

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

ijrcm



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A., EBSCO Publishing, U.S.A.,

Index Copernicus Publishers Panel, Poland, Open J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)]

as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Twenty One countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	GUDRI KE LAL - MANAGEMENT GURU ANNA HAZARE – A HOPE OF 'CORRUPTION' FREE INDIA <i>DR. SANGEETA MOHAN & KRISHNA MOHAN SHARMA</i>	1
2.	STUDENTS BEHAVIOUR AND THE QUALITY OF EDUCATION IN ETHIOPIAN SECONDARY SCHOOLS (THE CASE OF EASTERN ZONE OF TIGRAI REGION, ETHIOPIA) <i>DR. HAILAY GEBRETINSAE BEYENE & MRUTS DESTA YEEBIYO</i>	6
3.	POLICY STABILITY: A HOPE FOR INDUSTRIAL AND ECONOMIC DEVELOPMENT IN NIGERIA <i>DR. AHMAD MUHAMMAD TSAUNI</i>	13
4.	MOTIVATION & PRODUCTIVITY RELATIONSHIP: A STUDY ON THE SUPERSTORES OF DHAKA <i>MD. SHEHUB BIN HASAN, HUSSAIN AHMED ENAMUL HUDA & ABU MD. ABDULLAH</i>	19
5.	ANALYSIS OF MACROECONOMIC FACTORS AFFECTING THE INFLOW OF FOREIGN DIRECT INVESTMENT IN MALAYSIA <i>MUKHIDDIN JUMA'EV & JALAL HANAYSHA</i>	25
6.	CONSUMER ATTITUDE TOWARDS GREEN PRODUCTS OF FMCG SECTOR: AN EMPIRICAL STUDY <i>DR. K. P. V. RAMANAKUMAR, MANOJKRISHNAN C.G & SUMA.S.R</i>	34
7.	CELEBRITIES AS BRAND ENDORSERS - AN ANALYTICAL STUDY <i>DR. AJIT SHRINGARPURE & ARCHANA DADHE</i>	39
8.	IMPACT OF FOREIGN INSTITUTIONAL INVESTORS ON INDIAN CAPITAL MARKET <i>DR. U. BRAHMAM & M. NAGENDRA</i>	43
9.	PROCESS, PROVISIONS AND BENEFITS OF SECURITIZATION - AN EMPIRICAL STUDY <i>DR. S. MURALIDHAR & N. L. VIJAYA</i>	47
10.	WORK LIFE BALANCE AMONG HUMAN RESOURCES, EMERGING TRENDS IN SELECT CORPORATE BUSINESSES IN INDIA AND ABROAD - A STUDY <i>DR. V. V. S. K. PRASAD</i>	51
11.	GREEN MARKETING: INDIAN CONSUMER AWARENESS AND MARKETING INFLUENCE ON BUYING DECISION <i>DR. KRISHNA KUMAR VELURI</i>	60
12.	ANALYSIS OF HUMAN RESOURCE PRACTICES FOR HEALTH CARE REFORMS: A CASE STUDY OF JALGAON DISTRICT <i>DR. P.T. CHOUDHARI & SAROJ B. PATIL</i>	66
13.	THE IMPACT OF GLOBAL FINANCIAL CRISIS ON INDIAN STOCK MARKETS <i>DR. B. J. QUEENSLY JEYANTHI, DR. ALBERT WILLIAM SJ & S. TITUS KALAVATHY</i>	71
14.	INVENTORY AND WORKING CAPITAL MANAGEMENT: A CASE STUDY OF PHARMACEUTICAL SECTOR <i>DR. TEJ SINGH</i>	76
15.	PERFORMANCE OF RRBs: POST TRANSFORMATION <i>DR. ISHWARA. P & DR. CIRAPPA. I. B</i>	82
16.	MANAGEMENT BY OBJECTIVES (MBO): A RATIONAL MODEL FOR STRESS MANAGEMENT <i>DR. H. RAMAKRISHNA</i>	86
17.	A STUDY ON INFLUENCING FACTORS IMPACTING CONSUMERS FOOD CHOICE WITH REFERENCE TO READY-TO-EAT SEGMENT IN SOUTHERN INDIA <i>VIJAYABASKAR MASILAMANI & DR. N. SUNDARAM</i>	91
18.	QUALITY OF WORK LIFE AND ITS RELATION WITH JOB SATISFACTION AMONG INDIAN BANKS <i>DR. GIRISH TANEJA & LALITA KUMARI</i>	97
19.	FACTORS AFFECTING THE STRESS AND INFLUENCE OF STRESS INDICATORS ON LEVEL OF ORGANIZATIONAL STRESS AMONG THE WOMEN EMPLOYEES IN IT SECTOR <i>SATHYAPRIYA.J & DR. P. AMUTHALAKSHMI</i>	107
20.	DOES EDUCATED WOMEN PLAY A SIGNIFICANT ROLE IN HOUSEHOLD DECISION MAKING: AN EMPIRICAL STUDY FROM KOLKATA SLUM AREAS <i>ANIRBAN MANDAL & GITANJALI HAJRA</i>	113
21.	INVESTOR'S BEHAVIOR IN VELLORE DISTRICT <i>P.VINOTH RAJ</i>	122
22.	IMPACT OF EMOTIONAL INTELLIGENCE ON EMPLOYEE ENGAGEMENT – AN ASSESSMENT WITH SPECIAL REFERENCE TO RELIANCE COMMUNICATION LIMITED, NAVI MUMBAI <i>SHAKTI AWASTHI & KOHINOOR AKHTAR</i>	131
23.	A STUDY ON BRAND AWARENESS AND INFLUENCE OF BRAND LOYALTY ON WOMEN FOOTWEAR IN SANGLI CITY, MAHARASHTRA <i>JYOTI INDUPRATAP YADAV</i>	139
24.	CUSTOMER SATISFACTION AND EXPECTATION TOWARDS BUSINESS LINE NEWSPAPER: A RESEARCH CONDUCTED IN KOLKATA <i>DEBARUN CHAKRABORTY</i>	143
25.	INTEREST RATE FUTURES MARKET IN INDIA <i>DIVYA SRIVASTAVA</i>	149
	REQUEST FOR FEEDBACK	157

