

## CHAPTER NINE

### WOMEN'S PARTICIPATION IN DECISION MAKING AT THE HOUSEHOLD LEVEL

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Empowerment of women is directly dependent on their decision making role within the household. The status of women is measured often in terms of her participation in decision making. In view of this, it becomes important to understand the role of women in the decision making process in the household. Moreover, her participatory role as manager and co-manager to some extent indirectly determines her production and entitlement to the access of credit and besides increased productivity is also related to decision making. Hence, after establishing women's economic role in the previous chapter, in this chapter we have made an effort to capture the entrepreneurial and managerial role through the decision making process of beneficiary households (BHs).

#### 9.1 Objectives

- To understand the micro-process of the household decision making patterns across various categories; and
- To study the participatory role of women as decision makers in different areas of decision making with respect to loan, asset utilization, income and consumption.

The sample households are primary units of both production and consumption. Hence, this chapter attempts to examine the decision making patterns of men and women in the households, with respect to major decisions which influence the production process and the standard of living of BHs.

The four areas of decision making and work include:

#### Loan Decisions

- Type of asset to be purchased
- Size of the loan installment repaid
- Insistence on loan repayment
- Collection of money for actual repayment

#### Asset Utilization

- Work allocation
- Quantity of inputs
- Disinfection of sheds
- Veterinary services needed
- Vaccination of animals

#### Marketing Decisions

- Quantity of milk to be sold
- Market place for selling the output

#### Consumption

- Use of sale proceeds
- Quantity and Quality of food
- Clothes purchased
- Money spent on housing

## 9.2 Decision Making Pattern

### 9.2.1 LOAN DECISIONS

The following table presents loan decisions which are classified mainly as responses by the respondent (R), spouse (S) and jointly by the spouse and the respondent (J).

Table 9.1

## Distribution of Beneficiary Households : Loan Decisions

		Loan Decisions			
BHs		Type of Asset to Purchase	Size of Loan Installment to be repaid	Insist on Loan Repayment	Collect Money for Repayment
	R	19 (21.11)	11 (12.2)	69 (76.7)	53 (58.8)
FBHs [90]	S	51 (56.66)	58 (64.4)	0 (0.00)	15 (16.67)
	J	20 (22.0)	21 (23.3)	21 (23.3)	22 (24.4)
	R	26 (86.6)	23 (76.67)	3 (10.0)	26 (86.67)
MBHs [30]	S	2 (6.6)	4 (13.3)	21 (70.0)	3 (10.0)
	J	2 (6.6)	3 (10.0)	6 (20.0)	1 (3.33)
	R	3 (33.3)	2 (22.2)	9 (100.00)	7 (77.7)
FHHs [09]	S/K	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	J	6 (66.67)	7 (77.77)	0 (0.00)	2 (22.22)

Note: 1) R=Respondent, S=Spouse, S/K=Spouse/Kin, J=Jointly

2) Figures in parentheses are percentages to the total of beneficiary categories.

3) 'Respondent' in this table (also in the rest of the tables in this chapter) is the beneficiary him/herself.

The above table indicates that 57 and 86 per cent of the decisions regarding the type of asset to be purchased were taken by the males in the FBHs and MBHs. While 22, 6.6 and

66 per cent of the FBHs , MBHs and FHHs respectively were jointly taken. As far as individual decisions by women was concerned, 33.33 per cent of the FHs, 21 per cent of the FBs and 6.6 per cent of the MBs spouses were found to be exclusively taking the decision.

The decision on size of loan installments to be repaid also depicts a similarity to the type of asset to be purchased. Within the MBHs and FBHs, 76.6 and 64.4 per cent of the males respectively were found to be taking the decisions individually. While 77.7, 10 and 24 per cent the FHHs, MBHs and FBHs, respectively, were jointly taking these decisions. As for the females, only 22 per cent of the FHs and 12 per cent of the FBs themselves and 13.3 per cent of the MBs' spouses decided the size of installment to be repaid.

Outwardly, decision making is a prerogative of the male members but such decisions are strongly influenced by the attitude and opinion of the female partners. In order to prove the strength of this statement, a supplementary question as to who insists on the repayment was asked. The results were extremely interesting as it was found that all the FHs and 76 per cent of the FBs and 70 per cent of the MBs' spouses had a persuasive and an insistent role to play. The task of collection of money for repayment in majority of the cases of BHs was mainly undertaken by the beneficiary himself/herself.

The above analysis clearly reveals that :

Type of asset to be purchased and the size of loan installment to be repaid are the decisions which are male dominated. However, the decision on the loan installment to be repaid is strongly influenced by the attitude and opinion of the females. Further, a comparison between the MBHs and FBHs revealed that the FBs were slightly more involved in deciding the type of asset to be purchased than the MBs' spouses, while contrary observations were made in case of the size of installment to be repaid. The active role of majority of the beneficiaries in collection of money for repayment is an interesting finding as it portrays the feeling of responsibility experienced by the beneficiaries.

