflation has necessitated woman to supplement the family income. In some cases, the women are forced to shoulder the responsibility of taking care of their families. Their husbands for some reason may not be a contributor to the family income, and they have to earn, to

sustain their husband and children both. Such economic pressures lead women towards economic earnings

In order to assert themselves vis-à-vis men, women have to be economically independent. In personal relationships, they can have their way if they are also earning. They have a job to fall back upon, if the husband is unreasonable and makes too many demands. In the developing countries women are often hesitant to live in a joint family arrangement and since they can sustain themselves financially. Therefore they have the option to choose a nuclear family system.

### **Objectives of the study**

The main purpose is to understand the impact of economic independence on life-style of women of Kota city. For this purpose it is also necessary to study the heads where the women participant's spend their income on leisure and life-style.

### **Understanding Economic Independence of Women**

Women's economic empowerment – their ability to bring about financial change for themselves – is increasingly viewed as the most important contributing factor to achieve equality of women. Strengthening the women economically- the half of the world's workforce is not only a means to spur economic growth, but also a matter of advancing women's human rights. When governments, businesses and communities invest in women empowerment they work to eliminate inequalities. All the countries can become potent players in the global market by investing in women empowerment.

Being a strong, economically independent woman is all about being in charge of your life along with embracing femininity. An economically independent woman will inspire each individual of the society every day and can better command their own respect and admiration. The new breed of independent women have been shaped by all the other women before her who have stood up and fought for their right to vote, work, and own property. Being a strong, independent woman is a state of mind, not a state of being. An economically independent woman looks and acts any way she wants. It also means that independent women are self-sufficient, don't take bull from others and are confident enough to do what they like.

Some of the positive outcomes of women's economic empowerment are as under:

1. Where women's participation in the labour force grew fastest, the economy experienced the largest reduction in poverty rates.
2. Where women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.
3. Where women own property and earn money from it, they may have more bargaining power at home. This in turn can help to decreasing their vulnerability to domestic violence.
4. Where women have access to time-saving technologies – such as a foot-pedalled water pump or a motorized scooter – economic benefits can follow. ICRW research has found that technology helps women to increase their productivity as well as launch income-generating pursuits and entrepreneurial ventures. Those kinds of results empower women to be stronger leaders and to more efficiently contribute economically to their families, communities and countries.

However, there is a wide consensus that investment in the economic empowerment of woman will help to reverse these trends. Increased income of women motivates them towards self-confidence, and obtains voice and vote in:

1. Family decisions such as domestic well-being decisions. For instance, women more often use income for more equitable decisions about sons and daughters' diet, education and health.
2. Economic decisions: acquiring, allocating, and selling assets.
3. Fertility decisions: economically empowered women tend to have fewer children.
4. Land use and conservation decisions: rural women tend to favour sustainable environmental practices since they are usually the ones that collect the families' natural resources such as water and firewood.

5. Female economic power also enhances the "wealth and well-being of nations." Women who manage their own income tend to have fewer children, and fertility rates have proven to be inversely associated to national income growth. Women are also more able and generally more willing than male counterparts to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.
6. Women are better monetary stewards of capital than men. Women are more likely to reinvest profits back into human capital than are men. When women have economic power - defined as control of income and capital (land, livestock, etc.), they gain more equality and control over their own lives, while contributing directly to their children's development (nutrition, health and education) and thereby indirectly to their nation's income growth.
7. Women's economic empowerment could ease corruption and violence, promote greater environmental sustainability, and through education, contraception and lower fertility rates wise help to lower HIV / AIDS rates.
8. When a woman has extra effective sources and agency, she transforms her possibilities in all areas of her life including employment, education, health, housing, social and political participation, and physical security. Empowered women are better able to come out of the cycle of poverty and exercise a greater voice in political, economic and cultural spheres.

### **Life Style of Economically Independent Women**

The lust for leading a better life and the opportunities provided by money and exposure to the media worldwide have together opened the possibilities for the Indian women to adopt a life style which includes money, glamour, fame and beauty as far as possible.

Life has become so much synonymous with materialistic achievement today that a woman would not mind if her husband is little corrupt or dishonest to a level where he cannot be caught or discredited. She would even care less if her own son is at a job which separates him from his younger wife and child or her daughter is in a profession that may be of day long mental torture in the male dominated society, so long as money comes home.

