

Periodic Research

Economic Independence and Rising Levels of Women's Participation in Spending Decisions of the Household (A Case Study of District Udham Singh Nagar)

Abstract

Domestic decision making is recognized as a distinct aspect of female autonomy. The power to take decisions is extremely important from the view point of empowerment of women. It is believed that with rise in participation of females in income augmentation activities, their capacity to take important decisions regarding various aspects related to household expenditure increase. Economic independence of women gives them an autonomy which is not enjoyed by females who are not participating in formal employment (paid work activities).

This study attempts to measure the rising level of women's participation in spending decisions of the household due to enhanced financial capabilities. Research work was carried out in newly developed city of Udham Singh Nagar in Kumaon region of Uttarakhand.

Keywords: Formal, Employment, Economic, Independences, Spending Decisions, Saving Behaviour

Introduction

Domestic decision making is recognized as a distinct aspect of female autonomy. The power to take decisions is extremely important from the view point of empowerment of women. It is believed that with rise in participation of females in income augmentation activities, their capacity to take important decisions regarding various aspects related to household expenditure increase. According to Sikod, Economic situation have changed as economy continue to falter, the subsistence activities of women gradually transform to more economic market activities, giving them more economic power and consequently the right to participate in decision making.

Statement of the Problem

Participation in income augmentation activities, or economic independence of women gives them an autonomy which is not enjoyed by females who are not participating in formal employment (paid work activities). The study attempts to measure the rising level of women's participation in spending decisions of the household, due to enhanced financial capabilities. Research work was carried out in newly developed city of Udham Singh Nagar in Kumaon region of Uttarakhand. U.S.Nagar has been chosen purposively as it truly represents the geography and economy of the state.

Main Objectives of the Study

To find out the extent of women's participation in income augmentation or economic activities.

1. To measure the rising level of women's participation in spending decisions of the household.

Material and Methods

The study was conducted in four town areas namely Kashipur and Rudrapur Nagar Nigam having highest population percentage and Khatima and Gadarpur Municipal Boards having lowest population percentage in district Udham Singh Nagar. Total 500 female respondents were chosen from 500 household units selected randomly from ten wards each in Kashipur and Rudrapur Nagar Nigams and four each from Khatima and Gadarpur Municipal Boards. Pretested interview schedule was used to collect data from respondents during March to December 2013.

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Periodic Research

Appropriate statistical tools and techniques were used for comparative analysis in the study.

Identification of Variables

In order to measure the degree of participation in spending decisions in the study area six important variables were identified, and information regarding decisions on these variables by respondent, spouse or both (both includes family members) was collected during the survey. Decision taken on expenditure on four variables (food, house maintenance / house rent, education of children and saving for future are shown

separately at different income level of the respondents in tabular form.

Results and Discussion

Respondents in the study area were classified under two categories. Formally employed(doing paid work activities outside the house), not employed Formally (doing unpaid work only in the house). Table 5.0 illustrates the number and percentage of formally employed and not formally employed respondents in selected four town areas of district Udhampur Singh Nagar.

Table 5.0
Identification of Working Women

	Kashipur	Rudrapur	Khatima	Gadarpur	Total
Formally Employed	67 (44.66%)	73 (48.66%)	46 (46%)	31 (31%)	217 (43.4%)
Not Formally Employed	83 (55.33%)	77 (51.33%)	54 (54%)	69 (69%)	283 (56.6%)
Total	150	150	100	100	500

Source- Based on Survey

Secondly, to measure the level of participation of respondents in decision making, tables were constructed with the help of information collected in the primary survey, which showed extent of respondent participation on four major spending decisions regarding the households. Tables 5.1, 5.2, 5.3 and 5.4 given below show the extent of respondent participation in decision making along with participation of spouse and both (which includes

family members) on food items, house maintenance/house rent , education ,and saving for future respectively.

