

**ECONOMIC STATUS OF SIKH WOMEN:
A CASE STUDY OF MUMBAI**

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PREFACE

In modern era, rapid industrialization, urbanization and increasing literacy rate has given rise to so many positive tendencies. The whole world of Indian society is going through a transitional stage from time to time since independence. Rise of women in all the fields of life is an important feature of this phase. In this phase Indian Women's status has witnessed a tremendous change. It is said that they are equal partners with men in all walks of life.

Provisions of Indian Constitution gave tremendous powers to women in a simple sweep. But these measures are not adequate without the support of an equally favourable system of values and behaviour based on socio-religious-historical traditions.

It is hard and sad fact that the prospects of women development have not been fully realized. Almost all the development parameters of women like education, employment and governance indicate an abysmally low representation of women. There is huge gap in the development claims and the ground realities. The globalization of the world's economy and the deepening interdependence among nations present challenges and risks, putting additional burden on women. The number of women living in poverty has increased disproportionately to the number of men. Good health and well-being elude majority of the women in world. Women worldwide are increasingly affected by AIDS/HIV. There is rampant poverty, unemployment, ill health, violence, exclusion and discrimination in all the walks of women's life. Women's increasing economic

marginalization and greater socio-cultural devaluation underline the fact that inspite of the gains, the losses are far still too many. The development of women all across the globe, so far, has been detrimental to the women.

Against this socio-economic backdrop this thesis attempts to understand gender equality and empowerment of women in the context of religion. It is said that religion plays a very important role and is a dominant factor in creating a patriarchal form of society and thus gender discrimination, caste and communalism. Sikhism is the only religion which has given equal status to women in India five hundred years ago. Besides this, the other important factors which determine the status of women is the economic factor. Thus the thesis aims at studying the economic status of Sikh women with special reference to Mumbai being a commercial and financial capital of the country. Here many women have attained position of high status e.g. Chanda Kochhar – ICICI Bank, Ravina Raj Kohli – Media personality to Ex. President Star News, Divya Dutta – Actress, Manjeet Mann – Producer and Director to mention a few.

This work has been pieced together by utilizing works of eminent scholars, extensive use has been made of books, research papers and journals and websites whenever applicable.

It has, indeed, been an honour and a mater of pride to conduct this study under the auspices of the Department of Guru Nanak Sikh studies, Panjab University, Chandigarh and its worthy chairperson most respected Dr. Jaspal Kaur Kaang. Words are a poor substitute to express my gratitude for the kind patronage, she has been so gracious to offer me. She has been a scholar, teacher, critic and a guide all in one to me.

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I am deeply indebted to the authorities and staff of Panjab University Library, Chandigarh; Punjabi University Library, Patiala; Guru Nanak Dev University Library, Amritsar; University of Mumbai Library, Mumbai; Khalsa College Library, Mumbai; Guru Nanak College Mumbai and H.R. College of Commerce & Economics, Mumbai.

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CHAPTER-I

INTRODUCTION

Gender is not synonymous with women, nor is it a zero-sum game implying loss for men; rather, it refers to both women and men, and to their status, relative to each other. Gender equality refers to that stage of human social development at which the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female. The past few decades have witnessed a steadily increasing awareness of the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health and education. Along with awareness of the subordinate status of women has come the concept of gender as an overarching socio-cultural variable, seen in relation to other factors, such as race, class, age and ethnicity. Achieving gender equality, however, is a grindingly slow process, since it challenges one of the most deeply entrenched of all human attitudes.

Among other things, the economic participation of women—their presence in the workforce in quantitative terms—is an important indicator of women empowerment. However, talking in India's context, various studies conclude that women workers in India used to come only from the poor strata of the society, but since independence, the situation has changed

considerably. Before the independence period, the women from upper class were mostly confined to their houses. It was considered that if a middle class or rich class woman takes up a job, it would lower her prestige in the society. It was only under great economic necessity that women would take up jobs and were a target of pity and sympathy because it was felt that all working women had unfortunate circumstances which had compelled them to work. That is why, most of the middle class women workers were either widows, divorced women, or other such women or girls who had no one to support them economically.

It is also worth talking about the likely impact of religion on women's economic status and their working status. For this purpose it can be argued that religious affiliation matters a lot because it has an impact on the perceived costs and the perceived benefits of various interrelated decisions that people make over the life cycle. In addition, religion matters for behaviors that pertain to married-couple households, as opposed to individuals, because it is a complementary trait within marriage, affecting many activities that husband and wife engage in together.

There have been several movements in several religions, including Hinduism, Sikhism, Islam, and Buddhism, Christianity etc. which aim at reconsidering the traditions, practices, and theologies of those religions from a feminist perspective. The main aim of these movements is not to show the women to be better than the men, in fact, their basic aim is to

ensure the equal treatment of the women to the men, which is not otherwise given under most of the religions, e.g. it is only under Sikhism that the women are looked from a respectable angle. Since the independence period, many efforts have been made to improve the socio-economic conditions of the women. For this purpose, many laws and regulations have been formulated. Further, the advent of education among women has also changed the view of society to keep her bound in the four walls of the house. As a result of this new trend, a large number of women have started entering in various fields of economic activity. This number has further increased with women migrating from one region to another region for various purposes. A number of studies (both at national as well as international level) show that economic globalization can yield human rights benefits in some places and times. These studies tend to be large cross-national time-series macro-analyses done at the country level (e.g., ILO, 2004).

Globalization in India since 1991 has raised the hopes of women for a better and elevated status arising out of increased chances of work. It has also opened up opportunities for women to take up jobs in diverse fields of the economy (i.e. Agriculture, Industry and Tertiary Sectors). Thus, in the global economy, there has been an emergence of a newer professional class of women workers from middle and upper class of the economy. Hence, due to the heavy workload, these working women have started employing female domestic workers for their daily chores and a new class of women workers has emerged.

So far as Sikh women are concerned, they are found everywhere in the world and every state of India. This has also happened in case of migration of Sikh families to the city of Mumbai. The present study thus explores the economic status of Sikh women residing in Mumbai and tries to compare these women with Non-Sikh women of the city. The impact of religion has also been studied.

I. STATUS OF WOMEN IN INDIA

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low status of the medieval period and thereafter to the promotion of equal rights by many reformers, the history of women in India has been eventful. The role of religion has also been an important factor in determining the status of women. In modern India, women have adorned high offices including that of the President, Prime Minister, Leader of Opposition, etc. Women in India now participate in all activities such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. In 2009 women representation in Parliament was 11 per cent.

Since Independence the Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)), renounces practices derogatory to the dignity of women (Article 51(A) (e)), and also allows for provisions

to be made by the State for securing just and humane conditions of work and for maternity relief. (Article 42). Moreover, numerous laws exist to protect women's rights, including the Equal Remuneration Act, the Prevention of Immoral Traffic Act, the Sati (Widow Burning) Prevention Act, and the Dowry Prohibition Act. However, despite all this, the women in India suffer from a large number of problems and prejudices.

The Government often is unable to enforce these laws, especially in rural areas where traditions are deeply rooted. According to a press report, the rate of acquittal in dowry death cases is high, and because of court backlogs it took 6 to 7 years on an average to rule on such cases. Prostitution too is common. Many indigenous tribal women are forced into sexual exploitation. In recent years, prostitutes began to demand legal rights, licenses, and reemployment training, especially in Mumbai, New Delhi, and Kolkata. In January 2002 the Government of India ratified the South Asian Association for Regional Cooperation (SAARC) Convention on Prevention and Combating Trafficking in Women and Children for Prostitution. The country is a significant source, transit point, and destination for many thousands of trafficked women.

Moreover, there is another dreaded problem, viz. domestic violence, which is common and a serious problem along with dowry disputes. Although providing or taking dowry is illegal under the Dowry Prohibition Act, dowry is practiced widely. The law prohibits discrimination in the workplace, but enforcement is inadequate. Because the women's primary obligation revolves

around family and home, their participation in economic activity is dependent upon certain factors i.e. economic needs, family restraints on their employment and the nature of employment available. (Krishan, 1989). Even though, rising standard of living and education have improved female work participation rate but it is still lower than that of males. Besides in both rural and urban areas, women are paid less than men for doing the same job. Women have also experienced economic discrimination in access to employment and credit, which acted as an impediment to women owning a business.

Table 1.1 presents the Labour Participation Rates by gender and 5years' age group for 2000 and 2008.

Table 1.1 : Labour Participation Rates and Gender and by Age Group, India, 2000 and 2008

	2000			2008		
	All	Women	Men	All	Women	Men
15-19	35.9	23.1	47.6	33.4	20.6	45.0
20-24	58.3	30.9	83.6	57.8	29.3	82.3
25-29	67.3	36.4	95.7	68.0	37.7	95.9
30-34	71.0	41.6	97.8	71.1	42.9	7.1
35-39	72.2	44.4	97.6	73.8	47.9	97.7
40-44	72.4	45.1	97.4	72.3	46.3	96.5
45-49	71.2	43.2	96.8	71.9	45.8	96.3
50-54	67.5	39.9	93.8	67.4	39.6	93.4
55-59	61.6	34.8	87.9	60.5	35.4	84.8
60-64	42.2	10.6	74.7	39.9	7.8	72.7
Total 15-64	61.1	35.2	85.2	61.0	35.7	84.6

Source : ILO Laborsta (EAPEP estimates)

The table reveals that in no cohort the female LPRs were over half of the male rates, and repeatedly much lower, especially among the 20-24 and the 60-64 of age. As for trends, the table shows that between 2000-2008 the LPRs for the 15-19 year olds have fallen for both genders by respectively 25 per cent points for females and 2.6 per cent points for males. The other age groups continued to remain nearly the same over the period.

Many researchers are of the view that lower female work participation rate may be due to the fact that in India over 90 per cent of working women are involved in the informal sector and not included in official statistics (Mukherjee 1999). The informal sector includes jobs such as domestic servant, small trader, artisan, or hired labourer on a family farm. Most of these jobs are unskilled and low paid and do not provide benefits to the worker. The Author further argued that although such jobs are supposed to be recorded in the census, undercounting is likely because the boundaries between these activities and other forms of household work done by women are often clouded. Thus, the actual female work participation rate is likely to be higher than calculated from available data.

The most common characteristics of the unorganized sector of India are: (a) the small size of establishment that often consist of only one individual with perhaps a couple of hired workers; (b) casual nature of employment; (c) ignorance and illiteracy among workers; and (d) superior and dominating employers. This sector is either not covered by labour legislations at all or the establishments are so scattered that

implementation of existing legislation is inadequate and ineffective. There are hardly any unions in this sector to act as watchdog. Due to the decreasing opportunities in the organized sector most of the women workers are largely engaged in the unorganized sector of the economy. A study by Gopalan (1995) showed that the proportion of the female workers in the organized sector declined substantially from 6.16 per cent in 1971 to 4.21 per cent in 1991. This decrease in the female workforce in the organized sector was clearly absorbed by the unorganized sector, as the proportion of female workers in this sector increased from 93.84 per cent in 1971 to 95.79 per cent in 1991. The studies further indicate that, in absolute terms, the number of male workers in comparison to that of female workers is very high in both organized and unorganized sectors.

Further, Sundaram (2001) has also tried to categorize the extent of female women employment in various sectors of the Indian economy. According to the study, there are nine sectors in which 90 per cent of Indian women workers are involved. These sectors are agriculture, live stock, textiles and textile products, beverage and tobacco, food products, construction, retail trade, education & research and domestic services.

Globalisation and trade liberalization has provided greater avenues of employment in general; at the same time it has changed the structural scenario of employment. Globalisation and other related developments have been accompanied by marginalization and casualisation of female workforce, and it has pushed them in relatively less paid and part time work conditions. Increasing mechanization has dampening impact on

female employment; as whenever labour becomes surplus and the process of retrenchment starts the first casualty is child labour and then the axe is on female labour.

There is a structural transformation of the economy, wherein agriculture, which is the major source of employment for females, has been losing importance and have reduced the demand for female labour (Visaria 1997). Changing sectoral composition of the workforce particularly that of females has been attributed to various reasons. Table 1.2 demonstrates the distribution of usual status female workers in India by region during 1983 to 2004-05. A perusal of the data shows that in India, rural female work participation (RFP) in primary sector declined from 87.8 per cent in 1983 to 86.6 per cent in 1993-94 and further to 83.6 per cent in 2004-05. The corresponding figures in case of urban area are 31.6 in 1993-94 to 25.3 in 1993-94 to 18.3 in 2004-05. Thus, the work participation of women workers in Primary Sector has declined at both levels, i.e. rural and urban level. Of the two sub-sectors, agriculture sector constituted the prominent work area for the women at both the levels as compared to Mining and Quarrying.

Similarly, very negligible proportion of women has been found to be working in the secondary as well as tertiary sectors at rural level during whole of the study period. However, a fairly good and increasing (over the years) proportion of women workers has been found at urban level from the Tertiary Sector, where it has increased from a low level of 37.5 in 1983 to 49.5 in 2004-05. In fact, most of the women in this sector at the urban area are due to their higher and increasing participation in Communication, Social and Personal sub-sector.

Thus the share of the tertiary sector is the highest in the urban sector while the share of the primary sector is the highest in the rural sector in the case of female workers.

Table 1.2 Nine-Industry Classification of Usual Status Female Workers in India by Area of Residence: 1983 to 2004-05

(per cent)

Sector Description	Rural				Urban			
	1983	1993-94	1999-00	2004-05	1983	1993-94	1999-00	2004-05
Primary Sector	87.8	86.6	85.7	83.6	31.6	25.3	18.1	18.3
Agriculture	87.5	86.2	85.4	83.3	31.0	24.7	17.7	18.1
Mining and Quarrying	0.3	0.4	0.3	0.3	0.6	0.6	0.4	0.2
Secondary Sector	7.1	8.0	8.7	9.9	30.0	28.5	29.0	32.2
Manufacturing	6.4	7.0	7.6	8.4	26.7	24.1	24.0	28.2
Public Utilities	–	0.1	–	–	0.2	0.3	0.2	0.2
Construction	0.7	0.9	1.1	1.5	3.1	4.1	4.8	3.8
Tertiary Sector	5.0	5.4	5.8	6.6	37.6	46.3	52.9	49.5
Trade, Hoteling, etc	1.9	2.1	2.0	2.5	9.5	10.0	16.9	12.2
Transport, Communication	0.1	0.0	0.1	0.2	1.5	1.3	1.8	1.4
Financial, Insurance, etc	0.0	0.0	0.1	0.1	1.3	1.9	2.5	3.2
Community, Social and Personal Services.	3.0	3.3	3.6	3.8	25.3	33.1	31.7	32.7

Source: N.S.S.O Reports of 38th, 50th, 55th and 61st Rounds

Note: Where sum of Primary, Secondary and tertiary sectors work participation rate is not equal to 100, there the difference is of activities which are not classified.

The World Economic Forum has estimated the Gender Gap Index to reflect patterns of inequality between men and women with regard to Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political

Empowerment. India ranked very low, i.e. 113 out of the 130 countries on the Gender Gap Index 2008 with a score of 0.606 (Table 1.3). It needs to be noted that India ranked 25th in the world on Political empowerment despite a low score of 0.2484 which reflects the low level of women's political empowerment in the world and 128th out of 130 countries on Health and Survival despite a relatively high score of 0.9315.

Table 1.3: World Economic Forum: Gender Gap Index

Variable	Rank of India (in World)	Value
Economic Participation and Opportunity	125	0.3990
Educational Attainment	116	0.8452
Health and Survival	128	0.9315
Political Empowerment	25	0.2484
Global Gender Gap Index	113	0.6060

Source: World Economic Forum (2008). The Global Gender Gap Report, Geneva, Switzerland, p.11.

In 2008 the labour participation rate for women was extremely low at less than 36 per cent while males was 85 per cent. Women's labour market share is very low at 19 per cent in the organized sector and the gender pay gap was 57 per cent in the formal organized sector. The unorganized sector in comparison has wage rate lower by 20-30 per cent (ILO Laborsta 2009).

The per capita earned income for men is USD 3,698 and women is USD 1,185 indicating the disparity among men and women (UNDP 2008).

To conclude, the status of women in India has undergone several changes over the past few millennia from equal status with men in ancient times through the low status of the medieval period, to the promotion of equal rights by many reformers. In modern India, when the Constitution of India guarantees to all Indian women equality, no discrimination by the State, equality of opportunity, equal pay for equal work and there are several laws to protect women's rights, the women in India not only suffer from a large number of problems due to mainly the failure of the Government to enforce these laws but also are leading a life of social economic and political discrimination within the country as well as their counterparts in the developed countries of the world. So far as the position of India in world is concerned, the status of women is low.

II. ECONOMIC STATUS OF WOMEN IN PUNJAB

Despite the fact that the economic position of the state of Punjab is good vis-à-vis other states of the country, the position of women is improving at a slower-pace. In fact, as in other parts of India, Punjab society consists of hierarchies based on caste, class and community. Within these hierarchies, there is yet another hierarchy - of gender - women being at the lower rung (GOP, 2004). Though Punjab witnessed high levels of development since Green and White Revolutions, however, these high levels of development did not translate into progress of women. Society remained feudal and women's development abysmal resulting in a low gender development index. (Dreze 1995) have rightly stated "the north-western states, are

notorious for highly unequal gender relations, some symptoms of which include the continued practice of female seclusion, very low female labour participation rates, a large gap in literacy rate, extremely restricted property rights, strong boy preference in fertility decisions, widespread neglect of female child and drastic separation of a married woman from her natal family". Further, declining sex ratio, strong preference for male child over female child, big gender gap in literacy and work participation rate are clear indicators of lower socio-economic status of women as compared to men in Punjab. (Kaur, 2005).

However, at the same time, it is important to note that there has been a dramatic increase in the spaces available to the women, many of which have been a consequence of state initiatives, through the formulation of gender sensitive programmes, initiatives by NGOs and other civil society groups (GOP, 2004). During the decades of 1980 and 1990, there has been seen a considerable improvement in the socio-economic status of women in Punjab. The various aspects of both rural and urban women such as literacy rate, overall female work participation rate, percentage share of female workers in total labour force and women employment in the organized sector (both in public and private) have shown a considerable improvement during these two decades. The Growth rate of women employment, in both rural and urban areas, was negative during the period 1983-84 to 1993-94, but it surprisingly turned to be positive during 1993-94 to 1999-2000 (Gupta, 2005).

Thus the socio-economic status of women in Punjab is improving rapidly. With the increasing female literacy rate in Punjab, more and more women have started taking up jobs in various fields.

In 2004-05, the share of graduate and above in the female urban labour force was higher than 10 per cent in all states. With the share of Punjab at 33.2 per cent while Maharashtra is 19.3 per cent (Gosh 2007).

Table 1.3: Dimension-wise GDI scores for Maharashtra, Punjab and All India – 2006

State	HI	EdI	YI	GDI
Maharashtra	0.697	0.587	0.748	0.677
Punjab	0.680	0.558	0.749	0.663
All India	0.573	0.494	0.702	.590

Source : www.wcd.nic.in

Note: HI is the Index of 'A long and healthy life' based on Infant Mortality Rate and Life Expectancy at age 1; EdI is the Index of 'Knowledge' based on 7+ Literacy Rate and Mean Years of Education; YI is the Index of 'A decent standard of living' based on Earned Income and GDI is the 'Gender Development Index'.

The above Table clearly portrays the several dimensions of GDI on comparative basis at three levels, viz. All India, Maharashtra and Punjab. A close perusal of the data shows that almost all of the indices except YI show that Maharashtra is in better position than that of Punjab and All India scenario which will mean that women who have migrated to Maharashtra would enjoy a better status. However women in Punjab are enjoying higher status with respect to all indicators of GDI as compared to the national average.

III. ECONOMIC STATUS OF WOMEN IN MUMBAI

Mumbai is the financial capital of the country as well as the capital of the State of Maharashtra which was one of the leading industrial states of India with a literacy rate higher than the All India average and Punjab. As per the 2011 census, the literacy of India is 74.04 percent (males-82.14 percent, females-65.46 percent, gender gap of 21.68 percent) whereas in Punjab it is 76.68 percent, (males-81.48 percent and females-71.34 percent indicating a gender gap of 10.14 per cent) and In Maharashtra it is 82.91 percent (males-89.82 percent and females-75.48 percent indicating a gender gap of 14.34 per cent). However the literacy of females in Maharashtra is higher than the national average and Punjab, this shows that women in Maharashtra enjoy a better educational status. In 2005 Maharashtra had 4.8 million (44%) women in the urban areas.

Since independence, perceptible changes in the status of women throughout India in general and in metro cities like Mumbai in particular have taken place as a result of vast recent politico-social and economic changes that have been taking place in the country. Many of these changes have been strongly in a positive direction, such as rapid increase in female literacy rate, participation in political and social activities, and increasing awareness about rights and access to productive resources. The role of women in and outside the home has become an important feature of the social and economic life of the city of Mumbai.

The condition of women in the city is very good. They are treated equally on most of the aspects of life. They can pursue

education. They are permitted to do almost all types of jobs. In certain job markets like retail stores, front office, sales assistants, export oriented industries, food products, garments, jewelers etc women are preferred to men.

In Mumbai the most common form of family organization is the Nuclear family and most of the women seek employment as economic development has generated demand for goods and services which hitherto had never been felt or articulated.

Another aspect of the women in Mumbai is that the city is said to have the country's largest brothel based sex industry, with over 100,000 sex workers in Mumbai. It is estimated that more than 50 per cent of the sex workers in Mumbai have HIV and the incidence of HIV is increasing over the years (WHO, 2001). In addition to it, the variety and intensity of crimes against women have been on the rise particularly recently.

The major problems faced by women in the city are due to changes in the world economy arising from rapid globalisation, fast-paced technological progress and a growing informalisation of work. As a result, women's labour market status has greatly altered. Women remain at the lower end of a segregated labour market and continue to be concentrated in a few occupations, to hold positions of little or no authority and to receive less pay than men. The gender gap in male and female work participation rates is striking, for every male in the work force there is less than a female. Available statistics are still far from providing a strong basis for assessing both quantitative and qualitative changes in women's employment in the city.

This is a city which consists of a large number of migrants according to The Mumbai Human Development Report 2009 43.7percent of the population is migrants from different parts of the country of which 1.2 percent migrants are from Punjab. The report states that 32.44 percent of the migrants come for employment/business, 1.3 percent move for education 21.9 percent due to marriage and 44.36 percent due to other reasons like moving with family/household/natural calamities etc. Most of the Sikh people in India live in the Punjab and are known for their hard work, enterprising nature and mobility. A large number of Sikh families are now living in Mumbai too. This study therefore is an attempt to explore the economic status of Sikh women in Mumbai.

To conclude, as a result of globalisation and other changes, the status of women in metro cities like Mumbai has got impacted both positively as well negatively. The positive impacts have been rapid increase in female literacy rate, participation in political and social activities, and increasing awareness about rights and access to productive resources. The negative impacts have been the increase in crimes against women, induction of women in brothel based sex industry, gender gap in male and female work participation rates etc.

IV. OBJECTIVES OF THE STUDY

The main objective of the study is to explore the economic status of Sikh women in Mumbai. The other objectives are:

- i) To compare the social status of Sikh and Non-Sikh women.

- ii) To compare economic status of Sikh women with that of Non-Sikh women.
- iii) To investigate the areas where Sikh women are employed.
- iv) To determine the awareness regarding the status of women in Sikhism and practice of the religious codes.

V. RESEARCH METHODOLOGY

The main aim of this study is to explore the economic and social status of Sikh women in Mumbai. In order to accomplish this aim, two sorts of data sources, viz. primary data and secondary data have been used. For the purpose of primary survey, the main areas where Sikhs in Mumbai reside (Sion-Koliwada, Antophill, Khar, Andheri East, Chembur and Colaba) have been selected. A sample of 500 (250 Sikh + 250 Non-Sikh) women has been surveyed. In order to find out the results, the statistical tools like percentages, averages, bar diagrams, Chi-square, Analysis of Variance, Fisher's Important Analysis of Variance have been used. Secondary sources of data used in the study include Nishan-E-Khalsa- The Directory of Sikhs in Mumbai, the Brihanmumbai Municipal Corporation (BMC) - population census 2001, the voters list, the Tata statistical outline of India 2005-06, the Taxmann's statistical data on Indian Economy and the Indian Merchant Chambers (IMC) Ladies wing in Mumbai.

Every study has some limitations and possibilities. The endeavour of this study has been to surpass the limitations and explore the possibilities. The limitations of this study are: unavailability of secondary data of every religion especially

concerned with a woman. Thus, this study is mainly based on the findings of primary data, which are collected through a well devised questionnaire. For the purpose of collecting data, Mumbai city has been chosen as a base. There was pre-testing of the questionnaire undertaken to ensure that the findings do not get distorted. To ensure uniformity, the researcher herself carried out the interviews with all respondents and covered the ground for inquiry completely to ensure that all the questions in the questionnaire are accurately and completely filled by all respondents.

VI. SIGNIFICANCE OF STUDY

Sikhism, which is one of the world's youngest religions, accorded women complete equality with men in all spheres of life more than five hundred years ago when no other religion of the world even thought about it. The Sikh Gurus ensured that women enjoyed equal rights to life, liberty, and pursuit of happiness. Sikh Women have played a constructive, significant, and positive role in Sikh history equal to men and yet they haven't won a whisper of recognition from the historians. Unfortunately the male dominated society has not cared to acknowledge it and has not paid them the tribute they so richly deserved and this has been true for the Sikh families too. There has not been any concrete work which explore economic status of the Sikh women who live in a metropolitan city (viz. Mumbai). It is in this context that the present study is highly significant. An effort has been made not only to explore the economic status of Sikh women in Mumbai but also to compare it with the Non-Sikh women in Mumbai.

VII. CHAPTER PLAN

The study has been organized into 7 chapters.

1. Introduction
2. Review of Literature
3. Status of Women in Sikhism
4. Economic Status of Women in Mumbai: An Overview
5. Socio-Economic Profile of Respondents in Mumbai
6. Awareness and Practice of Sikhism
7. Summary and Conclusion

CHAPTER-II

REVIEW OF LITERATURE

A review of literature of the past theory is necessary to explore the unexplored problems/issues related to any research work. It provides information of the work previously done and the theoretical framework on which the proposed solution of the problem can be based. So far as the issue of Economic Status of Sikh Women: A Case Study Of Mumbai is concerned a large number of studies are available which explore the social as well as economic status of women.

For the purpose of better understanding, the studies have been categorized into three parts:

- i) International Studies (Different Countries) on Status of Women.
- ii) National Studies (India) on Status of Women.
- iii) Studies (Punjabi Authors) on Status of Women.

I. INTERNATIONAL STUDIES ON STATUS OF WOMEN

Brettell (1992) draws on three sets of case studies of three cities (viz. Bombay, New York and Rio) that describe how women's organizations have confronted pressing social problems — becoming in many cases the main providers of essential community services in their cities. The study points out that decentralization of political and administrative functions at the local level — often assumed to benefit community organizations

— do not necessarily result in the empowerment of women. The opposite may occur, if decentralization creates new structures of local decision-making that are controlled by men.

Bakker (1994) observed that the increasing participation of women in the labour force in Canada does not seem to have had any significant impact on the level of segregation of work by gender. Moreover, a comparison of the wage data changes from 1984 to 1990 clearly indicates a widening of the wage gap between men and women in many occupations. For full-time work the gender-earning ratio declined from 63.3 percent in 1984 to 60.9 percent in 1990. Bakker also notes the trend towards intensification of part-time and temporary work for women.

Robinson, et al (2000) asked two questions in relation to the abrupt political and economic transitions in Mongolia: why does gender matter in economics? Secondly, what gender-related issues have emerged as a result of transition in Mongolia? They concluded that economic transition has changed the nature of male and female participation in the Mongolian economy. Both groups have experienced greater job insecurity, reduction of state employment and the need for new skills and ways of generating income. Transition in Mongolia has eroded women's previous status, economic security, levels of reproductive health, and participation in public life. Women have less influence in policy-making bodies and forums than they had before transition. Transition increased women's workloads, particularly nomadic and rural women. Women have benefited less than men

in the acquisition of assets from privatization and this has affected their power to raise credit and loans for micro-economic enterprises and self-employment, resulting in fewer opportunities. For women, their roles as 'care givers' has expanded while their need to earn wages for the household economy has also increased.

Edwards et al (2000) has, in his paper, attempted to identify ways of tackling social exclusion through promising practices in health and education in the Asia region. This paper uncovers some of the processes through which ethnic minorities, disadvantaged castes, the ultra-poor, women and migrants have been excluded; outlines the ways in which projects have identified social exclusion and found ways to realign incentives for greater inclusion; and seeks to draw programmatic lessons for the design and implementation of more effective responses.

Mukhopadhyay et al (2003), in their book develop a new framework for gender analysis by demonstrating the importance of identifying the context of such analysis, and by highlighting the necessity of differentiating 'gender' per se from its various 'indicators'. A coordinated set of household surveys were carried out in Export Processing Zones and Export Processing Units, designed for inter-country comparisons between Bangladesh, India, Pakistan and Sri Lanka. The book illustrates how the process of economic reform has been instrumental in changing the external economic environment in which households are operating, and how it may have done it at a pace that has been faster than anything before. This in turn has brought about

changes in the manner in which different members of households adjust to the changed situation, and how they perceive such changes. New market roles for women need not necessarily bring about greater empowerment. The old order of hierarchies may persist and new forms of subordination may surface, reinforcing the unequal power equations between the sexes.

Xaba, M. (2005) tries to answer a very significant question regarding the importance of rural-urban linkages to livelihood in KwaZulu Natal? What role do women play in mobile livelihood arrangements? The study found that rural-urban mobility of a semi-permanent or 'commuting' type nature is a critical livelihoods strategy of poor households. Many semi-permanent migrants return frequently to their home base to fulfill domestic responsibilities.

Banda (2005) points out that women are discriminated against in many ways but if a woman is also a member of a minority or indigenous community, she faces multiple disadvantages. Moreover, despite several efforts at both national as well as international level, neither gender equality nor minority and indigenous rights are integral to international law or human rights.

Jenkins (2005), on behalf of UNESCO, conducted an action-research project to work on the access and retention in school of girls from Dalit (or untouchable) castes. This report attempts to document the process, the outcomes and the lessons learnt from UNESCO's project to "Win People's Will" (WPW) to

educate girl children in two communities in the Kathmandu Valley of Nepal. Some of the main achievements of the programme include: (a) girls enrolled, re-enrolled and attending school; (b) awareness of the importance of education at the family and community level; (c) adult literacy/Health Education/Handicrafts Training; (d) empowerment of women earning money by means other than sweeping; and (e) opening a bank account to support students in the future, and manage income generating activity profits.

Granlund (2008), in his study investigates the association between socio-economic variables and mortality in Vietnam. It is based on an analysis of mortality data in respect of 18,776 men and 22,085 women above 20 years of age, belonging to 14,422 households in rural Bavi District. The study was conducted during the period 1999-2008 when Vietnam witnessed a rapid economic growth and a transition from a planned, agriculture-based economy to a more market-oriented one. The study finds that mortality risk decreases with income and education, a pattern observed in many other countries. However, the decomposition of results indicates that the income and education variables together explain only 15-30 per cent of the total age-standardized inequality for each sex, suggesting that it is important to also consider other dimensions of socioeconomic status, for example related to occupation and marital status.

Morley (2007) has researched into gender equality in higher education in low-income countries and has shown some

astonishing patterns. These include wide-scale sexual harassment and gender violence, barriers to access, and women staff being excluded from promotion and professional development. What are women's experiences of gender discrimination in universities was taken in a sample of five low-income Commonwealth countries? The study found that the gender violence was reported in all five countries, ranging from name calling to sexual harassment in Sri Lanka, Tanzania and Uganda and rape in Nigeria and South Africa.

Prakasam, S. (2009) finds that the proportion of women workers in the work force is an indicator of socio economic profile of the informal sector workers. It is argued that lower the earnings of the households, the higher will be the women's participation in the work force and vice versa. Globalisation resulted in increase in the women's employment in low-paid and low-skilled areas. Feminisation of labour occurred where profit margins are protected by reducing labour costs, extending hours and decreasing the number of formal workers. Given the strong patriarchal traditions in most of the Asia, the ability of women to earn outside is an important instrument for the transformation of gender relations. The possibility of easy dismissal was always one of the main reasons why women found employment in large numbers during boom years of the eighties and early nineties. In case of women workers, much of their normal work is unrecognized and unpaid.

II. NATIONAL STUDIES (INDIA) ON STATUS OF WOMEN

Eapen (1992) examines the concept of "high status" of the women in Kerala and attempts to assess the various elements in the context of continued low economic output and performance. In addition, women's education and employment have not played the transformative role so generally expected of them. Changing levels of female employment and the persistence of a gendered work structure have limited women's claims to "self-acquired" or independent sources of wealth. The author concludes that underlying these changes are conceptions of masculinity and femininity, which privilege the male working subject and female domesticity.

Ghosh (1993) writes that in developed countries (DCs), urban work participation rates are higher than rural rates, whereas in less developed countries (LDCs) rural participation rates are higher than urban rates. In DCs females are more inclined to work in the urban areas than to rural areas; whereas in LDCs, female are participating at higher rate in rural areas. It appears that the proportionate distribution of population between rural and urban sectors, and the economic structure is responsible for these differentials.

Horton (1996) points out that while in most Asian countries women move to regular jobs, in the case of India, they move to the less advantageous status of casual employees. Moreover, compared to countries like South Korea, Indonesia, Philippines, and Thailand, women's work participation in India is marked by relatively low and stagnant rates. Women's workforce

participation has been increasing in many developing countries. This could have occurred due to increasing education levels of women, new opportunities of employment in the industrial sector or increasing migration to urban areas. Falling household real incomes and income insecurity boosting the "additional worker" effects, may also force the women to enter in the labour market. One of the reasons that could be attributed to the increase in female workforce participation is the increasing globalisation trend which the world witnessed since the late eighties. Women's employment has gone up significantly in every region of the world, with the exception of Africa. Informalization of work has stimulated growth of female employment across the countries (as casual, contract worker, outsourcing, home-working). The drop in female unemployment rates relative to men has also been noted by scholars, to be a recent phenomena.

