FAMILY DECISION-MAKING PATTERN OF HUSBAND AND WIFE: AN URBAN CASE STUDY IN BANGLADESH

Ву

RAHIMA KHANAM

Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia in Fulfilment of Requirement for the Degree of Doctor of Philosophy Universiti Putra Malaysia

November 2003

DEDICATION

TO MY PARENTS (LATE MD. SHAMSUL BARI AND ANOWARA BEGUM), HUSBAND (DR. M. MAHFUZUL HOQUE) AND SONS (SANI M. RIZWANUL HOQUE AND ONI M. ENAMUL HOQUE)

Abstract of thesis submitted to the Senate of Universiti Putra Malaysia in

fulfillment of the requirements for the degree of Doctor of Philosophy.

FAMILY DECISION-MAKING PATTERN OF HUSBAND AND WIFE: AN URBAN CASE STUDY IN BANGLADESH

By

RAHIMA KHANAM

November 2003

Chairman: Associate Professor Jariah Masud, Ph.D.

Faculty: Human Ecology

The focus of the study was on family decision-making pattern of husband and

wife. Family decision-making pattern of husband and wife was

operationalised as who makes decisions and to what extent husband and wife

were involved in decision-making regarding allocation of resources within the

family.

The study was conducted in Mymensingh district of Bangladesh. The

sample of the study consisted of 60 couples with nonworking wives and 60

couples with working wives from selected areas of Mymensingh district,

Bangladesh. The data were collected using the questionnaires based on

3

interview technique. In addition, qualitative data were also collected as supportive material using focus group discussion.

The study found that husbands with nonworking wives had more involved in family decisions compared to their wives. Both husbands and wives of couple with working wives jointly shared decisions on family matters.

The context of the research explored the variables that significantly contribute to explaining the variation of the family decision-making pattern of husbands and wives. The results of multiple regression analyses in the wives' model showed that wives' education and employment were found to have a positive effect on wives' involvement in family decision-making. The results of multiple regression analyses in stepwise method also showed that for model 1 and 2, R square was 44 percent and 56 percent. Between the two (education and employment) predictor variables, wives' education was found to contribute more significantly towards wives' involvement in family decision-making.

The husbands' model revealed that wives' employment and wives' education had a negative effect on husbands' involvement in family decision-making. While husbands' gender ideology and husbands' training had a positive effect on husbands' involvement in family decision-making. The results

of multiple regression analyses in stepwise method also revealed that for model 1, 2, 3, and 4, R Square were 34 percent, 42 percent, 45 percent and 47 percent respectively. Among the four predictor variables, wives' employment was found to contribute more significantly towards husbands' involvement in family decision-making. These findings indicated that wives who are unemployed their husbands tend to have more involved in family decision-making. Access to education and training provide women with opportunities to participate in economic activities outside home, which increase their status and enhance their role to make decision regarding allocation of resources within the family. Women's involvement in family decision-making contributes to women's empowerment.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia

sebagai memenuhi keperluan untuk ijazah Doktor Falsafah.

POLA MEMBUAT KEPUTUSAN KELUARGA DI KALANGAN SUAMI ISTERI:

SATU BANDAR KES KAJIAN DI BANGLADESH

Oleh

RAHIMA KHANAM

November 2003

Pengerusi: Profesor Madya Jariah Masud, Ph.D.

Fakulti: Ekologi Manusia

Kajian ini memfokus kepada pola membuat keputusan keluarga di kalangan

suami isteri. Pola membuat keputusan keluarga dioperasionalisasikan sebagai

siapa membuat keputusan dan sejauh mana suami dan isteri terlibat dalam

membuat keputusan mengenai pengagihan sumber-sumber dalam keluarga.

Kajian dijalankan di daerah Mymensingh, Bangladesh. Sampel kajian

terdiri daripada 60 pasangan dengan isteri tidak bekerja dan 60 pasangan

dengan isteri bekerja dari kawasan-kawasan terpilih di daerah Mymensingh,

Bangladesh. Data dikumpul menggunakan borang soal selidik berasaskan

kaedah temubual. Sebagai tambahan, data kualitatif turut dikumpul sebagai

bahan sokongan melalui perbincangan kumpulan fokus.

