CHAPTER-VII
FACTORS DETERMINING WOMEN'S PARTICIPATION IN HOUSEHOLD DECISION-MAKING : OBSERVATIONS FROM PRIMARY SURVEY

7.1: Introduction

The significance of gender variables in household decision-making are called into question if the women in the sample are not making decisions independently of their spouse or partner. Although this problem has long been recognized by researchers, few have presented reasonable empirical solutions. Although sole participation in household decision-making is considered in the household, it is still difficult to generalize from their behavior to the population at large of the sole participation of male or female since single women and men are not necessarily representative of the universe chosen for the study. Thus, accurate identification of the decision-maker for each household is essential for empirical work in this area. Anecdotally, men have traditionally been more likely than women to make household decisions, but there is evidence to suggest that women's involvement in household decision-making has been increasing. The purpose of this study is to empirically estimate a model of household decision-making to determine the factors that increases women's involvement in the decision-making process. The results of the estimation shed light on the decision-making process in household and suggest some guidelines that researchers can use to classify married and cohabiting couple households according to the gender of the person who is most likely to be the decision-maker in the household. We also have reviewed the literature on models of household decision-making since this literature provides the basis for our empirical model and variable selection.

7.2 Literature on Gender Bias in household decision making

The study on "Gender of children, Bargaining Power, and Intra-household Resource Allocation in China" by Li and Wu, 2000, have found that unitary model of resource allocation in developing countries have been rejected. It has been revealed that resources allocated by the household head and his or her spouse are different. According to this model of household resource allocation, women mostly allocate the resources on nutrition, education and health. The allocation of resources by women empower them to bargain through household decisions on various matters. Gender of a child, born in the family also is the determining factor to bargain through household decision-making. The study on " Expenditure Patterns and Gender Bias: Evidence from Selected Indian States" by Lancaster, Maitra and Ray,2008, have been shown to be extended by leaving out the assumption of income pooling between the household earners, since the welfare achieved to each income earner is not related to household decision-making processes. In their collective

model they have considered two individuals, namely the male and the female and their utilities depend upon the consumption of commodity and leisure they enjoy. The household's utility depends on the weighted sum of utilities of the two individuals and household maximizes this sum of utilities, this is one approach of modeling the household by maximizing the unified utility. For many household decisions, it is the family rather than the individual of the household that is considered to be critical decision making and consumption unit. This idea has been recognized by researchers for some time: joint decision-making has been reported in the areas of home purchasing (Cunningham and Green 1974; Davis and Rigaux 1974; Munsinger, Weber, and Hasen 1975), automobile purchasing, and home furnishings (Davis 1970; Green and Cunningham 1975). Davis has identified various stages in the decision-making process and the relative degree of influence of each of the family members in these stages (Davis 1970, 1971; Davis and Rigaux 1974). Others have also considered the differences in perceived influence of the husband and wife in household decision-making (Ferber and Lee 1974; Filatrault and Ritchie 1980). Haley, Overholser, and Associates (1975) measured both the direct and indirect (taking the husband's & wife's preference into consideration) influence of the husband and wife in decision-making in the purchase of 87 packaged products. Other studies have begun to consider the determinants of role structure, such as empathy and involvement (Burns 1977; Bums and Granbois 1960).

These studies have been very important in developing a basic understanding of family and their pattern of participation in decision-making while buying. However, as suggested by Davis (1976), most of the studies have focused only on the outcomes of the decision-making process, rather than on the process itself. The result is that very little is known about how families reach about making decisions. Researchers must begin to examine the family decision-making process, rather than just to identify decision-maker or the outcome.

This family decision-making process is often dynamic and complicated. Davis (1976) suggests that if it is consensual - i.e., if family members agree on the desired outcome - the family will rely on predetermined budget guidelines, make one person responsible for the decision, or engage in problem solving. In a problem solving situation, family discussions will focus on questions of fact, and a choice will be made that reflects equal consent or joint decisions agreement among the family members. Yet family members will often disagree about the desirability of the various alternatives.

These differences of opinion can result from differences in goals and differences in perceptions about the relevant alternatives (Sheth 1974). In these situations, decision-making becomes accommodative, rather than consensual. Disagreement implies that there will probably be attempts to accommodate and resolve it before a joint purchase choice is made. During the period when various alternatives are being considered, each spouse will often attempt to influence the other toward his or her preferred decision.

