

# A Study on Role Played by Women in Family Decision Making and Control on Family Purse- A Case Study on SHG Members of Gudumghatta Village Bhadravathi Taluk Shivamogga District Karnataka State India.

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## *Abstract*

*In most societies of the world, women have been defined largely in terms of their functions and wives and mothers, and by cultural images of their sexuality. The rights of women to become educated and to hold job outside of the home have frequently been questioned; women who have had to work have tended to be of low economic and social status. There is no doubt that many or most Indian women do not accept their traditional role of dependence on male relatives. But as the possibility of economic independence through respectable employment, becomes a reality for middle class Indian women, they may be allowed new options. This paper explores the role of women in the family decision-making process. A study was conducted in Gudumghatta village, located in the Bhadravathi Taluk, to examine women's influence in family decision-making and their level of control over household finances.*

**Keywords:** Family Decision making family purse

## 1. Introduction:

Women play an essential role in society. Beyond matriarchal cultures, women often have a significant influence even within patriarchal societies. The well-being and future of children largely depend on mothers, who are often the primary caregivers, focusing on their children's health and education. This is particularly true in countries like India, where traditional and spiritual values shape social structures and daily life. Despite their pivotal role in family life and household economies, women continue to face inequality in social, political, and economic spheres. Women participate in decisions on key family matters, such as marriage arrangements, land transactions, and home improvements. Although the decisions of elder male family members are

typically respected, women contribute valuable opinions, especially when choosing jobs for themselves or other family members, which are given due consideration.

Equality of women is an idea of recent origin and emerged only from the beginning of the nineteenth century, when the individual gained more importance over his status in society. One of the indicators of a woman's status in her participation in the decision-making process in the family and her husband's participation in her household activities and their mutual sharing of leisure time activities. Women play role in taking decision on important family matters. The educated working women are enjoying more rights and privileges than those who are uneducated and unemployed. But, these uneducated and unemployed women are also

performing important economic roles in their respective households. Though, the women perform various roles in their family, yet women are not given due importance to unemployed women are also performing important economic roles in their respective households. Though, the women perform various roles in their family, yet women are not given due importance to associate themselves in the decision-making process in the family.

The image of Indian woman is undergoing considerable change from more passivity to positive self-assertion in view of her education, employment opportunities and break-up of joint families, rapid industrialization and urbanization. Through women are the carriers of social change most of the men do not want to give up their traditional superior position in the family and more over women themselves do not want a change in their attitude. Our Indian society is extremely status conscious and status-bound as Smt. Phulrenu Guha, head of the committee on the status of women in India, puts it very aptly.

## 2. Objectives of the study:

The study aims to explore the role of women in family decision-making, with a primary objective of assessing their involvement in economic decisions within the household and their influence over managing family finances.

The domain of the study may be classifying into two different parts, viz.,

- (i) The concept of the role of women in decision-making process in household and
- (ii) The concept of the control of the family purse.

## 3 Research Methodology:

- In order to select the respondents 30 members from *TWO SELF HELP GROUPS*

in the Gudumagatte village, in Bhadravathi taluk and Shivamogga district were considered for the study.

The respondents were selected by adopting random sampling method.

Both primary and secondary data were used to collect the data, Questionnaire was prepared and same was distributed among SHG members and requested them to fill the questionnaire.

The secondary data used to collect the information like historical background, number of SHG's and number of members.

Observation method was adopted as supplementary technique to provide accurate information about the respondents and their attitudes as well as response towards the issues under study.

After data collection, responses were classified according to each question. As each question included a set of possible answers, responses were grouped based on the options chosen by participants, resulting in homogeneous categories. These categorized responses were organized into tables, with coding sheets prepared to facilitate table creation. The table designs were finalized after fieldwork, and each table presents the data in terms of frequencies and percentages. Statistical analysis was then conducted based on these tables.

- Simple percentage method used for analysis.

## 4. Scope of the study:

This study sheds light on women's decision-making power in various family matters and aims to enhance understanding of women's decision-making skills in social aspects of life. Working women are excluded from this study.

## 5. Limitations of the study:

Study has been restricted to Gudumagatte

village of Bhadravathi Taulk only.

Although there are many SHGs in the area, this study focused on only two SHGs.

