

ROLE OF WOMEN IN DECISION-MAKING IN THE FAMILY

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ABSTRACT : This study was mainly carried out to examine the role of women in decision-making process in the family. The study has focused on the type of treatment given by the menfolk to the womenfolk. Women play a vital role in the society. Apart from the matriarchal society, women play a decisive role in most of the patriarchal society also. The future of children depends, by and large, upon the mothers who generally stay at home and take care of their children's health and education. This is particularly so in countries like India where society and life of people are moulded by traditional and spiritual foundations. Although women's role is crucial in the family and household economy, women have not been given equal rights in social, political as well as economic fields. Women take part in taking decision on important family matters, viz., settlement of marriage, purchasing and selling of land, improvement and construction of house etc., though the decision of the elderly male members is accepted in most cases, in selecting job for women themselves or for other members of the family, women express their opinion which get due weightage.

KEY WORDS: Working women, Decision-making, Household activities, Family purse, Savings, Preparation of Family Budget, Respondent's Husband,

1. INTRODUCTION

Equality of women is an idea of recent origin and emerged only from the beginning of the nineteenth century, when the individual gained more importance over his status in society. One of the indicators of a woman's status in her participation in the decision-making process in the family and her husband's participation in her household activities and their mutual sharing of leisure time activities. Women play role in taking decision on important family matters. The educated working women are enjoying more rights and privileges than those who are uneducated and unemployed. But, these uneducated and unemployed women are also performing important economic roles in their respective households. Though, the women perform various roles in their family, yet women are not given due importance to unemployed women are also performing important economic roles in their respective households. Though, the women perform various roles in their family, yet women are not given due importance to associate themselves in the decision-making process in the family.

The image of Indian woman is undergoing considerable change from more passivity to positive self-assertion in view of her education, employment opportunities, and break-up of joint families, rapid industrialization and urbanization. Through women are the carriers of social change most of the men do not want to give up their traditional superior position in the family and more over women themselves do not want a change in their attitude. Our Indian society is extremely status conscious and status-bound as Smt. Phulrenu Guha, head of the committee on the status of women in India, puts it very aptly.

In most societies of the world, women have been defined largely in terms of their functions and wives and mothers, and by cultural images of their sexuality. The rights of women to become educated and to hold job outside of the home have frequently been questioned; women who have had to work have tended to be of low economic and social status.. There is no doubt that many or most Indian women do not accept their traditional role of dependence on male relatives. But as the possibility of economic independence through respectable employment, becomes a reality for middle class Indian women, they may be allowed new options. (Blumberg and Dwaraki, 1980). As such, in this paper an attempt has been made to look into the role of women in decision making process in the family.

2. AIMS AND OBJECTIVES

The aim of the study is to examine the role of women in decision making process in the family. The main objective of the study is to examine the involvement of women in the decision- making process related to economic activities of the household and thereby the role played by the women in controlling the family purse.

The domain of the study may be divided into two different parts, viz.,

- (i) The concept of the role of women in decision-making process in household and
- (ii) The concept of the control of the family purse.

Keeping in view, the status of women through out the ages, we propose to undertake the theory on "The role in women in the decision- making process related to economic activities of the household and thereby the role played by the women in controlling the family purse."

THEORITICAL AND PRACTICAL IMPORTANCE

The study has theoretical importance in the sense that no theory has so far been evolved in the role of women in the decision-making process in the family in respect of controlling the expenditure that to be incurred in the economic activities of the family. It is a universal truth that family is the basic unit of the society and for the smooth function- ing of the family including the socialization of children, both men and women are to play an important role. The well being of the members of the family and also the allround development of the members of the family are the major concerns of both men and women. The future of the

children of the family depends on certain important decisions generally taken by the parents. In most cases, women are not considered while taking such important decisions. It is in this context this study attempts to formulate a theory regarding involvement of women in the decision making process in the family regarding family budget to have a control over expenditure that to be incurred in the economic activities of the family. i.e. the role to be played by the women in controlling the family purse.

4. METHODOLOGY

In order to select the respondents 10 municipal wards and 30 numbers of households per ward were considered for the study. The respondents were selected by adopting random sampling method.. Both primary and secondary data were collected adopting techniques like i) Interview schedule, ii) interview guide and iii) observation method Interview schedule was adopted for collection of primary data for which a structured interview schedule was prepared. Interview guide was used to collect the secondary data like historical background , population and number of households. Observation method was adopted as supplementary technique to provide accurate information about the respondents and their attitudes as well as response towards the issues under study. After collection of data, classification was done question wise. Since possible alternative answers were provided to each question, the classification of responses was done on the basis of the alternative chosen by the respondents. Various responses were classified in homogeneous groups. The classified data are put into tables. Code sheets were prepared and from the code sheets tables were made. Kinds of design of the tables were determined after the field work. In each table, the data have been presented in terms of frequencies and percentages. Data are analyzed statistically according to the tables.