Visaria (1997) found that the share of women in the rural workforce went down from a high of 36 per cent in 1983 to about 34.5 per cent and had remained there till 1993-94. But there was a slight rise in women's share in urban workforce which reflected mainly the growth in women's rate of urbanization.

Study of Unni et al (1997), on rural areas emphasized that in rural areas, women are still predominantly either self-employed or casually employed or family helpers. Proportion of regular workers is relatively high among the male workers. However the proportion of male regular workers has been declining in recent years while that of females have been relatively stable. Proportion of self employed workers has been falling steadily for both male and female's workers in rural areas.

Kundu (1997) states that the work participation rate (WPR) in India comes out as higher for males than for females, both in rural as well as in urban areas stated. The data given by decennial censuses as well as by the N.S.S support this proposition. The urban rates of work participation are lower than the rural ones, for both males and females. The reason mentioned by Kundu for this trend is the agrarian nature of Indian economy because agriculture sector has the 'capacity' to carry a large number of disguised unemployed persons to absorb them at low levels of productivity. This is particularly true for women. The 1991 census recorded a significant growth in the number of total female workers during 1981-91 viz 40.4 per cent. The corresponding figure for males was 20.8 per cent only. As a result, the percentage share of total female workers moved up from 19.7 per cent to 22.3 per cent while for male workers, it declined from 52.6 per cent to 51.6 per cent. Importantly the WPR of females has gone up both in rural as well as in urban areas. The opposite is true for males. Furthermore, the increase in the WPR for women in rural area works out as higher than that in urban areas during 1981-91.

Kazi (1999) argues that Muslim women are among the poorest, educationally disenfranchised, economically vulnerable, politically marginalized group in India. He further argues that their poor socio-economic status reflects a lack of social opportunity which, though not a feature exclusive to Muslim women, is exacerbated by their marginal status within an overall context of social disadvantage for most Indian women.

Consequently, the notion that Muslim women's status in India is attributable to certain intrinsic, immutable 'Islamic' features or that their social status derives solely from Muslim laws, is widely prevalent. The author recommends strengthening human rights mechanisms adding that the central government should ensure that State Minority Commissions are not disbanded subsumed under other bodies. Minority Commissions should be allowed independent functioning. Secondly, to improving the economic status of Muslims - state agencies should actively develop and implement policies geared towards improving the socio-economic status of Muslim women and the Muslim community generally to ensure their full participation in public life as Indian citizens.

Dutta (2000) indicates the Census and N.S.S. data has a declining trend of WPR for men in 80's and 90's. This is not so for women, although NSS data do show a slight fall in rural areas. For urban women, there is an increase in workforce participation, according to both census and NSSO data. As a consequence she notices a process of feminization of the workforce, particularly in urban areas. Unemployment rate for women by alternate definitions have gone down in the 80's and 90's after registering a slight increase during 1983-87. The decline in unemployment rates is sharper in rural areas as compared to urban ones except by daily status.

Parthasarathy, et. al. (2000) pointed out that the period of liberalization witnessed a rise in male participation rates, resulting in a decline in the ratio of female to male participation rates in rural areas. Similar trends have been seen in urban

areas also. The WPR for urban females are much lower, roughly one half of the WPR, observed in rural areas. The ratio of female to male work participation rate shows a steady decline from 0.62 in 1983 (N.S.S. 38th round) to 0.59 in 1993-94 (N.S.S. 50th round). During the decade of 1977-78 to 1987-88, employment increased at about 2 per cent per annum with relatively higher rates in urban areas over the rural; and male employment growth over the female employment growth.

Nirmala et al (2000) found the degree of casualisation is found to be more in the case of rural females as compared to the rural males. The ratio of female casual labour to male casual labour shows a continuous decline over time since 1972-73 and shows a slight rise in the period in internationalization of agriculture. The ratio of casual labour to regular employees is much more in the case of rural females as compared to rural males. Urban India is characterized by more regular employment and casual labour forms only a fraction of it. Though over a period, the ratio of casual labour to regular ones tends to increase for males but the corresponding ratio is much higher for females. The study also concludes that the marginalization of women manifests itself in declining work participation rates and a shift of low paid occupations rather than in increased unemployment rate and increased casualisation.

Sudan (2001) in his article "gender bias in employment of women in urban informal sector" talks about the facts that most of the women work force is in informal sector where there is total lack of job security and social security benefits. The area of

exploitation are high resulting in long hours, unsatisfactory work condition and occupational health hazards. The labour market is highly gender biased where women are assigned unskilled and semi skilled work. Even in skilled operation they are paid less. The gender inequality is also marked in acquiring educational and vocational skills. Although the number of literate women are increasing but women have less access to education and training, and thus lack behind in exploring the instrument through which we can attain equality setting up a chain effect. Further perpetual gender disparity in earnings are glaring, their average earnings are highly depressed and a very small proportion of women are found in the high income group.

Das (2001) believes that female education produces social as well as economic gains. The social benefits are Improvement in quality of life, Reduction in fertility, infant and child mortality rates, Development of art, culture and literature. While the Economic benefits are growth of science and technology, promotes entrepreneurship: Increases labour productivity, level of employment and wages.

Education influences economic growth through the development of human resources. When women are educated they get greater opportunity for employment and income that raises the opportunity cost of their time in economic activity compared to child rearing. Such economic gains motivated families to have fewer children & thus lead to fertility decline & the vicious cycle of high birth rates is transformed into virtuous cycle of investment in human capital. She has done correlation

analysis between income and literacy and has indicated positive correlation between the two showing that literacy influences income to the extent of 21.62 per cent and influence of female literacy is higher at 21.07 per cent while male literacy is 17.15 per cent.

Pandey et al. (2004) in their article "Gender audit of Maharashtra budget-an illustration of current methodology" attempt to identify women related expenditure in the Maharashtra budget. It shows that despite the professed concern for women in the state especially in relation to the declining sex ratio, the allocation continues to be minuscule. However, merely increasing the provision of funds does not automatically lead to the establishment of gender equality or empowerment of women. Policies for women must take cognizance of their needs, problems and choices and incorporate them in the design of the program.

Chari (2006) in her article "Guaranteed employment and gender construction-women's mobilization in Maharashtra" analyses women's mobilization and kind of gender concerns that have emerged as a result of the Employment Guarantee Scheme. She mentions that the recognition of gender concerns is related to an assessment of material needs of women and its impact on and relationship with discrimination within the family. The article also talks of feminization of poverty which is due to the fact that women have lesser means, assets, skills, employment options, education and financial resources than men.

Rao (2006) identified the states where the number of female workers grew faster than that of male workers, viz Andhra Pradesh, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra and Tamil Nadu. These trends indicate feminisation of rural labour markets. Male workers joined the ranks of agricultural labour and a reverse pattern i.e. rise in 'cultivator' category was observed among female workers. The most recent reports relating to employment trends were released by the NSSO in the closing weeks of 2006; these are based on the 61st Round of the NSS, covering 2004-05. On the face of it, going by these reports, it would appear that there has been a revival of employment growth, after the sharp deceleration in the late 1990s, both in rural and urban India, over the first half of the current decade. Labour force participation rates, for both males and females, have recovered the lost ground and the aggregate employment growth rates for both males and females in rural as well as urban areas were close to the rates achieved during the period of 1987-88 to 1993-94. Nonetheless, in spite of the recovery, unemployment rates, both in rural and urban India (taking the current daily status measure) have continued to rise. Moreover, possibly the most striking results from the latest survey relate to the shift in the type of employment.

III. STUDIES ON STATUS OF WOMEN BY PUNJABI AUTHORS

Several studies are also available in english by Punjabi authors, which have been reviewed as follows:

Premi (1980) in his study of "Aspects of female migration in India" states that marriage accounts for 25 per cent-30 per cent of the total migrants whereas associational migration accounts for two third of the total migration.

Rashid Mahmood Langrial (1995) states that after Independence in India women have no doubt wrought their own print on the face of society, but reforms have been mostly confined to what the traditionalist term a small circle of westernized women. These women enjoy liberty of thought and action though ironically due to protection extended by their families (usually male headed). Among the middle class women are mostly teacher's nurses, secretaries, office clerks and front office management. In the upper middle class a major bulk go for medicine, engineering or executive jobs either in the private or in the public sector. In the lower class economic dependence is almost absolute where women have no control over the fruit of their own sweat.

Rana et al. (2001) in their article "Dynamics of education and economic development: An experience of Indian states mention that Punjab has higher percentage of female workers than male workers both main as well as marginal compared to male workers who are illiterate. The percentage of female workers having primary middle and matriculation level of education is lower than that of male workers having the same level of education. The situation gets reversed in subsequently higher levels of education.

Singh et al. (2001), are of the view that migration constitutes the very foundation of the process of organization and is recognized as the chief mechanism by which urban centres continue to grow. In fact no civilization develops with migration inflows and outflows, and population generally moves over from areas of low opportunities to area with greater opportunities. Migration from rural to urban and urban to urban is on an increase. However not much is known about woman migration in India. The Committee on the Status of women in India while examining the census data from 1961-71 came to the conclusion that pre-dominant female migration is what maybe called as 'marriage migration' and 'associational migration' (accompanying their migrant husband) while economic cause were relatively unimportant .

The study is related to the state of Punjab it is concluded that most of the female migration is due to marriage migration (57 per cent-67 per cent) of the total migrants whereas associational migration accounts for (17 per cent-30 per cent) of the total migrants.

Singh (2003) focuses on two different but related issues, viz. conditions of Sikh women in India, and women in diasporic contexts dealing with women's lives and religious experiences. The study discusses the way aesthetics and religion merges in the unitary experience of the sacred in Sikh tradition. He also explores gender in Sikh theology and society. The study finally concludes that the situation of Sikh women and their

experiences are conditioned by multiple factors including identity, socio-economic status, and the political context.

Upinderjit Kaur (2005) examined the historical development of Sikhism from the period of Guru Nanak to the present day by taking an in-depth look at five groups in the Sikh community - the Guru Nanak Nishkam Sewak Jatha; the Namdharis; the Ravidasis; the Valmikis; and the Sikh Dharma of the Western hemisphere. Their history, beliefs and practices are explored, as well as their diverse and shared identities. Concluding that there is no authoritative yardstick with which to assess the issue of Sikh identity, the author highlights Sikhism's links to its Hindu past and suggests a federal Sikh identity with one or two fundamental beliefs at the core and individual groups left to express their own unique beliefs and practices.

Harvinder Kaur (2008) in her article states that Punjab though a prosperous state does not have the highest PCI anymore. Even in terms of literacy rates, while it has doubled from 33.6 per cent to 69.7 per cent (2001 census) the state still ranks 16th among 28 states and 7 union territories. The 2001 census indicates that among the literates too only 22 per cent are matriculates while graduates and above are only 6.6 per cent. Interestingly this percentage is higher amongst females (6.7 per cent) than males (6.4 per cent). The female literacy rate in the state is higher by 10 per cent points as compared to the national female literacy rate.

The state has shown a marked improvement in the work participation rate which is 37.58 per cent in 2001 but it is lower

than the national WPR of 39.26 per cent. Female work participation rate too has increased and is 18.68 per cent but is lower than the national FWPR which is 25.68 per cent (lower by 7 per cent points).

Singh (2011) in "Women Entrepreneurs in India, Realities and Perspective" says that during seventies the Indian women were known for three Ks i.e. Kitchen, kids and Knitting, then in the end of twentieth century they came to be known for three Ps i.e. Powder (spices), pappad & Pickles, and now in the twenty first century there are four Es i.e. Electricity, Electronics, Energy and Engineering where Indian woman is operating. Indian Women have traveled a long way and are becoming increasingly apparent and victorious in all spheres of life. They have shifted from kitchen to high ranking professional activities. The number of women entrepreneurs has grown over a period of time especially in the 1990's. They need to be lauded for their increased, utilization of modern technology increased investments, creating employment for others and setting the trend for other women entrepreneurs in the organized sector.

Kaur et al (2011) believes that women Empowerment in India is a challenging task as gender based discrimination is deeprooted. There is strong evidence of continued son preference. Gender equality in children's school attendance is observed only in urban areas. The age of marriage continues to be very low. Only 43 per cent of women and 87 per cent of men age 15-49 have been employed in the past twelve months. Only 7 per cent of the women are in professional, technical or

managerial occupations. Only 14 per cent of all households heads are females. Although a majority of men say that husbands and wives should make decisions jointly but a significant portion feels that husbands should have the major say in most decisions. Among women who are employed and have earnings only one-fifth have a major say in how their own earnings are used. Thus addressing the malice of gender discrimination and women empowerment in India is a long drawn battle against powerful structural forces of the society.

Singh et al. (2011) in their article state that the status of women in a society can be determined by their education, health, economic role, professional status and decision making power within the family. It is deeply influenced by the beliefs and values of the society.

Gender inequality has strong repercussions for human capital in the next generation because the burden of bearing and rearing children falls on women. Better educated women are able to communicate better with their spouse about family size decision, use of contraceptives and have high aspirations for their children.

Loomba (2011) mentions the positive impact of globalization in India has been new jobs for women, there are opportunities for higher pay, which raises self-confidence and brings about independence. This, in turn can promote equality between the sexes, something that Indian women have been struggling with their entire lives. Globalization has the power to uproot the traditional views towards women so they can take an

equal stance in society. The negative impact is that as women move into the work force, their domestic responsibilities are not alleviated. Women work two full time jobs. One in a factory, where they are paid next to nothing, the second is in the home where they are paid nothing. Development for poor women has meant the migration of men to cities, higher prices for commodities and poorer job opportunities.

Rani (2011) states that feminization of labour is a term used to describe emerging gender labour relations born out of the rise of global capitalism. Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. Benefits of the growing global economy have been unevenly distributed leading to increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Economic changes associated with market-oriented policies under globalization give rise to new economic opportunities. However, before women can take advantage of these opportunities, they have to overcome the constraints they face in accessing information, credit, skill training and other necessary resources as well as markets.

Kaur (2011) in her article states that expanding women's opportunities especially in ways that can enhance their productivity and earning potential, helps raising women's own living standard and contribute to better economic performance. This in turn can result in the reduction of poverty and in

improved family welfare. Because social and cultural forces influence women's economic productivity, deliberate and thoughtful efforts are required to involve women effectively in the development process both in the rural as well as urban areas.

Economic relations determine social relations. The material forces bring about changes in society. The economic development in Punjab has compelled women to get involved in the production process outside the house. The opening up of the Punjab economy is furthering this process more fast than before. This phenomenon, no doubt has become conspicuous in the urban areas for the time being, but it is merely a step in the right direction to liberate Punjabi women.

In addition to the aforesaid studies already reviewed, a large number of studies are available in Punjabi as it is the language of Sikh writers who have contributed a lot in elevating and celebrating Sikh women of Punjab. These are those Sikh women who got a social, economic and religious status in the Sikh history and the history of Punjab like Guru Mahal's – wives of Sikh Gurus along with other prominent personalities. A brief list of some of the leading books of this nature is given as below:

- Sikh bibiyan - Simran Kaur
- Sikh Nariyan - Mohinder Kaur Gill
- Panjab Dian Nariyan - Mohinder Kaur Gill
- Guru Ghar Dian Neehan - Mohinder Kaur Gill
- Dus Guru Mahal - DSGPC
- Subhag Wantiyan - Mohinder Kaur Gill
- Nari Da Mudala Kadam - Sarabjit Kaur

- Ethihasuk Sikh Nariyan - NBS
- Parmukhniyan – NBS

To sum up, all the aforesaid studies differ in their basic objectives, scope, coverage and time frame. They examined the various aspects of women's empowerment in relation to the economic, social and religion. A general consensus, which has emerged from the above studies, is that the situation of women (social as well as economic) in India as well in other countries is not good but improving at a very slow pace.

CHAPTER-III

STATUS OF WOMEN IN SIKHISM

A drastic distinction exists regarding the roles of the males and females in histories of modern human societies. Women have grown to accept, not without resentment though, the male-dominated atmosphere of the world. Because people use religious doctrine to define their life styles, some religious scriptures in both the East and the West seem to condone, unequal treatment of women. In the dominant Western religion of Christianity, God created man, and then woman out of man's rib. Eve, the first woman persuades Adam to eat the forbidden apple, thus committing the world's first sin, a landmark recognized as the fall of mankind (Ballou, 1976). The implied inferiority and corrupting influence of women in the Bible appear to justify their second rate treatment in Western society. In Eastern world, the Muslim religion also demeans women. The Koran contains explicit details concerning the inferior treatment of women. This includes the right of a man to divorce his wife, never vice versa, and the wearing of a veil to cover a woman's face, called burkah, in public. The Koran reminds men, "Your women are a tilth for you (to cultivate) ... And they (women) have rights similar to those (of men) over them in kindness, and men are a degree above them" (Ballou, 1976).

Women's roles were laid out in Hindu law books such as the Dharma-Shastras, however basic rules in the Laws of Manu

(200 C.E.) lays out how a woman or wife should behave in the household and towards her husband (Denton, 2004). Therefore, it was the female's role as a wife to bear her husband's children and educate them in their traditional practices. To maintain their dominance over the women, men have their wives maintain the home and the family that he has made and provided for. Further, medieval India was the 'darkest age' for women, during which foreign conquerors like Muslims invaded India. As polygamy was a norm for these invaders, they picked up any women they wanted and kept her in their harems. In order to protect them Indian women started using *Purdah*, (a veil), which covers the body. Due to this reason their freedom also became affected. They were not allowed to move freely and this led to the further deterioration of their status. These problems related with women resulted in a changed mindset of people. All this gave rise to some new evils such as Child Marriage, *Sati*, *Jauhar* and restriction on education of girls. The plight of women in medieval India and at the starting of modern India can be summed up in the words of the great poet Rabindranath Tagore:

*O Lord Why have you not given woman
the right to conquer her destiny?
Why does she have to wait head bowed,
By the roadside, Waiting with tired patience,
Hoping for a miracle in the morrow?*

(Stutley, 2006)

The transformation the Sikh Gurus brought in woman's status was truly revolutionary. The concept of equality of woman with man not only gave woman an identity of her own but tended to free her from all kinds of fetters to which she was bound in the Hindu society. Condemned to a life of misery and degradation and deprived of all social privileges and rights, she had hitherto come to develop a slavish mentality. This coupled with social restraints had totally killed her initiative and restricted her mobility. She had grown into a listless individual and wore a pathetic sight. It was in this setting that Guru Nanak, the founder of the Sikh faith, raised his voice for justice to women and provided the scriptural basis for equality which was not to be found in the scriptures of other India born religions. He pleaded the cause of women and strove for their liberation in the fifteenth century whereas women's emancipation movement in Europe started much later, in the eighteenth and the nineteenth centuries. In an age when the inferiority of women was taken for granted and female infanticide and the customs of purdah and sati were commonly practised, the Guru spoke out against them in a voice of reason and sanity. As the Sikh faith grew, his protest grew louder and it demolished one by one all centuries-old disabilities against woman.

At the time of Guru Nanak, Indian women were severely degraded and oppressed by their society. Given no education or freedom to make decisions, their presence in religious, political, social, cultural, and economic affairs was virtually non-existent.

Woman was referred to as "man's shoe, the root of all evil, a snare, a temptress." Her function was only to perpetuate the race, do household work, and serve the male members of society. Female infanticide was common, and the practice of sati, the immolation of the wife on her husband's funeral pyre, was encouraged, sometimes even forced (Kaur, K., 1992). Guru Nanak condemned this man-made notion of the inferiority of women, and protested against their long subjugation. The Ultimate Truth was revealed to Guru Nanak through a mystic experience, in direct communion with God. Guru Nanak conveys this Truth through the bani, Sikh Scripture. He first argues against the sexist sentiments of the pompous man about the necessity of woman :

From woman is man born, inside her is he conceived;

To woman is man engaged, and woman he marries

To woman is man's companionship

With woman originate new generations

Should woman die, is another sought;

By woman's help is man kept in restraint.

Why revile her of whom are born great ones of the earth?

*From man is born woman, no human being without woman
is born.*

(Sri Guru Granth Sahib, Var Asa, p. 473 quoted in
Gurbachan Singh Talib Vol. 2)

The Sikhism also condemned the rape and brutalities committed against women by the Mughal invader Babar:

Jaisî maina âwai Khasam ki bânaî taisraâ Karîna giânu ve Lalo

Friend Lalo ! as descends to me the Lord's word, I express it.

Babar with the wedding-party of sin from Kabul rushed down and forcibly demanded surrender of Indian womanhood.

Then went modesty and righteousness into hiding,

And falsehood was strutting about in glory.

Set aside were Kazis and Brahmins, and Satan went about solemnizing marriages.

Muslim women, reciting the Koran, in their affliction called on Khuda.

Other women of lower castes and of the Hindus in this suffering too include in your account.

Saith Nanak : Divine Beloved! Sung are paeans of blood

And sprinkled is blood for saffron.

(Sri Guru Granth Sahib p. 722, quoted in Gurbachan Singh Talib, Vol. II)

Similarly, during the past days, the practice of sati (immolation of a widow on the funeral pyre of her husband) was common. The Sikh Gurus condemned it long before any notice of it was taken by Akbar and later by the British rulers. Guru Amar Das carried out a vigorous campaign for the abolition of this inhuman and barbarous practice. He considered Sati as an infliction of unforgivable cruelty on women and strove hard for the emancipation of women from this forced brutal social practice. He observed:

Sloka Guru Amar Das

Satiyāna ehi na ākhiyane jo marahiyāna laggi jalanni

Not these are true suttees that perish on their husbands funeral pyres:

Saith Nanak: Those are true suttees who suffer agony of separation.

Sloka Guru Amar Das

Such too are known as suttees as pass life in noble conduct and content

Serve their lord, and rising each day, remember him.

With their lord widowed women in flames perish;

With true love, separation is grievous suffering.

Saith Nanak : Those to their lords indifferent, burn not in flames

In life and in death are they ever from them estranged.

(Sri Guru Granth Sahib p. 787, quoted in Gurbachan Singh Talib, Vol. III)

In Sikhism, a woman is not considered an evil who leads man astray. Nor is she regarded an obstacle in the realization of the spiritual ideals. Sikhism is a householder's religion for man and woman alike. The Sikh Guru honoured the institution of marriage and strongly denounced asceticism. They castigated those yogis who left their houses and lived on the generosity of the common people. The yogis took pride in being celibates but inwardly they were in fact craving for sexual indulgence. Said Guru Nanak,

Begging – bowl in hand, man may wear garb of rags,

Yet in His mind may be aroused fierce desire.

His wife has he discarded, yet lust in him has arisen-

To other's womenfolk his heart attached.

*Delivering discourses to others, the holy word he contemplates not
himself;*

*Such a one a street lout within him evil passions, outwardly is he
calm-*

Thus must Yama dishonour him.

*The true Sannyasi is one who, discarding his ego, the holy
Preceptor Serves;*

*Seeking not garments or food, receives whatever spontaneously
he gets.*

(Sri Guru Granth Sahib p. 1013, quoted in Gurbachan Singh Talib, Vol. III)

The Sikh Gurus condemned the hypocrisy that characterized yogis. In their view, there is nothing unclean about the normal sex life. All the Sikh Gurus were married men, except the eighth Sikh Guru who died very young. They also led a normal life of a householder and regarded sex desire as a natural phenomenon.

In Sikhism, spiritual freedom is to be secured not by the unnatural suppression of human desires but by their judicious organization. In other words, Sikhism is for temperate gratification of bodily desires. It deprecates animality in man and approves the institution of marriage as the practical and natural artifice for taming and controlling the biological instincts. The Sikh religion does not make any virtue of sexual abstinence as

Hinduism does and vowed celibacy is not upheld as any more virtuous than normal living. According to Sikh teachings, true abstinence or renunciation is a mental attitude of detachment; emphasis is laid on the practice of ascetic virtues without any person having to renounce the family and the society. What is stressed again and again in the Sikh scripture is self-restraint and self-control. Guru Nanak observed in this context.

Paper and salt in company with ghee remain untouched by water;

So does the lotus.

Saith Nanak, servant of God : Thus do God's devotees also mingle with mankind-

What harm can Yama do to them.

(Sri Guru Granth Sahib p. 877, quoted in Gurbachan Singh Talib, Vol. III)

Marriage is considered essential but marriage is not regarded as a contract subject to dissolution at will. It is an unbreakable spiritual union. The basis of marriage is not simply a physical union, but an everlasting true love. According to Guru Amar Das:

Not those be the true wedded couples that with each other consort:

Truly wedded are those that in two frames, are as one light.

(Sri Guru Granth Sahib p. 788, quoted in Gurbachan Singh Talib, Vol. III)

Marriages aim at the fusion of two souls into one. It is a means by which the two souls attain spiritual growth. Marriage is thus a loving comradeship between a man and a woman who seek to live creatively in partnership to gain the four objects of life: *dharma*, *artha*, *kama* and *moksha*. Its main purpose is the enrichment of the personality of husband and wife in a way that each may supplement the life of other and both may together achieve completeness. Marriage is also a means by which a person gains self-fulfillment. It becomes workable only on the basis of mutual trust, understanding and fidelity. Sikhism upholds monogamous ideal of marriage. Giving his views on chastity, Guru Gobind Singh said, "As I grew up, my Guru instructed me thus: O son, as long as you live, keep up thy vow (of chastity). Let not thought of other woman cross even thy dreams. And let the wedded spouse be the exclusive objective of thy ever increasing love."

Sikhs are required by their religion to be loyal to their spouses. In Sikhism, even celibacy has been redefined in terms of chastity. According to Bhai Gurdas, a celibate is one who is married to one wife only and treats all other women as sisters and daughters. Marriage is an unbreakable spiritual union.

Sikhism condemns adultery in unequivocal terms. All the Sikhs who accept baptism by the sword are forbidden to (i) smoke tobacco or take liquor, (ii) eat meat killed by ritual slaughter, (iii) cut hair, and (iv) commit adultery. It is obligatory for Sikhs to desist from the evil of adultery. No one is spared, not even the king. Sikhism directs its followers to be sincere to their

wives, and look at all other women as if they were their mothers and sisters. The Gurus redefined celibacy as marriage to one wife and taught that male and female alike need to practice conjugal fidelity. They advocated marriage of two equal partners.

A Sikh leads a householder's life, it is an essential element of social life and social structure. The life of the householder is a life of service and austerity. It is in fact the performance of social duties that make a home a true home. A Sikh by leading a householder's life becomes a share of the riches of life but he at the same time never loses sight of the ultimate reality. A Sikh is ordained to be an "ascetic within and secular without." He is asked to conduct himself in the worldly surroundings like a lotus in muddy water. Man and woman are equal companions in life. Their role is complementary and not competitive. A married woman performs a very useful role in society through maintaining sexual discipline and establishing a morally healthy society. She is an embodiment of virtue and fortitude and not a force that seduces man to evil. She must be respected because man and all his social life would be incomplete without her.

The fundamental analogy which has been used in the Shri Guru Granth Sahib depicts the relationship between God and man, and proves that the physical body does not matter (Krishnan, 1966). The Shri Guru Granth Sahib parallels all human beings (men and women). This means that every person is a suhagan - a woman who is the beloved of the Lord - whether they have the body of a man or woman. Because the human body is transitory, the difference between man and woman is

only transitory, and as such superficial. Thus, according to Sikh ideology, all men and women possess equal status. All human beings, regardless of gender, caste, race, or birth, are judged only by their work and deeds. With this assertion, the Sikh Gurus invited women to join the sangat (congregation), work with men in the langar (common kitchen), and participate in all other religious, social, and cultural activities of the gurudwaras (Sikh places of worship) (Kaur, V., 1990).

Guru Amar Das also condemned purdah, the wearing of the veil, female infanticide and encouraged widow remarriage. No woman could come to the congregation in purdah. Guru Amar Das also established twenty-two Manjis covering several parts of India for the growth of Sikh religion and organization. He entrusted four of these to women. The Sixth Guru, Guru Hargobind called woman "the conscience of man "without whom moral living was impossible. The girls were also encouraged to receive education. Child marriage was discouraged and the practice of female infanticide severely banned. The latter was considered so important that it was subsequently made a part of the instructions given to the Sikhs at the time of baptism. The oath requires that Sikhs will not practise female infanticide or have any association at all with those who practise it, will not take alcohol, tobacco and other drugs, and will not marry their daughters for monetary gain.

In Sikhism, man and woman are regarded as complements to each other; one is incomplete without the other. Woman is considered ardhangni, that is the other half of man. The basis of

man-woman relationship is true love, nothing else. The steps the Gurus took to advocate the equality of women, revolutionized the tradition of Indian society. As they began to partake in social, religious, and political affairs, their contribution and worth as equal partners of men became more obvious.

Sikh history records the names of several women, such as Mata Gujri Mai Bhago, Mata Sundari, Rani Sahib Kaur, Rani Sada Kaur and Maharani Jind Kaur, who played an important role in the events of their time. Mata Gujri the wife of Guru Teg Bahadur struggled against Mughal terror long with her grand children. So also Mata Sundri the wife of Guru Gobind Singh contributed to the history of Sikhism as she patronized Sikh warrior after the death of her husband Guru Gobind Singh. On the war ground it was Mai Bhago who can be compared to the great Hindu Queen Rani of Jhansi who fought against the British. She was not only a warrior but also persuaded 40 disciples of Guru Gobind Singh to cut a sorry figure for their action against the Guru. As a result, all those 40 warriors saved their grace in history and they are called 'Chali Muktas' due to the guidance of Mai Bhago a great Sikh woman. Women's displays of steadfastness during the eighteenth century when Sikhs were fiercely persecuted have had a strong impact on modern-day Sikhs, who recount these stories in their ardas.

Sikhism commends married life as it enables a person to fulfil his obligations to the society at large more effectively. Production gets augmented where there is trusting

companionship, shared work and interests, tolerance and understanding between man and woman. Sikhism regards it a vital social and national service to work hard, to serve and rear a family. Sikhism thus ensures regular and continuous supply of labour which is both a means and an end of productive activity. But procreative activity must not proceed unchecked. The symbol kachh signifies continence and is indicative of the Sikh's manly control over his appetite even as he commits himself to the procreative world. And the same thing is applicable in case of women too. In modern parlance, it may be said to imply having children by choice and not by chance, and thereby promoting family welfare. This whole approach illustrates life-affirming character of Sikhism which calls for judicious organisation of life in a way that man is fulfilled. The householder's life provides a means whereby an individual advances on the moral plane and finally reaches a stage where he develops chastity of mind and body and identifies himself with the well-being of the whole universe. The householder's life paves way for the realization of the spiritual goal. One obtains salvation while living with one's family. Since both man and woman are co-partners in this life, both command equal respect.

The great holy book, viz. Sri Guru Granth Sahib outlines the status of women in Sikhism and regards the Sikh woman as equal to the Sikh man. In Sikhism, women are considered to have the same souls as men and an equal right to grow spiritually. In addition to above said rights, Guru Granth Sahib allows women to lead religious congregations, take part in the

Akhand Path (the continuous recitation of the Holy Scriptures), perform Kirtan (congregational singing of hymns), work as a Granthi, and participate in all religious, cultural, social, and secular activities. As such, Sikhism has been the first major world religion to state that women were equal in every single respect. Sikh history has prominently recorded the role of women, portraying them as equal in service, devotion, sacrifice, and bravery to men. Sikhism thus gives special significance to women. According to Sri Guru Granth Sahib, men and women are two sides of the same coin of the human race and therefore, it is believed that in the life of human beings there is a system of inter-relation and inter-dependence in which man takes birth from a woman, and woman is born of a man. Moreover, a man can never feel secure and complete during his life without a woman, and a man's success depends upon the love and support of the woman who shares her life with him, and vice-versa. The founder of Sikhism, Guru Nanak, reportedly said in 1499 that "it is a woman who keeps the race going" and that we should not "consider woman cursed and condemned, when from woman are born leaders and rulers" (Kaur, K., 1992).

Thus, Sikhs have had an obligation to treat women as equals, and gender discrimination in Sikh society has not been allowed. However, gender equality has been difficult to achieve. To ensure equal status for women, the Sikh Gurus made no distinction between the sexes in matters of initiation, instruction or participation in sangat (holy fellowship) and pangat (eating together).

Therefore, women have a very respectful position in Sikhism where she is not an evil or a seductress, but the mother of mankind. Guru Nanak's was the first voice raised against discrimination perpetuated on the mute and submissive woman. Sikhism endeared to create elements of a fresh and vigorous life by giving due recognition to the constructive and important role played by her in the society. In so far as the scriptural value system of the Sikhs is concerned, woman is accorded equal religious, social, economic and political rights. She has full freedom to worship and read scriptures or work in fields and factories or participate in legislatures. No field is barred to her. Sikhism encourages education of girls which will enable them to adopt rational modes of thought and use their faculties to the maximum advantage of society. Since the Sikh scriptural value system accords reasonable equality to women in all walks of life, it does not allow any waste of precious human resources. It paves way for full utilization of woman power potential, thereby aiding the process of economic growth.

Guru Gobind Singh, the tenth Guru, firmly endorsed the principle of human equality in all walks of life at the time of administering amrit to his followers. Guru's baptism was and is open to all. A Sikh cannot be called a Sikh if he discriminates between a high and a low or between a man and a woman. Sikhism has thus been a potent influence in the emancipation of Indian womanhood. According to the basic tenets of Sikh religion, a woman has full freedom for worship, education and vocation. She may work in a field or a factory or go to a

battlefield as a soldier. There are no obstacles in her way. Further, not only are there no prejudices in Sikhism against women engaging in productive work, it is made obligatory for all individuals, both men and women, to engage in gainful and productive activity and contribute something for the public wealth

However, when the operative value system of the Sikhs is scanned, there are so many deviations. In spite of the exhortations by the Sikh Gurus, woman remains less than equal to man in the Sikh society. The Guru's teachings of equality have never been fully realized, which is clearly evident in the treatment of women even in the Sikh society today. Either because of the influence of the majority community on the Sikh minority or the Sikh male's unwillingness to give up his dominant role, women continue to suffer prejudices. (Kaur, K., 1992).