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. KUMARDATT A. GANJRE

Director, Mandar Education Society's 'Rajaram Shinde College of M.B.A.', Pedhambe – 400 706, Maharashtra

DR. V. SELVAM

Divisional Leader – Commerce SSL, VIT University, Vellore

DR. N. SUNDARAM

Associate Professor, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: info@ijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

DOES EDUCATED WOMEN PLAY A SIGNIFICANT ROLE IN HOUSEHOLD DECISION MAKING: AN EMPIRICAL STUDY FROM KOLKATA SLUM AREAS

ANIRBAN MANDAL
ASST. PROFESSOR
BRAINWARE GROUP OF INSTITUTIONS
KOLKATA

GITANJALI HAJRA
ASST. PROFESSOR
BRAINWARE GROUP OF INSTITUTIONS
KOLKATA

ABSTRACT

Traditionally, it was found that role of women in household decision making was very minimal. This has come through a societal process, which makes us believe that it is the male segment, who is the ultimate decision maker and women segment is the follower. And the situation is more visible among poor segment of the society. Still, There are lot of factors like age of the women member in the household, income of the women member, nature of occupation, non representation of male counter part (e.g. in case of a widow) etc., which may affect the participation of women in this decision making process. In our research, out of these different factors, we have taken level of education as the important criteria in household decision making process and examined whether level of education among women segment, can influence their participation in household decision making or not. In our study the target respondents are from the women segment living in Kolkata Municipal Corporation's slum areas and the primary data has been collected by applying random sampling Method. Here we identify some household decision making variables, like, role of women, in household savings decision, household expenditure decision, availing household healthcare services, children education and family planning decision. We test the hypothesis to find out the association of these above mentioned variables with the level of education by applying Chi-Square Test with the help of statistical software SPSS version 15. Our Analysis shows that, level of education has played significant role in shaping women's decision making regarding household savings, family expenditure, and family planning decision. But it plays no role in availing healthcare services and children's education.

KEYWORDS

Chi-Square, Education, Household Decision Making, Random sampling.

INTRODUCTION

There is a distinction difference between family decision making and household decision making. When an individual belongs to a family, role of individual decision making decreases and family decision making started playing an important role. Many family decisions like purchasing a costly products or services, households take the decisions jointly. They judge the product or service, evaluate it, analyze it and then take the decision, whether to purchase it or not. So, household decision making involves more than one member's contribution to take a meaningful decision for the betterment of the family. The situation which we have studied in Kolkata slum areas, are more visible.

LITERATURE REVIEW

Different household theories gave different opinions related to family decision making. According to unitary model of household decision, it is assumed that although household constitutes different individuals with different choice factors, but their behavior remains same with respect to household decisions. On the other hand we can say, their individual preferences does not play significant role in family decision making. But this theory lacks the economic welfare aspect of the society. The argument put forward by the collective models (non – unitary) discuss the issue on the basis of the assumption that household members react differently in different household decisions and come to an agreement after a thorough argument with each and every member of the family. Thus, the decision is supposed to be more effective and leads to an optimal utilization of resources (Carlsson, Martinsson, Qin, Sutter (2009).

Normally, it was found that major household decisions, like household savings, household expenditure, family healthcare choice, education of children, family planning decisions are controlled by that individual who controls the income of that household. Sector wise there may be some variations but the things are more visible among poor section of the society where it is controlled by the male member of the household. This variation is found in rural China, where a study concluded that income of female member of the household has a significant positive impact on availing better healthcare facilities and providing good education to their children (Qian – 2008). In another research study, Nava Ashraf (Spousal Control and Intra-Household Decision Making: An Experimental Study in the Philippines Harvard Business School) found that household savings and investments typically depend on how decision making power distributed between men and women. It also analyzes the fact financial decisions of the household are greatly affected by the fact that the income is known to spouses or not. If it is not known there is a tendency that they will not disclose it to other partner. Even if, this information has been shared between spouses, it is very much likely that the income earning partner will transfer the income to other partner, normally, women member of the family, who control the savings. In a different study, emphasis was given to pool family income, which gathered from all the earning members of the family and then re-distributes it to maximize the single objective function of that family, in this model whether any particular member controls the household income or not is irrelevant (Lund Berg, Pollak, Wales(December, 1996). Most of the literature related to household decision failed highlight conclusively whether women really playing an influential role and whether educated women participating more in family decisions, which our topic of discussion in this paper.

