

AUTONOMY AND DECISION MAKING ROLE OF NRI FAMILY WOMEN IN KERALA

Sakkariya K.K* Prof.Dr.S.Ganapathy**

*Research Scholar, Alagappa University, Karaikudi.

**Head Department of Commerce, Alagappa University, Karaikudi.

Abstract

Migration and globalization have deeply impacted family structures, particularly among Non-Resident Indian (NRI) households. In many such families, women continue to reside in Kerala while their husbands live and work abroad. This arrangement often results in a unique blend of traditional family norms and modern influences, shaped by both local culture and the exposure of the migrating spouse to global practices.

Traditionally, decisions related to high-value durable goods—such as vehicles, real estate, and major home appliances—were predominantly made by men, with women playing a supportive or consultative role. However, the socio-cultural landscape in Kerala has been undergoing a steady transformation. Higher levels of female education, increased employment opportunities, and the shift from joint to nuclear family systems have significantly altered gender roles within households. In the absence of the husband, women in NRI families are increasingly assuming responsibility for key financial decisions, reflecting a rise in autonomy and empowerment.

This study specifically seeks to assess the extent of decision-making autonomy exercised by women residing in Kerala in NRI households. Durable goods, due to their financial significance and long-term usage, require careful planning and informed decision-making. The participation of women in various stages of this process—from product initiation to model and brand selection, feature preferences, and payment decisions—serves as a reliable indicator of their decision-making power within the family. Despite increasing involvement, areas such as real estate and vehicle purchases may still reflect male dominance, often due to traditional norms or financial dependency. To explore these dynamics, this research statistically analyzes the decision-making roles played by wives in NRI households across five key durable goods: refrigerators, washing machines, televisions, electric mixers/grinders, and air conditioners.

Using percentage contribution analysis and paired sample t-tests, the study examines women's influence in different decision-making roles—such as initiator, influencer, chooser, and financier. It also evaluates how factors like age, educational attainment, employment status, and rural-urban locality affect their autonomy in high-involvement purchases.

By comparing these patterns with decision-making dynamics in non-NRI (traditional) households in Kerala, the study offers a deeper understanding of the evolving status of women within the family unit. The findings provide valuable insights for marketers, retailers, and policymakers aiming to develop gender-inclusive strategies, and for social researchers seeking to map changes in women's autonomy in the context of migration-driven family structures.

Objectives of the Study

1. To assess the degree of autonomy enjoyed by NRI family women in making such purchasing decisions.
2. To identify the socio-demographic factors influencing their decision-making power and autonomy.

Autonomy is widely regarded as a foundational component of women's empowerment and gender equality. Jejeebhoy and Sathar (2001) define women's autonomy as the degree of control women have over their own lives and their ability to make strategic life choices. This encompasses various dimensions such as mobility, decision-making power, financial control, and active participation in family and community affairs (Kabeer, 1999). Within the context of household economics, autonomy is often reflected in a woman's role in making decisions related to family expenditures, particularly in the purchase of durable goods that require significant financial investment.

Women's participation in household decision-making is both a reflection of their status and a factor that enhances it. Allendorf (2007) points out that the inclusion of women in decisions involving large expenditures, such as durable goods, serves as an indicator of their influence over household priorities and resource allocation. Doss (2013) also highlights that such purchasing decisions reveal underlying power dynamics within the family. The extent of women's involvement in these financial decisions can thus serve as a tangible measure of their autonomy and bargaining power within the household.

The phenomenon of male migration, particularly to Gulf countries, has significantly impacted household structures in Kerala. As noted by Zachariah and Rajan (2004), the migration of men often increases the responsibilities of women and can enhance their authority in decision-making. However, Rahman and Fee (2009) caution that this shift does not necessarily translate into full autonomy. Factors such as control over remittances, adherence to traditional norms, and the influence of extended family members play a crucial role. In many cases, migrant men continue to exert influence over household decisions through digital communication or by delegating authority to relatives, thereby limiting the actual autonomy of women.

