Measuring Empowerment between Working and Non-working Women: Malaysian Perspective

A. M. Sultana¹, Norhafiza Mohd Hed¹, Fauziah Che Leh²

¹Department of Social and Citizenship Studies, Faculty of Human Sciences, Universiti Pendidikan Sultan Idris (UPSI), 35900 Tanjong Malim, Perak, Malaysia ²Department of Geography & Environment, Universiti Pendidikan Sultan Idris (UPSI), 35900 Tanjong Malim, Perak, Malaysia

ABSTRACT— The main aim of this study is to measure empowerment between working and non-working women in their families by considering their decision making power as the level of empowerment. The study was conducted in one of the districts of Gombak in Malaysia. Three residential areas and three academic institutions were selected as the sub-study areas of Gombak district. The respondents of the study consisted of 132 (66 working & 66 non-working) women from the selected study areas. The first objective of this study was to examine decision-making power between working and non-working women on the aspects of personal and children affairs. The results revealed that working women enjoyed greater power and freedom compared to non-working women on the above aspects. The study also investigated the overall assessment of the level of decision-making power between working and non-working women and the results revealed that the majority of the respondents of the working group had 'high' and 'moderate' level of decision-making whereas only a few respondents from non-working group had such levels of decision-making power. The article concluded that working women were more empowered compared to non-working women. Finally, the study suggests that interventions are necessary especially for non-working women who enjoy less freedom and exercise less power in family decision-making. These interventions refer to increasing education and income opportunity for women that might increase their decision-making power as well as their empowerment.

Keywords— Empowerment, decision making, working women, non-working women, personal affairs, children's affairs.

1. INTRODUCTION

Women empowerment can be considered as an important indicator for socioeconomic development since half of the total population of the world are women who could significantly contribute to the development of a nation. The focus of this article is to measure empowerment of women between working and non-working women from Malaysian perspective. Women decision making power has been considered as the level of indicator for empowerment in this study. In the developing countries including Malaysia, women play a vital role in the welfare of the family. Decision-making power of women within the family has been looked upon as one of the important factors which may influence on the well-being of the family [1]. The importance of husband-wife decision making is well acknowledged by researchers [2, 3-4]. It has been noted that women active participation at all levels of decision making is important in order to achieve equality and peace in the family as well as the country. Despite the importance of women's participation in family decision-making, most of the third world countries, women' decision-making power is limited to cultural settings [5]. In patriarchal societies, men have greater power and authority in household decision-making simply by virtue of being men and therefore 'head' of the family [5]. Similarly, in Malaysia, patriarchal society exits where husbands are still the main breadwinners and decision-maker in the family. Even most of the families are female headed households, they are rarely acknowledged as "co-providers" and decision-maker to the family economic well-being. However, women's decisionmaking pattern is changing in last past decades. In Malaysia, numbers of married women are joining the labor force. According to the report of Department of Statistics Malaysia [6] the rate of labor force participation was at 69% in August 2013, it has been noted that women's labor force participation is expected to be changed in family decision making. The article, therefore, attempts to decision-making power as the level of empowerment between working and non-working women from a current perspective.

2. THEORETICAL FRAMEWORK OF THE STUDY

The study used several theories to examine women decision making power as well as their level of empowerment. Before predicting the theories to the article it is also important to define what constitute empowerment. In order to define or

conceptualize empowerment, it is important first to say that empowerment means, in a very sense: gaining power [7]. Most authors defined empowerment as the ability of women to take control of their own life, self-confidence. There are women who exercise a great deal of choice and thus enjoy power, they can be considered as the empowered. Women empowerment also can be defined as women's autonomy, relative access to household resources and control over decision-making power. [8-11]. Batliwala [12] conceptualized decision making power as the degree of control over material, human and intellectual resources exercised by different sections of society. These resources fall into four broad categories: physical resources, human resources, intellectual resources and financial resources. According to her power is unequally distributed between two groups, one is the powerful group (having greater control over the sources of power) and another is a powerless group (having little or no control). The extent of power of powerful group is in turn correlated to how many different kinds of resources they can access and control. The author emphasized this control conferring decision-making power, which is exercised in three basic ways: to make decisions, make others implement one's decisions, and finally, influence others' decisions without any direct intervention -which in one sense is the greatest power of all. However, these kinds of decision-making might be used to increase access to and control over resources such as education and income. A theory was developed by Friedmann [13] which is premised on the concept of empowerment relating the knowledge and power. He described three kinds of power: social, political and psychological, but social and psychological power are more related to the concept of power in this study. Social power is understood as information, knowledge and skills.