The nouveau riche women have adopted with great ease and convenience the western standards of life style. The social taboos at the work places are breaking rather fast – young girls working in jobs where men might leer at them; women working in workplaces where the majority of colleagues are men and opposite sexes socializing freely together. The focus of the family value has changed from being respectable to being financially sound. The definition of respectability has changed. Therefore, a life style which is ostentatious is desired by woman. Most middle class homes today are well painted and maintained even if the apartments are shanty and dwellings ill constructed. A good deal is spent on items like tiled floors, neat looking bathrooms, curtains, furniture and dining room accessories.

Just as a man goes to a bar today to relax and shed away stress and fatigue of the day long work, a woman also goes to beauty parlours or kitty parties to forget their family and career tensions. While it may not be possible for a large majority of Indian women as yet to get together at clubs or bars, alternatives are found in kitty parties and card parties where they vie with each other or create better and more superior food items and to get social prominence inside the institution to which they belong. Similarly to competition for beauty is much more visible at family functions like wedding, festivals and major parties. Even middle class families, now in a flux of economic and cultural change, follow the examples of the rich in marriage and other celebrations. Thousands of rupees could be neatly spent in grooming the bride and other members as beautician's charges for bridal makeup, draping the sarees in the latest fashion, choosing the flowers for the hair and displaying the jewellery.

Enormous amount is spent on clothes too, as women today are more fashionable and body conscious, not only willing to experiment with clothes but also spend more money on custom-made outfits and accessories to match. Much of this, of course has to do with the burgeoning trade in fashion garments, but this could not have been possible without the active support of the fashion conscious women. Anyone walking through a market area cannot remain oblivious to costume, jewellery, hair bands and clips, shoes, handbags, scarves, dupattas, cholis, chappals, displayed by roadside hawkers as well as

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high class stores. Hordes of women are seen buying been ordinary accessories at fabulous prices. The life style is no different for the small town women.

### **Collection of Data**

The data have been collected from both primary and secondary sources. The primary data have been collected from women who are engaged in different economic activities such as Self owned business, government jobs, semi-government jobs and private jobs, with the help of Questionnaire. The questionnaire has been administered to identify major heads among 9 listed head where salary of women is being majorly employed with in the family and has been administered to examine the women participants' opinion about the impact of their salaries employment on different dimensions of family. Sample of 450 women of Kota city has been taken in the study. They have been selected through stratified random sampling technique for data collection. In our study economic activity has been defined as employment for wages, self-employment, own account worker, piece worker and work in household business/enterprise, micro-enterprise which results into income of woman in the form of cash or kind. This study is an empirical one, based on survey method. Secondary data has been collected through various sources such as websites, journals, articles, and books.

### **Demographic profile of respondents**

This section majorly examines personal information of the women participants like participants name, age, marital status, monthly income, family type, Qualification, number of children, preference to do job, current job status and their opinion about the sector which is good for women with respect to job. Some of the major conclusions are: Out of 450 women respondents 221 (49.1%) was of 20-35 years age group of women, 48 (10.7%) was observed from below 20 years age group of women, 105 (23.3%) of participated women were of 36-50 years age group and 76 (16.9%) of participated women of 51 years and above age group. Out of 450 women participants 293 (65.1%) of women were married, 111 (24.7%) of women were unmarried, 34 (7.6%) of women were divorcee and 12 (2.7%) of women were widow. 143 (31.8%) women participants were earning in between ₹ 10000 – 30000 per month, 124 (27.6%) women were earning in between ₹ 30000 – 50000 per month, 121 (26.9%) women participants were earning lesser than and equal to ₹ 10000 per month and remaining 62 (13.8%) women were earning more than and equal to ₹ 50000 per month. 226 (50.2%) of women participants were living in nuclear family, 183 (40.7%) of women were living in joint families and remaining 41 (9.1%) of women participant of Kota city are living single. 80 (17.8%) women were undergraduate, 114 (25.3%) women were graduate, 123 (27.3%) women were post graduate, 67 (14.9%) women were professionally qualified and remaining 66 (14.7%) women were having several other academic qualifications. 161 (35.8%) women were having more than two children, 119 (26.4%) women were having only one children and 24 (5.3%) women were having more than two children and 146 (32.4%) women were not having any child. 150 (33.3%) women were of public sector, 150 (33.3%) women were of private sector, 100 (22.2%) women were having their own business, 50 (11.1%) women were of semi government sector. 183 (40.7%) women preferred public sector for women, 138 (30.7%) of participated women preferred own business / self-employment for women, 69 (15.3%) of participated women preferred private sector for women and remaining 60 (13.3%) of participated women opinion as preferred sector was for private sector. Highest level of agreement was given to retail sector as a good sector for women and second highest preference was given to call centre jobs.

