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Empowering Rural Women in Livelihood Decision-Making: Challenges and Opportunities

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ABSTRACT

Women play a vital role in rural economies, contributing significantly to agriculture, livestock management, and household income. However, their participation in decision-making remains constrained by socio-cultural norms, economic barriers, and institutional limitations. This study examines the extent of women's involvement in key livelihood decisions, exploring factors that influence their agency and the challenges they face. Using a mixed-methods approach, the research integrates literature reviews, field surveys, interviews, case studies, and focus group discussions to assess gender dynamics in rural decision-making. Findings from a rural village study reveal that while joint decision-making is common in agricultural production (76.85%) and livestock management (82.94%), men still dominate financial decision-making (29.15%). Women's independent decision-making remains low, largely due to restricted land ownership, limited financial access, time constraints, and exclusion from leadership roles. Additionally, mobility restrictions hinder their participation in economic and social activities. To enhance women's decision-making power, the study suggests capacity-building programs, gender-inclusive policies, women-led cooperatives, and improved access to credit and technology. Strengthening women's agency in livelihood decisions can boost agricultural productivity, household income, and overall rural development. The study emphasises that fostering an inclusive decision-making environment is crucial for gender equality and sustainable rural prosperity.

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1. Introduction

Women play a crucial role in rural economies worldwide, contributing significantly to agriculture, livestock management, and household income generation. Despite their substantial involvement in livelihood activities, their participation in decision-making remains limited due to socio-cultural norms, economic constraints, and institutional barriers. Decision-making in rural livelihoods encompasses various aspects, including resource allocation, agricultural production, financial management, and household well-being. The extent of women's involvement in these decisions directly influences their empowerment, economic sustainability, and overall community development. This chapter explores the factors shaping women's participation in decision-making, the challenges they face, and the potential strategies for enhancing their role in livelihood management. By examining gender dynamics in rural areas, it aims to highlight the need for inclusive policies and capacity-building initiatives that promote women's agency in decision-making processes. The discussion draws on empirical studies, policy frameworks, and case studies from rural contexts to provide a comprehensive understanding of the subject. Recognising and strengthening women's participation in decision-making is not only a matter of gender equality but also a key driver for sustainable rural development. Integrating women's perspectives into livelihood planning and governance can lead to improved productivity, food security, and economic resilience in rural communities. Therefore, fostering an environment that enables women to exercise their decision-making rights is imperative for achieving broader developmental goals.

2. Objective

This study examines women's participation in decision-making in rural communities, highlighting key areas of their contribution and factors shaping their influence. It addresses social, economic, and institutional challenges limiting their voices and suggests ways to enhance their role in livelihood management. By understanding these dynamics, the research demonstrates how empowering women can improve agriculture, household income, and community well-being. It emphasises the need for inclusive policies and skill-building initiatives to support women's leadership in rural development.

3. Methodology

This study adopts a mixed-methods approach, integrating qualitative and quantitative techniques to understand women's decision-making in rural livelihoods. The literature review examines existing research, policies, and empirical studies on women's roles in agriculture, livestock management, household income, and entrepreneurship, providing a foundation for identifying key challenges and opportunities. To gather firsthand insights, field surveys and interviews with rural women, farmers, and policymakers will assess decision-making roles and constraints, while case studies will highlight successful examples of women's empowerment and best practices. Additionally, focus group discussions (FGDs) with self-help groups (SHGs) and stakeholders will explore gender norms and socio-economic influences on women's agency.

Finally, data analysis will apply thematic and statistical methods to identify patterns, trends, and correlations, ensuring a comprehensive understanding of the factors shaping women's decision-making power.

4. Results and Analysis

The study was conducted in a rural village, where data were collected from 412 respondents through structured interviews. Respondents were asked to identify whether decisions in the three domains (agricultural production, livestock management, and use of income) were made by men, women, or jointly by both.

4.1. Agricultural Production

Decision-making in agricultural production—covering aspects such as crop selection, variety choice, fodder management, and input use—is largely a joint effort within households. The study findings reveal that 76.85% of respondents reported making these decisions collaboratively, reflecting a growing trend toward shared agricultural responsibilities between men and women. This suggests that while traditional gender roles persist, there is increasing recognition of the importance of collective decision-making in farming activities.

However, despite this trend, men still play a dominant role, with 19.64% of households indicating that agricultural production decisions are made solely by male members. This reinforces the notion that men continue to exert significant control over farming-related choices, particularly in resource-intensive and market-oriented agricultural practices.

