

# ECONOMIC INDEPENDENCE AND HOUSEHOLD DECISION MAKING OF WOMEN- A STUDY OF MALAPPURAM DISTRICT IN KERALA

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**Abstract:** Family is the area in which the role of women is most prominent. Women's decision making power in the family is assumed to be reflective of her position in the household. This study explores the various factors, which determinants women's decision making. The overall objective of the study is to investigate the role of employed women compared to unemployed women in household decision making and also to find the various other factor which influence women's household decision making. The study was conducted in Malappuram district of Kerala. A multi stage random sampling technique was used for selecting the households, the primary sampling unit. The sample consists of 100 households with women respondents in that half employed and other unemployed. Statistical techniques such as Chi-square analysis, regression analysis, percentages, averages etc. have been used in the study. The study found decision making power varies within families due to many factors. In that, employment is one of the most important factors. Other factors like education, monthly income etc. also found influencing women's household decision making power. There is a link between these three variables. That is education helps to get gainful employment which in turn leads to an earning capacity .The study concluded that this earning capacity or economic independence is the foremost factor which influence women's household decision making.

**Keywords - Women, Economic independence, Household decision making.**

## INTRODUCTION

The role and position of women with in their family will be reflected in their activities within the family and it also affects all the other members of the family. So the family provides the most suitable area for examining the changes in women's status and role. Decision making in the family is a critical element in the status of family members since it involves allocation of resources and distribution of roles within the family. Outside employment opportunities enhances the social standing of a women in the household and society. Her contribution to the prosperity of the family is then more visible and she also has more voice because of less dependent on others (Dreze and Sen, 1995). The Indian family today represents numerable changes it absorbed over years. Crucial among these are the changes in the status acquired through education and employment of women.

Several authors have postulated that economic independence enhances the social standing of women in the household and society and gives her a greater role in decision making at home. A women's status in the family would be definitely relate to whether she is engaged in gainful economic activity or not. Exclusion of women from economic activity is one of the most important elements of traditional system which put women in subordinate position. Women's participation in economic activity of the society tends to modify the relational system within the family, and to influence their status in a positive manner. The key to an improvement in the position of women at home is her access to an independent income or their economic independence. It is a generally accepted fact that the participation of women in employment outside home has increased their status with in the family.

## LITERATURE REVIEW

Lakshmy Devi and Renuka Pillai (2003) are of the opinion that the economic status of households with female earners is better than those without female earners and that women contributes a larger proportion of their income for family's maintenance compared to men.

This is a micro level study based on primary data collected from 400 households in Trissur District of Kerala state. The study also found that women spent income so differently than men that their contribution to family's maintenance is much more than those men in rural and urban areas. Savings are also higher in households with female earners. Thus their study found that an independent income earning opportunities not only enhance women's status in the households and society but it reflects the better living standards for the family and better opportunities for sustained income through better savings.

Michelle Hindin (2000) explored women's decision making autonomy as a potentially important and less studied indicator of women's ability to control their fertility. In this paper he also described the nature of relationship between women's autonomy to make household decisions and labour force participation in an attempt to disaggregate the effects. The paper operationalizes women's status on the of women's education and labour force participation.

Dilip C. Nath and Donna L. Leoetti's (1999) study identifies those factors which enable women to play more active role in the family decision making process. The paper analyses the nature and degree of the influence of selected factors in household decision making of women in Guwahati, the capital city of Assam. Some of the factors selected in the study are present age of wife, wife's education and employment, marital duration, household income etc. Their study concluded that economic independence by gainful employment gives Assamese women more opportunity to participate more fully in family decision making.

Arthur Lewis (1955) way back in 1955, while describing benefits of economic growth to women, pointed out very effectively that employment outside home also makes women economically independent. Not only that it allows them to develop their facilities and realize their potential in the same way as men. He wrote, "Women benefits from growth even more than men. Women gains freedom from drudgery is emancipated from the seclusion of the household and gains at least the chance to be a full human being, exercising her mind and talents in the same way as man."