**Table 1: Women participant’s opinion for the heads where they spend their income on leisure and life-style.**

		Category	No. of respondents
Watching Movie	Group 1	Yes	313
	Group 2	No	137
	Total		450
Travel and Touring in Holidays	Group 1	No	291
	Group 2	Yes	159
	Total		450
Parties and Get together with friends and relatives	Group 1	No	190
	Group 2	Yes	260
	Total		450
Shopping / Fashion	Group 1	No	214
	Group 2	Yes	236
	Total		450
Parlour / Beauty treatments	Group 1	Yes	302
	Group 2	No	148
	Total		450
Miscellaneous expense of family	Group 1	No	198
	Group 2	Yes	252
	Total		450

**Source: Field Survey Year 2015**

From the above table 1 it has been observed that 313 women participants reported that they spend their income in watching movies and 137 women refused from it. It indicates that majority of women spend their income in watching movies. 159 women participants reported that they spend their income in travel and touring in holidays and 291 women refused from it. It shows that majority of women do not spend their income in travel and tourism. 260 women participants reported that they spend their income in parties and get together and 192 women refused from it. It has been found that a good number of women spend their income in parties and get together. 236 women participants reported that they spend their income in Shopping / Fashion and 214 women refused from it. It depicts that a moderate number of women spends their income in shopping / fashion. 302 women participants reported that they spend their income in parlor / beauty treatments and 148 women refused from it. It has been observed that majority of women spends their income in parlor / beauty treatment. 252 women participants reported that they spend their income in miscellaneous expenses of family and 198 women refused from it. It reveals that a good number of women spend their income in family.

The Indian woman has suddenly stumbled upon concepts of high level materialism, personality grooming to improve one’s career or life style, individual freedom to everyone, having fun and enjoyment through travel, eating out, shopping and indulging in celebrity gossip, watching celebrity life styles, seeing TV serial and films on cable networks or videos. Change in her attitude has affected India’s culture to the extent that she has a major say in whom she will marry, assertive presence in family and career matters and knowledge about the world at large which is quaint as it is wonderful.

Unfortunately, however, the changes we have just talked of, represents changes in the material realm. No doubt Indian women are emancipated to a considerable extent, even though we have not been able to do away with the evils of dowry, bride burning etc. completely. Nevertheless Indian woman today represents a class prepared to take full advantages of economic liberalization and equality of opportunity.

Some of the crucial impact on the life styles of women if they are working or in other words if they are economically independent are as follows:

1. **Delayed Age of Marriage:** - One implication of this phenomenon is that women are spending more post-school years as single adults. As young adult singles they may continue to live with their parents, live alone, live with one or more persons of the same (or with increasing frequency, opposite) gender, or live under the arrangement euphemistically described as co-habitation. Whichever living arrangement, or combination thereof, is chosen, delaying marriage implies a longer period of independence for the young adult. Since higher education is related to delayed marriage, another implication is that both partners will bring increased financial resources into the initial years of marriage. This will clearly allow for a more rapid accumulation of a stock of high-quality standard of living and life style as well as for continued high expenditures on personal consumption goods, services, travel, and leisure pursuits.
2. **Fertility:** - While the social implications of women's ability to control their fertility cannot easily be overstated. Since many women may be delaying the birth of the first child until careers are well established, most of them are likely to return to the labour force very quickly, if they leave it at all. The resulting segment of well-educated and affluent two-worker families may choose to spend as little time as possible on activities that represent merely "custodial care" of the home or the children. Instead, they will try to devote as much time as possible to activities that provide rewarding family interaction.
3. **Employment:** - While examining the effects of women's employment, Kohen points out that, while leisure is important to the working woman, it is frequently less fulfilling for them than is their work. In terms of their basic life priorities, this seems quite reasonable. Yet, it also seems reasonable to expect that changes in women's role-related attitudes will be reflected in their leisure pursuits. A majority of working wives correctly perceive themselves to be not only contributing to household income but also spending more time on household and child care than do other members of the family. They may, therefore, be very open to appeals related to doing something, either active or passive, for their own personal benefit and enjoyment.
4. **Autonomy and control:** - Autonomy relates to the amount of self-determination and flexibility an employee has in deciding how to spend their time, on what, with whom, and where. Control is about the extent to which an employee manages resources and staff and has a leadership or a strategic role within the organisation. The Economically empowered and Independent women saw quality of time as an especially important resource in their workplace, particularly in regard to monitoring and demands on time. In the hospital, economically empowered and Independent women in higher status jobs saw themselves as having low 'time sovereignty' because of an increased emphasis on managerial traits. By contrast, in a devolved organisational structure, Economically empowered and Independent women in lower status jobs in the accountancy firm tended to see themselves as having high levels of time sovereignty.
5. **House hold Task sharing and decision making:** - There is ample evidence that both men and women hold increasingly egalitarian attitudes towards women's roles, and as a result, feel that household jobs should be shared. Unfortunately, egalitarian attitudes have not been readily translated into wholesale male assumption of household tasks. Various theories have been advanced to explain male-female roles in household decision making. Chief among them are the relative power, cultural role expectations, relative investment and time-available.
6. **Drudgery Reduction:** - The extent of burden and sufferings of the rural women in India vary widely with the social and economic status, local customs, size of family and many other factors. Hence economic independence significantly affecting several drudgery reduction measures like:
  - a. Maternal and child health and family welfare
  - b. Strengthening of traditional health care practices
  - c. Training of midwives and upgrading the skills of local healers
  - d. Awareness on health, hygiene and sanitation
  - e. Use of community grain banks and promotion of nutrition gardens