In contrast, female-led decision-making remains notably low, at just 3.52%. This limited participation may stem from restricted access to agricultural knowledge, land ownership, and financial resources, which are often controlled by male household members. The low percentage also highlights the traditional perception of farming as a male-dominated activity, where women's contributions are often undervalued despite their active involvement in labour-intensive farm tasks.

These findings indicate that while joint decision-making is the most common approach in agricultural production, men still hold considerable authority, and women remain underrepresented in decision-making processes. Strengthening women's role in agricultural decision-making through targeted interventions, such as capacity-building programs, access to credit, and land rights reforms, could help promote greater gender equity in rural farming communities.

4.2. Livestock Management

Decision-making in livestock management, which includes tasks such as raising livestock, selling milk, and

selling livestock, is predominantly a joint effort within households. The study indicates that 82.94% of respondents reported shared decision-making between men and women in this domain. This high percentage suggests that livestock-related responsibilities are more collaborative compared to agricultural production. The shared nature of livestock management may be attributed to the fact that both men and women actively participate in day-to-day animal care and the sale of livestock products, which are often vital sources of household income. While joint decision-making is the most prevalent, men independently make decisions regarding livestock in 13.12% of households. This reflects the continuing influence of male authority over economically significant decisions, such as selling livestock or determining market transactions. Men's dominance in these areas could be linked to greater access to external networks and market knowledge, which traditionally positions them as primary decision-makers in income-generating aspects of livestock management.

Conversely, female-led decision-making in livestock matters remains minimal at 3.94%. This low figure suggests that women's voices are often secondary in critical financial decisions, even though they are heavily involved in the day-to-day care of animals. Women's contributions, while substantial, are often confined to routine maintenance tasks rather than strategic or market-driven decisions.

The data indicate that while collaborative decision-making is widespread, men retain control over financially significant decisions. Increasing women's autonomy in livestock management may require targeted initiatives, such as training programs, market access support, and policy changes that enhance their ability to make independent decisions. This shift could foster greater gender equity and economic empowerment in rural communities.

4.3. Use of Income

Decision-making regarding the use of income, including farm income, non-farm income, and general household expenditures, reflects a more male-dominated pattern compared to agricultural production and livestock management. The study reveals that 29.15% of respondents reported that men alone decide how income is used. This suggests that men maintain significant control over financial decisions, especially when it comes to allocating resources or managing income derived from both farm and non-farm activities. This dominance may stem from cultural norms that position men as primary financial authorities within rural households.

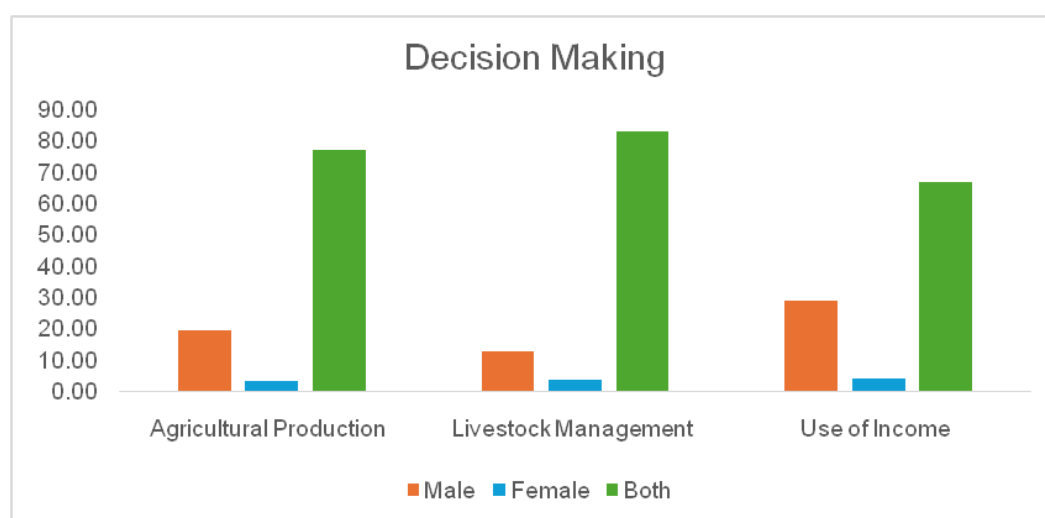
While joint decision-making remains the most common approach, with 66.63% of respondents reporting shared financial decisions, this percentage is lower compared to livestock management. The prevalence of joint decision-making suggests that in many households, financial decisions are made through mutual consultation, reflecting a degree of collaboration in managing household resources. This pattern may be influenced by the increasing recognition of women's contributions to both farm and non-farm income and

the practical necessity of shared decision-making in managing household finances effectively.