No doubt Sikh Gurus and Sikh scriptures accorded equal status to women but with the passage of time, social pressures, male chauvinistic attitudes, and the forgetting of the essence of the teachings of the Sikh Gurus, the position of Sikh women in today's society is not much different from the Non Sikh women in India. The recent materialistic attitude of the changing world including Sikhs have added to the deterioration in the status of women. Many of the progressive teachings of the Sikh Gurus which were 500 years ahead of their time are not properly followed.

This is a deplorable situation. Along with the spread of education, economic empowerment there is a need to take an analytical look back at the teachings and lives of the Gurus, the following of Sikh Scriptures can reawaken Sikh women as well as Sikh men. They can become conscious of rights of women as equal partners in human progress. Sikh organisations and Sikh societies should take an active interest in rectifying this evil situation so that Sikhs can again go with their heads held high in the western society. I am an optimist and believe the day is not far off when all women irrespective of their education and economic status in life will enjoy the same rights and privileges as were provided to them by the Sikh Gurus. Despite the fact that in the 15th century, Guru Nanak established Sikhism, the first religion to advocate emphatically the equality of all people, especially women, the prejudices and injustices based on gender linger even today. Indian society discriminates against women in workplaces, and denies them the right to fight on the battlefield. People measure a woman's value as a bride by the size of her dowry, not necessarily by her character and integrity.

Hari Prabhu merei babula hari dewuh dan main dajo

Father dear! With the holy Lord for my wedded spouse,

Grant me dower of devotion to him.

Grant me robes of devotion, of devotion the objects of decoration,

That blessed I May feel.

By devotion to the Lord is the wedding-ceremonial blessed;

The Lord by guidance of the Master this dower on me was conferred.

In the world and the universe has the acclaim risen-

No dower such as this is anywhere else.

Other dowers by worldlings displayed,

Are all false, worthless self-display.

Father dear! with the holy Lord for my wedded spouse.

Grant me the dower of devotion to Him.

(Sri Guru Granth Sahib p. 79, translated Gurbachan Singh Talib, Vol. I)

The foregoing discussion clearly states that Sikhism, one of the world's youngest religions, accorded women complete equality with men in all spheres of life more than five hundred years ago when no other religion of the world even thought about it. The Sikh Gurus ensured that women enjoyed equal rights to life, liberty, and pursuit of happiness.

CHAPTER – IV

ECONOMIC STATUS OF WOMEN IN MUMBAI: AN OVERVIEW

The city of Mumbai (which was known by the name Bombay earlier) is the capital of Maharashtra a state of India. The residents of the city are called Mumbaikars or Bombayites. Marathi is the official language of Maharashtra state, it is widely spoken and understood in the city. In addition to it, there are sixteen other languages of India which are also spoken in Mumbai, most common being English, Hindi, Marathi and Gujarati. However, Punjabi is also amongst the common languages spoken in Mumbai. English is extensively spoken and is the principal language of the city's white collar workforce.

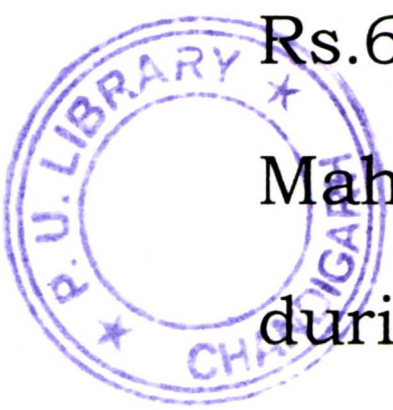
This chapter deals with the broader outline of the history, geography, economy and culture of the city. For the purpose of better understanding, the chapter has been divided into five sections. Section I gives some overview of the comparison of the state of Maharashtra with that of Punjab and India. Section II discusses the History Section III deals with Geography. Section IV with religious and cultural status of Mumbai. While talking about the culture, the problem of sex workers (female) of the city has been discussed in detail. The major highlights in the economy of the city has been discussed in the last Section.

I. MAHARASHTRA STATE VIS-À-VIS INDIA AND PUNJAB STATE

Since the current study deals with the economic and social status of Sikh women in Mumbai, it is highly significant to see the scenario of the economy and demography in Maharashtra (wherein the Mumbai city is situated) vis-à-vis India (wherein the State Maharashtra is situated) and Punjab (which is the dominant area of the Sikh women). Thus, accordingly, this section is focused on these issues.

Punjab is primarily an agricultural economy. Maharashtra, on the other hand, is India's leading industrial state contributing 13% of national industrial output. Here, almost 46% of the GDP is contributed by industry. In the past for several years, the state of Punjab continued to be at number one in terms of per capita income. But in last few years, the per capita income of the state is falling short as compared to the other states. At present, the per capita income of the state of Punjab was reported to be Rs.67473 (during financial year 2010-11), whereas in case of Maharashtra it was reported to be of higher order (Rs.83471) during the same year (Economic Survey, 2010-11). Thus, presently, the state of Maharashtra is leading Punjab in terms of per capita income.

Literacy Rate for women has traditionally been described as the ability to read and write and is considered to be an important measure to reveal the status of women of a region. This rate has been recorded to be the higher in Maharashtra vis-à-vis All India average and Punjab (The literacy figures are 82.91



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percent, 74.04 per cent, and 76.68 per cent respectively). Thus, Maharashtra is the leading state of India with respect to literacy rate of women. However, in all the states, the literacy rate is less than 100 per cent. And this deficiency in Literacy Rate is found to poor despite several years of planned efforts of the Indian government and its states. In fact, there is still the absence of adequate school infrastructure like improper facilities and inefficient teaching staff, which is one of the main factors affecting literacy in India. The literacy rate for men is higher than women. In Maharashtra (Male: 89.82 percent, Female: 75.48 percent) India (Male: 82.14 percent, Female: 65.46 percent) and Punjab (Male: 81.48 percent, Female: 71.34 percent). Another important indicator to measure the status of women is sex ratio. Higher the sex ratio, higher is the status of women Sex Ratio, which is the ratio of number of females to per 1000 males, has been reported to be less in Maharashtra (946) than the all India average of (940). However, it has been found to be better than Punjab's with an average of (893).

II. HISTORY OF MUMBAI

Historically speaking, the city of Mumbai has not been ruled by a single community or a particular race. Several kings and emperors with diverse backgrounds have been ruling the city over the period. While tracing the history of Mumbai city, it is found that during third BCE, the city was under Maurya Empire which made it the center of Hindu and Buddhist religions (Ring et al, 1994). Thereafter, between the second century BCE and twelfth century CE, the city was ruled by

several emperors (e.g. Satavahanas, Abhiras, Kalachuris Vakatakas, Mauryas, Chalukyas etc.). King Bhimdev founded his kingdom in the region in the late 13th century, and established his capital in Mahikawati (which is presently known as Mahim) (Dwivedi et al, 2001). Thereafter, it was ruled by Delhi Sultanate and Gujarat Sultanate between 1347-1407 and 1407-1534. In 1534, the Treaty of Bassein was obliged with the Portuguese Empire on 23 December 1534, according to which, the seven islands of Bombay, the nearby strategic town of Bassein and its dependencies were offered to the Portuguese. The territories were later surrendered on 25 October 1535. The Portuguese were actively involved in the foundation and growth of their Roman Catholic religious orders in Bombay (GOM, 1960).

It is worth mentioning that during this time, several of the oldest Catholic churches in the city such as the St. Michael's (at Mahim), St. John the Baptist (at Andheri), St. Andrew's at Bandra etc. were constructed. Between 1665 to 1666, the British managed to acquire several areas (e.g. Mahim, Sion, Dharavi, and Wadala) from the Portuguese. These islands were in turn leased to the East India Company of British in 1668. In 1687, the British East India Company transferred its headquarters from Surat to Bombay. Following the transfer, Bombay was placed at the head of all the Company's establishments in India. Towards the end of the 17th century, the islands again suffered incursions from Yakut Khan in 1689-90. The Portuguese presence ended in Bombay when the Marathas won several areas of Bombay during 1737 to 1739 (David, 1995).

During the middle of the 18th century, Bombay began to grow into a major trading town, and received a huge influx of migrants from across India. Meanwhile, the British were able to secure Salsette from the Marathas without violence through two treaties, viz. Treaty of Purandar (1776) and Treaty of Salbai (1782) (Naravane, 2007). Bombay emerged as a significant trading town during the mid-18th century. From 1782 onwards, the city was reshaped with large-scale civil engineering projects aimed at merging all the seven islands into a single amalgamated mass. This project, known as Hornby Vellard, was completed by 1784 (Dwivedi et al, 2001). On April 16, 1853, India's first passenger railway line, connecting Bombay to the neighbouring town of Thane was established. During 1861–1865, the city became the world's chief cotton trading market, resulting in a boom in the economy that subsequently enhanced the city's stature and continued to develop into advanced trading hub (Dwivedi et al, 2001). In fact, it is due to its diversity of the rulers that the city is multi-cultured.

III. GEOGRAPHY OF MUMBAI

Mumbai is situated on the west coast of the country in the south of the Tropic of Cancer. Originally, the city is made from a cluster of seven Islands, viz. Colaba, Mahim, Parel, Mazagaon, Old Woman's Island, Wadala, Matunga and Sion. The term Mumbai which is used as the name of the city has been taken from the name of Mumba Devi (the goddess of the Koli Fisher Folks). At present, it is composed of twin regions, viz. (a) Mumbai city (also referred to as Island city and South Mumbai); and (b)

Mumbia Suburban District. Thus, the total area under the administration Brihanmumbai Municipal Corporation (BMC) is 437.71 square km [the total of the island city (67.79 square km) and suburban district 370 square km] (GoM, 2009).

Generally speaking, primarily due to the close proximity to the Arabian Sea, the weather of Mumbai is reported to be hot and humid throughout the year.

IV. RELIGION AND CULTURE OF MUMBAI

Normally, the people of the city tend to be very busy in their hectic schedules of routine life, but when it comes to religion, people appear to be highly devout. Hinduism is the major religion observed by most of the residents of Bombay. Apart from Hinduism, the other religions followed here are Islam, Jainism, Zoroastrianism and Christianity. The religious structure of the city as is given in Mehta (2004), comprises the proportions of different religions as follows:

- (a) Hindus (67.39 per cent),
- (b) Muslims (18.56 per cent),
- (c) Buddhists (5.22 per cent),
- (d) Jains (3.99 per cent),
- (e) Christians (4.2 per cent), and
- (f) Sikhs (0.58 per cent).
- (g) The rest of the population includes Parsis and Jews.

However, the most peculiar feature of the city is that despite having several religions in the city, there is unity among the people who live together happily and celebrate each and every religious festival with full enthusiasm (Kumari, 1990).

Mumbai has a considerable population of Parsis, who were the first ones to settle here after Koli- fisher folks. Temples, churches as well as mosques, make the major places of worship in the city. In precise terms, the people of Mumbai are primarily Maharashtrians, which comprises of 42 per cent of the population. It is followed by Gujaratis (19 per cent). The rest of the people are hailing from other parts of India (Strizower, 1971).

Due to its people hailing from different backgrounds, religions and due to several other historical reasons (discussed in this chapter in the following pages), there is a great deal of diversity in Mumbai's culture. The diversity, precisely speaking, is in fact a very beautiful blend of traditional as well as modern festivals, food, music and theatres. The city offers a cosmopolitan and diverse lifestyle with a variety of food, entertainment and night life, available in a form and abundance comparable to that in other world capitals. In fact, Mumbai has been a vast trading center in past which has led to a diverse range of cultures, religions and cuisines coexisting in the city. Moreover, due to the migration of people from all over India since the British period has also impacted and made the city's culture to be a unique blend of several cultures.

The condition of women in the city is very good. They are equally treated on most of the aspects of life. They can pursue education. They are permitted to do almost all types of jobs.

But, however, on the contrary, there is a very dark side of the condition of women in Mumbai also. Mumbai is said to have the country's largest brothel based sex industry, with over

100,000 sex workers in Mumbai. It is estimated that more than 50 per cent of the sex workers in Mumbai have HIV and the incidence of HIV is increasing over the years (WHO, 2001). As is revealed by some empirical investigations (e.g. Galwankar, 2002), women are pushed into the trade at a young age, at times even before they attain puberty and thus are not aware of the trap they are falling into. Once they are pushed into this sex trade, there is no escape till the brothel keeper has earned well enough through her. At the brothels, these girls are subjected to physical and mental torture if they refuse to abide by the wishes of the keeper. As most women have no formal education, they have no knowledge of how much they earn. Thus, the social condition of all the women in the city is not good.

According to the National Crime Records Bureau 2006 more than 32000 murders, 19000 rapes, 75000 dowry deaths and 36500 molestation cases are the violent crimes reported in India against women. Moreover, there are many instances of crime especially against women which go unreported in India. As per the report, among all the crime, rape is the fastest growing crime in the country today and as many as 18 women are assaulted in some form or the other every hour across India.

As per the statistics provided by the Economic Survey of India, 2010-2011 the crimes against women in Maharashtra particularly Mumbai have increased over the years and that 46.2% of the crimes registered against women (in the state) were because of cruelty by husbands and relatives. The rest of the

crimes are predominantly in the work place (especially sexual exploitation)

The Economic Survey shows that Maharashtra ranks 5th highest in crime against women in the country. Thus the problem of crime against women remains at a high level in this economically developed region of the state.

V. ECONOMY OF MUMBAI

Mumbai is the commercial capital of India as it generates 6.16 per cent of the total GDP (Economic Survey, 2010-11). Moreover, in terms of population, it is the country's largest city. Mumbai is the financial capital of India. It has the two largest Indian stock markets-The National Stock Exchange and The Bombay Stock Exchange. The Reserve Bank of India which is the central bank of the country and the Securities and Exchange Board of India's head offices are located here. Most of these offices are located in downtown the area of South Mumbai which is the nerve centre of the Indian economy. Moreover, several foreign establishments also have their branches in the South Bombay area. Mumbai is the 29th largest city of the world. Mumbai was ranked among the fastest cities in India for business startup in 2009 (World Bank, 2009). As of 2009-10, Mumbai enjoys a Per Capita Income of \$ 2,845. This is 16.6 per cent higher than 2008-09 levels of \$ 2,440. In PPP dollars, Mumbai had a Per Capita Income of over \$ 7,100 as of 2009-10 fiscal. In the recent years Mumbai is experiencing phenomenal surge in Nominal Per Capita Income which is expected to go past the \$ 10,000 threshold by 2020.

A further close perusal on a few economic indicators show that Mumbai is the economic hub of India, e.g. the city contributes 10 per cent of factory employment, 25 per cent of industrial output, 33 per cent of income tax collections, 60 per cent of customs duty collections, 20 per cent of central excise duty collections, etc (Economic Survey, 2010-11).

Prior to 1980s, almost all of the prosperity of the city was attributed to textile mills and the ports, but over the years, the other sub-sectors of the economy (like engineering, diamond-polishing, healthcare and information technology) have grown rapidly and the occupation since been diversified.

A brief overview of the occupational structure of the city reveals that government employment (both state as well as center) employees make up a good percentage of the city's workforce, despite the fact that predominantly, the people in the city are in private sector. Mumbai also houses a large unskilled and semi-skilled self employed population (which includes the migrants from north and other Indian states), who primarily earn their livelihood by indulging in petty works (like hawkers, taxi drivers, mechanics etc.). Moreover, Mumbai is home for most of India's television and satellite networks. In addition to above, the major publishing houses of the country have their headquarters in the city. The following is the list of some of these major companies: Reliance Industries, Tata Group, Aditya Birla Group, Hindustan Petroleum, Bharat Petroleum, ESSAR Group, State Bank of India, ICICI Bank (and several other banks), Mahindra Group, Godrej Group etc. Last but not the least,

Bollywood, the hub of Indian film industry, is also housed in Mumbai. Lacs of people including women earn their livelihood from these industries.

As is happening everywhere in the world (particularly the developing countries), Mumbai is also experiencing several urbanization challenges. One of the most severe challenges of the urbanization is the widening of disparities in housing between the upper and strata, middle-income low-income segments of the population. Highly desirable neighbourhoods such as Malabar Hill, Bandra, Juhu etc. house Bollywood movie stars, professionals and industrialists. These apartments have three or more bedrooms and several other luxuries (like ocean views, tasteful interior decoration). Several estimates put the proportion of people living in these apartments to be between 20 to 25 per cent of people in Mumbai. Parallel to such rich people, there are large number of people in Mumbai who live in informal housing or slums. They cover only 6-8 per cent of the city's land even though 42 per cent of the population lives in them (Mumbai Human Development Report, 2010).

As per Census 2011, the population of Mumbai was reported to be 12,478,447. The population of Greater Mumbai has increased more than twelve times in the last century (Table 4.1). The population growth has been in double digits since the beginning of the last century except after 1921, the year of the Great Divide. There has been a huge jump in growth rate post independence and it continued in double digits until the turn of the century. It is in the last decade that for the first time the growth has fallen to single digits at 4.73.

Until 1950, most of the growth remained within the Island City but this significantly reduced after 1971 due to congestion. After independence, with the influx of refugees, both the eastern and western suburbs started growing rapidly. Since 1981, the suburban district of Mumbai has become the largest district in the State of Maharashtra in terms of population.

Table 4.1: Population growth in Greater Mumbai

Year	Population	Growth Rate
1901	9,27,956	--
1911	11,48,757	23.79
1921	13,80,448	20.17
1931	13,97,812	1.26
1941	18,01,356	28.87
1951	29,94,444	66.23
1961	41,52,056	38.66
1971	59,70,575	43.80
1981	82,43,405	38.07
1991	99,25,891	20.41
2001	119,14,398	20.03
2011	12,478,447	4.73

Source: Census of India, 2011

There is vast heterogeneity in the population of Mumbai in terms of racial, religious, regional and linguistic lines. In fact, each community in Mumbai initially had its niche in the occupational structure. These include the Gujarati merchants,

the influential Parsis, Jain traders, Muslim retailers, and the native Maharashtrians who worked in offices and industries. Migrants from the southern and northern states of India generally worked either in the construction or in the service sector, while the Sindhi refugees from West Pakistan entered the commerce sector. The Mumbai textile workers have always been considered the leaders of the industrial working class in India. The various religious and caste communities remained largely encapsulated and, in spite of being juxtaposed in Mumbai's cosmopolitan setting, continued to maintain lifestyles, which differed relatively little from those practised in their respective regions of origin (Desai, 1995).

The literacy rate of Mumbai was reported to be 89.7 per cent as per Census of India, 2011. This proportion of literate people in Mumbai is found to be very high compared to the all India average of 71.7 per cent. But, the sex ratio of the city was reported to be very dismal (just 848 females per 1,000 males). This figure is very poor when compared with the corresponding figure of the national average of 940 females per 1,000 males. The most likely reason of the poor sex ratio can be due to higher number of males in the city due to a large number of male migrants who come to the city to work from the rest of the country. In fact, as is explained in the earlier section of this chapter, the city has a long history of migration, which has remained the major force behind the city's very rapid population growth. In fact, migration has played a major role in the growth and development of the city. During the initial period after

independence (1957-61) migrants constituted about 50% of the total growth of population in Mumbai. Thereafter, despite the growth rate of migrants have declined but it still remains high. The Census 2001 shows that migrants accounted for 37% of the decadal growth of population in Mumbai. The sex ratio of migrants from other states is 615 females to 1000 males.

Migration from the other states mostly Uttar Pradesh and Bihar, has increased over the last two decades. Despite the fact that the migration of people from the state of Punjab is very insignificant in relative terms but in absolute terms is not negligible. The overall crux is that the increase in the migration to Mumbai is a concern for all. While this commercial capital of the country may be able to provide a job for all seekers at least to make both ends meet, it certainly won't be able to provide the housing and other amenities. The solution does not lie in intimidating the new immigrants, as they are participants in the economic growth of the city, but in analyzing the root cause of underdevelopment of the other areas of the country.

According to the estimates based on the 1999-2000 NSS survey, there has been an increase in female migration in the recent years compared to the male migration. Further almost 75% of the migrants originate from the rural areas compared to the 23% from the urban areas.

Mumbai among other cities is associated with modern working women. Post independence Mumbai has provided some of the highly educated women who did path breaking work as educationists, industrialists, entrepreneurs, diplomats, public

services, officers and politicians. Mumbai has witnessed the fourth generation of educated working women in almost all sectors of activity; social, education and politics and yet Mumbai has some alarming issues, vis-à-vis women status which have a bearing on the city's human development measured in terms of knowledge health and income.

To conclude, the city of Mumbai was the Urbis Prima in Indis but is now at best an imperfect city. In this city, Hinduism, which constitutes 67.39 per cent of the population, is the major religion observed by most of the residents of the city. From the background angle, the people of Mumbai are primarily Maharashtrians, which comprises of 42 per cent of the population. It is followed by Gujaratis (19 per cent). The rest of the people are hailing from other parts of India. The study also finds that several kings and emperors with diverse backgrounds have been ruling the city over the period. Mumbai is situated on the west coast of the country in the south of the Tropic of Cancer. Generally speaking, primarily due to the close proximity to the Arabian Sea, the weather of Mumbai is reported to be hot and humid throughout the year.

Mumbai is the financial and commercial capital of India as it generates 6.16 per cent of the total GDP. In the recent years Mumbai is experiencing phenomenal surge in Nominal Per Capita Income which is expected to go past the \$ 10,000 threshold by 2020.

The biggest asset of the city is the people's 'Can do' attitude, the fortitude to bear the inadequacies and the

willingness to silently suffer which is mistaken for resilience. Its weakness again originates from the very same number of people, half of whom make a contribution to the economy, but given their skill sets, do not get sufficient returns and a job is no sign of prosperity

CHAPTER-V

SOCIO-ECONOMIC PROFILE OF RESPONDENTS IN MUMBAI

There has been much heated debate on the definition of the concept of empowerment of women. Stromquist (1995) has given a very precise explanation to the concept when she interprets empowerment as a “socio-political concept that goes beyond formal political participation and consciousness raising”. She argues that a “full definition of empowerment must include cognitive, psychological, political and economic components”. She explains that: (i) the cognitive dimension refer to women having an understanding of the conditions and causes of their subordination at the micro and macro levels. It involves making choices that may go against cultural expectations and norms; (ii) the economic component requires that women have access to, and control over, productive resources, thus ensuring some degree of financial autonomy. However, she notes that changes in the economic balance of power do not necessarily alter traditional gender roles or norms; (iii) the political element entails that women have the capability to analyze, organize and mobilize for social change; and (iv) the psychological dimension includes the belief that women can act at personal and societal levels to improve their individual realities and the society in which they live. As discussed in earlier chapters, the socio-economic status of women has been lower than men in most of the countries of the world including India. Different religions in

India too have been a significant factor in contributing towards the lower status of women. It is only with the advent of Sikhism that there have been radical improvements in their status.

With economic growth and development women along with men are frequently migrating to more developed regions for various reasons. In India, the highest percentage of Sikh population resides in Punjab. But Sikhs are well known for their mobility to metropolitan regions of India. As such, a large number of Sikhs have migrated to the city of Mumbai also, which has now become their home and, as is quite obvious a developed region like Mumbai is likely to impact the outlook of the Sikh people living here. It is in this context that it becomes essential and interesting to have a look at the status of Sikh women who reside in a metropolitan city like Mumbai and to compare the status of Sikh and Non- Sikh women residing there. Therefore, in this chapter, the socio-economic status of women of Mumbai city has been explored. The present chapter is based on a primary survey, which as mentioned earlier, consisted of 500 women of Mumbai city of India. As the main aim was to judge and to compare the status of Sikh women with that of the Non-Sikh women, 250 Sikh and 250 Non-Sikh respondents are selected for the purpose.

For the purpose of better understanding, the chapter has been divided as follows:

I. DISTRIBUTION BY MARITAL STATUS

The marital relationship is a primary source of support for women. Both the empirical and theoretical research has

examined whether being married confers health-protective effects and conclusively established strong positive correlation between them. Studies found that married women may be at a health advantage relative to their unmarried counterparts, for a number of reasons. First, as a primary source of social support, marriage may protect against the well-documented risks associated with social isolation. Second, positive spousal influence and involvement may encourage health-promoting behaviors and deter health-compromising behaviors. Finally married persons, particularly women, may be at a health advantage relative to their unmarried counterparts, through the increased availability of socioeconomic resources.

The Sikh & Non Sikh respondents have been divided into categories of married, unmarried and widows.

Table 5.1: Distribution of Sikh And Non-Sikh Respondents By Marital Status

Category	Married	Average Annual Income of Family (in Rs.)	Un-married	Average Annual Income of Family (in Rs.)	Widow	Average Annual Income of Family (in Rs.)	Total
Sikh Respondents	210 (84.00)	790795.2	30 (12.00)	235700.0	10 (4.00)	26205000.0	250 (100.00)
Non-Sikh Respondents	171 (68.40)	918684.2	71 (28.40)	826253.5	8 (3.20)	1018750.0	250 (100.00)
Total	381 (76.20)	668929.13	101 (20.20)	187435.64	18 (3.60)	16558333.33	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09
Findings in response to question No. 10 in questionnaire

Table 5.1 and Figure 5.1 demonstrate clearly the marital status of respondents surveyed. The study comprises 500 respondents, of which 76.20 per cent of the respondents are married, 3.60 per cent are widows and the rest of the 20.20 per cent are unmarried. Of the 250 Sikh respondents, 210 (84.00 per cent) are married and 30 (12 per cent) are unmarried. A small proportion of respondents (of the order of 4 per cent) as compared to overall are widows. The corresponding figures in case of Non-Sikh respondents are 171 (68.40 per cent), 71 (28.40 per cent) and 8 (3.20 per cent) respectively.

The above table shows that the mean income of married Sikh the Sikh and Non-Sikh respondents is higher than the unmarried respondents and the highest income is of those who are widows, for both Sikh and Non-Sikh respondents showing that these women must be older in age or in joint families. The mean income for widow Sikh respondents is much higher than Non-Sikh respondents indicating a higher economic status.

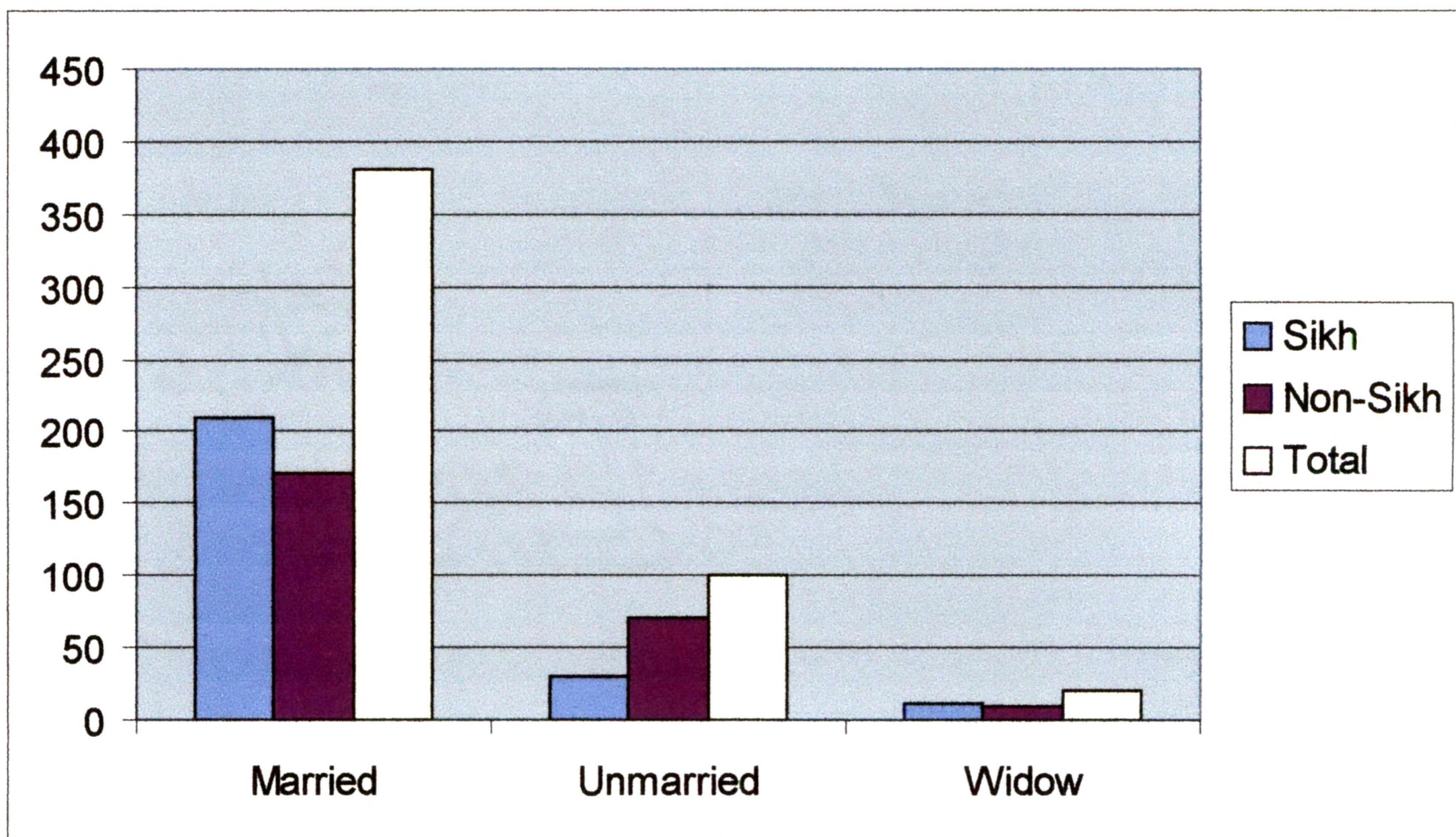


Figure 5.1: Distribution Of Sikh And Non-Sikh Women Respondents By Marital Status

There are more Sikh respondents married as compared to Non-Sikh respondents in the above figure. The number of widows is higher among Sikh compared to Non-Sikh respondents in the sample of 500 respondents.

II. DISTRIBUTION BY PRESENT AGE-STRUCTURE

Almost all population characteristics vary significantly with age. Age statistics form an important component of population analysis, as most of the analysis is based on age structure of the population. The usefulness of age data is more noticeable when it is cross classified by variables like marital status, literacy, educational attainment and economic activity which vary with age in different patterns. The dependency ratio, which is the ratio of economically active to economically inactive persons, is dependent on age composition. India has one of the largest proportions of population in the younger age groups in the world, 30.59 per cent of the population of the country is in the age group 0-14 years (census 2011).

The Table clearly explains that the highest numbers of the women (28.60 per cent) in the survey were from the age group of 31-40 years followed by the age group 41-50 years (where the number of women was 25.20 per cent). Only 3 per cent of the total respondents surveyed were from the age group below 18 years. In case of the Sikh respondents, the highest numbers were from the category of 31-40 years. However, in case of Non-Sikh respondents, the largest number was from 22-30 years and 31-40 years.

**Table 5.2: Distribution of Sikh And Non Sikh Respondents
By Present Age Structure**

Category	Below 18	19-21	22-30	31-40	41-50	51-60	Above 60	Total
Sikh Respondents	3 (1.20)	8 (3.20)	54 (21.60)	82 (32.80)	69 (27.60)	22 (8.80)	12 (4.80)	250 (100.00)
Non-Sikh Respondents	16 (6.40)	24 (9.60)	61 (24.40)	61 (24.40)	57 (22.80)	23 (9.20)	8 (3.20)	250 (100.00)
Total	19 (3.80)	32 (6.40)	115 (23.00)	143 (28.60)	126 (25.20)	45 (9.00)	20 (4.00)	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 4 in questionnaire

The respondents have been further classified into age structure of those who are married respondents. Age structure at the time of marriage is one of the most important variables which tell us how much awareness and the practice of the minimum age of the marriage is followed in any specified area. Women who marry early are unable to obtain a higher level of education as domestic responsibilities take over. The study reveals that for such women the reproductive age is higher and fertility too being high along with preference for a son generally leads to large families, burden and stress. Very few women in India are able to pursue their education after marriage.

This study shows that out of total 250 Sikh respondents; the maximum (66+79 respondents) got married at the age group of 19-25 years. And, there were 30 respondents who married

below the age of 18 years. However there were at least 21 percent who got married between the age group of 26-30 years. This indicates that in the city of Mumbai, very few Sikh respondents got married early. In case of the Non-Sikh respondents, most of the respondents got married between the ages of 22-30 years. There were only 4 respondents who married before attaining the legal age of 18 years. This indicates that Non-Sikh respondents in Mumbai marry later in age compared to Sikh respondents. In general, looking at the above figures one can conclude that the age of marriage is high within the city of Mumbai.

Table 5.3: Distribution By Age of Marriage

Category	Below 18	Average Annual Income of the Family (in Rs.)	19-21	Average Annual Income of the Family (in Rs.)	22-25	Average Annual Income of the Family (in Rs.)	26-30	Average Annual Income of the Family (in Rs.)	Total
Sikh Respondents	30 (13.64)	249225.8	66 (30.00)	44106.6	79 (35.91)	665134.6	45 (20.45)	14397500.0	220 (100.00)
Non-Sikh Respondents	4 (2.23)	362500.0	29 (16.20)	840620.7	92 (51.40)	1026967.0	54 (30.17)	966851.9	179 (100.00)
Total	34 (8.52)	281058.82	95 (23.81)	573084.21	171 (42.86)	904760.23	99 (24.81)	295934.43	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 11 in questionnaire

The average income of the family in the above table shows that as the age of marriage is higher the average annual income of the family of both Sikh and Non-Sikh respondents too is higher except in case of Non-Sikh respondents for the age group 26-30 years whose income is lower. However, the Sikh

respondents in the same age group are enjoying a very high annual family income indicating a very high standard of living. The average annual income of the respondent families who got married below 18 years of age shows lower income which could be due to early age of marriage which again shows that the respondents may not have been able to obtain a higher level of education .

In order to categorize the relationship between marital status and age of marriage. The Sikh and Non Sikh respondents have been categorized into married and widow and into five groups of age at marriage.

