WOMEN PARTICIPATION IN HOUSEHOLD DECISION MAKING PROCESS

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To

My Beloved Parents

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ABBREVIATION AND GLOSSARY

Abbreviation	Acronyms
AIS	=Agriculture Information Service
Ag. Ext. Ed	=Agricultural Extension Education
ABD	=Asian development bank
BBS	=Bangladesh Bureau of Statistics
BIID	=Bangladesh Institute of Information Development
CMD	= Changed Mean Difference
CMS	= Changed Mean Score
DAE	=Department of Agriculture Extension
et.al	=All Others
FAO	=Food and Agriculture Organization
MOA	=Ministry of Agriculture
ICT	=Information and Communication Technology
GOs	=Government Organizations
NGOs	= Non-Government Organizations

WOMEN PARTICIPATION IN HOUSEHOLD DECISION MAKING PROCESS

ABSTRACT

The purpose of the study is to assess the extent of women participation in household decision making process . About 211 women from the three villages named Tenapocha, South Char Panchuria and North Char Panchuria in Debgram union under Goalando upazila of Rajbari district constituted the population of the study. Data were collected from randomly selected 118 women by using an interview schedule. Data were collected during 25th February to 16th March, 2015. Scales were developed in order to measure the variables. Multiple regression test was used to ascertain the contribution of selected characteristics of the respondent women to their participation in decision making process. The more than half (55 percent) of the women had low participation while 28 percent had medium participation, 4 percent had high participation and 13 percent had no participation in decision making process. Among the selected characteristics education, family farm size, training and knowledge on family management of the respondents showed positive significant contribution to participation in decision making process. Whereas, age, organizational participation and personal independent saving showed negative significant relationship, and family size, annual family income, cosmopoliteness , family cooperation and contact with development workers of the women had no contribution on participation in decision making process.

Chapter 1
INTRODUCTION

1.1 General Background

In every developing nation, the crucial issue is socio-economic development. All developing nations are in the process of achieving this goal. In the development process particularly in case of developing countries, the rural sector is a vital place since most of the people in these countries lives in the rural areas. Therefore, planners and policy makers have recognized rural development as central to national development.

Bangladesh is a small deltaic and agro-based developing country having population of 150.79 million and women constitute roughly half of the population where male and female ratio is 104.9:100 (BBS, 2014). Development of socio-economic condition of Bangladesh fully depends upon the development of her villages as most of the farmers live in rural areas. The development of farmers also depends upon the participation of their family members. The UNDP human development report indicates that Bangladesh attain rank 111 among the 187 countries in its Gender Inequality Index (UNDP, 2013). This ranking refers to women have restricted access to the wage labor market and have an inequitable share of power in household decision making.

It is evident that no society in the world provides women equal status with men. As member of the household women have only the right to work and not to decide, likewise in the national level women's absence in decision making bodies is noticeable. Women around the world at every socio-

political level find themselves under represented in parliament and far removed from decision-making levels (Giriappa, 1988).

About more than 10 years after the Fourth World Conference on Women (Beijing, 1995), there was still far to go in ensuring that half of the world's population took up its rightful place in the world's decision-making. Women were every bit as affected as any man. Also, they were more affected in this case. Therefore, it was right and, indeed, necessary that women should be engaged in decision-making in every area, with equal strength and in equal numbers. As noted in the Millennium Development Goals, women's equal participation with men in power and decision making is part of their fundamental right .Kofi Annan also said the proportion of women in national parliaments had reached a new global high. There were now 11 women Heads of State or Government, in countries on every continent (Secretary-General Kofi Annan, 2006).

The World Bank study in Bangladesh highlights that women have limited role in household decision making , limited access and control over household resources (physical and financial assets), low level of individual assets , heavy domestic workloads, restricted mobility and inadequate knowledge and skills that leading to women's vulnerability (Sebstad and Cohen, 2002:44).

Article 10 and 28 and 28(2) of the constitution of the People's Republic of Bangladesh reveals "step shall be taken to ensure participation of women in all sphere of national life and women shall have equal rights with men in all spheres of the state and public life" consecutively (The Constitution of the Peoples Republic of Bangladesh ,1996).

The overall development of the country cannot take place without massive involvement of women in decision making process. Empirical evidence showed that the women have little access to participation in income generating opportunities, leadership and decision making role in household.

The picture emerges from rural area of Bangladesh is that women's role and participation in household decision making is more limited than men's. Although decisions are most frequently (ranging 39 to 76 percent of the time) made jointly by husband and wife. Independent decision making is more the prerogative of the husband than the wife (BBS, 1994).

In Bangladesh evidence shows that a few years of schooling afford women have a certain amount of decision making power in routine or short term decisions (Halim and Islam, 1995). Furthermore, about 8 percent of all households in Bangladesh are headed by women (BBS, 1994). It is likely that proportion of de facto women headed households particularly in the rural areas, is substantially higher due to male out-migration to urban areas.

Everyone wants a recognition of his or her works. When women will get recognition as a decision maker than they will give their best efforts for developing our nations. So it is necessary to know the status of women participation in decision making process. On the above considerations, the researcher of this study realizes necessity to conduct the research on **"Women Participation in Household Decision Making Process" .**

1.2. Statement of the Problem

In view of the foregoing discussion, an attempt was made to undertake a piece of research entitled "**women participation in household decision making process ".** Bangladesh is a lower middle income country with a large population.

Development of this country is directly related with the participation of it's huge population in development program. But women, as half of our population, predominate in household works. They are the disadvantageous class of the society.

Our economy largely depends on the agricultural production. The rural people are the active builders of our economy. In rural areas, as member of the household, women have only the right to work and not to decide. But without recognition, people cannot provide his full efforts to any work. So women should be provided the right to participate in family decision. Active participation of women in decision making process is of crucial importance for the success of any development program. Their participation in making decision is expected to affect their lives in personal, social and economic dimensions.

It is essential to have a clear idea of the present status of the participation of women in decision making process among the farm families. The main purposes of the study is to asses and describe the extent of participation of women in decision making process. In order to explore the main issue, this study attempts to find out the answers of the following research questions:

1. What is the extent of women participation in household decision making process?
2. What are the characteristics of the respondent women which have influence on their participation?
3. What contribution of the characteristics of the respondents have on their extent of participation in decision making process?

1.3. Objectives of the Research Work :

In order to find proper direction of the present study, following objectives are formulated:

i. To determine and describe some selected characteristics of women such as age, education, family size, family farm size, annual family income, organizational participation, cosmopoliteness, contact with development workers, training, personal independent saving, knowledge on family management, family co-operation;
ii. To assess the extent of women participation in household decision making process;
iii. To explore the contributions of the selected characteristics of the respondent women to their participation in household decision making process

1.4. Scope or rationale of the study

- The present study was designed with a view to assess the extent of women's participation in household decision making process and to explore the contribution of their selected characteristics.

- The findings of the study will be pertinent to Debagram union of Goalando upazila under Rajbari district.

- Nevertheless, the findings may also be applicable to other areas of Bangladesh where socio-cultural, economical and the psychological condition do not differ much than those of the study area.

- ❖ The findings of the study will be helpful to the extension workers and planners for preparation of programmers for women to know their involvement in many other matters.

- ❖ It would also helpful to the rural people to generate rural employment and to improve environmental condition and the rural economy.

1.5. Justification of the study

Rural women are not valued properly in our country but it is true that national development is not possible without active participation of themselves in development activities because 48.78 percent of the total populations are women and 79 percent of them are living in rural areas (BBS, 2013). In order to improve the position of women in society, first of all their contributions to different sub-sectors are to be recognized.

Needless to mention again and again that women are directly or indirectly participated in various income generating activities at home and outside. They look after the livestock and involve in post harvest activities at home while male family members working in the field. As a mother, woman look after her children who are the future of our country along with his family.

So we cannot expect fluent and balanced socio-economic growth and development of the country without women participation in all development programs. In order to improve the position of women in society a large number of NGOs and GOs are working in the country to involve women in development programs. They work at grass root level for human right and to ensure the participation of rural women in all types of activities along with decision making. Different activities are also taken by the government to increase the position of women.

There was very limited previous research work that attempted to find out the extent of women participation in household decision making process. Therefore, the study **"Women participation in household decision making process "** has been undertaken.

This study also will be helpful to the researchers for further studies of similar nature and to the extension personnel who are directly involved in different agricultural development programs and to the planners and policy makers for making effective plans. This study will also aid extension workers to learn the importance of women participation in household decision making process.

1.6. Assumptions of the study

The researcher had considered the following assumptions for conducting the study:

i. The respondents were capable of furnishing proper responses to the questions contained in the interview schedule.

ii. The data collected by the researcher were free from bias and they were normally distributed.

iii. The responses provided by the respondents were valid and reliable.

iv. Information sought by the researcher revealed the real situation and was the representative of the whole population of the study area to satisfy the objectives of the study.

v. The researcher was well adjusted with the social environment of the study area. Hence, the collected data from the respondents were free from interviewer's bias.

1.7. Limitations of the study

The present study was undertaken with a view to identify the women's participation in decision making process and to explore the contribution of their selected characteristics. Considering the time, money and other necessary resources available to the researcher and also to make the study meaningful and manageable the researcher had to impose certain limitations as follows:

i. The study was confined mainly to assess women's participation in decision making process.

ii. There were various items for taking decision in the socio-economic development process. It was not possible to study all the items on decision making in a single study. In this study, the researcher studied on twelve items of household decision making by the respondent women.

iii. The study was confined to three villages under Goalando upazila of Rajbari district.

iv. The characteristics of the respondent were many and varied. But only twelve characteristics were selected for investigation of this study.

v. For some cases, the researcher confronted with unexpected interference from the over interested side talkers while collecting data from the target respondents. However, the researcher tried to overcome the problems as far possible with sufficient tact and skill.

vi. The researcher relied on the data furnished by the respondent women from their memory during interview.

vii Reluctance of respondents to provide information was overcome by establishing rapport properly.