A BRIEF DESCRIPTION OF KOLKATA SLUM AREAS AND EDUCATION STATUS OF SLUM DWELLERS

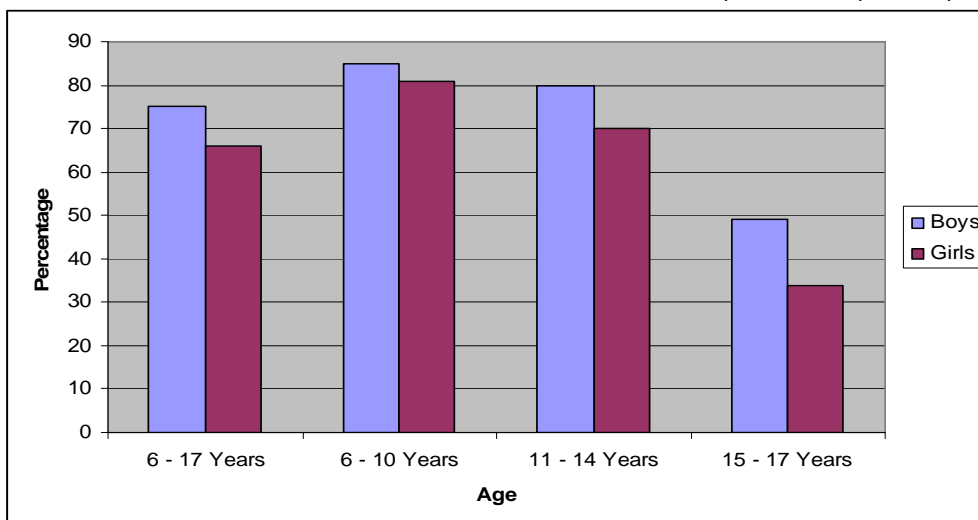
According to the Slum Area (Improvement and clearance) Act of 1956, slums are defined as those areas buildings are not fit for human living. In case of Kolkata it was observed that more than 41% of slum people living in these areas for over two generations, 24% migrated from adjacent states and approximately 17% migrated from Bangladesh. If we look at the educational status of the people living in slum areas, the picture is quite dismal. It was found that overall 28.5% male were literate and 14.5% is female. It was also observed in 2001 census that illiteracy level is higher with increase in age of the people living in slum areas. This rate is higher among women segment vis-à-vis male segment. This emphasize on the fact that need for women education is vital and most important for the development of the entire household.¹

¹ The data has been extracted from "Understanding Slums: Case Studies for Global Report on Human Settlements (2003): Urban Slums India: The Case of Kolkata India" by Dr. Nitai Kundu and Census India 2001 data.

EDUCATED WOMEN'S ROLE IN HOUSEHOLD DECISION MAKING

Women empowerment is a most happening thing all over the world, mostly in the developing countries like India. Autonomy is the ability to take decisions of its own and implement it in the society where the individual is living. Traditionally, it was found that, women segments are the most vulnerable in terms of social injustice, unequal distribution of wealth. They also failed to get equal opportunity in case of education, health, gender discrimination in other aspects. Other developing country's evidence shows that women's decision making role mainly depends on their age and family structure. If the family does not have any male member or the female member is very old, they are considered as the family head. But most of the young women's (both educated as well as uneducated) participation in family decision making is minimal. One of the important parameter of the women empowerment is considered as level of education. In the National Family Health Survey (NFHS – 3), it was found that the in the year 2005 -06, 71% of children age 6 – 17, attended the school, Out of which 77% in urban areas and 69% in rural areas. The same has been depicted in the figure below:

FIGURE 1: PERCENTAGE OF BOYS AND GIRLS ATTENDING SCHOOL IN THE 2005 – 06, SCHOOL YEAR, NFHS – 3, INDIA



Source: National Family and Health Survey – 3, India

The figure also depicts that, with the increase in age, the level of education decreases more among girls as compared to boys. So, gender discrimination is still present in India and it certainly affects their role in various decisions making. This is because we do consider that education can play an influential role in household decision making. According to the survey both demand side as well as supply side factors ensures the proper education. Factors like accessibility, availability and quality of good schools can be termed as supply side factors. On the other hand education of household members, wealth can be termed as demand side factors. In case of demand side factors, it was found that family with educated members shown more interest to educate their children.

Thus it can be concluded that greater investment in women education can increase the labor force participation and bring equality in the household. It also help to improve the overall decision making, as traditionally it was found that women are more sensitive and caring towards their own household, so better education will improve their decision making ability and hence improve their living condition.

Given the above analysis, we will try to focus on the issue whether women education will play any important role, considering some of the household decision making variables.

OBJECTIVE OF THE STUDY

There are lot of factors like age of the women member in the household, income of the women member, nature of occupation, non representation of male counter part (e.g. in case of a widow) etc., which may affect the participation of women in this decision making process. In our research, out of these different factors, we have taken level of education as the important criteria in household decision making process. That is, we want to see, whether level of education among women segment, can influence their participation in household decision making. And the variables that we have considered here are as follows:

- Role of educated women in family planning
- Role of educated women in family savings
- Role of educated women in family expenditure
- Role of educated women in family health care
- Role of educated women in children's education

DATA CHARACTERISTICS

This study was based on primary data, which was undertaken from the female respondents, living in Kolkata slum areas under Kolkata Municipal Corporation and the sample size was 100. A random sampling method was used to select the respondents. Independent variable for this study was the literacy rate of women which was categorized into two: Literate and Illiterate. The dependent variables are the characteristics of family decision making variables which was measured in terms of five elements: i) Responsibility in family planning, ii) Role in savings, iii) Role in volume of expenditure, iv) Decision in health care and v) Decision in children education. The first four dependent variables are categorized into three: High, low and No Role, whereas the last one was categorized into two: yes and no.