Table 5.4: Distribution of Sikh and Non-Sikh Respondents on The Basis of Marital Status And Age of Marriage

Marital Status> Age of Marriage	Sikh			Non-Sikh			Combined		
	Married	Widow	Total	Married	Widow	Total	Married	Widow	Total
<18	27 (90.00)	3 (10.00)	30 (13.63)	3 (75.00)	1 (25.00)	4 (2.23)	30 (88.24)	4 (11.76)	34 (8.52)
19-21	63 (95.45)	3 (4.55)	66 (30)	26 (89.66)	3 (10.34)	29 (16.20)	89 (93.68)	6 (6.32)	95 (23.80)
22-25	78 (98.73)	1 (1.27)	79 (35.90)	89 (96.74)	3 (3.26)	92 (51.39)	167 (97.66)	4 (2.34)	171 (42.85)
26-30	42 (93.33)	3 (6.67)	45 (20.45)	53 (98.15)	1 (1.85)	54 (30.16)	95 (95.66)	4 (4.04)	99 (24.81)
>30	0 (0.00)	0 (0.00)	0 (0)	0 (0.00)	0 (0.00)	0 (0)	0 (95.96)	0 (0.00)	0 (0)
TOTAL	210 (95.45)	10 (4.55)	220 (100)	171 (95.53)	8 (4.47)	179 (100)	381 (95.49)	18 (4.51)	399 (100)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 10-11 in questionnaire

The above table shows that among Non-Sikh respondents nearly 5 per cent are widows. In other words the present age of the respondents would be high. Out of these widows, 10 per cent among Sikhs and 25 per cent among Non-Sikhs got married below 18 years of age. This indicates that these respondents have either migrated from rural areas where the minimum age of marriage may not be strictly followed or were married before the legislation of minimum age of marriage was introduced in the country. The above data does not show any pattern between the age of marriage and the status of married or widow. It just shows that a large majority get married above the minimum age of marriage.

The Sikh and Non-Sikh respondents have been further categorized to check the average age of marriage and its relationship with the level of Education.

Table 5.5 (a) : Distribution of Average Age of Marriage of Sikh and Non Sikh respondents on the basis of Education and Religion

Religion > Level of Education	Sikh Mean Income	Non Sikh Mean Income	Combined Mean Income
Upto Matriculate	20.33	22.59	21.07
Plus Two and Graduate	22.47	23.37	22.94
Post Graduate	23.74	24.15	23.93
Professional	22.05	22.63	22.20
Total	22.11	23.39	22.68

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Average age of marriage goes on increasing with higher level of education for both Sikh and Non-Sikh respondents except professionals. The mean age at marriage among Sikh respondents compared to Non-Sikh respondents at all levels of education is comparatively lower.

Table 5.5 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	Df	Mean Squares	F
Between Columns (Religion)	2.151	1	2.151	0.162
Between Rows (Education)	6.527	3	2.175	0.160
Residual	1.0485	3	0.349	
		Table Value	Verdict	
F (Religion)	0.162	9.28	Accepted	
F (Education)	0.160	10.13	Accepted	

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

The results of F-test too show that the age of marriage for different levels of educations and for different religions does not differ significantly as shown by the results of ANOVA.

III DISTRIBUTION BY FAMILY TYPE

Family systems, like biological organisms, evolve with time and circumstances. Before the industrial revolution, it was assumed that families were close knit in terms of social duties and obligations to relatives and were extended. As people migrated to the newly developing towns to find work in the new factories, they would go and live with family members who were already there. One effect of the industrial revolution in the early

days was to extend the family. There was no welfare state to rely on in those days. The modern family type is the 'isolated nuclear family'. Families in the past were extended and networked in terms of social obligations. The extent to which families today are 'isolated' and not networked to other relatives in terms of social obligations have been questioned.

The joint family system is a part of Indian culture but now-a-days because of urbanization it has switched to the nuclear family system. The table indicates that a huge majority of Sikh (84.10 per cent) and Non- Sikh respondents (82.68 per cent) live in nuclear families. The surveyed respondents commented the main reason behind this was their or their husbands' transfer due to work or marriage or education only. The urban life of today is getting dissected and the concept of joint family is slowly getting unpopular. In many cases, people are bound to live away in lieu of job and lack of emotional bond is no way an element to define, whether it is going to be a joint family or Nuclear Family. Therefore, it is better to stick to ones individual outlook and point of view and to select the ideal setup.

Since 1990s, many studies were conducted at national and international level, which argued that the family had become more democratic. They also referred to them as 'privatized' nuclear family that is similar to Parsons 'isolated' nuclear family (Jorgensen et al, 1993).

The present study shows that of the total surveyed married respondents of the order 399, 333 respondents are living in nuclear family and 66 in joint family. Thus, it can be seen that the women in Mumbai predominantly live in nuclear families

instead of joint families. The table supports the studies which states that families are largely becoming nuclear in nature.

Table 5.6: Distribution of Sikh and Non-Sikh Respondents By Family Type

Category	Nuclear	Average Annual Income of the Family (in Rs.)	Joint	Average Annual Income of the Family (in Rs.)	Total
Sikh Respondents	185 (84.10)	403153.8	35 (15.91)	879204.68	220 (100.00)
Non-Sikh Respondents	148 (82.68)	998250.0	31 (17.32)	799290.3	179 (100.00)
Total	333 (83.46)	765740.91	66 (16.54)	82864.86	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 7 in questionnaire

In the above table the average annual income of joint families is greater than that of nuclear families for Sikh respondents. It is more than double of that of nuclear families. However among Non-Sikh respondents, the nuclear families are earning higher than joint families. Nuclear families among Non-Sikh respondents are also earning more than the nuclear families of Sikh respondents.

To further explore the impact of family type on the age of marriage, respondents have been categorized on the basis of family type and age of marriage.

Table 5.7 : Distribution of Sikh and Non-Sikh Respondents on the basis of Age of Marriage and Family Type

Age of Marriage > Family Type	SIKH						NON SIKH				
	<18	19-21	22-25	26-30	>30	Total	<18	19-21	22-25	>30	Total
Joint	4 (6.67)	18 (30.00)	21 (35.00)	17 (28.33)	0 (0.00)	60 (27.27)	1 (1.32)	12 (15.79)	40 (52.63)	0 (0.00)	76 (42.46)
Nuclear	26 (16.25)	48 (30.00)	58 (36.25)	28 (17.50)	0 (0.00)	160 (72.73)	3 (2.91)	17 (16.50)	52 (50.49)	0 (0.00)	103 (57.54)
Total	30 (13.64)	66 (30.00)	79 (35.91)	45 (20.45)	0 (0.00)	220 (100.00)	4 (2.23)	29 (16.20)	92 (51.40)	0 (0.00)	179 (100.00)
COMBINED											
Age of Marriage > Family Type	<18 (%)	19-21 (%)	22-25 (%)	26-30 (%)	>30 (%)	TOTAL (%)					
Joint	5 (3.68)	30 (22.06)	61 (44.85)	40 (29.41)	0 (0.00)	136 (34.09)					
Nuclear	29 (11.03)	65 (24.71)	110 (41.83)	59 (22.43)	0 (0.00)	5 (65.91)					
Total	34 (8.52)	95 (23.81)	171 (42.86)	99 (24.81)	0 (0.00)	399 (100.00)					

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No. 7,11 in questionnaire

The general age of marriage is between 22-25 years among Sikh as well as Non-Sikh respondents a comparatively higher percentage (42.86) of all respondents belong to this group. It is followed by a lower age of marriage in case of Sikh respondents while among Non-Sikh respondents it is a higher age group.

A higher percentage of the respondents who live in joint and nuclear families got married in the age of 22-25 years followed by the greater than 25 years of age at marriage. All the respondents were married by the age of 30 years as none of the

respondents reported that she got married above the age of 30 years, so the category of above 30 years was deleted. However there is a small percentage (8.52%) of the respondents who got married even below the legal age of 18 years. Most of these respondents live in nuclear families. The percentage of the Sikh respondents who got married below 18 years is higher than Non-Sikh respondents. Overall it seems that among Non-Sikh respondents, the age of marriage is higher as compared to Sikh respondents. This also means that the age of marriage in the city is generally high as 80% of Non-Sikh respondents and 64% of Sikh respondents got married only after 21 years of age. Among Sikh respondents a larger percentage is living in Nuclear families which may be due to migration as a result of marriage, occupation of the husband, etc. Looking at the data, there seems to be no link or relation between age of marriage and family type the respondents belong to i.e the family they live in does in no way affect the age the respondents got married.

IV DISTRIBUTION BY EDUCATION LEVELS

Education in the present day world has been considered as the single most important means for the individuals to bring about social and economic advancement through enlarging their available set of opportunities and choices, which provides sustained improvement in well being. The level and spread of education is not only an important precondition for economic development but also plays a critical facilitative role in the demographic, social and political transition in the society.

Education is therefore the best social investment and as such it is the priority for countries seeking to develop and sustain their level and pace of development. The UNDP in its HDR 1990 pointed out that literacy is a person's first step in learning and knowledge building and therefore literacy indicators are essential for any measurement of human development. Besides literacy rate, other indicators like enrolment, dropout rates, the proportion of population having higher and technical qualifications etc can also be used to capture the level of educational attainment in a society. Mahbub ul Haq (2000) views that "A truly engendered education does not end at basic literacy: that is where it begins. Women must also learn about their rights and choices and acquire the skill necessary to exercise them." Although significant progress has been made in education, yet vast gender gaps persist. In a number of states female literacy rate is almost half of that of male literacy rate. While on the other hand Punjab ranks 16th in terms of literacy compared to other states and union territories. It is better placed in terms of female literacy (14th) as compared to male literacy (25th) (Brar, J.S. 1999). In comparison, looking at the educational status of Sikh and Non-Sikh respondents in the city of Mumbai, the following table shows only 25.20 per cent of the Sikh respondents were matriculate, whereas 41.60 per cent were Graduate and 23.20 per cent were post graduate. Only a few (10.00 per cent) were professionals. The corresponding figures in case of the Non-Sikh respondents were 17 per cent, 52 per cent, 18.40 per cent and 12.00 per cent. It may be concluded that in

Mumbai higher percentage of Sikh and Non-Sikh are graduate followed by matriculates and post-graduates.

The average annual income rises as the level of education rises for both Sikh and Non-Sikh respondents. More than two-third of the respondent families are earning an income between Rs. two lacs to around Rs. ten lacs. This is also proved later in the chapter through the technique of ANOVA.

**Table 5.8: Distribution of Sikh And Non Sikh Respondents
By Level of Education**

Category	Upto Matriculate	Average Annual Income of the Family (in Rs.)	Plus Two & Graduate	Average Annual Income of the Family (in Rs.)	Post Graduate	Average Annual Income of the Family (in Rs.)	Profe- ssional	Average Annual Income of the Family (in Rs.)	Total
Sikh Respondents	63 (25.20)	318634.9	104 (41.60)	536000.0	58 (23.20)	1043448.2	25 (10.00)	11954000.0	250 (100.00)
Non-Sikh Respondents	44 (17.0)	146818.1	130 (52.00)	241269.2	46 (18.40)	639782.6	30 (12.00)	23133333.3	250 (100.00)
Total	107 (21.40)	247981.31	234 (46.80)	372260.68	104 (20.80)	864903.85	55 (11.00)	6695454.55	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12 in questionnaire

Sikh $\chi^2 = 8.102$

H_0 = There is no relationship between religion of the respondents and level of education.

H_1 = There is relationship between religion of the respondents and level of education.

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value is 8.102 greater than the table value at 7.815 H_0 is accepted.

The above results of chi square too prove that the level of education in the city is high irrespective of the religion the respondents belong to, so there is no relationship between religion and level of education.

Whether level of education has an impact on the decision making power of Sikh and Non-Sikh families, the respondents have been categorized on the basis of level of education and their participation in the decision making in the family. Thus the following table 5.9 indicates the level of education and participation in decision making power in the family.

An overwhelming majority of Sikh respondents are participating in the major decision making of family matters. In fact in case of both Sikh and Non Sikh Matriculate respondents the participation is approximately 89 percent for Sikh, 87 percent for Non Sikh and it is 88 percent for all respondents taken together. As the level of education rises the percentage rises to more than 97 percent. The respondents who do not participate in decision making are largely from the category of those who have studied upto matriculate which is approximately 12% overall, while the other categories vary between 3 to 5 percent only.

Table 5.9: Distribution of Sikh And Non-Sikh Respondents on The Basis of Level of Education And Decision Making Power in The Family

Decision Making Level of Education	Sikh				Non Sikh			Combined		
	Yes	No	Total		Yes	No	Total	Yes	No	Total
Upto Matriculate	56 (88.89)	7 (11.11)	63 (25.20)		38 (86.36)	6 (13.64)	44 (17.66)	94 (87.85)	13 (12.15)	107 (21.40)
Plus Two and Graduate	103 (99.09)	1 (0.96)	104 (41.60)		123 (94.62)	7 (5.38)	130 (52.00)	226 (96.58)	8 (3.42)	234 (46.80)
Post Graduate	56 (96.55)	2 (3.45)	58 (23.20)		45 (97.83)	1 (2.17)	46 (18.40)	101 (97.12)	3 (2.88)	104 (20.80)
Professional	23 (92.00)	2 (8.00)	25 (10.00)		29 (96.67)	1 (3.33)	30 (12.00)	52 (94.55)	3 (5.45)	55 (11.00)
Total	238 (95.20)	12 (4.80)	250 (100.00)		235 (94.00)	15 (6.00)	250 (100.00)	473 (94.60)	24 (5.40)	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12, 24 in questionnaire

In the following table 5.10 a comparison between education of the respondent and education of the husband/father shows that the education of the husband/father is higher than the respondents as more than fifty percent of both Sikh & Non-Sikh husband/father are in the category of graduates. In case of post graduates and professionals the number is higher for the education of husband/father of Non-Sikh respondents as compared to Sikh respondents. A comparison between Sikh respondents and their husband/father shows there are more husband/father who are graduates and post graduates as compared to the Sikh respondents, but there are more professionals among Sikh respondents as compared to their husbands. Among Non Sikh respondents it is seen that there are more post graduates and professionals among husband/father proving that in most cases the education of husband/father is higher than the Sikh and Non Sikh respondents

Table 5.10 : Distribution of Sikh and Non-Sikh Respondents on the Basis of Level of Education and Education of Husband/Father

Education of Husband/Father Education of Respondent	Sikh						Non-Sikh					
	Upto Matriculate	Plus 2 And Graduate	Post Graduate	Professional	Total	Upto Matriculate	Plus 2 And Graduate	Post Graduate	Professional	Total		
Upto Matriculate	30 (47.62)	29 (46.03)	3 (4.76)	1 (1.59)	63 (25.20)	19 (43.18)	16 (36.36)	4 (9.09)	5 (11.36)	44 (17.80)		
Plus 2 And Graduate	15 (14.42)	73 (70.19)	12 (11.54)	4 (3.85)	104 (41.60)	14 (10.77)	88 (67.69)	18 (13.85)	10 (7.69)	130 (52.00)		
Post Graduate	3 (5.17)	25 (43.10)	24 (41.38)	6 (10.34)	58 (23.20)	1 (2.17)	11 (23.91)	30 (65.22)	4 (8.70)	46 (18.40)		
Professional	2 (8.00)	11 (44.00)	2 (8.00)	10 (40.00)	25 (10.00)	0 (0.00)	14 (46.67)	7 (23.33)	9 (30.00)	30 (12.00)		
Total	50 (20.00)	138 (55.20)	41 (16.40)	21 (8.40)	250 (100.00)	34 (13.60)	129 (51.80)	59 (23.60)	28 (11.20)	250 (100.00)		

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12, 13 in questionnaire

V. DISTRIBUTION BY EQUALITY STATUS

Equality of status primarily requires empowerment of women which is achieved when some specific variables such as Human development index(HDI), Gender development index (GDI) and level of literacy (female) are of a higher order. In India, as per the UNDP Human Development Report, 2005, the HDI is 0.602, GDI is 0.586 and adult female literacy is 47.8, which are not at excellent levels. Manish Dev (2006) believes there is lack of gender equality and there is exploitation of women, due to wrong beliefs, women are considered less efficient than men. Due to women's role as a multipurpose worker in home and family and higher level of involvement in Non-Market activities there is hardly any scope for development, women make their career secondary to domestic life, refusing jobs at distant places, refusing promotions etc. Therefore, the equality status of the women in India is of poor order. However, it would be interesting to see the awareness of women regarding equality status of women in the city of Mumbai, which is a modern city of the country.

The distribution of Sikh and Non-Sikh respondents by their awareness of the equality status has been given in Table 5.11 and it is found that the Sikh and Non Sikh respondents who nodded positively were 235 in number (which constitutes 94.00 per cent of the total respondents), whereas the respondents who responded negatively were found to be 15 in number (which constitutes 6.00 per cent of the total sample). The impact of a developed area like Mumbai indicates that a very high percentage of women believe that they enjoy an equal status.

**Table 5.11: Distribution of Sikh And Non-Sikh Women
By Equality Status**

Category	YES	Average Annual Income of the Family (in Rs.)	NO	Average Annual Income of the Family (in Rs.)	TOTAL
Sikh Respondents	235 (94.00)	1841493.6	15 (6.00)	162466.6	250 (100.00)
Non-Sikh Respondents	235 (94.00)	916634.0	15 (6.00)	566666.7	250 (100.00)
TOTAL	470 (94.00)	1208778.72	30 (6.00)	123900.0	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09
Findings in response to question No. 22 in questionnaire

The mean annual income of the family in the above table is higher in case of those Sikh and Non-Sikh respondents who believe that they enjoy an equal status in the family. In other words those respondents who feel that they do not enjoy an equal status also have lower annual income. The mean annual income of Sikh respondents families is double of that of Non-Sikh respondent families, indicating that Sikh families in the city of Mumbai enjoy a high standard of living.

In order to study whether the level of education leads to a difference in the opinion regarding equality status the respondents have been further categorized on the basis of their level of education. 94 per cent of the total respondents believe that they enjoy equal status irrespective of their level of education. Coincidentally the total number of Sikhs and Non-Sikhs who believe that they are enjoying equal status is the same. This is a good sign against the known fact that in India women are not accorded an equal status.

Table 5.12 : Distribution of Sikh and Non-Sikh Respondents on the basis of the Level Education and Response to Equality Status

Equality Status	Sikh			Non Sikh			Combined		
	YES	NO	Total	YES	NO	Total	YES	NO	Total
Level of Education									
Upto Matriculate	57 (90.48)	6 (9.52)	63 (25.30)	39 (88.64)	5 (11.36)	44 (17.60)	96 (89.72)	11 (10.28)	107 (21.40)
Plus Two and Graduate	101 (97.12)	3 (2.88)	104 (41.60)	122 (93.85)	8 (6.15)	130 (52.00)	223 (95.30)	11 (4.70)	234 (46.80)
Post Graduate	55 (94.83)	3 (5.17)	58 (23.20)	44 (95.65)	2 (4.35)	46 (18.40)	99 (95.19)	5 (4.81)	104 (20.80)
Professional	22 (88.00)	3 (12.00)	25 (10.00)	30 (100)	0 (0.00)	30 (12.00)	52 (94.55)	3 (5.45)	55 (11.00)
Total	235 (94.00)	15 (6.00)	250 (100)	235 (94.00)	15 (6.00)	250 (100)	470 (94.00)	30 (6.00)	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12, 22 in questionnaire

However, the percentage in case of Non-Sikhs goes on increasing with the increase in the level of education on the other hand in general it is declining in case of Sikh respondents. With improvement in the level of education the equality is enhanced but in the case of the respondents of Mumbai a very high percentage of Sikh as well as Non-Sikh respondents belonging to all the levels of education are enjoying an equal status in the family.

VI DISTRIBUTION BY MALE DOMINANCE

A look at the rise and fall of male dominance and female subordination against the backdrop of evolving world history, the movement from bands and tribes, to chiefdoms and states, there was less sexual inequality in the simplest society's bands and tribes than in the later agrarian societies. Modern states vary considerably: in some, women may be better off than in traditional states; in others they may be worse off. For example, the position of women has improved in some contemporary industrial societies but has actually declined in the Third World owing in no small part to the consequences of the expansion of the world capitalist system. Even in the twenty first century (Steven Goldberg 2001) argued that "women have always been subordinate to men by calling Man the Hunter, and Women the Nurturer" (Ghosh, 1999).

The following table shows the vast difference between the Sikh and Non-Sikh families in present times on ground of male domination of total 500 surveyed respondents. Out of the Sikh respondents, only 16 per cent have replied positively that they

face male domination but in case of Non-Sikh respondents, approximately 37 per cent share the same opinion. Further the table reveals that a very large number (369) of total respondents replied that they have never faced male domination. Out of these 211 belong to Sikh category and 158 to Non-Sikh category i.e. However, the percentage of Sikh respondents (84.40 per cent) is more than Non-Sikh respondents (63.20 per cent). Overall, the table shows that there are 85 percent of all respondents who are of the view that they share equal status with men and only 15 percent are dominated by males. This again proves that in a Metropolitan, city like Mumbai women are equal partners and thus hardly face domination by males in the family.

**Table 5.13: Distribution of Sikh and Non-Sikh Women
By Male Domination**

Category	Yes	Average Annual Income of the Family (in Rs.)	No	Average Annual Income of the Family (in Rs.)	Total
Sikh Respondents	39 (15.60)	8169230.7	211 (84.40)	552549.7	250 (100.00)
Non-Sikh Respondents	92 (36.80)	723369.6	158 (63.20)	995943.0	250 (100.00)
Total	131 (26.20)	3234274.81	369 (73.80)	1130938.93	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 23 in questionnaire

The mean annual income in the above table of the Sikh respondent families who believe that there is domination by males is very high compared to a large majority who believe that males do not dominate, but for Non-Sikh respondent families the average annual income is higher in case of those who believe that males do not dominate in their families. The difference in the annual income is large between the Sikh and Non-Sikh respondent families who believe in male domination.

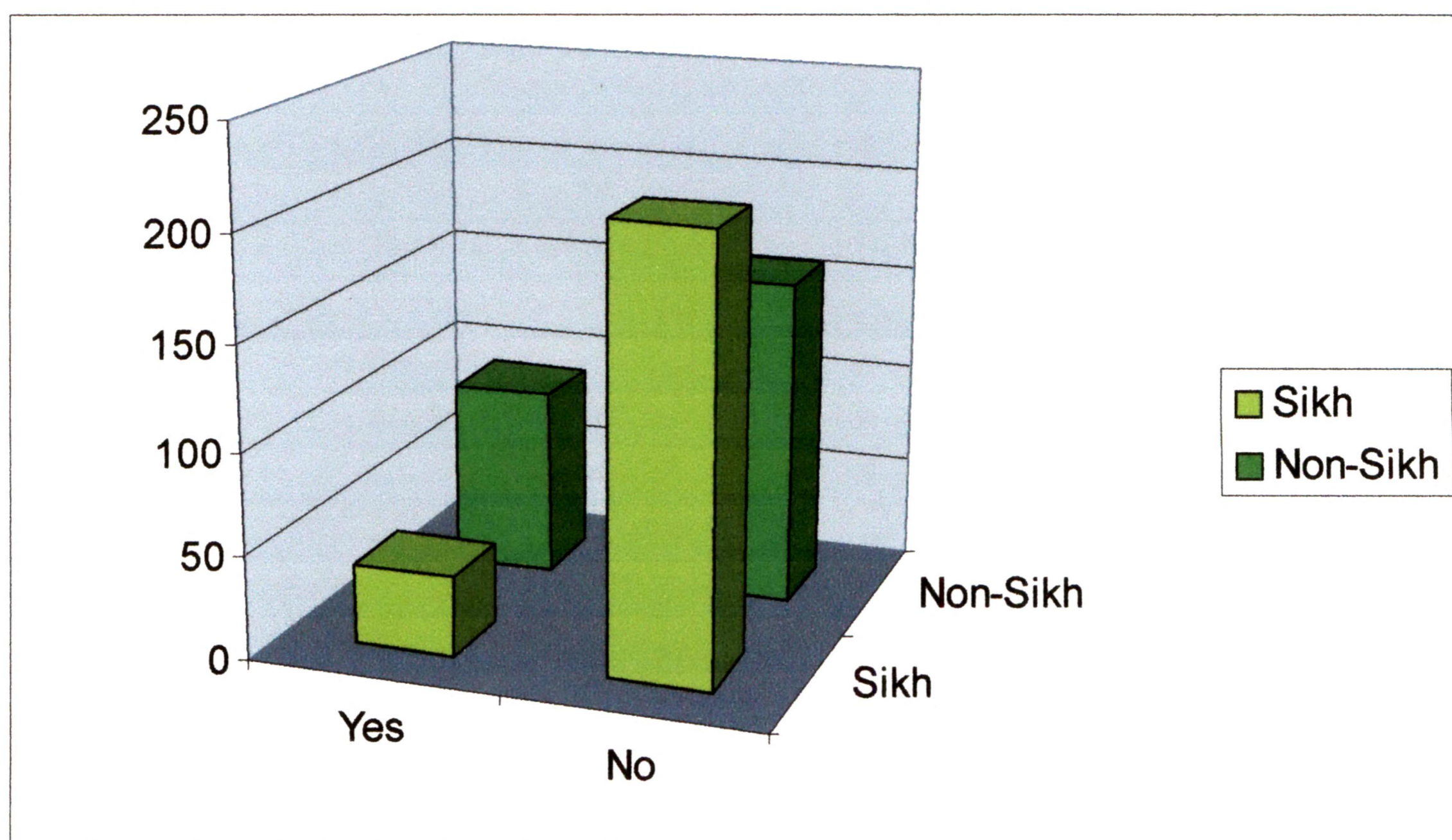


Figure 5.2: Distribution of Sikh And Non-Sikh Women By Male Domination

The above figure reveals that there is more male domination among Non-Sikh compared to Sikh families.

VII DISTRIBUTION BY DECISION MAKING POWER

Participation in the decision making process of the families is closely connected to equality status. This is due to the fact that the women who enjoy equal status generally participate in

the decision making matters of the families. A study conducted by Harnek Singh (2001) related to urban respondents stated that a large number of them participated in making decisions whether inside or outside the family, they were consulted in money matters, costly purchases for the household, the amount of expenditure to be incurred on marriage, religious and other ceremonies etc. He derived the conclusion that this gave them an upward mobility in their social as well as economic status. The following table indicates the participation of the respondents in decision making of the family and the mean annual income of the family.

Table 5.14: Participation in Decision making of the Family

Category	Yes	Average Annual Income of the Family (in Rs.)	No	Average Annual Income of the Family (in Rs.)	Total
Sikh Respondents	238 (95.20)	1821382.3	12 (4.80)	141583.3	250 (100.00)
Non-Sikh Respondents	235 (94.00)	916634.0	15 (6.00)	566666.7	250 (100.00)
Total	473 (94.60)	1202672.30	27 (5.40)	110333.33	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 24 in questionnaire

Looking at the scenario of the women in Mumbai with respect to their participation in decision making, it is clear from the above table that more than 90 percent in both Sikh and Non-

Sikh families have given a positive reply stating that they are getting an equal opportunity in making decisions in their families. Very few replied negatively which can be treated as an exception to the social generalization. Thus participation in decision making makes the self esteem and dignity of women higher which then translates in a healthy environment in to the household and has a positive effect on the children.

The mean annual income of the Sikh and Non-Sikh respondents who participate in decision making of the family is higher than those who do not participate in the decision making process. However, the family income of the Sikh respondents is double Rs. 18 lakhs approximately to that of Non-Sikh respondents Rs. 9 lakhs approximately who participate in the decision making process of the family. The family income of the Non-Sikh respondents who do not participate in the decision making is higher at Rs. 5 lakhs approximately compared to Sikh respondents who are earning less than Rs. 1.5 lakhs approximately.

To further explore where respondents who are participating in decision making the variable of male domination is taken into consideration for both and Sikh and Non-Sikh respondents. The objective is to check whether there is a male domination whenever respondents are participating in decision making in the family.

Table 5.15: Distribution of Sikh and Non Sikh Respondents on the basis of Decision Making > Making and Male Domination

Decision Making > Male Domination	Sikh					Non-Sikh					Combined				
	Always	Some times	Rarely	Never	Total	Always	Some times	Rarely	Never	Total	Always	Some times	Rarely	Never	Total
Yes	15 (38.46)	14 (35.90)	0 (0.00)	10 (25.64)	39 (15.60)	52 (56.52)	27 (29.35)	3 (3.26)	10 (10.87)	92 (36.80)	67 (51.15)	41 (39.30)	3 (2.29)	20 (15.27)	131 (26.20)
No	98 (46.45)	104 (49.29)	7 (3.32)	2 (0.95)	211 (84.40)	66 (41.77)	75 (47.47)	12 (7.59)	5 (3.16)	158 (63.20)	184 (44.44)	179 (48.51)	19 (5.15)	7 (1.90)	369 (73.80)
Total	113 (45.20)	118 (47.20)	7 (2.80)	12 (4.80)	250 (100.00)	118 (47.20)	102 (40.80)	15 (6.00)	15 (6.00)	250 (100.00)	231 (46.20)	220 (44.40)	22 (4.40)	27 (5.40)	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 23,26 in questionnaire

The above table shows the vast difference between the Sikh and Non-Sikh families in present times on ground of male domination of total 500 surveyed respondents. Out of the Sikh respondents, only 16 per cent have replied positively that they face male domination but in case of Non-Sikh respondents, approximately 37 per cent share the same opinion. Further the table reveals that a very large number (369) of total respondents replied that they have never faced male domination.

Out of these 211 belong to Sikh category and 158 to Non-Sikh category i.e. However, the percentage of Sikh respondents (84.40 per cent) is more than Non-Sikh respondents (63.20 per cent). Overall, the table shows that there are 85 percent of all respondents who are of the view that they share equal status with men and only 15 percent are dominated by males. This again proves that in a Metropolitan, city like Mumbai women are equal partners and thus hardly face domination by males in the family.

The Sikh and Non-Sikh respondents were again categorized into decision making in the family and whether they enjoy an equal status in the family. The following table further categorizes the respondents into decision making and awareness of equality status of the respondents.

From among those women who say that they are enjoying an equal status in the family. While categorizing them further into three categories of always, sometimes and rarely participating in the family matters, the higher percentage is of those who participate always followed by those who participate sometimes; among Sikh respondents those who participate sometimes are larger than in case of Non-Sikh respondents where the percentage who participate always is higher.

Table 5.16 : Distribution of Sikh and Non-Sikh Respondents on the Basis of Decision

Making and Equality Status

Decision Making > Male Domination	Sikh					Non-Sikh					Combined				
	Always	Some times	Rarely	Never	Total	Always	Some times	Rarely	Never	Total	Always	Some times	Rarely	Never	Total
Yes	107 (45.53)	118 (50.21)	7 (2.98)	3 (1.27)	235 (94)	113 (48.09)	100 (42.55)	13 (5.53)	9 (3.60)	235 (94)	220 (46.81)	218 (46.38)	20 (4.26)	12 (2.55)	470 (94)
No	6 (40.00)	0 (0.00)	0 (0.0)	9 (60)	15 (6)	5 (33.33)	2 (13.33)	2 (13.33)	6 (2.40)	15 (6)	11 (36.67)	2 (6.67)	2 (6.67)	15 (50)	30 (6)
Total	113 (45.20)	118 (47.20)	7 (2.80)	12 (4.8)	250 (100)	118 (47.20)	102 (40.80)	15 (6.00)	15 (6.00)	250 (100)	231 (46.20)	220 (44.00)	22 (4.40)	27 (5.4)	500 (100)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 22, 26 in questionnaire

If all the respondents are taken together an overwhelming majority of both Sikh and Non-Sikh families (235) is showing that these women in Mumbai by and large irrespective of religion enjoy an equal status. This is again a good sign of progress in a country where society is said to be largely male dominated.

The last three sections are interrelated and in case of women in Mumbai all the three sections viz: equal status, male domination and decision making power have shown that women in Mumbai are better than their counterparts in other parts of the country.

IX DISTRIBUTION BY PREFERENCE FOR A SON

A distinctive dimension of Asia's recent population dynamics has been its unexpected "masculinisation" – the increasing proportion of males in its population. While the sex ratio of almost all other populations in the world tends to gradually diminish, as a result of increased life expectancy favorable to women, the proportion of boys in Asia's population of children started to rise during the late 1970s. With an overall sex ratio almost stable – close to 105 throughout the time from 1950 until 2005 – Asia has long had the highest proportion of males in the world. In 2005, the estimated overall sex ratio was of 107.5 males per 100 females in India, as against 106.8 in China, 106.0 in Pakistan and 104.9 in Bangladesh – four countries that accounted for 43 per cent of the world's population in 2005. On the contrary, Southeast Asia is the only region within Asia to be female-dominated and, in the year 2005, it displayed a sex ratio comparable to that observed in Africa and

Oceania (World Factbook, 2008). This section analyses the views of the Sikh and Non-Sikh families which live in Mumbai as to their preference for a male child. It needs to be emphasized that Sikhism, Punjab's major religion, stresses an egalitarian society. Sikh scriptures proclaim, "Why speak ill of those who give birth to kings?" But although in the realm of philosophy and theoretically the women are given equal, even elevated status, but everyday realities tell a different story. Discrimination against girls and women seems to be woven into the very socio-cultural fabric of the society. The birth of a son is an occasion to rejoice while the birth of a girl is a time for disappointment. Folk songs and dances reflect people's values and beliefs. The following two verses express clear preference for a male child:

***"Chann chariya baap de vehre, ne veer ghar putt
janmiya"***

(The moon shines in my father's courtyard, because a son
has been born in my brother's house).

***"Jad ghar janmi dheer ve babula, sochee pai gaye jee
ve babula"***

(O father, it is a solemn occasion, a time for deep reflection,
when a girl is born in the house).

So much so that the farewell note during the death of a girl
child sometimes says,

"Gur khain, puni kattin, aap jayin bhra nu ghallee"

(Eat jaggery, spin yarn, you go, send a brother).

Is it a surprise then that female feticide and infanticide are practised? Furthermore, those 'God-fearing' persons who cannot

practise female feticide continue to have children till the woman bears a male child—her health not being a matter of concern. A woman's status in society, among her own peers is measured not by what she is and what she does but if she has at least one male child. So strong is this need to 'belong' to the society and community that women themselves perpetuate the custom of son preference.