5. REVIEW OF LITERATURE

Women, the soul of the society, have been covered very little in the 'He-History' of India. Wherever her coverage is found, she has always been presented with a derogatory status, whereas, women are the nuclei of society. Hobhouse (1979) an eminent, sociologist has rightly pointed out, in unequivocal terms, that 'the position of women in a given society is the sure index of the development of the country to which they belong' In India; most of the studies conducted on women so far have the focus on the status of women. Hate (1948) in her first study on "Hindu women and her future" and subsequently on "Changing status of women in post-independence India" in 1969 that depicted the plight of women of India is of great relevance. Kapoor (1970) studied on the working class of women in India in details .

Talking generally about Indian women Gandhiji once remarked- "women is the companion of men gifted with equal mental capacities". But the authoritarian characters of the traditional joint family entails decisions making powers concentrated in the position of the eldest male members (Rao, 1982) According to Mumtaz (1982) there are various family matters on which men generally take decisions. Women are quite often not even consulted. This is because of the feeling among men that women are incapable of expressing their decision due to illiteracy among them. It would mean if women are educated they would acquire the capacity to participate in decision making.

With the changing outlook of the society towards women and her role in various activities both inside and outside the family system, the traditional, male Chauvinistic role of the father as one to possess the best decision making ability in the family has also undergone drastic transformation . The participation of women in decision making in a family is increasing with the improvement in the education, literacy level of women and contribution of income to the family. Earlier, most of the financial decisions were taken by the male member of the family. But with the rising female economy, women are actively taking part in most of the decisions of the family, including financial decisions (Silverstein and Sayre, 2009).

Most studies have shown that women are more risk averse than men (Yusof, 2015), (Venter and Kruger, 2017), (Kansal and Zaidi, 2015). (Jianakoplos and Bernasek, 1998), (Lewellen, Lease and Schlarbaum, 1977). According to Padiyath(2013) the main reason why women do not take investment decisions is that they are safety oriented and reluctant to take risks. Juyal and Singh, 2009 observed that the decision making power of women in India in economic field lies in the hands of their husbands irrespective of the wives' income, education and profession. When the wife is employed and contributes an income comparable to the husband's, new role structures emerge within the family that usually involve wife having more power and influence in the family's major economic decision-making.

6. RESEARCH FINDINGS

Preparation of Family Budget :- Management of the family budget is an important issue now-a-days. Adoption of working role by women outside their homes usually leads to their economic independence. It necessarily means that working women are able to earn themselves and spend according to their choices and priorities. However in some cases, the housewives also enjoy or demand their right to control over the income of their husbands or of any earning member of the family as per the choices and priorities of the housewives. From the study it was found that the family budget was prepared by both husband and wife as revealed by 161 out of 300 respondents that accounted 53.7 per cent. On the other hand, a single-handed preparation of budget was done by women alone in the family as stated by 97 respondents (32.3 %) . Husbands were found to be least concerned about this task as revealed by only 26 respondents. (8.7 %).

Table 1: Preparation of Monthly Family Budget

Sl. No	Budget prepared by	No. of Respondent	Percentage (%)
1	Self	97	32.3
2	Husband	26	8.7
3	Both husband and wife	161	53.7
4	Father-in-law	3	1.0
5	Mother-in-law	3	1.0
6	Self + Mother-in-law	4	1.3
7	Both husband and wife+Mother-in-law	6	2.0
Total		300	100

Other family members like father-in-law, mother-in-law had very less responsibility in preparation of the family budget in a joint family. In our patriarchal system, the eldest man is regarded as the head of the family. Hence, men usually play the major role in providing finance and so on shoulder the main responsibility in controlling the family purse in a traditional Indian home. But, now-a-days the idea has been changed in urban areas as observed during the investigation. However, in case of an urban society, housewives irrespective of their employment status tend to play a joint role with their husbands in such household economic activities. Moreover, within the educated employed group, the involvement of 32.3% (97 respondents) were found to play the independent role in this exercise (Table 1).