1.8. Definition of the terms

A number of terms, concepts and variables have been used throughout the study with specific meaning. In order to avoid the undesired confusions of the meaning, these are defined and interpreted as follows:

Age

Age of a respondent was defined as the span of her life and was operationally measured by the number of years from her birth to the time of interview.

Education

Education was referred to the ability of the respondents to read and write or having formal education received up to a certain standard. Education was measured on the basis of class a woman had passed from formal education institution.

Family size

It was referred to the total number of family members including the respondent herself, her husband, children and other members.

Family Farm size

Family farm size was referred to the cultivated area either owned by her husband or obtained from other on sharing system, the area being estimated in terms of full benefit and half benefit to the farmer respectively. The family cultivated owned land and cultivated area taken as lease or mortgage from others was recognized as full benefit.

Annual Family Income

Annual family income was referred to the total earnings of a respondent and the members of her family from agricultural and non-agricultural sources (business, services, daily labor etc.) during the previous year.

Organizational Participation

The terms organization is defined as an association of persons, which has a name, a regular set of officers and at least one face to face meeting in a year. Organizational participation of an individual was referred to her participation in various organizations as ordinary member, executive committee member or executive officer with a specific period of time.

Cosmopoliteness

Cosmopoliteness of a respondent is measured by computing a cosmopoliteness score. The cosmopoliteness score is assigned on the basis of different places and frequency of her visit external to and outside her own social system.

Contact with Development Workers

It was referred to the respondents becoming accessible to the influence of different information through different development worker.

Training

Training of a respondent woman was defined as the number of days she had so far received training. It was used to refer to the completion of an activity by the respondents which was offered by the government, semi-govt. or non-government organizations to improve the knowledge & skills of women and changing attitude of a woman for doing a specific job properly.

Personal Independent Saving

Personal independent savings of a respondent was referred to the amount that has been saved by the respondent herself and she can spend the money on her own will.

Knowledge

Literally knowledge means knowing or what one knows about a subject, fact, person etc. Knowledge refers to the amount of facts or information about an idea, object or person, which a person knows.

Knowledge on Family Management

Knowledge on family management was referred the knowledge of individual in different aspects of family affairs.

Family Co-operation

Family co-operation meant support and help both physically and mentally by other family members in the implementation of development activities. Here it indicates the support a woman get from family members during making any decisions.

Respondent

In this study respondents refers to the women of the farm families who provide information to the researcher as well as included in the sample.

Assumption

An assumption is "The supposition that an apparent fact or principle is true in the light of the available evidence" (Goode and Hatt, 1952).

Variable

A general indication in statistical research of characteristic that occurs in a number of individuals, objects, groups etc. and that can take on various values, for example the education level of an individual.

Hypothesis

According to Goode and Hatt (1952), a proposition this can be put to a "test to determine its validity". It may be true or false, it may seem contrary to or in accord with common sense. However, it leads to an empirical test.

Participation

Participation means doing things together, exchanging ideas and experiences, consulting and considering all views, sharing in decision in decision making, co-implementing, co-operation, sharing and learning, empowerment, democratic, risk sharing, collective ideas and efforts, getting involved, sharing ideas, opinions and experiences (Anonymous, 2000).

CHAPTER 2
REVIEW OF LITERATURE

This chapter deals with the review of past research works that relates to the present study directly or indirectly. This work is mainly related with the determination of the extent of " **Women Participation in Household Decision Making Process".** The researcher tried to collect needed information by thorough searching of related theses, literature, journals, periodicals and internet. Despite frantic search, the researcher found only a few studies are available all of them are indirectly related. These enhanced the researcher's knowledge for better and clear understanding of the present study.

This Chapter is divided into three major sections.

1. The first section deals with the conceptual issues about participation
2. The second section includes with the research finding relating to the relationship between selected characteristics of rural women and their participation
3. The third section presents with the conceptual frame work of the study.

Conceptual Issues about Participation

Uphoff *et al.* (1979) described participation as the involvement of a significant number of persons in situations, which enhance their well-beings, e.g. their income, security and self esteem'.

Some of the common meanings attached to participation are given below:

'Participation is a word, which is frequently used in development. It has many different meanings. Various studies, project document and manuals have interpreted participation in different ways (FAO, 1989) as follows:

- Participation is the voluntary contribution by people in projects, but without their taking part in decision making.
- Participation is the sensitization of people to increase their receptivity and ability to respond to development projects.
- Participation is an active process, meaning that the person or group in question takes initiatives and asserts his autonomy to do so.
- Participation is the fostering of a dialogue between the local people and the project preparation, monitoring and evaluation staff in order to obtain information or the local context and on social impacts.
- Participation is the voluntary involvement of people in self-determined change.
- Participation is involvement in people's development of themselves, their lives and their environment.

An overall review of the literature on participation as well as the ways in which participation is operationalized in different development interventions reveals that participation is conceptualized and understood differently .The manner in which participation can be enlisted also varies.

2.1 Reviews Related to Studies on Women Participation in Decision Making Process

Chandramani (2005) observed that involvement of women was essential in all stages of economic and social activities. Therefore, organizing women in self help group will enhance the status of women as participant, decision maker and beneficiaries in democratic, economic, social and cultural spheres

of life. So self help group is an effective way for women participation as a decision maker.

Kulandaivel (2005) observed that empowerment is a way of defining, challenging and overcoming barriers of one's life through which people increase their ability to shape their own lives and environment. Empowerment is a multidimensional process which enables individual or a group of individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free from shocks imposed on them by custom, belief and practices.

Taposhi (2005) in her study found that family co-operation of rural women had a highly significant relationship with their empowerment means participation in income, decision making and resource controller.

Chao *et al.* (2001) noted that most women in the technical professions Taiwan have low self esteem and this probably could apply to women elsewhere. Although a substantial number of women is involved in the technical professions, the number of women holding managerial posts with decision making powers is insignificant.

Primavera and Banu (2001) suggested that this perception could reflect social values that hold men superior. In some countries, women do not enjoy rights (right to vote, choice of career and even dressing), which many from the developed countries take for granted. Merely involving women in development programs without developing into issues of culture and the state will not contribute to sustainable development and correct the disparities between the sexes, hence the need to consider gender.

Girippa (1998), based on a study, observed that the role and status of women have been under a continuous change in recent years. In both female and male headed households, the participation of women in decision-making was found to have increased.

Banu (1996) in her research work "The Impact of Training on Rural Women's Empowerment in Bangladesh" examined the relationship between women's access to training and women's empowerment with special reference to Bangladesh situation. Banu examined two issues to find out the relationship between training and women's empowerment in her study. Empowerment of women in Bangladesh is measured in terms of raising awareness, self confidence, economic independence and decision making process in the household. It was revealed that training had an impact on the behavioral predisposition. Skills of women also developed through skill development training.

Amin and Pebley (1994) found that while programs after about two years had a statistically significant impact on gender inequity within the household in terms of women's participation in decision making and control over resources, women's attitudes and aspiration in decision regarding marriage and education for their daughters is slower to change.

Pitt and Khandker (1995) stated that access to credit was seen as a mean of empowering on the assumption that the increased labor time of women spent in income earning work as a result of credit led to greater influence of women in household decision making.

Airun (1992) in her study identified women's contribution in homestead farming and household activities. She also showed women status in decision making process of family affairs. It was observed that the average women spent 30 percent of their daytime in household activities and another 30

percent on agricultural activities. Women contributed 58 to 235 labor days per hectare for production of homestead vegetables compared to 50 to 212 by men. It further revealed that women earned on an average taka 4339 per year from different income earning activities. In the case of decision making men enjoyed overwhelming right to make major decisions.

Dickerson (1992) in his study observed that younger women concerned almost primarily with productive activities while older women were involved more in decision making within their households and they had to play extra domestic roles.

Sen (1989) concluded that women had limited command and control over resources and assets which prevent them from getting equal opportunities and fair share of the returns in the society as well as in the family. In primary sector women contribute more than men but enjoy no control over their earning.

Zebunnesa (1998) designed a study to look into the impact of selected BRAC activities on women. The analysis revealed that participation of the households to BRAC program contributed significantly to socio-economic upliftment of the households in general and increased participation of women in economic activities and households' decision making in particulars.

2.2 Reviews on Relationship between Selected Characteristics of Rural Women and their participation in decision making process

Very few studies were been found to be specifically undertaken in a scientific way in the direction of the recent study. An effort has been made in subsequent subsection to review some interlinked literature in this aspect.

2.3.1 Age and participation

Bhaumik *et al.* (1996) in their combined study found that there was a significant and negative relationship between age of rural women and their participation in decision making role.

Kumari (1999) in a study found that age of rural women had significant relationship with their performance in farm decision-making.

Begum *et al.* (2000) in their study found that there was no significant effect of age of women on their taking household decisions.

Akter (2000) in a study found a positive significant relationship between age of the women and their participation in decision-making role in the family.

Asaduzzaman (2003) found no significant relationship between age of rural women and their decision-making ability.

Biswas (2003) found that age of the rural women had a significant but negative relationship with their accessibility to family decision-making process.

2.3.2 Education and participation

Kaur (1986) found that education increased the role of farm young women in decision making about home as well as farm practice

Akter (2000) in his study found that there was a positive significant relationship between education of women and their participation in decision-making role in the family

Biswas (2003) found that education of the rural women had a significant and positive relationship with their accessibility to family decision-making process.

Asaduzzaman (2003) found significant relationship between education of rural women and their decision-making ability.

2.3.3 Family Size and Participation

Asaduzzaman (2003) found no significant relation between family size of rural women and their decision making ability.

2.3.4 Farm Size and participation

Bhaumik *et al*. (1996) in a study found that the socio-economic status of the rural women had no significant relationship with their performance in decision-making process.

Kumari (1999) found no significant relationship between rural women's socio economic status and their participation in farm decision-making.

Asaduzzaman (2003) found no significant relationship between farm size of rural women and their decision-making ability

2.3.5 Annual Income and Participation

Yadav (1982) observed that participation of young women in decision making was not significantly associated with annual income

BRAC (1995) reported that family income of rural women had significant effect on their decision-making power, status in the family and mobility. It was also found that individual contact of the rural women had significant influence on their improvement of knowledge, attitude and skills.

