

Research Paper

A Study of the Status of Working Women in the Family in Terms of Finance and Decision Making in Patna (Bihar)

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ABSTRACT

Today women not only in India but all over the world are preferring to engage in employment to be financially dependent and contribute financially to their families. In other words, working women especially married working women are performing their duties and responsibilities both at home and workplace as well as contributing financially to their families. But, in general, the attitude of family members towards working women has remained the same. Thus, in terms of finance and decision-making, it was very important to understand the personal space of working women in the family in terms of their participation in family decision-making. Therefore, the present study was to find out the status of working women in the family in terms of finance and decision-making in Patna (Bihar).

Keywords: *Working Women, Decision Making*

A woman who works outside her home for a salary or wages is referred to as a working woman. Not only in India but all over the world during the last few years urbanization, industrialization, the rising level of education, etc. have changed the status of women which has led to the concept of “working women”. Whether it is from rural areas or urban areas, women are now moving out of the domestic sphere and playing professional roles outside the home. This allows them to realize their strengths and potential, broaden their perspective as well as create a meaningful meaning in their lives.

We all know that women play an important role not only in the family but also in social activities, their planning and decisions are very effective and accurate, which benefits both the family and society a lot (Eric, 2003). But the decision-making ability of working women are affected by their autonomy, ethnicity, rural-urban, classification, level of education, etc. (Banerjee, 2005; Singh, et al. 2013; Nigatu, et al. 2014). According to Sethi (1998), working women have a greater role in household decision-making in the family as they have their own savings and money (Anderson-& Eswara, 2009). She assists the family members in any type of family financial decision because of her savings and money and also takes the decision herself. It is a common fact all over the world that women are not less than men in terms of intelligence, imagination, thinking, attitude, courage, and activities, but even today our patriarchal society does not consider them empowered to take decisions. Already women

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always ask their husbands or relatives before taking any decision whether it is personal or family or social.

Thus, today working women in every field are utilizing their full capabilities and skills not only for themselves but also for the upliftment of their families and society. They have their own income, which provides freedom, security, and independence. Working women are doing their maintenance as well as the financial needs of their families as per the requirement. In other words, working women especially married working women are performing their duties and responsibilities both at home and workplace as well as contributing financially to their families. But, in general, the attitude of family members towards working women has remained the same. Thus, in terms of finance and decision-making, it was very important to understand the personal space of working women in the family in terms of their participation in family decision-making. Therefore, the present study was to find out the status of working women in the family in terms of finance and decision-making in Patna (Bihar).

METHODOLOGY

Aims

This study aims to access to see the status of working women in the family in terms of finance and decision-making in Patna (Bihar).

Objectives

The main objective of the study was to find out the status of working women in the family in terms of finance and decision-making in Patna (Bihar).

Research Question

1. Do working women participate in family decisions like the marriage of other family members, purchase of any expensive items in the family, etc.?
2. Do working women take the help of other family members to make their personal decisions? and
3. Do working women earn money and give some amount to their family, due to which opportunity to participate in family decisions?

Sample

The geographical area of this study was limited to the area of Patna Municipal Corporation (PMC) in the Patna district of Bihar. The universe of the study was all married working women, above the age of 18 years, and working in various government offices in the Patna Municipal Corporation area of Patna district.

Sample Size

The sample size of the study was 304 married working women who were deliberately selected from various government offices located in PMC areas in the Patna district.

Instruments

A “self-prepared personal interview schedule” was applied to the selected sample for data collection.

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Procedure

Data were collected from married working women by establishing a comfortable rapport and face-to-face interaction. After establishing rapport, they were first explained the purpose of the study, then verbal consent was obtained from them. The interview schedule were given to the respondents only after proper and correct instructions were given to them. Working women were assured that their answers would be kept strictly confidential and would be used only for research purposes.

RESULTS AND DISCUSSIONS

It is generally seen that the higher the income of a person, the more power he/she has in the decision-making process. In this context, working women were asked “Do you participate in family decisions like the marriage of other family members, purchase of any expensive item in the family, etc.?” Responses to this question were divided into two categories “Yes” and “No”. It was found that out of a total of 304 working women, 83.55% had said “yes” but only 16.44% had said “no” (Table 1). It indicates that only 16.44% were working women who did not participate in family decisions despite having a source of income. It could possibly mean that other family members were not happy with their job, or it could also be that there are multiple sources of income in the household due to which weightage is not given to their income.

Today most of working women like to contribute financially to their family, but in our patriarchal society, it is the tradition that male individuals enjoy the freedom to decide about all kinds of domestic and social matters and women only follow their decisions. Now it is important to understand whether working women take their personal decisions alone or take the help of family members. This was assessed by asking questions such as “Do you take the help of other family members to make your personal decisions?” On this question, it was found that out of the total 304 working women, only 28.62% had said “yes” but 71.38% had said “no” (Table-1). It showed that majority of working women (71.38%) did not require help from their family members in making their personal decisions. It means that they were capable enough to make their own personal decisions, not dependent on others.

Today not only in India but all over the world working women are entering every field to contribute to their household income. The attitude of the society and family toward working women changed after women entered various sectors to earn their livelihood. Do you earn money and give some amount to your family, giving them the opportunity to participate in family decisions? To the question, it was found that out of a total of 304 married working women, 48.02% said 'yes' while 51.97% said 'no'. If we look at Table 1, it will be clear that there is a very small difference in the percentage of both yes and no, but the percentage of working women who say no is slightly higher as compared to those who say yes.

Table-1

	Yes		No		Overall	
	n	%	n	%	N	%
Do working women participate in family decisions like the marriage of other family members, purchase of any expensive items in the family, etc.?	254	83.55	50	16.44	304	100.00

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Do working women take the help of other family members to make their personal decisions?	87	28.62	217	71.32	304	100.00
Do working women earn money and give some amount to their family, due to which opportunity to participate in family decisions?	146	48.02	158	51.97	304	100.00

CONCLUSIONS

To conclude it may be said that participation in family decision-making is linked to their own monthly income as the percentage of working women who participated in family decisions was higher than those who never participated in their family decisions. But 16.44% of working women not being involved in family decision-making is a major challenge in modern times. It can be also said that working women have their own monthly income, they have a sense of good and bad due to which they take their personal decisions alone without the help of other family members.

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Conflict of Interest

The author(s) declared no conflict of interest.

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