The existing preference for a son resulted into a rise in rates of female feticide and infanticide. Population control measures such as sterilizations and a tendency towards nuclear or smaller families also fuelled the desire for male children.

The respective Sex Ratios for India, Punjab and Maharashtra as per the 2011 census were 940 females per 1000 males, 893 females per 1000 males and 946 females per 1000 males. This clearly shows that the female feticide is high in Punjab as the sex ratio is not over comparable to that of India, the Punjabis whether they are settled in the state itself or in any corner of the world continue to place a premium on the male child. However in the city of Mumbai out of the total 500 respondents 37 percent have shown preference for a son. Amongst Sikh and Non-Sikh respondents, more than one third has shown preference for a son.

Education and literacy reduce mortality rates of children – including the bias toward female child mortality – and help reduce fertility rates; the importance of literacy for women is all the greater, considering that women still constitute two-thirds of the world's illiterate population. No doubt, a large proportion of

women in the city being educated have a bias towards the male child but the one third who have preference for a son should be educated in such a manner that they should treat male and female children equally.

Table 5.17: Distribution of Respondents By Son Preference

Preference for Son	Yes	Average Annual Income of the Family (in Rs.)	No	Average Annual Income of the Family (in Rs.)	Total
Sikh	83 (37.73)	486341.2	137 (62.27)	3902531.9	220 (100.00)
Non-Sikh	66 (36.87)	798929.2	113 (63.13)	1246061.0	179 (100.00)
Total	149 (37.34)	541436.24	250 (62.66)	696752.0	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 28 in questionnaire

The mean annual income of the family shows that both Sikh and Non-Sikh respondents who have preference for a son have a lower annual income as compared to those families who claim that they do not have any preference for a son. The difference in annual income of the Sikh families is very high varying from approximately Rs. 4 lakhs for those who have preference for a son to more than Rs. 39 lakhs for those respondent families who do not have a preference for a son. However, among Non-Sikh families the difference is only Rs. 5 lakhs approximately. One may be able to conclude that higher

incomes enjoyed by those who do not have a preference for a son could be due to higher education.

IX DISTRIBUTION BY FAMILY PLANNING

Family planning is sometimes used as a synonym for the use of birth control, though it often includes more. It is most usually applied to a female-male couple who wish to limit the number of children they have and/or to control the timing of pregnancy (also known as spacing children). Family planning may encompass sterilization, as well as pregnancy termination. Family planning services are defined as educational, comprehensive, medical or social activities which enable individuals, including minors, to determine freely the number and spacing of their children and to select the means by which this may be achieved. Knowledge and correct usage of contraception have a positive impact on the lives of women and often women have very little say in decisions concerning family planning. It is the husband who decides whether and what form of contraception to use (World Bank, 1993).

The Statistical Abstract, 2000, reveals that in 1999-2000, there were 1,24,261 tubectomies as compared to merely 1800 vasectomies. The much higher prevalence of tubectomies against vasectomies is again indicative of a gender bias in decision-making regarding family planning and contraception. The following Table shows the vast difference between the Sikh and Non-Sikh families in terms of family planning out of total 500 surveyed respondents. A close perusal of the data of the

following Table clears that both type of the respondents, viz. Sikh and Non-Sikh predominantly practice family planning. However, the percentage is much higher in case of Non-Sikh respondents who practice family planning. It is 86.03 per cent compared to Sikh respondents which is 69.10 per cent. Overall 80 per cent of all the respondents taken together practice family planning.

Table 5.18: Distribution of Sikh And Non-Sikh Women By Practice of Family Planning

Category	Yes	Average Annual Income of the Family (in Rs.)	No	Average Annual Income of the Family (in Rs.)	Total
Sikh	152 (69.10)	421285.7	68 (30.91)	2382888.8	220 (100.00)
Non-Sikh	154 (86.03)	97283.1	25 (13.97)	910880.0	179 (100.00)
Total	306 (80.31)	67460.78	93 (24.41)	1110956.99	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 30 in questionnaire

In the above table the mean annual income of Sikh respondent families who practice family planning is surprisingly much lower than those who do not practice family planning but among Non-Sikh families the average annual income is nearly the same for those who practice and those who do not practice family planning. Thus there seems to be no relation between family planning and average annual income of the family.

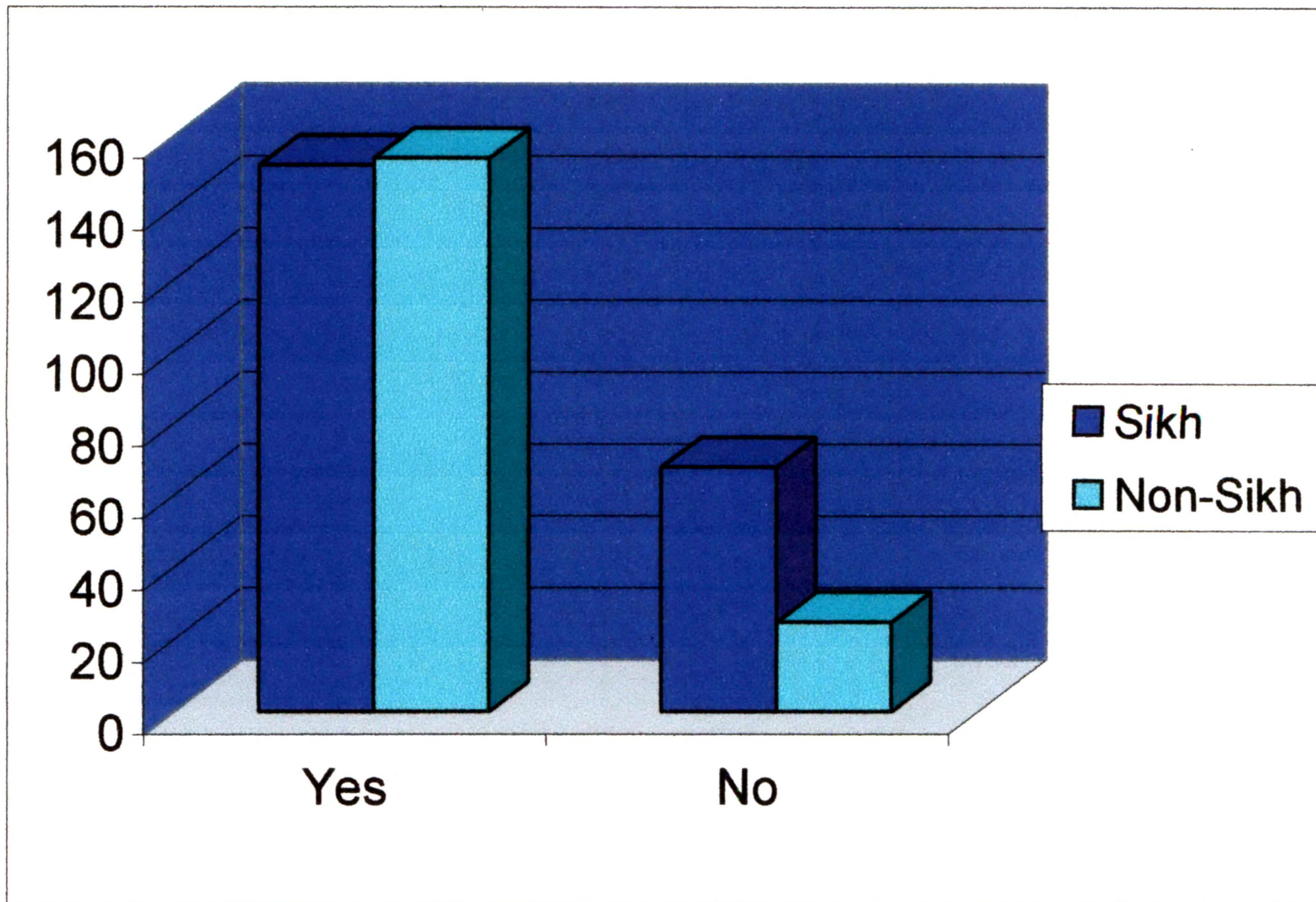


Figure 5.3: Distribution of Sikh And Non-Sikh Respondents By Practice of Family Planning

The above figure indicates a large percentage of both Sikh & Non Sikh respondents using family planning although the number who do not use is higher among Sikh respondents compared to Non-Sikh respondents

To study whether the preference for son has an impact on the use of family planning, the respondents have been further categorized on the basis of preference for son and the use of family planning in the following table.

Table 5.19: Distribution of Sikh And Non-Sikh Women Respondents By Preference For Son And Practice of Family Planning

Preference for Son > Family Planning	Sikh			Non Sikh			Combined		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Yes	63 (41.45)	89 (58.55)	152 (69.00)	58 (37.66)	96 (62.34)	154 (86.03)	121 39.54%	185 60.46%	306 (76.69)
No	20 (29.41)	48 (70.59)	68 (30.91)	8 (32.00)	17 (68.00)	25 (13.97)	28 30.11%	65 69.89%	93 (23.31)
Total	83 (37.73)	137 (62.27)	220 (100.00)	66 (36.87)	113 (63.13)	179 (100.00)	149 (37.74)	250 (62.66)	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 28, 30 in questionnaire

Sikh $\kappa^2 = 2.897$

Non-Sikh $\kappa^2 = 0.296$

Combined $\kappa^2 = 2.727$

H_0 = there is no relationship between preference for a son and family planning

H_1 = there is relationship between preference for a son and family planning.

Degree of freedom = 2

As per Chi square table the value is 5.99

Since the calculated value for Sikh 2.897 for Non-Sikh 0.296 and combined 2.727 is less than the chi square table value at 0.05, H_0 is accepted.

As per the results of chi square there is no significant difference between the attitude towards family planning and preference for son, 58.55 per cent of Sikh respondents and 62.34 per cent Non-Sikh respondents who use family planning methods do not have preference for a son. Taking all respondents together 60.46 per cent show no relationship between family planning and preference for a son. This means that a large majority of the respondents do use family planning however, more than one third of the Sikh and Non-Sikh respondents do still have a preference for son. This shows that even in a city like Mumbai, the respondents who are generally educated still prefer sons.

X DISTRIBUTION BY USE OF PREVENTIVE MEASURES

The practice of artificially altering the rate of growth of a human population is termed as human population control viz; use of one or more of the following practices although there are other methods as well: (a) contraception (b) abstinence (c) medical abortion (d) emigration decreasing immigration (e) sterilization and (f) euthanasia. The method(s) chosen can be strongly influenced by the religious and cultural beliefs of community members. The failure of other methods of population control can lead to the use of abortion or infanticide as solutions (Jorgensen et al, 1993). While a specific population control practice may be legal/ mandated in one country, it may be illegal or restricted in another, indicative of the controversy surrounding this topic. The next table represents the information about the preventive measures like abortion taken by the surveyed respondents and the mean annual income of the family.

A very small percentage of both Sikh and Non-Sikh respondents replied positively that they have adopted preventive measures like abortion. Out of total 48 respondents who replied positively, 26 belong to Sikh category and 22 from Non-Sikh category. The trend shown in the case where respondents replied negatively that they have never taken any preventive measures the number is higher for Sikh than Non-Sikh respondents. However the percentage is the same for both the respondents.

The average annual income in the following table indicates that both Sikh and Non-Sikh families who have not undertaken

any preventive measures like abortion are having a higher annual income compared to those who have not adopted any preventive measures like abortion. The difference in the annual income for Sikh respondent families is approximately Rs. 5 lakhs compared to Non-Sikh families where the difference is approximately Rs. 2 lakhs. Among those who have adopted measures like abortion the Non-Sikh families have a higher annual income compared to Sikh families but amongst those respondents who have not adopted any measures like abortion the mean annual income of the family is higher for Sikh compared to Non-Sikh respondent families.

Table 5.20: Distribution By Use of Preventive Measures Like Abortion

Category	Yes	Average Annual Income of the Family (in Rs.)	No	Average Annual Income of the Family (in Rs.)	Total
Sikh	26 (12.38)	655757.7	194 (88.18)	1157307.9	220 (100.00)
Non-Sikh	22 (12.29)	734545.5	157 (87.71)	995917.2	179 (100.00)
Total	48 (12.03)	3887750.0	351 (87.97)	194444.44	399 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 31 in questionnaire

The data in the table is also illustrated in the figure given below.

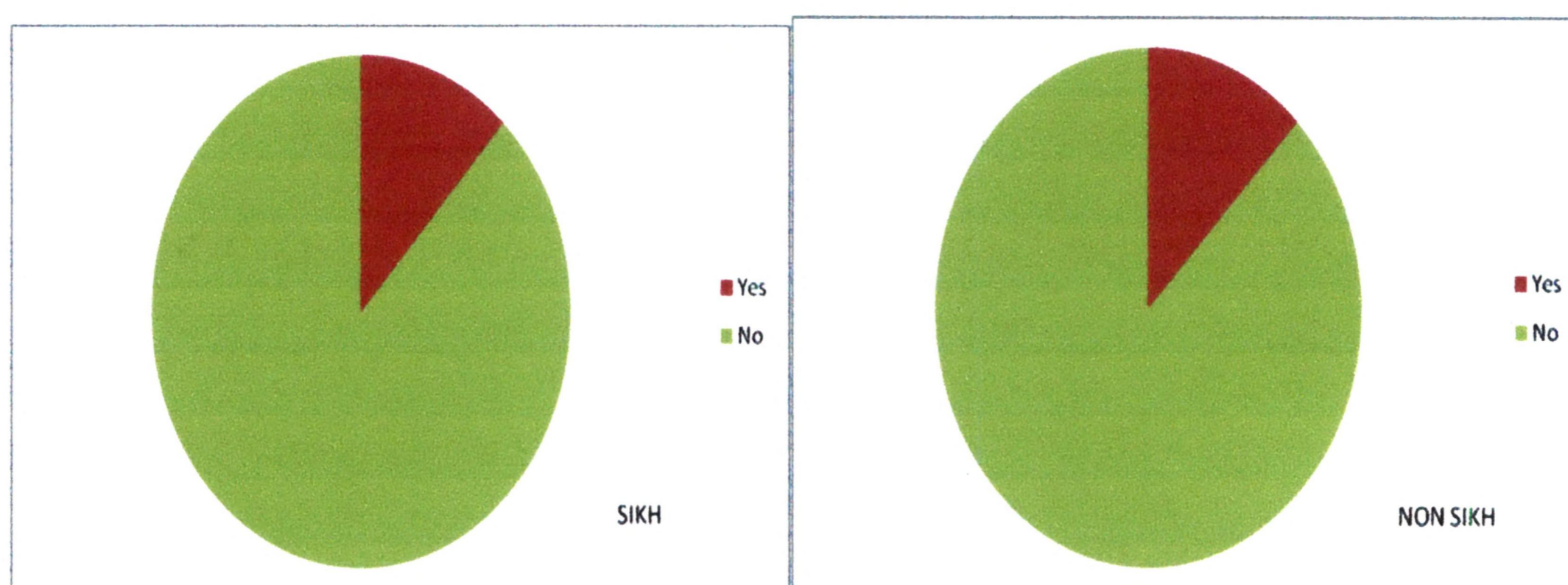


Figure 5.4: Distribution of Sikh and Non Sikh Respondents by Preventive Measures like abortion

The above pie-charts for Sikh & Non Sikh respondents show a very small percentage of both respondents are using preventive measures like abortion indicating that this is not a commonly used method of prevention of unwanted births.

The last two sections show that while a large majority did use family planning but preventive measures like abortion were not widely adopted. This is also in sync with preference for a son as only one third of the respondents showed preference for a son.

An effort has been made to further categorize Sikh and Non-Sikh respondents on the basis number of children and the level of education. Based on analysis of data from 115 low and middle income countries it turns out that educational level of adult females as well as generation and utilization of new knowledge has a significant impact on improving health, longevity and demographic indicators. For instance, in explaining the reduction in under 5 mortality rate, improvement

in female life expectancy at birth and reduction in total fertility rate (TFR), the percentage contribution of gain in income levels is less than 20 per cent, where as improvement in educational levels accounts for more than 30 per cent in case of first two indicators and nearly 60 per cent in case of TFR. The contribution of generation and utilization of new knowledge is 45 per cent or above in case of first two indicators and just under 30 per cent in case of TFR.

Table 5.21 (a): Average Number of Children of Sikh and Non Sikh Respondents on The Basis of Education and Religion

Religion >	Sikh	Non Sikh	Combined
Level of Education	Mean Income	Mean Income	Mean Income
Up to Matriculate	2.35	2.69	2.46
Plus Two Graduate	2.23	2.33	2.28
Post Graduate	2.48	1.88	2.20
Professional	3.59	3.13	3.47
Total	2.45	2.32	2.39

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Table 5.21 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	Df	Mean Squares	F
Between Columns (Religion)	0.048	1	0.048	2.085
Between Rows (Education)	1.722	3	0.574	0.177
Residual	0.304	3	0.101	
		Table Value	Verdict	
F (Religion)	2.085	9.28	Accepted	
F (Education)	0.177	10.13	Accepted	

Among Non-Sikh respondents as the level of education increases, the average number of children declines but in Sikh respondents no such clear-cut results is evident. While comparing Sikh and Non-Sikh respondents, the average number of children is higher in case of Sikh respondents (2.45) as compared to non-Sikh respondents (2.32). In case of professionals the average number of children is higher as compared to all other levels of education for both Sikh and Non-Sikh respondents. Thus whatever may be the religion or level of education, in general the average number of children is very low for matriculate, graduate and post-graduate. It is only in the case of professional that it is more than three. This may be due to the comparatively lower age of marriage of this group of respondents as mentioned earlier.

The analysis of variance table and F test too makes it clear that the variation in mean fertility on the basis of religion as well as on the basis of level of education are not significant.

XI DISTRIBUTION BY EMPLOYMENT

Work participation determines a woman's economic independence and their ability to control incomes and expenditures, exercise some degree of personal autonomy and share in decision-making.

In India, women are relatively invisible in workforce statistics. Restrictive definitions of 'work', mostly based on economic concepts of productivity, have reduced women to economic non-entities. This is because women's labour, in most cases does not directly produce marketable goods or services.

This gendered notion of work has hugely undermined women's contribution to the economy, resulting in the non-recognition of women as important economic entities. This fact was emphatically recognised in Shramshakti, which declared, "Although women work for longer hours and contribute substantially to the family income, they are not perceived as workers by either the women themselves or the data collecting agencies and the government, as all of them do not recognise the multidimensional functions of women, which include their productive and reproductive labour. Women quite often are the major earners for their families. This also goes unrecognised."

The causes of the low participation rate of women have been outlined by the Human Development in South Asia Report, 2000: "The invisibility of women's work, domestic chores and other tasks, are part of a cultural/traditional attitude which views man as the primary bread-winner. Indeed, women report themselves as non-workers because they tend to regard their labour as 'domestic responsibilities' and are therefore, outside market related or remunerated work." For example, notwithstanding the high level of development and education, Punjab has the lowest female workforce participation rate in the country. The majority of women are included in the category of non-workers, conclusive evidence of the invisibility of women's work.

The figures of Statistical Abstract of Punjab (2007-08) reveals that even general workforce participation rates (WPR) for Punjab are lower than the national level though these have

increased since 1991. This has been accompanied by an increase in female work participation rates. The female work participation rates have increased for both main and marginal workers and that too substantially. The overall female work participation rates have increased, but this is much more significant for rural Punjab compared to urban Punjab. In spite of this increase, female WPRs remain very low in Punjab.

According to ESCAP population in India (2001), the WPR in India gender gap is 26, while in Punjab it is 35 and in Maharashtra it is comparatively low which is 20. Maharashtra is among those states like Andhra Pradesh where female WPR is high. Dr Mrs S.Murthy (2001) has tried to evaluate the working and non working conditions and atmosphere of educated and skilled women in a few sectors of the Indian economy. She states that 93 per cent of the women were happy being working women and 60 per cent said they commanded more respect at home as well as society. However they also felt that they were overburdened and a woman should take up a job only if she financially needs it.

Table 5.22 and figures 5.5 represent the distribution of Sikh and Non-Sikh respondents categorized on the basis of employment and the mean annual income of the family in Mumbai.

**Table 5.22: Distribution of Sikh and Non-Sikh
Respondents By Employment**

Category	Employed			Housewife		Total	
	Salaried	Average Annual Income of the Family (in Rs.)	Self-employed	Average Annual Income of the Family (in Rs.)	No. of House wives		Average Annual Income of the Family (in Rs.)
Sikh Respondents	122 (48.80)	489030.7	71 (28.40)	3015421.8	57 (22.8)	305736.8	250 (100.00)
Non-Sikh Respondents	112 (44.80)	801241.1	59 (23.60)	1309831.0	79 (31.6)	812202.5	250 (100.00)
Total	234 (46.80)	234581.20	130 (26.00)	3738953.85	136 (27.20)	227110.29	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09
Findings in response to question No. 14, 15 in questionnaire

The above table indicates that more than 75 percent of the Sikh respondents and around 70 percent of the Non Sikh respondents are employed, of these nearly 50 percent are in salaried jobs. The mean annual income of the family of those who are employed among both Sikh and Non-Sikh respondents is higher than the average annual income of both Sikh and Non-Sikh housewives. The employed among the Sikh respondents are enjoying a very high annual income compared to the Sikh housewives which shows that employment of respondents gives higher economic status to the family as it adds to the family income. The Sikh employed respondents are enjoying a very high family income compared to the Non-Sikh respondent families.

Among those who are employed the self employed respondents are enjoying a higher family income compared to the salaried respondents. The difference is very high approximately Rs. 25 lakhs for Sikh respondent families compared to the Non-Sikh respondent families where the difference is approximately Rs. 5 lakhs. Some of the Sikh respondent families who were self employed belong to Bollywood and were enjoying a very high level of family income.

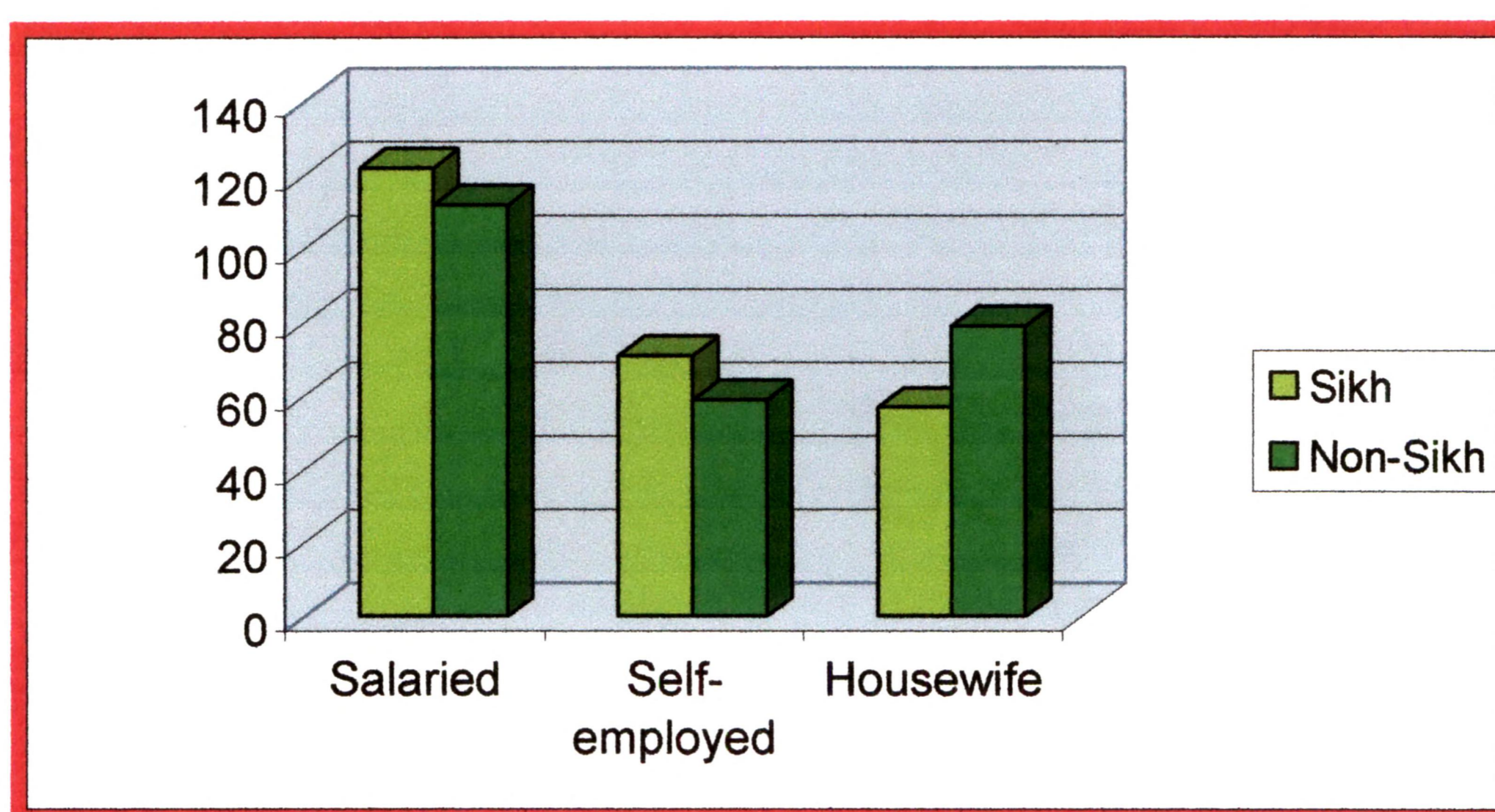


Figure 5.5: Distribution of Respondents by Employment

The above figure shows that majority of the respondents of both groups are employed and of these nearly 45 percent to 50 percent are engaged in salaried jobs compared to nearly one fourth in self employment, this typically reflects the commercial nature of the city. A comparison between Sikh and Non Sikh women shows that the percentage of Sikh women employed is higher than Non Sikh women again proving that the Sikh scriptures giving equal rights to women may have some impact.

Table 5.23 : Distribution of Sikh and Non-Sikh respondents on the basis of Employment and Level of Education

Employment Status >	Sikh			Non-Sikh			Combined		
	Employed	House-wife	Total	Employed	House-wife	Total	Employed	House-wife	Total
Upto Matriculate	40 (63.49)	23 (36.51)	63 (25.0)	27 (61.36)	17 (38.64)	44 (17.60)	67 (62.62)	40 (37.38)	107 (21.40)
Plus Two and Graduate	78 (75.00)	26 (25.00)	104 (41.60)	83 (63.85)	47 (36.15)	130 (52.00)	161 (68.80)	73 (31.20)	234 (46.80)
Post Graduate	54 (93.10)	4 (6.90)	58 (23.20)	35 (76.09)	11 (23.91)	46 (18.40)	89 (85.58)	15 (14.42)	104 (20.80)
Professional	21 (84.00)	4 (16.00)	25 (10.00)	26 (86.67)	4 (13.33)	30 (12.00)	47 (85.45)	8 (14.55)	55 (11.00)
Total	193 (77.20)	57 (22.80)	250 (100.00)	171 (68.40)	79 (31.60)	250 (100.00)	364 (72.80)	136 (27.20)	500 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12, 14 in questionnaire

Sikh $\kappa^2 = 16.00$

Non-Sikh $\kappa^2 = 8.144$

Combined $\kappa^2 = 28.576$

H_0 = There is no relationship between employment status and level of education

H_1 = There is relationship between employment status and level of education.

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value for all is more than Chi square table value at 0.05, H_0 will be rejected.

Thus there is a significant relationship between employment status and level of education although 72.80 per cent of the total respondents are employed however 85 per cent of the post graduates and professionals are employed. While only 52.62 per cent of the matriculates are employed. This shows a direct relationship between level of education and employment. Among post graduates the percentage employed are greater in Sikh as compared to Non-Sikh respondents, but among professionals it is opposite where 86.67 per cent of the Non-Sikh

while 84 per cent of the Sikh respondents are professionals. Comparison between the Sikh and Non-Sikh respondents on the basis of level of education and employment status shows that higher is the level of education more is the percentage of employed respondents.

According to Dr. Harnek Singh's study many women felt that employment brought about a change in the family size, society and standard of living. They got respect from their family. It increased their courage and integrity. The data also reveals that there is direct correlation between education and employment and an inverse correlation between education and housewives-fewer women who have high education prefer to remain as housewives.

The Sikh and Non-Sikh respondents have been further categorized to explore the impact of equal status on employment.

Table 5.24: Distribution of Sikh and Non-Sikh Respondents on the Basis of Equality Status and Employment

Equal Status > Employment	Sikh			Non Sikh			Combined		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Employed	180 (93.26)	13 (6.74)	193 (77.2)	158 (92.40)	13 (7.60)	171 (68.4)	338 (92.86)	26 (7.14)	364 (72.8)
Housewife	55 (96.49)	2 (3.51)	57 (22.8)	77 (97.47)	2 (2.53)	79 (31.6)	132 (97.06)	4 (2.94)	136 (27.2)
Total	235 (94.00)	15 (6.00)	250 (100)	235 (94.00)	15 (6.00)	250 (100)	470 (94.00)	30 (6.00)	500 (100)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 14,22 in questionnaire

In Mumbai, among the total respondents while categorized on basis of employment status into employed and housewife, an overwhelming majority claim that they are enjoying an equal status in the family. These percentages were almost same for Sikh as well as Non-Sikh. The data on equal status and participation in decision making too proves the same point that a huge majority of the respondents do enjoy equal status, in the family. Thus in a city like Mumbai, women are aware of their rights and assert themselves giving them an equal status in the family irrespective of employment status which gives economic independence.

XII DISTRIBUTION BY EARNINGS

Women face much more difficulties in work participation than men. These difficulties are caused by the traditional role of women and inconsistency between social expectations suitable for such roles and business life. Some examples of this include lack of organizations/establishments for providing child-care and housework support or the expensiveness of their services, unavailability of some jobs for women according to some written or unwritten rules, preventing or not supporting women's promotion in business life, sexual harassment, etc. (Gelegen, 2001).

No doubt, as is seen in Chapter IV, the per capita income (PCI) of Mumbai is more than that of overall Maharashtra's, Punjab's and all India. One more peculiar feature of Mumbai is that the earnings of women are much more as compared to their

counterparts in other areas especially the rural areas of India. In fact, in recent years it has become essential for middle class women to come out of their homes and participate in the earnings of the family due to a lot of reasons like soaring prices, preference for modern living, desire to utilize the knowledge acquired through education, geographical and occupational mobility etc. And, Mumbai being the commercial and financial hub of the country provides a lot of employment opportunities to the women with good level of income. As far as the income level of the respondents in the city is concerned, the data is placed in the following Table.

Table 5.25 : Distribution of Sikh and Non-Sikh Respondents By Level of Income

	Rs. <1,50,000	Rs. 1,50,000- <3,00,000	Rs. 3,00,000- <4,50,000	Rs. >4,50,000	Total
Income of Respondents >					
Sikh	31 (16.06)	30 (15.54)	97 (50.26)	35 (18.13)	193 (100.00)
Non-Sikh	28 (16.37)	43 (25.15)	71 (41.52)	29 (16.96)	171 (100.00)
Total	59 (16.20)	73 (20.05)	168 (46.15)	64 (17.58)	364 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.19 in questionnaire

The above table shows that the largest number of Sikh and Non-Sikh respondents are earning an income which is greater than Rs. 3 lakhs to Rs. 4.5 lakhs. Among Sikh respondents there are 97 (50.26%) and Non-Sikh there are 71 (41.52%) overall 168 (48.15) are the total number of respondents who fall in this category. There are 35 (18.13%) Sikh and 29 (16.96%) Non-Sikh respondents who are earning more than Rs. 4.5 lakhs. Taking the above two categories together approximately two thirds of the respondents fall in these categories indicating that women in Mumbai enjoy a high standard of living. There are very few, only 31 (16.06%) Sikh and 28 (16.37%) Non-Sikh respondents who earn less than Rs. 1.5 lakhs annual income. While 30 (15.54%) Sikh and 43 (25.15%) Non-Sikh are earning an annual income more than Rs. 3 lakhs upto Rs. 4.5 lakhs. A comparison between Sikh and Non-Sikh respondents shows that there are more Sikh as compared to Non-Sikh respondents who are earning higher levels of income.

The respondents have been further categorized according to their level of income and the level of Education.

Table 5.26 : Distribution of Sikh and Non-Sikh Respondents on the Basis of Level of Income and Level of Education

Income of Respondents > Level of Education	Sikh					Non Sikh				
	<1,50,000	1,50,000- <3,00,000	3,00,000- <4,50,000	>4,50,000	Total	<1,50,000	1,50,000- <3,00,000	3,00,000- <4,50,000	>4,50,000	Total
Upto Matriculate	3 (7.50)	4 (100.00)	28 (70.00)	5 (12.50)	40 (20.73)	6 (22.22)	5 (18.52)	13 (48.15)	3 (11.11)	27 (15.79)
Plus 2 And Graduate	17 (21.79)	16 (20.51)	35 (44.87)	10 (12.82)	78 (40.41)	15 (18.07)	21 (25.30)	33 (39.76)	14 (16.87)	83 (48.54)
Post Graduate	5 (9.26)	8 (14.81)	21 (38.89)	20 (37.04)	54 (27.98)	4 (11.43)	11 (31.43)	15 (42.86)	5 (14.29)	35 (20.47)
Professional	6 (28.57)	2 (9.52)	13 (61.90)	0 (0.00)	21 (10.88)	3 (11.54)	6 (23.08)	10 (38.46)	7 (26.92)	26 (15.20)
Total	31 (16.06)	30 (15.54)	97 (50.26)	35 (18.13)	193 (100.00)	28 (16.37)	43 (25.15)	71 (41.52)	29 (16.96)	171 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.12, 19 in questionnaire

The above table reveals that majority of the Sikh as well as Non-Sikh respondents are in the level of income between Rs. 3 lakhs to Rs.4.5 lakhs. For all levels of education whether matriculates, graduates, post graduates or professionals the highest number of respondents both Sikh and Non Sikh fall in the bracket of income levels between Rs. 3 lakhs to Rs. 4.5 lakhs. The table also reveals that as the level of education rises the level of income too rises.

