

Decision-Making Ability Differentials among Public and Private Sector Working Women: A Case Study of Ladakh-UT, India

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Abstract:

Background: The decision-making power being one of the important determinants of women empowerment and the women's participation in any sort of decision at household level directly portrays the situation at grass root level. The paper aims to examine the status of the working women their involvement in the household's financial and non-financial decisions and at the same time compare the situation between the public sector and private sector working women. Furthermore, the paper also tries to assess the confidence level among these working women. Therefore, the paper has three main objectives and they are firstly, to examine the socio-economic background of these working women. Secondly, to compare the situation of the level of involvement of these working women into the households financial and non-financial decisions between public sector and private sector. Finally, to suggest some policy recommendations to address the situation at grass root level.

Data and Research Methodology: As far as, the data methodology is concerned, the nature of the data is primary data and the sample consisted of 120 working women respondents. They have been asked a set of questions through a framed questionnaire. The survey has been conducted via google form and it was conducted in the month of November- December, 2021. For the data analysis, the descriptive statistical tools like means, percentages, etc have been used to examine the socio-economic backgrounds of the respondents. The correlation test and the comparing of means test have also been performed in the paper to analyse the association and independence.

Results: The paper confirms the presence of a quite evident differential in the level of involvement in the household decisions among the public and private sector working women. The private organisation working women have lower involvement in the household decisions than the public working women. However, the latter is doing better in just relative terms.

Conclusion: On the basis of the results, the paper concludes that the status of being employed or having a source of earning does not help much to empower these women. There could be many reasons for this, like women behaviour or their household's background or their confidence, etc., Therefore, the paper suggests organising gender sensitization camps, training cum awareness programmes at work places as well as at social set up, these programmes should be made available to not only to working women but also the general public and the priority must be given to the private working women.

Keyword: Decision-Making; Working-Women; Public; Private; Household; Women-Empowerment.

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I. Introduction

The gender disparity is one of the issues being faced by all the economies across globe and this is one of the focuses put up not only by the various governments but also by the international bodies. However, there is a need to have gender parity in all aspects of development especially from the sustainable development goals perspective. Since, the 5th goal of SDGs, "gender equality and women empowerment" can be achieved by improving the participation of women in decision-making processes not only at macro level but also at a micro level. Therefore, the study tries to investigate the level of involvement in the household decisions by working women and at the same to assess the seriousness of the problem across public and private sectors. The main reason for selecting working women for the study, is to assess the level of empowerment among financially independent women because the finances are said to have a positive role in empowering an individual. Thus, the study attempts to assess the level of empowerment by looking at the level of decision-making power these working women at homes.

II. Review of Literature

Pahl(1980)states that men are more likely to control finances among high income households than among relatively lower income households as there is a negative correlation between the higher household income and the women's involvement in the financial decision-making processes. Riley and Chow (1992)suggested thatthe socio-economic individual characteristics like age and education has an effect on the attitude towards risk aversion. Mukhtar, Mukhtar and Abbink (1991)suggest thateducation is one of the determinants in assessing the level of participation of women in the household decisions in general and translating their needs into decisions in particular. Therefore, the working women has a greater say in the household decisions than non-working. The area also has an impact on the same, that is women from rural has less involvement in the households' decisions than urban women. Besides this, the women in nuclear families have higher autonomy in taking decisions. The concluded that "although the participation of women in household decision-making is limited yet there are a series of factors both cultural and resources which can improve this participation".Bernasek, Alexandra and Bajtelsmit (2002)they have found that women tend to make decision at household not independently rather in jointly with their husbands. Acharya, Bell, Simkhada, et al (2010)witnessed the involvement of women in the decision-making processes is directly linked to individual characteristics like age, employment status and even the number of living children in the family. They also found that location of the family also has an impact on the same, that is urban women are more involved than their counterparts in rural areas. Yogendrarajah (2013)states that there is a positive association between decision-making authority and women empowerment. The paper further suggest that women were given less authority to take decision at home and there were many factors involved, the cultural norms were some of them.