CARDAP's study (1998) buttresses this condition that working women with access to personal income exhibit a greater degree of autonomy and participation in house hold decision-making leading to better feeling of self-worth and high status within the households. The central message of this is that economic improvement of women is a fundamental issue for attaining reasonable degree of empowerment.

Akter (2000) found that there was a positive significant relationship between family income of the women and their participation in decision-making role in the family

Begum *et al.* (2000) found that there was no significant effect of gross income from homestead agro-forestry practices of the women with their taking household decisions.

Asaduzzaman (2003) found significant relationship between annual income of rural women and their decision-making ability.

Biswas (2003) found that income of the rural women had no significant relationship with their accessibility to family decision-making process.

2.3.7 Cosmopoliteness and Participation

Researcher and evaluation division, BRAC (1995) reported that individual contact of the rural women had significant influence on their improvement of knowledge, attitude and skills on different issues.

2 .3.8 Contact with Development Workers and Participation

Bhaumik et al. (1996) in their study found that there was no significant relationship between contact with extension personnel of the rural women and their performance in decision-making process.

Pattnik (1996) observed that the non-participation and participation of women in farm management and other areas of decision making was due to inadequate exposure to the mass media lack of extension contact.

Mahmud (2002) found that women's participation in development program was more effective in promoting women's empowerment (decision making, mobility, access to resources etc.)

Biswas (2003) found that extension contact of the rural women had a significant and positive relationship with family decision-making process

2.3.9 Training Received and Participation

Asaduzzaman (2003) found significant relationship between training exposure of rural women and their decision-making ability.

2.3.10 Personal Independent Saving

Rahman (2005) in his study found that majority (91.6%) of the respondents had small savings. Annual savings of the respondents showed positive significant relationship with their socio-economic development of TMSS activities.

2.3 A Conceptual Framework of the study

In scientific research, selection and measurement of variables constitute an important task. The hypothesis of a research while constructed properly consists at least two important elements i.e. “a dependent variable” and “an independent variable”. A dependent variable is a factor that appears, disappears or varies as the researcher introduces, removes or varies the independent variables (Townsend, 1953).

The conceptual framework of Rosenberg and Hovland (1960) was kept in mind while making structural arrangements for the dependent and independent variables. This study is concerned with the women participation in household decision making process . Thus the participation in decision making process was the dependent variable and twelve selected characteristics of the women were considered as the independent variables. Participation in decision making process of an individual may be influenced and affected through interacting forces of many independent variables. It is not possible to deal with all independent variables in a single study.

Therefore, it was necessary to limit the independent variables, which included age, education, family size, family farm size, annual family income, organizational participation, cosmopoliteness, contact with development workers, training exposure, personal independent saving, knowledge on family management and family co-operation.

In the light of foregoing discussion, a conceptual framework has been developed for this study, which is diagrammatically shown in the Figure 2.1

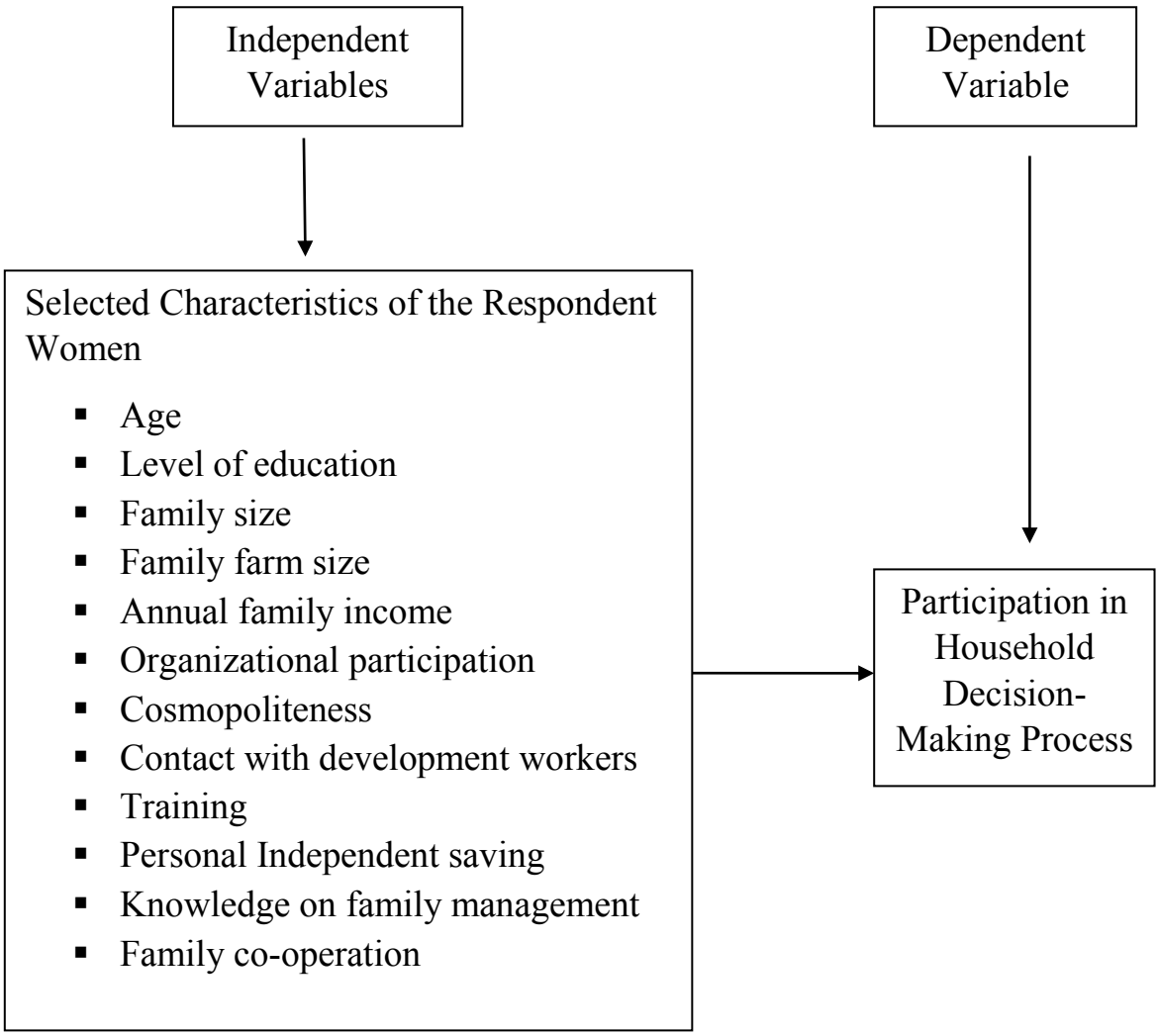

Figure 2.1 Conceptual framework of the study

CHAPTER 3

METHODOLOGY

A research work should be very careful in formulating methods and procedures. Methodology gives clear direction to a researcher about his works and activities during the whole period of the study. Appropriate procedure for collecting data should be taken by the researcher to collect valid and reliable information. Method of analysis should be appropriate to arrive at correct conclusion. Various methods, tools and techniques were used during different stages of this research work and compilation of data. The purpose of this chapter is to describe the setting, methods and procedures used in conducting this study.

3.1 Locale of the Study

There are four (4) Upazila in Rajbari district and four (4) union in Goalando Upazila of Rajbari district. Mainly considering the farm families the study was conducted in three (3) villages named Tenapocha, South Char Panchuria and North Char Panchuria of Debagram union under Goalando Upazila of Rajbari District, which were considered as the study area. The site was purposively selected as locale of the study. One (1) union (namely, Debgram) was randomly selected out of four (4) union and three (3) villages (Tenapocha, South Char Panchuria and North Char Panchuria) were randomly selected out of twenty (20) villages of Debagram union.