6

Kajian mendapati suami dengan isteri yang tidak bekerja mempunyai lebih kuasa untuk membuat keputusan keluarga berbanding isteri. Kedua-dua suami isteri dari pasangan dengan isteri bekerja berkongsi membuat keputusan tentang hal-ehwal keluarga.

Konteks penyelidikan ini meneliti pembolehubah yang signifikan dalam menghurai variasi pola membuat keputusan di kalangan suami isteri. Dapatan analisis regresi berganda ke atas model isteri menunjukkan bahawa pendidikan dan pekerjaan isteri mempunyai kesan positif terhadap penglibatan isteri dalam membuat keputusan keluarga. Hasil kajian juga menunjukkan bahawa melalui kaedah "stepwise" yang dijalankan ke atas model 1 dan 2, R persegi (*R square*) ialah 44 peratus dan 56 peratus. Antara kedua-dua pembolehubah ramal, pendidikan isteri didapati menyumbang dengan lebih signifikan ke arah penglibatan isteri dalam membuat keputusan keluarga.

Model suami pula membuktikan bahawa pekerjaan dan pendidikan isteri mempunyai kesan negatif terhadap penglibatan suami dalam membuat keputusan keluarga. Sementara itu, ideologi gender dan latihan suami mempunyai kesan positif terhadap penglibatan suami dalam membuat keputusan keluarga. Hasil kajian juga membuktikan bahawa melalui kaedah

"stepwise" ke atas model 1, 2, 3, dan 4, R persegi ialah masing-masing 34 peratus, 42 peratus, 45 peratus dan 47 peratus. Di antara keempat pembolehubah ramal, pendidikan isteri didapati menyumbang dengan lebih signifikan ke arah penglibatan suami dalam membuat keputusan keluarga. Dapatan ini menunjukkan bahawa suami kepada isteri yang tidak bekerja lebih cenderung untuk terlibat dalam membuat keputusan keluarga. Pendidikan dan latihan menyediakan lebih peluang kepada wanita untuk mengambil bahagian dalam aktiviti ekonomi di luar rumah, seterusnya meningkatkan status dan menambah kuasa mereka membuat keputusan mengenai pengagihan sumbersumber dalam keluarga. Penglibatan wanita dalam membuat keputusan keluarga menyumbang ke arah pemberian lebih kuasa dan status boleh meningkatkan wanita.

ACKNOWLEDGEMENTS

I would like to extend my heartiest gratitude and appreciation to Associate Professor Dr. Jariah Masud, chairman of the supervisory committee for providing invaluable advice, untiring assistance, encouragement and motivation that enabled me to accomplish the Ph.D. programme smoothly and efficiently.

I would like to extend my sincere gratitude and appreciation to Dr. Zahid Emby, who always accepted me with a smiling face and provided valuable suggestion, assistance and brilliant comments to accomplish my Ph.D. project. My sincere thanks and appreciation are for Dr. Husna Sulaiman, the exmember of the supervisory committee for her constructive suggestion, proper guidance and encouragement. I would also like to extend my sincere gratitude and appreciation Dr. Mumtazah Othman, member of the supervisory committee who provided valuable suggestion, assistance and comments to accomplish my Ph.D. project.

I am also grateful to the Dean, the Deputy Dean for Research and postgraduate studies for allowing me to use the facilities in the Faculty and being helpful whenever I ran into difficulties.

I am also grateful to the staff members of the Department Family Resource and Consumer Studies, for always being so willing to render assistance throughout the course of study. I would also like to extend my thanks to all staff members of the Faculty of Human Ecology and Graduate School Office for helping me in one way or another, toward the completion of my study. Special thanks to Professor Dr. Aini Ideris, the Dean of the Graduate school who always encouraged and suggested me during my study period.

