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**PARTICIPATION OF HOUSEWIVES IN DECISION
MAKING AND TASK PERFORMING IN
SELECTED HOUSEHOLD ACTIVITIES**

780



BY

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CERTIFICATE I

Miss JAYSHREE PRABHAKARRAO ZEND has satisfactorily prosecuted her course of research for a period of not less than two semesters and that the dissertation entitled PARTICIPATION OF HOUSEWIVES IN DECISION MAKING AND TASK PERFORMING, IN SELECTED HOUSEHOLD ACTIVITIES, submitted by her is the result of original research work and is of sufficiently high standard to warrant its presentation to the examination. I also certify that the dissertation or part thereof has not been previously submitted by her for a degree of any University.

Date: 27/6/83


(Miss S.M. Harode)
Guide

CERTIFICATE II

This is to certify that the dissertation entitled PARTICIPATION OF HOUSEWIVES IN DECISION MAKING AND TASK PERFORMING, IN SELECTED HOUSEHOLD ACTIVITIES, submitted by Miss JAYSHREE PRABHAKARRAO ZEND to the Marathwada Agricultural University in partial fulfilment of the requirements for the degree of Master of Science (Home Science), in the subject of Home Management, has been approved by the students Advisory Committee after oral examination in collaboration with the examiner.

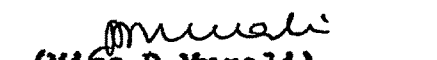


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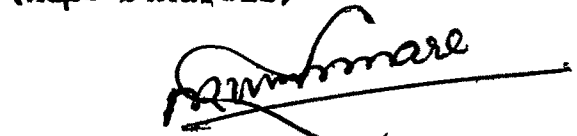
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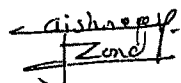
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CHAPTER I

INTRODUCTION

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Chapter I

INTRODUCTION

Decision making is an important aspect of families daily life, beginning with what to wear in the morning, to what to give as a birthday present. It directs the things to happen, instead of just letting it to happen (Nickell & Dorsey 1967).

Achievement of family goals depends upon effective decision making and task performing, which involves coordination, supervision and checking of actions.

Decision maker is an important person. Effective decision making calls for thorough knowledge of the situation, understanding the important values, willingness to implement the decision that seems best (Nickell and Dorsey 1967). The choices of decisions that are made in the family, have wide spread effect on the family involvement.

Process of industrilization is making some dents in the decision making process in families, consequently changing the roles of family members. Revolutionary transformation in the social and family structure, raised an independent, capable administrator at home and away.

To perform the duty as a better half in a real sense, woman has to play a major role by shouldering the responsibilities, taking various decisions and implementing them successfully. With disintegration of joint family system, woman's role is more highlighted in this context, as decision maker and task performer.

Family system is instituted on sharing, recognition and understanding of each other. Participation of both spouses is essential for it's harmony. The various problems confronted in managing the family, call for decisions, many of which need deliberations between two or more.

Today increasing participation of women is getting applaud even by her partner. Yet her own domain is male dominated. Firebaugh and Wellington (1972) confirmed that, mostly the eldest male was the only dominant personality in the Indian families, in the matters concerning economic, social, religious and child education. The family matters concerning even the day to day needs, are under the control of men.

Awakening on part of the women, regarding their potentialities is, therefore, essential in this context.

The study is, therefore, needed to find out her participation in the process of decision making and task performing, in matters related to home management.

The objectives of this study were :

- 1) To know the extent of participation of housewives in decision making and task performing process, related to selected household activities.
- 2) To determine difference in the participation of housewives in decision making and task performing.
- 3) To find out factors affecting decision making and task performance of housewives in selected household activities.

CHAPTER II

REVIEW OF LITERATURE

Chapter II.

REVIEW OF LITERATURE

Participation of housewives in decision making and task performing, has been studied by various investigators considering the different aspects involved therein.

Literature pertaining to this study has been reviewed and presented under following heads:

- 1) Decision making pattern
- 2) Participation of housewives in decision making
- 3) Participation of housewives in task performing
- 4) Factors affecting decision making and task performing.

2.1 Decision making pattern

Nickell and Dorsey (1967) had quoted a few studies pertaining to the decision making pattern. One of such study conducted by Honey ~~and~~ et al. informed that, almost 100% of the husbands and wives in American families, preferred joint decision making. Eighty five percent of them were in favour of permitting children in decision making. Theodore and Jame reported joint decision practices in 63% families in Florida, regarding household maintenance, care and control of children, income production and use. In 11% families, children joined their parents in decision making and in 15% cases, only father was the decision maker, while in 10% the mother

Firebaugh and Wellington (1972) reviewing Puri, described, that, decision regarding sending children to school was made in 46% families as a whole, and in 33% and 13% families, respectively by father and ~~mother~~ mother alone. Pertaining to occupational choice, in 47% families the decision was taken as a whole and in cases of 36% of families by the head of household and 17% by boys and Girls themselves. The investigator further informed that, in 15% of the rural families, male head decided expenditure matter, while in 11% cases it was the decision of female head.

Liu, Hutchinson and Hong (1974), from experimental observations and studies of families in Hongkong and Philippines, concluded that the husbands were more dominant in decision making than their wives, in both cities. Firebaugh and wellington (1972), undertaking small scale exploratory study, affirmed that many decisions in Indian families were made by the eldest male members.

A comparative study made by Mukharjee (1975), informed that, joint decision making was the most common pattern in Hariyana, Tamilnadu and Meghalaya,

in areas of purchase of clothes and households, purchase and sale of property, education of children, wife's employment, family planning, religious matter, recreational and social activities.¹

Maximiliane's study (1978) reported prevalence of joint decision making in vogue, in respect of economic and social decisions among Austrian couples. The findings were affirmed by Blood and Wolfe (1960), Michel (1967), Centers et al. (1971), Lupri (1969), Leplae (1968), Kandel and Lesser (1972), in connection with Western industrilized Nations.

McDonold (1980) quoted Lewis's study, conducted in 1959 and Cromwell's study conducted in 1973 in Mexican American families. Lewis's study informed that, there was dominance of the husband in decision making. But in 1973, according to Cromwell's study in 5 Mexican communities, egalitarian pattern was predominant. Similar observations were cited by Staple and Mirande (1980), from study in Chicano, California, done by Baca Zinn and Yabarra.

2.2 Participation of housewives in decision making.

Devadas et al. (1969) found that, in the sale of property of land, only 0.6% women were making decisions, while 82% were being consulted and 6.9% were not consulted.

Dantale (1975), observed that, a vast majority of (74%) respondents were not participating in decision making process, related to settlement of marriage and settlement of property affairs.

Badiger and Rao, M.K.S. (1980) from their investigation affirmed that, women were involved in decision making in the home, over religious practices, health, hygiene and home equipment, but less in saving, play and occupation for children.

Hiranand and Kumar (1980) concluded that, settling marriages, purchase and sale of land, borrowings, purchase and sale of animals and education of girls, were the five important areas, in which women very often influenced the decision.

McDonold (1980), cited Brinkerhoff and Lupri, describing that, generally housewives took decisions regarding matters, that were considered less important, while husband took decision in respect of important items, from the couple's point of view.

The overview of the study conducted by Jhansi Rani and Bhawe (1980) revealed that, a majority of rural women (82.5%) were participating actively, in matters of marriage of children, except in deciding about preferred marriage age of boys and Girls. Study also indicated

fair majority of women (36 - 54%) actively participated in matters of consumer oriented expenditure, such as food material, clothes, recreation and religion. Sizable percentage of women folk were reported for participating passively, especially in money matters, like amount to be spent, on food material (40%), clothing (45%), and recreation (50%).

Role of rural women in decision making was assessed by Dhillon (1980) in Ludhiana District. Overall, analysis of the role of women in making economic and social decisions, indicated that, 27% housewives did not participate in making decision, 72.3% housewives took decisions together with spouse. Of these, took decisions together, 15% enjoyed an equal say with their husbands, While 19.9%, 31.7% and 5.7% they had rank of 1st, 2nd and 3rd order of importance in family, respectively.

2.3 Participation of housewife in task performing.

Few studies indicating task performing role of women, were quoted by Troelstrup (1957), one of such study done by Paul and Marie reported important role of women in determining purchases to be made. The result of the study further indicated 57% influence of women in determining household purchase and 35% share of men,

children only 8%. Troelstrup (1957), also quoted Gallup, inferring that, in 3 million American families money matters were dealt by wives and 55% of family income was spent by women.

Nickell and Dorsey (1967), citing interviews by Parker in 1966, observed that, the mothers carried the central role in performance of Traditional women's household tasks, such as dusting (72%), vacuuming and mopping (72%), preparing meals (72%), paying the bills (53%), shopping for foods (65%), Washing dishes (75%), shopping for their clothes (75%), and children's clothes (76%).

2.4 Factors affecting decision making and task performing

There are many limitations to women's participation in decision making and task performing. Steidl (1968) mentioned McDonold and Helene indicating that, presence of women in labour force resulted in shopping as joint venture. Steidl (1968) also quoted Suneson, Deanna and Ionne, informing more participation by full time home makers (38%), than employed home makers (17%) in food marketting.

Reviewing the decisions in the light of length of marriage, Cleo, Dorothy and Edward (1971) concluded that, especially financial decisions decreased with length of marriages.

Firebaugh and Wellington (1972), quoted that, results of study done by Ross, projecting that, in the Indian traditional joint families, eldest male (father/grandfather) was a tutelar head to control over important decisions. Further, Ross stated that both caste and religion had supported this hierarchy or authority. Firebaugh and Wellington (1972) narrated Narasinhachar's study and concluded that wives in Nuclear family, made proportionately more independent decisions, in respect of economic and social affairs, while on the other hand, wives in the joint families took decision only regarding cooking for daily meals.

Rajgopal et al. (1972) observed that, in joint family, decisions regarding expenditure on clothing was made by the husband, in Urban and rural low income group, whereas in urban nuclear families, it was joint decision of the spouse.

Gross, Crandall, Knoll (1973) quoted a few studies, regarding the major financial decisions related to family life span. The findings of Oberly and Fitzsimmon were denoting that, both in beginning and contracting stage, families largest percentage of all kinds of decisions were made in early years of marriage.

Mentioning study of Wada, he pointed out that in most of the cases both employed and unemployed wives were contributing in decision making, concerning with the husband's occupation, housing and mobility. It was further informed that, in 30% of the families, working women were taking decision pertaining to their occupation also and in 8.6% of the families, major financial decision.

Gross, Crandall and Knoll (1973) pointed out that, managerial participation of the home maker increased with the age, but decreased after the age of 50. The findings of Havighurst and Bortel, as informed by Gross, Crandall and Knoll (1973), were in agreement that, in the lower socioeconomic nonwhite families, the women were dominating financial control, because of necessity.

Deacon and Firebaugh (1975), referring Campbell's study, observed that as family size increased, husband's role in decision making, especially concerned to child responsibility, habits and expenditure made for children was increased, while wives found taking more active part in decisions related to social life of family.

De

Deacon and Firebaugh (1975) found that wives in rural area performed more tasks than their husband's in respect of household repairs, handling money and bills and grocery shopping.

Maximiliane (1978), studying Australian family reported that, there was influence of sex role on the spouse, relative participation in special decision areas such as, family budgeting and social participation.

Chapter III

MATERIALS AND METHODS

The participation of housewives in decision making and task performing was evaluated by administering a survey, with the objectives of finding out the extent, of participation in decision making and task performing, in the areas of selected household activities.

The various procedures adopted in present investigation were as follows

- 1) Locale of study
- 2) Method of sampling
- 3) Developing interview schedule and method of data collection
- 4) Research design and techniques of measurements
- 5) Statistical analysis

3.1 Locale of study

Present investigation was undertaken in Parbhani city of Marathwada region of Maharashtra State.

3.2 Developing interview Schedule and collection of data

The interview schedule was prepared to elicit general and specific information required for this

investigation. Prior to finalization, the schedule was pretested twice for its validity and clarity, on ten housewives. In the light of responses received, it was modified and thus finalised, which is given in Appendix I.

The data was collected through survey, administering personal interview method, with the help of prepared questionnaire by the investigator.

3.3 Method of sampling

Stratified random sampling was implemented to represent 250 housewives from all walk of life, from different wards of Parbhani city. Number of wards and size of sample therein is given in Appendix No.2.