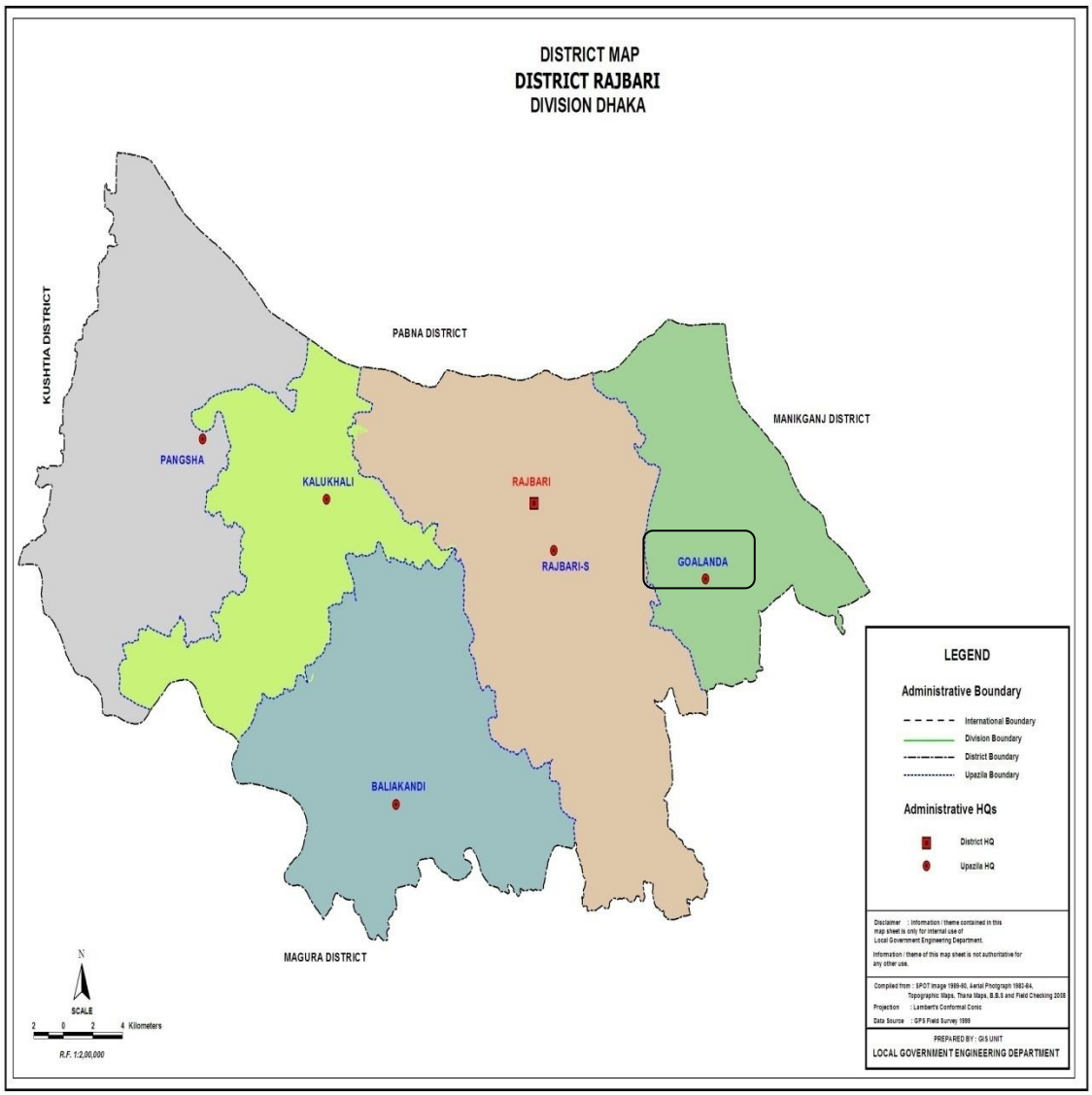

Figure 3.1. Map of Rajbari district showing the study area

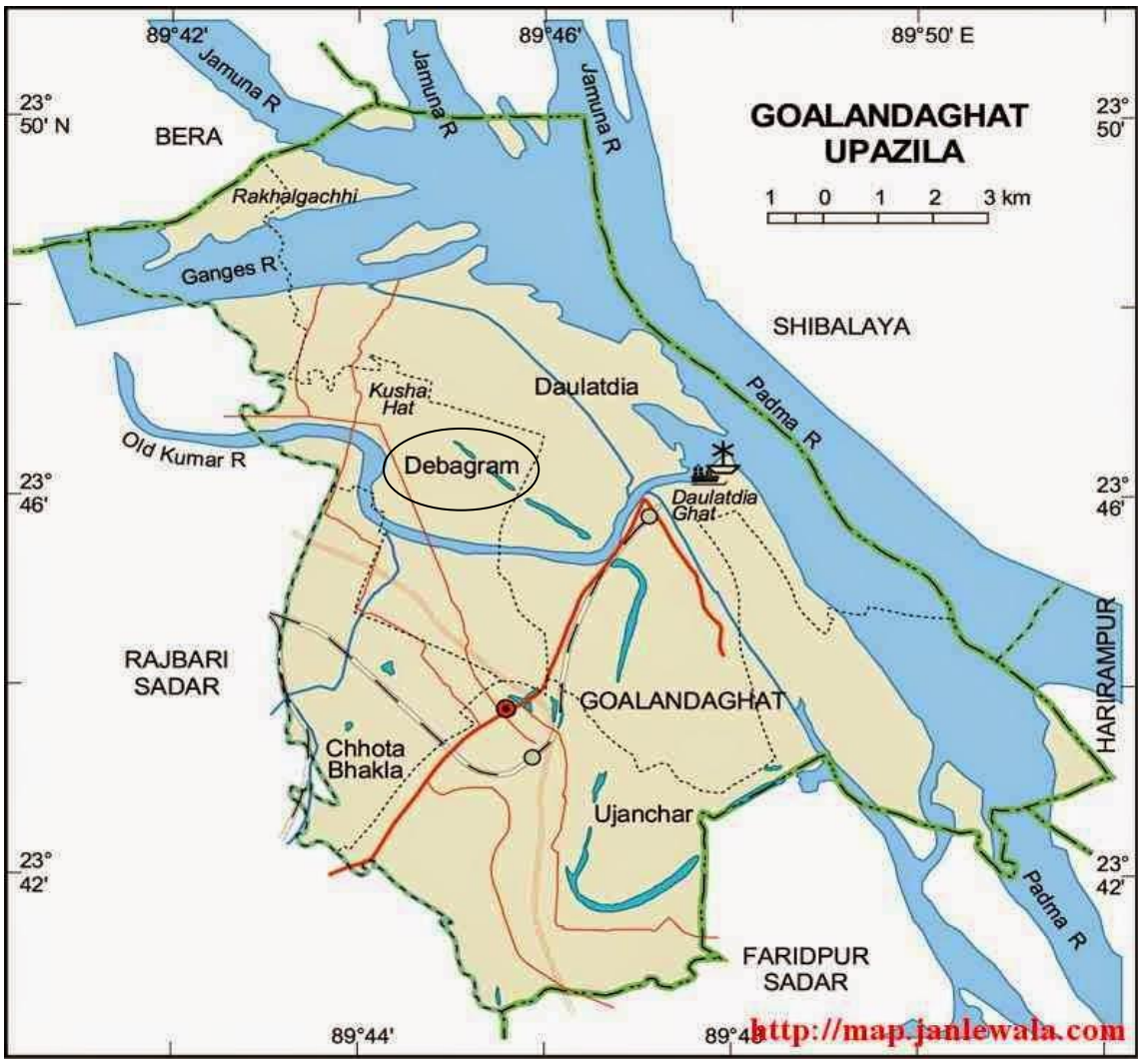

Figure 3.2. Map of Goalando Upazila showing the study area

3.2 Population and Sampling Design

Three (3) villages named Tenapocha, South Char Panchuria and North Char Panchuria of Debgram union under Goalando Upazila of Rajbari District, were selected randomly for the study. People who permanently reside in the selected villages constituted the population of this study. So representative sample from the population were taken for collection of data following sampling technique. One women from each of the farm families was considered as the respondent. Updated lists of all farm families were prepared with the help of SAAO and local leader (Md. Atier Rahman). These farm families constituted the population of this study. A purposive sampling procedure was followed to select one district from the whole of Bangladesh, and an Upazila was selected purposively from the four Upazila of the selected district. Random sampling was used to select a union. Random sampling was also used to select these three villages namely Tenapocha, South Char Panchuria and North Char Panchuria of Debgram union. The total number of individuals under study was 211 in the study area which is showing in the following table 3.1.

Table 3.1 Population of the study area

Name of the selected Upazila	Name of the selected union	Name of the selected villages	Number of the respondents	Sampling Size (According to Yeaman's formula)
Goalando	Debgram	Tenapocha	102	118
		South Char Panchuria	44	
		North Char Panchuria	65	
		Total	211	

(Source: Field survey, 2014)

3.2.1 Population and Sample of the study

According to Yamane's (1967) formula, the sample size is determined. The sample size is determined 118 .In calculating sample size from the following formula, 8% precision level, 50% degree of variability and value of Z=2.57 at 99% confidence levels will be chosen. Then 118 respondent women were selected with the help of calculator from the population. The formula is

$$\mathrm{n} = \frac{\mathrm{z}^2 P\ (1-P)N}{\mathrm{z}^2 P\ (1-P)+N\ (\mathrm{e})^2}$$

Where,

n = Sample size;

N = Population size = 211;

e = The level of precision = 8%;

z = the value of the standard normal variable given the chosen confidence level =2.57 (with a confidence level of 99%)

p = the proportion or degree of variability = 50%

$$\boldsymbol{n} = \frac{2.57^2\ (0.5)(1-0.5)211}{2.57^2(0.5)(1-0.5)+211(0.08)^2}$$

n = 118

3.3 Design of the Study

Data Collecting Instruments

In order to collect valid and reliable data from the respondent women an interview schedule (questionnaire) in English version was designed keeping the objectives in mind.

The English version of interview schedule has been enclosed in appendix-A. Simple and direct questions and different scales was used to obtain information. Both open and closed form questionnaire was designed to obtain information relating to qualitative variable which was finally be measured by ranking score.

The interview schedule was pre-tested with 15 sample respondents from the study area. Questions were asked systematically and explanations was made whenever it was necessary. The respondents were interviewed at their leisure time by using local language to the extent possible so that they can give accurate information in a cool brain.

3.4 Data Collecting Procedure

Data were collected through personal interviewing by the researcher herself. All possible efforts were made to establish rapport with the respondent so that they could feel easy and comfort to response the questions in the schedule. Necessary steps were taken to explain the purpose of the study to the respondents and their answers were recorded sincerely. If any respondent felt difficulty in understanding any question, care was taken to help her getting understood. The researcher did not face any serious problem in data collection. The data collection took 20 days from 25th February to 16th March, 2015. The collected data were complied, tabulated and analyzed. Qualitative data were converted into quantitative form by means of suitable scoring whenever needed.

3.5 Variables and their measurement techniques

In a descriptive social research, selection and measurement of the variable is an important task. A variable is any characteristics which can assume

varying or different values are successive individuals' cases (Ezekiel and Fox, 1959).

An organized research usually contains at least two identical elements i.e. independent and dependent variable. An independent variable is a factor which is manipulated by the researcher in his attempt to ascertain its relationship to an observed phenomenon. A dependent variable is a factor which appears, disappears or varies as the experimenter introduces, removes or varies the independent variables (Townsend, 1953). According to the relevance of the research area, 12 characteristics of the respondents were selected as the independent variables (e.g. age, education, family size, family farm size, annual family income, organizational participation, cosmopoliteness, contact with development workers, training, personal independent saving, knowledge on family management and family co-operation). On the other hand, participation in household decision making process was dependent variable. The following sections contain procedures of measurement of dependent and independent variables of the study.