Family Income :-Earning is an important aspect for a high living standard which brings the healthy environment through happiness to a family. So, it is necessary to see about the number of earning members in a family. As per study, majority of the respondents' families had 2 numbers with 138 (46%) and 123 (41%) numbers, while 3 numbers with 28 (9.3%), 4 with 8 (2.8%) and 5, 6 and 7 numbers were found to have 1 (0.3%) in each family respectively out of 300 respondents (Table 2).

Table 2: Total Earning Members of the Family

Sl. No	Total Earning Members of the Family (including the respondent)	No. of Respondent	Percentage (%)
1	1 member	123	41.0
2	2 member	138	46.0
3	3 member	28	9.3
4	4 member	8	2.8
5	5 member	1	0.3
6	6 member	1	0.3
7	7 member	1	0.3
Total		300	100

The income of the husband is also equally important to run a family. We generally observed that people from low income group found it difficult to manage the family for providing education, clothing, medical care etc, to their children. In the study, it was found that three-fourth of the respondents' husbands i.e. 225 numbers. (75%) had service as earning source, while with 65 numbers (21.7%) of respondents, husbands opted for business. As the study area was an urban area, only 8 numbers. (2.7%) of families were found to engage themselves in agricultural activities to maintain the family. Likewise, only 2 numbers. (0.6%) of respondents' had their husbands to be associated with the non-government organization to contribute a part to the income pool of the family (Table 3).

Table 3: Main Earning source of the Husband

Sl. No	Earning Source	No. of Respondents	Percentage (%)
1	Agriculture	8	2.7
2	Business	65	21.7
3	Service	225	75.0
4	Any other (N.G.O.)	2	0.6
Total		300	100

As most of the respondents' husbands (225 number) and respondents (177 number) were service holders, the family income went up above Rs. 1,00,000.00 per annum in case of 240 families (80%) of the total respondents. Likewise, 39 families (13%) earned in the range of Rs. 75,000.00 to Rs. 1,00,000.00. Only 14 (4.7%) and 7 (2.3%) families were found in the lower annual group of Rs. 50,000.00 to Rs. 75,000.00 and below Rs. 50,000.00 respectively (Table 4).

Table 4: Income of the Family from all sides (per annum)

Sl. No	Earning Source	No. of Respondent	Percentage (%)
1	Below Rs. 50,000/-	7	2.3
2	Rs. 50,000/- to 75,000/-	14	4.7
3	Rs. 75,000/- to 1,00,000/-	39	13.0
4	Above Rs. 1,00,000/-	240	80.0
Total		300	100

Savings: Savings is another important concept, one should be aware of in a family. Regarding any idea about savings in financial institutions amongst the respondents, it was observed that 290 nos. (96.7 %) of respondents reacted in affirmative way. However, as only 10 nos. (3.3 %) were mere housewives, hence expressed their ignorance about savings (Table 5).

Table 5 : Idea about Savings in Financial Institutions

Sl. No.	Answer of the Respondent	No. of Respondent	Percentage (%)
1	Yes	290	96.7
2	No	10	3.3
Total		300	100

On positive attitude shown by the respondents towards savings and kind of financial institutions where they usually prefer to save money. It was revealed that out of total 167 working respondents, 59 nos. (35.3%) preferred to save their money in financial institutions like Life Insurance Corporation (LIC) followed by 49 nos. (29.3%) in bank and L.I.C., 30 nos. (18%) in bank, L.I.C. and post office, 15 nos. (9%) in bank alone. A few respondents i.e. 8 nos. (4.8%) in L.I.C. and post office, 4 nos. (2.4 %) in bank and post office and 2 nos. (1.2%) in Post office. As all the 167 working women respondents had the habit of saving their money in different financial institutions, it was a positive sign that the idea of saving was perpetuated to all the earning housewives. However, it was also observed that 10 nos. of self-employed respondents could not save their money as they had no any surplus (Table 6).

Table 6: Financial Institutions where Working Women save money

Sl. No.	Financial Institution	No. of Respondents	Percentage (%)
1	Bank	15	9.0
2	L.I.C	59	35.3
3	Bank + L.I.C.	49	29.3
4	L.I.C.+Post Office	8	4.8
5	Post Office	2	1.2
6	Bank + Post Office	4	2.4
7	Bank+L.I.C.+ Post Office	30	18.0
Total		300	100

Decision on purchase of clothes, ornaments : - Regarding the purchase of clothes and ornaments, it was observed that 166 nos. (55.3%) of respondents took decisions themselves, while 124 nos. (41.3%) consulted with their husbands. Only 5 nos. of respondents (1.7%) were found to take the decisions by their husbands. Similarly, in another 5 nos. of respondents (1.7%), family members involve (Table-7).