A spouse can use a variety of influencial techniques, depending on his or her own characteristics, the characteristics of the individual she is trying to influence, the nature of the purchase and its importance to the individual, and other situational factors. The other partner may respond using yet another set of techniques.

The purpose of this study is to examine the strategies used by individual spouses in making accommodative joint decisions of households. The present research identifies the combinations of influential strategies used by individuals and evaluates the impact of certain socioeconomic and situational characteristics on the use of such strategies. It also examines (1) whether or not certain husband/wife influence patterns are more prevalent than others, (2) whether or not spouses' perceptions of each other's influence attempts agree, and **(3)** whether or not individuals, using certain combinations of strategies, evaluate their influence attempts as successful.

A greater understanding of the use of influences strategies can be achieved by considering the characteristics of the individuals involved and of the situation in which the influence attempt takes place. The marketing and sociology literature presents a number of variables that are hypothesized to affect the family decision-making process. Blood and Wolfe (1960) suggest several personal characteristics in their "resource theory," which assumes that the comparative resources of the husband and wife determine the balance of power. These resources consist of education, income, competence, personal attractiveness, the performance of each partner in the various roles of homemaker, companion, and sex partner, and so on. For example, the greater the relative amount of income that a spouse contributes to the household, the greater is his or her decision-making power might be experienced; as in another example, Blood and Wolfe (1960) found that wives lose influence during the child-rearing stage of the family life cycle. This is consistent with Sheth's (1974) theory of family buying decisions, in which he includes a life cycle construct. Heer's (1963) "exchange theory" is similar to Blood and Wolfe's "resource theory," except that Heer introduces the idea of marriage alternatives. The spouse who could most easily find another spouse as desirable as his or her current spouse has another source of power, in that she has potentially acceptable alternatives.

7.3 Modelling Women's Decision-making

Household decision-making has been the subject of study in both economics and sociology. The economics literature provides two approaches to model the household from which one can draw inferences about the household's decision-making process while managing the household. Gary Becker (1981) pioneered the neoclassical theory of the household and what has now been known as the "new home economics". In Becker's view, the household can be modeled by maximization of a household (unified) utility function by an altruistic household head. Tastes and preferences of all household members are taken into account in the household utility function and they are assumed to be exogenously determined and held constant over time. Becker avoids

problems of aggregating individual utility functions by assuming that decisions are made by an altruistic head or "benevolent dictator". The outcome of this model of household decision-making is an efficient allocation of household resources wherein the household utility is maximized by having each person specializing to take advantage of their comparative advantage. This model does not distinguish between individual household members, nor does it recognize any systematic differences in power relations based for example on gender. The new home economics predict that resource allocation in the household is independent of who earns the income in the household (see Grossbard-Shechtman, 2001) for a review of recent developments in the new home economics literature. The implication for household decision-making is that not only the outcome, but who the decision-maker is, should both be independent of who earns the income in the household.

The primary alternatives to the neoclassical view of the household models recognized that households do not operate without friction and model the household decision-making process as a bargaining process. The earliest bargaining models used cooperative game theory to model the household (e.g., Manser & Brown, 1980; McElroy & Horney, 1981). These assume that spouses have unique preferences that can be represented by individual utility functions and that individual differences and the allocation of household resources are resolved through a cooperative bargaining process. A spouse's bargaining power is determined by their threat point - the level of utility they would have outside the relationship. Relative access to income, education, and paid work outside the home would all be expected to increase the bargaining power of a household member. Empirical tests of these models find support for certain variables that represent threat points such as an individual's assets and unearned income (Katz 1997). In the context of decision-making, cooperative bargaining models imply that women who work outside the home and earn an income, women with assets of their own, and women with unearned income, will have more say in household decisions than other women.

Another strand in the household bargaining literature challenges the assumption used in cooperative bargaining models and models households in terms of a non-cooperative bargaining process. Their main objection in the cooperative bargaining models is the problems they have with enforcement. Cournot-Nash models (e.g., Lundberg & Pollack, 1993) have suggested as a preferable alternative to the Nash bargaining models used in cooperative bargaining models. Individual's access to income is important in determining their power in the bargaining process. The implications for decision-making in the household is that, the higher a woman's income is relative to her husband's, we would expect the greater participation to be in that decision-making process.

