

AUTONOMY TO WOMEN IN DECISION MAKING - A STATISTICAL STUDY OF WOMEN IN MUMBAI

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Abstract:

Women in India constitute almost half of the population. Women's role in the present society has become more pertinent than ever because of the changing scenario of the society. Globalization demands the string change about women's involvement in all spheres of life.. Developed countries take their women's role more seriously than developing nations The present study of 661 working women in Mumbai suburb is an attempt to evaluate the change in the autonomy level over the three areas of decision making during the period of 10 years (2005-2015). It is found that, 'Support to family income' still remains the prime reason for the women ahead of other reasons. The data also revealed that, the Religion women follow has significant on their decision making in the area of 'Financial' as well as 'Family decision making' but not on the 'Children related issues'. This reflects the male dominated nature of society in India The overall index of Autonomy is obtained as 144.3, indicates that, there is 44.3% increase in their autonomy level during last 10 years. If India has to become a developed nation, women should be provided with an environment in which they will have their say in making decisions at family as well as society level at large.

KEY WORDS: Religion, Financial decision-making, Family decision making, Women's autonomy, Self-decision

1. INTRODUCTION:

In the era of globalization, the role of Indian women at home and workplace has taken a multifaceted dimension. India being one of the fastest growing economies, the contribution of women is growing at a steady pace. Most Indian women by and large undertake "productive work" only under the economic compulsion. One of the major contributions of women in the development of humanitarian ethics has been their ability to reach out to those who have needed compassion and merciful treatment.

India's recent record of fast economic growth is often celebrated, with good reason, it is extremely important to point the fact that the societal reach of economic progress in India has been remarkably limited. According to 2011 census women's work participation is 25.5%. However most of these women are taking employment in private & unorganized sector.

Today, women are not what they used to be some years ago; they have now made their presence felt in every sphere of life. Women have ultimately discarded their homely image and are now making meaningful contribution to the progress of the nation. However, this participation still remained at the illustrative level and large of women in India from all the religion still deprived from these benefits of the development. Women are the victim of wrong social policies and practices. In view of this the present study tried to highlight the women's changing role in making financial & family decisions. The paper attempts to answer the questions; 'what are the factor determine the autonomy to women?' & 'What is the level of change in their autonomy in terms of decision making during the period of 10 years?.'

2. REVIEW OF LITURATURE:

(Bloom et al., 2001) examined the women's autonomy w.r.t. their control over finance, decision making power and freedom of movement based on a sample of 300 selected women in Varanasi India. The study shows that,

- Women autonomy increases with age & education level.
- Around (81%) women made smaller decisions within the household and only 25% (approximately) stated that they did not ask permission before leaving the house.

Chudasma and Moitra (2009) found that, education is an important factor which improves the position and status of women within their families. Their study also found that, women who were working and had more income had a significant position in their families

Nayak and Bidisha (2009) carried out a study to analyze the status of women empowerment in India using indicators viz. women's household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence etc. based on data from different sources. The study observed that access to education and employment are only the enabling factors to empowerment, achievement towards the goal, however, depends largely on the attitude of the people towards gender equality.

Singh and Gupta (2013) in their study pointed out that, education & economic empowerment are the key prerequisite to overall empowerment of women. Other than these changes in women's mobility, intra-household decision-making and

social interaction are necessary. Authors also say that women empowerment is not possible unless violence against women is removed from the society and gender equality is accepted as a fundamental principle of human existence.

3. OBJECTIVES, HYPOTHESES & METHODOLOGY

3.1. OBJECTIVES:

The present study has following objectives.

- To explore the socio-economic profile of the respondents
- To evaluate & analyze the autonomy to women in decision making in the stated decision area.
- To study the impact of Religion & Family type women live on their decision making.
- To calculate the 'Index of Autonomy'

3.2. HYPOTHESIS:

Following hypotheses will be tested from the data analysis.

- The 'Religion' women follow has a significant effect on their Prime reason to work
- The 'Religion' women follow has a significant effect on their decision making on the stated indicators of decision making

3.3. METHODOLOGY:

The primary data is collected on 700 respondents in Mumbai (Suburb) of which data on 661 respondents was found dually filled and correct for analysis purpose. A simple random sampling method is applied for the collection of primary data. The well-documented questionnaire collected the information on the socio-economic characteristics of working women from different religion, their 'Prime reason to work' and their decision making on the stated indicators of decision making for two periods 2015(Present) & 2005(Past).