## **IMPORTANCE AND SCOPE OF THE STUDY**

Women become economically independent with employment which in turn leads to a dominating role in household decision making. This helps women in solving various problems inside and outside the family. The study has been done in Malappuram district of Kerala having highest population and the sex ratio favorable to females. State average work participation rate is 40.3 percent in that female work participation rate is 24.8 percent and that of male is 57.8 percent. (Economic review, 2017). The literacy rate 91.62 percent for females and 95.76 percent for males. In Malappuram district 55.82% of population lives in rural area and 44.18 in urban area (Panchayath Level Statistics and Census 2011). Importance attached to employment in improving status of women, is necessary to examine the significance of this in promoting egalitarian relationship between men and women in the house. A rural-urban variation in household decision making is also attempted to find out. Studies on these aspects aimed on understanding status, decision making pattern etc. of urban and rural families, and of employed and unemployed women. The study is crucial not only providing a basis for rational in planning matters relating to women empowerment but also in dealing with family problems and assessing them and making a transition, to a better way of life. Employment opportunities of women are now on the increase and government's active role has provided women an equal opportunity at all levels of economic, political, social and cultural fronts. The increasing employment opportunities for women would result rapid increase in the number of households with women employees. The study is relevant

and timely, is expected to generate more interest among researchers for similar studies, highlighting the importance of women's income on household decision making.

## OBJECTIVES

The objective of the study is

1. To examine the extent of decision making power of employed women compared to unemployed women.
2. To identify the factors which determine women's household decision making.

## DATA SOURCE AND METHODOLOGY

### Data source:

The study depends on both primary and secondary data. Primary data on households, through a sample survey is the main source of data for the study. Secondary data on decision making, employment etc. were collected from various sources like census reports, Economic Review, Panchayat and Municipality development reports etc. The primary data was collected from 100 households spread over one municipality and one panchayat in Malappuram district of Kerala state. Malappuram one of the 14 districts of Kerala was selected for the study. The district comprises of 94 grama panchayat and 12 municipalities. Gram panchayat comprises rural population and municipalities represent urban population. A multi stage random sampling technique was used for selecting households. In the first stage, one grama panchayat from 94 grama panchayat and one municipality from 12 municipalities were selected at random. In the second stage one ward from the selected grama panchayat and one ward from the selected municipality were again selected at random. In the third stage, a listing of all households in the selected wards was made along with the information about women employees. After this the total households were divided into two categories.

1. Households with employed women
2. Households with unemployed women

From the above two category, equal number of 50 households was selected at random so as to get meaningful comparison of household decision making of both categories. 25 each from all categories, that is from urban employed women, urban unemployed women, rural employed women and rural unemployed women were taken. Thus the total number of households covered in the survey is 100.

Households survey for the collection of necessary primary data was conducted using a structural, pre tested questionnaire, prepared specifically for the purpose. The survey was conducted by direct personal interview method by the researcher herself. Only the adult women in the households were interviewed. Separate questionnaires were prepared for employed and unemployed respondents.

### Methodology:

Along with simple statistical tools like averages and percentages, Chi-square analysis, regression analysis and index method were used in the study.

### Chi-square Analysis

Chi square analysis has been used to find the statistical association between two factors. For example the association between women's employment and role in decision making has been analyzed. By using simple 'Yes' or 'No' answer type questions, the role of employed and unemployed women has been analyzed. The answers of respondents to questions were

tabulated into (2X2) contingency tables and statistical test of chi-square was used to test the association between employment and decision making. The association between decision making and various other factors like religion, education, income etc. has also statistically established using this.

### ***Decision Making Index***

For calculating the decision making power of women a decision making index was calculated.

The value of DMI ranges between 0 to 1. Scoring method has been used here. Scores are given as 0 for no decision making power and 1 for full decision making power. 13 various areas of household decisions were considered to make this index.