The dominant theory offered in the sociology literature is more consistent with bargaining models of the household but is somewhat less sophisticated. This literature developed from seminal research by Blood and Wolfe (1960) in which decision-making power within the household was

hypothesized to be determined by the individual partner's command over financial resources. Subsequent studies have concluded that the balance of power in the family is dependent upon relative access to resources such as income, education, and paid work outside the home.

On the whole, sociologists have not elaborated on the nature of power within the household. In this respect, economists have suggested that the key factor is influence in household decision-making, allowing for the possibility that spouses and partners are likely to have different preferences when it comes to spending household income. The prediction that comes from both the power and influence models of sociology and the bargaining models of economics is that women's involvement in household decision-making will be positively related to their share of total household income and wealth. The prediction of the models of new home economics is that there will be no relationship between these variables.

The purpose of the present study is to examine the factors that determine the women's participation in household decision making. For practical purposes, the econometric exercise and modeling has been attempted for sample observations obtained for the villages surveyed in Darjeeling district. The reason behind this is simple because of the observed higher participation of women and/or joint decision-making in the households surveyed. Since the present study is concerned with the factors that determine female participation in decision-making, Darjeeling as the case study is more appropriate compared to Jalpaiguri finding where male members dominate in decision making, as is evident from the earlier two chapters.

In this model, the study took 18 parameters to measure the pattern of participation in decision-making of women in running a household: these are decision-making regarding i) allocation of expenditure on purchase of food items; ii) property ownership; iii) children's education; iv) healthcare seeking; v) healthcare services vi) female healthcare services; vii) family planning accepatance; viii) permission before leaving the house; ix) Self Help Group membership; x) visits to the natal family; xi) control of finance/expenditure; xii) visits to doctors for child treatment; xiii) pooling of income; xiv) ownership of productive assets; xv) undertaking economic activities by women; xvi) dietary decisions; xvii) allocation of quality goods to male child; and xviii) frequency of availability of food for female child.

In the empirical estimation that follows, we examine the relationship between women's involvement in household decision-making and their share of income and the level of household wealth (given our inability to determine household members' shares of wealth). The purpose of this study is to examine the factors that increase women's participation in household decisions. Respondents were asked to identify whether household decisions were primarily made by the respondent, her/his spouse, or jointly. Following Dobbelsteen and Kooreman (1997) the model

estimated in this study is an ordered probit where the order Yi represents increasing involvement of the woman in household decision-making:

Yi = 1 if a man is the primary decision-maker

= 2 if decisions are made jointly

= 3 if a woman is the primary decision-maker

Based on the theoretical literature, we hypothesize that the level of female involvement in household decision-making is a function of the age, religion, marital status, age at marriage, education, family status, structure of household, primary occupation, secondary occupation, household size, earning members, and income of each spouse and certain household attributes. More specifically, the model to be estimated takes the form:

$$Y_i = \alpha_i + \beta_{1i}AGE + \beta_{2i}RLG + \beta_{3i}MT + \beta_{4i}MA + \beta_{5i}EDU + \beta_{6i}FT + \beta_{7i}ESOH + \beta_{8i}PO + \beta_{9i}SO + \beta_{10i}HS + \beta_{11i}EM + \beta_{12i}I + \varepsilon_i$$

Table-7.1: Variable Description

VARIABLES	Variable Description
AGE	is the dummy variable for respondent's age
RLG.	is a dummy variable for religion
MT	is a dummy variable for marital status
MA	is a dummy variable for age of marriage
EDU	is a dummy variable for education level of the head of the household
FT	is a dummy variable for family status
ESOH	is a dummy variable for earning status of households
PO	is a dummy variable for Primary Occupation
SO	is a dummy variable for Secondary Occupation
HS	is a dummy variable for Household Size
EM	is a dummy variable for Number of Earning Member
I	is a non-dichotomous variable for Income