3.3.1. Operational definitions:

- Women: Since the study is based on working women, 'women' referred to working women if not stated.
- Religion: it is the religion woman follow
- Joint family: The family in which respondent live with in-laws & her children.
- Nuclear family: The family in which respondent is living with her husband & children.
- Decision Making Power: The ability of women to make decision on what to do for their own and children's health care need.
- Self-decision: Decision taken by women alone without consulting her husband other family members.

3.3.2. Characteristics of respondents included-

- a. **Socio-economic characteristics:** Religion, Family type (Joint & Nuclear), Education level, Monthly Income and Prime reason to work,
- b. **Area of Decision Making:**
 - i. **Financial decisions:**
 - On purchase of your own needs
 - Investment(Purchase of share/bonds)
 - Big household purchases (TV, Fridge etc.)
 - Purchasing of Assets for own (House, Car etc.)
 - Spending husband's income
 - Monetary Support to parents
 - ii. **Family decisions:**
 - Family tour/picnic/outing
 - Family type you are living (Joint/Nuclear)
 - Going and staying with parents or siblings
 - Holding any spiritual, social functions in the house
 - iii. **Children related decisions:**
 - Children education & health (School, Tuitions)
 - Extra coaching or other Activities for children
 - No of children & family planning
 - Giving birth to child by Time & Sex

3.3.3. Statistical techniques used:

- Tabulation, Diagrams
- Chi-square test of Independence
- Index number

4. SCOPE AND LIMITATIONS OF THE STUDY

Socio economic development of a community demands the active participation of women. The study is carried out for working women in Mumbai suburban district of state Maharashtra. The main objective of the study is to assess change in autonomy level to working women w.r.t. their decision making on the stated indicators over the period of 10 years.

The present study included only working women in Mumbai suburb which is believed to be the most cosmopolitan in nature. The information on decision making autonomy to respondent is subject to self-perception and belief and hence should not be generalize for other population, however the study will draw a line of reference for other researchers to carry out study in the same area or different part of India.

5. RESULTS AND DISCUSSION:

5.1. Socio-economic study of respondents

Table:1-Working women by the Religion they follow

Religion	Joint family	Nuclear family	Total
Hindu	215	192	407
Muslim	68	21	89
Buddhist	51	63	114
Christian	5	8	13
Others	12	26	38
Total	351	310	661

Table:2- Women by their Education level & Family they live

Education Level	Joint family	Nuclear family	Total
NONE	42	34	76
SSC	62	49	111
HSC	91	98	189
GRADUATE	97	92	189
PG	59	37	96
Total	351	310	661

Table:3-Working women by their Income level

Income Level (000Rs.)	Joint family	Nuclear family	Total
Below10	175	164	339
11 to 20	105	83	188
21to 30	46	36	82
31to40	8	9	17
40+	17	18	35
Total	351	310	661

Table :-Women by ‘Prime reason to work’

Family type & Prime Purpose to work	Joint family	Nuclear family	Total
Higher status	60	31	91
Security in Life	44	25	69
Utilize the Education & Time	53	31	84
Financial Independence	41	29	70
For own status	36	49	85
Support family Income	117	145	262
Total	351	310	661

Almost 40% (38.42%) respondent are from religious minority. At the same time, 57.33% respondents are with ‘Education level’ HSC & below. Also more than half (51.28%) earn below 10000/- p.m. This shows that, the sample represents the women from low Education & Income level. ‘Support to family income’ is observed as the ‘Prime reason to work’ for these women. Also this proportion is more (46.77%) in Nuclear families. It should be noted that, the proportion of women working for **Financial Independence** is more in Joint families as compare to Nuclear families. This shows that, in Joint families women are more concerned of their independence in terms of decision making as well as money. From the above table we can note that, ‘Support to family income’ still remains the prime reason for the women ahead of other reasons. This shows that, in Indian culture women still put family welfare ahead of their status or security or independence.