3.4 Research design and techniques

Two dependent variables considered in this study were

- 1) Extent of participation in decision making
- 2) Extent of participation in task performing

3.4.1 Extent of participation in decision making and task performing

Four steps each of decision making and task performing, stated by Gross, Crandall and Knoll (1980), were selected to determine the extent of participation. The selected steps were scored and the average of the total score

obtained, was classified into high, medium and low level of participation (Appendix 3).

The independent variables tested in the study were:-

- a) Type of family
- b) Size of family
- c) Stage of family life cycle
- d) Family income
- e) Age of the respondent
- f) Education of the respondent
- g) Type of housewife

Independent variables, such as family life cycle, educational level of housewives, were assigned score for carrying out further statistical analysis (Appendix 4)

3.5 Statistical analysis

Besides calculating frequencies and percentages, statistical analysis was comprised of application of following tests:-

- 1) Coefficient of correlation and regression
- 2) Z test
- 3) χ^2 test

3.5.1 Coefficient of correlation and regression

Association between two different variables was indicated by calculating coefficient of correlation

and regression coefficient with ^{the} help of following formula :-

$$\begin{aligned} \text{Coefficient of correlation} &= r(XY) = \\ &= \frac{S(XY) - \frac{(SX)(SY)}{N}}{\left[SX^2 - \frac{(SX)^2}{N} \right] \times \left[SY^2 - \frac{(SY)^2}{N} \right]} \end{aligned}$$

$$\begin{aligned} \text{Regression coefficient of Y on X (b)} &= \\ &= \frac{SXY - \frac{(SX)(SY)}{N}}{SX^2 - \frac{(SX)^2}{N}} \end{aligned}$$

Where,

S = Summation

X = Independent variable

Y = Dependent variable

$$\text{Intercept (a)} = \bar{Y} - b \bar{X}$$

\bar{Y} and \bar{X} = are mean of Y and X variables

3.5.2 Z test

Comparison between two proportion of different variable was done with the help of Z test

$$Z = \frac{P1 - P2}{\left[\frac{P1(1-P1)}{N1} + \frac{P2(1-P2)}{N2} \right]} \end{aligned}$$

Where,

$$P1 = \text{Proportion of X variable} \\ = \frac{\text{Frequency of X variable}}{N1}$$

$$P2 = \frac{\text{Proportion of Y variable}}{N2}$$

N1 = Total sample size of X variable

N2 = Total sample size of Y variable

3.5.3 Chi² test.

Qualitative variables for which the quantification was not possible, so Chi - square test was used to test the association.

The formula used was

$$\text{Chi}^2 = \sum \frac{(\phi - E)^2}{E} \text{ at } (r-1) (C-1) \text{ of df}$$

Where,

ϕ = Observed frequency of a cell.

E = Expected frequency of a cell.

$E_{ij} = \frac{\text{Marginal total for } i^{\text{th}} \text{ row} \times \text{Marginal total for } j^{\text{th}} \text{ column.}}{\text{Grand total (G)}}$

Chapter IV

RESULTS AND DISCUSSIONS

The present investigation was undertaken to find out the participation of housewives in decision making and task performing. Financial allocations, saving, purchasing, child education and religious activities were the areas of participation assessed by implementing survey on randomly selected 250 housewives in Parbhani city.

The data collected was tabulated and analysed statistically and presented here, under following headings.

- 1) Family background and general information regarding housewives.
- 2) Housewives's extent of participation in decision making and task performing in the areas of selected household activities.
- 3) Difference in the participation of housewives in decision making and task performing in the selected household activities.
- 4) Factors affecting decision making and task performing in areas of selected household activities.
- 5) General opinions of the housewives regarding decision making practices.

4.1 Family background and general information of housewives.

General information regarding the family and housewife is indicated below in table 1 .

Table 1 : Family background and general information of housewives.

(A) Family background (1)	Frequency and percentage (2)
1) Type of the family	
a) Joint	34 (13.6)
b) Nuclear	216 (86.4)
2) Size of the family	
a) Small (0 to 5 members)	137 (54.8)
b) Medium (6 to 10 members)	99 (39.6)
c) Large (11 to 15 members)	14 (5.6)
3) Stage of family life cycle	
a) Beginning	41 (16.4)
b) Expanding	133 (52.2)
c) Contracting	76 (30.4)
4) Family income	
a) Rs. 0 to 500	27 (10.8)
b) Rs. 501 to 1000	79 (31.6)
c) Rs. 1001 to 2 1500	58 (23.2)
d) Rs. 1501 to 2000	37 (14.8)

Contd...

1.	2.
e) Rs.2001 to 2500	22 (8.8)
f) Rs.2501 to 3000	18 (7.2)
g) Rs.3001 to 3500	9 (3.6)

B Personal characteristics	Frequency and percentages.

1) Age	
a) 20 to 30 years	119 (47.6)
b) 31 to 40 years	80 (32)
c) 41 to 50 years	36 (14.4)
d) 51 to 60 years	15 (6)
2) Education of the housewives	
a) Illiterate	21 (8.4)
b) Primary	29 (11.6)
c) Middle school	69 (27.6)
d) High school	101 (40.4)
e) Intermediate	-Nil-
f) Graduation	19 (7.6)
g) Post Graduation	11 (4.4)
3) Type of the housewives	
a) Employed	53 (21.2)
b) Unemployed	197 (78.8)

Figures in parenthesis indicate percentages

Table 1 (A) reveals that, a high proportion of housewives (86.4%) belonged to nuclear family and the rest (13.6%) belonged to joint family.

Fifty five percent of housewives hailed from small size families, whereas 39.6% and 5.6% hailed from medium and large size families, respectively.

A majority of housewives (52.2%) were in expanding stage of family life cycle. Thirty percent of respondents were in contracting stage and 16.4% in beginning stage of the family life cycle.

Regarding the monthly income of the respondents, 31.6% and 23.2% housewives belonged to income range of Rs.501 to 1000 and Rs.1001 to 1500 respectively. The percentage of housewives in the income range of Rs.1501 to 2000 and Rs.2001 to 2500 were 14.8%, 8.8%, respectively. The lowest income range was Rs.0 to 500 and highest was Rs.3001 to 3500 corresponding with 10.8% and 3.6% of respondents.

Table 1 (B) gives the general information of the selected housewives. As observed from the table, 48% of the housewives were in the age group of 20 to 30 years.

Thirty two percent and 20.4% housewives belonged to the age groups of 31 to 40 years and 41 to 60 years respectively.

Regarding the literacy level of the respondents, maximum i.e. 40.4% were high school educated, followed by 27.6%, middle school educated, 7.6% graduates, 4.4% post graduates while 8.4% were illiterate. A major proportion of the respondents were literates (91.6%) and only 8.4% were illiterates.

Seventy nine percent of the housewives were unemployed as against 21.2% employed.

4.2 Extent of participation of housewives in decision making and task performing in the areas of selected household activities.

4.2.1 Extent of participation of housewives in various steps of decision making and task performing.

As noted from table 2, awareness and initiating of the problem to the group was observed amongst maximum housewives i.e. 78.5%, who participated in religious activities, followed by 61.93% participating in purchasing activities. The percentages of housewives

Table 2 : Frequencies and percentages of housewives participating in various steps of decision making and task performing.

Specific tasks.	Steps in decision making.		Steps in task performing.					
	Awareness: Finding and suggesting solutions and problem alternatives to the group.	Considering: Finalizing merits and demerits of various alternatives	Finalizing choice.	Organizing: Check the plan.	Implementing: Adjusting the plan.	Shouldering responsibility of completion of task.		
Financial allocation	151 (60.4)	134 (53.8)	120 (48.16)	91 (36.66)	100 (40.33)	102 (41.4)	97 (39)	94 (37.9)
Saving	67 (26.9)	58 (23.3)	48 (19.2)	37 (14.8)	39 (15.9)	39 (15.9)	38 (15.4)	38 (15.4)
Education of children	96 (38.46)	95 (38.33)	86 (34.76)	75 (30.33)	65 (26.33)	65 (26.33)	61 (24.4)	69 (27.6)
Purchasing	154 (61.93)	144 (57.6)	100 (40.33)	61 (24.7)	70 (28)	72 (28.8)	63 (25)	61 (24.7)
Religious activities.	196 (78.5)	195 (78)	188 (75.5)	174 (69.7)	225 (90)	205 (82)	194 (77.8)	190 (76)

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Figures in parenthesis indicate percentages.

participating in decision making regarding financial allocation, for child education and for savings were 60.4%, 38.46% and 26.9% respectively.

Similarly, participation in finding alternatives to the problem of religious activities, of purchasing, financial allocation, child education and saving were denoted by the percentages, such as 78%, 57.6%, 53.8%, 38.33% and 23.3% respectively.

With regards to the step of considering the merits and demerits of various alternatives, it was observed that, descending percentages of housewives i.e. 75.5%, 48.16%, 40.33%, 34.76% and 19.2% were observed participating in decision making regarding religious activities, financial allocation, purchasing, child education and savings.

With respect to the step of finalizing the choice, it was observed that, 69.7% housewives participated in religious decision making followed by 36.66%, 30.33% and 24.7%, who recorded their participation in decision making for financial allocation, education of children and for purchasing. The least percentage of housewives (14.8%) were observed in decision making related to savings.

Pertaining to the task performance, the first step, organizing the plan performed, by the housewives was observed in the order of activities, such as religious, financial allocation, purchasing, education of children and savings, denoted by figures 90%, 40.33%, 28%, 26.33% and 15.9% respectively. Similar descending order in the percentages of participating housewives were observed in the task performing stages of checking and making adjustment for the said activities.

However, the step of shouldering responsibility of task performing was denoting highest percentage for religious activities(76%), followed by financial allocation (37.9%), child education (27.6%), purchasing (24.73%), saving (15.4%).

It may be concluded from the data that, maximum percentage of the housewives participated in decision making and task performing in the area of religious activities, while lowest percentages was with regard to the decision taken up for savings.

4.2.2 Extent of participation of housewives in decision making in the areas of selected household activities.

Participation of housewives in decision making at different levels is shown in table 3.

Table 3 : Extent of participation of housewives
in decision making in selected household
activities

Household activities.	Extent of participation in decision making.		
	High	Medium	Low.
1. Financial allocation (N=250)	75 (30)	80 (32)	95 (38)
2. Purchasing (N=250)	65 (26)	99 (39.6)	86 (34.4)
3. Saving (N=250)	34 (13.6)	19 (7.6)	197 (78.8)
4. Child education (N=209)	69 (33)	29 (13.87)	111 (53.11)
5. Religious activities (N=250)	194 (77.6)	13 (5.2)	43 (17.2)

Figures in parenthesis indicate percentages

Above table illustrated that higher percentage (77.6%) of housewives were noted for high level of participation in religious activities. High extent of participation was also observed in decisions regarding child education and financial allocation with closely similar values (33% and 30%). Twenty six percent and 13.6% housewives reported high extent of participation in purchasing and saving.

Participation in medium level was the highest in area of purchasing as denoted by 39.6% housewives, followed

by financial allocation 32%. Areas concerning saving and religious activities denoted only 7.6% and 5.2% of housewives having medium participation followed by 13.87% in the area of child education.

A majority of housewives expressed low level of participation in the areas of savings, child education, financial allocation as observed from percentages 78.8%, 53.11% and 38% respectively. Nearly similar percentages of housewives were observed in making decisions regarding financial allocation at different level of participation.

4.2.3 Extent of participation of housewives in task performing in selected household activities.

Participation of housewives in performing selected tasks is given below.

Table 4 : Extent of participation of housewives in task performing in selected household activities

Household activities.	Extent of participation in task performing		
	High	Medium	Low.
1. Financial allocation (N=250)	72 (28.8)	82 (32.8)	96 (38.4)
2. Purchasing (N=250)	64 (25.6)	32 (12.8)	154 (61.6)
3. Saving (N=250)	39 (15.6)	6 (2.4)	205 (82)
4. Child education (N=209)	69 (33.01)	11 (5.26)	129 (61.72)
5. Religious activities (N= 250)	200 (80)	8 (3.2)	42 (16.8)

Figures in parenthesis indicate percentages

Table 4 revealed that, highest percentage of housewives (80%), having high participation in the religious tasks was followed by child education, Task performance regarding financial allocation and purchasing, briefed nearly similar percentages of participants (28.8%) and 25.6%) respectively. Only 15.6% of housewives reported high extent of participation in saving task. Highest percentage of housewives i.e. 32.8% reported medium participation in the performance of task, such as financial allocation, followed by purchasing.