III. Research Gaps

There is a dirt of literatures on the status of working women at the decision-making processes at household level especially in the newly formed Union Territory of India, Ladakh. Thus, this paper tries to explore the level of women empowerment among the working women from the study area -Ladakh and also tries to compare the situation across public and private sector working women.

IV. Research Objectives

1. To examine the socio-economic background differentials in between the public and private sectors working women
2. To assess the status of working women's involvement in to financial and non-financial decision-making processes
3. To assess the status of working women's involvement in decision-making processes between public and private sector.
4. To suggest policy recommendation.

V. Research Design and Data Methodology

The research design used for the paper is a concurrent based research design. The study uses a primary data which was collected through online survey. The random sample method was adopted and the framed questionnaire was circulated among 150 working women, out of which only 120 have been completed and sent back. Out of these working women 88 responses were from the public sector working women and 32 from the private sector. These working women were being asked a set of questions including individual information and decision-making involvement in both financial and non-financial at household level.

For data analysis, the statistical tools like mean, percentages, correlation, chi-square and regression, compare means, etc. are used in SPSS software.

VI. Discussion and Findings

Socio-economic characteristics:The working women respondents from both the sectors (public and private) have differential socio-economic characteristics like age and monthly income etc and the following table 1 shows the various socio-economic characteristics in which these two sectors have different hold. The very first characteristic is Age and from the estimates it can be summarised that the more percentage of the public sector working women respondents belong to younger age group than the private sectors. On the other hand, the majority i.e., 81.2 percent of the private sector working women respondents are in the age group of 30-45 years and the corresponding percentage is 58.0 for public sector.

As far as the education qualification of these respondents is concerned, the table 1 tells that private sector respondents are less educationally qualified than their counterparts in the public sector. In other words, the almost 97.0 percent of the private sector respondents have education till graduation whereas, the corresponding percentage is 78.5 for public sector. There are no respondents from private sector with Post graduation degree but 10.2 percent of the public sector respondents have the degree. Above this, the respondents

with MPhil/Ph D degree are concerned, the percentages are 3.1 and 11.4 in private and public sector respectively.

The other distinguishing feature is the marital status of the respondents and it has been witnessed that the greater number of the working women from the public sector is single than that of the private sector. In other words, the private sector has more married working respondents than the public sector. The location or area is also an important varying factor because both the sectors have a greater share from the rural areas in terms of working women respondents than urban areas. However, the share from rural areas is concerned, in between the public and private sectors, the former has a greater percentage i.e., 73.9 than the latter with 56.2 percent. The nature of the family of these working women is concerned, there is an equal representation from nuclear and joint families in terms of private sector. However, the public sector has a greater share i.e., 56.8 percent from nuclear family than the joint family. Though, the majority of the working women respondents irrespective of the sectors have kids but the private sector has a greater percentage (i.e., 71.9 percent) of the working women respondents with kids than the public sector (i.e., 56.8 percent).

Finally, the monthly income is concerned, the public sector has an edge because in this sector more than 50 percent of the respondents have their monthly income fall in the category of 20,001- 70,000, whereas, in terms of private sector working women respondents, the majority of them earn in the range of 5001-20,000. On top of that, only 34.4 percent of the private sector respondents have monthly income in the range of 70,001-1,50,000 and this is the highest income earned by them. Whereas, for public sector the highest income earned falls in the category of 1,50,001- 2,50,000. Hence, there are some of distinct socio-economic backgrounds of the respondents from both the sectors.

Table 1:
Socio-Economic Characteristics of the Public and Private Sectors Working Women

Characteristics	Categories	Public Sector	Private Sector
Age	15-29 Years	36.4	15.6
	30-45 Years	58.0	81.2
	46-60 Years	5.7	3.1
	Total	100	100
Education Qualification	12 th Passed	45.5	40.6
	Graduates	33.0	56.2
	Post Graduates	10.2	-
	Professional Course	-	-
	MPhil/Ph D	11.4	3.1
	Total	100	100
Marital Status	Single	31.8	15.6
	Married	67.0	84.4
	Divorced	1.1	-
	Total	100	100
Area	Urban Sector	26.1	43.8
	Rural Sector	73.9	56.2
	Total	100	100
Family	Nuclear	56.8	50.0
	Joint	43.2	50.0
	Total	100	100
Kids	Yes	56.8	71.9
	No	43.2	28.1
	Total	100	100
Monthly Income (INR)	Up to 5000	6.8	6.2
	5001-20,000	10.2	59.4
	20,001- 70,000	52.3	34.4
	70,001- 1,50,000	29.5	-
	1,50,001- 2,50,000	1.1	-
	Total	100	100