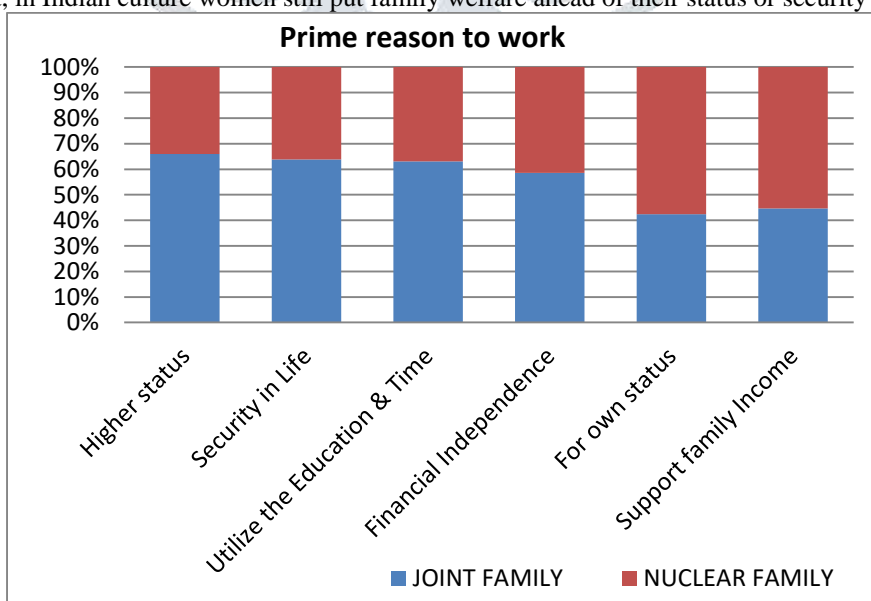


Fig:1-Women by Prime reason to work

5.2. Relationship between 'Religion' and 'Prime reason to work' for women-

Table:5- Working women by 'Prime reason to work' & 'Religion' they follow

Religion & Prime Purpose to work	HINDU	MUSLIM	BUDDHIST	CHRISTIAN	OTHERS	Total
Higher status	58	28	3	2	0	91
Security in Life	39	16	12	0	2	69
Utilize the Education & Time	50	13	12	4	5	84
Financial Independence	39	7	19	3	2	70
For own status	34	6	20	2	23	85
Support family Income	187	19	48	2	6	262
Total	407	89	114	13	38	661

The table above shows that,

- For 39.63% women (Highest), '**Support to family income**' is the prime reason to work.
- Very few (about 10.5%) women work for financial independence or security in life. This shows that, in Indian culture women still put their family ahead of their career or financial independence and security.

Test of Significant Relation: (Test Of Independence):

Significance of relationship between Prime reason to work and religion women follow was tested using Chi-square test of independence. The null and alternative hypotheses in each case were stated as below.

Ho: Religion women follow has no significant relationship with their Prime reason to work

H₁: Prime reason to work for women is significantly determined by the Religion they follow

Chi-square statistic: $\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$, where, O_i's are the observed values (frequencies) and E_i is the

expected frequency calculated using the formula, $E_i = \frac{a \cdot b}{N}$, a= Row total, b= Column total & N= Gross total

Chi-square value= 77.78 > 19.67 with 11 d.f. at 5% l.o.s

p-value = 0.0000 < 0.05

Decision: Reject Ho

Conclusion: Religion women follow has significant effect on their 'Prime reason to work'. Hence we can say that, irrespective of Education level and financial condition of the family, reason to work is significantly decided by the religion they follow. This can be observed from the fact that, some religion do not allow women to undertake paid employment even if they are educated or economic condition of the family is weak.

5.3. Decision making by the 'Religion' women follow:**Table 6:-** Working women by 'Decision count' & 'Religion' they follow

Area of Decision making	Indicator of Decision making	Religion women follow					Total
		Hindu	Muslim	Buddhist	Christian	Others	
Financial Decision Making	On purchase of your own needs	313	50	97	9	29	498
	On investment (Savings, purchase shares etc.)	153	27	45	4	2	231
	Big household purchases (TV, Fridge, Mobile etc.)	89	16	22	4	3	134
	Purchasing of Assets for own	96	10	25	4	4	139
	Spending husband's income	137	31	46	3	5	222
	Support to parents (by giving money or taking care)	233	67	79	7	22	408
	Total	1021	201	314	31	65	1632
Family decision making	Family tour/picnic/outing	83	16	42	3	23	167
	Family type you are living (Joint/Nuclear)	129	29	46	3	5	212

	Going and staying with parents or siblings	118	20	40	0	4	182
	Holding any spiritual, social functions in the house	193	47	48	5	22	315
	Total	523	112	176	11	54	876
Children related issues	Children education & health (School, Tuitions)	102	27	42	2	6	179
	Extra coaching or other Activities for children	75	12	37	0	4	128
	No of children & family planning	123	42	53	4	7	229
	Giving birth to child by Time & Sex	80	24	35	2	4	145
	Total	380	105	167	8	21	681

5.3.1. Test of independence (test of significant relation):

Significance of relationship between **Self-decision making** and **Religion** women follow was tested on all the three areas of decision making. Chi-square test of independence was applied and the null and alternative hypotheses in each case were stated as below.