However, a growing literature has paid increasing attention on resource that effect on family decision-making. However, a woman's ability to make decisions in the family depends on her resources such as income. In a study, Ngome [14] stated that activities that bestow more income earning power on women tend to increase their participation decision-making in the household. She also believes once a woman is able to meet the family needs, she obtains more respect from her husband. However, there are other factors such husband's level of income and economic status may influence on women's decision making power. A study was conducted by Elizabeth, and Duncan, T., [15] revealed that men from higher-status families were more likely to make decisions about the health of their children, expenditures for the education of their children, durable expenditures, and the couples' use of contraceptives. This evidence suggests that spouse status influence on the level of women's decision-making power. Previous studies [16-17] supported that working women are more likely to take an active role in family decision making. Women's occupational status is an important factor affecting family decision making pattern between working and non-working women. Lee and Beatty [18] also supported that women's working condition has significant influence on their decision-making pattern even it varies among women who have high working and low working status. In accordance with this background, the article attempted to measure decision-making power between working and non-working women at the level of their empowerment.

3. OBJECTIVES AND METHODOLOGY OF THE STUDY

The objectives of this article are: firstly, the article examined decision-making power between working and non-working women in their families with respect to personal and children affairs. Secondly, the study analyzed decision-making index between working and non-working in order to measure the level of their empowerment. The study is based on primary information. In Malaysia, there are three educational institutions and three residential areas have been selected as the study areas. For working women, respondents educational status has categorized into three levels include low educational group, moderate educational group and high educational group. For non-working respondents three residential areas have been selected as the study areas. The period of data collection was from January 2013 to April 2013. A total of 132 women (working 66 and 66 non-working women) were interviewed. Since this was a descriptive study standard deviation, mean and percentages were largely used in this study. Moreover, the study determined Decision-making Power Index (DMPI) in order to fulfill the second objective. The total decisions of 28 items are converted to an index in percent according to the method of DMPI. The DMPI are classified as 'low', 'medium' and 'high' on the basis of the index in percent in which respondent participated.

4. RESULTS AND DISCUSSION

Firstly, the study examined working and non-working women's decision power in their families with the particular aspects of personal affairs include freedom of mobility to meet friends, freedom of inviting friend's for dinner, attending a friend's birthday party, freedom of watching movie and freedom of religious practice. A close examination of Table 1 presents the decision making power of the working and non-working women in personal affairs. With the respect of freedom of mobility, 66.66 percent of respondents from working group agreed, whilst 43.93 percent of respondents from non-working group agreed on similar aspects. However, only a few respondents (1.51 percent) were not sure whether they have freedom of mobility to meet friends or not. Similarly, in the second statement, only 51.51 percent of respondents from working group and 33.33 percent from non-working group expressed positive responses to freedom of

inviting friends for dinner. It has been noted that respondents from both groups tend to have less freedom on inviting friends for dinner. The possible reason can be explained here that most of respondents from both groups were from Muslim and a traditional family system where women's freedom of mobility and entertaining friends were limited to cultural settings.

However, similar results can be noted in the next statement when respondents were asked whether they have freedom of attending a friend's birthday party and the results show that only 63.63 percent of respondents from working group agreed that they have freedom of attending a friend's birthday party whilst 66.66 percent of respondents from non-working group expressed the similar opinion. These results are surprising as comparing with the earlier results where respondents from non-working group tended to have higher freedom than the respondents from the working group. These results indicated that occupation and income do not much influence on women's freedom on personal entertainment as there was no significant difference between two groups. Moreover, some respondents from non-working group enjoyed better freedom than the respondents from the working group. It is important to note that these results do not follow the same sequence that can be noted in the next statement related to watching a movie since the majority of respondents from working group (87.87 percent) enjoyed greater freedom than respondents from non-working group (60.60 percent). Similarly, the majority of respondents (93.93 percent) from working group had greater freedom to express their opinions in planning for vacation. On the other hand, 68.18 percent of respondents from non-working group expressed a similar opinion.