Decision making has been cross tabulated with Income level of the respondents in all the tables. No income group shows those respondents who are not working in the formal sector, doing only household work (unpaid work activities)

Table 5.1
Decision on expenditure on food

Income Level of the respondent	Decision on expenditure on food			Total
	Respondent	Spouse	Both	
Up to 10000	75 65.8%	5 4.4%	34 29.8%	114
10000-20000	39 70.9%	1 1.8%	15 27.3%	55
20000-30000	22 78.6%	0 .0%	6 21.4%	28
30000-40000	10 83.3%	0 .0%	2 16.7%	12
40000 and Above	8 100.0%	0 .0%	0 .0%	8
No Income	138 48.8%	22 7.8%	123 43.5%	283
	292 58.4%	28 5.6%	180 36%	500

Source- Based on Survey

Table 5.2
Decision on House Maintenance/Rent

Income Level of the respondent	Decision on House R/M			Total
	Respondent	Spouse	Both	

Periodic Research

UP TO 10000	32 28.1%	41 36.0%	41 36.0%	114
10000-20000	14 25.5%	13 23.6%	28 50.9%	55
20000-30000	10 35.7%	5 17.9%	13 46.4%	28
30000-40000	2 16.7%	2 16.7%	8 66.7%	12
40000ana Above	4 50.0%	0 .0%	4 50.0%	8
No Income	23 8.1%	165 58.3%	95 33.6%	283
	85 17%	226 45.2%	189 37.8%	500

Source- Based on Survey

Table 5.3

Decision on Education of Children

Income Level of the respondent	Decision on Education of Children's			Total
	Respondent	Spouse	Both	
Up To 10000	18 17.1%	38 36.2%	49 46.7%	105
10000-20000	11 22.9%	5 10.4%	32 66.7%	48
20000-30000	4 16.7%	0 .0%	20 83.3%	24
30000-40000	2 20.0%	1 10.0%	7 70.0%	10
40000 and Above	1 14.3%	0 .0%	6 85.7%	7
No Income	4 1.4%	173 62.5%	100 36.1%	277
	40 8.4%	217 46.0%	214 45.4%	471

Source- Based on Survey

Table 5.4

Decision on Saving for Future

Income Level of the respondent	Decision on Saving for Future			Total
	Respondent	Spouse	Both	
Up To 10000	19 16.7%	48 42.1%	47 41.2%	114
10000-20000	15 27.3%	13 23.6%	27 49.1%	55
20000-30000	3 10.7%	7 25.0%	18 64.3%	28

Periodic Research

30000-40000	0 .0%	3 25.0%	9 75.0%	12
40000 and Above	3 37.5%	0 .0%	5 62.5%	8
No Income	0 .0%	253 89.4%	30 10.6%	283
	40 8%	324 64.8%	136 27.2%	500

Source- Based on Survey

Conclusion

Close analysis of the tables helped us to conclude that Regarding decision on food expenditure, it can be concluded from the table good percentage of respondents in all income groups take decision themselves. Even not formally employed respondents (no income group) either take decision themselves (48.8%) or consult their family members, both (43.5%).

In no income group or where respondent is not economically independent only 23 females (8.1%) out of 283 take independent decisions regarding expenditure on house rent / maintenance, mostly decision is either taken by spouse 165(58.3%) or both 95(33.6%) where as in high income, group Rs 30000-40000 income per month 16.7% respondents take decisions independently, 16.7% decisions taken by spouse, and 66.7% are joint decisions, which shows development of mutual understanding in family relations and respect of each other's opinion. In highest slab of rupees 40000 and above monthly income of respondent an interesting trend is noticed, only out of total 500, only 8 respondents belong to this category, But all of them 50% respondents alone and 50% respondents participated in decision making jointly with their spouse.

Investment in education brings long term returns which benefit the entire family as well as society. Decisions regarding education are shown in table 5.3.

In no income group where respondent is not formally employed, most of the decisions regarding children's education (62.5%) are taken by the respondent's husband, only 1.4% respondents take decisions independently. Table 5.4 shows rise in participation of income generating activities is accompanied by rise in saving decisions by respondents independently or jointly. In no income group, there is almost nil participation in decisions regarding savings, in families of 253 respondents (89.4%),spouse take decisions independently, in 10.6% families joint decisions are taken. On the other hand 16.7% respondents take decisions independently in income group of Rs up to 10000 per month, 41.2% decisions regarding saving matter are joint. As income of the respondent increase and she moves to higher income level, there is substantial rise in participation in decision making regarding saving and investment.

References

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