On the basis of aforesaid analysis, one can easily conclude that gender equality does exist among Sikh and Non Sikh families in Mumbai. Aside from this general conclusion, the data

presented here shed light on many other aspects of Sikh women's economic and social outlook, e.g. even today there are more Sikh women employed vis-a-vis Non-Sikh. Further, most of the respondents from both the categories preferred nuclear family to the joint family. Similarly, the distribution of Sikh and Non-Sikh respondents by equality status shows that 94.00 per cent of the total respondents, enjoyed equal status and even participated in decision making process of the family showing that these respondents are better than their counterparts in the country. However nearly one third of the respondents both Sikh & Non Sikh have shown a preference for son. This attitude needs to change.

The economic status shows that both Sikh & Non-Sikh respondents who are educated are also largely employed and they are earning a high level of income falling into the income tax brackets.

CHAPTER-VI

AWARENESS AND PRACTICE OF SIKHISM

India is a country with vast diversity of religions where four of the world's major religions, viz. Hinduism, Jainism, Buddhism and Sikhism were born (Deka, 2007). This diversity of religious belief and systems existing in India today is a result of, besides existence and birth of native religions, assimilation and social integration of religions brought to the region by traders, travelers, immigrants, and even invaders and conquerors.

The Constitution of India declares the nation to be a secular republic that must uphold the right of citizens to freely worship and propagate any religion or faith (with activities subject to reasonable restrictions for the sake of morality, law and order, etc.). The Constitution of India also declares the right to freedom of religion as a fundamental right (Constitution of India). Citizens of India are generally tolerant of each other's religions and retain a secular outlook, although inter-religious marriage is not widely practiced. Inter-community clashes have found little support in the social mainstream, and it is generally perceived that the causes of religious conflicts are political rather than ideological in nature (Thakur et al. 1998).

A very high proportion of population is Hindus in India. According to the 2001 census, a very high proportion (80.5 per cent) of population is Hindus, followed by Islam 13.4 percent, Christianity 2.3 per cent and Sikhism 1.9 per cent. So far as

the number of Sikhs is concerned, they form a religious and cultural community of some 25.8 million people. Approximately 75 per cent of Sikhs in India live in Punjab where they form the majority (about two thirds) of the inhabitants (Deka, 2007). There are 25.8 million Sikhs living throughout the world, out of which approximately 75 per cent live in Punjab, where they constitute about 60 per cent of the state's population (Singh 2005).

According to (Cole et al 1990), Sikhism is comparatively a new religion in India. This religion was established by Guru Nanak. Nanak was born into a Hindu family in 1469 in the Punjab region. The creators of Sikhism tried to abolish some of the wrong practices existing in Indian customs such as the lower status of women, caste system, female infanticide and sati (burning of the widow). In Sikhism everyone has equal rights irrespective of caste, creed, color, race, sex or religion. Sikhism rejects pilgrimage, fasting, superstitions and other such rituals. Sikhism does not have a clergy class as it considers this as a gateway to corruption. However they have readers and singers in their temples. A Sikh place of worship is called Gurudwara. Sikhism does not support pilgrimage to holy sites because according to Sikhism, God is everywhere and not in any particular place. But Sikhism has a few important religious places, of which, the Hari Mandir Sahib, also known as the 'Golden Temple' in Amritsar in Punjab is the most important site and is considered the holiest shrine of Sikhism.

Sikhism emphasizes community services and helping the needy. One of the distinct features of Sikhism is the common kitchen called Langar. Every Sikh is supposed to contribute towards preparing the meals in the free kitchen, where Langar is prepared in the Gurudwara. The meals are served to all and are eaten sitting on the floor and this is to emphasize the point that all are equals. Sikhism does not believe in holding fasts. God is believed to be present in all humans and therefore humans must foster, maintain and preserve it in good sound condition, unless fasting is done to foster the human body like healthy diets (Singh, 2005). Therefore, it is very significant to study Sikhism and its principles. Moreover, it is far more significant to study the awareness and practice of Sikhism by the people who live outside Punjab today. In this context, the present chapter is a humble attempt to study the awareness and practice of Sikhism among the Sikh women of Mumbai. The present chapter starts with

(I) Brief introduction and meaning of Sikhism, followed by the detailed analysis of primary data regarding Sikh women of Mumbai in relation to their awareness and practice of Sikhism.

(II) A Comparison of Sikh & Non Sikh women in relation to their respective religions.

(I) The word '*Sikh*' means a '*disciple*'. A Sikh is a person who believes in one god and teachings of the Ten Gurus, enshrined in the *Guru Granth Sahib*, the Sikh Holy Book (Singh, 1966). Additionally, he or she must take Amrit, the Sikh Baptism. The Sikh religion is strictly monotheistic, believing in

one Supreme God, Absolute yet All-pervading, the Eternal, the Creator, the cause of causes, without Enmity, without Hate, both Immanent in his creation and beyond it. It is no longer the God of one nation, but the GOD OF GRACE. That being so, He creates man not to punish him for his sins, but for the realisation of his true purpose in the cosmos and to merge in from where he issued forth

*‘O my mind,
thou art the embodiment of Light;
know thy essence’*

*‘O my mind,
the Lord is ever with thee;
through the Guru’s Word enjoy His Love.’*

*‘Knowing thy essence thou knowest thy Lord;
and knowest thou the mystery of birth and death.’*

(Sri Guru Granth Sahib, quoted in Manmohan Singh, 1962)

The basic postulate of Sikhism is that life is not sinful in its origin, but having emanated from a Pure Source, the True One abides in it. Thus sayeth Nanak:

*‘O my mind,
thou art the spark of the Supreme Light;
know thy essence.’*

*Not only the whole of Sikh philosophy,
but the whole of Sikh history and character,
flows from ‘this principle’.*

(Sri Guru Granth Sahib quoted in Manmohan Singh, 1962)

The Sikhs should not recognize the caste system nor should they believe in idol-worship, rituals or superstitions. This religion is based on practical living, in rendering service to humanity and engendering tolerance and brotherly love towards all. The Sikh Gurus did not advocate retirement from the world in order to attain salvation. It can be achieved by any one who earns an honest living and leads a normal life.

*'He alone, O Nanak,
knoweth the way, who earneth with the sweat of his brow, and
then shareth it with the others.'*

(Guru Granth Sahib quoted in Manmohan Singh, 1962)

Guru Nanak gave new hope to the down-trodden mankind to join his fraternity as equals. He is a creator of the NEW MAN in the New World supported by a New morality. Riches and personal possessions are not a hindrance in living by spiritual ideals. Sikhism does not believe in the maxim 'It is easier for a camel to go through the eyes of a needle than for a rich man to enter into the Kingdom of God.' On the other hand the Sikh dictum is as under:

*'They, who are attuned to the Lord,
by the Guru's Grace,
Attain to the Lord in the midst of Maya (i.e. wealth).'*

(Guru Granth Sahib quoted Manmohan Singh, 1962)

In order to analyze the awareness and practice of Sikhism among Sikh women in Mumbai, the present section has been divided into several parts. While the first Section deals with the

equality of rights of Sikh women with men, Section II deals with religious codes (five K's) . Section III and IV focus upon the daily life of a Sikh and the significance of word 'Kaur'. Ceremonies of the Sikhs, Marriage in Sikhism, arranged marriage, Dowry, Chastity have been discussed in the following sections. It is worth noting that since only awareness of the Sikh religion and its code of conduct is not sufficient, something which is more important is how a particular person adopts that code of conduct in practice.

Each table in this chapter has been divided into two parts. While the first part deals with the awareness of a particular variable surveyed, the second part deals with the question regarding the practical adoption of that particular variable.

I EQUALITY OF STATUS OF SIKH WOMEN WITH MEN

According to Singh (1990), a Sikh woman has equal rights to a Sikh man. Unlike Christianity, no post in Sikhism is reserved solely for men. Unlike Islam, a woman is not considered subordinate to a man. Sikh baptism (Amrit ceremony) is open to both sexes. The Khalsa Panth is made up equally of men and women. A Sikh woman has the right to become a Granthi, Ragi, one of the Panj Pyare (5 beloved), etc.

The Holy Scripture of Sikhs, the Guru Granth Sahib is unique in religious history. It is the only religious text that was compiled and authenticated by the founders of its faith. It consists of beautiful hymns which are teachings on spirituality and purpose in life. Guru Arjan states that the Guru Granth Sahib will give you 'Truth, Contentment and Contemplation'.

Concerning women, Guru Nanak has said (given in chapter three), The Gurus went further, they used the Woman symbolically in the Bani to represent the disciple. Unlike other faiths, Sikhism states both men and women are considered capable of reaching the highest levels of spirituality. The Birth of a daughter or son is equally joyous for Sikhs.

Guru Nanak has stated that one should only wear those clothes which do not distress the mind or the body. The Gurus had also made a firm stand against the wearing of the veil, which is so popular amongst Muslims and Hindus. Even Christian nuns are made to cover themselves more than Christian priests. Guru Amar Das refused to allow a Hindustani Queen from entering the sangat until she had removed her veil. In the Guru Granth Sahib, the veil is compared to suppression.

In order to know the awareness of Sikh women regarding their equal status in religion, an empirical analysis has been made of 250 Sikh respondents of Mumbai.

Table 6.1 depicts the respondents who have awareness to this fact that they have equal status to men, comprise 64 percent, 36 percent Sikh do not know about their equal status to men. In Sikhism out of the total of 250 respondents, approximately 39 percent i.e. (98) adopt the concept practically in life. But a large number of respondents i.e. 61 percent (152) do not practice it. They are aware but fail to practice it in their lives. So overall it can be said that although the number of Sikh respondents who are aware of their equal status to men is quite high, but families who practice the concept of equality in their life are few (39.20 percent).

Table 6.1 : Distribution of Sikh Respondents by Awareness and Practice of Equality of Status to a Sikh Man In The Family

Category	Yes	No	Total
Awareness	160 (64.00)	90 (36.00)	250 (100.00)
Practice In Family	98 (39.20)	152 (60.80)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.34 in questionnaire

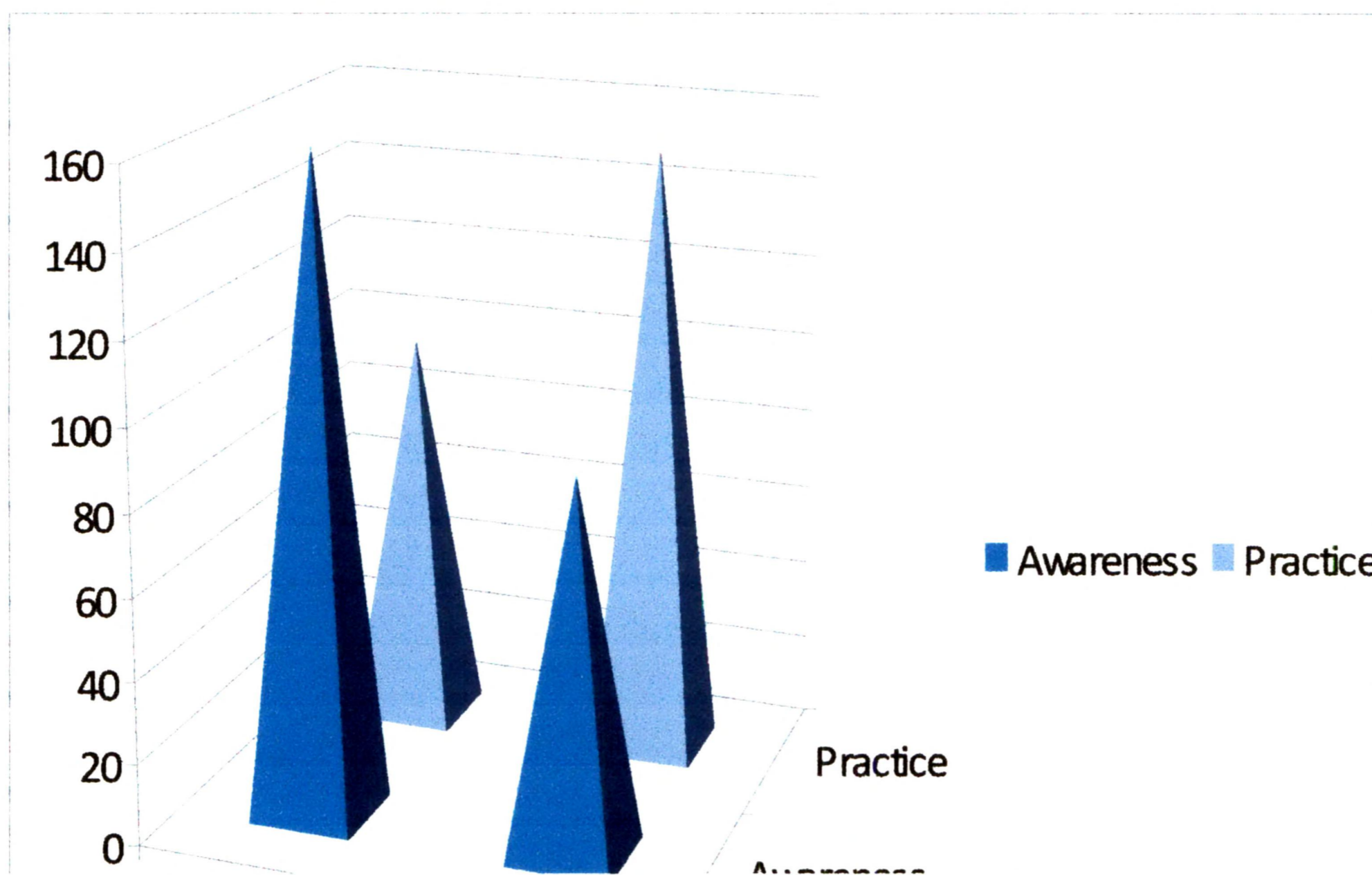


Figure 6.1 Distribution of Sikh Respondents by Awareness And Practice of Equality of Status to a Sikh Man In The Family

The above figure indicates 160 respondents are aware of their status but 90 respondents are not even aware of the equal status of women to men in religion.

II FIVE K's

When Sikhs take Amrit they must all, regardless of sex, keep the same 5 K's (Oberoi, 1994).

A Sikh has a distinctive personality. This distinction is represented by five symbols, popularly known as Five K's, because the first letter of each symbol begins with the letter 'K'. These are *Keshas* (long and unshorn hair), *Kangha* (a comb), *Kara* (a steel bracelet), *Kachha* (pair of shorts) and *Kirpan* (a sword). People who wear a uniform and who are imbued with disciplined outlook are better able to achieve unity of purpose and acquire a real sense of brotherhood than those who have set no particular standards. A Sikh without these symbols is a nonentity. Those who cut their hair or trim their beard commit a breach of the Cardinal Rules of the Order, and are considered as 'apostates'. *Amrit* (The Sikh Baptism) is a must for every Sikh. No minimum or maximum age is stipulated for getting baptised. A Sikh undertakes to uphold the principles of its faith and Code of Conduct as prescribed by the Gurus. Any man or woman of any nationality, race or social standing, who adheres to the principles of the Faith, has a right to receive baptism and join the Sikh Commonwealth - *The Khalsa Panth*. Thus the concept of five K's holds a very important position in Sikhism. This concept is related to religious codes.

The distribution of Sikh respondents by awareness and practice of five K's shows that despite the fact that majority of Sikh respondents are aware about this code of conduct, the respondents following this practice are paltry in proportion. Table 6.2 elaborates the distribution of Sikh respondents on the basis of the awareness and practice of five K's concept. It is clear from the table that on the basis of awareness out of 250

Sikh respondents, 236 respondents have knowledge about the five K's of Sikhism but very few only 14 respondents do not have any knowledge about it. On the other hand, when they are divided on the basis of their practice to five K's majority of them i.e. 137 do not adopt it in their life and only 113 respondents gave due importance to five K's in their lives. So overall conclusion is that most of the Sikh respondents are conscious about this concept but in actual life not even fifty percent practice it in their lives.

Table 6.2: Distribution of Sikh Respondents by Awareness And Practice of Five K's

Category	Yes	No	Total
Awareness	236 (94.40)	14 (5.60)	250 (100.00)
Practice	113 (45.20)	137 (54.80)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008.

Findings in response to question No.35, 37 in questionnaire

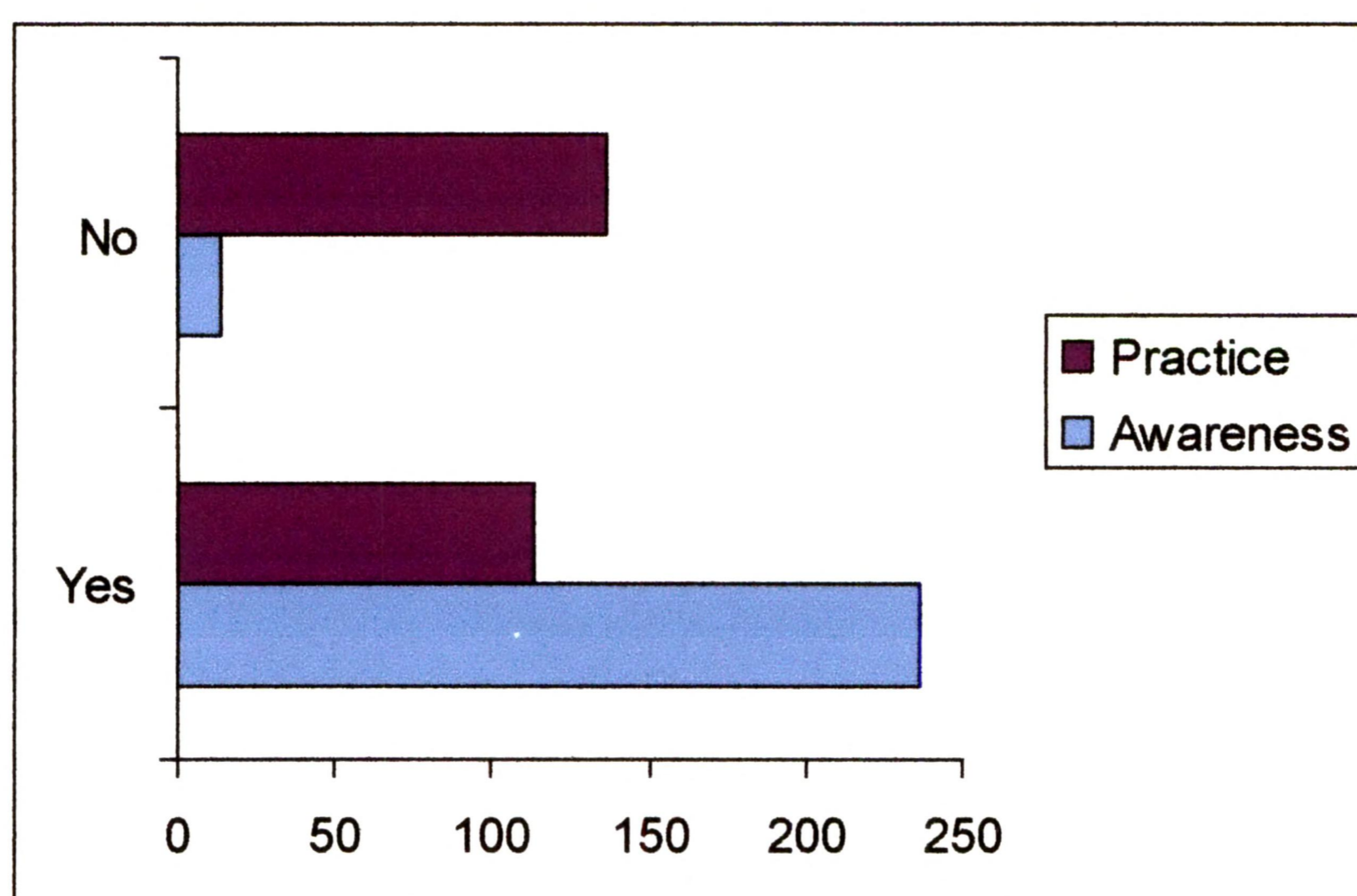


Figure 6.2 : Distribution of Sikh Respondents By Awareness And Practice of Five K's

The above figure reveals that while majority of the Sikh respondents are aware but those who practice are only 113 out of 250 Sikh respondents.

A further classification of the Sikh respondents observing/non-observing five K's in practice according to their educational qualification is given in table 6.3. A close perusal of the data of the table clearly tells us that the higher the educational level, the more the respondents have been found to be non-observers of five K's in practice and vice-versa.

Table 6.3: Distribution of Sikh Respondents by Their Educational Qualification and Practice of Religious Codes (Five K's)

Category	Upto Matriculate	Plus 2 And Graduate	Post Graduate	Professional	Total
Yes	36 (14.4)	49 (19.6)	23 (9.20)	5 (2.00)	113 (45.2)
No	27 (10.8)	55 (22.0)	35 (14.0)	20 (8.00)	137 (54.8)
Total	63 (25.2)	104 (41.6)	58 (23.2)	25 (10.0)	250 (100.0)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 12, 37 in questionnaire

$$\chi^2=10.91$$

H_0 = There is no relationship between level of education and practice of five k's

H_1 = There is relationship between level of education and practice of five k's

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value is more than Chi square table value at 0.05, H_1 will be accepted.

The above table using the Chi square results proves that there is a relationship between level of education and the practice of five K's, the level of Education increases there is a higher percentage of respondents who do not practice that Five K's.

III THE DAILY LIFE OF A SIKH

Every Sikh is expected, to get up in the morning before dawn. After taking bath he should meditate in the Name of God.

Rising in early dawn, the Name thou contemplate;

Night and day on it meditate:

There by shalt thou never pine, nor by any malady be touched.

(Sri Guru Granth Sahib p. 255 quoted in Gurbachan Singh Talib, Vol. I)

The following five compositions are recited every day: Morning: *Japji Sahib*, *Jaap Sahib* and *Ten Swiyyas*, while in Evening: *Rehras*; and at Night: *Sohila* (before going to bed). A Sikh is required to attend Gurudwara - the Sikh Temple - as a part of daily routine. The Sikh respondents' reaction to the questions of the awareness and practice of the daily recommended routine of a Sikh in Mumbai is discussed in the following Table. In the first category of awareness about the daily life of a Sikh, among 250 respondents, 180 are those who have awareness about this concept and 70 do not have any information i.e. 72 percent of respondents are conscious about how to spend a life of a true Sikh and 28 percent are unknown to it. From the total 250 respondents, only 107 practice this concept and 147 do not practice it i.e. majority of respondents 57.2 percent do not follow the rule and rituals of Sikhism about daily life and only 42.8 percent of the respondents spend their daily life following these rules and rituals about Sikhism.

Table 6.4 : Distribution of Sikh Respondents By Awareness And Practice of The Daily Life of A Sikh

Category	Yes	No	Total
AWARENESS	180 (72.00)	70 (28.00)	250 (100.00)
PRACTICE	107 (42.80)	143 (57.20)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.45, 46 in questionnaire

IV THE SIGNIFICANCE OF THE WORD 'KAUR'

It is also very significant to trace the answer of the question "Why Guru Gobind Singh gave the surname 'kaur' to Sikh women? Why did he not accept the status quo and keep the tradition of the woman's surname being determined by her family's name? What was Guru Ji trying to achieve by calling the Sikh woman "A Princess" (literal meaning of Kaur)?" (Harbans Singh, 2001). In order to understand the possible reasons behind Guru Ji's decision, there is a need to look at the situation at that time in different cultures. In Indian society, the brides first and last name was often changed after her marriage. This happens even today. However, this tradition of name changing does not occur just in India, it is a phenomenon which occurs across the whole world today. Why are women's surnames changed? The reason is family linkage. Surnames allow others to identify you and your family. In some cases the surname can tell others much more like caste, creed, race, region etc. For women the linkage to family is different in comparison to men. Their

identity changes with marriage. They are no longer associated with their parents, but with their Husband's family. Unsurprisingly, the man's name never changes.

Some cultures go as far as considering the woman to be the property of others. This was so for the Hindu Law giver, Manu, who claimed that no woman should ever be independent. Christianity considered woman to be a product of man as Eve had come from "the rib" of Adam. Psychologically, women have accepted these unjust rules. They have accepted male dominance and allowed themselves to become second class citizens. Guru Ji changed all this with the revelation of the Khalsa. He gave women the opportunity to live life free of the chains of a dogmatic society. It was God's Hukam (will). Once initiated into the Khalsa, Sikh women obtain the surname Kaur. The surname Singh (Lion) is given to men, but Kaur (princess) is reserved solely for women. This difference in names is not about inequality. Rather, Guru Ji recognizes the difference between men and women. When a person take Amrit he/she is told to consider Guru Gobind Singh as the father and Mata Sahib Kaur as the mother. By joining the Khalsa Sikhs abandon all previous chains of linkage and become the direct descendants of Guru Gobind Singh and Mata Sahib Kaur. Women become their daughters the Khalsa becomes their family. Thus, from the day a person is born to the day a person dies the name remains the same. Women do not have to change it due to marriage. Unfortunately, the tradition of using the "Kaur" surname has all but disappeared amongst nearly half of the Sikh respondents in Mumbai. It is either dropped, in favour of caste surnames, or misused as a middle name. Guru Ji never designed it as such.

Table 6.5 speaks clearly about the Sikh respondents, who are divided into two categories i.e. awareness and practice on the basis of use of 'kaur' in their names. A close perusal of the data of the following Table clearly shows that of the 250 respondents, more than 98 percent respondents have awareness of the significance of using 'Kaur' at the end of their names. There are only few who are unaware of it. However, when the matter comes to the adoption of this in practical life, it is found that there are only 48.40 per cent respondents who actually practice it.

Table 6.5 Distribution of Sikh Respondents By Awareness And Practice of Use of Kaur In Name

Category	Yes	No	Total
Awareness	247 (98.80)	3 (1.20)	250 (100.00)
Practice	121 (48.40)	129 (51.60)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.40 in questionnaire

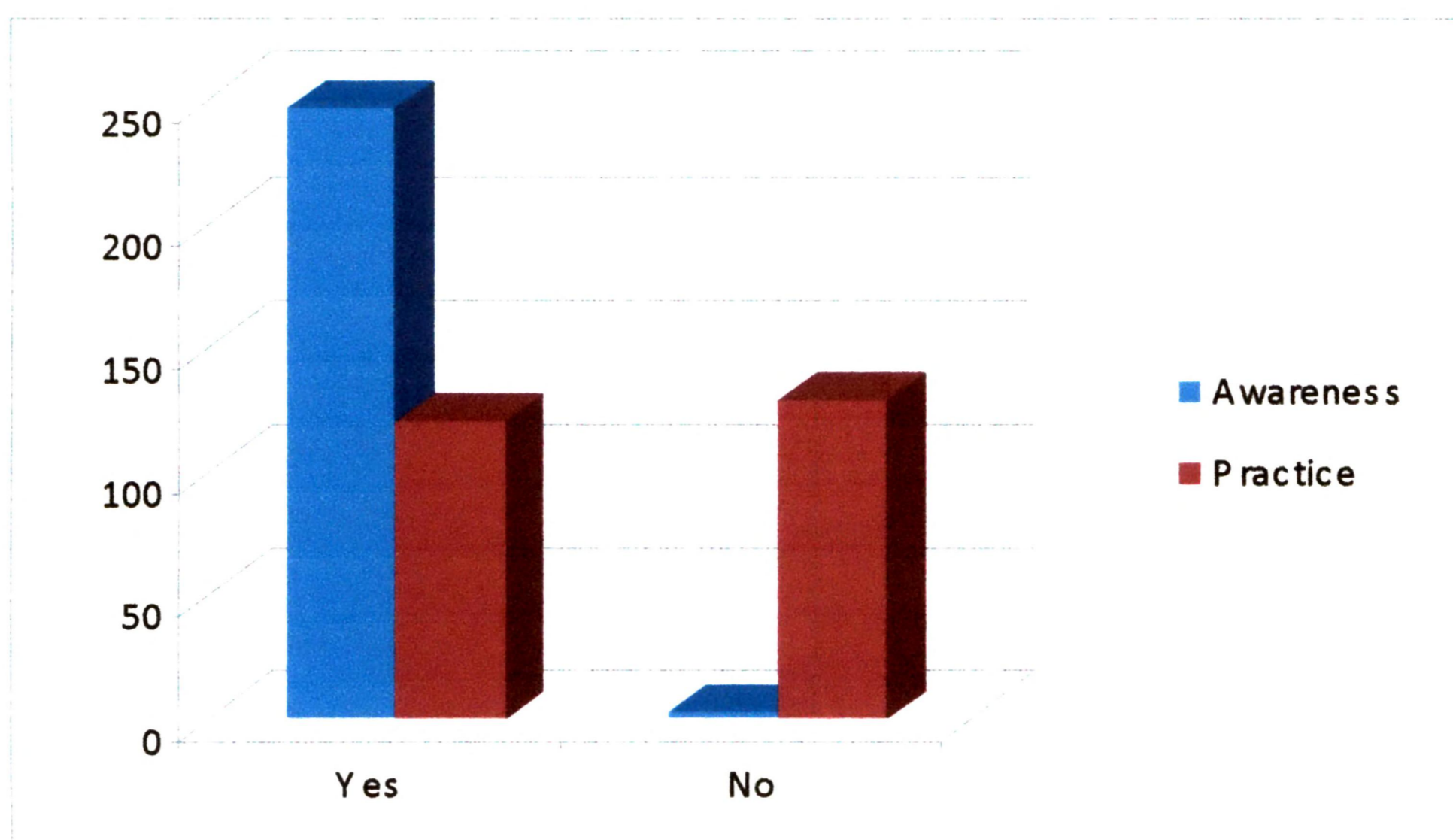


Figure 6.3: Distribution of Sikh Respondents by Awareness and Practice of Use of Kaur In Name (Percent)

The above figure reveals that 247 respondents are aware but those who practice are only 121 respondents.

V CEREMONIES OF THE SIKHS

According to Mann et al (1989), the important ceremonies among the Sikhs are those associated with Birth, Naming the child, *Amrit* (Baptism), *Anand Karaj* (marriage) and Bhog (the Death ceremony). The most important among all these is the *Amrit* (Sikh Baptism) ceremony. No special rituals are attached to these ceremonies. The only important aspect is recitation of shabad (hymns) from *Guru Granth Sahib*. Table 6.6 shows the distribution of Sikh respondents by awareness and practice of Sikh ceremonies.

Table 6.6 : Distribution of Sikh Respondents By Awareness And Practice of The Ceremonies of The Sikhs

Category	Yes	No	Total
Awareness	170 (68.00)	80 (32.00)	250 (100.00)
Practice In Family	95 (38.00)	155 (62.00)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No.41, 42 in questionnaire

In Table 6.6, the distribution of Sikh respondents by their awareness and practice of the ceremonies of Sikhs is portrayed. A close perusal of the data of the table clearly shows that of the total 250 Sikh respondents, 68 percent respondents are those who are aware of these ceremonies and 32 percent do not have any awareness i.e. 170 respondents out of 250, replied positively that they are aware about Sikh ceremonies and 80 are those who

do not have any information regarding this. From the second category, regarding practice of these ceremonies in life, out of 250 respondents, 95 replied positively and 155 replied negatively that they do not practice these ceremonies in their life. In other words, It can be said that despite the fact that majority of Sikh respondents in Mumbai are aware of the Sikh ceremonies, only a few of them practice these ceremonies.

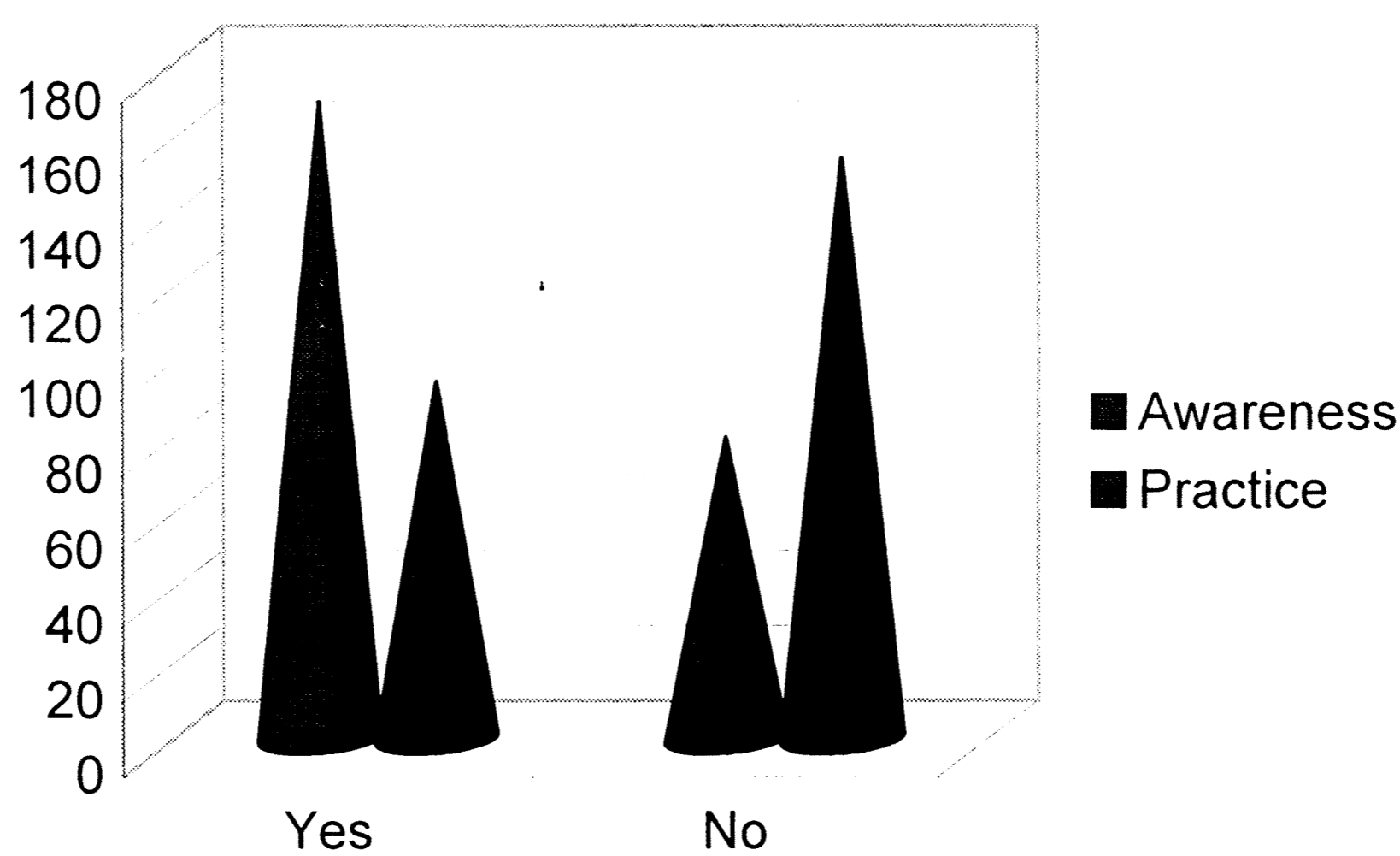


Figure 6.4 : Distribution of Sikh Respondents By Awareness And Practice of The Ceremonies of The Sikhs

VI MARRIAGE IN SIKHISM

Marital bond according to Sikh religion is a sacrament - a holy union and not a contract. Sikhism does not believe in celibacy

My self ! seek thou renunciation while engaged with the world

Such alone engage in truth, self-discipline and noble endeavour,

As by the Master's grace are enlightened

(Sri Guru Granth Sahib, p.26 quoted in Gurbachan Singh Talib)

The marriage of a Sikh couple is solemnized by circumambulating four times around the *Guru Granth Sahib*. Each time a Shabad - Epithalamium, which is a part of the marriage service, is recited by a Sikh priest who performs the marriage ceremony. The priest tells them to mould their conjugal relations as per the model laid down in these Four Shabads (Hymns). The same ceremony is performed at the remarriage of a widow or a widower.

