CHAPTER - VII
SUMMARY, CONCLUSIONS AND POLICY RECOMMENDATIONS

Household is the crucial medium through which society is structured. Now as an important institution of the society, households are not the instigators of societal change, rather they perform the adaptive function. By adapting to the changed norms, instigated by some other societal institution such as legislature, the household brings about transformation in the society.

It is a notorious fact that our society is stratified in nature and gender is one of the basis of this stratification. Women are considered to be the weaker sex and male dominance is prevalent in every sphere across all institutions of the society. Be it informal institutions like norms and culture or the formal institutions such as legislature, executive etc. women are given a raw deal. Even within the private sphere i.e. the household, women are consigned to the second class and male dominance is the norm. It could even be argued that household is the biggest factory of "gendered relations" in the society. This argument does carry some weight, since households are the pivotal sites where gendered relations are produced and reproduced. It is the central place where children first learn about the roles connected to gender, and where power relations built around gender are located. Gender relations are not formed only within the intimate relations of the household; they are constructed within the public sphere as well. But a good case can be made that the household constitutes the most fundamental arena within which these relations are forged. The skewed nature of these gendered relations to the disadvantage of the women is best captured by the decision making role of the women within the household. Since household decisions cover a vast arena such as: economic resource allocation, health decisions, marital decisions, care work, religious and socio-cultural
aspects, the extent of 'say' in the decision making across such vast spectrum of household decision making is reflective of the relative bargaining power of the individual. The process of gauging the role of individuals in household decision making presents the picture of hierarchy and its gendered nature within the household. The household pecking order is greatly influenced by the social norms. These social norms are remarkably tenacious and are quite resistant to change at their own. Such a change requires an outside intervention, like policies aimed at correcting the gendered power equations within the household. To determine the nature, scope and extent of policies aimed at correcting the gendered imbalances at the household level one has to have the true estimation of the role of women in the household decision making. The present study is geared precisely towards this end.

The study has been designed in a way so as to examine the effect of 'working' and 'non-working' status of the women on their role in household decision making in Punjab. Further, an effort has been made to analyze the effect of urbanization on the role of women in household decision making. Comparison of 'rural' and 'urban' respondents has also been made to find out any differential in the extent of their role in such decision making. Since household gender equations are greatly influenced by socio-economic norms prevalent, twelve socio-economic determinants have been analyzed to examine their effect on women's role in household decision making. This above stated impact of urbanization, employment and 12 other socio-economic determinants have been analysed across 14-15 areas of household decision making.

The main findings of the present study are summed up as follows:

*Regarding Socio-economic Profile:*

A wide age spread in the total sample of 300 respondents has been observed. About 90 per cent of them were found to be in the age of 25 to 55 years. All were married and 55.5 per cent of rural women
got married in age group 19-22 years as compared to 47 per cent of urban women in the same age group.

Regarding family structure it has been found that most of the sampled women lived in nuclear families (83 per cent) and nuclear family structure was more prevalent in urban areas; only 17 per cent of the respondents lived in joint family. The inevitable conclusion is that future of Indian family is ‘nuclear’ and not ‘joint’.

With reference to religion, half of the sampled women categorized themselves as Sikh and the remaining half as Hindu (44.7 per cent) and Christian (4.3 per cent). Sikhs and Christians mostly lived in rural areas while Hindus lived in urban areas. The number of women belonging to General caste was almost double the women respondents belonging to SC/ST and BC/OBC caste.

Education, as argued, is one of the indicators of women empowerment within the household and about 85 per cent of women were observed to be educated according to the research study. Illiteracy and lower education was more prevalent in rural areas, whereas higher education in urban areas. Employment status/occupation of women play an effective role in household decision making, as out of the collected sample of women working 68.7 per cent were found engaged in service sector.

Discussing the economic side of sampled women, about 67 per cent of women belonged to families earning less than Rs. 15000 per month and only 64.7 per cent families had a bank account. Proportion of Yellow/Blue card holders was found to be small i.e. 22.7 per cent.