My heartfelt appreciation also goes to my mother-in-law and husband's family members Mr. Abu Raihan and his wife, Mr. Lutfor Rahman and his wife, Mustafizur Rahman, Miss Lipy, and other relatives and friends, who always encouraged and supported me during my data collection. My special thanks and heartfelt appreciation are for my husband who brings me up to these levels by providing money and mental support, and sons for their patience, spontaneous support and understanding during the period of my study. I also appreciate my brothers, sisters and cousin Sabbir Rahman for encouragement and support during my study.

I am also grateful to the Director General, Department of Education Bangladesh for allowing me to pursue my Ph.D.

I certify that an Examination Committee met on 2nd October 2003 to conduct the final examination of Rahima Khanam on her Doctor of Philosophy thesis entitled "Family Decision-Making Pattern of Husband and Wife: An Urban Case Study in Bangladesh" in accordance with Universiti Pertanian Malaysia (Higher Degree) Act 1980 and Universiti Pertanian Malaysia (Higher Degree) Regulations 1981. The committee recommends that the candidate be awarded the relevant degree. Members of the Examination Committee are as follows:

NURIZAN BINTI YAHAYA, Ph.D. Associate Professor Faculty of Human Ecology Universiti Putra Malaysia (Chaiman)

JARIAH MASUD, Ph.D. Associate professor Faculty of Human Ecology Universiti Putra Malaysia (Member)

ZAHID EMBY, Ph.D. Lecturer Faculty of Human Ecology Universiti Putra Malaysia (Member)

MUMTAZAH OTHMAN, Ph.D. Lecturer Faculty of Human Ecology Universiti Putra Malaysia (Member)

AMRIAH BUANG, Ph.D.
Professor
Faculty of Social Science and Huminity
Universiti Kebangsaan Malaysia
43600 UKM, Bangi, Selangor
(Independent Examiner)

SHAMSHER MOHAMAD RAMADILI, Ph.D. Professor/ Deputy Dean School of Graduate Studies, Universiti Putra Malaysia

This thesis submitted to the senate of Universiti Putra Malaysia has been accepted as fulfillment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee are as follows:

JARIAH MASUD, Ph. D Associate professor Faculty of Human Ecology Universiti Putra Malaysia (Chairman)

ZAHID EMBY, Ph. D Lecturer Faculty of Human Ecology Universiti Putra Malaysia (Member)

MUMTAZAH OTHMAN, Ph. D Lecturer Faculty of Human Ecology Universiti Putra Malaysia (Member)

AINI IDERIS, Ph.D.

Professor/Dean, School of Graduate Studies, Universiti Putra Malaysia.

Date:

DECLARATION

I hereby declare that the thesis is based on my original work except to	for
quotations and citations, which have been duly acknowledged. I also decla	are
that it has not been previously or concurrently submitted for any other degree UPM or other institutions.	at

RAHIMA KHANAM	
Date:	

TABLE OF CONTENTS

DEDICATION ABSTRACT ABSTRAK ACKNOWLEDGEMENTS APPROVAL SHEETS DECLARATION FORM LIST OF TABLES LIST OF ABBREVIATIONS		Page ii vi ix xi xii xvii xlx xx
CHAP	TER	
I	INTRODUCTION	1
	Background of the Study. Statement of the Problem. Objectives of the Study. Significance of the Study. Limitation of the Study. Hypothesis of the Study.	1 5 10 10 11 12
	Definition of Terms	15
II	The Concept of Dougr in Polation to Decision making	17 17
	The Concept of Power in Relation to Decision-making Family Decision-making Pattern of Husband and Wife Personal Resources	21 25 25 27 31 32
	Resource Theory The Concept of Gender Ideology in Relation to Decision-making Theoretical Framework	33 41 44