3.5.1 Measurement of Independent Variables

The selected characteristics of the respondent women constituted the independent variables of the study. To keep the research manageable, twelve (12) independent variables were selected for the study. The procedures of measurement of the selected variables were as follows:

3.5.1.1. Age

The age of individual is one of the important factors pertaining to her personality make up which can play an important role in her participation in decision making. The age of a respondent woman was measured by counting the actual years from her birth to the time of interview on the basis of her statement. It was measured in terms of actual years. No fractional year was considered for the study. A score of one (1) was assigned for each year of one's age. This variable appears in item number one (1) in the interview schedule as presented in Appendix-A.

3.5.1.2. Education Level

Education was measured as the ability of an individual woman to read and write or formal education received up to a certain standard. Education of a respondent was measured on the basis of classes she had who passed in formal educational institution. **For example,** if a respondent read up to class 5, her education score was 5. If a respondent did not know how to read and write her education score was taken as zero (0). A score of 0.5 was given to that respondent who could sign his name only.

3.5.1.3. Family size

The family size was measured by the total number of members in the family of a respondent.

The family members included family head and other dependent members like husband/wife, children, etc. who lived and ate together. A unit score 1 was assigned for each member of the family. If a respondent had five members in her family, her family size score was given as 5.

3.5.1.4. Family farm size

Family farm size of the respondent was measured as the size of her family farm on which she and her family member continued their farm practices during the period of study. Each respondent was asked to mention the homestead area, the area of land under her family's own cultivation, own land given to others on borga system, land taken from others on borga system, and land taken from others on lease system. The area was estimated in terms of full benefit to the farmers or his family. The following formula was used in measuring the farm size:

$$\textbf{Farm size} = F_1 + F_2 + \frac{1}{2}(F3 + F4) + F_5$$

Where,

F_1 = Homestead area, F_2=Own land under own cultivation, **F3**= Own land given to others on borga, **F4**= Land taken from others on borga, F_5= Land taken from others on lease. The unit of measurement was hectares.

The data was first recorded in terms of local measurement unit i.e. kani or bigha or decimal and then converted into hectare. The total area, thus, obtained is considered as her family farm size score (assigning a score of one for each hectare of land). This variable appears in item number four (4) in the interview schedule as presented in Appendix-A.

3.5.1.5. Annual family income

Annual family income of a respondent was measured on the basis of total yearly earning from agricultural and non-agricultural sources (business, service etc) earned by the respondent herself and other family members. The incomes from different sources were ascertained in three phases.

A) **In the first phase,** the yield of the entire crop in the previous year was noted, and then the entire yield was converted into cash income according to the prevailing market price.

B) **In the second phase,** the yield of the entire domestic animals and fish in the previous year was noted, and then the entire yield was converted into cash income according to the prevailing market price.

C) **In the third phase,** earnings of each respondent himself/herself and other members of his/her family from different sources (like service, business, labor) in the last year from farming and others sources were added together to obtain total family annual income of the respondent

. **Total annual family income = A+B+C**

Where,

A = Annual income from agricultural crops,

B = Annual income from domestic, poultry and fishes

C = Annual income from (non agricultural sector) service, business & labor.

3.5.1.6. Organizational Participation

Organizational participation of a respondent was measured by her nature of membership in different organizations for a particular period of time. This was measured by participation of a respondent in an organization. Different weighs were assigned as 0, 1, 2 and 3 for no participation, ordinary member, executive member and president/secretary respectively.

This variable appears in item number six (6) in the interview schedule as presented in Appendix-A. Scoring of the organizational participation was done using the following formula and in the following way-

OP = $(P_{om} \times D) + (P_{em} \times D) + (P_{eo} \times D)$

Where, **OP** = Organizational participation score,

$\mathbf{P_{om}}$= Participation as ordinary committee member,

$\mathbf{P_{em}}$ = Participation as executive committee member,

$\mathbf{P_{eo}}$= Participation as executive committee officer (president/ secretary).

D=Duration of participation

Nature of participation	Score assigned
No participation	0
Participation as ordinary member	1
Participation as executive member	2
Participation as secretary/president	3

For example, if a respondent participated as an ordinary committee member of youth club, an executive committee member at NGO organized society and no participation in other organizations, that respondent would have a total score of 3.

3.5.1.7. Cosmopoliteness

Cosmopoliteness score was computed for each respondent woman to determine her degree of cosmopoliteness on the basis of her visit to the seven different places which is external to her own social system.

The score for each respondent was determined by adding her response to all the items on the basis of her frequency of visit with a score of 0, 1, 2, 3 and 4 for not at all, rarely, occasionally, frequently and regularly, respectively. Cosmopoliteness score of the respondents could range from 0 to 28, where 0 indicating no visit and 28 indicating very high level of visit.

3.5.1.8. Contact with Development Workers

It is referred to the respondents becoming accessible to the influence of different information media through different development worker. The score of contact with development workers of a respondent was measured by computing the contact score on the basis of her extent of contact with seven (7) types of development workers. Respondents mentioned the nature of her contact by putting a tick mark against any one of the five responses . The score for each respondent was determined by adding her response to all the items on the basis of her frequency of contact with a score of 0, 1, 2, 3 and 4 for not at all, rarely, occasionally, frequently and regularly, respectively. The contact with development workers score of the respondents could range from 0 to 28, where 0 indicating no contact and 28 indicating very high level contact.

3.5.1.9. Training

Training was measured by the total number of days of a respondent participated different training programs from different organizations. A score of one (1) was assigned for each day of training attended. For no training score 0 was assigned.

3.5.1.10. Personal Independent Saving

Personal independent savings of a respondent refers to the amount that has been saved by the respondent herself and she can spend the money on her own will. This was determined by asking the respondents about their monthly saving and by giving score for saving of each month. Personal independent saving score ranged from 0-5 where 0 indicates no saving and 5 indicates high saving of the respondents.

3.5.1.11. Knowledge on Family Management

For measuring knowledge on family management, the researcher asked 10 questions to each respondent. Each questions was assigned 2 score. For correct answer one could get 2, for wrong or no answer she could get 0, but for partial correct answer she could get 1 marks. So correct answer of 10 questions supposed to obtain 20 marks. Knowledge on family management score ranged from 0-20 where 0 indicates no knowledge and 20 indicates high knowledge on family management.

3.5.1.12. Family Co-operation

Family co-operation of a women refers to the extent of co-operation extended towards her from the family members during making any decision .Each respondent was indicated the extent of co-operation by each of the family members. For computing the co-operation score was given as 0, 1, 2 and 3 respectively for no, slight, partial and full co-operation of the family members. The scores against all the family members were added together to obtain the family co-operation scores of a respondent woman. This score was ranged from 0 to 12, where 0 indicates no co-operation and 12 indicates the highest level of co-operation.

3.5.2. Measurement of Dependent Variable

Participation of women in decision making process was the dependent variable in this work. It was measured by using 4 point rating scale. The respondents were asked to indicate their participation in decision making on the 12 items of family affairs.

Scoring techniques:

The method of assigning scores to the four alternatives in each statement was as follows:

Extent of participation	Scores assigned
Full participation	3
Partial participation	2
Rare participation	1
Not at all	0

The extent of participation scores of a respondent was measured by adding all 12 items of family affairs shown in item no 13 of the Interview schedule. Thus the extent of participation scores of a respondent could range from 0 to 36, where 0 indicating no participation in decision making process and 36 indicating the highest participation in decision making process.

3.6 Hypothesis of the study

According to Kerlinger (1973) a hypothesis is a conjectural statement of the relation between two or more variables. Hypothesis are always in declarative sentence form and they are related, either generally or specifically from variables to variables. In broad sense hypotheses are divided into two categories: (a) Research hypothesis and (b) Null hypothesis.

3.6.1 Research hypothesis

Based on review of literature and development of conceptual framework, the following research hypothesis was formulated:

"Each of the twelve (12) selected characteristics (age, education level, family size, family farm size, annual family income, organizational participation, cosmopoliteness, contact with development workers, training exposure, personal independent saving, knowledge on family management and family co-operation) has significant contribution in participation of decision making process." However, when a researcher tries to perform statistical tests, then it becomes necessary to formulate null hypothesis.

3.6.2 Null hypothesis

A null hypothesis states that there is no contribution between the concerned variables. The following null hypothesis was formulated to explore the contribution of the selected characteristics in participation of decision making process. Hence, in order to conduct tests, the earlier research hypothesis was converted into null form as follows:

"There is no contribution of all the selected characteristics of the respondent women on their participation in household decision making process."

3.7 Compilation of data

After completion of field survey, data recorded in the interview schedules were coded, compiled, tabulated and analyzed in accordance with the objectives of the study.

In this process, all the responses in the interview schedule were given numerically coded values. Local units were converted into standard units and qualitative data were converted into quantitative ones by means of suitable scoring whenever necessary. All the collected data were checked and cross-checked before transplanting to the master sheets. To facilitate tabulation, the collected data were properly coded and transferred from interview schedule to a master sheet. Tabulation and cross tabulation was done on the basis of categorization developed by the researcher.

3.8 Statistical analysis

Data collected from the respondents were analyzed and interpreted in accordance with the objectives of the study. The analysis of data was performed using statistical treatment with SPSS (Statistical Package for Social Sciences) computer program, version 20. Statistical measures as a number, range, mean, standard deviation and rank order were used in describing the variables whenever applicable. In order to explore the contribution of the concerned variables, multiple regression analysis were used. Throughout the study, five percent (0.05) level of significance was used as the basis for rejecting any null hypothesis. If the computed value of (β) was equal to or greater than the designated level of significance (p), the null hypothesis was rejected and it was concluded that there was a significant contribution of the concerned variable.

Whenever the computed value of (β) was found to be smaller at the designated level of significance (p), the null hypothesis could not be rejected. Hence, it was concluded that there was no contribution of the concerned variables.

CHAPTER IV

RESULT AND DISCUSSION

In this Chapter, the results of the study and its interpretation are presented in two sections in accordance with the objectives of the study. The first section deals with the individual characteristics of the women participation in decision making process and the second section deals the contribution of the selected characteristics of the women on their participation in household decision making process .