The formula for calculating Decision making Index (DMI) is a

$$DMI = \frac{Xi - \text{Min}(Xi)}{\text{Max}(Xi) - \text{Min}(Xi)}$$

Where DMI = decision making index

$X_i$  = Actual Value

Min ( $X_i$ ) = Minimum Value

Max ( $X_i$ ) = Maximum Value

### ***Regression Analysis***

Multiple regression analysis has been used to examine the factors that determine the household decision making. Where decision making index is taken as the dependent variable and employment, income, education, family type and area (urban or rural) are the independent variables.

The regression model is

$$Y_1 = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + u_i$$

Where  $Y_1$  is the dependent variable

$\beta_1, \beta_2, \beta_3, \beta_4$  and  $\beta_5$  are the coefficients

$X_1, X_2, X_3, X_4$  and  $X_5$  are the independent variables

$\alpha_0$  is the intercept and  $u_i$  is the error term

## **PROFILE OF THE SAMPLE**

As stated earlier, the sample consist of 100 households with 50 Employed and 50 unemployed women respondents selected equally from rural and urban households. Below table shows the general information's about the women in the sample households.

Table 1: Distribution of Employed and Unemployed Women by their Characteristics

Women's characteristics	Employed women	Unemployed women
Religion		
Hindu	16	6
Muslim	22	39
Christian	12	5
Family size		
Below 3	14	8
4 - 5	26	28
6 and above	10	14

Nature of family		
Joint family	26	26
Single family	24	24
Ownership of housing		
Own	34	42
Rented	16	8
Education level		
No education	2	5
Primary	16	31
Secondary	14	13
Higher	18	1
Monthly income		
Below 10000	32	36
10000 -20000	14	9
20000 and above	4	5
Saving habits		
Have saving	43	14
No saving	7	36
Ownership of land		
Owned by respondents	13	14
Owned by others	37	36
N = Total	50	50

Source: Sample Survey.

The table above gives a brief outline of the socio economic conditions of the sample respondents their age, religion, income, savings, education, family size, family type etc.

## ANALYSIS

In order to find out the household decision making role of women 13 important areas of household decision making were considered. They decisions regarding food, clothing, consumer durables, entertainments, children's career, working outside house, saving, investments, borrowings, family planning, family income spending, construction and plan of house and own personal needs. The study found in the 13 important household decision areas in which almost all employed women have significantly greater role compared to unemployed women.

Decision making index for employed and unemployed, rural and urban, various religion, family type, education level, family income of the respondents was calculated. The results of decision making index, mean, standard deviation and variation confirm the above result.

Chi-square test for checking association between household decision making and various variables like employment, education, income and religion also tested separately and the independency between variables are rejected and the association between them are statistically approved. The calculated chi-square value and table value of one degree freedom at 5% level of significance is checked and found that calculated value is greater than table value thus the hypothesis of independency is rejected.

Multiple regression analysis is used to examine the extent of influence of various variables on the decision making index.

$$Y_1 = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

$Y_1$  is the dependent variable here the decision Making Index

$X_1$ ,  $X_2$ ,  $X_3$ ,  $X_4$  and  $X_5$  is the independent variable here education, type of family, residential status, monthly income and employment respectively. The joint influence of these 5 variables accounts for 43 % variation in decision making index. Education, employment and monthly income are not only positive but statistically significant also.

## FINDINGS AND CONCLUSION

Several authors have postulated that economic independence enhances the social standing of women in decision making and give her a greater role in decision making at home. The result of the present study also confirms the above preposition. Analysis of relationship between household status and employment clearly indicate work outside and consequent economic independence improves the status of women even though it often results in double burden for the women. Thus it is rational to believe that economic independence gives women a greater role in household economic and domestic decision making and thereby a greater status in the family. The study is a modest attempt to identify the factors that determine household decision making at micro level. The main findings of the study are that the improvement in the position of women within household is mainly due to their economic independence achieved by employment outside home. It is found that the decision making power of women unlike that of men, to participate in household decision making depends upon their personal and family characters and some other intervening variables. The study concluded that the families with working women, the family decisions are being changed from a male dominated towards more egalitarian joint decisions.

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