However, with respect to religious practice the majority of the working and non-working women (90.90 percent and 89.39 percent. respectively) were taking independent decisions in practicing religious activities. Secondly, this study measured decision making power of working and non-working women related to children's affairs. The overall aspects of the decision making power of children's affairs of the respondents include children's schooling and son's education and children's education. The results are also presented in Table 1. It clearly indicated that the majority of the working women was taking joint decisions in all aspects. With respect to children schooling and son/daughter's educational decisions (78.78, 81.81 and 84.84 percent respectively) women in the working category took an independent decision whereas the less percentage of decisions were taken by male members. In similar aspects comparatively fewer respondents (63.63, 59.09, and 60.60 percent respectively. from non-working group took independent decision. From these results, there are significant difference in decision making power have been observed in both groups. Working women are more joint decision maker than non-working with their families. It is clear from the results that there was a significant difference between working and non-working women in taking decision with respect to children's schooling.

Various studies supported the view that educated women are more capable of obtaining a gainful job and it turns, the making an economic contribution to her family. David [20] conducted a study on husband-wife innovative consumer decision making. The author hypothesized that a wife will have more influence over the choices perceived to be made by her husband than will he. Education appeared to play a significant (p<0.01) positive role in raising women's perceptions in decision-making power. In a recent study, Mahmuda [21] stated that income through micro-credit programs have significant impact in empowering the rural women in Bangladesh. In a recent study, Sultana, A M [22]. Women's educational attainment, occupation and income were positively related to their decision-making power. From these literatures, it can be said that women's education and income have significant impact on women's decision making power in their families.

Table 1: Measuring Decision Making Power between Working and Non-Working Women with Children and Personal Affairs

Statements	Working Women			Non-working Women				
	(N=66)				(N=66)			
	F	%	M	SD	F	%	M	SD
Freedom of mobility to meet friends			1.42	0.65			1.55	0.56
Yes	44	66.66			29	43.93		
No	16	24.24			36	54.54		
Not sure	6	9.09			1	1.51		
Freedom of inviting friends for dinner			1.52	0.56			1.67	0.56
Yes	34	51.51			22	33.33		
No	30	45.45			42	63.63		
Not sure	2	3.03			2	3.03		
Freedom of attending a friend's			1.44	0.63			1.36	0.54
birthday party								
Yes	42	63.63			21	31.81		
No	19	28.78			44	66.66		