4.1 Selected characteristics of the respondent women

In the study, there were 12 selected characteristics of the respondent women such as age, education, family size, family farm size, annual family income, organizational participation, cosmopoliteness, contact with development workers, training exposure, personal independent saving, knowledge on family management, and family cooperation. Participation of women in household decision making process is the dependent variable of the study. The findings of the selected characteristics of women participation in household decision making process are presented and have been discussed in subsequent sections. The selected characteristics which were the independent variables of the study were investigated and the descriptions of each of the individual characteristics are presented in Table 4.1.

Table 4.1. Characteristics profile of the respondent women

SL no.	Characteristics	Measuring Unit	Range		Mean	Standard deviation
			Possible	Observed	Study group	Study group
01	Age	Year	Unknown	25-53	39.65	7.760
02	Education	Year of schooling	Unknown	0-9	2.86	3.117
03	Family size	Score	Unknown	3-13	6.36	2.194
04	Family farm size	ha	Unknown	0.01-3	2.16	0.806
05	Annual family income	'000' taka	Unknown	40-200	103.64	35.371
06	Organizational participation	Score	0-15	0-15	6.69	5.518
07	Cosmo-politeness	Score	0-28	0-19	5.02	3.377
08	Contact with development workers	Score	0-28	4-22	6.52	2.611
09	Training exposure	No of days	Unknown	0-13	4.05	4.019
10	Personal saving	Score	0-5	2-5	3.42	1.089
11	Knowledge on family management	Score	0-20	7-17	9.23	1.236
12	Family cooperation	Score	0-12	0-9	2.93	1.942

Dependent variable						
1	Participation in household decision making process	Score	0-36	0-26	9.79	4.897

4.1.1 Age

The age score of the 'women participation in decision making process' ranged from 25 to 53 with a mean and standard deviation of 39.65 and 7.760, respectively. Women were classified into three categories namely 'young (up to 30)', 'middle (31-50)' and 'old (above 50)' based on their observed age. The distribution of the respondents of the study in accordance with their age score have been presented in Table 4.2.

Table 4.2. Distribution of the respondents according to their age

Categories (Years)	Respondents Number	Percent	Mean	Standard deviation
Young (up to 30)	25	21.2	39.65	7.760
Middle (31-50)	87	73.7		
Old (>50)	06	5.1		
Total	118	100		

Data contained in the Table 4.2 indicates that the highest proportion of women participation in decision making process belonged to middle aged category (73.7 %) followed by young (21.2 %) and old (5.1 %). Data also indicate that a total 94.9 % of the respondents were young and middle aged. The young and middle aged women were generally tended to know many information on different matters than the older. Probably young and middle aged women were more dynamic and willing to participate in different family affairs. Similar findings were reported by Akter (2000), Biswas (2003) .

4.1.2 Education Level

The level of education score of the women ranged from 0 to 9 with a mean and standard deviation of 2.86 and 3.117 respectively. Based on the educational scores, women were classified into four categories such as illiterate (0), can sign only (0.5), primary education (1 to 5) and secondary education (6 to 10). The distribution of the women according to their level of education have been presented in Table 4.3.

Table 4.3. Distribution of the respondents according to their education

Categories (Years)	Respondents Number	Percent	Mean	Standard deviation
Illiterate (0)	29	24.57	2.86	3.117
Can sign only (0.5)	32	27.11		
Primary education (1-5)	28	23.70		
Secondary education (6-10)	29	24.60		
Total	118	100		

Table 4.3 indicates that women under 'can sign only' constitute the highest proportion (27.11 %) compared to 24.60 % secondary education, 24.57 % 'illiterate' and 23.70 % primary education each. The average literacy rate of the country is 61% (BBS, 2014). The people of the study area conscious about the importance of education which is reflected in their literacy level because it is near about the national literacy rate. These findings were supported by Kaur (1986), Biswas (2003) and Asaduzzaman (2003).

4.1.3 Family size

The family size score of the women ranged from 3 to 13 with a mean and standard deviation of 6.36 and 2.194, respectively. Family size of women were classified into three categories namely 'small (2-4)', 'medium (5-7)' and 'Large (above 7)' based on their observed family size. The distribution of the respondents in accordance with their family size have been presented in Table 4.4.

Table 4.4. Distribution of the respondents according to their family size

Categories (No of members)	Respondents Number	Percent	Mean	Standard deviation
Small family (2-4)	27	22.90	6.36	2.194
Medium family (5-7)	56	47.50		
Large family (above 7)	35	29.70		
Total	118	100		

Table 4.4 indicates that the highest proportion of respondents of 'women participation in decision making process' fell under medium family category (47.50 %) followed by large (29.70 %) and small (2.90 %). Data also indicates that a total 77.20 % respondent belongs to the group of medium to large family group. Data indicate that the average family size (6.36) was higher than the national average of 5.60 (BBS, 2014). Akter (2000) found similar findings in his studies. The women with large family member have more economic pressure, whereas, the medium and small families have less agricultural labour than the large families.

4.1.4 Family Farm size

The score of family farm size of the women ranged from 0.01 to 3 with a mean and standard deviation of 2.16 and 0.806, respectively. Based on the family farm size score, the respondents were classified into three categories. These categories were 'small farm (0.01-1)', 'medium farm (1.01-2.00 ha)' and 'large farm (>2 ha).The distribution of the respondents in accordance with their family farm size have been presented in Table 4.5.

Table 4.5. Distribution of the respondents according to their family farm size

Categories(hectare)	Respondents Number	Percent	Mean	Standard deviation
Small farm (0.01-1)	30	25.40	2.16	0.806
Medium farm (1.01-2.00)	39	33.10		
Large farm (>2)	49	41.50		
Total	118	100		

Table 4.5 indicates that the large farm holder constitute the highest proportion 41.50 % followed by 33.10 % as medium farm and 25.40 % as small farm holder. The findings of the study revealed that majority of the women were from medium to large sized farm families. The average family farm size of the respondents was 2.16 hectares which is about higher than national average 1.56 ha (BBS, 2014). These findings were also supported by Bhaumik *et al.* (1996) and Kumari (1999).

4.1.5 Annual Family Income

The score of annual family income of women ranged from 40 to 200 with a mean and standard deviation of 103.64 and 35.371, respectively. Based on the annual family income, the respondents were classified into three categories namely 'low income (1-75)', 'medium income (76-125)' and 'high income (above 125)'. The distribution of the respondents in accordance of their annual family income have been presented in Table 4.6.

Table 4.6. Distribution of the respondents according to their annual family income

Categories (000 tk)	Respondents number	Percent	Mean	Standard deviation
Low income (1-75)	44	37.30	103.64	35.371
Medium income (76-125)	43	36.40		
High income (> 125)	31	26.30		
Total	118	100		

Table 4.6 indicates that the women belonged to low income category constituted the highest proportion (37.30 %) followed by medium income (36.40 %) and high income (26.30 %). The average annual family income of the respondents was 1,03,640 taka which is lower than national average (1,56,000 taka) (BBS, 2015). The findings of the study revealed that majority of the women were low to medium family income category. Similar findings were found in the studies of BRAC (1995) and CARDAP (1998).

4.1.6 Organizational participation

The score of organizational participation by women ranged from the possible range of 0-15 with a mean and standard deviation of 6.69 and 5.518 respectively. Based on the organizational participation, the respondents were classified into four categories namely 'No participation (0)', 'low participation (1-5)', 'medium participation (6-10)' and 'high participation (10-15)'.The distribution of the respondents in accordance with their organizational participation have been presented in Table 4.7.

Table 4.7. Distribution of the respondents according to their organizational participation

Categories(score)	Respondents Number	Percent	Mean	Standard deviation
No participation (0)	30	25.42	6.69	5.518
Low participation (1-5)	44	37.28		
Medium participation (6-10)	35	29.70		
High participation (10-15)	9	7.60		
Total	118	100		

Table 4.7 indicates that the women belonged to low organizational participation category constituted the highest proportion (37.28 %) followed by medium participation (29.70 %) no participation (25.42 %) and high participation (7.60 %). The results indicate that the women attend different meeting or discussion with minimum frequency although they have low to medium organizational participation. Besides this all women are not allowed by their family to join this type of social organizations.

4.1.7 Cosmopoliteness

The score of cosmopoliteness of the women ranged from 0 to 19 with a mean and standard deviation of 5.02 and 3.377, respectively against the possible range. Women were classified into four categories such as 'No visit (0)', 'low visit (1-10)', 'medium visit (11-19)' and 'high visit (20-28)' categories based on their observed cosmopoliteness score. The distribution of the respondents in accordance with their cosmopoliteness score have been presented in Table 4.8.

Table 4.8. Distribution of the respondents according to their cosmopoliteness

Categories (score)	Respondents Number	Percent	Mean	Standard deviation
No visit (0)	35	29.70	5.02	3.377
Low visit (1-10)	60	50.80		
Medium visit (11-19)	23	19.50		
High visit (20-28)	0	0		
Total	118	100		

Table 4.8 indicates that the majority of the women belonged to low visit category constituted highest proportion (50.80 %) followed by (29.70 %) as no visit and (19.50 %) as medium visit. Data also indicate that a total 80.50 % respondent belongs to the group of no to low visit. Similar findings were found in the study of BRAC (1995).

4.1.8 Contact with development workers

The score of contact with development workers by women ranged from 4 to 22 against the possible range of 0-28 with a mean and standard deviation of 6.52 and 2.611 respectively. Based on the contact with development workers, the respondents were classified into three categories namely 'low contact (0-9)', 'medium contact (10-18)' and 'high contact (19-28)'.The distribution of the respondents in accordance with their contact with development workers have been presented in Table 4.9

Table 4.9. Distribution of the respondents according to their contact development workers

Categories (score)	Respondents Number	Percent	Mean	Standard deviation
Low contact (0-9)	85	72.04	6.52	2.611
Medium contact (10-18)	23	19.49		
High contact (19-28)	10	8.47		
Total	118	100		

Table 4.9 indicates that the women belonged to low contact with development workers category constituted the highest proportion (72.04 %) followed by medium contact (19.49 %), high contact (8.47 %). The results indicate that the women have low contact with development workers. Similar findings were found in the studies of Bhaumik *et al.* (1996), Pattnik (1996) and Mahmud (2002).