Table- 7.2: Restrictions on Variables

VAR	Restrictions
AGE	Respondent's aged below 21 years Value 1; 0 otherwise
	Respondent's aged between 21-35 years Value 1; 0 otherwise
	Respondent's aged between 36-50 years Value 1; 0 otherwise
	Respondent's aged above 50 years Value 1; 0 otherwise
RLG	if Hindu=0, Christian=1, other=2
MT	if Single=0; Married=1; widowed=2; Separated=3; Divorced=4
MA	Female member age of marriage below 15 years Value 1; 0 otherwise
EDU	if Illiterate=0; Functionally Literate=1; upto class IV=2; upto class VIII=3; higher than class VIII=4
FT	if Unitary=0; Joint=1
ESOH	if Sole=0; Joint=1
PO	if Tea garden Labour=0; other=1
SO	if Nil=0; Wage Labour=1; Petty trade=2; Service=3; other=4
HS	if <four =0; other =1
EM	if only male=0; both =1

Since the dependent variable is of main interest, or factors that determine women's participation in household decision-making had an ordinal categorical nature, the ordered probit model was employed for the analysis of the polychotomous response data. Considering the ordinal Probit model, let:

$$Y^* = \beta^/ X_i + \varepsilon_i$$

Where; Y^* is the underlying latent variable that indexes the level of participation of the woman in a given household operation, X_i is a vector of parameters to be estimated and ε_i is the stochastic error term. The latent variable exhibits itself in ordinal categories, which could be coded as 0, 1, 2, 3, ..., k. The response of category k is thus observed when the underlying continuous response falls in the *k*-th interval as:

$Y^* = 0, if\ Y^* \leq \delta_0$

$Y^* = 1, if\ \delta_0 < Y^* \leq \delta_1$

$Y^* = 2, if\ \delta_1 < Y^* \leq \delta_2$

$Y^* = 3, if\ \delta_2 < Y^* \leq \delta_3$

Where δ_i (i=0, 1, 2, 3) are the unobservable threshold parameters that will be estimated together with other parameters in the model. When an intercept coefficient is included in the model, 0 is normalized to a zero value [6] and hence only k-1 additional parameters are estimated with s. The probabilities for each of the observed ordinal response which in this study had 10 responses (0, 1, 2, 3) will be given as:

$$prob(Y = 0) = P(Y^* \leq 0) = P(\beta^/ X + \varepsilon_i \leq 0) = \emptyset(-\beta^/ X)$$

$$prob(Y = 1) = \emptyset(\delta_1 - \beta^/ X) - \emptyset(-\beta^/ X)$$

$$prob(Y = 2) = \emptyset(\delta_2 - \beta^/ X) - \emptyset(\delta_1 - \beta^/ X)$$

$$prob(Y = 3) = 1 - \emptyset(\delta_2 - \beta^/ X)$$

Where $0 < \delta_1 < \delta_2 < ... < \delta_{k-1}$ $\emptyset$ is the cumulative normal distribution function such that the sum total of the above probabilities is equal to one. The marginal effects of the regressors X on the probabilities are not equal to the coefficients. The marginal probabilities could therefore be calculated from the Probit model as:

$$\frac{dprob[Y_k]}{dX_k} = [\emptyset(\delta_{k-1} - \beta^/ X_k) - \emptyset(\delta_k - \beta^/ X_k)]\beta$$

where $\emptyset$ (.) is the normal density function, δ_k the threshold parameter and X_k the k-th explanatory variable. The marginal effect was computed directly from the SPSS software employed in the analysis of this study. The list of variables used in the main empirical model is given on Table 1. The dependent variable indexes if the level of participation of the woman is low, medium or high. The value is 1 if low, 2 if medium, 3 if high and 0 otherwise. The explanatory variables employed in the Probit regression model are defined in Table -2.

7.4: Results & Discussions

The household decision-making model is estimated through an Ordered Probit Regression using the survey data for Darjeeling in the table 3 below. The negative sign on the coefficient for household income on decisions regarding allocation of expenditure on family consumption, allocation of work, ownership of property, and other aspects of household indicate that the household moves toward lower female involvement in decision-making on these financial issues of household as the man's share of income increases, and higher female involvement on children's education and family's health expenditure as the family's of income increases.

The extent of women participation in household management decision making process depends on a number of factors. Table -4 shows the maximum likelihood estimates of the parameters of Probit regression model characterising the role of women as participation in household decision-making.