Ш	METHODOLOGY
	Research Framework
	Location of the Study
	Sample Selection
	Measurement of the Variables
	Dependent Variable
	Independent Variables
	Pre-testing of Questionnaire
	Data Collection Processes
	Quantitative Data Collection
	Qualitative Data Collection
	Data Analysis Processes
	Quantitative Data Analysis
	Qualitative Data Analysis
	Integration of Qualitative and Quantitative Data
IV	FINDINGS AND DISCUSSION
	Family Background of the Respondents The Pattern of Family Decision-making of Husbands and Wives
	Decision-making Pattern on Children's Education
	Decision-making Pattern on Employment
	Decision-making Pattern on Finance
	Decision-making Pattern on Credit
	Decision-making Pattern on Household Expenditure
	and Reproduction
	Hypothesis 1 and 2 Testing
	Gender Ideology of Husbands and Wives
	Attitude Towards Domestic Role
	Attitude Towards Non-domestic Role
	Husbands and Wives Attitudes on the Roles of Men
	and Women
	Husbands and Wives Attitudes on the Responsibility
	of Men and Women

	Personal and Family Resources Accessible to Husband and Wife
	EducationEmploymentIncome
	CreditTraining
	Number of Financial AccountProperty
	Relationship of Personal and Family Resources to Gender Ideology of Husband and Wife
	Hypothesis 6 and 7 Testing Factors Contribute to Explaining the Variation of the Family Decision-making Pattern of Husband and Wife Hypothesis 3, 4 and 5 Testing
V	SUMMARY, IMPLICATION, RECOMMENDATION AND CONCLUSION
BIBLI	OGRAPHY
PPE	NDICES
	Metrics of Husbands' Gender Ideology Metrics of Wives' Gender Ideology
Α	Metrics of Husbands' Involvement in Family Decision- making
	Metrics of Wives' Involvement in Family Decision-
В	Questionnaires
/ITA.	

LIST OF TABLES

Table		Page
4.1	Family Background by Groups	85
4.2	Family Members by Groups	88
4.3	Decision-making Pattern on Children's Education by	
	Groups	90
4.4	Decision-making Pattern on Employment by Groups	95
4.5	Decision-making Pattern on Finance by Groups	100
4.6	Decision-making Pattern on Credit by Groups	103
4.7	Decision-making Pattern on Household Expenditure and	100
	Reproductive Activities by Groups	106
4.8	Family Decision-making Pattern on Children's Education by	4.40
4.0	Groups	112
4.9	Family Decision-making Pattern on Employment by	445
4.40	Groups	115
4.10	Family Decision-making Pattern on Finance by Groups	118
4.11 4.12	Family Decision-making Pattern on Credit by Groups Family Decision-making Pattern on Household Expenditure	120
4.12	and Reproductive Activities by Groups	123
4.13	Mean Score and Paired t Test of Husband and Wife's	123
4.10	Decision Alone by Groups	127
4.14	Attitude Towards Domestic Roles of Husbands and Wives	121
7.17	by Groups	131
4.15	Attitude Towards Non-domestic Roles of Husbands and	
	Wives by Groups	135
4.16	Husbands and Wives Attitude on Roles of Men and Women	
4.10	by Groups	138
4.17	Husbands and Wives Attitude on Responsibility of Men and	100
	Women by Groups	142
4.18	Mean Gender Ideology of Husbands and Wives by Groups	145
4.19	Personal Resources: Educational Attainment by Groups	148
4.20	Educational Activities Before or at Marriage by Groups	150
4.21	Status of Employment of Husbands and Wives by Groups	152
4.22	Labour Force Participation Before Marriage by Groups	153
4.23	Mean Income Received by Husbands and Wives by Groups	155

4.24	Mean Amount Credit Used by the Husbands and Wives by	150
4.25	Groups Mean Duration of Training by Type of Training Received by	158
4.23	Groups	160
4.26	Mean Value of Personal Resources of Husbands and Wives by Groups	167
4.27	Mean Scores of Gender Ideology and Level of Education by Groups	170
4.28	Mean Scores of Gender Ideology and Occupation by	
	Groups	173
4.29	Mean Scores of Gender Ideology and Level of Income by	
	Groups	175
4.30	Mean Scores of Gender Ideology and Number of Training	178
	by Groups	
4.31	Result of Regression Analysis on Husbands and Wives	
	Gender Ideology	181
4.32	Mean Scores of Family Decision-making and Level of	
	Education by Groups	188
4.33	Mean Scores of Family Decision-making and Occupation by	
	Groups	191
4.34	Mean Scores of Family Decision-making and Level of	100
4.05	Income by Groups	193
4.35	Mean Scores of Family Decision-making and Number of	105
1 26	Training Received by Groups	195
4.36	Result of Multiple Regression Analysis on Decision-making Pattern of Husbands and Wives	197
	Pallem of Husbands and wives	197