4.1.9 Training

Training score of the respondent women ranged from 0 to 13 with a mean and standard deviation of 4.05 and 4.019, respectively. According to training score of the respondents, they were classified into four categories viz. 'no training (0)', 'low training (1-3)', 'medium training (4-9)' and 'high training (10-13)'. On the basis of their observed scores and the distribution has been presented in Table 4.10.

Table 4.10. Distribution of the respondents according to their training

Categories (no. of days)	Respondents number	Percent	Mean	Standard deviation
No training (0)	45	38.10	4.05	4.019
Low training (1-3)	29	24.60		
Medium training (4-9)	40	33.90		
High training (10-13)	4	3.40		
Total	118	100		

Table 4.10 indicates that the women of no training category constitute the highest proportion (38.10 %) followed by medium level training (33.90 %), low level training (24.60 %) and high level training (3.40 %). Results revealed that the maximum percentage of respondents was in the category of no to low level training groups (62.70 %).

4.1.10 Personal Independent Saving

The score of personal independent saving of the women ranged from 2 to 5 with a mean and standard deviation of 3.42 and 1.089, respectively against the possible range (0-5). Women were classified into three categories such as 'low saving (1-2)', 'medium saving (3-4)' and 'high saving (4-5)' based on their observed personal saving score. The distribution of the respondents in accordance with their personal saving are presented in Table 4.11.

Table 4.11. Distribution of the respondents according to their personal independent saving

Categories (score)	Respondents number	Percent	Mean	Standard deviation
Low saving (1-2)	31	26.30	3.42	1.089
Medium saving (3-4)	63	53.40		
High saving (4-5)	24	20.30		
Total	118	100		

Table 4.11 indicates that the majority of the women belonged to medium personal independent saving category as constituted highest proportion (53.40 %) followed by (26.30 %) as low personal independent saving and (20.30 %) as high personal independent saving. Data also indicates that a total 79.70 % respondent belongs to the group of low and medium personal independent saving category (Rahman, 2005).

4.1.11 Knowledge on family management

Knowledge of women on 'women participation in decision making process' was measured on the basis of 10 questions. Knowledge score of a respondent was determined by adding the scores obtained by her from all the questions. Thus, knowledge score of the women on 'women participation in decision making process' ranged from 0 to 9 indicate low level knowledge, 10 to 15 indicate medium level knowledge and above 15 indicate high knowledge towards family management. The findings are presented in Table 4.12.

Table 4.12. Distribution of the respondents according to their knowledge on family management

Categories (score)	Respondents number	Percent	Mean	Standard deviation
Low knowledge (0-9)	63	53.40	9.23	1.236
Medium knowledge (10-15)	38	32.20		
High knowledge (16-20)	17	14.40		
Total	118	100		

The score of knowledge on family management of the respondent women ranged from 7 to 17 against possible range (0-20) with a mean and standard deviation of 9.23 and 1.236, respectively. Table 4.12 indicates that the low level knowledge group was the highest proportion (53.40 %) of the respondents followed by medium knowledge group (32.20 %) and high level knowledge group (14.40 %). Among the respondent women, a total of 100.00 % respondent women have low to medium knowledge.

4.1.12 Family cooperation

The family cooperation score of the women ranged from 0 to 6 against the possible range with a mean and standard deviation of 2.93 and 1.942, respectively. Based on score of family cooperation of 'women participation in decision making process' the respondents were classified into four categories as shown in Table 4.13.

Table 4.13. Distribution of the respondents according to their family cooperation

Categories (score)	Respondents Number	Percent	Mean	Standard deviation
No cooperation (0)	30	25.40	2.93	1.942
Low cooperation (1-4)	62	52.50		
Medium cooperation (5-9)	26	22.10		
High cooperation (10-12)	0	0		
Total	118	100		

Table 4.13 indicates that among the respondents, the highest proportion (52.50 %) of the women belongs to the group of low cooperation followed by 25.40 % in no cooperation and 22.10 % in medium cooperation. Therefore, it was found that an overwhelming majority of the respondent women had low family co-operation .

4.2 Participation in Household Decision Making Process

The score of participation in household decision making of the women ranged from 0 to 30 with a mean of 9.79 and standard deviation 4.897, against the possible range (0-36). Women were classified into four categories such as 'no participation (0)', 'low participation (1-12)', 'medium participation (13-24)' and 'high participation (24-36)' members based on their observed participation score. The distribution of the respondents in accordance with their participation in decision making process have been presented in Table 4.14.

Table 4.14. Distribution of the respondents according to their participation in household decision making process

Categories (score)	Respondents Number	Percent	Mean	Standard deviation
No participation (0)	15	12.71	9.95	4.897
Low participation (1-12)	65	55.08		
Medium participation (13-24)	34	28.81		
High participation (24-36)	4	3.40		
Total	118	100		

Table 4.14 indicates that the majority (55.08 %) of the women belonged to low participation category followed by (28.81 %) as medium participation and (3.40 %) as high participation category. The data also indicates that 12.71% women still are not participating in household decision making process. Data also indicates that a total 83.89 % of respondent belongs to the group of low and medium participation. Participation of rural women in household decision making process is increased but as per the city or town. So women and men both should be aware to the importance of women participation as decision makers.

4.2 Variables contribute on Participation in decision making process

In order to determine the participation in household decision making, multiple regression analysis was used which is shown in the Table 4.15.

Table 4.15. Multiple regression coefficients of contributing variables related to Participation in decision making process

Dependent variable	Independent variables	B	*p*	R^2	Adj. R^2	F	*p*
Participation in decision making process	Age	-0.028	-0.039*	0.357	0.315	2.683	0.003**
	Education	0.041	0.008**				
	Family size	0.264	0.124^{NS}				
	Family farm size	0.085	0.015*				
	Annual family income	0.052	0.400^{NS}				
	Organizational participation	-0.375	-0.046*				
	Cosmopoliteness	0.240	0.178^{NS}				
	Contact with development workers	-0.248	-0.140^{NS}				
	Training	0.014	0.005**				
	Personal independent saving	-0.056	-0.013*				
	Knowledge on family management	0.036	0.006**				
	Family cooperation	0.288	0.153^{NS}				

** Significant at p<0.01 * Significant at p<0.05. NS=Not Significant

Table 4.15 tests the final null hypothesis: There is contribution of the selected characteristics (age, education, family farm size, organizational participation, training, personal independent saving, knowledge on family management and family cooperation) of women on participation in household decision making process.

Table 4.15 shows that education, training and knowledge on family management were the important contributing factors (significant at the 1% level of significance) while age, family farm size, organizational

participation and personal independent saving are also significant at the 5% level of significance.

35.7% ($R^2 = 0.357$) of the variation in the respondents participation can be attributed to their education, family farm size, training, and knowledge on family management, making this a model (Table 4.15). The F value indicates that the model is significant ($p<0.003$).

However, each predictor may explain some of the variance in respondents' participation conditions simply by chance. The adjusted R-square value penalizes the addition of extraneous predictors in the model, but values of 0.315 still show that the variance in respondents' participation can be attributed to the predictor variables rather than by chance, and that both are suitable models (Table 4.15).

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of the Findings

The study was undertaken to determine and describe the selected characteristics of the respondent women, to identify their participation on decision making process. The study was carried out in three villages of Debgram union under Goalando upazila of Rajbari District . About 118 women were selected as sample from an updated list of 211 women. Data were collected by a pre-tested interview schedule during 25th February to 16th March, 2015. A summary of the major findings is given in the subsequent sections.

5.1.1 Selected characteristics of the respondent women

Age

Around two-third (73.7 %) of the respondents were middle aged compared to 21.2 % belonged to the young aged category and 5.1 % were in the old aged category.

Level of education

Women under 'can sign only' constitute the highest proportion (27.11 %) compared to 24.60 % secondary education, 24.57 % 'illiterate' and 23.70 % primary education each.

Family Size

The majority of the respondents fell into medium category (47.50%) followed by large (29.70%) and small (22.90%).

Family Farm Size

The large farm holders constitute the highest proportion 41.50 % followed by 33.10 % as medium farm and 25.40 % as small farm holders.

Annual Family Income

The women belonged to low income category constituted the highest proportion (37.30 %) followed by medium income (36.40 %) and high income (26.30 %). The average annual income of the respondents was 1,03,640 taka.

Organizational Participation

The women belonged to low and medium participation category constituted the highest proportion (37.28 %) followed by no participation (25.42 %).

Cosmopoliteness

The majority of the women belonged to low visit category classified highest proportion (50.80 %) followed by (29.70 %) as no visit and (19.50 %) as medium visit.

Contact with Development Workers

The women belonged to low contact with development workers category constituted the highest proportion (87.30 %) followed by medium contact (12.70 %).

Training

The no training category constitutes the highest proportion (38.10 %) followed by medium level training (33.90 %), low level training (24.60 %) and high level training (3.40 %).

Personal Saving

The majority of the women belonged to medium personal saving category classified highest proportion (53.40 %) followed by (26.30 %) as low personal saving and (20.30 %) as high personal saving.

Knowledge on Family Management

The low level knowledge group was the highest proportion (67.80 %) of the respondents followed by medium knowledge group (32.20 %) and high level knowledge group (0 %).

Family Cooperation

Among the respondents, the highest proportion (52.50 %) of the women belongs to the group of low co-operation and followed by 25.40 % in no cooperation and 22.10 % in medium cooperation.

Summary of the dependent variable

Participation in Household Decision Making Process

The majority of the women belonged to low participation category constituted highest proportion (55.08 %) followed by (28.81 %) as medium participation and (12.71 %) as no participation. A total 83.89 % of the respondent belongs to the group of low and medium participation.