The following Table deals with this aspect in Sikhism. It is clear from the table that out of 250 respondents as to the first question which is related to the awareness of the special code of marriage ceremony under Sikhism, all 250 respondents replied positively that they are aware about the ceremonies performed during marriage in Sikhism, on practical side too, out of 250 respondents, more than 99 percent respondents actually would perform this ceremony during marriage and less than 1 percent respondents would/did not perform this ceremony. In other words, the Sikh respondents from Mumbai, despite living away from Punjab (which is the prime area of Sikhs), are following the special code of marriage ceremony in Sikhism.

Table 6.7 : Distribution of Sikh Respondents By Awareness And Practice of Special Marriage Ceremony in Sikhism

Category	Yes	No	Total
Awareness	250 (100.00)	0 (0.00)	250 (100.00)
Practice In Family	249 (99.60)	1 (0.40)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.34 in questionnaire

VII ARRANGED MARRIAGE

Oberoi (1994) states that the Gurus considered marriage an equal partnership. Both Sons and Daughters are required to reach a mature age, both physically and mentally, before they marry. Thus, parents must ensure their children are allowed to grow and be educated to the fullest. Arranged marriages are the norm for Sikhs. Sikhs are forbidden from marrying outside their faith and are not allowed to keep sexual relationships outside of marriage. The gurus considered marriage an equal partnership. This is in contrast to other faiths. In Islam the Husband is permanently the dominant partner. The Sikhs are generally tradition bound as seen in the Table 6.8

Among the Sikh women in Mumbai the rights of arranged marriage is widely practiced as almost all respondents have got married or will marry with the consent of their parents.

Table 6.8 : Distribution of Sikh Respondents By Practice Regarding Arranged Marriage

Category	Yes	No	Total
Practice in Family	245 (98.00)	05 (2.00)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.34 in questionnaire

VIII DOWRY

For most Indian parents the cost of a daughter's marriage is the single largest expense of their lives. In one rural sample the average cost of a daughter's marriage was six times the

parents' annual income and, consequently, a cause of indebtedness and destitution (Rao, 1993). This expense is often labeled as "dowry." Sikhs are forbidden from marrying off their children for monetary benefit. But, among Sikh respondents in Mumbai, this practice of Dowry is highly prevalent.

The following table has distributed the Sikh women regarding the awareness and practice of dowry during marriage of a daughter. A close persusal of the following Table clears that out of 250 respondents, there are 217 who respond positively that they have awareness about the ills of dowry system; while 33 replied negatively. In other words, out of 250 respondents, 87 per cent (approximately) are those who have knowledge about it and very few i.e. only 13 percent are those who do not know about it. But on the other hand, on practical side, out of 250, 173 respondents are those who accept/will accept or give dowry during marriage functions. Rest 77 respondents do not accept the dowry system during marriage ceremonies i.e. 31 percent respondents do not believe in practicing it.

Table 6.9 : Distribution of Sikh Respondents by Awareness and Practice Regarding Dowry

Category	Yes	No	Total
Awareness	217 (86.80)	33 (13.20)	250 (100.00)
Practice In Family	173 (69.20)	77 (30.80)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.47 in questionnaire

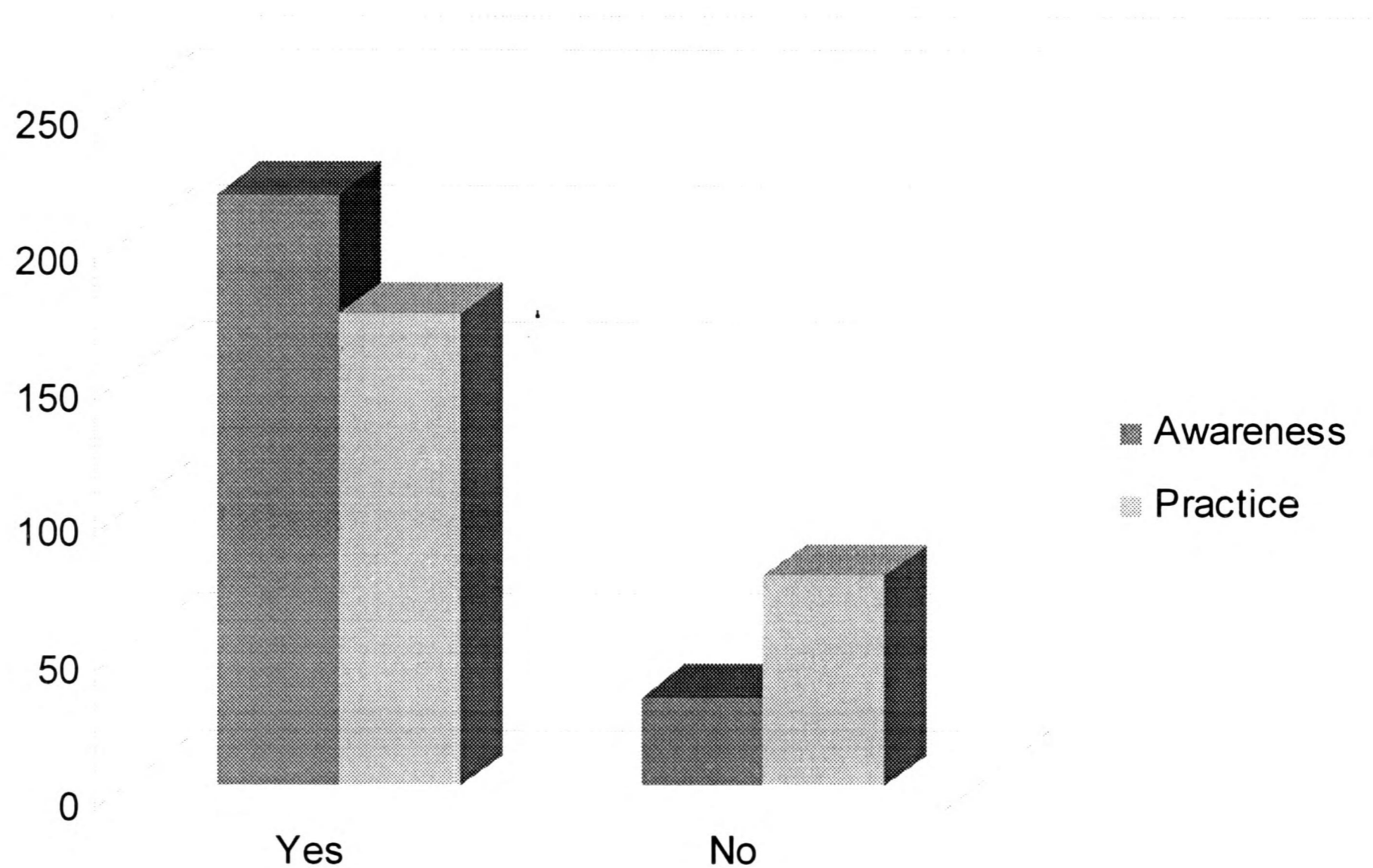


Figure 6.5: Distributions of Sikh Respondents by Awareness and Practice of Dowry

The above figure gives some disturbing results that is a large number of the Sikh respondents are practicing dowry despite the Sikh gurus belief against dowry system.

IX CHASTITY

Sikhism stresses family values and faithfulness to one's spouse.

*"The blind-man abandons his own,
and has an affair with another's woman.*

*He is like the parrot,
who is pleased to see the simbal tree,
but at last dies clinging to it".*

(Sri Guru Granth Sahib, quoted in Manmohan singh, 1962, p. 1165).

Sikh Gurus declared that marriage is an equal partnership of love and sharing between husband and wife. Married life is celebrated to restore to woman her due place and status as an equal partner in life.

Not those be the true wedded couples that with each other consort :

Truly wedded are those that in two frames, are as one light.

(Sri Guru Granth Sahib, p. 788 quoted in Gurbachan Singh Talib, Vol. II).

Table 6.10 tells about the distribution of Sikh respondents by awareness and practice of chastity. The first column of the table reveals that all the 250 respondents are aware about the chastity. There are no respondents who replied negatively to this concept. Whereas, the second column reveals the respondents who practice/will practice it in their lives. Out of 250 respondents, more than 99 percent respondents replied positively i.e.248 respondents are those who practice/will practice chastity in their life and only 2 respondents are those who do not believe in practicing it.

Table 6.10: Distribution of Sikh Respondents by Awareness and Practice of Chastity

Category	Yes	No	Total
Awareness	250 (100.00)	0 (0.00)	250 (100.00)
Practice	248 (99.20)	2 (0.80)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.34 in questionnaire

To conclude, Sikhs form a religious and cultural community of some 25.8 million all over the world, of which nearly 75 per cent live in Punjab where they form the majority of

about two thirds of the inhabitants. In Mumbai, they constitute only a small fraction of the total population. This section deals with the awareness and practice in Sikhism of women in Mumbai. The primary data of the Sikh women respondents reveals that those who are aware about their equal rights to men are quite high, but who practice the concept of equality in their life hardly exists. The distribution of Sikh respondents observing/non-observing five K's according to their educational qualification states that the higher the educational level, the more the respondents have been found to be non-observers of five K's in practice and vice-versa. Similarly, majority of respondents believe and practice/will practice arranged marriage and follow the special ceremony of marriage. Regarding chastity, more than 99 percent respondents practice chastity in their life and only a small fraction of the respondents is there who do not practice it. However a large number believe in accepting/giving dowry during marriage. There is therefore a need to educate such women against the ills of the dowry system.

(II) A classification and comparison of the economic status of Sikh and Non Sikh respondents has been done on the basis of their religion and employment status. This have been divided into categories of belief in religion, belief in the religious codes, practice of religious codes, visit to a Gurudwara/temple and how many times the respondents visit the Gurudwara. To look at the economic status of the respondents the mean annual income of the respondents families is also calculated.

To begin with a classification of Sikh & Non-Sikh respondents has been done on the basis of the belief in religion and employment status.

Table 6.11 : Distribution of Sikh & Non-Sikh Respondents has been done on the Basis of the Belief in Religion and Employment Status

Employment Status	SIKH				NON SIKH			
	Empl-oyed	House wife	Average Annual Income of the Family (in Rs.)	Total	Empl-oyed	House wife	Average Annual Income of the Family (in Rs.)	Total
Yes	182 (77.12)	54 (22.88)	1834750.0	193 (77.20)	144 (67.61)	69 (32.39)	9191159.6	213 (100.00)
No	11 (78.57)	3 (21.43)	156214.2	57 (22.80)	27 (72.97)	10 (27.03)	760216.2	37 (100.00)
TOTAL	236 (100.00)	14 (100.00)	995482.1	250 (100.00)	213 (100.00)	171 (68.40)	4975687.9	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.14, 35 in questionnaire

The above table indicates that a large number of both employed as well as housewives believe in religion among Sikh respondents which means that Sikhs are strong believers in religion. Amongst Non-Sikh respondents too whether employed or housewives, there is a belief in religion however the percentage of those who believe in religion is higher among Sikh respondents compared to Non-Sikh respondents.

The mean annual income of the family shows that Sikh and Non-Sikh respondents who believe in their religion are earning a higher income compared to those who do not believe in

religion. Among Sikh and Non-Sikh respondent families who believe in religion the Sikh families are earning a very high level of income, which is double of the Non-Sikh respondents. Among those who do not believe in religion the Non-Sikh respondent families are earning nearly Rs. 6 lakhs more than Sikh families. Majority of the Sikh respondents who believe in religion are enjoying a very high economic status based on the data in the above table.

The Sikh and Non Sikh respondents have been further categorized into those who believe in the religious codes and employment status. The belief in the religious codes has been further categorized into those who are deeply, moderately and those who slightly believe in their religious codes, while the others as those who do not believe in the religion codes.

In the following table, it is seen that among Non-Sikh respondents there is a significant relationship seen between those who believe in religious codes and employment status. Majority of the employed Non-Sikh respondents believe in the religious codes. These respondents either believe in their religion deeply, moderately or slightly. There are only 27 respondents among Non-Sikh and 10 respondents among Sikh who are housewives and do not believe in the religious codes. The table also reveals that the average annual income of the family of those who believe deeply is lower than those who believe slightly in case of both Sikh and Non-Sikh respondents. The average annual income of Sikh respondent families keeps on rising as the belief in religious codes is lesser and those who believe

slightly are earning a very high level of income of nearly Rs. 3 crores. In case of Non-Sikh respondents too the average annual income of the family rises as the belief in religious codes varies from deeply to moderately but is lower for those who believe slightly. However among those Sikh respondent families who do not believe in the religious codes the average annual income is very high around Rs. 10 lakhs compared to Non-Sikh respondent families whose income is around Rs. 7 lakhs.

Table 6.12 : Distribution of Sikh and Non-Sikh Respondents on the Basis of Employment and Extent of Belief in Religion

Employment Status	Sikh				Non-Sikh			
	Employed	House wife	Average Annual Income (in Rs.)	Total	Employed	House wife	Average Annual Income (in Rs.)	Total
No	11 (78.57)	3 (21.43)	1030265.6	14 (100.00)	27 (72.97)	10 (27.03)	729189.1	37 (100.00)
Slightly	13 (72.22)	5 (22.78)	28733333.3	18 (100.00)	18 (78.26)	5 (21.74)	934782.6	23 (100.00)
Moderately	83 (79.05)	22 (20.95)	1002356.2	105 (100.00)	88 (72.73)	33 (27.27)	1018669.4	121 (100.00)
Deeply	86 (76.11)	27 (23.89)	429565.6	113 (100.00)	38 (55.07)	31 (44.93)	756086.9	69 (100.00)
Total	193 (77.20)	57 (22.80)	7798880.1	250 (100.00)	171 (68.40)	79 (31.60)	859682	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No. 15, 35 in questionnaire

Sikh $\kappa^2 = 6.075$

Non-Sikh $\kappa^2 = 0.794$

H_0 = There is no relationship between employment status and practice of religious codes.

H_1 = There is relationship between employment status and practice of religious codes.

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value is less than Chi square table value at 0.05, H_0 will be accepted.

The results of the Chi square show that there is no significant relationship for both Sikh and Non-Sikh respondents there is a significant relationship seen between those who believe in religious codes and employment status. Majority of the employed Non-Sikh respondents believe in the religious codes, there are only 27 respondents who are employed and 10 respondents who are housewives that do not believe in the religious codes.

The Sikh and Non Sikh respondents have been further categorized according to the practice of the religious codes and employment status.

Table 6.13 : Distribution of Sikh and Non-Sikh Respondents on the Basis of Practice of Religion Codes and Employment Status

Employment Status	Sikh				Non-Sikh			
	Employed	House wife	Average Annual Income (in Rs.)	Total	Employed	House wife	Average Annual Income (in Rs.)	Total
No	102 (74.45)	35 (25.55)	1166708.3	137 (100.00)	11 (61.11)	7 (38.89)	848333.3	18 (100.00)
Indifferent	6 (54.55)	5 (45.55)	26205000.0	11 (100.00)	10 (66.67)	5 (33.33)	566666.6	15 (100.00)
Flexible	39 (84.78)	7 (15.22)	45000.0	46 (100.00)	31 (65.96)	16 (34.04)	874978.7	47 (100.00)
Strictly	46 (82.14)	10 (17.86)	427195.8	56 (100.00)	119 (70.00)	51 (30.00)	935382.3	170 (100.00)
Total	193 (77.20)	57 (22.80)	6960976	250 (100.00)	171 (68.40)	79 (31.60)	806340.2	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No. 14, 37 in questionnaire

Sikh $\chi^2 = 6.075$

Non-Sikh $\chi^2 = 0.794$

H_0 = There is no relationship between employment status and practice of religious codes.

H_1 = There is no relationship between employment status and practice of religious codes.

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value for Sikh 6.075 for Non-Sikh 0.794 is less than the table value at 7.815 H_0 is accepted.

The above table indicates the chi square value to be less than the table value proving that there is no significant relationship between the practice of the religious codes and the employment status for Sikh respondents which means that people whether they are employed or housewives do not practice this religious codes strictly in the city of Mumbai. However among Non-Sikh respondents too there is no relationship seen between the practice of religious codes and employment status since a large percentage of those who are employed and housewives practice their religious codes.

The average annual income of the family in the above table for Sikh respondents shows that those who do not practice or are indifferent are having a higher annual income as compared to those who practice their religious codes. Among Non-Sikh respondent families those who practice their religious codes strictly are enjoying the highest level of income followed by those who are flexible and indifferent, but those who do not practice their religious codes among Non-Sikh respondents the average annual income of the families too is high at Rs. 8 lakhs approximately but it is lower than the Sikh respondent families which is approximately Rs. 11 lakhs.

A further classification of Sikh and Non-Sikh respondents has been done on the basis of Marital Status and belief in religious codes.

Table 6.14 : Distribution of Sikh and Non-Sikh Respondents on the basis of Marital Status and Belief in Religious Codes

Marital Status > Belief In Religious Codes	SIKH				NON SIKH			
	Married	Un-married	Widow	Total	Married	Un-married	Widow	Total
Yes	198 (83.90)	28 (11.86)	10 (4.24)	236 (94.4)	153 (71.83)	53 (24.88)	7 (3.29)	213 (85.2)
No	12 (5.71)	2 (14.29)	0 (0.00)	14 (5.6)	18 (48.65)	18 (48.65)	1 (2.70)	37 (14.8)
Total	210 (84.00)	30 (12.00)	10 (4.00)	250 (100.00)	171 (68.40)	71 (28.40)	8 (3.20)	250 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09
Findings in response to question No.10, 35 in questionnaire

Belief in religious codes exists irrespective of the marital status of the woman as 94.4 percent of the Sikh respondents believe in the religious codes and only 5.6 percent do not believe in their religious codes. This shows that religion is a very strong factor in the lives of the Sikh respondents.

Non-Sikh respondents show there is a relationship between marital status and religious codes as a total of 71.83 percent of Non Sikh respondents who believe in their religious codes are married. When a combined total of Sikh and Non Sikh respondents is taken together as 78.17 percent of the total respondents who believe in their religious codes are married. Those who do not believe are largely unmarried for Non Sikh respondents it is 48.65 percent while the combined figure is 39.22 percent amongst the unmarried respondents. One explanation for this could be the cosmopolitan nature of the city

and western influence on the younger generation. However taking the overall figure of respondents who follow the religious codes show a very high percentage nearly 90 percent follow their religious codes indicating that religion plays a major role in Indian households.

The Sikh and Non-Sikh respondents have also been categorized on the basis of the Average Annual Income of the family and the belief and practice of Religion and Employment Status.

Table 6.15 (a) : Distribution of Average Annual Income of the Family on the Basis of Religion and Employment Status

Religion	Sikh			Non-SIKH		
	Believe	Practice	Total	Believe	Practice	Total
Employment						
Employed	614049.72	621779.66	1235829.3	288187.5	290276.6	578464.1
Housewife	300000	300000	600000	314637.7	314637.7	629275.4
Total	914049.72	921779.66	1835829.38	602825.2	604914.3	1207739

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.14, 35, 37 in questionnaire

A further classification of Average Annual Income of the family of the Sikh and Non-Sikh respondents on the basis of their employment status and belief and practice in religion shows that among Sikh respondents who are employed earn a higher annual family income of Rs. 6 lakhs approximately compared to those housewives respondents who earn only Rs. 3 lakhs which is half of the income of those who are employed Sikh respondents. The average annual income of the family is nearly the same for employed Sikh respondents whether they

believe in and practice their religion. This is also true for Sikh housewife respondents.

For Non-Sikh respondents it is the opposite as those who are employed and believe as well as practice their religion earn less than Rs. 3 lakhs but those who are housewives earn more than Rs. 3 lakhs for both who believe as well as practice their religion. However the difference in the annual income of the family between employed and housewives among Non-Sikh respondents is marginal unlike Sikh respondent families where the family income of the employed Sikh respondents is double of that of housewives as mentioned earlier.

Table 6.15 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Belief)	22406989.65	1	22406990	0.333333
Between Rows (Employment)	1.01077E+11	1	1.01E+11	7.39E-05
Residual	7468996.55	1	7468997	
Total	1.01107E+11	3		
		Table Value	Verdict	
F (Religion)	0.333333	161.469	Accepted	
F (Years)	7.39E-05	161.469	Accepted	

The analysis of variance table results and the F-test shows that the relation between annual family income and those who believe and practice religion is not significant for both Sikh and Non-Sikh respondents.

A further classification of employment status and a visit to a religious temple/Gurudwara and the mean annual income of the family too is taken into consideration to further explore if there is any impact of one on the other. The chi square for the table was also calculated.

Table 6.16 : Distribution of Sikh and Non-Sikh Respondents on the Basis of the Visit to Gurudwara/Temple and Employment Status

Employment Status> Visit to Gurudwara/ temple	Sikh				Non Sikh			
	Employed	House wife	Average Annual Income of the Family (in Rs.)	Total	Employed	House wife	Average Annual Income of the Family (in Rs.)	Total
Yes	155 (81.15)	36 (18.85)	78500.0	191 (100.00)	121 (77.78)	43 (26.22)	962835.3	164 (100.00)
No	27 (60.00)	18 (40.00)	1767780.4	45 (100.00)	23 (46.94)	26 (53.06)	796408.1	49 (100.00)
TOTAL	182 (77.12)	54 (22.88)	923140.2	236 (100.00)	144 (67.61)	69 (32.39)	879621.7	213 (100.00)

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No. 14, 38 in questionnaire

Sikh $\chi^2 = 9.234$

Non-Sikh $\chi^2 = 12.412$

H_0 = There is no relationship between employment status and visit to Gurudwara.

H_1 = There is relationship between employment status and visit to Gurudwara.

Degree of freedom = 2

As per Chi square table the value is 3.841

Since the calculated value for Sikh 9.234 for Non-Sikh 12.412 is more than the table value at 3.841, H_0 is rejected.

The chi square value being greater than the table value for both Sikh and Non-Sikh respondents it shows that there is a relationship between employment status and visit to a Gurudwara/temple. A higher percentage of the employed Sikh respondents (81.15%) compared to employed Non-Sikh respondents (77.78%) visit the gurdwara/temple. The table also reveals that 40 to 50 percent of the housewives do not visit the Gurudwara/temple.

In the above table the mean annual income of the Sikh families who visit the Gurudwara is lower than those who do not visit the Gurudwara. These respondents who do not visit the Gurudwara are enjoying a very high level of income at around Rs. 17 lakhs. On the other hand Non-Sikh respondent families who visit the temple enjoy a higher income compared to those who do not visit the temple.

Further classification of average annual income of the family on the basis of the religion and the number of times the Sikh and Non-Sikh respondents visit the Gurudwara/temple.

Table 6.17 (a) : Distribution of Average Annual Income on the Basis of Religion and the Frequency of Visit to Gurudwara/Temple

Religion	Sikh		Non-Sikh	
	Frequency of Visit to Gurudwara/Temple	No. Average Annual Income (in Rs.)	No. Average Annual Income (in Rs.)	No. Average Annual Income (in Rs.)
Whenever there is time	61 (31.93)	57075000.0	60 (36.58)	785400.0
Occasionally	41 (21.46)	314327.8	37 (22.56)	803648.6
Once a Week	42 (21.98)	488780.4	30 (18.29)	1508333.3
Once a Day	35 (18.32)	511351.3	27 (16.46)	1135185.1
Twice a day	12 (6.28)	1269085.7	10 (6.09)	1050000.0
Total	191 (100.00)	11931709.04	164 (100.00)	1056513.4

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No. 39 in questionnaire

The Sikh and Non-Sikh respondents who visit the Gurudwara/temple has been classified on the basis of the number of times they visit the Gurudwara/temple namely whenever there is time, occasionally, once a week, once a day, twice a day and the mean annual income of the family. In case of both Sikh and Non-Sikh respondents it is observed that the highest number of respondents belong to the category of those who visit the Gurudwara/temple whenever there is time 61 (31.93%) are Sikh respondents while Non-Sikh respondents are 60 (30.58%). It is also seen that the number keeps on decreasing as the frequency of visit to Gurudwara/temple increases only 12 Sikh respondents and 10 Non-Sikh respondents visit the Gurudwara/temple twice a day which is approximately 6 per cent. This proves that in a busy city like Mumbai people are unable to devote much time to religion in the form of visit to a Gurudwara/temple.

Table 6.17 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Religion)	3.32324E+14	1	3.32324E+14	0.968455
Between Rows (No. Of Gurudwara visits)	1.26096E+15	4	3.15241E+14	1.020934
Residual	1.28736E+15	4	3.2184E+14	
Total	2.88065E+15	9		
		Table Value	Verdict	
F (Religion)	0.968454553	7.71	Accepted	
F (No. Of Gurudwara visits)	1.0209338	6.388	Accepted	

The analysis of variance shows that the mean annual income has no relation to the number of visits the Sikh respondents visit the Gurudwara as those who visit whenever there is time has the highest family income, followed by those who visit twice a day. The lowest family income is of the category of Sikh respondents who visit occasionally. In case of Non-Sikh respondents those who visit once a week are enjoying the highest annual family income followed by those who visit the temple once a day. While the lowest family income is of those respondent families who visit the temple whenever there is time. Thus it can be concluded that there is no significant relation between the average annual income of the Sikh and Non-Sikh respondent families and the number of times they visit the Gurudwara/temple.

The F test too proves that there is no significant relation between the average annual income of the family and the number of times the respondents visit a Gurudwara/temple.

A further classification is done on the basis of the average annual income of the family religion and number of years in Mumbai. This has been done by dividing the number of years of stay into four groups in the following table.

Table 6.18 (a) : Average Annual Income of Family on The Basis of Religion and the Number of Years of Stay in Mumbai

Religion			
	Sikh	Non Sikh	Total
No. of Years In Mumbai	Mean Income	Mean Income	Mean Income
<15	340690.1	124516.1	465206.2
15-30yrs	517105.3	202115.4	719220.7
30-45yrs	933961.5	448376.6	1382338.1
>45	11494233	2032895	13527128

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.5 in questionnaire

Table 6.18 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Religion)	1.37238E+13	1	1.37E+13	0.758429
Between Rows (Years)	6.04372E+13	3	2.01E+13	0.516661
Residual	3.12255E+13	3	1.04E+13	
Total	1.05387E+14	7		
		Table Value	Verdict	
F (Religion)	0.758429	9.28	Accepted	
F (Years)	0.516661	10.13	Accepted	

The above data shows that the average annual income of both Sikh and Non-Sikh respondents goes on increasing as the number of years of stay in Mumbai is higher. The average annual income of Sikh respondents is much higher for all years of stay than the Non-Sikh respondents indicating that Sikh families are earning a higher level of income.

The analysis of variance table and F test shows that the variation in the average annual income of the family on the basis of religion as well as on the basis of number of years of stay in Mumbai are not significant.

An effort has been made to further check the average annual income and categorize its relationship with religion and level of education.

Table 6.19 (a): Average Annual Income of Family on The Basis of Religion and Level of Education

Religion	Sikh	Non Sikh	Total
Level of Education	Mean Income	Mean Income	Mean Income
upto Matriculate	318634.92	146818.18	465453.10
Plus 2 and Graduate	563000.00	241269.23	804269.23
Post Graduate	1043448.28	639782.61	1683230.80
Professional	11954000.00	23133333.33	35087333.33

Note: Figures in Parentheses Indicate the Per cent Share of Total

Source: Field Survey, 2008-09

Findings in response to question No.12 in questionnaire

Table 6.19 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Religion)	1.32152E+13	1	1.32E+13	1.246577
Between Rows (Education)	4.36526E+14	3	1.46E+14	0.113215
Residual	4.94215E+13	3	1.65E+13	
Total	4.99163E+14	7		
		Table Value	Verdict	
F (Religion)	1.246577	9.28	Accepted	
F (Education)	0.113215	10.13	Accepted	

The figures in the above table indicate that the average annual income of the family is higher as the level of education rises for both Sikh and Non-Sikh respondents. It is very high in case of those respondents who are professionals irrespective of the religion they belong to, the average annual income of Sikh respondents is much higher than the Non-Sikh respondents for all levels of education except professionals where the figure is very high for Non-Sikh respondents as compared to the Sikh respondents.

The results of Analysis of Variance and F test too prove that the variation in the average annual income of the family on the basis of religion and level of education does not differ significantly.

To check the average annual income of the family and its influence on religion and migration, the Sikh and Non-Sikh respondents have been divided into five groups. However it is observed that among Non-Sikh respondents there was no one who had migrated for the purpose of occupation.

Table 6.20 (a) : Average Annual Income of Family on The Basis of Religion and Reason for Migration

Religion	Sikh	Non Sikh	Total
Reason For Migration	Mean Income	Mean Income	Mean Income
Not Migrated	403393.4	235588.2	638981.6
Education	500000	500000	1000000
Occupation	558947.4	0.00	558947.4
Transfer	697405.4	584210.5	1281615.9
Marriage	5179851	1916667	7096518

Note: Figures in Parentheses Indicate the Per cent Share of Total
Source: Field Survey, 2008-09

Findings in response to question No.6 in questionnaire

Table 6.20 (b) : Analysis of Variance Table

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Religion)	2.10446E+12	1	2.10446E+12	0.403479
Between Rows (Migration)	1.52557E+13	4	3.81393E+12	0.222633
Residual	3.39642E+12	4	8.49105E+11	
Total	2.07566E+13	9		
		Table Value	Verdict	
F (Religion)	0.403478726	7.71	Accepted	
F (Migration)	0.222632811	6.39	Accepted	

The table clearly reveals that Sikh families whether they have migrated or not earn a higher family income compared to Non-Sikh families except those who have migrated for education where the income level is the same. Among both Sikh and Non-Sikh respondents those who have migrated for marriage are earning the highest, but it is very high for Sikh respondents clearly showing that those respondents who have got married and are living in Mumbai enjoy a very high economic status.

In conclusion it can be said that most of the Sikh respondents are aware of the equal status provided to a woman in the Sikh religion but very few feel that it is practiced in real life. Regarding the awareness and practice of five K's again a vast majority are aware but only two thirds practice it. It is also

observed that as the level of education is higher the lesser in the practice of Five K's. In case of the use the sur name 'Kaur', important ceremonies and daily life of a Sikh, it is observed that while majority of the Sikh respondents are aware but very few practice it.

The positive results are regarding awareness and practice of marriage in Sikhism, arranged marriage and chastity where more than 95 per cent of the Sikh respondents are both aware and practice the above.

A disturbing result is regarding Dowry while 87 per cent are aware that in Sikh scriptures dowry is not allowed but around 69 per cent believe in practicing it in life.

Part II of the chapter is a comparison between Sikh and Non-Sikh respondents on the basis of religion and employment status and the mean annual income is also calculated to check their economic status based on religion.

In case of both Sikh and Non-Sikh respondents whether employed or housewives majority believe in their religion and religious codes however not all of them practice it strictly. A further classification of the respondents on the basis of the marital status proves that those who are married believe more than the unmarried respondents. The mean annual income of both Sikh and Non-Sikh respondents does not show any particular pattern between the Annual income of the family and the belief and practice in religion and religious codes. However, the results of Chi square for Non-Sikh shows a relation between belief in religious codes and employment but the Chi square

results for practice of religious codes shows no significant relationship between practice and employment. The analysis of variance and F test too show no significant relationship between the Average Annual Income and belief and practice in religion.

Regarding visit to a Gurudwara/temple it is seen that a larger number of employed visit the Gurudwara/temple. This is also proved by the results of Chi-square but the results for frequency of visit to Gurudwara/temple show that people in Mumbai are unable to visit the Gurudwara/temple very frequently. The analysis of variance result too does not show any significant relation between average annual income and number of times the respondents visit a Gurudwara/Temple.

A further classification using ANOVA between average annual income and religion with number of years of stay in Mumbai, or level of education or migration does not show any significant relationship in all the above three cases.

CHAPTER-VII

SUMMARY AND CONCLUSION

I. Chapter one deals with introduction. Generally speaking, gender equality refers to that stage of human social development at which the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female. In the last few decades, the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvement in nutrition, basic health and education has been felt almost all over the world. Achieving gender equality, however, is definitely a slow process, since it challenges one of the most deeply entrenched of all human attitudes.

The status of women in India has been subject to changes from equal status with men in ancient times to the low status of the medieval period and thereafter to the promotion of equal rights. The history of women in India thus has been eventful. The role of religion has also played an important role in determining the status of women. Since Independence the Constitution guarantees to all Indian women equality, no discrimination by the State, equality of opportunity & equal pay for equal work. Besides, numerous laws exist to protect women's rights, including the Equal Remuneration Act, the Prevention of Immoral Traffic Act, the Sati (Widow Burning) Prevention Act, and the Dowry Prohibition Act. However, despite all these efforts

women in India suffer from a large number of problems and are leading a life of social, economic & political discrimination, within the country as well as their counterparts in the developed countries of the world and India is ranked 113 out of the 130 countries on the Gender Gap Index 2008 with a score of 0.606.