- f. Use of energy conservation devices: improved woodstoves, biogas, solar devices and energy plantations
- g. Awareness of girl's education
7. **Capacity building:** - Economic independence gives capabilities to women to create awareness, improve their skills, develop leadership and link with technologies, trade, financial institutions and to take active part in socio-economic development at par with others. With various women empowerment activities and training, there has been a significant increase in the confidence of women. They have developed mutual trust, social security, skills and access to technology and credit through their Self Help Groups.
8. **Leadership in community development:** - Economically empowered and independent women and their contribution in not only managing their families, but also in the economic and social development of the entire community. Women have shown their capacity to play a major part in community development. With such significant contribution to the society, most women are participating in Gram Sabhas. Many active leaders of the Self Help Groups have contested and been elected for various Panchyati Raj Institutions (PRIs), co-operative bodies and other village level organisations. The leadership of women has been recognised by the society. They are now able to influence the Panchyati Raj Institutions to work for the benefit of the communities. The dark days when they had to struggle for their rights and status in the society, are vanishing.
9. **Personal Income and Household Income:** - Certainly, women's increased labour force participation has increased their autonomy, and made it easier, for example, to establish independent homes, to raise children on their own if they wish, and to leave abusive or unhappy relationships. Education and labour force participation are also linked, as women with higher levels of education are more likely to be employed.
10. **Increased purchasing power of women:** - Economic independence of a woman makes their wallet more influential than ever before and increases their purchasing capacity and power both according to their mind set.
11. **Increased stress levels and changing roles:** - Harper and Leicht (Exploring Social Change: America and the World, 2007, p. 91) state, "The most pressing problem of dual-income families is not money, but the problem of managing 'ragged' family schedules and adjusting husband/wife roles." Women are currently juggling full-time careers, managing household chores and child rearing duties, as well as taking care of ageing parents, thus greatly increasing their level of daily stress compared to women of previous generations. Family relationships have also been shifting in dual-income families from patriarchal authority and "from fixed 'role scripts' toward more flexible 'role negotiation'" and equalitarian relationships.
12. **Changing the school schedules of children:** - Even school districts are making changes in order to match the school days of children with their parent's dual-job households; thus alleviating some of the child care burden. "Some of the most popular American charter schools offer longer school days and shorter summer holidays.
13. **Difficulty accessing quality child care:** - Another pressing problem due to the increasing numbers of women working is access to quality child care, which Harper and Leicht (2007, p. 92) state "is in short supply and expensive." For poor parents, the struggle can be even worse because "child care eats a terrifying proportion of the family budget...but quitting work to look after the children can mean financial disaster".
14. **Economic Development, Health and Nutritional Status of Women:** - A lower status of women, in past, has also resulted into a low body mass index (BMI) for women in India. BMI is derived from ratio of weight and height of an individual. It has been accepted that a BMI < 18.5 indicates chronic energy deficiency in males. NFHS-3 shows that 36% of women and 34% of men in age group 15-49 have a BMI < 18.5. It indicates that prevalence of chronic energy deficiency and lack of proper nutrition is more among women than men. Economic Development ensuring a rise in educational attainment of women and greater employment opportunities will result into a rise in BMI for women. NFHS reports states that a rise in educational attainment, wealth, employment and decision making power for women results into an increase in BMI for women.
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15. **House Hold and Women Status:** - Strong and persistent adherence to family life and family values are the key features of the socially empowered women of the society. An economically empowered woman liberally participates in household decision making and limited degree of freedom to move or travel independently outside of the household. Urban middle-class women are increasingly successful at ensuring greater access to education and employment for themselves; rural women are however engaged in work at husband's farm or with limited opportunities to receive education. Correspondingly reasonable amount of literature observes other forms of social exclusion such as socioeconomic status.
16. **Division of Familial Responsibilities:** - The strong presence of dual-earner families and the recognition of women's contribution to the economic stability of the family have led couples to reassess the distribution of family and household tasks, and made it necessary for them to consider the career paths of both spouses. Thus, each member of a couple must now reconcile the requirements of two work environments, while meeting the family's needs. Despite this reality, women continue to assume a double work load.
17. **Work Family Conflict:** - Working women's life suffers from several work family conflict which negatively affects their capacity and individualism some of them are:
  - a. Lack of time: a significant source of stress for parents
  - b. Impact on physical and mental health
    - i. Dissatisfaction with life in general and particularly with family life
    - ii. Impact on mental health
    - iii. Impact on physical health
    - iv. Impact on dietary habits and lifestyle of families
  - c. Impact on marital and family life of individuals
    - i. Impact on marital and family life
    - ii. Impact on children and adolescents