Though government is trying to provide proper living standard to the people of the state, but still about 25 per cent of sampled women were found to be living in semi-pucca or katcha houses. Durable assets like television, refrigerator and mobile phone were commonly possessed, but computer and microwave were relatively rare. Nearly 20 per cent surveyed households had four wheelers and
rest had two wheelers or no vehicle at all. Cooking gas was used in almost 90 per cent of the households.

*Regarding women’s role/say in household decision making:*

Regarding involvement of women in household decision making it has been concluded that, participation of women was not satisfactory in all financial decisions. Interestingly, women had effective to highly effective role in use of their own income; in monthly expenditure and seasonal expenditure women played effective role, but role shifted down to partial control on spending of husband’s income. Further, women role diminished and they had poor ‘say’ in decision related to purchase of consumer durables, sale and purchase of land, saving, investment and borrowing. Agricultural and cattle rearing activities decisions were also male dominated as female played partial role in these decisions. In decision related to own marriage women had negligible role according to the results of our study.

Further, mean scores for women’s role in household decision making concerning education of children, marriage of children, family health, socio-religious activities and political decision indicated that the role of women in these decisions varied between partial to effective role. Taken as a whole, the women reported their noteworthy involvement in eight out of fifteen decisions namely control over own income, monthly expenditure, seasonal expenditure, education of children, marriage of children, health, social and religious activities and casting of vote. But, they reported relatively diminished role in decisions namely: use pattern of their husband’s income, purchase of consumer durables, saving investment and borrowing, sale purchase of land, agricultural activities, cattle rearing activities and own marriage. This reflected that women were involved in about fifty per cent of household decisions. Thus, suggesting that patriarchy still rules within the household.

In order to address the question of rural-urban divide, it has been found that urban women had slightly upper hand over rural
women in 11 decisions but significant difference was found in few areas of decision making, as far as women's role therein was concerned. The areas of household decision making in which urbanization showed significant and positive impact on women's role are: use pattern of husband's income, savings, investments and borrowing, and health, while in cattle rearing activities urbanisation showed negative impact. Two out of these four decisions are related to economic matters, which mean that urban women played better role in few economic decisions than role played by rural women. Here the results of the study partially supported the hypothesis i.e. urbanisation has positive impact on role of women in household decision making, as decisions like control over own income, monthly expenditure, seasonal expenditure, expenditure on expensive consumer durables, sale and purchase of land, agricultural activities, decision about children education, decision about children marriage, social and religious activities, own marriage and casting of vote decision showed insignificant impact of urbanisation.

The working status of woman is important because it is commonly associated with income, educational requirements and power within a society. It has been found from the results of this study that working women had relatively higher 'say' in household decisions as compared to non-working women. This was reflected in the major areas of household decision making related to finances, including use of husband income, purchase of consumer durables, seasonal expenditure and saving, investment and borrowing. Decisions related to family health, education of children, marriage of children, agricultural activities and casting of vote showed relatively increased 'say' of women when they were employed, except for cattle rearing activities, here non-working women had upper hand. Thus, it has been found that working women had relatively greater say in 9 out of the total 14 household decisions. The women's say regarding monthly expenditure, sale and purchase of land, social and religious
decisions and own marriage were not affected by employment status. On the whole, working women were relatively more empowered at the household level than the non-working women.

Regarding impact of various socio-economic determinants on women decision making

The findings of the study revealed that decision making capabilities as well as capacities of the individual are conditioned by the socio-economic surroundings experienced by such individual. In this study impact of 12 socio-economic determinants, namely: age of the respondent, education of the respondent, income of the respondent, occupation of respondent, caste of the respondent, religion of the respondent, education of the respondent's husband, income of the respondent's husband, occupation of respondent's husband, per-capita income of the household, relationship of the respondent with the household head, and type of the respondent's family on the women's role in household decision making have been analyzed. This impact has been studied across 14-15 areas of household decision making, these are: Control Over Own Earnings, Use Pattern of Husband Income, Monthly Expenditure, Seasonal Expenditure, Expenditure on Expensive Consumer durables (T.V, fridge etc.), Decision about Saving, Investment and Borrowing, Decision about Sale and Purchase of Land, Decision about Agricultural activities, Decision about Cattle rearing activities, Decision about Children’s Education, Decision about Children’s Marriage, Decision about Social and Religious activities, Decision about Family health, Decision about Own marriage and Decision about Casting of Vote. Out of the 12 determinants 9 illustrated significant impact on the women's role in household decision making. These determinants were found to have a significant impact on mainstream of the household decisions out of the fourteen-fifteen decisions chosen for the study. The determinants that demonstrated impact on women's role in household decision making are: their age,
education level, income level, type of occupation, caste, husband’s income level, per capita income of the household, relation to the household head and type of family.

