

## **DECISION MAKING AMONG THE WOMEN- HEADED HOUSEHOLDS**

Dr. K. Uma Rani<sup>1</sup>, Dr. K. Sai Maheswari<sup>2</sup> and G. Bhaskar<sup>3</sup>

### **Introduction**

Agriculture is a family enterprise in which both men and women play different roles and undertake different activities, which are complementary to each other. Particularly the women belonging to the small and marginal households play different roles such as decision maker, supervisor, working as a member of family work force, agricultural labourer and some times as a head of the farm and home. Among the farm women there exists a separate category that is women who head households either out of compulsion or by choice. Farm women who head the households are mostly the widows, spouse of the migrant husband who left the farm in search of better livelihood, sick and disabled husband etc. Such households are a separate category and cannot be equated with other households. The burden of heading the family by a woman has got a double-edged problem of home and farm management. In managing the home, she makes many decisions for the welfare of the family members, including herself. Similarly, in the economic pursuits, farm becomes the main sources of livelihood around which all farm-related decisions are involves. Thus, the role of woman in the family she is heading is dual in nature and the problems multiply in case of poor women with few or no resources excepting the sale of labour.

According to census, 2001 the incidence of Women -Headed Households at the national level is 10 per cent and the average size of the Women -Headed Household was 3.5 as against 5.0 of all other households. M. S. Swaminathan Research Foundation and the National Policy for Farmers (NPF) had organized a brainstorming exercise on issues related to feminization of agriculture and it has felt that the Women - Headed Households are increasing in numbers, and they are becoming the de-facto heads when their husbands migrate. It is in this background, the present study on "**Decision making among the Women- Headed Households**" was undertaken with the following objectives.

### **Objectives:**

1. To study the personal, socio-economic and extension related characteristics of the women heading the farm households.
2. To understand the role-played in decision making by the women heading the households.
3. To suggest strategies for the development of women heading the households.

---

1. Deputy Director (Extn) MANAGE, Rajendranagar, Hyderabad-500030.  
2. Research Associate, MANAGE, Rajendranagar, Hyderabad-500030.  
3. Assistant Director (IT), MANAGE, Rajendranagar, Hyderabad-500030.

**Methodology:**

The study was undertaken in Andhra Pradesh with a sample of 270 women headed households distributed in 27 villages of 9 mandals of three districts in Coastal, Rayalaseema and Telangana regions of the state. The data were collected from the sample women in a pre-tested questionnaire through personal interview and group discussions. The data were tabulated and subjected to averages, percentages and correlations.

**Findings:****Age:**

Majority of the sample women belonged to the active age group of 31-50 years. The percentage of sample women with above 50 years was more (12.22%) in Telangana region, while the percentage of women with less than 30 years of age was high (34.44%) in Coastal region.

**Literacy:**

Illiteracy was wide-spread among sample women with 86 per cent, while among the remaining 14 per cent, majority had primary education.

**Marital Status:**

About 69 per cent of the women were in widowhood. Widows accounted for 75.56 in Telangana region, 67.78 per cent in coastal and 63.33 percent in Rayalaseema region. About 12.59 per cent of the sample was with disabled husbands. More deserted women were found in Rayalaseema region than in other regions.

**Type of Family:**

About 97 per cent of the sample families belonged to the nuclear type and only 3 per cent belonged to joint families. Maximum number of small families were found in coastal region as compared to the other two regions.

**Farm Experience:**

Majority of the sample women had 10 years and less farming experience. Similar pattern existed among regions, but with 16 to 20 years in Rayalaseema region. Thus, majority had fairly good farming experience.

**Land Size:**

The average operational land size for the sample was 1.82 acres and it was 2.67 acres in Rayalaseema region, 1.50 acres in Coastal region and 1.28 acres in Telangana region. Sizable leased in land i.e. owner-cum-tenant operated farmers could be observed in Coastal region only.