Source: Author's Calculations

Decision-Making Processes across Public and Private sector: In the survey, the respondents have been asked several questions pertaining to their involvement at household level and the questions not only pertain to financial ones but also non-financial. The nature of the questions is based upon different concepts for example, daily occurrence like decision the menu, monthly occurring questions like who decides the list for the grocery, or purchasing the durable goods ranges from car to wrist watch, etc. The main idea behind this is to obtain the information regarding the participation of working women in household decision-making processes.

The first question was *who decides the menu* on a daily basis and it has been revealed from the results given in the table 2 is that on a majority of the working women spouses or parents (combinedly for public and private sector) decide the menu and at a very low level they take the decision jointly with their spouses /parents. Moderately, they

have been involved with the decision. Moreover, more than a half of these working women's spouses or parents take the decision i.e., more than 50 percent in all the three situations while, these working women only somewhere around 40 percent or less of them take the decision by themselves. There is not much of a variation between the sectors.

Table 2
Distribution of Responses of the Working Women across Public and Private sectors

Questions	Type (Answers)	Public Sector	Private Sector	Total (Public + Private)
Menu	Myself	40.9	31.2	38.3
	Spouse/Parents	51.1	56.2	52.5
	Jointly	8.0	12.5	9.2
	Total	100	100	100
Visit (Relatives)	Myself	20.5	18.8	20.0
	Spouse/Parents	62.5	68.8	64.2
	Jointly	17.0	12.5	15.8
	Total	100	100	100

Source: Author's Calculations

As far as, the decision regarding *visiting the relatives* is concerned, these working women have very less involvement or say in it as depicted from the table. The spouse / parents have more authority in this regard that is as high as more than 60 percent in both the sectors and combinedly as well. Only 20 percent or less of these working women take the decision of visiting the relatives independently and however, less than 20 percent of them take the decision jointly with their spouse /parents.

While, as far as any decision which is directly connected to finances, for instances: making daily purchases (miscellaneous), purchases of groceries, durable goods ranges from a wrist watch to automobile, is concerned, the paper presented the results in the table 3. The first question in this category we have asked is Who decides the *miscellaneous purchases* and answers are categorised into three namely Myself, Spouse/Parents and Jointly. Here, it includes purchases like instant run errand if guest turns up all of a sudden, or run out of basic necessities suddenly like sugar, salt, etc. Without any distinction between the public and private sector, the 47.4 percent of the them answered Myself, 40.4 percent said Spouse/ Parents and only 12.3 of them said, they take the decision jointly with spouse/parents. This shows that more than a half of the total working women in Ladakh do take the decision. However, some of these women engaged themselves into the decision but not independently as the 12.3 percent of them take the decision jointly with spouse /parents. Therefore, this depicts that almost a half of the total working women cannot/ do not take a decision to purchase a snack for the guest.

Table3
Distribution of Responses of the Working Women across Public and Private sectors

Questions	Type (Answers)	Public Sector	Private Sector	Total (Public + Private)
Daily Misc. Purchases	Myself	48.9	34.4	47.4
	Spouse/Parents	37.5	40.6	40.4
	Jointly	8.0	21.9	12.3
	Total	100*	100*	100
Durables (Car, Motorbike, etc)	Myself	17.0	9.4	15.0
	Spouse/Parents	56.8	65.6	59.2
	Jointly	26.1	25.0	25.8
	Total	100	100	100
Durables (Mobile, Wrist-Watch, etc)	Myself	70.5	59.4	67.8
	Spouse/Parents	22.7	34.4	25.8
	Jointly	5.7	3.1	5.0
	Total	100*	100*	100

Notes: * indicates it was not actual 100 percent as few didn't respond.