RESEARCH METHODOLOGY

To understand the role of women education in family decision making process we have used several statistical and analytical tools. At first we have used the Cross-Tabulations and Chi-square test for independence of attributes to explore the degree of association between the educational status of women and its role in different decision making progress in family such as taking decision in family planning, savings, Expenditure and Healthcare. We have also used Multinomial logistic regression and binary logistic regression to predict the presence or absence of a characteristic or outcome based on values of a set of predictor variables. Statistical Analysis was conducted by using SPSS Version 15.

DATA ANALYSIS AND FINDINGS

CHI-SQUARE TEST OF INDEPENDENCE

The Chi-Square Test is one of the Non-Parametric Tests where we do not take the assumption of normality of the population distribution.

The chi square test of independence is a test of whether there is a relationship between subjects' attributes on one variable and their attributes on another. As its name suggests, the test is based on the chi square distribution.

Here, H_0 : There is no dependency between the two attributes

Against H_1 : Dependency exists between the two attributes, that is, two attributes are related.

The Chi-Square Test-Statistic is given by:

$$\chi^2 = \sum (O-E)^2/E \sim \chi^2 \text{ with } (r-1)(c-1) \text{ Degree of Freedom.}$$

Where: O: Observed Frequency

E: Expected Frequency

r: No. of Rows

c: No. of Columns

Then we reject or accept the Null Hypothesis based on the Critical value of the Chi-Square with the corresponding degrees of freedom.

RESULTS OF CHI-SQUARE TEST OF INDEPENDENCE

In this study we calculated four Chi-Square tests to measure the degree of association between women's education, which is characterized by two ordinal values (0: Illiterate, 1: Literate) and the dependent variables which is characterized by three dummy variables (1: high, 2: low and 3: No role).

A) CHI-SQUARE TEST OF ASSOCIATION BETWEEN EDUCATION OF WOMEN AND FAMILY PLANNING

TABLE 1

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.980	2	.007
Likelihood Ratio	10.234	2	.006
Linear-by-Linear Association	8.605	1	.003
N of Valid Cases	100		

From the above table of Chi-square tests we see that, the calculated value of Pearson Chi-square is 9.98 and the P-value of Chi-Square is 0.007 (<0.05) is significant. It indicates the rejection of the null hypothesis and we conclude that, association exists between women's education level and level of family planning.

Now to examine the whether the literate women are more involved in decision making in family planning we have to look at the following Cross-Tabulation Table of Education and Family Planning.

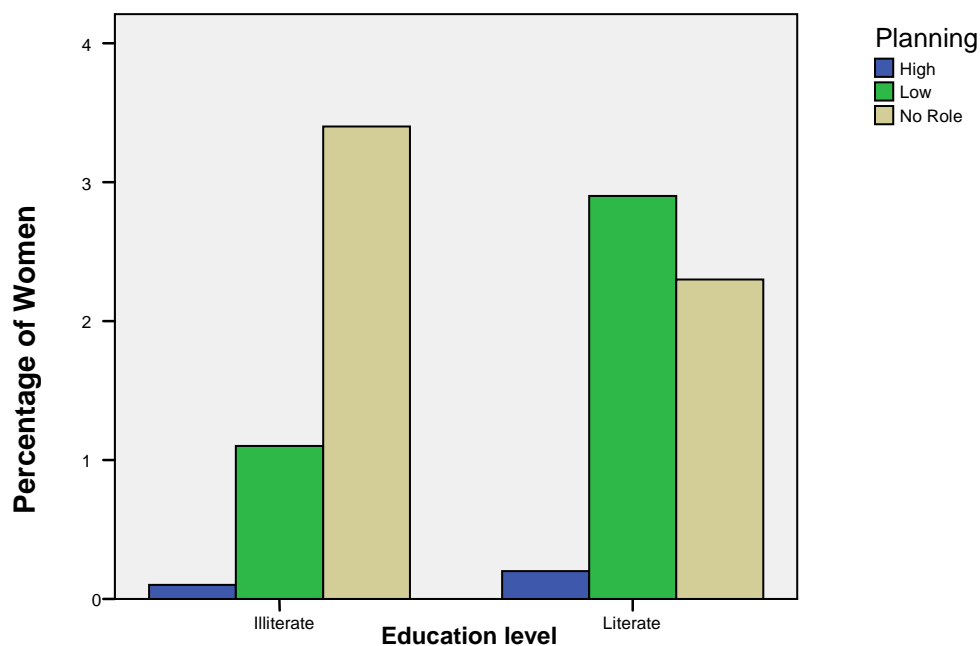
TABLE 2: CROSS-TABULATION TABLE OF EDUCATION AND FAMILY PLANNING

Education			Planning			Total
			High	Low	No Role	
Education	Illiterate	Count	1	11	34	46
		Expected Count	1.4	18.4	26.2	46.0
		% within Ed	2.2%	23.9%	73.9%	100.0%
		% within Planning	33.3%	27.5%	59.6%	46.0%
	Literate	% of Total	1.0%	11.0%	34.0%	46.0%
		Count	2	29	23	54
		Expected Count	1.6	21.6	30.8	54.0
		% within Ed	3.7%	53.7%	42.6%	100.0%
Total		% within Planning	66.7%	72.5%	40.4%	54.0%
		% of Total	2.0%	29.0%	23.0%	54.0%
		Count	3	40	57	100
		Expected Count	3.0	40.0	57.0	100.0
		% within Ed	3.0%	40.0%	57.0%	100.0%
		% within Planning	100.0%	100.0%	100.0%	100.0%
		% of Total	3.0%	40.0%	57.0%	100.0%

SOURCE: Primary data Survey from KMC Slum Areas

TABLE 3

Bar Chart showing the level of Education and role in family planning



From the Cross-Tabulation Table and the above graph interestingly we observe that, Women with education have a higher role in taking decision in family planning compared to the women with no education. Literate women have a higher participation rate in high (3.7%) and in low (53.7%) compared to 2.2% and 23.9% respectively for Illiterate women. In contrast 42.6% illiterate women have no role in family planning compared to 73.9% of literate women.