Religious and savings were the tasks that had lowest percentages of housewives as denoted by 3.2% and 2.4%. Highest percentage of housewives denoted low participation in the tasks including saving, child education, purchasing as indicated by the percentages 82%, 61.72% and 61.6% respectively.

It may be concluded that, highest percentage of housewives participated at high extent in religious tasks while, majority of housewives i.e. 82% had low participation in task such as saving.

4.3 Difference in the participation of housewives in decision making and task performing in selected household activities.

Table 5 : Frequencies and percentages of housewives denoting difference in decision making and task performing in selected household activities

Extent of participation.	Financial allocation :		Saving.		Purchasing.		Child education		Religious activities.	
	D.M.	T.P.	Z	D.M.	T.P.	Z	D.M.	T.P.	D.M.	T.P.
			value.			value				
High	75 (30)	72 (28.8)	0.5	34 (13.6)	39 (15.6)	0.625	65 (26)	64 (25.6)	0.10	69 (27.6)
									0	194 (77.6)
Medium	80 (32)	82 (32.8)	0.196	19 (7.6)	6 (2.4)	2.73*	99 (39.6)	32 (12.8)	7.08*	29 (11.6)
									11	3.13* (4.4)
Low	95 (38)	96 (38.4)	0.095	197 (78.8)	205 (82)	0.94	86 (34.4)	154 (61.6)	6.32*	111 (44.4)
									1.72	43 (17.2)
										42 (16.8)

(Figures in parenthesis indicate percentages)

D.M. denotes decision making and T.P. denotes task performing, *= significant at 5% level.

Scale 1 On. = 10%

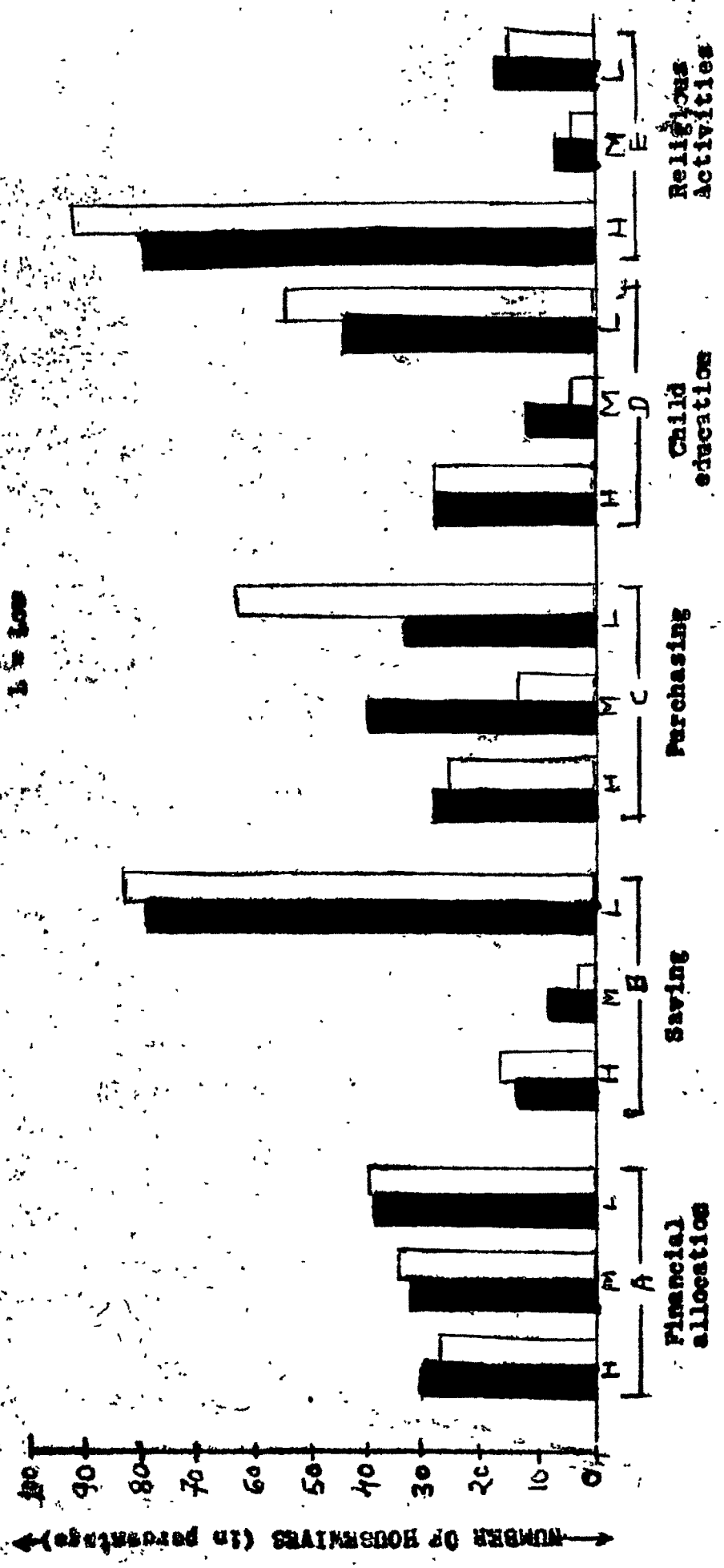
H = High

M = Medium

L = Low

■ = Decision making

□ = Task performing



← EXTENT OF PARTICIPATION →

Fig. 1: Difference in the extent of participation of housewives in decision making and task performing related to selected household activities

As ascertained from table 5, the participation of housewives in decision making and task performing was differing in areas of decisions such as saving, purchasing, child education. In saving, the difference was at medium extent of participation indicating more percentage of housewives in decision making than task performing (7.6% Vs 2.4%). Further, low extent of participation was more in task performance (82%), compared to participation in decision making (78.8%). Middle extent of participation was found to be significant, when Z test was applied.

In the areas of purchasing similar results were obtained at medium and low extent of participation. And in the area of child education, higher percentage of housewives with medium participation was observed in the decision making than those in the task performing. The Z value also recorded significant results.

High percentage of housewives informed high participation in religious task performing than decision making.

It may be observed that, there was not much difference in the percentages of housewives as task performer and as decision maker. (Fig.1)



4.4 Factors affecting decision making and task performing related to selected household activities.

4.4.1 Financial allocation

Various factors affecting decision making and task performing related to the financial allocation are discussed below in table 6.

4.4.1.1 Type of family

Table 6 : Type of family and housewives's extent of participation in decision making and task performing related to financial allocation

Extent of participation.	:No.of housewives and type of family.	
	Nuclear (N=216)	Joint (N=34)
<u>Decision making.</u>		
High	79 (36.5)	5 (14.70)
Medium	74 (34.25)	11 (32.35)
Low	63 (29.1)	18 (52.94)
<u>Task performing.</u>		
High	72 (33.3)	6 (17.6)
Medium	63 (29.16)	7 (20.58)
Low	81 (37.5)	21 (61.75)

Figures in parenthesis denote percentages

Above table denoted that, 36.5% and 14.70% housewives hailing from nuclear and joint families expressed high extent of participation in decision making

regarding financial allocation while 34.25% and 32.35% and 29.1% and 52.94% in middle and low extent of participation. The percentages of housewives participating in task performing at high, low and middle level in nuclear and joint families were 33.3% and 17.6%, 29.16% and 20.58% and 37.5% and 61.75% respectively.

It may be concluded that, majority of housewives from joint families indicated ^{less} participation in both decision making and task performing.

4.4.1.2 Stage of family life cycle.

Table 7 : Family life cycle and extent of participation of housewives in decision making and task performing related to financial allocation

Extent of participation : Family : Extent of participation			life cycle.	in task performing.		
in decision making.				High	Medium	Low.
High	Medium	Low.		High	Medium	Low.
11 (26.82)	10 (24.39)	20 (48.78)	Beginning (N=41)	12 (29.26)	2 (4.8)	27 (65.85)
32 (24.06)	59 (44.36)	42 (31.5)	Expanding (N=133)	35 (26.31)	16 (12.03)	82 (61.65)
22 (28.94)	30 (39.47)	24 (31.57)	Contracting (N=76)	27 (22.36)	14 (18.42)	45 (59.21)

(Figures in parenthesis denote percentages)
 $r = (-) 0.1$ Coefficient of correlation $r = (-) 0.07$

As indicated in table 7, the beginning stage of family life cycle described highest percentage of housewives (48.78%) for low extent of participation in decision making with respect to financial allocation. Similarly highest percentage was observed in task performing (65.85%) for low level of participation. Forty four percent housewives reported medium level of participation in decision making during expanding stage of family life cycle while, 61.65% showed low extent of participation in task performing. Similar results with variation in percentages were observed in contracting stage of family life cycle.

As observed, there was not much difference in the percentages of housewives in different levels of participation in different stages of family life cycle.

The results of coefficient correlation appeared to be nonsignificant, indicating that, different stages of family life cycle did not have any effect on decision making and task performing of the housewives.

4.4.1.3. Size of family.

Table 8 : Size of family and housewives's extent of participation in decision making and task performing related to financial allocation

extent of participation in decision making		Size of the family.	Extent of participation in task performing	
High	Low.		High	Low.
47 (34.30)	47 (34.30)	Small (N=137)	45 (32.84)	35 (25.54)
37 (37.37)	36 (36.36)	Medium (N=99)	37 (37.37)	24 (24.24)
1 (7.14)	4 (28.57)	Large (N=14)	2 (14.28)	3 (21.42)
				9 (64.28)

Figures in parenthesis denote percentages

N= 250	N= 250
$Y = a + bx$	$\bar{Y} = a + bx$
$= 4.54 + (-0.07)x$	$= 5.01 + (-0.07)x$
$r = (-)0.011$ (NS)	$r = (-)0.07$ (NS)
$\bar{x} = 5.82$ (medium size family)	$\bar{x} = 5.82$ (medium size family)
$CV(x) = 65.63\%$	$CV(x) = 65.63\%$
$\bar{y} = 5.09$ (medium extent of participation)	$\bar{y} = 4.67$ (medium extent of participation)
$CV(y) = 59.90\%$	$CV(y) = 60.79\%$

It was briefed from table 8 that, the housewives from medium size family (37.37%) had high participation in decision making regarding financial allocation, followed by (34.30%) housewives from small and large families (7.14%). Difference in percentage for medium level of participation in decision making was noted. Lowest participation was seen maximum in large family housewives (64.28%). Similar trend had been viewed in task performance with differences in percentages of housewives belonging to the different size families.

It can be inferred that, in the medium size family, housewives had maximum participation in high and medium levels both in decision making and task performing.

The result of the coefficient of correlation analysis narrated no impact of size of family on decision making and task performing related to financial allocation.

4.4.1.4 Age of housewives.

Table 9 : Age of the housewives and extent of participation in decision making and task performing related to the financial allocation

Extent of participation in decision making			: Age group of : housewives. (in years)	Extent of participation in task performing.		
High	Medium	Low.		High	Medium	Low.
30 (25.2)	43 (36.14)	46 (38.65)	20 to 30 (N=119)	27 (22.68)	40 (33.61)	52 (43.69)
29 (36.25)	26 (32.5)	25 (31.25)	31 to 40 (N=80)	21 (26.25)	33 (41.25)	26 (32.5)
19 (52.77)	10 (27.78)	7 (19.44)	41 to 50 (N=36)	18 (50)	6 (16.66)	12 (33.33)
3 (20)	4 (26.67)	8 (53.33)	51 to 60 (N=15)	6 (40)	3 (20)	6 (40)

Figures in parenthesis denote percentages

$N = 250$
 $Y = a + bx$
 $= 4.02 + (0.02)x$
 $r = 0.09$ (NS)
 $\bar{x} = 33.14$ (31 to 40 years age group)
 $CV(x) = 27.92\%$
 $\bar{y} = 4.92$ (medium extent of participation)
 $CV(y) = 55.27\%$

$N = 250$
 $Y = a + bx$
 $= 3.90 + (0.04)x$
 $r = 0.414^{**}$ (significant at 1% level)
 $\bar{x} = 33.14$ (31 to 40 years age group)
 $CV(x) = 27.92\%$
 $\bar{y} = 4.68$ (medium extent of participation)
 $CV(y) = 58.08\%$

From the table 9, it was noted that, housewives belonging to the age group of 20 to 30 years and 51 to 60 years recorded maximum low participation (38.65% and 53.53%) in financial decisions, followed by medium level (36.14% and 26.67%), and high level (25.2% and 20%) respectively. Contrasting results were observed in the age group of 31 to 40 years and 41 to 50 years, denoting maximum percentage of housewives for high level of participation, followed by medium and low level.