Source: Author's Calculations

Let's see the situation between the public and private sector separately and the situation is much better in case of the public sector working women. Almost a half of them i.e., 48.9 percent take the decision independently and only 8.0 percent of them take the decision but jointly. The rest i.e., 37.5 percent does not have any say in the purchases of miscellaneous. Whereas, in private sector working women situation, only 34.4 which represents only 1/3rd of them can/ do take part in the decision independently and 40.6 percent of them have no say in this regard. On top of that, 21.9 percent of them can decide the miscellaneous purchases jointly with spouse/parents. Thus, this is evident from above that the status of the working women at the decision-making processes at household level is differs from public sector to private sector.

The second financial question asked is about the decision to purchase of durable goods. The paper categorised the durable goods on the basis of the cost. Thus, the paper categorised the decision into two, firstly the purchases of durable goods like Vehicles, Motorbike and Scooter and secondly the purchases of durable goods like Wrist Watch and Mobiles. The overview of the result tells that there a huge variation between these two categories. The working women irrespective of their sectors, their participation in the latter category (purchases of mobiles and wrist-watch) is favourable of women and on the other hand, in the former category (purchases of four wheelers or two wheelers), it is not favourable from women perspective. However, between the sectors, the situation of public sector working women is better than the private sector working women. Meaning thereby, the more public sector working women is taking the financial decisions at household independently than private sector working women and lesser percentage of the public sector working women take the decisions jointly with their spouse/parents as compared to the other sector. Finally, the private sector has larger percentage of the working women who cannot / do not take any financial decisions as compared the public sector. It is very much evident that the public sector working women has more independence than the private sector working women in taking any financial decision. So, it is concluded that working women in public sector has more financial independence than private sectors.

The decision-making processes and the participation from women in general and working women in particular has been influenced by many socio-economic factors like are they financially independent? Are their spouse working or not? Are they in nuclear or joint family? etc. Apart from these, the psychological factor does also play an important role for example are they feel confident enough to take participation in these decisions. Thus, the paper further asked them *Are you confident to take decisions?* The paper again categorised the question in to three questions namely, *Any Decision*, *Financial Decision* and *Non-financial Decision*. Whereas, the options for an answer are *Yes*, *No* and *May Be* and the paper reveals that overall, the majority of these working women feel themselves confident enough to take any decision be it financial or non-financial. The percentages are as high as 67.5 percent, it is in case of any decision, while in case of the financial decision, 56.7 percent of the working women feel confident and in case of non-financial decision they have more confidence as 64.2 percent of them feel confident. However, there is a major difference that is 26.0 percent between the level of confidence between the public sector and private sector working women especially in terms of financial decisions. Because, the 63.6 percent of the public sector working women feel they are confident in taking the decision and the corresponding percentage is 37.5 percent of private sector working women. The difference is not prominent in terms of non-financial decision that is only 5 percent. The other unique feature of these private sector working women is that they are more doubtful than the working women from other sector and the percentages are 28.1 percent (Any decision), 34.4 percent (Financial Decision) and the corresponding percentages for the other sectors are 15.9 percent, 15.9 percent and 13.6 percent. Thus, it is very evident that the working women from the public sector are more confident than their counterparts from private sector and at the same time, these private sector working women are more doubtful about their confidence level than public sector working women.

Table4
Distribution of the Various Responses Across Public and Private sector working women

Questions	Answers	Public Sector	Private Sector	Total (Public + Private)
Any Decision	Yes	70.5	59.4	67.5
	No	13.6	12.5	19.3
	May be	15.9	28.1	13.3
	Total	100	100	100
Financial Decision	Yes	63.6	37.5	56.7
	No	19.3	25.0	20.8
	May be	15.9	34.4	20.8
	Total	100*	100*	100
Non-Financial Decision	Yes	65.9	59.4	64.2
	No	20.5	18.8	20.0
	May be	13.6	21.9	15.8
	Total	100	100	100

Notes: * indicates it was not actual 100 percent as few didn't respond.