Actually economically empowerment or independence refers to increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities. The word empowerment is defined as the process by which one can take control and ownership of their choices. Empowerment and economic independence is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Central to this process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets Empowerment and economic independence is a multi-faceted process which encompasses many aspects :-

1. Enhancing awareness among women
2. Increasing access to resources of economic, social and political by women
3. Having access to information and resources for taking proper decision related to own life and family.
4. Having a range of options from which you can make choices (not just yes/no, either/or).
5. Ability to exercise assertiveness in collective decision making.
6. Having positive thinking on the ability to make choices.
7. Ability to learn skills for improving one's personal or group power.
8. Ability to change other's perceptions by democratic means.
9. Involving in the growth process and changes that is never ending and self-initiatives.
10. Increasing one's positive self-image and overcoming stigma.

Some characteristics of women economic independence impact on their life style which has been identified after analysis over the data of the research are:

1. Having education and employment to their credit the working women will have a different view about the existing society in comparison to the non-working women.
  2. With growing economic independence there will be a marked attitudinal change among the working women.
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3. In traditional society like ours the family members will have a different view about the working women.
4. Being fully exposed to modernization and westernization the working women will have a different attitude that what the mom working women have about the status of women in society.
5. The working women will not regard free mixing with the opposite sex.
6. The working women will be more exposed to westernization than non-working counterparts.
7. Working women's lifestyle negatively affects the personal and family life if work life balance is not proper.
8. Working women's social involvement depends and affected by their job profile.

Work, family and personal life style should be complimentary to each other and not conflicting with each other. Some are successful in their careers but fail in family and personal life, whereas some others who have a vibrant personal and family life style are below par at work. Being successful in one sphere of life at the cost of the other is not a healthy sign. In the long run, family happiness and a decent personal life style are key determinants of a successful career. A balancing act among these domains may not be as easy as we think, but a sincere attempt in this direction will definitely yield fruitful results.

### **Conclusion**

Family composition has changed and women have joined the workplace in larger numbers, but women are still more likely to leave the workforce due to family demands. Transnational motherhood provides the support some women need to stay in the workforce, but highlights the intersectional nature of gender inequality and has serious implications for both immigrant women and those they leave behind. When women work, there tend to be more progressive gender attitudes operative in the family and less power disparity, but working women still experience competing demands and disproportionate family responsibility. Work-family policies can alleviate, or exacerbate, inequity and gendered work and family tensions.

It is not practically possible to stop the wind of change that is making a paradigm shift in lifestyle of working women. This shift is leading to some positive and some negative change. It is required to understand the cause of negativity and make necessary rectification in one's approach to life.

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