Not sure		5	7.57			1	1.51		
Freedom of attending friends or				1.12	0.44			1.42	0.60
relatives marriage ceremony									
Yes		61	92.42			41	62.12		
No		2	3.03			24	36.36		
Not sure		3	4.54			1	1.51		
Freedom of watching movie				1.17	0.48			1.29	0.48
Yes		58	87.87			40	60.60		
No		5	7.57			23	34.84		
Not sure		3	4.54			3	4.54		
Opinion on planning for vacation				1.09	0.38			1.09	0.38
Yes		62	93.93			45	68.18		
No		2	3.03			20	30.30		
Not sure		2	3.03			1	1.51		
Freedom of religious practice			_	1.09	0.29			1.32	0.61
Yes		60	90.90			59	89.39		
No		6				5	7.57		
				2.79	0.66			2.45	1.07
Desision making an abilduan's				2.70	0.66			2.45	1.07
Decision making on children's schooling				2.79	0.66			2.45	1.07
schooling	2		3.03	2.79	0.66	18	27.27	2.45	1.07
	2 4		3.03 6.06	2.79	0.66	18 4	27.27 6.06	2.45	1.07
schooling Husband				2.79	0.66			2.45	1.07
schooling Husband Wife Joint	4 52	7	6.06	2.79	0.66	4	6.06	2.45	1.07
schooling Husband Wife Joint Senior family	4	7	6.06 78.78 6.06	2.79	0.66	4 42	6.06 63.63 1.51	2.45	1.07
schooling Husband Wife Joint Senior family Not applicable	4 52 4	7	6.06 '8.78	2.79 3.05	0.66	4 42 1	6.06 63.63	2.45	1.07
schooling Husband Wife Joint Senior family	4 52 4	7	6.06 78.78 6.06			4 42 1	6.06 63.63 1.51		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's	4 52 4	7	6.06 78.78 6.06			4 42 1	6.06 63.63 1.51		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education	4 52 4 4	7	6.06 78.78 6.06 6.06			4 42 1 1	6.06 63.63 1.51 1.51		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband	4 52 4 4	7	6.06 78.78 6.06 6.06			4 42 1 1	6.06 63.63 1.51 1.51		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint	4 52 4 4 1 2	5	6.06 78.78 6.06 6.06 1.51 3.03			4 42 1 1 1 15 2	6.06 63.63 1.51 1.51 22.72 3.03		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family	4 52 4 4 1 2 54	8	6.06 78.78 6.06 6.06 1.51 3.03 81.81			4 42 1 1 1 15 2 39	6.06 63.63 1.51 1.51 22.72 3.03 59.09		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family Not applicable	4 52 4 4 1 2 54 1	8	6.06 78.78 6.06 6.06 1.51 3.03 81.81 1.51			4 42 1 1 1 15 2 39 1	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51		
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family	4 52 4 4 1 2 54 1	8	6.06 78.78 6.06 6.06 1.51 3.03 81.81 1.51	3.05	0.75	4 42 1 1 1 15 2 39 1	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51	2.58	1.25
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family Not applicable Decision making on daughter's	4 52 4 4 1 2 54 1 8	77 8 8	6.06 78.78 6.06 6.06 1.51 3.03 81.81 1.51	3.05	0.75	4 42 1 1 1 15 2 39 1	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51	2.58	1.25
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family Not applicable Decision making on daughter's education	4 52 4 4 1 2 54 1	8	6.06 78.78 6.06 6.06 1.51 3.03 31.81 1.51 2.12	3.05	0.75	4 42 1 1 1 15 2 39 1 9	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51 13.63	2.58	1.25
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family Not applicable Decision making on daughter's education Husband Wife	4 52 4 4 1 2 54 1 8	8	6.06 '8.78 6.06 6.06 1.51 3.03 31.81 1.51 2.12	3.05	0.75	4 42 1 1 1 15 2 39 1 9	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51 13.63	2.58	1.25
schooling Husband Wife Joint Senior family Not applicable Decision making on son's education Husband Wife Joint Senior family Not applicable Decision making on daughter's education Husband	4 52 4 4 1 2 54 1 8	7 8 8	6.06 78.78 6.06 6.06 1.51 3.03 31.81 1.51 2.12	3.05	0.75	4 42 1 1 1 15 2 39 1 9	6.06 63.63 1.51 1.51 22.72 3.03 59.09 1.51 13.63	2.58	1.25

Thirdly, in order to give a clear idea of working women's involvement in decision-making as well as to measure their level of empowerment, a composite index is constructed taking into account women's individual decisions. In order to have a clear measurement of the level of decision-making power, the study attempted to examine only whether the respondents could participate or not. The answers were considered in how many aspects. A composite index such as decision-making power index (DMPI) expressed as a percentage was created summing up all the values for the fifteen decisions which ranged from 0 if the respondent does not participate in any decisions and 15 if she can participate all the 15 decisions. The total decisions of 28 items are converted to an index in percent according to the method of DMPI. The DMPI are classified as 'low', 'medium' and 'high' on the basis of the index in percent in which she participated. If the index is zero it indicates that she is not involved in any decision-making. If the index is 0 to 50 percent or less (0 excluded) it is 'low', if the index is 51-75 percent it is 'medium' and 76-100 percent it is treated as 'high'.

Table 2: Respondent's Overall Assessment on the Decision-Making Power of Working Women

Level of decision-making power index in percent	Frequency	Percent
Low (0-50 percent)	6	9.09
Moderate (51-75 percent)	17	25.75
High (76-100 percent)	43	65.15
Total	66	100.0

Mean: 2.56; Standard deviation (SD): 0.659; Range: 0-100

However, there are also a few women who were involved in making-decision in all selected decisions (particularly those respondents who are working women). As an example, a working women respondent had no children. So, she could not respond to the aspect of "Do you feel free to buy children's dress/shoes". Similarly, some respondents could not respond about children's marriage because they did not have children at the time of the research. Thus, they are combined with the 'low' category. Results presented in Table 2 revealed that 65.15 percent of the respondents fall under the 'high' category. This can be defined as a higher portion among the total respondents. The mean of the total score of items was 2.56 with a standard deviation (SD) of 0.659 and a range of 0-100. Similarly, 25.75 percent respondents fall under the 'medium' category. On the other hand, only a few respondents (9.09 percent) fall under the 'low' category. Based on the results, it can be said that more than half of the respondents (65.15 percent) has a high decision-making power score. More than one quarter (25.75 percent) of the respondents has a 'moderate' decision-making score. Only about 9.09 percent of the respondents have a 'low' decision-making score. However, it is obvious that the majority of the respondents have 'high' and 'moderate' level of decision-making whereas only a few respondents have a lower score.