B) CHI-SQUARE TEST OF ASSOCIATION BETWEEN EDUCATION OF WOMEN AND FAMILY SAVINGS:

TABLE 4

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.725	2	.000
Likelihood Ratio	20.127	2	.000
Linear-by-Linear Association	18.535	1	.000
N of Valid Cases	100		

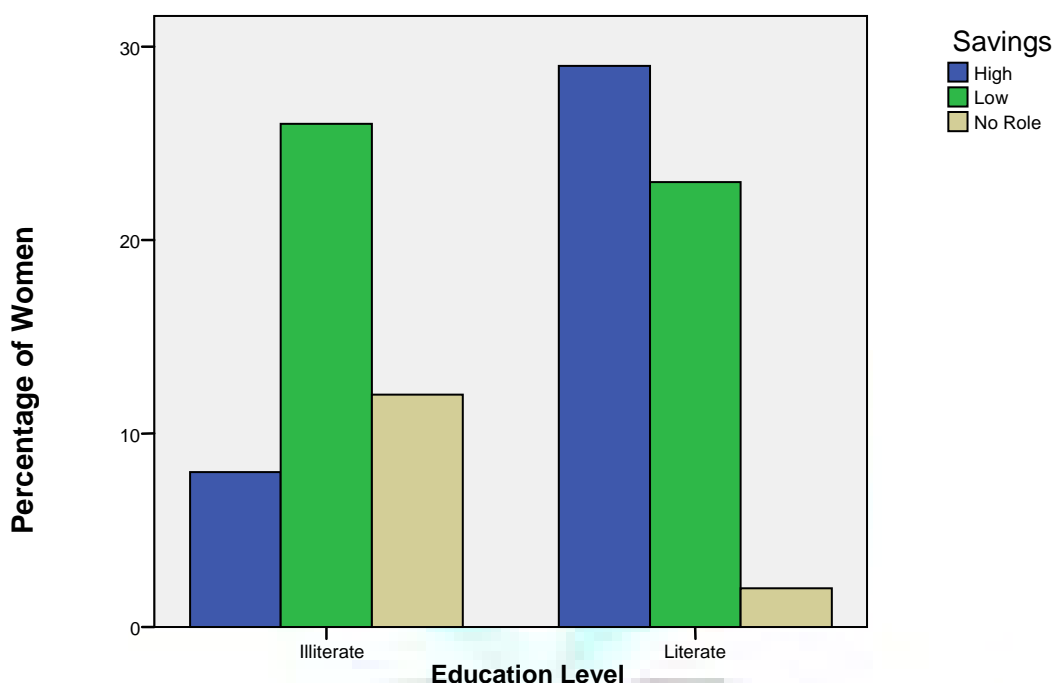
The critical P-value of Pearson Chi-Square is 0.000 which is <0.05 , i.e. the P-value is very highly significant. We can reject the Null Hypothesis and we say that, the level of Women Education and Level of Savings are dependent to each other.

CROSS TABULATION TABLE OF LEVEL OF SAVINGS AND LEVEL OF EDUCATION

TABLE 5

		Savings				Total
			High	Low	No Role	
Education	Illiterate	Count	8	26	12	46
		Expected Count	17.0	22.5	6.4	46.0
		% within Ed	17.4%	56.5%	26.1%	100.0%
		% within Savings	21.6%	53.1%	85.7%	46.0%
		% of Total	8.0%	26.0%	12.0%	46.0%
	Literate	Count	29	23	2	54
		Expected Count	20.0	26.5	7.6	54.0
		% within Ed	53.7%	42.6%	3.7%	100.0%
		% within Savings	78.4%	46.9%	14.3%	54.0%
		% of Total	29.0%	23.0%	2.0%	54.0%
Total		Count	37	49	14	100
		Expected Count	37.0	49.0	14.0	100.0
		% within Ed	37.0%	49.0%	14.0%	100.0%
		% within Savings	100.0%	100.0%	100.0%	100.0%
		% of Total	37.0%	49.0%	14.0%	100.0%

Bar Chart showing the level of Education and level of savings



The Cross-Tabulation Table between Women's Education and Level of Savings Explores that, participation of Literate women in high savings is 53.7% as against to 17.4% for Illiterate Women. Percentage of Illiterate Women in taking 'no role' in family savings is higher (26.1%) than that of Literate Women (3.7%). The Above Graph also shows the same picture of the Cross-Tabulation Table.

