A study on Women's Participation in Household Decision-Making in Ernakulam District

**Dr.Raji Mohan Assistant Professor, Department of Commerce St.Xavier's College for Women Kerala,India *Abhisha J Assistant Professor, Department of Commerce

Sree Sankara College ,Kalady

ABSTRACT

This study aims to measure the role of women in household decision making and the factors that affect women's participation in decision making process. The study was carried out among married women in selected Municipality in Ernakulum District in Kerala. Data were collected from 50 households through random sampling techniques with a structured questionnaire. Decision Making Index (DMI) was developed to measure the extend of participation regarding different aspects of role. The DMI ranged from 54 - 148 with an expected range of 0-150. The extend of participation of women in household decision indicates that the highest proportion (54%) of married women were found playing high decision making role while (40%) were playing a medium decision making role. Women's education, income, employment, age has a significant role on household decision making

Key words: Married women, decision making role.

I. INTRODUCTION

Women nearly form half the population in India and yet their voice is not heard in the corridors of power. One of the major facets of ones's personality is an ability to make decision. Indian women's are not made the part of decision making process they are not even consulted for their basic needs of their life. Whether it's a working women or non working women majority of them do not enjoy liberty of decision making in families and personal matters. Today about 45% of women take the decision with their spouse, father or other. This situation needs to change for the well-being of the women.

ISSN: 2278-4632 Vol-10 Issue-7 No. 1 July 2020

Women's status is often described in terms of income level, access to resources, employment, education, age, health and their roles within the family, the community and society. Even if we have considerable progress in the field of women empowerment but it is not enough. Without active participation of women and incorporation of women perspectives at all levels of decision making ,the goals of equality ,development and peace cannot be achieved(Karl,1995) The best way to empowering women is educating them about the benefits of participation in household decision making. Women education has a significant effect on decision making power at household level. Education plays a significant positive role in raising women's perceptions in decision making power. Participation of women in various economic activities and their ability to contribute financially to the household can significantly increase their role in household decision making process.

The purpose of this study is to understand the role of women in household decision and factors that can influence the women's in participating household decision-making.

II. SCOPE OF STUDY

This study focus on the role of women in household decision-making. The study was carried out in Aluva, Angamaly ,Perumbavoor Municipality in Ernakulum District in Kerala. The result of the study cannot be generalized to other areas.

III. SIGNIFICANCE OF STUDY

One of the parameter of women's empowerment is to encourage decision making. The process of empowering an individual should starts at home. Improving participation of women in decision making process is one of the major objectives of the women's empowerment. There are many issues related to household choice of credit, use or repayment of credit card debt, pay lending, and other relevant issues related to household credits. A study of household decision making processes is becoming increasingly important. By taking a more active role; women can gain more clarity, confidence and control of their lives.

IV. OBJECTIVE OF STUDY

1. To understand the role of women in household decision making in Ernakulum District.

2. To understand the socio economic background of married women.

V. LITERATURE REVIEW

Alexander Bernasek and VickielBajtelsmit(2002) in his study "Predictors of Women's involvement in HouseholdFinancial Decision-Making" investigate the determinants of Women involvement in household savings and investment decision within married and cohabitating couple households. It was found that women's involvement in household financial decisions increase with their share of household income and their formal financial education and decrease with their spouse share of income and financialeducation. Income sharing is a proxy for household decision making power.

Sharma Anupama ,Joshi Bhavesh(2015) in their study "Women Economic Empowerment and Financial decisions, Indian Journal of AppliedResearch "found that Women's economic empowerment relates to availability of resource to women also providing them opportunities of their application in such ways which leads to economic success. Higher access to education, higher participation in decision making and skill development can improve the condition and quality of life of Women to a great extent. This study concluded that women financial empowerment resulted in overcoming social inequality .They found that women empowerment resulting in overcoming social inequality.

Zohra Rezapour,Hamid Ansari (2014)in their book "Factors associated with Women's participation in family decision making "found that Women's access to resource,womens socioeconomic status, womenage, womenresponsibility andwomen's perception of their role were positively related to their participation in family decision making. Man has to delegate part of their decision making power in the family to women.Delegeting part of decision-making to women at home can develop women responsibility.

V1.DATA COLLECTION

ISSN: 2278-4632 Vol-10 Issue-7 No. 1 July 2020

The study is done by collecting primary data from 50 respondents from Aluva, Angamaly , Perumbavoor Municipality in Ernakulum District in Kerala using random sampling method with a structured questionnaire . Secondary data are collected from Books, Magazine, Articles.

VII.METHODOLOGY

The study is done by collecting primary data from 50 respondents using random sampling method with a structured questionnaire . Simple percentage analysis is used to find out the socio –economic profile. Decision Making Index(DMI) was developed to measure each of item regarding different aspects of role. 3 point Likert scale was used ie High,Medium,Low and No participation. Weights assigned to these responses are 3,2,1,0 respectively. The total score of each respondent were determined by summing up the weights for responses against all the 12 statements.DMI ranged from 0 to 150,where 0 indicate no participation and 150 indicates high participation .Ranks were assigned according to the Total Score.

Decision Making Index(DMI)= $3 \times$ High participation + $2 \times$ Medium participation+ $1 \times$ Low participation

V111.RESULTS AND DISCUSSION

Socioeconomic profile of respondents

A number of socio -economic aspects of the sample households were examined such as age distribution, Education level, Employment details, Annual income .It is evident fromTable1 that 44 percent are in the age group of 31-40 yrs, 36 percent were in the group of 21-30.46 percent of the respondents are Post Graduate, 20 percent of the respondents have Master Degree and Phd. or higher, 34 percent of the respondents are in Government sector, 30 percent are in private sector ,24 percent are selfemployed. 30 percent have an income Above Rs.5,00,000,24 percent of respondents have an income between Rs.4,00,000 – 5,00,000. The result shows that respondents education, occupation, income are positively related to decision making power at household.