The trend was observed to differ in task performing showing much of the irregularity. Number of elder housewives (50% and 40%) belonging to 41 to 50 years and 51 to 60 years age group respectively, shouldered the responsibility of financial allocation in task performing.

Results of the coefficient correlation and regression analysis indicated no significant correlation between the age of the respondents and their extent of participation in decision making related to financial allocation, though highly significant correlation at 1% level was recorded in task performing.

4.4.1.5 Family income.

Table 10 : Family income and housewives's extent of participation in decision making and task performing related to financial allocation

Extent of participation in decision making.			Income range : (Rs./month.)	Extent of participation in task performing.		
High.	Medium	Low		High	Medium	Low.
9 (33.33)	4 (14.81)	14 (51.85)	0 to 500 (N= 27)	3 (11.1)	10 (37.03)	14 (51.85)
41 (51.85)	14 (17.72)	24 (30.38)	501 to 1000 (N= 79)	23 (29.11)	20 (25.31)	36 (45.56)
24 (41.37)	11 (18.96)	23 (39.66)	1001 to 1500 (N= 58)	18 (31.03)	13 (22.4)	27 (46.55)
21 (56.16)	7 (18.92)	9 (24.32)	1501 to 2000 (N= 37)	12 (32.43)	10 (27.02)	15 (40.45)
11 (50)	2 (9.09)	9 (40.90)	2001 to 2500 (N= 22)	11 (52)	2 (9.09)	9 (40.90)
7 (38.88)	3 (16.66)	8 (44.44)	2501 to 3000 (N=18)	7 (38.88)	8 (44.44)	3 (16.66)
4 (44.44)	2 (22.22)	3 (33.33)	3001 to 3500 (N=9)	2 (22.22)	3 (33.33)	4 (44.44)

N= 250
Y= a+bx
= 5.42+(-0.401)x
r= (-)0.003 (NS)
x̄= 1339.52(Rs.1001 to 1500)
income range
CV(x)= 58.20%
ȳ= 5.40(medium extent of participation)
CV(y)= 56.62%

Regression : N= 250
Y= a+bx
= 3.90+(0.0005)x
r= 0.146*(significant at 5% level)
x̄= 1326.44 (Rs.1001 to 1500 income range)
CV(x)= 59.11%
ȳ= 4.60(medium extent of participation)
CV(y)= 61.30%

†

Figures in parenthesis indicate percentages.

It was ascertained from the table 10, that, majority of housewives (56.16%) belonging to monthly income range of Rs.1501 to 2000, had high level of participation. Lowest participation in decision making was among the housewives (51.85%) belonging to the income range of Rs.0 to 500. Among 50% housewives, each from the monthly income level of Rs.0 to 500 and Rs.2001 to 2500 agreed upon high level and low level participation in task performing, respectively.

Analysis of regression and correlation coefficient showed significant correlation between the family income of respondents and their extent of participation in task performing.

4.4.1.6 Literacy level of housewives

From the table 11, it is projected that, more than 50% of both graduate and postgraduate housewives showed high level of participation in decision making and task performing respectively, in matters of financial allocation. It may be concluded that, with the increase in the literacy level, the participation in decision making and task performing increased, at high level.

From the table 11, it was evident that, regression and correlation coefficient denoted highly significant correlation between respondent's literacy level and their participation in decision making and task performing.

Table 11 : Housewives's literacy level and extent of participation in decision making and task performing related to the financial allocation

Extent of participation in decision making.			Literacy level : Extent of participation in task performing.		
High	Medium	Low.	High.	Medium	Low.
1 (4.76)	6 (28.57)	14 (66.66)	1 (4.76)	4 (19.04)	16 (76.19)
5 (17.24)	10 (34.48)	14 (48.27)	4 (13.79)	11 (37.93)	14 (48.27)
19 (27.63)	23 (33.33)	27 (39.13)	17 (24.63)	18 (26.08)	34 (49.27)
44 (43.56)	32 (31.68)	25 (24.75)	41 (40.59)	22 (21.78)	38 (37.62)
10 (52.63)	9 (47.36)	0	11 (57.89)	4 (21.05)	4 (21.05)
6 (54.54)	3 (27.27)	2 (18.18)	6 (54.54)	3 (27.27)	2 (18.18)

(Figures in parenthesis indicate percentages)

N= 250

Y= a+bx

= 3.02+(0.81)x

r= 0.351** (s)

\bar{x} = 2.40(Middle to high school)

CV(x)= 44.16%

\bar{y} = 5.04(Medium extent of participation)

CV(y)= 54.13%

N= 250

Y= a+bx

= 2.78+(0.76)x

r= 0.31** (S)

\bar{x} = 2.40(Middle to high school)

CV(x)= 49.16%

\bar{y} = 4.63(Medium extent of participation)

CV(y)= 62.05%

** indicate significant of 1% level.

4.4.1.7 Type of housewives.

Table 12 : Type of housewives and extent of participation in decision making and task performing related to the financial allocation

Extent of participation :	Type of housewives	
	Employed (N=53)	Unemployed. (N=197)
<u>Decision making</u>		
High	19 (35.84)	56 (28.42)
Medium	25 (47.16)	52 (26.39)
Low	9 (16.98)	89 (45.17)
<u>Task performing</u>		
High	25 (47.16)	47 (23.86)
Medium	13 (24.52)	79 (46.10)
Low	15 (28.30)	71 (36.04)

Figures in parenthesis denote percentages

It is evident from above table 12, that maximum percentage of employed housewives indicated medium participation 47.16%, followed by 35.84% and 16.98% denoting high and low level of participation in decision making. Similarly, 45.17% unemployed housewives had low level of participation, followed by 28.42% and 26.39% high and medium level of participation, respectively.

The participation in task performance was observed in the order of high, low and medium levels as indicated by 47.16%, 28.30% and 24.5% respectively, by employed home maker. Whereas for unemployed, the order was medium (46.10%), low (36.04%) and high (23.86%)

It may be discussed that, the contribution of employed housewives appeared to be more in financial allocation than the unemployed.

4.4.2 Saving.

4.4.2.1 Type of family.

Table 13 : Type of family and housewives's extent of participation in decision making and task performing related to saving

Extent of participation :	Type of family.	
	Nuclear (N=216)	Joint (N=34)
<u>Decision making</u>		
High	32 (14.8)	2 (5.88)
Medium	18 (8.33)	1 (2.94)
Low	166 (76.85)	31 (91.1)
<u>Task performing</u>		
High	35 (16.20)	4 (11.76)
Medium	6 (2.77)	0 (
Low	175 (81.01)	30 (88.23)

Figures in parenthesis denote percentages.

The table 13 illustrates the housewives's participation in decision making and task performing in nuclear and joint families.

In matters related to saving, 15% and 5.88% housewives from nuclear and joint families respectively,

had high level of participation, while 76.85% and 91% showed low level of participation. Low level of participation in task performing may be observed in 81.01% and 88.23% housewives of nuclear and joint families, respectively.

Conclusion may be drawn that, housewives from nuclear families showed better involvement in decision making and task performing regarding savings.

4.4.2.2 Stages of family life cycle

Table 14 : Stages of family life cycle and housewives's extent of participation in decision making and task performing related to savings

Extent of participation in decision making.			Family: life cycle.	Extent of participation in task performing		
High	Medium	Low.		High	Medium	Low.
2 (4.87)	1 (2.43)	38 (92.68)	Beginning (N=41)	1 (2.43)	1 (2.43)	39 (95.12)
16 (12.03)	13 (9.77)	104 (78.19)	Expanding (N=133)	22 (16.54)	5 (3.75)	106 (79.69)
16 (21.05)	5 (6.57)	55 (72.36)	Contracting (N=76)	16 (21.05)	0	60 (78.94)

Figures in parenthesis denote percentages.

N= 250

r= 0.16*(significant
at 5% level)

:

correlation
coefficient

N= 250

r= 0.14*(significant
at 5% level)

Above table reflected ascending order in the percentages of housewives (4.87%, 12.03%, and 21.05%) for

A high level of participation in decision making and also for task performing (2.43%, 16.54% and 21.05%) in the beginning, expanding and contracting stages of family life cycle, related to saving. Descending order was affirmed for low level of participation in decision making (92.68%, 78.19%, 72.36%) and in task performing (95.12%, 79.69%, and 78.94%). More number of housewives from the contracting stage expressed greater interest in savings.

The application of coefficient correlation test accorded significant results which implied the impact of stage of family life cycle on decision making and task performing related to saving.

4.4.2.3 Size of family.

As presented in table 15, all the housewives from large family showed low level of participation in decision making, regarding savings while in small and medium size family, they were 80.28% and 73.73% respectively. Similarly, maximum percentages may be noted in task performing for low level in small (82.48%), medium (79.79%) and large (92.85%) size families.

Table 15 : Size of family and housewives's extent of participation in decision making and task performing related to saving

Extent of participation in decision making			Size of family		Extent of participation in task performing.		
High	Medium	Low.			High	Medium	Low
17 (12.40)	10 (7.29)	110 (80.28)	Small (N=137)	20 (14.59)	4 (2.91)	113 (82.48)	
17 (17.17)	9 (9.09)	73 (73.73)	Medium (N=99)	18 (18.18)	2 (2.02)	79 (79.79)	
0	0	14 (100)	Large (N=14)	1 (7.14)	0	13 (92.85)	

Figures in parenthesis denote percentages.

N= 250
 $Y = a + bx$
 $= 2.99 + (-0.02)x$
 $r = (-) 0.045$ (NS)
 $\bar{x} = 5.82$ (medium size family)
 $CV(x) = 65.65\%$
 $\bar{y} = 2.83$ (low extent of participation)
 $CV(y) = 83.35\%$

: Regression and correlation coefficient

N= 250
 $Y = a + bx$
 $= 2.88 + (-0.001)x$
 $r = (-) 0.002$ (NS)
 $\bar{x} = 5.82$ (medium size family)
 $CV(x) = 65.65\%$
 $\bar{y} = 2.79$ (low extent of participation)
 $CV(y) = 87.58\%$

Comparatively, majority of housewives belonging to large size family participated less in decision making and task performing. The results of correlation coefficient showed nonsignificant relation between the size family and housewives's extent of participation in decision making and task performing.

4.4.2.1 Age of housewives.

Table 16 : Age of housewives and extent of participation in decision making and task performing related to saving

Extent of participation : in decision making.			Age group : (in years)	Extent of participation in task performing.		
High	Medium	Low.		High	Medium	Low.
12 (10.08)	8 (6.72)	99 (83.19)	20 to 30 (N=119)	13 (10.92)	4 (3.36)	102 (85.71)
11 (13.75)	7 (8.75)	62 (77.5)	31 to 40 (N=80)	12 (15)	2 (2.5)	66 (82.5)
6 (16.16)	4 (11.11)	26 (72.22)	41 to 50 (N=36)	9 (25)	0	27 (75)
5 (33.8)	0	10 (66.66)	51 to 60 (N=15)	5 (33.3)	0	10 (66.66)

Figures in parenthesis denote percentages.

N= 250

Y= a+bx

= 1.54+(0.03)x

r= 0.151 (significant
at 5% level)

\bar{x} = 33.14 (31 to 40 age
group)

CV(x)= 27.80%

\bar{y} = 2.83 (low level of
participation)

CV(y)= 83.35%

N= 250

Y= a+bx

= 1.42+(0.04)x

Regression :
and
correlation
coefficient r= 0.155 (significant
at 5% level)

\bar{x} = 33.14 (31 to 40 age
group)

CV(x)= 27.92%

\bar{y} = 2.79 (low level of
participation)

CV(y)= 87.59%

Table 16 describes that, in the high level of participation of decision making, maximum (33.3%) housewives were in the age group of 51 to 60 years and for low level maximum percentages (83.19%) was in the age group of 20 to 30 years. In task performing, maximum percentage for high (33.33%) and for low level (85.7%) were seen in the age groups of 51 to 60 years and 20 to 30 years, respectively.

It can be assumed that, housewives from the age group of 51 to 60 years had better hand for savings.

The relationship between age of the housewives and their extent of participation in decision making and task performing was significant at 5% level. The age of the housewives was associated with an increase in decision making and task performing.