Table-7. 3 : Ordered Probit regressions of the women's decision making status(Darjeeling)

Regressors	Decision-regarding expenditure on food consumption	Decision regarding ownership of property	Decision-regarding education of Children	Decisions regarding female health care	Decisions regarding sources of health services obtained	Decision regarding family planning
Income of household(INC)	0.711	0.321	0.479	-0.569	-0.406	0.243
			(0.623)	(0.376)	(0.402)	(0.414)
Education of wife (EDUW)	-0.003	-0.018	0.122	-0.076	0.008	-0.098
	(0.036)	(0.037)	(0.050)***	(0.025)*	(0.028)	(0.029)*
Education of husband(EDUH)	-0.008	0.052	0.024	0.032	0.005	0.031
	(0.035)	(0.036)	(0.046)	(0.026)	(0.029)	(0.029)
Age of Women(Age)	0.012	0.027	0.050	0.001	0.004	0.005
	(0.012)	(0.012)**	(0.014)*	(0.009)	(0.010)	(0.010)
Earning Status of women (ESTAT)	0.389	0.070	-0.375	0.268	0.010	0.022
	(0.136)*	(0.139)	(72.20)**	(0.107)**	(0.115)	(0.116)
Size of household(SHH)	0.055	-0.043	0.134	0.055	0.012	0.001
	(0.171)	(0.179)	(0.230)	(0.119)	(0.129)	(0.134)
Landholding (LND HLD)	0.400	0.127	0.461	-0.358	-0.345	0.265
	(0.403)	(0.414)	(0.510)	(0.220)***	(0.239)	(0.249)
Chi^2 test zero slope	50.09	37.96	54.99	24.96	4.73	29.31
Scaled R^2	0.068	0.057	0.106	0.021	0.005	0.030
No. of Observations	150	150	150	150	150	150

*Notes: The table reports the estimates of the ordered probit regressions with standard errors presented in parentheses. * denotes statistical significance at the*

*1 percent level; ** denotes statistical significance at the 5 percent level; *** denotes statistical significance at the 10 percent level.*

Source: Calculated from the village sample observations

98 percent of the women married and cohabiting were correctly classified by the model. The log-likelihood ratio test showed that the estimated model with the set of explanatory variables for the data was better compared with the null model. There was therefore a significant relationship between the log of odds {ln [P/(1-P)]}and the probability of the level of women involvement in household management decision-making and the explanatory variables included in the model. This is suggestive of the fact that these variables contribute significantly as a group to the explanation of

the role of women in decision-making in household. The Madalla and Mcfadden R2 prove the goodness of the model used in the analysis.

Based on the Probit model analysis, the age group, education, religion, marital status, variables were found to have significant influence on the level of women participation in household decision making. The negative signs on age groups with ages 35 years and below and the positive signs on the age groups variables with ages 36 years and above imply that the level of participation of the women in household management decision making increases with age: This therefore, suggests that the age of the woman of the household is an important variable influencing the involvement of the woman in household management decision making. However, only with the 36-50 and >50 age groups were significant at the 5% level.

Table-7.4: Influence of factors on household decision-making

	DRFE	DROP	DRCE	DRHC	DRHS	DRFH	DRFP	DRPLH	DRHW	DRVNF	DRCF	DRVDCT	DRPI	DROPA	DREA	DRDF	DRIFM	DRFAFF
AGE <21	-1.352	-0.76	-0.912	-0.302	-0.281	-0.361	-0.412	-0.704	-0.391	-0.745	-0.277	-0.281	-0.227	-0.721	-0.882	-0.642	-0.453	-1.456
AGE 21-35	0.295	0.346	0.821	0.664	0.531	0.633	0.923	0.393	0.629	0.722	0.568	0.911	0.981	0.674	0.822	0.871	0.772	0.543
AGE 36-50	0.766	0.543	0.912	0.561	0.783	0.251	0.295	0.222	0.623	0.349	0.745	0.349	0.729	0.241	0.723	0.934	0.623	0.295
AGE >50	0.983	0.948	0.874	0.784	0.933	0.346	0.821	0.664	0.393	0.981	0.674	0.633	0.923	0.629	0.722	0.911	0.349	0.745
RLG	0.114	0.251	0.295	0.729	0.241	0.531	0.531	0.784	0.745	0.821	0.821	0.568	0.591	0.664	0.637	0.729	0.783	0.241
MT	0.455	0.222	0.723	0.934	0.436	0.295	0.783	0.729	0.543	0.822	0.674	0.783	0.476	0.784	0.311	0.295	0.933	0.436
MA	-0.311	0.849	0.623	0.443	0.529	0.723	0.933	0.934	0.295	0.723	0.241	0.933	0.677	0.591	0.771	0.766	0.771	0.745
EDU	0.637	0.951	0.199	0.734	0.923	0.623	0.241	0.443	0.568	0.933	0.295	0.911	0.887	0.729	0.365	0.923	0.365	0.674
FT	-0.711	-0.113	0.346	0.435	0.331	0.199	0.295	0.734	0.623	0.241	0.723	0.342	0.711	0.561	0.251	0.591	0.551	0.664