Several socio-demographic factors, including education, income, age, family type, and locality, are known to influence women's autonomy. Education is associated with increased awareness, critical thinking, and negotiation skills, thereby enhancing women's ability to participate in decisions (Desai & Andrist, 2010). Income, too, contributes to financial independence, enabling women to have a greater say in matters of consumption and investment (Kishor & Subaiya, 2008). Older women, especially those in senior familial positions, tend to have more authority in household affairs (Bloom et al., 2001). Urban women usually enjoy greater freedom due to better exposure and weaker patriarchal constraints, and nuclear families tend to provide more space for individual autonomy compared to joint families. Despite substantial research on women's empowerment and migration, there remains a gap in the literature concerning NRI households in Kerala—particularly in the area of decision-making related to durable goods purchases. This study aims to address this gap by analyzing how socio-demographic variables influence women's autonomy in such households.

Autonomy Vs Decision Maker

In the context of family and household studies, **autonomy** refers to an individual's ability to make independent choices and take actions without external control. For women in NRI families, particularly in Kerala, autonomy is closely tied to their participation in **household decision-making**, especially in matters involving financial and durable goods purchases. When women have the freedom to evaluate, choose, and finalize such purchases on their own, it reflects a higher degree of economic and personal autonomy. Conversely, if decisions are primarily made by spouses or elders, even in the physical absence of men due to migration, it may suggest limited autonomy and continuing adherence to traditional patriarchal norms. This analysis explores how decision-making roles among women in NRI households act as both **indicators and expressions of autonomy**, influenced by various socio-demographic factors including education, income, age, family structure, and locality.

| Decision-Maker | Number of Respondents | Percentage (%) |
|--------------------------|-----------------------|----------------|
| Women decided themselves | 200 | 66.7% |
| Decision made by spouse | 100 | 33.3% |
| Total | 300 | 100% |

The relationship between women's autonomy and their role as decision-makers in durable goods purchases reveals important insights into household power dynamics within NRI families in Kerala. Among the 300 women surveyed, 200 (66.7%) reported that they independently made decisions regarding the purchase of major household items, while 100 (33.3%) stated that such decisions were taken by their spouses. Women who identified themselves as the primary decision-makers consistently recorded higher autonomy scores on the autonomy index, reflecting greater control over financial and domestic matters. These women were typically more educated, earned their own income, and lived in nuclear or urban households—factors that statistically correlated with higher levels of autonomy ($p < 0.05$). On the other hand, women who reported that decisions were made by their spouses had significantly lower autonomy scores, indicating that the act of decision-making itself is a strong indicator of a woman's autonomy in the household. This contrast highlights that autonomy is not only about opportunity created by spousal absence but also about actual empowerment through knowledge, resources, and socio-cultural support.

Influence of Socio-Demographic Factors on Women's Autonomy

Understanding the autonomy of women in NRI families requires an in-depth examination of the socio-demographic variables that shape their decision-making power within the household. Autonomy, in this context, refers to a woman's ability to participate independently in significant decisions such as the purchase of durable goods. This section analyses how key factors—namely age, education, income, occupation, and locality of residence—affect women's autonomy in NRI households in Kerala. Through the application of statistical tools such as regression analysis, t-tests, and ANOVA, the study investigates the extent to which each variable influences women's decision-making capabilities. These socio-demographic characteristics serve as enabling or limiting conditions for autonomy, often reinforcing or challenging traditional family dynamics, especially in the absence of the male spouse. The results provide a nuanced understanding of how personal and environmental factors intersect to shape women's roles in household financial decisions.

| Variable | Test Used | Test Statistic | p-value | Result |
|------------------------|----------------------------|------------------------------|-----------|--------------------|
| Age | Simple Linear Regression | $R^2 = 0.031, \beta = 0.178$ | 0.042 | Significant |
| Education Level | One-Way ANOVA | $F = 9.24$ | < 0.001 | Highly Significant |
| Income (Earner vs Not) | Independent Samples t-test | $t = 4.11$ | < 0.001 | Highly Significant |
| Locality (Urban/Rural) | Independent Samples t-test | $t = 2.89$ | 0.004 | Significant |
| Occupation Status | One-Way ANOVA | $F = 6.87$ | 0.002 | Significant |

To assess how socio-demographic variables influence the autonomy of women in NRI families, statistical tests were conducted using a combination of simple linear regression, ANOVA, and t-tests across the variables of age, education, income, locality of residence, and occupation. Each of these

factors was hypothesized to have a potential impact on a woman's ability to make independent household decisions, especially regarding the purchase of durable goods.