4.4.2.5 Family income.

As observed from the table 17, the majority of the housewives (27.27%) contributing highly in decision making related to saving were from the income range of Rs.2001 to 2500 and for low level 93.63% from the income range of Rs.501 to 1000. In task performing 92.40% of housewives from income range of Rs.501 to 1000 shared low level of participation.

Correlation coefficient between decision making and family income, and task performing and family income was nonsignificant at 5% level.

Table 17 : Family income and housewives's extent of participation in decision making and task performing related to the saving

Extent of participation in decision making.			Income range :			Extent of participation in task performing		
High	Medium	Low				High	Medium	Low.
5 (18.51)	4 (14.81)	18 (66.67)	0 to 500 (N=27)	5 (18.51)	1 (3.70)	21 (77.78)		
3 (3.79)	2 (2.53)	74 (93.67)	501 to 1000 (N=79)	5 (6.32)	1 (1.26)	73 (92.40)		
12 (20.68)	2 (3.45)	44 (75.86)	1001 to 1500 (N=58)	11 (18.96)	1 (1.72)	46 (79.31)		
5 (13.57)	7 (18.91)	25 (67.56)	1501 to 2000 (N=37)	8 (21.62)	2 (5.40)	27 (72.97)		
6 (27.27)	0	16 (72.72)	2001 to 2500 (N=22)	5 (22.72)	0	17 (77.2)		
2 (11.11)	3 (16.67)	13 (72.22)	2501 to 3000 (N=18)	4 (22.22)	1 (5.55)	13 (72.22)		
1 (11.11)	1 (11.11)	7 (77.77)	3001 to 3500 (N=9)	1 (11.11)	0	8 (88.89)		

Figures in parenthesis indicate percentages

N= 250

Y= a+bx

= 2.47+(0.0002)x

r= 0.089 (x) (NS)

\bar{x} = 1326.44 (income range)

CV(x)= 59.11%

y= 2.83 (Low level of participation)

CV(y)= 83.38%

N= 250

Y= a+bx

= 2.33+(0.0002)x

r= 0.095 (NS)

\bar{x} = 1236.44 (income range)

CV(x)= 59.11%

y= 2.79 (Low level of participation)

CV(y)= 87.59%

Table 18 : Housewives's literacy level and extent of participation in decision making and task performing related to saving

Extent of participation in decision making			: Literacy level			Extent of participation in task performing		
High	Medium	Low.				High	Medium	Low
3 (14.28)	1 (4.7)	17 (80.9)	Illiterate (N=21)			5 (23.80)	0	16 (76.19)
3 (10.34)	0	26 (89.65)	Primary school (N=29)			3 (10.34)	0	26 (89.65)
9 (18.04)	4 (5.7)	56 (81.15)	Middle school (N=69)			9 (17.04)	3 (1.44)	59 (85.50)
9 (8.9)	9 (8.9)	83 (82.1)	High school (N=101)			12 (11.88)	3 (2.98)	86 (85.15)
6 (31.57)	4 (21)	9 (47.36)	Graduation (N=19)			6 (31.57)	1 (5.26)	12 (63.15)
4 (36.36)	1 (9.09)	6 (54.54)	PostGraduation (N=11)			4 (36.36)	1 (9.09)	6 (54.54)

Figures in parenthesis indicate percentages.

$N = 250$
 $Y = a + bx$
 $= 2.12 + (0.295)x$
 $r = 0.147$ (significant of 5% level)
 $\bar{x} = 2.40$ (middle to high school)
 $CV(x) = 49.16\%$
 $\bar{y} = 2.83$ (low extent of participation)
 $CV(y) = 83.35\%$

$N = 250$
 $Y = a + bx$
 $= 2.32 + (0.01)x$
 $r = 0.09$ (NS)
 $\bar{x} = 2.40$ (middle school to high school)
 $CV(x) = 49.16\%$
 $\bar{y} = 2.79$ (low extent of participation)
 $CV(y) = 87.59\%$

4.4.2.6 Literacy level of housewives.

From the table 18, it may be observed that, 31.57% graduates and 36.36% post graduates had higher level of participation in decision making. Around 82 to 90% middle and high school educated housewives expressed low level of participation. The similar trend was observed in task performing for high and low levels of performance. Conclusion may be drawn that, graduate and post graduates housewives had higher level of participation in decisions regarding savings.

It is obvious from the table that, there were very high fluctuation among decisions made and tasks performed at different educational levels. The relationship between the educational levels and extent of participation in decision making was significant at 5% level. Very high variations were observed among the tasks performed at different literacy level, compared to decisions made.

4.4.2.7 Types of housewives.

Table 19 : Types of housewives and housewives's extent of participation in decision making and task performing related to saving

Extent of participation :	Types of housewives.	
	Employed (N= 53)	Unemployed (N= 197)
<u>Decision making</u>		
High	12 (22.64)	22 (11.16)
Medium	9 (16.98)	10 (5.07)
Low	32 (60.37)	165 (83.75)
<u>Task performing</u>		
High	13 (24.52)	26 (13.19)
Medium	3 (5.66)	3 (1.52)
Low	37 (69.81)	168 (85.27)

Figures in parenthesis denote percentages

As observed from the above table, 22.64% employed housewives and 11.16% housewives from unemployed group had high level of participation, in contrast to 60.37% and 83.75% for low level respectively. In task performing also, more percentage of employed housewives (24.52%) denoted high level of participation, compared to unemployed (13.19%) and vice versa results were denoted for low participation (69.81% Vs 85.27%).

It may be agreed upon that, more percentage of housewives from employed group participated in decision making and task performing activities concerned to saving.

4.4.3 Purchasing.

4.4.3.1 Type of family.

Table 20 : Type of family and housewives's extent of participation in decision making and task performing related to purchasing

Extent of participation. :	Type of family.	
	Nuclear (N=216)	Joint. (N=34)
<u>Decision making.</u>		
High	60 (27.77)	5 (14.70)
Medium	85 (39.35)	14 (41.17)
Low	71 (32.87)	15 (44.11)
<u>Task performing.</u>		
High	56 (25.92)	8 (23.52)
Medium	30 (13.88)	2 (5.88)
Low	130 (60.18)	24 (70.58)

Figures in parenthesis denote percentages.

From the above table, it is evident that, 27.77% and 14.70% housewives from nuclear and joint families, indicated high level of participation in decision making regarding purchasing, whereas around 40% housewives each from nuclear and joint families informed medium level of participation. It is noted that, more number of housewives from joint families had low level of participation. Remarkable difference may be pointed out in percentages of task performing housewives from nuclear and joint families (60.18% and 70.58%) for low level and (13.88% and 5.88%), for medium level.

On the whole, number of housewives from nuclear family participated less in purchasing decisions and tasks.

4.4.3.2 Stage of family life cycle.

It may be narrated from the table 21 that, more percentage of housewives i.e. 48.78% for low level and 51.87% and 39.47% for medium level were denoted in beginning, expanding and contracting stage of family life cycle for decision making relating to purchasing. With regard to task performing, it was observed that, the percentages of housewives participating at high and low level, found to be decreasing as they passed through the different stages of family life cycle. On the other hand vice versa results were obtained for medium level. The high level of participation in the beginning stage, may be due to new establishment requiring lot of purchasing and availability of resources such as, money and time. The χ^2 value denoted no association between family life cycle of respondents and extent of participation in decision making.

4.4.3.3 Size of the family.

Table 21 : Stage of family life cycle and housewives's extent of participation in decision making and task performing related to the purchasing

Extent of participation in decision making			Family life cycle stage.	Extent of participation in task performing.		
High	Medium	Low.		High	Medium	Low.
11ms (26.82)	10 (24.34)	20 (48.78)	Beginning (N=41)	12 (29.2)	2 (4.87)	27 (65.85)
22 (16.54)	69 (51.87)	42 (31.57)	Expanding. (N=133)	35 (26.31)	16 (12.03)	82 (61.65)
22 (28.94)	30 (39.47)	24 (31.57)	Contracting (N= 76)	17 (22.36)	14 (18.42)	45 (59.21)

54

Figures in parenthesis indicate percentages

$\chi^2 = 3.358$ (NS)

Coefficient of correlation(r)=0.18*(s)

Table 22 : Size of the family and housewives's extent of participation in decision making and task performing related to purchasing

Extent of participation in decision making.			Size of family		Extent of participation in task performing		
High	Medium	Low.			High	Medium	Low
40 (29.19)	55 (40.14)	42 (30.65)	Small (N=137)		41 (29.92)	20 (14.59)	76 (55.47)
24 (24.24)	37 (37.37)	38 (38.38)	Medium (N=99)		21 (21.21)	12 (12.12)	66 (66.66)
1 (7.1)	7 (50)	6 (42.85)	Large (N=14)		2 (14.28)	0	12 (85.71)

55

Figures in parenthesis denote percentages.

N= 250		N= 250
Y= a+bx		Y= a+bx
= 5.82+(-0.07)x	Regression	= 4.45+(-0.11)x
r= (-)0.11(NS)	and	r= (-)0.14 (NS)
x= 5.82(medium size family)	correlation	x= 5.82(medium size family)
CV(x)= 65.63%	coefficient	CV(x)= 65.63%
y= 4.72(medium extent of participation)		y= 3.80(medium extent of participation)
CV(y)= 54.60%		CV(y)= 75.52%

It may be narrated from table 22 that, for high level of participation the percentage were 29.19%, 24.24% and 7.1% respectively, for small, medium and large families, in decision making. For task performance also similar trend in the descending order was noted with 29.92%, 21.21% and 14.28%. Obviously, ascending order was observed for low level of participation in both decision making and task performing. Overall participation of housewives in purchasing was more in small size families, probably due to lesser number of members to shoulder this essential activity.

Nonsignificant result was noted for correlation between size of family and extent of participation in decision making. Negative correlation was seen in case of the extent of participation in task performing and size of family.

4.4.3.4 Age of housewives.

Table 23 : Age of housewives and housewives's extent of participation in decision making and task performing related to purchasing

Extent of participation in decision making			Age group : (in years)		Extent of participation in task performing		
High	Medium	Low			High	Medium	Low
27 (22.68)	54 (45.37)	38 (31.93)	20 to 30 (N=119)		29 (24.36)	18 (15.12)	72 (60.50)
21 (26.25)	29 (36.25)	30 (37.5)	31 to 40 (N=80)		20 (25)	9 (11.25)	51 (63.75)
14 (38.88)	14 (38.88)	8 (22.22)	41 to 50 (N=36)		12 (33.33)	5 (13.88)	19 (52.77)
3 (20)	2 (13.33)	10 (66.66)	51 to 60 (N=15)		3 (20)	0	12 (80)

Figures in parenthesis denote percentages.

N= 250

Y= a+bx

= 4.794 +(-0.002)x

r= (-)0.007 (NS)

\bar{x} = 36.14 (31 to 40 age group)

CV(x)= 27.91%

\bar{y} = 4.72 (medium extent of participation)

CV(y)= 54.62%

N= 250

Y= a+bx

= 3.85+(-0.04)x

r= (-)0.005 (NS)

\bar{x} = 33.12 (31 to 40 age group)

CV(x)= 27.91%

\bar{y} = 3.8 (medium extent of participation)

CV(y)= 75.52%

It is pointed out from the table 23 that, maximum percentage of housewives from all the age groups except 51 to 60 years shared medium level of participation in purchasing. In task performing, maximum percentages were observed for low level of participation in all groups.

It is concluded that, as the age of housewives was increasing, there was gradual increase in the high level of participation up to the age of 50 years, after which it appeared to decline.

The result of the statistical test such as, correlation of coefficient and regression analysis were observed nonsignificant for both decision making and task performing.