A concise indication of the impact of these determinants is given below:

- **Age of the women** has a significant impact on the role that she plays in the household decision making. The study results showed that growing age amplified women’s role in household decision making. Women belonging to age span of 36 to 55 years were found to have greater role in household decision making as compared to the younger and older women than this span of age. The weighted mean scores as shown in Women Empowerment Index (WEI) table 6.1.16, reflect that mean scores of the groups 36-45 years and 46-55 years are the highest (.476 and .524) of all other three groups that are 18-25 years (0.349), 26-35 years (0.469) and 55+ years (0.454). The results showed that all kind of financial decisions related to their own income, use pattern of their husband's income, monthly expenditure, seasonal expenditure, saving, investment and borrowing and sale purchase of land were found to have positive impact of age. Along with these, health, and social and religious activities were also positively affected by the age of women.

- **Educational level of women** has a positive impact on their role in household decision making. As revealed by the results of the study majority of household decisions i.e. 11 out of 15 decisions were significantly affected by educational level of women except four decisions namely monthly expenditure, seasonal expenditure, marriage of children and socio-religious activities. The weighted mean scores of Women Empowerment Index (WEI) table 6.2.16 reveal that as the educational level of women rises, their household decision making power rises. The
weighted mean scores for Illiterate, Primary, Matric, Higher Secondary, Graduation and Post Graduation groups are 0.443, 0.469, 0.456, 0.478, 0.495, and 0.526 respectively which provide ample evidence of the same.

- Income level of women boosts the extent of their 'say' in household decisions. As results of the study showed 6 decisions namely use pattern of husband's income, control over own income, purchase of consumer durables, decision about health, decision about savings-investment and borrowing, sale and purchase of land were positively affected by increased income of respondents, while the role of women decreased in case of cattle rearing activities with increase in income. The weighted mean scores of Women Empowerment Index (WEI) in the table 6.3.15 disclose the trend that as the level of income of women rises the weighted mean score also rises. The weighted mean scores for groups 0-2000, 2001-5000, 5001-15000, 15001+ are 0.531, 0.546, 0.588, and 0.588 respectively reflect the above impact.

- Occupation/employment type of women is a noteworthy determinant affecting their role in household decision making. As supported by the study results, out of the four categorised occupation/employment groups, self-employed women were found to have relatively more 'say' with weighted mean score 0.580 in decisions as compared to service (0.527), labour (0.471), and others (0.529) groups. This may be due to the fact that self-employed women have more flexible time schedule and therefore can afford to be more engaged within the household. The 7 out of 14 decision making areas that were positively affected by occupation/employment type of women are: control over own income, control on husband income, purchase of consumer durables, health decisions, cattle rearing activities, education of children and socio-religious activities.
• Women’s caste is a significant determinant, having impact on their role in the household decision making. The study outcomes highlighted that six decisions namely use pattern of their husband’s income, control over own income, purchase of consumer durables, health, cattle rearing activities and education of children reflected the impact of caste out of all fifteen decisions. Further, out of these six decisions, in case of cattle rearing activities decision 'SC/ST' caste women were found to have more 'say' than the other two caste women, while in remaining five decisions 'General' caste women played a dominate role. This is also reflected in Women Empowerment Index (WEI) in table 6.5.16 that women belonging to 'General' category have more 'say'(0.494 weighted mean score) in household decisions as compared to their counterparts from 'Backward Caste' (0.487 weighted mean score) and 'Scheduled Caste' (0.456 weighted mean score) households.