India is a country with a wide diversity of religions; some of these are Hinduism, Islam, Christianity, Zoroastrianism, Jainism and Sikhism. Sikhism largely exists in the state of Punjab, which has shown a good performance with respect to economic development particularly since Green and White Revolutions, but the state's society remained feudal and women's development abysmal resulting in a low gender development index. However recently the status of women is improving but at a slower pace. Economic status is determined mainly through employment rates, there has been an increase in employment rates of women in Punjab but, the growth is not impressive.

However the study deals with the economic status of Sikh women in Mumbai, it is important to note that in a state like Maharashtra of which Mumbai is the capital, the employment rates of women has been increasing and is higher than that of the state of Punjab.

In Mumbai too, over the years, several changes have been strongly in a positive direction, such as rapid increase in female literacy rate, participation in political and social activities, and increasing awareness about rights and access to productive resources. The role of women in and outside the home has

become an important feature of the social and economic life of the city of Mumbai.

The city is known for its migrant population from different states of India including Punjab. A large number of Sikh families are now living in Mumbai thus the study of Sikh women residing in Mumbai becomes important.

The present study aims at making a comparison of the Sikh and non-Sikh women in Mumbai with respect to economic and social status. Moreover, it also aims to investigate the economic areas where Sikh women are employed. Last but not the least, it aims to determine the awareness regarding their status in Sikhism and its practice. For this purpose, a sample of 500 (250 Sikh + 250 Non-Sikh) women has been surveyed through a well designed questionnaire which was pre-tested. In order to find out the results, the simple statistical tools like percentages, averages, bar diagrams, chi-square and Analysis of variance and Fisher's important analysis of variance have been used.

In chapter-II studies at international level for different countries reveal several facts. The foremost is that despite efforts of several decades at both national as well as international level, neither gender equality nor empowerment of women is a reality. There has been feminization of labour as a result of globalization and a trend towards intensification of part time and temporary work for women. Higher education in low-income countries has shown some astonishing patterns of wide-scale sexual harassment and gender violence, barriers to access, and women

staff being excluded from promotion and professional development. However, the studies conclude that the mortality risk decreases with income and education, a pattern observed in many other countries.

Another significant finding which has emerged from the international studies is “lower the earnings of the households, the higher will be the women’s participation in the work force and vice versa”.

The studies at national level reveal that most work participation rate which is an indicator of women empowerment is poor in India. Women have moved to the less advantageous status of casual employees. And this trend is particularly more in rural areas where women are still predominantly either self-employed or casually employed or family helpers. Moreover, work participation rate (WPR) in India comes out as higher for males than for females, both in rural as well as in urban areas. But there has been a rise in women's share in urban workforce reflected mainly by the growth in women's rate of urbanization. The period of liberalization witnessed a rise in male participation rates, resulting a decline in the ratio of female to male participation rates in rural areas. The states where the number of female workers grew faster than that of male workers, viz Andhra Pradesh, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra and Tamil Nadu indicating feminization of labour markets.

When women are educated they get greater opportunity for employment and income that raises the opportunity cost of their time in economic activity compared to child rearing such economic gains motivated families to have fewer children & thus lead to fertility decline & the 'viscous cycle of high birth rates is transformed into virtuous cycle of investment in human capital. Some studies have shown that women are moving away from the three k's – Kitchen, Kids and Knitting to high ranking professional activities like the four E's – Electricity, Electronics, Energy and Engineering in the organized sector.

Studies in English by Punjabi authors reveal, the female literacy rate in the state of Punjab is higher than the national female literacy rate. At higher levels of education there are more females to males in the state of Punjab. The work participation rate which has improved is still lower than the National work participation rate. But, there are studies which conclude that labour market in Punjab is highly gender biased where women are assigned unskilled and semi skilled work. Even in skilled operation they are paid less.

As far as migration is concerned, it is a fact that migration from rural to urban and urban to urban is on an increase. However, not much is known about woman migration in India. But, it is confirmed by the studies that pre-dominant female migration is what maybe called as 'marriage migration' and 'associational migration' (accompanying their migrant husband),

is more prevalent. And, the economic cause was relatively unimportant.

As compared to the women in other religions, Sikh women enjoy a better social status in Sikhism. This has been very well portrayed in the several books in Punjabi [e.g. Sikh bibiyan (by Simran Kaur), Sikh Nariyan (by Mohinder Kaur Gill), Panjab Dian Nariyan (by Mohinder Kaur Gill), Guru Ghar Dian Neehan (by Mohinder Kaur Gill), Subhag Wantiyan (by Mohinder Kaur Gill), Nari Da Mudala Kadam (by Sarabjit Kaur), etc.].

Thus, despite the fact that the several studies reviewed in the chapter differ in their basic objectives, scope, coverage and time frame, they all examined the various aspects of women's empowerment in relation to the economic, social and religion, giving a general consensus, that the situation of women (social as well as economic) in India as well in other countries is not good.

III Chapter three deals with the status of women in Sikhism. In several religions world-wide (e.g. Christianity, Muslim, Hinduism etc.) women are not treated on par with men. At the time of Guru Nanak, the Founder of Sikh faith, Indian women were severely degraded and oppressed by their society, given no education and freedom to make decisions. Their presence in religious, political, social, cultural, and economic affairs was virtually non-existent. Moreover, female infanticide was common and the practice of sati, (the immolation of the wife on her husband's funeral pyre), was encouraged and forced. It

was only the Sikh Gurus and Sikhism which brought about transformation in a woman's status in positive direction. Sikhism gave the concept of equality of woman with man. Sri Guru Nanak Dev, raised his voice for justice to women and provided the scriptural basis for equality which was not to be found in the scriptures of other Indian born religions. He conveyed it through the 'Bani'- Sikh scriptures.

The Sikh ideology, gives all men and women equal status. All human beings, regardless of gender, caste, race, or birth, are judged only by their work and deeds. With this assertion, the Sikh Gurus invited women to join the sangat (congregation), work with men in the langar (common kitchen), and participate in all other religious, social, and cultural activities of the Gurudwaras.

Guru Amar Das also condemned purdah-the wearing of the veil, female infanticide, practice of Sati and encouraged widow remarriage. Moreover, Sikhism also condemned the rape and brutalities committed against women. Sikh history records the names of several women, such as Mata Gujri, Mata Sundari, Mai Bhago, etc. who played an important role in the events of their time through their devotion, sacrifice and bravery. Thus, Sikhs have had an obligation to treat women as equals, and gender discrimination in Sikh society has not been allowed. The Sikh gurus ensured that women enjoyed equal rights to life, liberty and pursuit of happiness. However, the Guru's teachings of equality have never been fully realized. With passage of time, social pressures and male chauvinistic attitude women continue

to suffer prejudices and injustice and the essence of the teachings of the Sikh gurus has suffered a setback.

IV Chapter four is on economic status of women in Mumbai: An Overview. Maharashtra is India's leading industrial State, it contributes 13 per cent of national industrial output and 46 per cent of the GSDP. In 2010-11, the per capita income of this state (Rs.83471) was higher than Punjab (Rs.67473). Literacy rate has been recorded to be the higher in Maharashtra vis-à-vis All India average and Punjab with the respective figures of 82.91 per cent, 74.04 per cent and 76.68 per cent. The sex ratio too is higher in Maharashtra (946) than the all India average (940) and Punjab (893).

In the city of Mumbai, Hinduism is the major religion observed by 67.39 per cent of the residents of Mumbai, other religions being Islam, Jainism, Zoroastrianism, Christianity and Sikhism. The people of Mumbai are primarily Maharashtrians (42 per cent of the population), followed by Gujaratis (19 per cent). Historically speaking, the city was under Maurya Empire during third BCE, which made it the center of Hindu and Buddhist religions. Between second century BCE and twelfth century CE, the city was ruled by several emperors like Satavahanas, Abhiras, Kalachuris Vakatakas, Mauryas, Chalukyas etc.) Later it was ruled by Delhi Sultanate, Gujarat Sultanate and Portuguese. Thereafter, it was ruled by the British East India Company. Thus, the city of Mumbai has not been ruled by a single community or a particular race. Several kings and emperors with diverse backgrounds have been ruling the

city over the period. In fact, it is due to the diversity of the rulers that the city is a blend of several cultures.

Mumbai city is situated on the west coast with close proximity to the Arabian Sea. Thus it is the commercial and financial capital of India. It generates 6.16 per cent of the total GDP with a Per Capita Income of \$ 2,845 during 2009-10 (\$ 7,100 in PPP dollars terms). Moreover, Mumbai contributes 10 per cent of factory employment, 25 per cent of industrial output, 33 per cent of income tax collections, 60 per cent of customs duty collections and 20 per cent of central excise duty collections. Prior to 1980s, almost all of the prosperity of the city was due to textile mills and the ports, but recently other sectors like engineering, diamond-polishing, healthcare and information technology have grown rapidly.

The following is the list of some of these major companies located in the city: Reliance Industries, Tata Group, Aditya Birla Group Hindustan Petroleum, Bharat Petroleum, ESSAR Group, State Bank of India, ICICI Bank (and several other banks), Mahindra Group, Godrej Group etc. Moreover, Bollywood, the hub of Indian film industry, is also housed in Mumbai. Lacs of people including women earn their livelihood from these industries.

As per the Census 2011, the population, sex ratio and literacy rate of Mumbai was reported to be 12,478,447, 848 females per 1,000 males (very gloomy) and 89.7 per cent respectively. In fact, the city has a long history of migration, which has remained the major force behind the city's very rapid

population growth. The Human Development Report 2009 shows that migrants accounted for 43.7 % of the population in Mumbai, of which 1.2 percent are from Punjab. The reason for migration generally has been for employment, marriage and education. The sex ratio of migrants from other states is estimated to be 615 females per thousand males. Recently there has been an increase in female migration compared to male migration.

According to the NSSO 61st round (2004-05) the female main worker as a percentage of the total female population increased from 8.8 percent (1961) to 11.73 percent (2001). Over a period of time gender gap in male to female work participation rates still remains low and for every male in the work force there is less than a female.

In Mumbai 85 percent women in their reproductive age group have either one child or two children. The condition of women in the city is good. They are treated equally on most of the aspects of life. They can pursue education and are permitted to do almost all types of jobs. The condition of educated women is better but total empowerment of women is still elusive. Mumbai is said to have a dark side too as it is the country's largest brothel based sex industry, with over 100,000 sex workers. Moreover, in 2006 alone more than 32000 murders, 19000 rapes, 75000 dowry deaths and 36500 molestation cases are the violent crimes reported in India against women. Therefore, the problem of crime against women remains at a high level even in this economically developed region of the state.

In older times there have been social reformers like Savitri Bai Phule who fought against female infanticide, segregation of women from public life, prostitution etc. in spite of which discrimination continues even today.

V. Chapter five deals with a primary survey of 500 women respondents, 250 Sikh and 250 Non-Sikh respondents.

The findings of various categories chosen to study the socio-economic status of both Sikh & Non-Sikh respondents reveals that among social factors like Marital Status, Age structure, Age of marriage, and Family type, most of the respondents both Sikh and Non-Sikh are married in the surveyed sample. The age group of the respondents shows a diversified sample of ages varying from less than 18 years to above 60 years. This helps to get a proper viewpoint towards various factors by both Sikh and Non-Sikh respondents. A further classification of different age groups to find the mean age at marriage shows that the mean age of both Sikh & Non-Sikh respondents varies between 22-25 years. However the mean age of marriage of Sikh respondents was slightly lower than Non-Sikh respondents. There were very few respondents who got married below the age of 18 years while a vast majority got married between 22-25 years but the number of women who got married between 26 to 30 years is also worth noticing and this number is higher among Non-Sikh respondents compared to Sikh respondents.

A further classification of Sikh & Non-Sikh respondents into the average age of marriage and the level of education

indicates the average age of marriage keeps on increasing with higher level of education for all respondents. The average age of marriage for Sikh respondents is lower than Non-Sikh respondents for all levels of education. However the results of analysis of variance show no significant difference in the age of marriage for different levels of education and for different religions.

The division of Sikh and Non-Sikh respondents on the basis of the level of education shows only one fifth to one fourth respondents are matriculates while the majority of the respondents are graduates, post graduates and professionals indicating a better educational Status for women in Mumbai. A further classification of the Sikh & Non-Sikh respondents into decision making power in the family and the level of education show that there is an increase in participation of decision making in the family as the level of education rises. Those who do not participate in the decision making are very few in numbers and are largely respondents whose level of education is up to matriculation.

A very interesting finding regarding the awareness of equality status of the Sikh and Non-Sikh respondents was that an overwhelming majority (95 percent) of both Sikh and Non-Sikh respondents believe that they enjoy an equal status in the family. A further classification of equal status with the level of education of both Sikh and Non-Sikh respondents shows that in case of respondents in Mumbai irrespective of the level of education a very high percentage of both Sikh & Non-Sikh

respondents believe that they enjoy equal status in the family. This is a good sign.

Equal status and male domination do not co exist. Thus to cross examine the question on equal status, another question on male domination was introduced which also proved that majority of the Sikh as well as Non-Sikh respondents do not think that they are dominated by the male members in the family. This proves that women are equal partners in the family. However between Sikh & Non Sikh respondents there was a higher percentage of male domination among Non-Sikhs as compared to Sikh respondents. Another variable which is connected to equality status of respondents is the participation in the decision making process of the family. If women are enjoying equal status, they would participate in the decision making process of the family. The findings proved that the respondents both Sikh and Non-Sikh largely participated in the decision making process of the family. This results in a higher self esteem and dignity of women which will translate into a healthy environment and has a positive effect on the children.

To further explore the participation in decision making of the respondents both Sikh & Non Sikh, the aspect of male domination was connected to participation in decision making by the respondents. It was revealed that among the Sikh as well as Non-Sikh respondents who said that they always participated in the decision making process of the family, very few said that there was domination by the males in the family.

Among those few who said that there was male domination while they participated in the decision making process of the family the percentage was smaller for Sikh respondents as compared to Non-Sikh respondents. This proves that women in Sikh families enjoy greater decision making power due to lesser male domination in their families. The Sikh & Non-Sikh respondents were also categorized into decision making and the awareness of equality status to further explore the impact of one on the other it was seen that, a high percentage of the Sikh and Non-Sikh respondents who always participated in the decision making process of the family also felt that they enjoy an equal status in the family. The percentage of such respondents was slightly higher among Non-Sikh respondents compared to their counterparts. This again proves that in a metropolitan city like Mumbai women enjoy a better & more equal status.

The next section deals with a preference for a son by Sikh and Non-Sikh respondents. The findings of the married Sikh and Non-Sikh respondents show that no doubt a large percentage of the respondents do not have a bias towards a son, however one third of both Sikh and Non-Sikh respondents still indicated that they have a preference for a male child. This means that even in a city like Mumbai where women are generally educated the bias in favour of a male child exists.

The surveyed Sikh and Non-Sikh respondents were classified on the basis of their practice of family planning and it was revealed that approximately three fourths or more were using family planning techniques, but the percentage was higher

for Non-Sikh respondents. The respondents were also categorized to study the relationship between preference for a son and family planning and application of chi-square testing showed that there is no significant difference between the attitude towards family planning and preference for a son.

The Sikh & Non-Sikh respondents were also asked whether they have adopted any preventive measures like abortion and it was seen that a very small percentage of both Sikh & Non-Sikh respondents have used measures like abortion to prevent unwanted births, indicating that this is not a commonly used method by the respondents whether Sikh or Non-Sikh. An effort has been made to further categorize Sikh and Non-Sikh respondents to check the relationship between average number of children on the basis of religion and level of education and the finding showed that it did not differ significantly.

To look at the economic status of Sikh & Non Sikh respondents they were divided on the basis of employed & housewives and among those who were employed whether they were salaried or self employed was looked at, and it was seen that a large majority of both Sikh & Non-Sikh respondents were employed and there were more salaried respondents as compared to self employed who were only one fourth of the respondents.

The Sikh & Non Sikh respondents were further classified on the basis of employment status and level of education to check whether there is a relationship between the two variables and it was seen that there is a direct relationship between

employment and level of education. Thus it proves that fewer women who have higher education prefer to remain as housewives in Mumbai.

The Sikh and Non-Sikh respondents were also classified into equal status and employment status and the data revealed that those respondents who were employed largely enjoyed equal status too. Thus it proves that economic independence helps a woman to enjoy equal status. Again the percentage of employed Sikh respondents who enjoyed equal status was higher than Non-Sikh respondents.

The percapita income of Mumbai being higher than Maharashtra, Punjab and All India provide earnings to the respondents much higher than their counterparts in other parts of the country. More than two thirds of the respondents are earning more than Rs. 3 lakhs per annum, while only 16 per cent are earning upto Rs. 1.5 lakhs. Further categorizing the respondents on the basis of their income and level of education it is seen that as the level of education rises the level of income too is higher.

VI Chapter six is on Awareness and Practice Of Sikhism. Unlike other religions, a Sikh woman has equal status to a Sikh man in Sikh religion. As far as the awareness of the equality of the status among the respondents in Mumbai is concerned, 64.00 per cent have awareness but only 32.20 per cent of the respondents believe it is practised in real life. Sri Guru Granth Sahib and Sikhism believe that a Sikh has a distinctive personality and this distinction is represented by five symbols,

popularly known as Five K's, *Keshas* (long and unshorn hair), *Kangha* (a comb), *Kara* (a steel bracelet), *Kachha* (pair of shorts) and *Kirpan* (a sword). The study finds that 86 percent of the respondents have awareness. On the other hand, regarding practice of five K's only 63 women gave due importance to five K's in their lives. A further classification according to their educational qualification shows that the higher the educational level, the more the women have been found to be non-observers of five K's in practice.

So as far dowry system is concerned, Sikhism does not permit it. But, a disturbing result among Sikh women in Mumbai is that the practice of Dowry is highly prevalent since out of 250 respondents, 173 are those who during marriage functions accept or give dowry. In Sikhism, the surname Singh (Lion) is given to men, but Kaur (princess) is reserved solely for women. The study finds that despite the fact that more than 98 percent of the respondents have awareness of using 'kaur' in the end of their names but only 48 percent use it in practice. Thus, it is unfortunate that the tradition of using the "Kaur" surname disappeared amongst almost half of the Sikh women in Mumbai. Sikhism stresses family values and faithfulness to one's spouse and it is found that 99 percent women replied positively, i.e. they practise chastity

There are several important ceremonies among the Sikhs [associated with Birth, Naming the child, *Amrit* (Baptism), *Anand Karaj* (marriage) and the Death ceremony] and recitation of shabad (hymns) from Guru Granth Sahib while performing the

ceremonies. The study found that despite having awareness of the Sikh ceremonies, only 62 per cent of the respondents adopt it in practice. In Sikhism, each and every Sikh is expected to get up in the morning before dawn and recite several compositions every day, viz. *Japji Sahib*, *Jaap Sahib Rehras*; *Sohila*, attend the Gurdwara - as a part of daily routine. There are 180 respondents who have awareness about the daily life of Sikh and 70 do not even have awareness but majority of the women (57.2 percent) do not practice the rule and rituals of daily life of Sikhism.

Sikhism does not believe in celibacy, marital bond in Sikhism is a sacrament and not a contract. Among Sikhs in Mumbai it is seen that all are aware and 99 percent also practice these ceremonies. This shows that Sikhs despite living away from Punjab still follow the special code of marriage ceremonies.

Arranged marriages are the norm for Sikhs. They are forbidden to marry outside their faith. It was observed that Sikh respondents widely practice arranged marriage and have got married with the consent of their parents indicating that Sikhs are generally tradition bound.

Part II of the chapter is a comparison between Sikh and Non-Sikh respondents on the basis of religion and employment status and the mean annual income is also calculated to check their economic status based on religion.

In case of both Sikh and Non-Sikh respondents whether employed or housewives majority believe in their religion and

religious codes however not all of them practice it strictly. A further classification of the respondents on the basis of the marital status proves that those who are married believe more than the unmarried respondents. The mean annual income of both Sikh and Non-Sikh respondents does not show any particular pattern between the Annual income of the family and the belief and practice in religion and religious codes. However, the results of Chi square for Non-Sikh shows a relation between belief in religious codes and employment but the Chi square results for practice of religions codes shows no significant relationship between practice and employment. The analysis of variance and F test too show no significant relationship between the Average Annual Income and belief and practice in religion.

Regarding visit to a Gurudwara/temple it is seen that a larger number of employed visit the Gurudwara/temple. This is also proved by the results of Chi-square but the results for frequency of visit to Gurudwara/temple show that people in Mumbai are unable to visit the Gurudwara/temple very frequently. The analysis of variance result too does not show any significant relation between average annual income and number of times the respondents visit a Gurudwara/Temple.

A further classification using ANOVA between average annual income and religion with number of years of stay in Mumbai, or level of education or migration does not show any significant relationship in all the above three cases.

Looking at all the findings one can conclude that while it may not be so true for women in Mumbai, Men still continue to dominate the women (depriving them of many crucial needs of life). The national policy on women empowerment should be implemented more vigorously so that equality of women with men is achieved in all walks of life.

Any attempt to improve the status of women in India by moving away from the patriarchal bias, to undo the centuries of injustice meted out to them, any aggressive movement towards their autonomy must necessarily carry an economic base, short of this it would be a political platitude.

Regarding Sikh women the Shiromani Gurudwara Prabandhak Committee should take up the cause as mentioned in Sikhism to restore the women their rightful place. They should also strengthen Sikhism in metropolitan cities like Mumbai.

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APPENDICES

QUESTIONNAIRE FOR SIKH RESPONDENTS

- 1) NAME : _____
- 2) ADDRESS :

- 3) Birth Place : _____
- 4) Age : _____
- 5) No. of Years in Mumbai : _____
- 6) Reasons for migration :

- 7) Family Type :- Joint Family Nuclear Family
- 8) No. of Members in your Family :

- 9) Annual Income of the Family : _____
- 10) Marital Status :- Married Unmarried
 Widow Remarried
- 11) Age at marriage :- <18 19-21 22-25 26-30
 Above 30
- 12) Level of Education :- Upto Matriculate Plus two- Graduate
Post Graduate Professional Others: __
- 13) Level of Education :- Upto Matriculate Plus two-Graduate
of Husband/Father Post Graduate Professional Others : __
- 14) Employment Status :- Employed Housewife
- 15) If Employed :- Self-employment Salaried
- 16) If Self employed :- Inside Home Outside Home
- 17) Type of Self Employment :- Entrepreneur Business
Woman Informal Jobs

- 18) Wage Employment Sector :- Government Sector Private
- 19) Annual Income of the respondent Upto 1,50,000 >150,000-3,00,000
 3,00,000-4,50,000 > 4,50,000
- 20) Annual Income of the Husband / Father Upto 1,50,000 >150,000-3,00,000
 3,00,000-4,50,000 > 4,50,000
- 21) Do you own a :- House Vehicle Mobile Phone
 Computer Have Internet Connection
 All of the above.
- 22) Do you enjoy an equal status in your family :- YES NO
- 23) Do males dominate in your family :- YES NO
- 24) Do you participate in the decision making of the family :- YES NO
- 25) If YES then what type :- Family Business
 Children Property
- 26) How often is your opinion taken into consideration :-
 Always Sometimes Rarely Never
- 27) Total No. of Children in the family :- _____ - Male _____ Female _____
- 28) Do you have a preference for a son :- YES NO
- 29) What according to you should be an ideal size of the family :-
 One Child Two Children (One Male & One Female)
 Two Children (Male Only) More than Two Children
- 30) Do you practice Family Planning :- YES NO
- 31) Have you undertaken any preventive measures like abortion? YES NO
- 32) If YES how many times :- _____
- 33) Would you like to undergo / have undergone abortion after knowing that it is female fetus? YES NO
- 34) Are you aware of the precepts of your religion with regard to :-
i. Status of Women :- YES NO
ii. If YES, is the status of women in the religion :- High Low Equal
iii. Marriage ceremony:- YES NO
iv. Arranged marriage YES NO
v. Chastity :- YES NO
vi. Female Education :- YES NO

35) Do you believe in your religious codes (Five K's):- YES NO

36) If YES then do you believe :- Deeply Moderately Slightly

37) Do you practice your religious codes (Five K's):-

Strictly Flexible
 Indifferent No

38) Do you visit a Gurudwara YES NO

39) How often do you visit a:- Twice a day Once a day Once a week
Gurudwara Occasionally whenever there is time

40) Do you use the sur name 'Kaur':- YES NO

41) Are you aware of the ceremonies/rituals in Sikhism:- YES NO

42) If Yes do you practice the ceremonies:- YES NO

43) Are you aware of the special marriage ceremony in Sikhism:- YES NO

44) If yes do you practice the special marriage ceremony in Sikhism:-

YES NO

45) Are you aware of the daily life to be practiced by Sikh:- YES NO

46) If yes, do you practice the daily life of Sikh:- YES NO

47) Do you believe in accepting/giving dowry:- YES NO

**** THANK YOU ****

QUESTIONNAIRE FOR NON-SIKH RESPONDENTS

1) NAME : _____

2) ADDRESS :

3) Birth Place : _____

4) Age : _____

5) No. of Years in Mumbai : _____

6) Reasons for migration :

7) Family Type :- Joint Family Nuclear Family

8) No. of Members in your Family : _____

9) Annual Income of the Family : _____

10) Marital Status :- Married Unmarried
 Widow Remarried

11) Age at marriage :- <18 19-21 22-25 26-30
 Above 30

12) Level of Education :- Upto Matriculate Plus two- Graduate
Post Graduate Professional Others: __

13) Level of Education :- Upto Matriculate Plus two-Graduate
of Husband/Father Post Graduate Professional Others : __

14) Employment Status :- Employed Housewife

15) If Employed :- Self-employment Salaried

16) If Self employed :- Inside Home Outside Home

17) Type of Self Employment :- Entrepreneur Business Woman
 Informal Jobs

- 18) Wage Employment :- Government Sector Private Sector
- 19) Annual Income of the respondent Upto 1,50,000 >150,000-3,00,000
 3,00,000-4,50,000 > 4,50,000
- 20) Annual Income of the Husband / Father Upto 1,50,000 >150,000-3,00,000
 3,00,000-4,50,000 > 4,50,000
- 21) Do you own a :- House Vehicle Mobile Phone
 Computer Have Internet Connection
 All of the above.
- 22) Do you enjoy an equal status in your family :- YES NO
- 23) Do males dominate in your family :- YES NO
- 24) Do you participate in the decision making of the family :- YES NO
- 25) If YES then what type :- Family Business
 Children Property
- 26) How often is your opinion taken into consideration :-
 Always Sometimes Rarely Never
- 27) Total No. of Children in the family :- _____ - Male ___ Female _____
- 28) Do you have a preference for a son :- YES NO
- 29) What according to you should be an ideal size of the family :-
 One Child Two Children (One Male & One Female)
 Two Children (Male Only) More than Two Children
- 30) Do you practice Family Planning :- YES NO
- 31) Have you undertaken any preventive measures like abortion? YES NO
- 32) If YES how many times :- _____
- 33) Would you like to undergo / have undergone abortion after knowing that it is female fetus? YES NO

34) Are you aware of the precepts of your religion with regard to :-

- i. Status of Women :- YES NO
- ii. If YES, is the status of women in the religion :- High Low Equal
- iii. Marriage ceremony:- YES NO
- iv. Arranged marriage YES NO
- v. Chastity :- YES NO
- vi. Female Education :- YES NO

35) Do you believe in your religious codes:- YES NO

36) If YES then do you believe :- Deeply Moderately Slightly

37) Do you practice your religious codes:-

- Strictly Flexible
- Indifferent No

38) Do you visit a Temple YES NO

39) How often do you visit a:- Twice a day Once a day Once a week
Temple Occasionally whenever there is time

SAMPLE OF CHI SQUARE METHOD OF CALCULATION

Distribution of Sikh and Non-Sikh Respondents on the Basis of Practice of Religious Codes and Employment Status

Practice of Religious Codes Employment Status	Sikh					Non-Sikh				
	No	Slightly	Moderately	Deeply	Total	No	Slightly	Moderately	Deeply	Total
Employed	102	6	39	46	193	11	10	31	119	171
Housewife	35	5	7	10	57	7	5	16	51	79
Total	137	11	46	56	250	18	15	47	170	250

O	E	(O-E) ²	(O-E) ² /E
102	105.764	14.168	0.134
35	31.236	14.168	0.454
6	8.492	6.210	0.731
5	2.508	6.210	2.476
39	35.512	12.166	0.343
7	10.488	12.166	1.160
46	43.232	7.662	0.177
10	12.768	7.662	0.600
Total			6.075

O	E	(O-E) ²	(O-E) ² /E
11	12.312	1.721	0.140
7	5.688	1.721	0.303
10	10.260	0.068	0.007
5	4.740	0.068	0.014
31	32.148	1.318	0.041
16	14.852	1.318	0.089
119	116.280	7.398	0.064
51	53.720	7.398	0.138
Total			0.794

$\chi^2 = 6.075$
 Table value = 7.815
 Accepted

$\chi^2 = 0.794$
 Table value = 7.815
 Accepted

Sikh $\kappa^2 = 6.075$

Non-Sikh $\kappa^2 = 0.794$

H_0 = There is no relationship between employment status and practice of religious codes.

H_1 = There is no relationship between employment status and practice of religious codes.

Degree of freedom = 3

As per Chi square table the value is 7.815

Since the calculated value for Sikh 6.075 for Non-Sikh 0.794 is less than the table value at 7.815 H_0 is accepted.

SAMPLE OF ANOVA METHOD OF CALCULATION AND 'F' TEST

**Average Annual Income of Family on The
Basis of Religion and Level of Education**

Religion	Sikh	Non Sikh Mean	Total
Level of Education	Mean Income	Income	Mean Income
upto Matriculate	318634.92	146818.18	465453.10
Plus 2 and Graduate	563000.00	241269.23	804269.23
Post Graduate	1043448.28	639782.61	1683230.80
Professional	11954000.00	23133333.33	35087333.33

Average when education			3469771		
Religion >	Sikh	Non Sikh	Total	Squares	
Education					
upto Matriculate	-3151136	-3322953	-6474089	4.19E+13	
Plus 2 and Graduate	-2906771	-3228502	-6135272	3.76E+13	
Post Graduate	-2426323	-2829988	-5256311	2.76E+13	
Professional	8484229	19663563	28147792	7.92E+14	
Total	0	10282120	10282120	4.5E+14	
Squares	0	1.06E+14	2.64E+13		
Correction Factor	1.32E+13				
Sum of Squares of rows	4.37E+14				
Degrees of Freedom	3				
Sum of Squares of columns	1.32E+13				
Degrees of Freedom	1				
Religion >	Sikh Mean	Non Sikh Mean	Total	Squares	
Education					
upto Matriculate	9.93E+12	1.1E+13			
Plus 2 and Graduate	8.45E+12	1.04E+13			
Post Graduate	5.89E+12	8.01E+12			
Professional	7.2E+13	3.87E+14			
Total	9.62E+13	4.16E+14	5.12E+14		
Squares	9.26E+27	1.73E+29	4.56E+28		
Total Sum of Squares	4.99E+14				

Sources of Variation	Sum of Square	df	Mean Squares	F
Between Columns (Religion)	1.32152E+13	1	1.32E+13	1.246577
Between Rows (Education)	4.36526E+14	3	1.46E+14	0.113215
Residual	4.94215E+13	3	1.65E+13	
Total	4.99163E+14	7		
		Table Value	Verdict	
F (Religion)	1.246577	9.28	Accepted	
F (Education)	0.113215	10.13	Accepted	

**Average Annual Income of Family on The
Basis of Religion and Reason for Migration**

Religion	Sikh Mean Income	Non Sikh Mean Income	Total Mean Income
Reason For Migration			
Not Migrated	403393.4	235588.2	638981.6
Education	500000	500000	1000000
Occupation	558947.4	0.00	558947.4
Transfer	697405.4	584210.5	1281615.9
Marriage	5179851	1916667	7096518

Average when Migration			1467919		
Religion >	Sikh Mean	Non Sikh Mean	Total	Squares	
Migration					
NOT MIGRATED	-				
	1064525.954	-1232331.154	-2296857	5.27555E+12	
EDUCATION	-967919.394	-967919.394	-1935839	3.74747E+12	
OCCUPATION	-908972.024	1467919.394	-2376891	5.64961E+12	
TRANSFER	-770513.984	-883708.864	-1654223	2.73645E+12	
MARRIAGE	3711931.356	448747.276	4160679	1.73112E+13	
Total	0	-4103131.53	-4103132	1.73602E+13	
Squares	0	1.68357E+13	4.21E+12		
Correction Factor	2.10446E+12				
Sum of Squares of rows	1.52557E+13				
Degrees of Freedom	4				
Sum of Squares of columns	2.10446E+12				
Degrees of Freedom	1				
Religion >	Sikh Mean	Non Sikh Mean	Total	Squares	
Education					
NOT MIGRATED	1.13322E+12	1.51864E+12			
EDUCATION	9.36868E+11	9.36868E+11			
OCCUPATION	8.2623E+11	2.15479E+12			
TRANSFER	5.93692E+11	7.80941E+11			
MARRIAGE	1.37784E+13	2.01374E+11			
Total	1.72684E+13	5.59261E+12	2.29E+13		
Squares	2.98199E+26	3.12773E+25	8.24E+25		
Total Sum of Squares	2.07566E+13				
Sources of Variation	Sum of Square		df	Mean Squares	F
Between Columns (Religion)	2.10446E+12		1	2.10446E+12	0.403479
Between Rows (Migration)	1.52557E+13		4	3.81393E+12	0.222633
Residual	3.39642E+12		4	8.49105E+11	
Total	2.07566E+13		9		
		Table Value	Verdict		
F (Religion)	0.403478726	7.71	Accepted		
F (Migration)	0.222632811	6.39	Accepted		