4.4.3.5 Income of the family.

Table 24 : Family income and housewives's extent of participation in decision making and task performing related to the purchasing

Extent of participation in decision making.		Income range : (Rs./month)	Extent of participation in task performing	
High.	Medium.		High	Low
2 (71.4)	20 (74.07)	0 to 500 (N=27)	5 (18.51)	1 (3.7)
3 (3.79)	29 (36.70)	501 to 1000 (N= 79)	25 (31.64)	10 (12.65)
7 (12.06)	21 (36.20)	1001 to 1500 (N=58)	8 (13.7)	7 (12.06)
8 (21.62)	16 (43.24)	1501 to 2000 (N= 37)	8 (21.62)	4 (10.85)
9 (40.90)	11 (50)	2001 to 2500 (N= 22)	8 (36.3)	4 (18.18)
5 (27.27)	10 (55.55)	2501 to 3000 (N= 18)	7 (38.38)	4 (22.22)
3 (33.33)	2 (22.22)	3001 to 3500 (N=9)	3 (33.33)	2 (22.22)

Figures in parenthesis indicate percentages

N= 250

$Y = a + bx$

$\bar{Y} = 4.46 + (0.0001)x$

$r = 0.061$ (NS)

$\bar{x} = 1349.28$ (Rs. 1001 to 1500 income group)

$CV(x) = 59.80\%$

$y = 4.72$ (medium level of participation)

$CV(y) = 54.52\%$

N= 250

$Y = a + bx$

$\bar{Y} = 3.23 + (0.0004)x$

$r = 0.11$ (NS)

Regression and correlation coefficient

$\bar{x} = 1326.44$ (Rs. 1001 to 1500 income group)

$CV(x) = 59.11\%$

$y = 3.80$ (medium level of participation)

$CV(y) = 75.52\%$

It is inferred from the table 24 that, high level of participation of housewives was observed in 40.90% and 33.32% in the monthly income range of Rs.2501 to 3000 and 3001 to 3500, respectively. Low level of participation noted highest percentage of 59.49%, 51.7%, 44.44% in the monthly income range of Rs.501 to 1000, 1001 to 1500 and 3001 to 3500 respectively.

The high level of participation was denoted by 38.38% and 36.3% housewives, from the income range of Rs.2500 to 3000, 2001 to 2500, respectively. Highest percentage at low level of participation was indicated by 77.77% and 74.13% housewives, in the income range of Rs.0 to 500 and 1001 to 1500 per month.

Conclusion may be drawn that, with increasing income the percentage of housewives's participation in high and medium level increased up to particular level of income.

The results of correlation and regression analysis were nonsignificant, for both the variables.

4.4.3.6 ~~and~~ Literacy level of housewives.

Table 25 : Housewives's literacy level and extent of participation in decision making and task performing related to purchasing

Extent of participation in decision making			Literacy level : Extent of participation in task performing		
High	Medium	Low	High	Medium	Low.
3 (14.28)	4 (19.04)	14 (66.66)	3 (14.28)	0	18 (85.71)
5 (17.24)	12 (41.37)	12 (41.37)	4 (13.79)	5 (17.24)	20 (68.96)
14 (20.25)	29 (42.02)	26 (34.68)	15 (21.73)	7 (10.14)	47 (68.11)
29 (28.71)	48 (47.54)	24 (23.76)	28 (27.72)	18 (17.82)	55 (54.45)
7 (36.84)	4 (21.05)	8 (42.10)	7 (36.84)	2 (10.52)	10 (52.63)
7 (63.63)	2 (18.18)	2 (18.18)	7 (63.63)	1 (9.09)	3 (27.27)

Figures in parenthesis indicate percentages

N= 250

Y= a+bx

= 3.44+(0.53)x

r= 0.143*(significant at 5% level)

x= 2.40(middle to highschool)

CV(x)= 49.25%

y= 4.72(medium extent of participation)

CV(y)= 54.63%

: Regression

and

correlation

coefficient

N= 250

Y= a+bx

= 2.43+(0.56)x

r= 0.238 (significant at 5% level)

x= 2.41(middle to highschool)

CV(x)= 48.96%

y= 3.8(medium extent of participation)

CV(y)= 75.52%

The table 25 reveals that,almost the same percentage of housewives had high level participation in purchasing, both in decision making and task performing at all the literacy levels, with the highest percentage (63.63%) amongst postgraduates.

The medium level of participation in decision making was observed to have the highest percentages as 47.54%, 42.02% and 41.37% amongst those studied upto high school, middle school and primary school. While, the highest percentages denoting low participation were 66.66% and 42.10% in illiterate and graduate educated housewives.

Highest percentage of housewives reported as task performers,with medium level of participation were in the group of primary educated and high school educated (17.24% and 17.82%). Highest percentage was recorded for low participation by the illiterate housewives,followed by primary and middle schoolers,high schoolers and graduates. Graduates followed by postgraduates,had high level involvement both in decision making and task performing,concerning purchasing.

Significant results of statistical test had possitive correlation between respondent's literacy level and their participation in decision making and task performing related to purchasing.

4.4.3.7 Type of housewives.

Table 26 : Type of housewives and housewives's extent of participation in decision making and task performing related to purchasing

Extent of participation. :	Type of housewives	
	Employed (N=53)	Unemployed (N=197)
<u>Decision making</u>		
High	13 (24.52)	61 (30.96)
Medium	20 (37.03)	70 (35.53)
Low	20 (37.73)	66 (33.50)
<u>Task performing</u>		
High	16 (30.18)	48 (24.36)
Medium	4 (7.54)	28 (14.28)
Low	33 (62.26)	121 (61.42)

Figures in parenthesis denote percentages.

Regarding purchasing decision making practices in the employed and unemployed housewives, higher percentage was, at high level amongst the unemployed housewives (30.96% Vs 24.52%). Participation at medium^{and} low level for both group had nearly similar percentage which were around 35% to 37% and 33 to 37%, respectively. High level of participation in task performing was slightly higher in case of employed housewives compared to unemployed housewives (30.18% Vs 24.26%).

It may be concluded that, overall participation in decision making and task performing was more in the case of unemployed than employed.

4.4.4 Child education.

4.4.4.1 Type of family.

Table 27 : Type of family and housewives's extent of participation in decision making and task performing related to child education

Extent of participation.:	Type of family.	
	Nuclear (N=181)	Joint. (N=28)
<u>Decision making</u>		
High	48 (26.51)	7 (25)
Medium	133 (73.48)	4 (14.28)
Low	0	17 (60.7)
<u>Task performing</u>		
High	56 (30.93)	5 (17.85)
Medium	20 (11.04)	2 (7.14)
Low	105 (58)	21 (75)

Figures in parenthesis denote percentages.

It may be observed from the above table that, none of the housewives from nuclear family recorded participation at low level, whereas 60.7% housewives from joint family informed low level of participation in making decision regarding child education. Highest percentage of housewives from nuclear families (73.48%) indicated medium level participation, similar percentages were denoted in nuclear and joint families (26.5% and 25%) for high level of participation. In case of task performance, there was higher percentage of housewives (30.93%) at high level in nuclear families and only 17.85% in joint families. Higher percentage of housewives from both types of families were having low level of participation.

4.4.4.2 Stage of family life cycle.

Table 28 : Stage of family life cycle and housewives extent of participation in decision making and task performing related to child education

Extent of participation in decision making			Family life cycle	Extent of participation in task performing		
High	Medium	Low.		High	Medium	Low.
46 (34.38)	17 (12.78)	70 (52.63)	Expanding (N=123)	48 (36.09)	6 (4.51)	79 (59.31)
23 (30.26)	14 (18.42)	39 (51.31)	Contracting (N=76)	15 (19.70)	5 (6.57)	56 (73.68)

 Figures in parenthesis denote percentages.

$\chi^2 = 1.32$ (NS)

χ^2 test

$\chi^2 = 1.75$ (NS)

Table 28 exhibits high level of participation in more than 30% of the housewives from expanding and contracting stage of family life cycle and more than 50% for low level of participation in decision making related to child education.

With respect to task performing, it was observed that, 36% and 19.7% of housewives, belonging to expanding and contracting stage of family life cycle, respectively expressed high level of task performance, while 59.3% and 73.68% indicated low level of task performance. In the contracting stage finding few of the housewives shouldering the responsibility of child education may be attributed to grown up children and their fathers who manage these activities.

χ^2 test showed nonsignificant results. There was no association of stage of family life cycle and the respondent's extent of participation in decision making and task performing.

4.4.4.3 Size of family.

Table 29 : Size of family and extent of participation of housewives in decision making and task performing related to child education

Extent of participation in decision making			: Size of family:	Extent of participation in task performing		
High	Medium	Low.		High	Medium	Low.
39 (33.91)	8 (6.96)	68 (59.13)	Small (N=115)	39 (33.91)	3 (2.60)	73 (63.48)
25 (29.76)	19 (22.62)	40 (47.61)	Medium (N=84)	26 (30.95)	6 (7.14)	52 (61.90)
5 (50)	4 (40)	1 (10)	Large (N=10)	4 (40)	2 (20)	4 (40)

66

Figures in parenthesis indicate percentages

$N = 209$
 $Y = a + bx$
 $= 3.72 + (0.11)x$
 $r = 0.136^*$ (significant at 5% level):
 $\bar{x} = 5.72$ (medium size)
 $CV(x) = 64\%$
 $y = 4.36$ (medium extent of participation)
 $CV(y) = 69.12\%$

$N = 209$
 $Y = a + bx$
 $= 3.81 + (0.04)x$
 $r = 0.04$ (NS)
 $\bar{x} = 5.72$ (medium size)
 $CV(x) = 64.01\%$
 $y = 4.04$ (medium extent of participation)
 $CV(y) = 76.82\%$

The table 29 reflects, maximum percentages for high level of participation. These were 50%, 33.91% and 29.76% from large, small and medium families respectively, in decision making related to child education. Vice versa percentages of housewives for low level of participation were obtained in all family sizes. Although the same trend is observed, there were differences in percentages in the extent of task performance. It may be inferred that, in large size families, housewives seemed to be greatly engaged in activities of child education.

The result of the coefficient of correlation and regression showed possitive correlation between size of family and respondent's participation in decision makinge whereas, the result was nonsignificant in case of task performing.

4.4.4.4 Age of housewives.

Table 30 : Age of housewives and housewives's extent of participation in decision making and task performing and related to child education

Extent of participation in decision making			Age group (in years)	Extent of participation in task performing		
High	Medium	Low.		High	Medium	Low
27 (34.61)	11 (14.10)	40 (51.25)	20 to 30 (N=78)	27 (34.61)	4 (5.13)	47 (60.26)
28 (35)	14 (17.5)	38 (47.5)	31 to 40 (N=80)	27 (33.75)	6 (7.5)	47 (58.75)
11 (30.56)	4 (11.11)	21 (58.33)	41 to 50 (N=36)	11 (30.56)	1 (2.78)	24 (66.66)
3 (20)	2 (13.3)	10 (66.67)	51 to 60 (N=15)	4 (26.67)	0	11 (73.33)

Figures in parenthesis denote percentages.

N= 209

Y= a+bx

$\bar{y} = 5.22 + (0.02)x$

$r^2 = (-)0.07$ (NS)

$\bar{x} = 34.73$ (31 to 40 years age group)

CV(x) = 26.83%

$\bar{y} = 4.36$ (medium extent of participation)

CV(y) = 69.42%

N= 209

Y= a+bx

$\bar{y} = 4.72 + (-0.01)x$

$r^2 = (-)0.058$ (NS)

$\bar{x} = 34.73$ (31 to 40 years age group)

CV(x) = 26.83%

$\bar{y} = 4.04$ (medium extent of participation)

CV(y) = 76.36%

Table 30 described that, 30 to 35% housewives from age group of 20 to 30, 31 to 40 and 41 to 50 had high level of participation in decision making and task performing, 66 to 73% of housewives in age group of 51 to 60 years were found to have low level of participation in child education both in decision making and task performing.

The result of correlation and regression coefficient were nonsignificant informing no relation between age of the respondents and their participation in decision making and task performing.

4.4.4.5 Family income.

Around 60% housewives from the income range of Rs.2001 to 2500 expressed high level of participation, while 66.66% from 2501 to 3000 income range showed little interesting- in decision regarding their children's education.

As seen from table 31 with regards to task performance 59.09% and 68.18% housewives belonging to the monthly income range of Rs.2001 to 2500 and 0 to 500, respectively, accounted for high and low level of participation.