C) CHI-SQUARE TEST OF ASSOCIATION BETWEEN EDUCATION OF WOMEN AND LEVEL OF FAMILY EXPENDITURE:

TABLE 6

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.445	2	.024
Likelihood Ratio	7.636	2	.022
Linear-by-Linear Association	6.803	1	.009
N of Valid Cases	100		

The P-values of Pearson Chi-square statistic between women's education and level of savings and women's education and level of level of family expenditure are 0.000 and 0.024, i.e. both are less than 0.05. It also indicates the rejection of the Null Hypothesis and the dependency between women's education and level of savings and women's education and level of level of family expenditure.

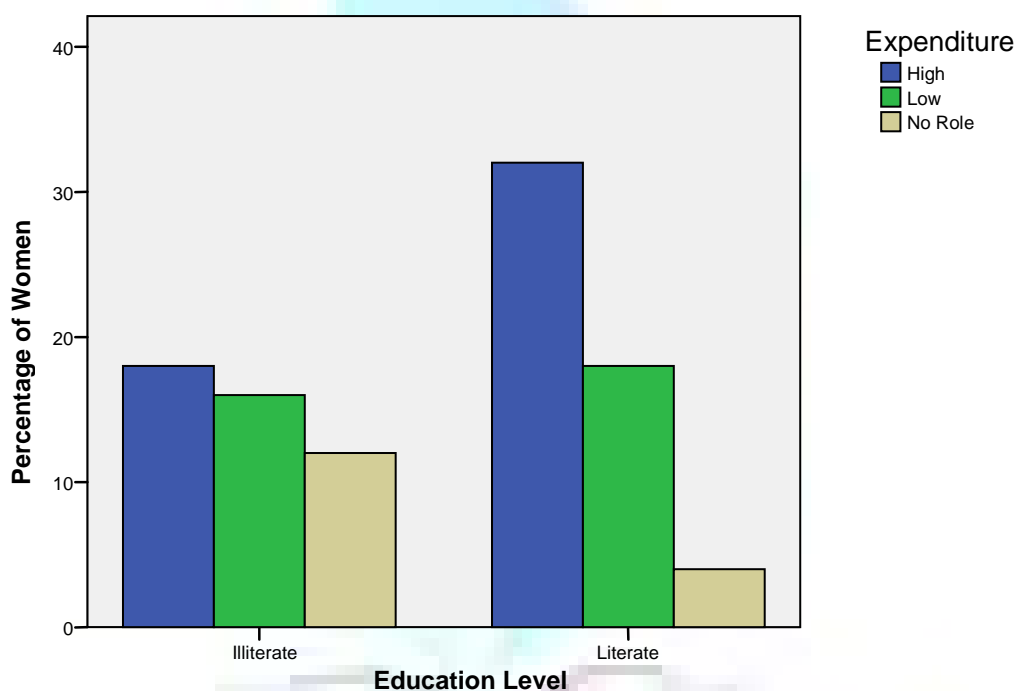
CROSS TABULATION TABLE OF WOMEN'S EDUCATION AND LEVEL OF FAMILY EXPENDITURE

TABLE 7

			Expenditure			Total
			High	Low	No Role	
Education	Illiterate	Count	18	16	12	46
		Expected Count	23.0	15.6	7.4	46.0
		% within Ed	39.1%	34.8%	26.1%	100.0%
		% within Expenditure	36.0%	47.1%	75.0%	46.0%
		% of Total	18.0%	16.0%	12.0%	46.0%
	Literate	Count	32	18	4	54
		Expected Count	27.0	18.4	8.6	54.0
		% within Ed	59.3%	33.3%	7.4%	100.0%
		% within Expenditure	64.0%	52.9%	25.0%	54.0%
		% of Total	32.0%	18.0%	4.0%	54.0%
Total		Count	50	34	16	100
		Expected Count	50.0	34.0	16.0	100.0
		% within Ed	50.0%	34.0%	16.0%	100.0%
		% within Expenditure	100.0%	100.0%	100.0%	100.0%
		% of Total	50.0%	34.0%	16.0%	100.0%

SOURCE: Primary data Survey from KMC Slum Areas

Bar Chart showing the Level of Women's Education and Level of Expenditure



When we consider the level of Expenditure as one of the characteristics of family decision making variable, literate women have 59.3% participation rate, when level of family expenditure was 'High', which is lower (39.1%) for Illiterate Women. 26.1% Illiterate Women have no role to take decisions regarding level of family expenditure and only 7.4% literate women have no role in making the level of family Expenditure.

D) CHI-SQUARE TEST OF ASSOCIATION BETWEEN EDUCATION OF WOMEN AND HEALTHCARE DECISION

TABLE 8

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.060	2	.357
Likelihood Ratio	2.060	2	.357
Linear-by-Linear Association	1.502	1	.220
N of Valid Cases	100		

From the above table of Chi-Square tests we observe that the P-value of Pearson Chi-Square (2.06) is 0.357 (i.e. $P > 0.05$). This suggested no existence of a relationship between education of women and healthcare decision hence accepting the Null Hypothesis.