Table1: Showing Socioeconomic profile of respondents

ISSN: 2278-4632 Vol-10 Issue-7 No. 1 July 2020

Selected	Categories	No. of Respondents	Percentage		
characteristics					
	21-30	18	36		
Age	31-40	22	44		
	Above 40	10	20		
	Total	50	100		
	High School	7	14		
Qualification	Bachelors Degree	10	20		
	Master Degree	23	46		
	Phd or Higher	10	20		
	Total	50	100		
Employment Details	Government sector	17	34		
	Private sector	15	30		
	Home Maker	6	12		
	Self Employed	12	24		
	Total	50	100		
Annual Income	Below Rs.1,00,000	5	10		
	Rs.1,00,000- 2,00,000	10	20		
	Rs.3,00,000-4,00,000	8	16		
	Rs.4,00,000-5,00,000	12	24		
	Above Rs5,00,000	15	30		
	Total	50	100		

Decision making role played by married women

To analyse women's decision making power an Decision Making Index (DMI) has been developed. The DMI ranged from 54 - 148 with an expected range of 0-150. The DMI of five aspects were over 120 while three aspects showed less than 100. Among the various aspects the important aspects were; (a) Education of children (148) (b) Vaccination of child(140) (c) House

ISSN: 2278-4632 Vol-10 Issue-7 No. 1 July 2020

construction (124) (d) Buying or selling of land(121). It is evident that women mostly play their decision making role in education , health, development aspects of the family .

SL.	Decision making area	High	Medium	Low	No	Total	Rank
No		participation	participation	participation	partici	Score	
		(3)	(2)	(1)	pation		
					(0)		
1	Buying or selling land	24	23	3		121	4
2	House Construction	27	20	3		124	3
3	Education of children	48	2			148	1
4	Receiving credit	18	24	8		110	7
5	Marriage of	24	24		3	120	5
	son/daughter						
6	Participation in	18	16	14	8	100	7
	social,religious&marria						
	ge ceremony						
7	Vaccination of child	40	10			140	2
8	Taking or giving land	12	18	7	13	79	8
	on lease						
9	Cultivation of crops	12	9	15	8	69	10
10	Savings and Investment	23	21	6		117	6
	decision						
11	Giving loan	8	16	20	6	76	9
12	Expenditure on	12	36	2		110	
	different items						7

Table 2: Extend of the participation of women in household decision making

 Table 3: Distribution of respondents based on their level of participation in household

 decision-making

ISSN: 2278-4632 Vol-10 Issue-7 No. 1 July 2020

Extend of participation in	Number	%	Mean
Household decision making			
Low (9 -17)	3	6	
Medium (18 -29)	20	40	25.9
High(30 - 36)	27	54	
Total	50	100	

The decision making role score of the respondent ranged from 9 -36 against an expected range of 0 -36 with a mean of 25.9.On the basis of decision making role score, the respondents were classified into 3 categories as Low, Medium, High. Majority ie 54% of married women had a high participation in household decision amking,40% had medium level participation and only 6% show low participation. Women these days play an active role both in workplace and at home. They have started earning decent money and they are becoming independent.

IX. CONCLUSION AND RECOMMENDATION

Gone are the days when the female members of a family were forced to agree to the decisions of the male members.Women,now-a-days play an active role in all the decision that are taken ,whether small or big decisions. Women posses a high decision making power in families it is attained through education and employment.

It is evident that education, income, age, employment of women helps to play significant role in household decision-making.Nealry half (54%) of the respondents has a high participation in household decision making role.

Men should delegate part of their decision-making power to women in the family.Deleagating a part of decision making to women develops women responsibility. Women should attain higher education it can lead to, more power in decision making in a household. A good financial literacy helps to manage the household finance adequately. Education programme focusing on improving their knowledge base to discharge their economic and domestic duties efficiently be undertaken.

<u>REFERNCES</u>

- 1) InderbirKaur, RajniSaluja (2017), Women Power in Financial Decision-Making-A study of
- 2) Punjab, Journal of Business Quantative Economics and Applied Management Research, Vol. 4, Issue 5, ISSN NO. 2349-5677
- 3) SajidaTaj,A.Majid,Asfaq Hussain Mirza and Mazher Abbas(2004),Assessment of Rural and Urban Womens Participation in the Decision Making in Family Matters,Pakistan Journal of Life and Social Science ,pp.28-32
- 4) Zahra RezapourHamid Ansari(2004), Studying the factors associated with Womens participation in family decision making- Casestudy: NorthernKhorasan, Iran, European Journal of Experimental Biology, ISSN-2248-9215
- 5) Rajalaxmikamath,AbhiDattasharma(2015),Women and Household CashManagement:Evidencefrom Financial Diaries in India ,IIMB-WP NO.484
- 6) Syed Muhammed SajjadKabi,AKMShadikaJahan(2013),Household Decision Making Process of Rural Women in Bangladesh,IOSR Journal of Humanities and Social Science,Vol 10,Issue6,pp.69-78
- 7) Alexandra Bernasek and VickielBajtelsmit(2002), Predictors of Women's involvement in Household Financial Decision Making , The Journal of the Association for Financial Counselling and Planning Education, Vol13(1).

Page | 160

Copyright © 2020 Authors