LIST OF FIGURES

Figure		Page
1	The Interrelatedness of the Units of Analysis and Dimensions of Power for Family Power Research	19
2	Theoretical Framework on Family Decision-making Pattern of Husband and Wife	45
3	Research Framework on Family Decision-making Pattern of Husband and Wife	50
4	Map of Bangladesh	58
5	Map of Mymensingh Pouroshava	60
6	Number of Financial Account of Husbands and Wives by Groups	163
7	Property of Husbands and Wives by Groups	165

LIST OF ABBREVIATION

BAU	Bangladesh Agricultural University
BBS	Bangladesh Bureau of Statistics
BFRI	Bangladesh Fisheries Research Institution
BINA	Bangladesh Institute of Nuclear Agricultural
BRAC	Bangladesh Rural Advancement Committee
CIDA	Canadian International Development Agency
DANIDA	Danish Development Agency
FGD	Focus Group Discussion
HNWG	Husbands with Nonworking Wives Group
HWWG	Husbands with Working Wives Group
NGO	Non-governmental Organization
NWG	Nonworking Wives Group
PC	Pourosova Commissioner
RM	Ringgit Malaysian
SPSS	Statistical Package for Social Science
TNO	Thana Nirbahi Officer
TK	Taka Bangladeshi
UNDP	United National Development Programme
UPM	Universiti Putra Malaysia
WAPDA	Water and Power Development Agency
WWG	Working Wives Groups
	·

CHAPTER I

INTRODUCTION

Background of the Study

Throughout the world, irrespective of class, religion, society, status, education, skill and income women in general are in a subordinated position. Worldwide recognition of this fact as well as the unequal participation of women in development process has created a global awareness of the issue. The western women's movements for equal right in the 1960's and 1970's have brought about much praise and criticism especially from male and female observers from developing countries.

As a result, the First World Conference on Women was held in Mexico in 1975, which declared 1975 as the International Women Year and the subsequent ten years (1976-1985) as the United Nations Decade for Women. It was the first global effort to give recognition to women's active participation in the economic development of a nation as well as for the family's well being. During the years 1975 to 1985, declared as the Decade for Women, efforts

were focused on highlighting the important roles of women and on documenting women's inequitable position in society and in the development process.

The Women in Development (WID) approach began from an acceptance of existing social structures, rather than an examination of why women had fared less from development strategies during the past decades. The WID approach focused only on how women could better be integrated into ongoing development initiatives (Moser, 1989). The WID approach offered little defense against this reality because it did not challenge the basic social relations of gender.

Later, the WAD (Women and Development) approach emerged in the second half of the 1970s. It focuses on the relation between women and development processes rather than purely on strategies for the integration of women into development (Rathgeber, 1990). Its point of departure is that women always have been important economic actors in societies and that the work they do both inside and outside the household is central to the maintenance of those societies but that this integration serves primarily international structures of inequality.

Furthermore, a shift in approach, principally in academic research, has recognised limitations of focusing on women in isolation and has drawn attention to Gender and Development Analysis (GDA) (Okaley, 1972 and Rubin, 1975). Women were concerned about the manner in which the problems concerning women were perceived in terms of their sex, namely their biological

differences from men, rather than in terms of their gender, that is the social relationship between men and women, in which women have been systematically subordinated (Oakley, 1972)

According to Whitehead (1979) men and women play different roles in society with their gender difference shaped by ideological, historical, religious, ethnic, economic and cultural determinants.

Gender is defined as a socially constructed role ascribed to males and females; these roles are learned, change over time and vary widely within and between cultures (Rathgeber, 1990). Culture comprises attitudes and emotions, customs and human values. It is articulated that a man's culture and a woman's culture are different, being dependent on their customs and practice (Subbamma, 1985).