i. Financial Decision making & religion

Ho: Religion women follow has no significant relationship with their self-decision making on the indicators of **'Financial decision making'**

H₁: Self-decision making of women over **'Financial decision making'** is significantly related to the Religion they follow

Test statistic- Chi-square statistic: $\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$, where, O_i's are the observed values (frequencies) and

E_i is the expected frequency calculated using the formula, $E_i = \frac{a \times b}{N}$,

a= Row total, b= Column total & N= Gross total (Applied to

Chi-square value= 30.41 > 27.587 with 17 d.f. at 5% I.o.s

p-value = 0.0235 < 0.05

Decision: Reject Ho

Conclusion: Religion women follow has significant effect on their decision making over the indicators of **'Financial decisions-making'**

ii. Family Decision making & religion

Ho: Religion women follow has no significant relationship with their self-decision making w.r.t. 'Family decision making'

H₁: Self-decision making of women over 'Family decisions' is significantly related to the Religion they follow

Chi-square statistic: $\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$, where, O_i's are the observed values (frequencies) and E_i is the expected

frequency calculated using the formula, $E_i = \frac{a \times b}{N}$, a= Row total, b= Column total & N= Gross total

Chi-square value= 38.29 > 15.50 with 8 d.f. at 5% I.o.s

p-value = 0.0000 < 0.05

Decision: Reject Ho

Conclusion: Religion women follow has significant effect on their decision making over the indicators of **'Family decisions-making'**

iii. Children related decisions & religion

Ho: Religion women follow has no significant relationship with their self-decision making w.r.t. 'Children related issues'

H₁: Self-decision making of women over 'Children related issues' is significantly related to the Religion they follow

Chi-square statistic: $\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$, where, O_i's are the observed values (frequencies) and E_i is the expected frequency

calculated using the formula, $E_i = \frac{a \times b}{N}$, a= Row total, b= Column total & N= Gross total

Chi-square value= 6.90 < 15.50 with 8 d.f. at 5% l.o.s

p-value = 0.5469 > 0.05

Decision: Accept Ho

Conclusion: Religion women follow has no significant effect on their decision making in the area of 'Children related issues'

5.4. DECISION MAKING BY FAMILY TYPE

Decision making count for the women in Joint & Nuclear families is obtained for both 'Present' and 'Past' periods over the indicators of decision making. The data is analyzed to,

- Study the percentage change over the period of 10 years
- Calculate the Index of autonomy

Table 7:- Working women by 'Decision count' & 'Family type' they live

Area of Decision Making	Indicators used	Self-decision count			
		Joint family (351)		Nuclear family (310)	
		Present	Past	Present	Past
Financial Decision Making	On purchase of your own needs	257	170	234	176
	On investment (Savings, purchase shares etc.)	96	71	94	72
	Big household purchases (TV, Fridge, Mobile etc.)	51	41	65	40
	Purchasing of Assets for own	71	43	63	43
	Spending husband's income	107	61	114	92
	Support to parents (by giving money or taking care)	210	145	163	118
Family decision making	Family tour/picnic/outing	87	63	58	43
	Family type you are living (Joint/Nuclear)	78	43	67	58
	Going and staying with parents or siblings	123	63	114	89
	Holding any spiritual, social functions in the house	163	76	131	72
Children related issues	Children education & health (School, Tuitions)	174	123	188	140
	Extra coaching or other Activities for children	109	83	150	125
	No of children & family planning	85	51	71	58
	Giving birth to child by Time & Sex	74	47	74	63

From the above table (Table: 3.4.6) we can note that on,

➤ Financial decision making-

- The highest change is observed for the women taking decision on 'Spending husband income' & minimum is noted for 'Big household purchase' in Joint families, whereas in Nuclear families the case is exactly opposite.

This can be explained as in Joint families women are more concerned about their husband income and insist on their say on spending whereas on Big purchase like TV or fridge which are used by other members in the family reduces the women say. In case of Nuclear families husband is the head of the family so women are not much worried about his income spend by in-laws or other members.

➤ Family decision making:-

- The highest change is observed for the women taking decision on 'Holding any spiritual, social functions in the house' in Joint families as well as Nuclear families. Whereas the minimum change in Joint families is noted for 'Family tour/picnic' & in Nuclear families it is for 'Type of family to live'.

This can be explained as spiritual or social function are always considered a sign of social bonding members in the family welcome these functions and hence women find it easy to hold these in the house. At the same time when women in nuclear families do not require to take decision on 'Type of family' since they already live in the Nuclear family. Also in Joint families on 'Family tour/picnic' other members in the family also have a say which limits the autonomy to women.