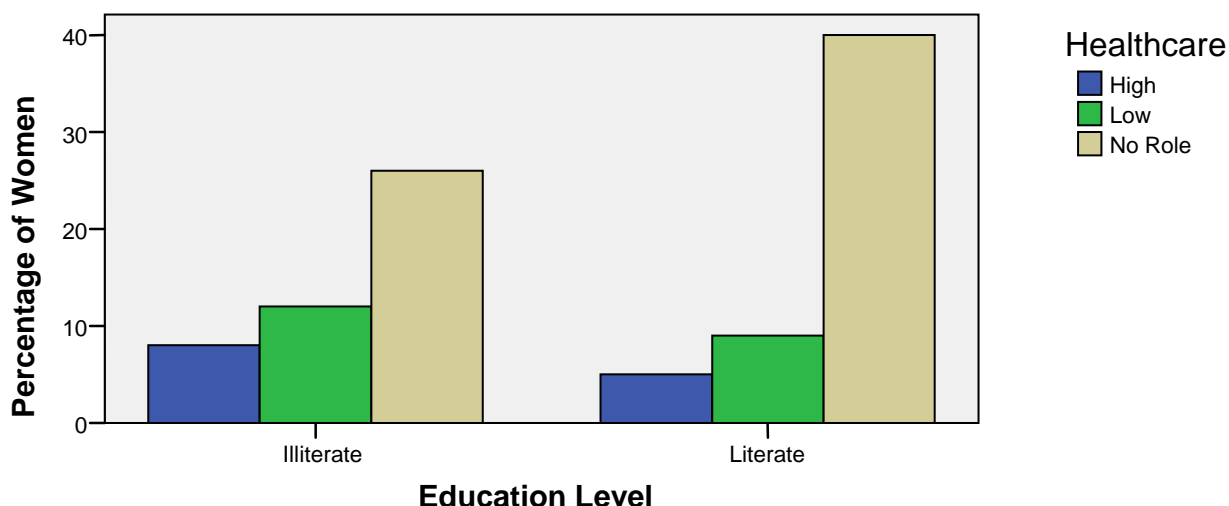
CROSS TABULATION TABLE BETWEEN WOMEN'S EDUCATION AND HEALTHCARE DECISION

TABLE 9

			Healthcare			Total
			High	Low	No Role	
Education	Illiterate	Count	8	12	26	46
		Expected Count	6.0	9.7	30.4	46.0
		% within Ed	17.4%	26.1%	56.5%	100.0%
		% within Healthcare	61.5%	57.1%	39.4%	46.0%
		% of Total	8.0%	12.0%	26.0%	46.0%
	Literate	Count	5	9	40	54
		Expected Count	7.0	11.3	35.6	54.0
		% within Ed	9.3%	16.7%	74.1%	100.0%
		% within Healthcare	38.5%	42.9%	60.6%	54.0%
		% of Total	5.0%	9.0%	40.0%	54.0%
Total		Count	13	21	66	100
		Expected Count	13.0	21.0	66.0	100.0
		% within Ed	13.0%	21.0%	66.0%	100.0%
		% within Healthcare	100.0%	100.0%	100.0%	100.0%
		% of Total	13.0%	21.0%	66.0%	100.0%

SOURCE: Primary data Survey from KMC Slum Area

Bar Chart showing women's Education and Decision in Healthcare



Out of all the respondents most of the respondents (both literate and Illiterate) have no role in Healthcare Decision, because higher percentage figure falls in this category. Illiterate Women have greater role in 'high role' in Healthcare Decision with the percentage of 17.4% compared to the Literate Person (9.3%).

D) CHI-SQUARE TEST OF ASSOCIATION BETWEEN EDUCATION OF WOMEN AND HEALTHCARE DECISION

TABLE 10: CHI-SQUARE TESTS

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.620	1	.057
Likelihood Ratio	3.632	1	.057
Linear-by-Linear Association	3.583	1	.058

The P-value of Chi-Square (=0.057) is greater than 0.05 implies the acceptance of Chi-Square Statistic at 5% level of significance. That is there is no dependency between the Level of Women education and its role in children education.

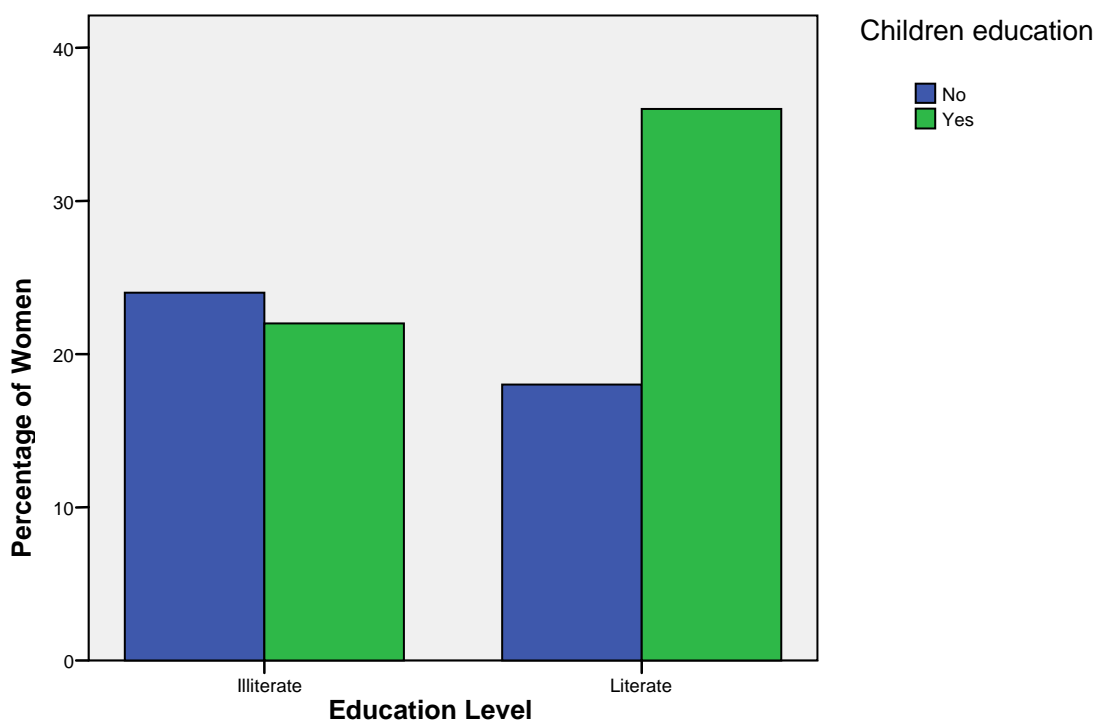
CROSS TABULATION TABLE OF LEVEL OF WOMEN EDUCATION AND ROLE IN CHILDREN EDUCATION