Table 31 : Family income and extent of participation of housewives in decision making and task performing related to child education

Extent of participation in decision making			Income range : (Rs./month),	Extent of participation in task performing		
High	Medium	Low		High	Medium	Low
6 (27.27)	4 (18.18)	12 (54.54)	0 to 500 (N=22)	6 (27.27)	1 (4.54)	15 (68.18)
16 (22.86)	12 (17.14)	42 (60)	501 to 1000 (N=70)	15 (21.43)	5 (7.14)	50 (71.41)
13 (30.95)	5 (11.90)	24 (57.14)	1001 to 1500 (N=42)	14 (33.33)	1 (2.38)	27 (64.29)
12 (44.44)	7 (25.92)	8 (29.62)	1501 to 2000 (N=27)	12 (44.44)	4 (14.81)	11 (40.74)
13 (59.09)	0	9 (40.90)	2001 to 2500 (N=22)	13 (59.09)	0	9 (40.90)
6 (33.33)	0	12 (66.66)	2501 to 3000 (N=18)	6 (33.33)	0	12 (66.66)
3 (37.5)	3 (37.5)	2 (25)	3001 to 3500 (N=8)	3 (37.5)	0	5 (62.5)

Figures in parenthesis indicate percentages

N= 209

$Y = a + bx$

$= 3.64 + (0.005)x$

$r = 0.143$ (significant at 5% level)

$\bar{x} = 1353.31$ (Rs. 1001 to 1500 income range)

$CV(x) = 60.30\%$

$\bar{y} = 4.36$ (medium extent of participation)

$CV(y) = 69.12\%$

N= 209

$Y = a + bx$

$= 3.25 + (0.0005)x$

$r = 0.152$ (significant at 5% level)

$\bar{x} = 1353.31$ (Rs. 1001 to 1500 income range)

$CV(x) = 60.30\%$

$\bar{y} = 4.04$ (medium extent of participation)

$CV(y) = 76.82\%$

Table 32 : Housewives's literacy level and extent of participation in decision making and task performing related to child education

Extent of participation in decision making			Literacy level :			Extent of participation in task performing		
High	Medium	Low.				High	Medium	Low.
1 (5)	3 (15)	16 (80)	Illiterate (N= 20)			1 (5)	1 (5)	18 (90)
3 (12.5)	4 (16.66)	17 (70.83)	Primary school (N= 24)			3 (12.5)	2 (8.33)	19 (79.16)
6 (10)	10 (16.66)	44 (73.33)	Middle school (N=60)			6 (10)	3 (5)	51 (85)
39 (43.33)	14 (15.55)	37 (41.11)	High school (N=90)			39 (43.33)	5 (5.55)	46 (51.11)
10 (100)	0	0	Graduation (N=10)			10 (100)	0	0
5 (100)	0	0	PostGraduation (N= 5)			5 (100)	0	0

Figures in parenthesis indicate percentages

N= 209

Y= a+bx

= 1.40+(1.22)x

r= 0.459** (significant at 1% level)

\bar{x} = 2.29 (middle to highschool)

CV(x)= 48.89%

y= 4.2 (medium extent of participation)

CV(y)= 70.83%

N= 209

Y= a+bx

= 1.007+(1.256)x

r= 0.461** (significant at 1% level)

\bar{x} = 2.21 (Middle to highschool)

CV(x)= 50.67%

y= 3.88 (Medium extent of participation)

CV(y)= 70.59%

The result of the coefficient of correlation and regression showed significant results. It was inferred that, with increasing income, respondent's participation was increased in both decision making and task performing. The average extent of participation in decision making and task performing was at medium level for all the income levels.

4.4.4.6 Literacy and level of housewives.

Table 32 implies that, all post graduate and graduate housewives were having high level of participation in matters related to child education both in decision making and task performing. In contrast, only 5% illiterate housewives recorded high level of participation in decision making. It was surprising to note that, the same percentages of decision makers were noted for task performing as well as, the table emphatically substantiated strong influence of housewives's education on matters regarding child education.

Highly significant results were obtained by coefficient correlation and regression test.

4.4.4.7 Type of housewives.

Table 33 : Type of housewives extent and housewives's extent of participation in decision making and task performing related to child education

Extent of participation :	Type of housewives	
	Employed (N=32)	Unemployed. (N= 177)
<u>Decision making</u>		
High	24 (75)	45 (25.42)
Medium	8 (25)	21 (11.86)
Low	0 (1)	111 (62.71)
<u>Task performing</u>		
High	24 (75)	45 (25.42)
Medium	8 (25)	3 (1.69)
Low	0 (1)	129 (72.88)

Figures in parenthesis denote percentages.

Above table 33 indicates that, more of the employed housewives had high participation in both decision making and task performing while, 62 to 73% unemployed housewives showed low level of participation. Seventy five percent employed and 25.42% unemployed housewives contributed at high level.

It may be pointed out that, employed housewives took great interest in their children's education than the unemployed.

4.4.5 Religious activities.

4.4.5.1 Type of family.

Table 34 : Type of family and housewives's extent of participation in decision making and task performing related to religious activities

Extent of participation.	Type of family.	
	Nuclear (N=216)	Joint. (N=34)
<u>Decision making</u>		
High	180 (83.34)	14 (41.17)
Medium	10 (4.63)	3 (8.83)
Low	26 (12.03)	17 (50)
<u>Task performing</u>		
High	185 (85.64)	15 (44.11)
Medium	6 (2.77)	2 (5.88)
Low	25 (11.57)	17 (50)

Figures in parenthesis denote percentages.

It may be clearly seen from above table that, 83.34% and 85.64% housewives from nuclear families participation highly, respectively, in decision making and task performing in activities related to religion, whereas from joint family it figured out as 41.17% and 44.11% only.

4.4.5.2 Stage of family life cycle.

Table 35 exhibits that, 83% and 86% housewives respectively from expanding and contracting stage of family life cycle were estimated to have high level participation in decision making and task performing.

Table 35 : Stage of family life cycle and housewives's extent of participation in religious decision making and task performing.

Extent of participation in decision making			: Stage of family life cycle.			Extent of participation in task performing.		
High	Medium	Low.				High	Medium	Low.
20 (48.7)	3 (7.31)	13 (43.90)	Beginning (N=41)	24 (58.53)	4 (9.75)	12 (31.70)		
111 (83.44)	7 (5.26)	15 (11.27)	Expanding (N=133)	111 (83.44)	2 (1.50)	20 (15.05)		
63 (82.89)	3 (3.94)	10 (13.15)	Contracting (N=76)	65 (85.52)	2 (2.63)	9 (11.84)		

Figures in parenthesis indicate percentages

R= 0.33* (significant of 1% level) Coefficient of correlation r= 0.152* (significant of 5% level)

while 48.7% and 58.53% housewives from beginning stage indicated high level of participation in decision making and task performing, respectively, in matters related to religion. Very few housewives, in contracting stage, had low level of participation, confirming majority and performed religious activities

The result of correlation of coefficient showed significant relationship between the stage of family life cycle and respondent's extent of participation in decision making and task performing concerning religious matter.

4.4.5.3 Size of family.

Table 36 indicates that, in small and medium size families 77 to 81% of housewives had high level of participation in religious matters both in decision making and task performing, while it was only 50% in large size families. Application of coefficient of correlation and regression analysis showed nonsignificant results.

Table 36 : Size of family and housewives extent of participation in religious activities in decision making and task performing

Extent of participation in decision making.			Size of family :		Extent of participation in task performing		
High	Medium	Low			High	Medium	Low.
106 (77.37)	6 (4.37)	25 (18.24)	Small (N=137)		111 (81.02)	5 (3.64)	21 (15.32)
81 (81.81)	5 (5.05)	13 (13.13)	Medium (N=99)		82 (82.82)	3 (3.03)	14 (14.14)
7 (50)	2 (14.28)	5 (35.71)	Large (N=14)		7 (50)	2 (14.28)	5 (35.71)

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N= 250
 Y= a+bx
 = 7.83+(-0.06)x
 r= (-)0.10 (NS)
 \bar{x} = 5.97 (medium size)
 CV(x)= 67.37%
 \bar{y} = 6.99 (high extent of participation)
 CV(y)= 36.48%

Figures in parenthesis indicate percentages

: Regression and correlation coefficient

N= 250
 Y= a+bx
 = 7.15+ (-0.07)x
 r= 0.011 (NS)
 \bar{x} = 4.82 (medium size)
 CV(x)= 65.63%
 \bar{y} = 7.14 (high extent of participation)
 CV(y)= 34.59%

4.4.5.4. Age of housewives.

From the table 37, it was observed that, maximum percentage of housewives as figured out 86.66% and 86.11%, 77.31% and 72.5% belonging to age groups of 51 to 60, 41 to 50, 20 to 30 and 31 to 40 years age respectively, had high level participation, in decision making regarding religious matter. In case of task performing, maximum percentages of housewives from all age groups showed high level performance. The values of coefficient correlation and regression was nonsignificant. Extent of participation of housewives in religious activities was not affected by their age.

4.4.5.5 Family income.

It may be expressed from table 38 that, majority of housewives from given ranges of monthly income recorded high level of participation in religious matters in decision making. The percentage of housewives participating as decision maker and task performer were more for low level than medium level.

4.4.5.6 Literacy level of housewives.

As observed from the table 39 the maximum percentage of housewives in all literacy levels expressed high, low and medium extent of participation in decision making and task performing in religious activities.

Coefficient of correlation and regression values denoted nonsignificant results informing no impact of respondent's educational level on extent of participation in decision making and task performing.

Table 37 : Housewives's age and extent of participation in religious decision making and task performing

Extent of participation in decision making			: Age group (years)	: Extent of participation in task performing		
High	Medium	Low.		High	Medium	Low.
92 (77.31)	2 (1.68)	25 (21)	20 to 30 (N=119)	92 (77.31)	5 (4.20)	22 (18.48)
58 (72.5)	10 (12.5)	12 (15)	31 to 40 (N=80)	63 (78.75)	3 (3.75)	14 (17.5)
31 (86.11)	1 (2.77)	4 (11.11)	41 to 50 (N=36)	30 (83.33)	0	6 (16.66)
13 (86.66)	0	2 (13.33)	51 to 60 (N=15)	13 (86.66)	0	2 (13.33)

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Figures in parenthesis indicate percentages

N= 250
 $Y = a + bx$
 $= 6.28 + (0.002)x$
 $r = 0.08$ (NS)
 $\bar{x} = 33.14$ (31 to 40 age group)
 $CV(x) = 27.92\%$
 $y = 7.01$ (high extent of participation)
 $CV(y) = 36.37\%$

N= 250
 $Y = a + bx$
 $= 6.82 + (0.008)x$
 $r = 0.031$ (NS)
 $\bar{x} = 33.14$ (31 to 40 years age group)
 $CV(x) = 27.92\%$
 $\bar{y} = 7.11$ (high extent of participation)
 $CV(y) = 55.42\%$

Table 38 : Family income and housewives's and extent of participation in religious decision making and task performing

Extent of participation in decision making			Income range (Rs./month)	Extent of participation in task performing		
High	Medium	Low		High	Medium	Low
23 (85.18)	1 (3.70)	3 (11.11)	0 to 500 (N=27)	25 (92.59)	0	2 (7.40)
67 (84.81)	3 (3.79)	9 (11.39)	501 to 1000 (N= 79)	67 (84.81)	5 (6.32)	7 (8.86)
40 (68.96)	2 (3.44)	16 (27.58)	1001 to 1500 (N= 58)	41 (70.68)	2 (3.44)	15 (25.86)
29 (78.37)	2 (5.40)	6 (16.22)	1501 to 2000 (N=37)	29 (78.37)	0	8 (21.62)
16 (72.70)	1 (4.54)	5 (22.72)	2001 to 2500 (N=22)	16 (72.72)	0	6 (27.27)
12 (66.66)	3 (16.66)	3 (16.66)	2501 to 3000 (N=18)	15 (83.33)	1 (5.54)	2 (11.11)
7 (77.77)	1 (11.11)	1 (11.11)	3001 to 3500 (N=9)	7 (77.77)	0	2 (22.22)

Figures in parenthesis indicate percentages

$N = 250$
 $Y = a + bx$
 $r = 7.37 + (-0.0008)x$
 $r = (-)0.0083$ (NS)
 $\bar{x} = 1236.44$ (Rs. 1001 to 1500 income group)
 $CV(x) = 59.11\%$
 $\bar{y} = 7.01$ (high extent of participation)
 $CV(y) = 36.35\%$

$N = 250$
 $Y = a + bx$
 $r = 7.54 + (0.002)x$
 $r = (-)0.01$ (N.S.)
 $\bar{x} = 1236.44$ (Rs. 1001 to 1500 income group)
 $CV(x) = 59.11\%$
 $\bar{y} = 7.11$ (high extent of participation)
 $CV(y) = 35.3\%$

Table 39 : Housewives's literacy level of and extent of participation in religious decision making and task performing

Extent of participation in decision making			Literacy level.			Extent of participation in task performing		
High	Medium	Low				High	Medium	Low
14 (66.66)	0	7 (33.33)	Illiterate (N=21)	14 (66.66)	1 (4.76)	6 (28.57)		
23 (79.31)	2 (6.89)	4 (13.79)	Primary school (N=29)	25 (86.20)	1 (3.44)	3 (10.39)		
64 (92.75)	4 (5.79)	1 (1.44)	Middle school (N=69)	59 (85.5)	1 (1.44)	9 (13.04)		
82 (81.18)	6 (5.94)	13 (12.87)	High school (N=101)	82 (81.18)	4 (3.96)	15 (14.85)		82
14 (73.68)	1 (5.26)	4 (21.05)	Graduation (N=19)	14 (73.68)	0	5 (26.31)		
6 (54.54)	0	5 (45.45)	PostGraduation (N=11)	6 (54.54)	1 (9.09)	4 (36.36)		

Figures in parenthesis indicate percentages

N= 250

Y= a+bx

= 7.05+(-0.079)x

r= (-)0.008 (NS)

\bar{x} = 2.4(Middle to highschool)

CV(x)= 49.17%

y= 7.01 (high level of participation)

CV(y)= 36.65%

N= 250

Y= a+bx

= 7.31+(-0.07)x

r= (-)0.037 (NS)

\bar{x} = 2.42 (Middle to highschool)

CV(x)= 49.54%

y= 7.12(high level of participation)

CV(y)= 35.23%

4.4.5.7 Type of housewives.

Table 40 : Type of housewives and housewives's extent of participation in decision making and task performing related to religious activities.