**Crops Grown:**

The major crops grown in the sample farms in Coastal region were paddy during both first and second seasons. In Rayalaseema the sample women grew groundnut as the major crop

and only 10 farmers had mulberry also during first season, while paddy and groundnut were sown during second season. In Telangana region 5 crops viz., cotton, paddy, red gram, red gram + cotton, red gram + green gram, subabul and chilli were grown in kharif season and in rabi season only paddy was grown.

**Irrigation:**

As regards sources of irrigation, the canal irrigation was predominant in Coastal region, while well irrigation is the predominant source of irrigation in the other two regions.

**Family income:**

In overall, the total family income worked out to Rs.16,622 per family. It was maximum of Rs.17,633 in coastal region and minimum of Rs.14,807 in Telangana region. The Rayalaseema came in between with Rs.17,427 per farm. Among the sources, crop enterprise accounted for 54 per cent and other allied farm enterprises put together worked out to 66.66 per cent. The balance of 33.72 per cent was found from the sources like wages, petty business etc. In other sources, wage income was the maximum in all the regions.

**Social Participation:**

Out of the 270 sample women 63% could participate in Self-Help-Groups. The percentage of participation in SHGs varied from 52 percent in Telangana region to as high as 80 per cent in Rayalaseema region. The Coastal region could position in between with almost 57 per cent.

**Extension Contact:**

Only in Coastal and Rayalaseema regions a handful of respondents had extension contact.

**Exposure to Mass Media:**

Television was found to be the effective mass media that was utilized by few sample women for entertainment purpose. Other mass media like radio, news papers, magazines etc., were utilized by negligible size of the sample.

**Involvement of Women in Decision-Making**

Decision making ability refers to the ability of the farm woman in taking decisions regarding various activities related to farm and home.

The major decision areas identified for the study are:

- (a) Farm Production,
- (b) Livestock Production,
- (c) Home
- (d) Financial and
- (e) Social

The major activities under each area were identified and the responses from the sample women about their involvement were elicited. The results of the analysis are discussed in this section.

### **a) Decisions Related to Farm Production**

The extent of involvement of sample women in the decisions concerning farm production was analyzed in this study and results are depicted in the Table -1.

About 66 per cent of the sample women involved in the decisions concerning the farm production activities, individually as could be inferred from Table 1, about 27 per cent of respondents involved in decision making process on a consultative basis. These consultations were usually made with family members, neighbours and peer group. Thus, in total, about 93 per cent of the 270 sample women were involved in making decisions concerning the farm activities. Among the regions a maximum of 96 per cent (68 + 28) respondents in Telangana region were involved in making decisions relating to farm production activities, followed by 93 (62+31) per cent in Coastal region and 90 (70+20) per cent in Rayalaseema region.

Among the various farm production activities on which decisions were normally made the involvement of sample women in decision-making in those activities was also assessed as could be noted from Table- 1. Further it can be noticed from Table-1 that maximum number of sample women involved in the decisions concerning the activity of 'arranging wage labour'. Three important activities, in which more respondents involved in decision making were 'what crops to cultivate?', How much 'Area to be sown under each crop?' and Where to sell food grains?' followed by decisions concerning seed selection, quantum of fertilizer use, irrigation etc. Comparatively low involvement was observed in making decisions concerning buying land and farm implements, which were not the frequently occurring activities in the farming environment. Almost similar trend was observed among the three regions.



**Table-1 Involvement in Decision Making by the Women Heading the Households in Farm Production Activities**

(No. of respondents 270)