TABLE 11

			Children education		Total
			No	Yes	
Education	Illiterate	Count	24	22	46
		Expected Count	19.3	26.7	46.0
		% within Ed	52.2%	47.8%	100.0%
		% within Children education	57.1%	37.9%	46.0%
	Literate	% of Total	24.0%	22.0%	46.0%
		Count	18	36	54
		Expected Count	22.7	31.3	54.0
		% within Ed	33.3%	66.7%	100.0%
Total		% within Children education	42.9%	62.1%	54.0%
		% of Total	18.0%	36.0%	54.0%
		Count	42	58	100
		Expected Count	42.0	58.0	100.0
		% within Ed	42.0%	58.0%	100.0%
		% within Children education	100.0%	100.0%	100.0%
		% of Total	42.0%	58.0%	100.0%

SOURCE: Primary data Survey from KMC Slum Area

Bar Chart showing the Level of Women Education and Role in Children Education



The Literate women are more likely to take decisions in children education with the percentage of 66.7% compared to the Illiterate women with the percentage of 47.8%. In contrast 33.3% literate women have no role in taking decisions in children Education and 52.2% Illiterate Women have no role in children education.

CONCLUSION

The women's involvement in taking part in decision making in the family is insignificant, but it is one of the important aspect of women's empowerment. Different factors (like, age, Occupation, Education, income etc) affect the women's involvement in the decision making progress in the household. The present study clearly indicates that, the level of Education is strongly associated with the decision making variable such as family planning, level of savings and level of expenditure, whereas it has no role in case of health care and Children Education, i.e. Educated women are more likely to take part in decision making. So, Education always empowers a woman and has a positive impact on decision making in the family. Emphasis should be given to increase the Women empowerment and reduce the gender inequality among men and women and to do that; some policy initiative should be taken for those women, who did not attend the school. As a nutshell, we say that, the women from the poorer class have the least decision-making power, which suggests involving them in education to lessen the Dependency on the male member in the family and to increase the self-confidence. The major problems in the Kolkata slum areas, where the research has been conducted is the low level of educational facilities. When we studied it was found that, many of them willing to go to school, but availability of schools were not there.

It might be interesting for future studies to look at the effect of other elements on family Decision making variables, for example the effect of nature of occupation on family decision making, or the effect of age and income on family decision making.

REFERENCES

Acharya et al. Reproductive Health 2010, 7:15, <http://www.reproductive-health-journal.com/content/7/1/15>.

- Alison J. Barrett and Richard M. Beardmore (2000): "India's Urban Poverty Agenda: Understanding the Poor in Cities and Formulating Appropriate Anti-Poverty Actions" A discussion Paper for South Asia Urban and City Management Course, Goa, India, January 9 – 21, 2000.
- D. Liand M. C. Tsang (2002): "Household Education Decisions and Implications for Gender Inequality in Education in Rural China" Paper Presented at the Annual National Conference of the Association for Asian Studies, Washington DC, April 4 – 7, 2002.
- Dr. Thresiamma Varghese (February, 2011): "Women Empowerment in Oman: A Study Based on Women Empowerment Index" Far East Journal of Psychology and Business, Volume 2, Number 2, February, 2011".
- Eric A. Hanushek and Ludger Wobmann (February 16, 2008): "Education and Economic Growth" Chapter Prepared for the International Encyclopedia of Education, 3rd Edition.
- Fredrik Carlsson, Peter Martinsson, Ping Qin and Matthias Sutter (2009): "Household Decision Making and the Influence of Spouses' Income, Education and Communist Party Membership – A Field Experiment in Rural China" Working Papers in Economics and Statistics, University of Innsbruck.
- International Institute of Population Sciences (IIPS), 2010. District Level Household and Facility Survey (DLHS – 3), 2007 – 08, India, Mumbai.
- Mercy Tembon and Lucia Fort (Editors – 2–8): "Gender Equality, Empowerment and Economic Growth" Chapter 11, Page Number 183 to 197.
- Naila Kabeer, "paper Commissioned for the EFA Global Monitoring Report 2003/4, The Leap to Equality."
- National Family Health Survey (NFHS – 3) India 2005 – 06: "Gender Equality and Women's Empowerment in India, Ministry of Health and Family Welfare" Government of India.
- Shelly J. Lundberg, Robert A. Pollak and Terence J. Wales (December, 1996): "Do Husbands and Wives Pool their Resources? Evidence from United Kingdom Child Benefit" The Journal of Human Resources, XXXII, 3
www.aeaweb.org/articles.php?doi=10.1257/aer.99.4.1245.
www.nfhsindia.org/a_subject_report_gender_for_website.pdf.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