Extent of participation. :	Type of housewives	
	Employed (N=53)	Unemployed. (N= 197)
<u>Decision making</u>		
High	35 (66.03)	159 (80.71)
Medium	6 (11.32)	7 (3.55)
Low	12 (22.64)	31 (15.73)
<u>Task performing</u>		
High	36 (67.92)	164 (83.24)
Medium	5 (9.43)	3 (1.52)
Low	12 (22.64)	30 (15.22)

Figures in parenthesis denote percentages.

It is recorded from the above table that, majority of unemployed housewives (80.71 and 83.24%) indicated high level of participation in decision making and task performing regarding religious matters, whereas for employed housewives percentages were 66.03% and 67.92% respectively. Fifteen percent unemployed housewives had low level participation in decision making and task performing.

4.5 General opinions of housewives regarding decision making practices.

Following were responses to other questions regarding decision making practices.

It was observed that, 50% housewives never approved domination of male in decision making, 23.2% approved it sometimes, while 26.2% had approved always. Thirteen percent housewives expressed acceptance of male domination in selected areas of decisions, while 13.6% accepted in respect of all types of decisions. Various reasons were recorded for accepting the dominations of male in the family. Maximum number (66%) of housewives accepted it to avoid conflicts and complications in the family, 13.2% respondent reasoned it to avoid shouldering risk of undesirable consequences, 38%, accepted it as they were subjected to domination of male. Lack of confidence in ability (5.2%) and unawareness of alternatives (1.2%) were the other reason expressed. The study showed that 34% housewives themselves liked to dominate the family always while 27.6% liked it sometimes.

Various reasons expressed by housewives towards the constraints in independent decision making and task performing were joint family system (14.8%), traditional concept of sex role (64.4%), authoritarian pattern of family (71.2%), educational backwardness (14.8%), underestimation of women's ability (12.8%), differentiation made in female and male child (7.2%).

Twenty four percent housewives, affirmed that, removal of the enlisted constraints would encourage them to increase their decision making ability, while 64.8% housewives disagreed.

It was reported that, 46% housewives consulted relatives, 42.4% consulted friends, 42.2% consulted neighbours, while taking decisions. Seven percent housewives always approved such consultation, while 46.4% felt such need sometimes and 38% never, agreed to such consultation from outsiders.

The reasons for approval and disapproval to such consultations were also denoted.

Consultation was approved to bring appropriateness in decision making (34%), because of inexperience of housewives (28%), also to confirm the accuracy of decision taken by housewives themselves (43.6%). Other reason obtained for approval was inability to take decision independantly (40%).

Members outside the family were not approved for consultation in family decision, for reasons such as, they created confusion in mind (5.6%). They arouse misunderstandings and conflicts among family members (7.2%), Housewives disapproved consulting from outside for possibilities of misguidance (87%) and fear of losing privacy of family matters by exposure to strangers (48.4%).

CHAPTER V

SUMMARY

Chapter V

SUMMARY

The study entitled participation of housewives in decision making and task performing in selected household activities, as was undertaken with the following objectives :

- 1) To know the extent of participation of housewives, in decision making and task performing.
- 2) To determine difference in the participation of housewives in decision making and task performing.
- 3) To find out factors affecting decision making and task performing.

Methodology consisted of implementing survey by interviewing 250 housewives, with the help of pretested questionnaire regarding participation in decision making and task performing, concerning financial allocation, savings, child education, purchasing, religion. Correlation and regression analysis, Chi square and Z tests were applied for statistical analysis of the data and the results were presented.

5.1 Extent of participation of housewives in decision making and task performing in the selected household activities.

- 1) Maximum percentage of housewives took part in religious decisions, expressing high level of participation.
- 2) Minimum percentage of housewives were participating in saving activity, denoting low level.
- 3) Housewives's participation in activities, such as financial allocation, purchasing and child education, was at medium level.

5.2 To determine difference in the participation of housewives in decision making and task performing.

- 4) Difference was found in the extent of participation in decision making and task performing, in purchasing, child education and saving activities.
- 5) On an average, much difference was found in purchasing, decision making and task performing.
- 6) In respect of child education and saving there was difference, in decision making and task performing, only at medium level extent of participation.
- 7) At all the levels negligible difference was observed in decision making ~~in~~ task performing, in activities such as, financial allocation and religious.

5.3 Factors affecting decision making and task performing

- 8) In religious activities, extent of participation in decision making and task performing varied, in different stages of family life.
- 9) Factors, such as, family life cycle, age and education had affected extent of participation in decision making and task performing, in activities related to saving.
- 10) Decision making and task performing regarding family income were associated with age, education and employment of housewives.
- 11) Size of the family, education of the housewives and her employment, made impact on the decision making and task performing actions, concerning child education.
- 12) Education and employment of the housewives as well as stage of family life cycle, influenced extent of participation in decision making and task performing regarding purchasing practices.

5.4 Opinions of housewives regarding decision making practices.

- 13) The traditional outlook and male domination played an important role in decision making and task performing. It affected and compelled them to consult their family member, relatives, friends and neighbours in decision making.

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APPENDIX

APPENDIX I

Questionnaire to elicit information regarding participation of housewives in decision making and task performing, in selected household activities

1. Name of the housewife _____
2. Address of housewife _____
3. Type of family Nuclear/Joint
4. Stage of family life cycle
Beginning/Expanding/Contracting
5. Size of the family
6. Total income of the family
Rs. _____/month/annum

7. General information regarding the housewife and other members of the family:

Sr. No.	Name of family members.	Relation-ship to the housewife.	Age.	Edn- cation	Occupation	Income earned from occupation	Income earned from other sources	Total income.
1.	_____	_____	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____

8. In many families the decision making and task performance is dominated by male or the senior member of the family. Do you approve of such domination?

Never/Sometimes/Always

1) If you approve domination of other members, Is it for all types of decisions?

Yes/No

1i) If no, do you approve domination only for the decisions that need critical thinking and shouldering higher responsibility?

Yes/No

9. What are the reasons for excepting domination?

a) To avoid conflicts and complications in the family.

b) To avoid shouldering of uncertain results - which may not be beneficial to the group.

c) You are used to accept domination in decision making and task performing.

d) You think that you can not do well in independent decision making and task performing.

e) You think that women can not be aware of all alternatives, to make right decision making and task performing.

10. Do you think that there should be your domination?

Never/Sometime/Always

11. Generally women do not play independent role in decision making and task performing. Do you feel that following are the constraints in this field?

- a) Joint family system
- b) Traditional concept of role of men and women in family.
- c) Traditional authoritarian pattern of decision making and task performing, giving importance to male.
- d) Housewives's educational backwardness.
- e) Under estimation of women's ability in the family
- f) Differentiation in rearing male and female child
- g) If any other, please mention.

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12. Do you think that removal of constraint will help to increase women's ability?

Yes/No

13. Do you consult outsiders, in respect of decision making and task performing?

Yes/No

If yes, who are they?

- a) Relatives b) Friends c) Neighbours d) Paid service e) Outstanding personality.

i) Do you approve such consultation? Always/Sometimes/Never

If you approve, what are the reasons?

- a) To be accurate in decision making and task performing.
- b) Yourself, being inexperienced.
- c) In order to confirm the accuracy of your decision and thus gain confidence of other members in your ability.
- d) In When you are not able to come to any definite solution.

If you don't approve, what are the reasons?

- i) To avoid unnecessary complications such as:
 - a) It leads to confusion of mind.
 - b) It leads to ~~confu~~ mis-understanding among family members.
 - c) Possibility of mis-guidance from the consultant.
- ii) Disliking of family problems to be exposed before outsiders.

14. Extent of participation of the housewife in decision making and task performing

Sr. : Specific :		STEPS IN DECISION MAKING					STEPS IN TASKS PERFORMING				
No.	tasks.	Awareness: & initiation	Finding sugges- tion or alter- natives	Considering merits and demerits of various alternatives.	Finalizing: choice.	Organizing the plan.	Check- ing.	Making: adjust- ment.	Shouldering responsibi- lity of completion of tasks.		
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.		
										(96)	

1. FINANCIAL ALLOCATION
 Problems faced while allocation of proper amount of money to the various items such as
- i) Food
 - a. For regular necessity.
 - b. For occasionally.
 - ii) Housing & other activi- ties.
 - iii) Home furnish- ing.

10.

9.

8.

7.

6.

5.

4.

3.

2.

1.

a. Major

b. Minor

iv) Household
operation

v) Clothing

a. For personal
use

Major

Minor

b. For family use

Major

Minor

vi) Medical care

a. Minor health
problemb. Major health
problem

vii) Transportation

viii) Reading and
recreation.ix) School &
college.

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
x) Household equipment. a. Major b. Minor xi) Communication xii) Misc. items such as gifts & contributions etc. xiii) Occupational expenses. 2. <u>Purchasing</u> Problems faced while planning for purchasing for following items. I) Clothing a. For personal use i) Occasional expensive wear ii) Regular wear b. For family use i) Involving good amount of money.									

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
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ii) Household equipment

a. Major

b. Minor

iii) Ornaments

a. Major

b. Minor

iv) Vehicle

v) Food

a. For regular necessity

b. For occasionally.

vi) Furniture

a. Major

b. Minor

3. Saving

i) Selecting goals for saving

ii) Deciding amount to be saved.

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
iii) Choosing form of saving.									
iv) Deciding duration of saving.									
4. Education of children									
a. Selection of School/College.									
b. Giving admission in the School/College.									
c. Guidance for children's study.									
d. Visiting School/College for checking children's performance.									
e. Analysing children's performance in academic and other field.									
f. Arrangement for private tuition.									

10.

d. Celebration of festivals.

APPENDIX-II

Number of selected wards and sample size

Sr.No.:	Ward No.	: Sample size.
---------	----------	----------------

1.	3	35
2.	4	22
3.	12	35
4.	10	30
5.	14	28
6.	15	25
7.	29	45
8.	33	15
9.	35	15

Total :	250
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APPENDIX-III (A)

Score assigned to selected steps of decision making and task performing.

Decision making steps :	Score assigned to each step.	Task performing steps.
1) Awareness and initiating problem to the group	1	1) Organizing the plan
2) Finding alternatives	2	2) Checking.
3) Considering merits and demerits of various alternatives.	3	3) Making adjustments.
4) Finalizing choice.	4	4) Shouldering responsibility of completing task.
5)		

APPENDIX-III (B)

Score assigned and extent of participation :

Sr.No.	Level of participation :	Score assigned.
1)	High	6.67 - 10
2)	Medium	3.34 - 6.66
3)	Low	0 - 3.33

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APPENDIX 4

Score assigned for educational level and stage
of family life cycle

Sr. : No.	Literacy level.	Score assigned to literacy level.	Stage of family life cycle.	Score assigned to stage of family life cycle.
1.	Illiterate	0		
2.	Primary school	1	Beginning	1
3.	Middle school	2		
4.	High school	3	Expanding	2
5.	Graduation	4		
6.	Post Graduation	5	Contracting	3