Table 7: Decision taken regarding purchase of clothes / ornaments

Sl. No.	Decision taken by	No. of Respondent	Percentage(%)
1	Self	166	55.3
2	Husband	5	1.7
3	Both husband and wife	124	41.3
4	Any other member of the family	5	1.7
Total		300	100

As such, husbands of 229 numbers (76.3 %) of respondents had given freedom to their wives for purchasing clothes for the entire family. On the other hand, only 50 numbers (16.7 %) of respondents were found, wherein, such decisions were taken by both husband and wife. The role of the husband in such activities were found in case of 10 numbers (3.3 %) of respondents' families only (Table-8).

Table 8: Freedom given by the Husband

Sl. No.	Freedom in respect of	No. of Respondents	Percentage (%)
1	Buying of clothes for self	6	2.0
2	Buying the clothes for children	5	1.7
3	Buying the clothes for family	229	76.3
4	Both husband and wife purchase most	50	16.7
5	Husband only buys everything	10	3.3
Total		300	100

In respect of meeting the household expenditure, 137 numbers (82%) respondents' families were found through sharing by husband and wife. On the other hand, involvement in meeting household expenditure individually by the respondents was in case of 25 numbers (15 %), while it was in 5 numbers (3 %) of respondents' families being met up by husband alone (Table- 9).

Table 9: Meeting of Household Expenditure(in respect of working women) N=167

Sl. No.	Household expenditure met up by	No. of Respondent	Percentage (%)
1	Self alone	25	15.0
2	Husband alone	5	3.0
3	Both husband and wife	137	82.0
Total		167	100

It was also observed during the study that the handling of family purse was mostly done by both husbands and wives to have a control over family expenditure. This practiced was observed in case of 205 numbers (68.3 %) of respondents. Of course, the wife (respondent) was given due importance and freedom to exercise her control over the family purse as evident from the involvement of 77 numbers (25.7 %) of respondents. It was also observed that only in case of 18 numbers (6 %) of respondents' husbands involved in such activities of the family (Table-10).

Table 10: Control of Family Purse and Expenditure

Sl. No.	Family expenditure	No. of Respondent	Percentage (%)
1	Self	77	25.7
2	Husband	18	6.0
3	Both husband and wife	205	68.3
Total		300	100

7. CONCLUSION

The findings of the study stated have led us to arrive at a conclusion that the control of the purse in the family is critical issue since it involves the allocation of resources and the distribution of role of women in decision making process. Management of the family budget is an important issue now-a-days. Adoption of working role by women outside their homes usually leads to their economic independence. It necessarily means that working women are able to earn themselves and spend according to their choices and priorities. However, in some cases, the housewives also enjoy or demand their right to control over the income of their husbands or of any earning members of the family as per the choices and priorities of the housewives. As such the women also exercise their role in controlling the family purse.

Employment of women has played a significant role in bringing about status mobility of women and consequent changes into the institution of family. Traditionally neglected, women who constitute almost half of total population, from an important segment of society. Variations in the sphere of employment and gender discrimination in various walks of life are clearly discernible Since the beginning of human society, men and women have made their living possible by complementing and supplementing each other in various takes through their role performance.

Increasing employment of women has played a crucial role in creating an awareness and improvement in the status of women by ensuring an independent social standing to them. As far as decision-making scope in the family economy was concerned, employment was found as decisive factor in providing space to women in this area. Occupational level and education were the two factors affecting the extent of decision-making power with women in the family. As far as the type of the family was concerned, it was found that emerging nuclear families in urban area gave more opportunities to develop equalitarian relationship. In nuclear families with working or non-working women the couple jointly took the decision relating to the matter of their children.

Education, employment and differential association made working women conscious about her right and economic potentiality. With the achieved status, the women play a major part in economic agenda of the household.

Empowerment of women involves understanding her own potentials, building the capacity for optimum utilization of her potentials through awareness, motivation and training. The vitality of a women's personality and her actual equality with men are determined in the first place by her active and creative participation in household activities. 'She must be as competent as 'He' to accept any responsibility confidently without expecting any special favour or excuse of being women. She must get equal treatment right from her birth and in the way she grows up so that positive self image is build in her. All care should be taken so that she can acquire necessary life skills to equip herself for life. Family, society, education system and government should act synchronisingly to make full use of the innate potential of women who consist half the population. Then only can a nation grow.

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