Working women and other women who were not the member of SHG's were excluded from the study

## 6. Analysis and Interpretation

### About Gudumagatte Village:

Gudumagatta is a Village in Bhadravati Taluk in Shimoga District of Karnataka State consists around 1500 population, out of which 50% are women, and main occupation of people in this area is agriculture. Main crop is Arecanut, Paddy, and floriculture

### 1. Demographic Study of Gudumagatte Village:

**Table 1: Population of Gudumagatta (as per censuses 2011)**

Particulars	Total	Male	Percentage	Female	Percentage
Total Population	1,426	728	51%	698	48.9%
Literate Population	830	482	58.07	348	41.92
Illiterate Population	596	246	41.27	350	58.72

The village has a total population of 1,426, with 51% male and 48.9% female. Among them, 58.07% of men are literate, while only 41.92% of women are literate.

### Shgs in Gudumagatte Village:

There are FOUR number of SHG are working in Gudumagatte gram panchayat limit. I have taken only TWO Self Help Group for my study, naming SHREE SHAKTI and Madhuri Selp Help Group.

### SHREE GOURI SELF HELP GROUP:

SHREE BELAKU is SHG, established on 21-09-2012 works under the guidance of Jnana Vikasa Kendra, Shri Dharmasthal Sangha headed by Dr Veerendra Hegde.

Every month they will have meet and discussion, all the members participated

actively. and monthly once they pay amount for their group. As of now this group consists 20 members, headed by Kavita Karibasappa and Renuka Ramesh.

### Madhuri Self Help Group:

Madhuri is SHG, established in the year 2012, works under the guidance of Jnana Vikasa Kendra, Shri Dharmasthal Sangha headed by Dr Veerendra Hegde.

Every month they will have meet and discussion, all the members participated actively. and monthly once they pay amount for their group. As of now this group consists 20 members, headed by Manjula.

All Self Help Groups, Frequently organize programs with the help of Jnanavikasa Kendra, Resource persons from various field were invites, and provide lot of information's, by which members can explore skills like Financial Management, Small business/ start up schemes, marketing skills etc. these program build confident among members regarding decision making.

### Preparation of Monthly Family Budget

**Table 2: Preparation of Monthly Family Budget**

Sl. No	Budget prepared by	No. of Respondent	Percentage (%)
1	Self	5	16.66%
2	Husband	5	16.66%
3	Both husband and wife	10	33.33%
4	Father-in-law	3	10%
5	Mother-in-law	1	3.33%
6	Self + Mother-in-law	2	6.66%
7	Both husband and wife+Mother-in-law	4	13.33%
Total		30	100%

Other family members like father-in-law, mother-in-law had very less responsibility in preparation of the family budget in a joint family. In a patriarchal system, the eldest male is typically considered the head of the family. As a result, men often take on the

primary role in providing financial support and bear the main responsibility for managing the family finances in a traditional Indian household. But, now-a-days the idea has been changed in urban areas as observed during the investigation. However, in case of an urban society, housewives irrespective of their employment status tend to play a joint role with their husbands in such household economic activities.

### 3. Total Earning Members of the Family

**Table 3: Total Earning Members of the Family**

Sl. No	Total Earning Members of the Family (including the respondent)	No. of Respondent	Percentage (%)
1	1 member	08	26.66%
2	2 member	11	36.66%
3	3 member	09	30%
4	4 member	02	6.66%
5	5 member	00	00
6	6 member	00	00
7	7 member	00	00
	Total	30	100%

Earning is an important aspect for a high living standard which brings the healthy environment through happiness to a family. So, it is necessary to see about the number of earning members in a family. As per study, majority of the respondents' families had 2 numbers with 36.66% and 3 numbers with 30%, while 1 number. with 26.66%, 4 with 6.66% and 5,6 and 7 numbers of were found to have Zero in each family respectively out of 30 respondents (Table 2)

### 4. Main Earning source of the Husband

**Table 4: Main Earning source of the Husband**

Sl. No	Earning Source	No. of Respondents	Percentage (%)
1	Agriculture	20	66.66%
2	Business	03	10%
3	Service	02	6.665
4	Any other (N.G.O.)	05	16.66%
	Total	30	100%

The income of the husband is also equally important to run a family. We generally observed that people from low-income group found it difficult to manage the family for providing education, clothing, medical care etc, to their children. In the study, it was found that near three-fourth of the respondents' husbands i.e. 66.66% had agriculture as earning source, while with 16.66 % of respondents, husbands opted for any other (NGO). 10% were engaged in Business as the main earning source. As the study area was rural area, only 6.66% of families were found to engage themselves in service activities to maintain the family.