Table 8:- Percentage change in Self-decision count of women by Family type

Area of decision making	Indicators of Autonomy	Joint family (351)	Nuclear family (310)
Financial Decision Making	On purchase of your own needs	51.18	32.95
	On investment (Savings, purchase shares etc.)	35.21	30.56
	Big household purchases (TV, Fridge, Mobile etc.)	24.39	62.5
	Purchasing of Assets for own	65.12	46.51
	Spending husband's income	75.41	23.91
	Support to parents (by giving money or taking care)	44.83	38.14
Family decision making	Family tour/picnic/outing	38.1	34.88
	Family type you are living (Joint/Nuclear)	81.4	15.52
	Going and staying with parents or siblings	95.24	28.09
	Holding any spiritual, social functions in the house	114.5	81.94
Children related issues	Children education & health (School, Tuitions)	41.46	34.29
	Extra coaching or other Activities for children	31.33	20
	No of children & family planning	66.67	22.41
	Giving birth to child by Time & Sex	57.45	17.46

➤ **Children related issues**

- The highest change is observed for the women taking decision on 'No of children & family planning' in Joint families and on 'Children education & health (School, Tuitions)' in Nuclear families. Whereas the minimum change is observed on 'Extra coaching or other Activities for children' in Joint families and on 'Giving birth to child by Time & Sex' in 'Nuclear families'.

These changes can be explained as in Joint families since women are working their health is given importance and so their decision on family planning is given more weightage with the time. In Nuclear family women do not have to register their decision on family planning or time of birth to child. In case of children extra coaching senior members in the family extend their help so women do not take much stress on these matters, but in Nuclear families they only have to manage such issues.

5.5. INDEX OF AUTONOMY:- Index of autonomy is obtained as the weightage average of the 'Group Index'. The 'Group Index' is obtained as the percentage of that in past (10 years before)

Table 7: Present count on 'Self-decision' as its percentage of that in past (10 years before)

Area of decision making	Indicator of decision making	Present Count (2015)	Past Count (2005)	Percentage
Financial Decision Making	On purchase of your own needs	491	346	141.9
	On investment (Savings, purchase shares etc.)	190	143	132.9
	Big household purchases (TV, Fridge, Mobile etc.)	116	81	143.2
	Purchasing of Assets for own	134	86	155.8
	Spending husband's income	221	153	144.4
	Support to parents (by giving money or taking care)	373	263	141.8
Family decision making	Family tour/picnic/outing	145	106	136.8
	Family type you are living (Joint/Nuclear)	145	101	143.6
	Going and staying with parents or siblings	237	152	155.9
	Holding any spiritual, social functions in the house	294	148	198.6
Children related issues	Children education & health (School, Tuitions)	362	263	137.6
	Extra coaching or other Activities for children	259	208	124.5
	No of children & family planning	156	109	143.1
	Giving birth to child by Time & Sex	148	110	134.5

Group Index' is calculated as the 'Geometric Mean' (G.M.) of the percentage score of 'Self-decision' count over the period of last 10 years. Whereas, the weights assigned are the total count on decision making in the area of decision making.

The Autonomy Index of decision making on stated three areas of decision making is 144.3. It means there is 44.3% overall change in the Self-decision making of women in these three areas over the period of 10 years. Hence we can say that, access to paid employment has increased the decision power of working women on the stated indicators of decision-making. However, the Family structure and Religion they follow do not allow this increase to the desired level.

6. FINDINGS & CONCLUSIONS:

- Almost 40% (38.42%) respondent are from religious minority. At the same time, 57.33% respondents are with 'Education level' HSC & below. Also more than half (51.28%) earn below 10000/- p.m. This shows that, the sample represents the women from low Education & Income level.
- For 39.63% (highest) women '**Support to family income**' is observed as the **prime reason to work**. Also this proportion is more (46.77%) in Nuclear families. It should be noted that, the proportion of women working for **Financial Independence** is more in Joint families as compare to Nuclear families.
- Very few (about 10.5%) women work for financial independence or security in life. This shows that, in Indian culture women still put their family ahead of their career or financial independence and security.
- Irrespective of Education or Income level religion is a deciding factor in the autonomy to the working women.
- The overall index of autonomy 144.3 indicates that, there is 44.3% increase in the autonomy level of working women over the period of 10 years. Hence, it can be concluded that, paid employment makes women more concerned about their participation in decision making irrespective of the religion they follow.

At the end we can conclude with the note that, when condition of women in the family is the reflection of society and its progress they should be given due importance in the process of development. It is necessary if India need to become a developed nation.

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