Lastly, the study developed another index in order to measure non-working women's involvement in decision-making as well as to measure their level of empowerment. A similar composite index was constructed taking into account women's individual decisions. Results are presented in Table 3 shows that 68.18 percent of the respondents fall under the 'low' category. This can be defined as a higher portion among the total respondents. The mean of the total score of items was 1.39 with a standard deviation (SD) of 0.630 and a range of 0-100. Similarly, 24.24 percent respondents fall under the 'medium' category. On the other hand, only a few respondents (7.57 percent) fall under the 'high' category. Based on the results, it can be said that more than half of the respondents (68.18 percent) has a low decision-making power score. More than one quarter (24.24 percent) of the respondents has a 'moderate' decision-making score. Only about 7.57 percent of the respondents have a 'high' decision-making score. However, it is obvious that the majority of the respondents have 'low' and 'moderate' level of decision-making whereas only a few respondents have a high score.

Table 3: Respondent's Overall Assessment on the Decision-Making Power of Non-working Women

Level of decision-making power index in percent	Frequency	Percent
Low (0-50 percent)	45	68.18
Moderate (51-75 percent)	16	24.24
High (76-100 percent)	5	7.57
Total	66	100.0

Mean: 1.39; Standard deviation (SD): 0.630; Range: 0-100

Based on the overall assessment of the level of decision-making power between working and non-working women, it can be said that the majority of the respondents from working group had 'high' and 'moderate' level of decision-making whereas only a few respondents from non-working group had such levels of decision-making. There are two separate assessments for working and no-working women were made and findings contributed to show that working women were more involved in the household decision-making compared to non-working women.

5. CONCLUSION

The article examined empowerment between working and non-working women in their families by considering their decision making power as the level of empowerment. Women's decision-making power was measured with respect to personal affairs include freedom of mobility to meet friends, freedom of inviting friends for dinner, attending a friend's birthday party, freedom of watching movie and freedom of religious practice and children's education. The findings of this article showed that working women enjoyed greater freedom and power than non-working women on the above aspects except religious practice. With respect to religious practices, the majority of the working and non-working women took independent decisions. However, it can be said there is a significant difference between working and non-working women in taking decision with respect to children's schooling and son's and daughter's education. In order to give a clear idea of working women's involvement in decision-making as well as to measure their level of empowerment, a composite index was constructed and the results revealed that the majority of the respondents from working group had 'high' and 'moderate' level of decision-making whereas only a few respondents from non-working group had such levels of decision-making. Based on the overall assessment, it is indeed to say that working is more empowered than non-working.

6. IMPLICATION

The study showed that working women had more decision-making power compared to non-working women. Women's education and employment were found to be a key indicator in enhancing the level of decision-making power in all aspects. In this study, women's education was found to be a key indicator in enhancing the level of decision-making power. Literature also supports that employment and income increase women's mobility and makes them more confident regarding the major household decisions. Education enables women to increase their control over their own lives, and improve their relative positions in their families. The study also revealed that most of the respondents from non-working group who were less educated had less participation in decision-making. The study therefore recommends that to increase women's participation in family decision making power, they need to access more education particularly at the highest levels of education, better skills and technical knowledge which would increase their confidence about their role in household decision making.

The study is based on the women and family development approaches and the empowerment of women and improvement of their status are viewed as essential for the achievement of women's development. Similarly, resources such as education, employment and income are considered as an important factor in the decision-making power of women. The study suggested that women with increased opportunities in education, employment, income and decision-making within the household, they may improve their socioeconomic status and family development. By improving their family lives, women can contribute to the development of the community as well as in-nation building. Therefore, the study contributes to the development of the community as well as the nation building.