Age was analyzed using simple linear regression. The results indicated a positive and statistically significant relationship between age and autonomy ($p = 0.042$), suggesting that as women grow older, they are more likely to participate in decision-making and assert household authority. Older women, particularly those above 40, reported greater confidence and influence in financial matters, possibly due to accumulated experience and family respect.

Education level was evaluated using one-way ANOVA, which showed a strong and statistically significant effect ($F = 9.24$, $p < 0.001$) on autonomy scores. Women with higher educational qualifications (graduate and postgraduate) demonstrated higher autonomy, with average autonomy scores increasing progressively from primary level (mean = 5.5) to postgraduate level (mean = 7.6). Education appeared to empower women with critical thinking, awareness of consumer rights, and negotiation skills, enhancing their confidence to make independent purchase decisions.

Personal income was another key determinant of autonomy. An independent samples t-test revealed that income-earning women had significantly higher autonomy scores (mean = 7.4) than non-earning women (mean = 6.3), with $p < 0.001$. Financial independence not only provided purchasing power but also strengthened their role within the household, allowing them greater voice in budget allocation and long-term investments.

Locality of residence (urban vs. rural) was also assessed using a t-test. Urban women scored significantly higher in autonomy (mean = 7.2) compared to their rural counterparts (mean = 6.1), with $p = 0.004$. Urban settings offer better exposure to markets, greater access to information, and reduced social restrictions, all of which contribute to enhanced autonomy.

Lastly, occupation status was examined through one-way ANOVA, which revealed that employed women—whether in government, private, or self-employment—exhibited higher autonomy compared to homemakers ($F = 6.87$, $p = 0.002$). Women with active occupational roles not only gained financial independence but also expanded their social networks and decision-making confidence.

In summary, these results strongly support the hypothesis that autonomy among women in NRI families is significantly influenced by a combination of age, education, income, occupation, and locality. Each of these factors serves as an enabler of independence and authority in household economic decision-making, particularly in the absence of male heads due to international migration.

References

1. Allendorf, K. (2007). Do Women's Land Rights Promote Empowerment and Child Health in Nepal? *World Development*, 35(11), 1975–1988.
2. Bloom, S. S., Wypij, D., & Das Gupta, M. (2001). Dimensions of Women's Autonomy and the Influence on Maternal Health Care Utilization in a North Indian City. *Demography*, 38(1), 67–78.
3. Desai, S., & Andrist, L. (2010). Gender scripts and age at marriage in India. *Demography*, 47(3), 667–687.
4. Doss, C. (2013). Intrahousehold Bargaining and Resource Allocation in Developing Countries. *The World Bank Research Observer*, 28(1), 52–78.
5. Jejeebhoy, S. J., & Sathar, Z. A. (2001). Women's Autonomy in India and Pakistan: The Influence of Religion and Region. *Population and Development Review*, 27(4), 687–712.



6. Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.
7. Kishor, S., &Subaiya, L. (2008). Understanding Women's Empowerment: A Comparative Analysis of Demographic and Health Surveys (DHS) Data. *DHS Comparative Reports*.
8. Rahman, M. M., & Fee, L. K. (2009). Gender and the Remittance Process: Indonesian Domestic Workers in Malaysia. *Asian Population Studies*, 5(1), 103–125.
9. Zachariah, K. C., &Rajan, S. I. (2004). Gulf Revisited: Economic Consequences of Emigration from Kerala. *Economic and Political Weekly*, 39(16), 1664–1672.