An important finding is that in case of FHHs, majority of decisions were jointly taken by two genders, indicating relative weakness of the female heads.

#### 9.2.2 DECISION ON ASSET UTILIZATION

Labour participation by women and men varies between different systems, activities and income groups. But everywhere there are gender specific responsibilities for decision making regarding work allocation, quantity of inputs to be fed, disinfection of sheds, veterinary services needed and breeding of animals. The different decision making responsibilities, segregated genderwise, are depicted in Table 9.2.

Table No: 9.2

## Distribution of Beneficiary Households : Asset Utilisation Decision

Decisions on Asset Utilisation					
Beneficiary Households	Work Allocation	Quantity of Inputs	Disinfection of Sheds	Veterinary Services Needed	Vaccination of Animals
R	26 (28.8)	78 (86.6)	88 (97.8)	87 (96.67)	21 (23.3)
FBHs S [90]	0 (0.00)	0 (0.00)	0 (0.00)	1 (1.11)	64 (71.1)
J	64 (71.1)	12 (13.3)	2 (2.2)	2 (2.2)	5 (5.5)
R	0 (0.00)	0 (0.00)	0 (0.00)	1 (3.3)	25 (83.3)
MBHs S [30]	2 (6.6)	27 (90.0)	30 (100)	27 (90.0)	0 (0.00)
J	28 (93.4)	3 (10.0)	0 (0.00)	2 (6.66)	5 (16.7)
R	8 (88.8)	9 (100)	9 (100)	9 (100)	7 (77.8)
FHHs S [09]	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
J	1 (11.1)	0 (0.00)	0 (0.00)	0 (0.00)	2 (22.2)

Note: 1) R=Respondent, S=Spouse, S/K=Spouse/Kin, J=Jointly

2) Figures in parentheses are percentages to the total beneficiary categories.

The above table indicates that work allocation is mostly a joint function. 71, 93 and 11 per cent of the FBHs, MBHs and FHHs were taking work allocation decisions jointly.

In case of individual independent decisions, the females predominated. Twenty nine per cent of the females within FBHs and 6.6 and 89 per cent of the females within MBHs and FHHs respectively, were found to be doing so. However, none of the males in all these category of households were taking individual decisions.

Within the FBHs, majority of FBs took the decisions pertaining to quantity of inputs to be fed (87%), disinfection of sheds (98%) and veterinary services needed (97.8%) independently, and the rest were jointly taken by the beneficiaries and their spouses.

Within the MBHs, the male beneficiaries' (MBs') spouses were mainly involved in taking decisions pertaining to the quantity of inputs to be fed (90%), disinfection of sheds (100%) and veterinary services needed (90%). Whereas, rest were joint decisions except veterinary services needed where only 3.3 per cent of males were found to be taking the decision individually. However, in case of FHHs, all three decisions were exclusively FHs' privilege.

Regarding the breeding of animals and vaccination, 71 per cent of the males (FBs' spouses) in case of FBHs and 83.3 per cent of males (respondents) in case of MBHs took independent decisions. Further 23 per cent of the FBs and 77 per cent of FHs were taking the decisions individually, while 5.5, 16.6 and 22.2 per cent of decisions were jointly taken within the FBHs, MBHs and FHHs respondents.

Thus :

Across all categories of BHs decision making regarding asset utilization is predominantly a females responsibility and privilege, except breeding of animals which still is a man's prerogative.

### 9.2.3 DECISION ON MARKETING AND CONSUMPTION

Women and men have different priorities and systems regarding marketing of outputs and household expenditures. These differing priorities influence household decision making interests hence, it is necessary to study such decision making patterns by gender.

Table 9.3 depicts the gender patterns of decision making in marketing of output and household expenditure in consumption.

Quantity of milk to be sold was an exclusive female decision in all the categories of BHs. Decision on market place for selling the output was a joint decision for 84, 90 and 67 per cent FBHs, MBHs and FHHs respectively.

Use of sale proceeds is an important decision as it signifies the power exercised by an individual who decides it. A study of the use of sales proceeds within the BHs indicated that in majority of the cases, women were taking this decision.

Table 9.3

## Distribution of Beneficiary Households : Marketing

BHs -	Milk Quantity to Be Sold		Market Place for Selling Milk
FBHs	R	90 (100)	14 (15.56)
	S	-	-
	J	-	76 (84.4)
MBHs	R	0 (0.00)	0
	S	30 (100)	3 (10.00)
	J	0 (0.00)	27 (90.0)
FHHs	R	9 (100)	3 (33.3)
	S/K	0 (0.0)	0 (0.0)
	J	0 (0.0)	6 (66.6)

Note : 1) R=Respondent, S=Spouse, S/Kin=Spouse/Kin, J=Jointly

2) Figures in parentheses are percentages to the total of respective beneficiary categories.