S. No	Activities	Coastal			Rayalaseema			Telangana			Overall			Total
		I	CM	NI	I	CM	NI	I	CM	NI	I	CM	NI	
1	What crops to cultivate	62	26	2	73	16	1	64	25	1	199	67	4	270 (100)
2	Area under each crop	62	26	2	73	16	1	64	25	1	199	67	4	270 (100)
3	Seed selection	48	39	3	69	18	3	64	25	1	181	82	7	270 (100)
4	How much fertilizer to use	50	37	3	67	20	3	64	25	1	181	82	7	270 (100)
5	What fertilizers to use	50	37	3	67	20	3	64	25	1	181	82	7	270 (100)
6	How many times the field should be irrigated	56	30	4	69	17	4	64	25	1	189	72	9	270 (100)
7	Plant protection	55	31	4	66	21	3	64	25	1	189	72	9	270 (100)
8	Post harvest including harvesting decisions	62	24	4	67	10	13	64	25	1	185	77	8	270 (100)
9	Buying farm inputs	56	31	3	63	16	11	64	25	1	183	72	15	270 (100)
10	Buying farm implements	47	22	1	38	23	29	46	26	18	131	71	68	270 (100)
11	Buying / selling land	45	22	23	34	23	33	37	26	27	116	71	83	270 (100)
12	Arranging wage labour	66	20	4	73	15	2	64	25	1	203	60	7	270 (100)
13	Selling of food grains	64	22	4	66	14	10	64	25	1	194	61	15	270 (100)
	<b>Overall</b>	56 (62.22)	28 (31.11)	6 (6.67)	63 (70.00)	18 (20.00)	9 (10.00)	61 (67.78)	25 (27.78)	4 (4.44)	179 66.30	72 26.67	19 7.04	270 (100)

(Figures in parentheses indicate percentages)

Note: I = Individual, CM =Consultative Mode, NI = Not Involved

## **b) Decisions Related to Livestock Production**

Livestock enterprise in general supplements the farm income at regular intervals. Out of 270 sample women, 70 had the livestock, in addition to crop production. Therefore, the extent of involvement of women in making decisions concerning livestock activities was assessed and the responses are displayed in Table –2.

From Table 2, it could be observed that in overall, out of 70 livestock rearing sample women about 64 per cent were involved in making livestock rearing decisions, while 16 did not involve. Among the regions, the maximum involvement of 84 per cent could be noted in Coastal region, while it was the minimal in Telangana region with 57 per cent and Rayalaseema region being in between with 62 per cent. Low per centage of women involvement in making livestock production decisions in Telangana region and Rayalaseema region is more a matter of concern.

Further perusal of Table 2, indicated that among the various activities, the involvement in decision making was fairly high in the decisions concerning type and number of livestock to be maintained and in buying and selling of animals. However, the involvement was seeming to be low in the decisions concerning artificial insemination and health care of animals. Therefore, in overall, it is inferred that the extension advice on livestock rearing, particularly creating awareness on artificial insemination and animal health care practices has to be strengthened.

**Table – 2 Involvements in Decision Making by the Women Heading the Households in Livestock Production Activities**

(No. of respondents 70)

S. No.	Activities	Coastal			Rayalaseema			Telangana			Overall			Total
		I	CM	NI	I	CM	NI	I	CM	NI	I	CM	NI	
1	Type of livestock to be kept	13	5	1	7	5	4	17	7	11	37	17	16	70
2	Number of livestock to be kept	15	3	1	10	2	4	17	7	11	42	12	16	70
3	Feeding of balanced ration	13	5	1	10	3	3	19	5	11	42	13	15	70
4	Vaccination of animals	12	4	3	5	4	7	12	7	16	29	15	26	70
5	Castration	8	3	8	2	6	8	8	5	22	18	14	38	70
6	Artificial insemination	7	3	9	3	5	8	6	3	26	16	11	43	70
7	Treatment of sick animals	11	6	4	3	5	7	14	8	12	28	19	23	70
8	Buying / selling of livestock	13	4	2	2	9	5	15	8	12	30	21	19	70
	<b>Overall per cent</b>	<b>12</b>	<b>4</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>14</b>	<b>6</b>	<b>15</b>	<b>30</b>	<b>15</b>	<b>25</b>	<b>70</b>
		<b>63.16</b>	<b>21.05</b>	<b>15.79</b>	<b>31.25</b>	<b>31.25</b>	<b>37.5</b>	<b>40</b>	<b>17.14</b>	<b>42.86</b>	<b>42.86</b>	<b>21.43</b>	<b>35.71</b>	<b>100</b>

Note: I = Individual, CM =Consultative Mode, NI = Not Involved



### **c) Decisions Related to Home Activities**

In the women-headed households, the responsibility of making decisions relating to home activities is mostly rested on the women head. In the home decision area, 13 major activities were identified and referred to the sample women. The responses received were furnished in Table 3.