5.1.2 Contribution of the Selected Characteristics of the Women Participation in Household Decision Making Process

Enter multiple regressions shows that out of 12 independent variables 7 independent variables namely age, education, family farm size, organizational participation, training, personal saving and knowledge on family management of the respondent had significant contribution on

participation in household decision making process as perceived by the women. The standardized partial 'b' co-efficient of the 7 independent variables formed the equation contributing to 35.7 % of the total variation on participation in household decision making process.

5.2 Conclusions

Based on the findings and their interpretations in the light of relevant facts the researcher has drawn the following conclusions:

1. The findings revealed that education, family farm size, training and knowledge on family management of the respondents showed positive significant contribution to participation in decision making process. Therefore, it may be concluded that more the education, farm size, training exposure, knowledge on family management and family co-operation more the participation in decision making process.

2. The findings revealed that age, organizational participation and personal saving showed negative significant relationship with participation in decision making process. Therefore, it may be concluded that more the age, organizational participation and personal saving less the participation in decision making process.

3. The findings revealed that family size, annual family income, cosmopoliteness, contact with development workers and family co-operation of the women had no contribution on participation in decision making process. It may, therefore be concluded that the extension workers should concentrate their works with all these characteristics of the respondent women.

5.3 Recommendations

5.3.1 Recommendations for policy implications

The following recommendations were made on the basis of the findings and their logical interpretations:

1. The identified significant independent variables such as age, education, family farm size, organizational participation, training exposure, personal saving, knowledge on family management and family co-operation should be taken under consideration to participate in decision making process. Lots of effort should be needed to encounter these variables with proper action plan.

2. In the absence of any contribution of the contact with development workers, it is recommended that the development workers should work with the women by providing time bound and necessary information.

3. There should be appointed more manpower and technical expertise at village level. Therefore, more number of women can contact regularly the development workers and disseminate their earned skill to other women.

4. It may be recommended that special attention should be given by the extension providers to the illiterate and primary educated women, to aware them to the importance of their participation in decision making process.

5. It may be recommended that the government and relevant NGOs should critically review their training programs and make sound provisions so that the men can understand the importance of women's participation in family decision making process.

6. The three characteristics namely age, organizational participation and personal saving had negative significant contribution to the participation of women in decision making process. Therefore, it is recommended that these characteristics need to be emphasized in planning and executing of family decision making process.

5.3.2 Recommendations for further study

The present study which mainly highlights some aspects of particular dimensions (participation in decision making process) of socio-economic development, So it is suggested that concerned agencies should undertake further studies in order to have a deeper insight into the possible aspects of the participation in decision making process . The aspects for future study are presented below:

1. The present investigation explored the contributions of the twelve characteristics of the respondent women to determine the participation in family decision making process as perceived by the women. Further research may be conducted by taking other characteristics of the women to their participation in decision making process.

2. The present study was conducted in three villages of Goalando upazila under Rajbari district. So, similar studies may be undertaken in other parts of the country to verify the findings of the present study.

3. The present study was concern only with the participation of women in decision making process .Therefore suggested that future studies should

include awareness, attitude, importance and so on regarding on decision making by women.

4. Age, organizational participation and personal saving had negative significant contribution to the participation of women in decision making process. Hence, further investigation is necessary to find out such contributions between the concern variables to authentic the present study.

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APPENDIX-A

English Version of the Interview Schedule
Department of Agricultural Extension and Information System
Sher-e-Bangla Agricultural University, Dhaka-1207

Interview schedule for data collection for the research on

"Women Participation in Household Decision Making Process "

Serial no.:

Name of the respondent…… Husband name: ……

Village:…… Union:…… Upazila:…….. District:……..

Please answer the following questions

1.Age:

How old are you ? ……years

2. Level of education:

(Please mention your level of education)

a) Cannot read and write ……..

b) Can sign only ……

c) I have passed class……

3. Family size :

Please mention the number of your family member……

4. Family farm size:

(Please mention the area of your family land according to use)

Sl. no.	Types of land use	Area of land	
		Decimal	Hectare
F1	Homestead land		
F2	Land under own cultivation		
F3	Sharecropping in		
F4	Sharecropping out		
F5	Leased in		
Total farm size = $F_1+F_2+1/2(F_3+F_4)+F_5$			

5. Annual family income:

(Please mention the amount of annual income from the following sources)

a) Income from agricultural crops

SL. No.	Crop Name	Production (Kg or Maund)	Price/Kg or Maund	Total Price
1	Rice			
2	Wheat			
3	Maize			
4	Potato			
5	Jute			
6	Pulse crop			
7	Oil crop			
8	Spice crop			
9	Vegetable			
10	Fruits			
Total=				

b)Income from domestic animals and fish resources

SL. No.	Income resources	Production (Kg or Maund /Number)	price/Unit (Tk)	Total price(Tk)
1	Duck			
2	Hen			
3	Cow			
4	Goat			
5	Fish resources			
Total				

c) Income from another resources

SL. No.	Income resources	Total Income (Tk.)
1	Service	
2	Business	
3	Day labour	
4	Other family members	
5	Others income source	
Total		

6. Organizational participation:

Please mention the nature and duration of your participation of the following organization.

Sl. No.	Name of Organizations	Not involved	Nature of Participation			Duration
			Ordinary member	Executive member	Executive officer	
1	Religious committee					
2	School committee					
3	Grammen Sakti Samity					
4	Mohila samabay samity					
5	Mass literacy samity					
6	Local samity of NGO's (BRAC, ASA, GB)					
7	Union complex					
8	Upazila complex					

7.**Cosmopoliteness** :

(Please mention the extent of travel to the following place)

SL. No.	Places of visit	Extent of Visits				
		Regularly (4)	Frequently (3)	Occasionally (2)	Rarely (1)	Not at all (0)
1	Capital City	6 or more times / year()	4-5 times / year ( )	2-3times /year ( )	Once / year ( )	Not even once /year ()
2	Divisional Headquarter	6 or more time /year( )	4-5 times /year ( )	2-3times /year ( )	Once / year ( )	Not even once /year( )
3	District Sadar	6 or more time /6month ( )	4-5 times / 6 month( )	2-3 times / 6month ( )	Once /6 month( )	Not even once /6 month ( )
4	Upazila porishad	6 or more time / 3 month ( )	4-5times/ 3 month( )	2-3times/ 3 month( )	Once /3 month( )	Not even once /3 month ( )
5	Other Upazila porishad	6 or more time /3 month ( )	4-5 times / 3month( )	2-3 times/ 3 month( )	Once/ 3 month( )	Not even once / 3 month( )
6	Union porishad	6 or more time / month ( )	4-5 times / month ( )	2-3 times/ month ( )	Once / month( )	Not even once a month ( )
7	Adjacent village	6 or more time / week ( )	4-5 times / week ( )	2-3 times / week( )	Once / week( )	Not even once a week ( )

8. Contact with development workers

(Please mention the extent of your contact with the following information media)

SL. No.	Contact with the persons	Extent of contact				
		Regularly (4)	Frequently (3)	Occasionally (2)	Rarely (1)	Not at all (0)
1	Upazila Agricultural officer	6 or more times/ 3 month ( )	4-5 times/ 3 month ( )	2-3 times /3 month ( )	Once /3 month ( )	Not even once / 3 month ( )
2	Upazila Extension Officer	6 or more times/ 6 month ( )	4-5times/ 6 month ( )	2-3 times /6 month ( )	Once /6 month ( )	Not even once /6 month ( )
3	Upazila Health officer	6 or more times/ 3 month ( )	4-5 times/ 3 month ( )	2-3 times / 3 month ( )	Once / 3month ( )	Not even once / 3 month ( )
4	Union porishad chairman	6 or more times/ month ( )	4-5 times / month ( )	2-3 times /month ( )	Once / month ( )	Not even once / month ( )
5	BRAC/ASA/GB field officers	6 or more times / month ( )	4-5 times / month ( )	2-3 times / month ( )	Once / month ( )	Not even once / month ( )
6	Village opinion leaders	6 or more times /month ( )	4-5 times / month ( )	2-3 times / month ( )	Once / month ( )	Not even once / month ( )
7	Members of local organization	6 or more time / week ( )	4-5 times / week ( )	2-3 times / week ( )	Once / week ( )	Not even once / week ( )

9.Training

Have you participated to any training program ?

Yes…….. No…….

If yes, furnish the following information

Sl. No.	Name of Training course	Day(s)
1		
2		
3		
4		
5		

10. Personal Independent Savings

Do you have any personal independent saving ? If yes, how much?

Amount	100 tk./month	101-200 tk./month	201-300 tk./month	301-500 tk./month	>500 tk./month
Score	1	2	3	4	5

11. Knowledge on Family Management

(Please answer the following questions)

Sl. No.	Questions	Full score	Obtained score
1	Name four common nutritious food item		
2	Which vegetables contain vitamin C		
3	Name two medicine that are used against cold fever and headache		
4	What is balance diet		
5	Mention three diseases of child		
6	Mention two types of Family Planning method		
7	How do you maintain family budget		
8	Which vegetables contain vitamin A		
9	How do you process vegetables for cooking		
10	Why doctor suggests you to drink boiled water		

12. Family co-operation

Please give the information about the extent of your family co-operation during decision making

Sl. No.	Sources	Extent of co-operation			
		Full (3)	Partial (2)	Rarely (1)	No co-operation (0)
1	Husband/Father				
2	Mother/Mother-in-law				
3	Daughter				
4	Son				

13. **Participation in Household Decision Making Process**

(Please mention your extent of participation in household decision making process)

Sl. No.	Items on making decision	Extent of participation			
		No participation (0)	Rare participation (1)	Partial participation (2)	Full participation (3)
1	Daily family expenditure				
2	Increase in family income				
3	Family saving				
4	Education of the children				
5	Family health care & treatment				
6	Family planning				
7	Marriage of children				
8	Casting vote				
9	Crop production				
10	Purchase, sale or mortgage of land				
11	Making new house or purchasing furniture				
12	Celebration of different festivals				

Thank you

(…….)

Interviewer signature

Farm size