• Husband’s income level has a considerable affect on women role in household decision making. Women's involvement increases with increase in income of husband. Women, whose husbands earn more, tend to make greater contribution in such decisions as compared to the women whose husbands earn less. As the study results illustrated in table 6.8.16 that weighted mean scores rise from 0.503 for income group '0-5000' to 0.520, 0.541, and 0.563 for income groups '5001-15000', '15001-25000' and '25001+' respectively with the rise in level of income of husband. The seven out of fourteen decisions that were positively affected by the increased income of husband are: use pattern of their husband’s income, control over their own income, health, saving, investment and borrowing, education of children, socio-religious activities and casting of vote.
• Per capita income of the household is a significant determinant, having encouraging impact on women’s role in household decision-making. Households with higher per capita income tend to be more egalitarian in household decision making as compared to households with lower per capita income. As discovered from the study results, seven out of fourteen decisions showed positive affect of increased per capita income. These are: use pattern of their husband’s income, control over their own income, seasonal expenditure, health, saving, investment and borrowing, social and religious activities and casting vote, while in cattle rearing activities decision impact is negative. The weighted mean scores in table 6.10.15 also support the positive impact as these scores rise from 0.452 to 0.505, 0.535, and 0.549 for per capita income groups '0-500', '501-1500', '1501-3000' and '3001+' respectively with a rise in per capita income of the household.

• Women's relationship to the household head is also an important determinant having impact on their role in the household decisions. As from the outcomes of the study it has been concluded that wife of the household head was more involved in household decisions (weighted mean score 0.532) than the household head's daughter-in-law (weighted mean score 0.467) or mother (weighted mean score 0.420). This picture was reflected in six out of fourteen decisions and these are: decision about monthly expenditure, seasonal expenditure, health, sale and purchase of land, agricultural activities and socio-religious activities, while in case of cattle rearing activities decision mother of household head was more involved.

• Family type is essential factor having impact on role of women in household decision making. As the results of the study illustrated that women in the nuclear families were found to have more 'say' (weighted mean score 0.536) in household
decisions as compared to their peers from joint families (weighted mean score 0.489). The results of nine out of fourteen household decisions showed this impact and these are: control over own income, monthly expenditure, purchase of household consumer durables, seasonal expenditure, decisions about health, sale and purchase of land, agricultural activities, cattle rearing activities and marriage of children.

Three out of the twelve chosen determinants showed insignificant impact on women’s role in household decision making. According to the results of the study, these determinants didn't show any impact on women's role in the chosen 15 household decisions. Though, they did impacted few of the individual areas of household decision making. The determinants which showed no impact on women's role in household decision making are: religion, education level of the husband, occupation of husband.

Policy Implications and Recommendations

Household as an institution is vital to the society especially from the aspect of pervasive gender inequality. It is the place where gender relations are made and remade, deeply influenced by the prevalent cultural norms. Women are disempowered primarily by keeping them out of the decision making process within the household, all in the name of preserving culture. How can a just institution be created when half of the people affected by it are left out of the decision-making process? If half the population is made to give up aspirations and is held down, not allowed to achieve its true potential; then society is bound to suffer.

The present study identified that women had partial to effective role in the household decision making. The areas of household decision making where women had any sort of 'effective say', were: control on own income, monthly expenditure, seasonal expenditure, education of children, marriage of children, health, socio-religious activities and casting of vote. In chief areas related to finance like use
of husband income, saving, investment and borrowing, sale and purchase of land, purchase of consumer durables and other household activities like agricultural, cattle rearing women were trifling players; these areas were still considered to be male bastions. This indicates that patriarchy still holds sway within the household, though little diminished in its intensity. Whereas, in the past almost all areas of household decisions were off limits as far as women’s participation was concerned; presently the situation has improved a little. But, we are still far from the complete egalitarian household. The improvement, to whatever extent, is attributable to relatively improved female education as compared to past. This has led to enhanced rate of women participation in formal labour sector. Increased employment means increased self earned income, economic independence and security. This results in diminishing dependence on household males. It can be argued that this process slowly but surely chips away at the foundations of entrenched patriarchy. But this is to an extend constrained by socio-economic determinants prevailing in the society.