The data in Table 3, portrayed the fact that in overall about 61 per cent of the sample women were involved in making home related decisions individually. Another 18 per cent involved in consultative manner with the family members. Both put together showed that about 79 per cent of the sample women were involved in making home related decisions, while about 21 per cent did not involve. Among the regions, as could be inferred from Table 3, about 82 per cent sample women in Coastal region, 81 per cent in Rayalaseema region and about 75 per cent in Telangana region involved in making home related decisions.

Among the thirteen home related activities considered, high percentage of respondents involved in making decisions in activities like 'type of food to be cooked, 'medical treatment to family members', buying clothes and food materials. However, majority of the women were not involved in the decisions relating to repair and renovation of house, children's education, marriages etc., probably as these occur in the families once in a while.

**Table – 3 Involvement in Decision Making by the Women Heading the Households in Home Activities**

(No. of respondents 270)

S. No.	Activities	Coastal			Rayalaseema			Telangana			Overall			Total
		I	CM	NI	I	CM	NI	I	CM	NI	I	CM	NI	
1	Type of food to be cooked	83	7	-	86	3	1	84	4	2	253	14	3	270
2	Children's education	53	14	23	56	11	23	49	11	30	158	36	76	270
3	Construction of a new house	39	27	24	47	15	28	41	17	32	127	59	84	270
4	Repair /renovation of existing house	46	31	13	63	10	17	49	14	27	158	55	57	270
5	Children's purchases	54	13	23	60	10	20	49	11	30	163	34	73	270
6	Medical treatment of family members	65	23	2	69	17	4	65	21	4	199	61	10	270
7	Age of schooling	46	20	24	60	8	22	48	8	34	154	36	80	270
8	Level and type of schooling	42	28	20	59	9	22	48	8	34	149	45	76	270
9	Age of marriage for son / daughter	40	27	23	38	18	34	20	27	43	98	72	100	270
10	Selection of match for son / daughter	39	26	25	31	26	33	20	29	41	90	81	99	270
11	Preparation of household articles like baskets, mats, processed foods etc.	49	18	23	63	7	20	54	9	27	166	34	70	270
12	Buying clothes for self and family members	68	20	2	76	13	1	72	18	-	216	51	3	270
13	Buying food materials / household items	77	12	2	80	9	1	72	18	-	229	39	2	270
	<b>Overall Average</b>	<b>54</b>	<b>20</b>	<b>16</b>	<b>61</b>	<b>12</b>	<b>17</b>	<b>52</b>	<b>15</b>	<b>23</b>	<b>166</b>	<b>48</b>	<b>56</b>	<b>270</b>
	<b>Overall Percentage</b>	<b>60</b>	<b>22.22</b>	<b>17.78</b>	<b>67.78</b>	<b>13.33</b>	<b>18.89</b>	<b>57.78</b>	<b>16.67</b>	<b>25.56</b>	<b>61.48</b>	<b>17.78</b>	<b>20.74</b>	<b>100</b>

Note: I = Individual, CM =Consultative Mode, NI = Not Involved

#### **d) Decisions Related to Finance**

In a farm household, finance management is a critical area of decision-making. Therefore, the extent of involvement of the sample women in decisions related to finance was analyzed and the results are furnished in Table 4.

From Table -4, it could be discussed that in overall, more than 90 per cent of the sample women involved in making decisions concerning financial matters, while only about 8.52 per cent did not involve at all. Among the financial activities, majority of sample women involved in deciding how much to spend on different activities, on day-to-day spending, taking loans / credit and repayments, because the responsibility of arranging credit and repaying the same lies with the women heading the household.