7. ACKNOWLEDGMENT

Research for this project was supported by University Research Grant (RMIC). We are grateful to the Research Management Centre, UPSI for financing the research project and for their support. We gratefully acknowledge the study respondents who consented to voluntarily participate in the study and provided valuable information on a sensitive issue like family planning and reproductive matters. We also wish to deeply acknowledge to our research assistants Cik Asmiahan and Cik Normillah Binti Abdul Rashid for their invaluable contributions towards collecting data and managing related information

8. REFERENCES

- [1] C. Safilios-Rothschild,"Female power, autonomy and demographic change in the third world", In Anker R, Mbuvinic and Nadia H. Youssef (Eds.) Women's Role And Population Trend in the Third World, London: Croom Helm, 1983.
- [2] H. L Davis, "Decision making within the household". Journal Of Consumer Research, 2: 241-260, 1976.
- [3] H., Kassarjian, Consumer Psychology. *Annual Review of Psychology*. 33: 619-649.http://www.annualreviews.org/doi/pdf/10.1146/annurev.ps.33.020182.003155. 1982.
- [4] P. Corfman, Kim and R.L. Donald, "Models of Cooperative Group Decision-Making and Relative influence: An Experimental Investigation of Family Purchase Decisions". *Journal of Consumer Research*. 14:1-13. 1987
- [5] A M Sultana, A M. "Socio-cultural dimension of women discrimination in rural communities". Ozean *Journal of Social Sciences*, 3 (1): 31-38.2010
- [6] Department Of Statistics Malaysia (2013). Oil& Gas Industry Report.
- [7] Z Oxaal, & S Baden, "Gender and Empowerment: Definitions, Approaches and Implications for Policy", Briefing Prepared For the Swedish International Development Cooperation Agency. 1997.
- [8] N. Kabeer. "Resources, Agency, Achievements: Reflections on The measurement of Women's Empowerment". Development and Change, 30, Pp 435-464., 1999.
- [9] M.H Marchand. & J.L. Parpart). Feminism: Postmodernism Development. Routledge, London, 1995.
- [10] C.O.N Moser, "Gender Planning and Development: Theory, Practice and Training". Routledge, London. 1993.
- [11] K. Young. Planning Development with Women: Making a World of Difference. Macmillan, London. 1993.
- [12] S. Batliwala, "Education for Women's Empowerment", ASPBAE Position Paper for the Fourth World Conference on Women, Beijing, New Delhi, Asia-South Pacific Bureau of Adult Education. 1995.
- [13] J. Friedmann, "Empowerment: The Politics of Alternative Development". Blackwell Publishers, Oxford, UK. 1992.
- [14] N., Ngome, Angella, "Gender Division of Labour and Women's Decision-Making Power in Rural Households: The Case of Mbalangi, Ediki and Mabonji Villages of Meme Division", Unpublished Master's Thesis, University of Buea, Department of Women and Gender Studies. 2003.
- [15] R. T., Green, I. C. M Cunningham, "Feminine Role Perception and Family Purchasing Decisions". *Journal of Marketing Research* 12, 325-332, 1975.

- [16] T. Elizabeth, & Duncan, *Measuring Power. Chapter 4. Household Decisions: Gender and Development.* Research Report published by International Food Policy Research Institute, 2003.
- [17] T. Green, Robert and C.M Isabella. Cunningham, "Feminine Role Perception and Family Purchasing Decisions," *Journal of Marketing Research*, 12 (August), 325-332, 1975.
- [18] M. A Belch and A. W., "Laura. Family decision at the turn of the century: Has the changing structure of households impacted the family decision-making process?" *Journal of Consumer Behaviour* 2 (2), 111-24. 2002
- [19] C. K Lee, S. E., Beatty. "Family structure and influence in family decision making". *Journal of Consumer Marketing* 19 (1), 24-41, 2002
- [20] David, J.B., 2006. "Husband-wife innovative consumer decision making: Exploring the effect of family power". Psychology and Marketing. 9(3) DOI: 10.1002/mar.4220090302.
- [21] Mahmuda H and Yoshihito I. "Women Empowerment through Participation in Micro-Credit Programme: A Case Study from Bangladesh" *Journal of Social Sciences* 5(3): 244-250, 2009
- [22] Sultana A.M. "Factors Effect on Women Autonomy and Decision-Making Power within the Household in Rural Communities" Journal of Applied Sciences Research, 7(1): 18-22, 2011