So, keeping in mind the findings of this study following policy recommendations are made:

- Education - As the study results showed that education played an effective role in women household decision making so it is recommended that state should sincerely endeavour to enhance female education and special attention should be given to education in rural areas. As dropout rates are high at higher education level in rural areas so to curb girl student dropout rates, state must incentivize the continuation of their education through various targeted subsidies and scholarships. The education ought to be such that it increases their employability. So, emphasis should be laid on technical education.

- Working women- As the study concluded that working women had more decision making power than their non-working
counterparts and further showed that working women who were self-employed had better say in household decision making, so it is suggested that the state should encourage female entrepreneurs through soft loans, incentive like tax reliefs and also women's self-employment should be encouraged. The state subsidies for the household should be more women centric.

- Increased Income - As study findings revealed that increased income of women enhanced their role in household decisions, any state assistance aimed at poverty reduction within the households must be targeted towards females of the household. This would ensure that their voice and concerns are heard within the household and not shut out. The state should incentivize holding of household assets like real estate, motor vehicles etc. in women's name. Similarly, savings and other financial assets held in women's name can be incentivized through preferential treatment for women in tax regime and interest paid on such deposits.

- Urbanisation - As is evident from the study results that urbanisation positively impacted women role in several important decisions and also that primary education was thought to be sufficient achievement in case of women from the rural areas and progression to higher education was successively stalled among urban women, so it is recommended that urbanisation should be encouraged. Though state cannot ensure cent percent urbanization but it can provide that infrastructure in rural areas which makes the urban society and the households more egalitarian. Easy and increased information availability is one of the most important reasons behind democratization of urban households. With increased impact of information technology (I.T.) in this area of making society and the household more democratic, it can be argued that rural areas can also benefit from increased penetration of
I.T. services to spread knowledge. Thus, increased penetration of I.T. services must be priority area for the state.

- Nuclear family- As the study results demonstrated that in nuclear families role of women in household decision making amplified as compared to joint families, so it is suggested that nuclear family culture should be encouraged.

Finally, it is one thing to empirically demonstrate that the gender inequality within the household is one of the primary reasons that impede further advances towards more egalitarian and less patriarchal society, it is another to do something about this prevalent gender inequality within the household. Public policy can address gender inequality in public forums by direct intervention. There is multitude of instances of such intervention. In India, in consonance with the spirit of our constitution, to address the gender inequality state has undertaken affirmative action by ensuring bare minimum representation of women in certain public forums such as legislature and governmental positions.

Similarly other affirmative action such as providing scholarships and special grants upon birth of girl child, have also been provided to remove the stigma attached to the girl child. To put the above discussion in context we can refer to the fact that in our society a child is mostly attended to by women, within the household as well as in the school by lady teachers; still the child grows up afflicted by the skewed gender perception. This needs to be addressed. Since informal institutions are strongest pillars supporting patriarchy, these start influencing the thought process of the individual at very early age. One way of diluting the above said negative effect upon the evolving thought process would be to improve gender sensitivity in our society by introducing ‘gender equality’ as subject in school curriculum.

There are number of laws like Section 6 of Hindu succession act, Prevention of domestic violence act, Section 125 of Criminal procedure code etc. for women empowerment and safeguarding of
their interests. But these laws are observed more in violation than in adherence. The provisions are seldom followed; either out of ignorance or due to societal pressure in the name of family peace and culture. Similarly, there are laws to curb domestic violence, prohibit child marriage. Therefore, state should ensure strict compliance with these laws and any violators should be dealt with promptly and strictly so that women may not be neglected in household decision making and may be provided proper legal protection against their rights. There is also a need to make women aware about their rights; men should also be made aware regarding equal rights of both the genders. At the same time men should always remember this thing that men make house but women make home.