**Table – 4 Involvement in Decision Making by the Women Heading the Households in Financial Activities**

(No. of respondents 270)

S. No.	Activities	Coastal			Rayalaseema			Telangana			Overall			Total
		I	CM	NI	I	CM	NI	I	CM	NI	I	CM	NI	
1	How much to spend on different items	74	12	4	78	12	-	72	18	-	224	42	4	270
2	Decision of taking loans	53	33	4	71	19	-	64	26	-	188	78	4	270
3	Decision of repaying	54	31	5	73	17	-	64	26	-	191	74	5	270
4	Buying / selling jewelry and other movable property	48	40	2	44	21	25	49	23	18	141	84	45	270
5	Purchasing assets	43	38	9	30	26	34	36	24	30	109	88	73	270
6	Obtaining credit	53	29	8	-	74	16	64	26	-	117	129	24	270
7	Spending on day to day expenses	75	12	3	79	11	-	69	21	-	223	44	3	270
	<b>Overall Average</b>	<b>57</b>	<b>28</b>	<b>5</b>	<b>54</b>	<b>25</b>	<b>11</b>	<b>60</b>	<b>23</b>	<b>7</b>	<b>170</b>	<b>77</b>	<b>23</b>	<b>270</b>
	<b>Overall Percentage</b>	<b>63.33</b>	<b>31.11</b>	<b>5.56</b>	<b>60</b>	<b>27.78</b>	<b>12.22</b>	<b>66.67</b>	<b>25.56</b>	<b>7.78</b>	<b>62.96</b>	<b>28.52</b>	<b>8.52</b>	<b>100.00</b>

Note: I = Individual, CM =Consultative Mode, NI = Not Involved

### **e) Decisions Related to Social Activities**

Family is a social institution and it has to interact with the societal environment. As a head of the family, the sample woman has got her societal responsibility and she has to attend many social activities. In this respect, six important social activities identified were listed and the responses regarding their participation were recorded. The responses have been portrayed in Table –5.

Table 5, expositioned that in overall 72.59 per cent of the sample women were making decisions independently regarding attending social activities. Another 20.74 per cent were taking decision in consultation with others. Thus, more than 93 per cent of the sample women were involved in making decisions concerning social activities, while only about 7 per cent remained without involvement.

Among the regions, the maximum participation could be noted in Coastal region (96.66%) followed by Telangana region (95.56%) and Rayalaseema region (87.78%).



**Table -5: Involvement in Decision Making in Social Activities by the Sample Women**

(No. of respondents 270)

S. No.	Activities	Coastal			Rayalaseema			Telangana			Overall			Total
		I	CM	NI	I	CM	NI	I	CM	NI	I	CM	NI	
1	Attending courtesy calls	81	7	2	83	7	-	85	4	1	249	18	3	270
2	Visit to near by mela	59	28	3	74	14	2	73	16	1	206	58	6	270
3	Attending functions / rituals of relatives / friends	66	23	1	79	11	-	74	15	1	219	49	2	270
4	Celebrating festivals	59	27	4	47	30	13	55	30	5	161	87	22	270
5	Extending invitations to children / relatives for family functions	55	31	4	59	16	15	57	30	3	171	77	22	270
6	Gifts to be given	74	15	1	41	12	37	57	21	12	172	48	50	270
	<b>Overall average</b>	<b>65</b>	<b>22</b>	<b>3</b>	<b>64</b>	<b>15</b>	<b>11</b>	<b>67</b>	<b>19</b>	<b>4</b>	<b>196</b>	<b>56</b>	<b>18</b>	<b>270</b>
	<b>Overall Percentage</b>	<b>72.22</b>	<b>24.44</b>	<b>3.34</b>	<b>71.11</b>	<b>16.67</b>	<b>12.22</b>	<b>74.44</b>	<b>21.02</b>	<b>4.44</b>	<b>72.59</b>	<b>20.74</b>	<b>6.67</b>	<b>100.00</b>