ESOH	-0.244	-0.486	0.543	0.771	0.677	0.723	0.723	0.199	0.455	0.295	0.912	0.633	0.531	0.784	0.346	0.954	0.866	0.723
PO	0.591	0.331	0.948	0.365	0.887	0.722	0.674	0.346	0.222	0.821	0.874	0.346	0.783	0.393	0/251	0.724	0.784	0.722
SO	0.476	0.291	0.724	0.954	0.322	0.722	0.241	0.543	0.637	0.531	0.531	0.531	-0.171	0.222	0.346	0.531	0.729	0.934
HS	-0.171	0.551	0.652	0.724	0.515	0.349	0.629	0.772	0.311	0.531	0.222	0.349	0.844	0.664	0.531	0.349	0.723	0.443
EM	0.844	0.866	0.677	0.298	0.772	0.981	0.772	0.623	0.729	0.783	0.664	0.543	0.821	0.948	0.729	0.476	0.623	0.874
I	0.711	0.321	0.251	0.451	0.318	0.566	0.948	0.349	0.923	0.665	0.241	0.295	0.531	0.724	0.923	0.677	0.199	0.295

The following observations can be made from Table 3&4 where the parameters age, religion, marital status, etc are expected to influence the variables of decision-making –

(1) the spouse who is young with age below 21 years does not have any influence on decisions regarding ownership of economic resources including land , as is expected from patriarchal rural families. Lower the age the more is the lack of influencing power regarding economic activities and ownership of productive assets as is evident from higher magnitude but a negative correlation.

(2) Lower the age of the spouse it is evident that she does not have any voice regarding any kind of decision making within the household. In fact her participation is not desirable in any form of decision-making.

(3) With age and experience the woman acquires an improve status in decision-making in all respects. However, the significant influence in decision-making is with children's education, visits to doctor for child treatment and pooling and decision regarding undertaking economic activities, food distribution and visits to natal place and family planning. Interestingly, control of finances and ownership of land and other productive assets do not improve as much as is desired.

Significantly, as the woman gets older her command within the household increases as is evident with her control over decisions regarding domestic activities, e.g. expenditure on food, children's education, health of children and others like, family planning, distribution and dietary choice of food, etc. Her participation in decision-making regarding economic activities and possibility of asset/property ownership improves drastically. However, as is the cultural norm of rural societies in India, the woman neglects her health and fails to have any significant participation in decisions regarding her health care while devoting her time to the health care of the other family members, thus contributing to the "care"economy significantly.

(4) Religion does not have any significant influence on property ownership since most women are deprived from ownership of any form of property, and productive assets in developing countries like India and are thus subject to poverty and destitution in case of any economic distress.

(5) The other significant parameter that influences decision-making is the educational attainment of the woman respondent. An increase in the educational level heightens the chances of ownership of property and productive assets. However, this ownership does not necessarily translate into participation in any economic activity for the respondent group.

(6) While the educated woman's capacity to influence decision regarding healthcare and her mobility is significantly improved, her influence in other domestic activities does not bear such evidence.

(7) The joint or unitary status of the family does not have any strong influence on the woman's ownership of property or any productive assets. Further, as is the practice in any patriarchal rural society, elderly woman have stronger influence over decision-making regarding domestic activities, children's education and healthcare, not giving much opportunity for the younger women in the family to participate in decision-making in a joint family system.