Allocation of choices are affected by power relationships within a household and community. This distribution of power is reflected in the resources each controls and the degree of control an individual exercises in deciding over the expenditure pattern of the household. Moreover, as the household is affected by the decisions

made by an individual and as their decisions affect the well being of the household it becomes necessary to study the decisions pertaining to consumption by gender.

The following table shows the decision making patterns of different households on consumption expenditure, savings and investment.

Table 9.4

Distribution of Beneficiary Households : Consumption, Savings and Investment

Consumption Decisions					
BHs	Quantity of Food	Quality of Food	Clothing	Housing	Savings/ Investment
R	75 (83.33)	68 (75.5)	56 (62.2)	6 (6.67)	5 (5.55)
FBHs S	6 (6.67)	10 (11.1)	27 (30.0)	60 (66.6)	80 (88.8)
J	9 (10.0)	12 (13.3)	7 (7.7)	24 (26.6)	5 (5.55)
R	7 (23.3)	5 (16.6)	27 (90.0)	22 (73.3)	28 (93.3)
MBHs S	23 (76.6)	25 (83.3)	2 (6.67)	6 (20.0)	0 (0.00)
J	0 (0.00)	0 (0.00)	1 (3.33)	2 (6.66)	2 (6.67)
R	9 (100)	9 (100)	9 (100)	6 (66.7)	5 (55.5)
FBHs S	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
J	0 (0.00)	0 (0.00)	0 (0.00)	3 (33.3)	4 (44.4)

Note: 1) R=Respondent, S=Spouse, S/K=Spouse/Kin, J=Jointly

2) Figures in parentheses are percentages to the total beneficiary categories.

Majority of the decisions on the quantity and quality of food to be purchased, (refers to the type of cereals and food items) and expenditure on clothing is decided by females in majority of cases across all the categories of BHs.

Within the MBHs, majority of the MBs' spouses were taking the decision on the quality of food intake, while majority of the MBs were deciding the clothing expenditure.

The table shows that within the FBHs, 83, 75 and 62 per cent of the FBs were exclusively taking decisions on the quantity, quality and clothing matters. While 6, 11 and 30 per cent of the FBs' spouses were individually taking the decisions and the remaining households were found to be taking joint decisions.

Within the MBHs, 23, 17 and 90 per cent of the MBs were deciding on the quantity, quality of food intake and clothing expenditure. While 76.6, 83 and 6.6 per cent of the MBs' spouses were found to be taking the decisions on the same matters respectively and rest were taken jointly. As for the FHHs, they were found to be the sole decision makers for all the above three decisions.

Decisions on housing, savings and investment were mainly taken by the males within the FBHs and MBHs and even within the FHHs the degree of males participation in these decisions was high. Within the FBHs 6.67, 66.6 and 26.6 per cent of the decisions were taken by the FBs, their spouses, and jointly by them in that order. For the MBHs it was found

that 73.3, 20 and 6.6 per cent of the decisions were taken by the MBs, their spouses and jointly by them in the same order. While within the FHHs, 66.6 and 33.3 per cent of the decisions were taken individually by the FHs and jointly with their kin.

Decisions on savings and investment were mainly taken by the males within the FBHs and MBHs and even within the FHHs the degree of male participation in these decisions was high. Within the FBHs 6.67, 66.6 and 26.6 per cent of the decisions were taken by the FBs, their spouses, and jointly by them respectively. For the MBHs it was found that 73, 20 and 2 per cent of the decisions were taken by the MBs, their spouses and jointly by them in the same order. While within the FHHs, 67 and 33 per cent of the decisions were taken individually by the FHs and jointly with their kin.

Decisions on savings and investment was a males decision in all the households except the FHHs. Within the FBHs 5.5 per cent of the decisions were taken by the FBs and jointly by them with their kin, while the rest were exclusively male decisions. Within the MBHs, 93 and 6.6 per cent of decision on housing were taken by the MBs and jointly with their spouses respectively. Finally in case of the FHHs 55.5 and 44.4 per cent of the decisions were taken by the FHs and jointly with their spouses support.

### 9.3 Conclusion

A study of decision making patterns within the households by gender indicated the predominance of males in loan decisions, predominance of females in decisions relevant to asset utilization, income use, consumption and marketing of milk output. Savings and Investment were a priori male decisions, while the place for marketing was jointly decided by the beneficiary and spouse. Between the FB's and spouse's of MB's the power exercised by FBs in the decision making was found to be slightly higher. In majority of the decisions, women's role was more prominent than men's.