Note: I= Individual, CM=Consultative Mode, NI= Not Involved

### **Correlation between the Overall Decision Making Ability and Other Characteristics**

With a view to understand the nature of relationships that existed between decision making capability and other basic characteristics of the sample women, the correlation analysis was effected and the results are furnished below, in Table -6

**Table -6 Correlation between overall Decision Making Ability and the Other Characteristics**

<b>S.No.</b>	<b>Basic factors</b>	<b>Correlation coefficient 'r' value</b>
1	Age	0.149*
2	Education	0.072
3	Family size	- 0.008
4	Farm experience	0.131*
5	Land size	- 0.005
6	Innovativeness	0.181**
7	Self-confidence	0.184**
8	Extension participation	0.060

\* Significant at 1.00 per cent level of probability

\*\* Significant at 5.00 per cent level of probability

Correlation coefficients given in Table -6, brings out the fact that the characteristics like age, farm experience had significant positive correlation with the decision making ability of the sample women at 1 per cent level of probability where as, Innovativeness and Self-confidence has shown significant positive relationship with the decision making ability of women at 5 percent level of probability.



## **Issues and Strategies:**

The issues emerged from the study and the strategies suggested are briefly outlined below:

### **1. Issue**

Majority of the sample women are widows and deserted. Feeling of insecurity, depression, indebtedness, fear of future was found among these women which caused tremendous physical, financial and mental stress to them.

### **Strategy**

Taking into consideration the overall percentage (20) of the women-headed households in the state it may be necessary to undertake a large scale study by treating women-headed households as a separate category among the farm women, to understand the types of women-headed households, their livelihood options, access and control over resources, specific problems they encounter etc. Based on the findings of the study a comprehensive policy or package could be evolved for the welfare of women-headed households.

### **2. Issue**

Small land holding and in-accessibility to bank loans, low economic status and financial problems.

### **Strategy**

As majority of the women do not have land ownership rights and a minimum size of land 2 acres which are the requirements for seeking any loan, it is suggested that these small and marginal women heading the households should be encouraged to form thrift and credit groups, so that they can meet small credit needs from the groups. In addition, collective farming by taking on lease the fallow, panchayat lands and cultivating crops on group basis can be promoted among the Women- Headed Households.

### **3. Issue**

About two thirds of the sample women were members in the SHGs and the remaining one third was yet to enroll.

### **Strategy**

A special drive to motivate and enroll women-headed households as members in SHGs should be taken up by using NGOs and existing SHGs as facilitators. As the social participation of the women was low, in general (except SHG membership), their enrollment in SHGs will not only give them peer group support but also develop their self-confidence, exposure to different programmes and opportunity for learning new things.

#### **4. Issue**

Majority of the sample women were involved in making decisions concerning farm, livestock, home, finance and social issues. However, in certain important areas their involvement was not that high.

#### **Strategy**

Small training modules on decision making may be designed and implemented for the benefit of rural women, heading the farm families. This would give a moral boost to the women and their morale would be very high, which is a requisite for the leader of a family. With training on decision making skills and input on agricultural production technologies women will be in a position to make better decisions.

#### **Conclusion:**

To mainstream the concerns of the women in farming, in general, women-heading the farm households in particular, it is important to analyze all the on going schemes and women specific schemes with gender perspective to assess the coverage and impact of these programmes on women farmers and Women-Headed Households.

Needless to say, the Women-Headed Households need and deserve special attention of the planner and policy makers to help them raise their socio-economic status. The strategies and action plans have to be very specific to the area and the type of Women-Headed Households.

#### **References:**

1. The Hindu Business Line, 18<sup>th</sup> November, 2005.
2. Ranjana Kumari, 1989 "Women Headed House Holds in Rural India", Radiant Publishers, New Delhi
3. Trilochana Tripathy and Padmaja Mishra, July 2005, "Female Headed Households Resources and Constraints: A study in Orissa, India", Asia-Pacific Journal of Rural Development, Vol. XV, No.1.