(8) Invalidating studies where participation in income earning activities enhances the decision-making status of women, the present survey respondents do not show any significant improvement in decision-making regarding ownership of property and productive assets. While her influence on health and her own mobility significantly improved, her influence regarding other domestic activities get any stronger, possibly owning lack of time commitment within the household.

(9) With the increase in household size the decision-making capacity of the women's influence on health care activities and significantly improves her mobility status, possibly owing to the sharing of responsibilities at home or within the family.

(10) Participation of both men and women in economic activities improves the bargaining capacity of the women on all counts except her influence on accessing healthcare and distribution of food within the family.

(11) Increase in household income improves the woman's bargaining capacity, regarding economic activity, ownership of property assets and fulfillment of her desire to join community activities like participating in self help groups. This opportunity possibly gives the women, the economic capacity to own productive assets.

(12) Finally, as the households income and wealth status increases it is expected that women will not be allowed to undertake paid work outside the private domain. However, this is not reflected in the present study as majority of the women's respondents are engaged in paid economic activity.

The significantly positive sign on religion imply that the level of participation in household decision-making is also influenced by religion. The positive sign on the coefficient of marital status on participation in household decision-making on allocation of expenses on food items, ownership of property, children's education, heath care of females, availability of health services, family planning , permission before leaving the house, joining the self help group, visits of natal family, control of finance and treatment of a child by doctor indicate that a married woman of a household enjoying an enhanced status in society, has greater probability to participate in decision-making rather than an unmarried woman.

The negative sign of coefficient on age at marriage in decision-making on allocation of food items indicate that with lower age at marriage, women are not encouraged to participate in household decision-making, the chances of which increase with a more mature age at marriage. Family status with negative sign of coefficient on the participation in decision-making on allocation of expenses on food items, ownership of property, indicate no participation of women in decision-making. While the significantly positive sign on decision-making on health care, decision regarding obtaining of permission before leaving the house, decision regarding control of finance, on pooling of income, on her wishes of joining self help group, indicate the higher level of participation in decision-making.

The negative sign of coefficient of earning status of household in decision-making on allocation of expenses on food items and ownership of property indicate lesser participation of

women in decision-making as more number of male members start contributing to income generation. While the significantly positive sign in decision-making on children's education, female healthcare, health services, family planning, permission before leaving the house, joining of social group, visits of doctor, control of finance, productive assets, serving of food, availability of food to male child, availability of food to female child, indicate that female decision-making increases in these respects with a higher earning status of the household.

Significantly positive sign on coefficient of primary occupation indicates that a woman move towards higher involvement in decision-making with regard to all the regressed variables where women are also engaged in agricultural economic activities.

Negative sign on the coefficient of family size in decision-making variables indicate that the participation of women in decision-making on allocation of expenses on food items is minimum with a large household size. This is probably true in case of joint and extended families, where elderly women and the male members take on decision-making at all levels with younger men and women to execute the decisions. This is indicated by the positive sign on coefficient of family size on other dependent variables indicating that possibly older and experienced women participate to greater extent in decision-making.

The positive sign of coefficient on income in decision-making variables regressed indicate that participation of women in decision-making and management is enhanced with an increase in the income generating capacity of both men and women in the household.

Hence older women participated more in decision making process in the different areas of household aspects than their younger age group counterparts. The significantly positive sign on the EDU variable might be attributed to the high level of knowledge and experience about improved household management acquired by the educated woman of agricultural household. This helps her to influence major decisions being taken in the home, household decision-making inclusive. The wealth status of the woman is also a major determinant of the role of the woman in household decision making. The more financially strong the woman is, the more her involvement in decision making process. In regards to tenancy, the significant positive sign implies that landless women do not make significant participation in household decision- making. The landless woman undertook farming on leased land and could not as such take a major decision that has to do with the land without the owner's consent.

Lastly religion was found not to have any significant influence on the level of the woman's participation in household decision making. This might be due to the second fiddle position the woman is forced to play in the country irrespective of her religion.

Note:

1. The Scaled R-squared is a measure of goodness of fit relative to a model with just a constant term; it is a nonlinear transformation of the Likelihood Ratio test for zero slopes. See Estrella (1998). Although the paper is concerned with trichotomous dependent variables, the scaled R-squared applies to any model with a fixed number of categories, such as Ordered Probit and Multinomial Logit.

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