### 5. Income of the Family from all sides( per annum)

**Table 5: Income of the Family from all sides( per annum)**

Sl. No	Income	No. of Respondent	Percentage (%)
1	Below Rs. 50,000/-	07	23.33%
2	Rs. 50,000/- to 75,000/-	03	10%
3	Rs. 75,000/- to 1,00,000/-	07	23.33%
4	Above Rs. 1,00,000/-	13	43.33%
	Total	30	100%

As most of the respondents' husbands earning source was agriculture and their main crop is Arecanut, the family income went up above Rs. 1,00,000.00 per annum i.e. 43.33% of the total respondents. 23.33% respondents fall in both Below 50,000 and Rs 75000 to 1,00,00. Likewise, 19% families earned in the range of Rs. 50,000.00 to Rs. 75,000. Only.

### 6. Decision taken regarding purchase of clothes / ornaments

**Table 6: Decision taken regarding purchase of clothes / ornaments**

Sl. No.	Decision taken by	No. of Respondent	Percentage (%)
1	Self	06	20%
2	Husband	03	10%

3	Both husband and wife	19	63.33%
4	Any other member of the family	02	6.66%
Total		30	100%

**Decision on purchase of clothes, ornaments:** - Regarding the purchase of clothes and ornaments, it was observed that around 63% of respondents took decisions by both husband and wife, 20% respondents took decision by themselves, while 10% decisions took by husband themselves similarly in 7% respondents informed involvement of other family members.

## 7. Freedom given by the Husband

**Table 7: Freedom given by the Husband**

Sl. No.	Freedom in respect of	No. of Respondents	Percentage (%)
1	Buying of clothes for self	11	36.66%
2	Buying the clothes for children	04	13.33%
3	Buying the clothes for family	05	16.66%
4	Both husband and wife purchase most	09	30%
5	Husband only buys everything	01	3.33%
Total		30	100%

As such, husbands 37% of respondents had given freedom to their wives for purchasing clothes for self. On the other hand, only 30% numbers of respondents were found, wherein, such decisions were taken by both husband and wife. 17% given freedom to their wives to purchase for their family. The role of the husband in such activities were found in case of 3% of respondents' families only

## 8. Meeting of Household Expenditure

**Table 8: Meeting of Household Expenditure**

Sl. No.	Household expenditure met up by	No. of Respondent	Percentage (%)
1	Self alone	08	26.66%
2	Husband alone	07	23.33%
3	Both husband and wife	15	50%
Total		30	100%

In respect of meeting the household expenditure, 50% respondents' families were found through sharing by husband and wife. On the other hand, involvement in meeting household expenditure individually by the respondents was in case of 26.66%, while it was in 23.33% of respondents' families being met up by husband alone

## Control of Family Purse and Expenditure

**Table 9: Control of Family Purse and Expenditure**

Sl. No.	Family expenditure	No. of Respondent	Percentage (%)
1	Self	06	20%
2	Husband	04	13.33%
3	Both husband and wife	20	66.66%
Total		30	100%

It was also observed during the study that the handling of family purse was mostly done by both husbands and wives to have a control over family expenditure. This practiced was observed in case of 66% of respondents. The wife (respondent) was given significant importance and freedom to manage the family finances, as indicated by the involvement of 20% of respondents. It was also observed that only 13% of respondents' husbands participated in such financial activities within the family.

## 7. Findings

The study's findings indicate that control over family finances is a crucial issue, as it involves resource allocation and defines the role of women in decision-making. Today, managing the family budget has become increasingly important.

Women gain empowerment through self-help groups, which enables them to achieve economic independence and engage in activities outside their homes.

This means that empowered women have the ability to earn their own income and spend it

according to their preferences and priorities. Consequently, they also play a role in managing the family's finances.

Empowered women have significantly contributed to enhancing women's social status and bringing about changes within the family institution. Traditionally overlooked, women, who make up nearly half of the total population, represent a vital segment of society. There are noticeable variations in employment opportunities and persistent gender discrimination across different areas of life. Since the dawn of human society, men and women have supported each other in various roles, working together to secure their livelihoods.

### 8. Conclusion:

SHGs have played a crucial role in creating an awareness and improvement in the status of women by ensuring an independent social standing to them.

As far as the type of the family was concerned, it was found that emerging nuclear families in rural area gave more opportunities to develop equalitarian relationship. In nuclear families the couple jointly took the decision relating to the matter of their children.

The empowerment of women entails recognizing their own potential and developing the capacity to utilize it effectively through awareness, motivation, and training. A woman's personality and her true equality with men are fundamentally shaped by her active and creative involvement in household activities.

'She must be as competent as 'He' to accept any responsibility confidently without expecting any special favor or excuse of being women. She must get equal. treatment right from her birth and in the way she grows up so that positive self-image is built in her. All care should be taken so that she can acquire necessary life skills to equip herself for life. Family, society, education system

and government should act synchronizing to make full use of the inmate potential of women who consist half the population. Then only can a nation grow.

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