Source: Author's Calculations

The descriptive statistics like mean, standard deviation and standard error (mean) of these decisions across public and private sector working women. The sample size for public and private sector working women are 88 and 32 respectively. However, some of the respondents did not respond to certain questions. The means of these responses have been calculated separately for public and private sector working women are presented in the table 5. So, from these means it has been studied that there is a quite a difference in the mean values for each decision category. The paper also calculated the standard deviation and the standard error of means. These standard deviations show low deviation from their mean values and low standard error of the means as well.

Table5

Groups Descriptive statistics between Public and Private sector working women

Decisions	Sectors	N	Mean	S.D.	S.E. Mean
Grocery	Public	88	1.8295	.69846	.07446
	Private	32	2.0312	.69488	.12284
Daily Misc. Purchases	Public	83*	1.5663	.64756	.07108
	Private	31*	1.8710	.76341	.13711
Durable (Cars, Motorbike)	Public	88	2.0909	.65454	.06977
	Private	32	2.1562	.57414	.10149
Durable (Mobile, Wrist Watch)	Public	87*	1.3448	.58722	.06296
	Private	31*	1.4194	.56416	.10133
Visits (Relatives)	Public	88	1.9659	.61493	.06555
	Private	32	1.9375	.56440	.09977
Any Decisions	Public	88	1.4545	.75672	.08067
	Private	32	1.6875	.89578	.15835
Financial	Public	87*	1.5172	.76039	.08152
	Private	31*	1.9677	.87498	.15715
Non-Financial	Public	88	1.4773	.72678	.07748
	Private	32	1.6250	.83280	.14722

Source: Author's Calculations

In order to see the difference in the means for these decisions among working women across the public and private sectors, the paper tried to test the null hypothesis: there is no significant difference in means across the public and private sector working women. The t statistic results confirm that there is significant difference in the means of public and private working women in the decision regarding miscellaneous purchases and the financial decisions as shown in the table 6. In these two decision categories, there is statistically significant difference in the means at 0.5 percent significance level at 2-tailed test. While, in rest of the decisions like grocery, durable goods, etc no significant difference in the means between the working women from public and sector sectors.

Table6

Comparing Means between Public and Private sector Working Women (t-test)

Decisions	F	Sig.	t	df	Sig. (2-tailed)
Grocery	.840	.361	-1.1401	118	.164
Daily Misc.	.217	.642	-2.127	112	.036**
Durable (Car)	.359	.550	-.499	118	.619
Durables (Mobile)	.135	.714	-.613	116	.541
Visits (Relatives)	.210	.648	.229	118	.820
Any Decision	4.963	.028	-1.418	118	.159
Financial	1.102	.296	-2.721	116	.008**
Non-Financial	2.360	.127	-.947	118	.346

Notes: Variance's pertains to assumed equal variances; ** the difference in means across groups are significant at the 0.05 level of significance.

Source: Author's Calculations

VII. Conclusions and Policy Recommendations

The findings project that there is need for the policy implementation for the improving the situation of the working women from the private sector.

1. The working women in general seems to have a low involvement in the decision-making processes at households, thus it is suggested that the policy makers should focus on providing more job opportunities for these women as it could definitely enhance the empowerment level for women because the income has a significant role in empowering them.
2. The financial institutions should come forward in this regard with the government and provide self-employment schemes in terms of loans or financial help specifically for women. At the same time, these institutions should provide courses mainly to boost their information pertains to investment and boost their knowledge and confidence because most of the women are risk averter.
3. The employers of these working women must organise a training cum awareness in term of women empowerment for their female employee and also for employee male because the household is the grassroot level where these women either being left deliberately from these decisions or they themselves lack awareness / confidence.
4. The central government must consider to constitute a strong labour law pertain to the salaries, working condition, other social security, etc in the private sector because it has been found these women in the private sector most of the time obtain much lesser salaries than their counterpart in the public sector. This will definitely boost their confidence.

5. The non-governmental organisation like civil societies must come forward in imparting the awareness and knowledge by arranging training camps in far flung areas because the location or the distance from the city/town has an impact on the behaviour of women even if they are working. These sorts of activities must involve men also.

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