However, female-led decision-making in income-related matters is limited to just 4.22%, indicating that women have minimal control over financial decisions. Despite their involvement in generating income, particularly through non-farm activities such as wage labor or small-scale businesses, women’s voices remain marginalized when it comes to deciding how money is spent or invested. This imbalance may reflect gendered power dynamics where women’s economic contributions are often undervalued or where traditional norms restrict their authority over household finances.

The data suggests that while collaborative financial decision-making is fairly common, men continue to hold substantial authority over how household income is used. Empowering women through financial literacy programs, improving their access to credit, and strengthening their decision-making capacity could contribute to more equitable household financial governance and enhance women’s economic agency in rural settings.

Figure 1 The distribution of decision-making authority across the three domains.



The bar diagram effectively illustrates the distribution of decision-making authority across the three domains—agricultural production, livestock management, and use of income—by gender.

4.3.1 Mobility-Related Autonomy

The study also assessed women's autonomy in mobility by examining whether they are allowed to travel alone, can only travel with someone else, or are not allowed to travel for essential activities such as visiting markets, banks, healthcare facilities, community meetings, and social gatherings.

The findings reveal that 32.60% of women are allowed to travel alone, indicating that nearly one-third of households grant independent mobility to women. This suggests that in a limited but significant portion of the community, women enjoy a degree of freedom to access essential services and public spaces without

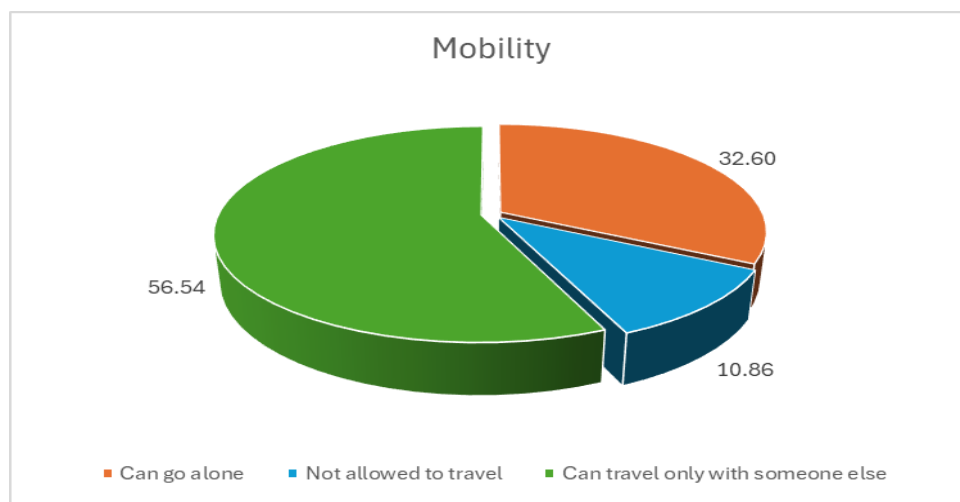
external constraints.

However, the majority, 56.54% of respondents, indicated that women can only travel when accompanied by someone else. This reflects a protective or restrictive cultural norm, where women’s movement is monitored or controlled, limiting their independent access to resources and community participation. Such practices may stem from societal concerns regarding safety, social expectations, or traditional gender roles that discourage unaccompanied female mobility.

A concerning 10.86% of respondents reported that women are not allowed to travel outside the household. This restriction indicates a significant limitation of women's basic freedom of movement, which can have profound implications on their ability to access healthcare, engage in financial activities, and participate in community life.

The overall pattern suggests that women’s mobility remains highly regulated, with a substantial proportion facing restrictions on independent travel. This limited autonomy may hinder their social participation, economic empowerment, and access to essential services, reinforcing gender inequalities within the rural context. Efforts to improve women’s mobility through awareness programs, community engagement, and policy interventions are vital for promoting gender equity and enhancing women's agency.

Figure 2 The pie chart visually represents the degree of mobility autonomy for women in the village.



4.3.2 Association Between Caste and Decision-Making

Chi-Square Analysis:

To examine whether caste influences decision-making patterns, a chi-squared test of independence was conducted. The analysis aimed to identify whether there is a statistically significant relationship between caste groups and the decision-making process across agricultural production, livestock management, income use, and mobility-related autonomy.

Chi-Square Tests

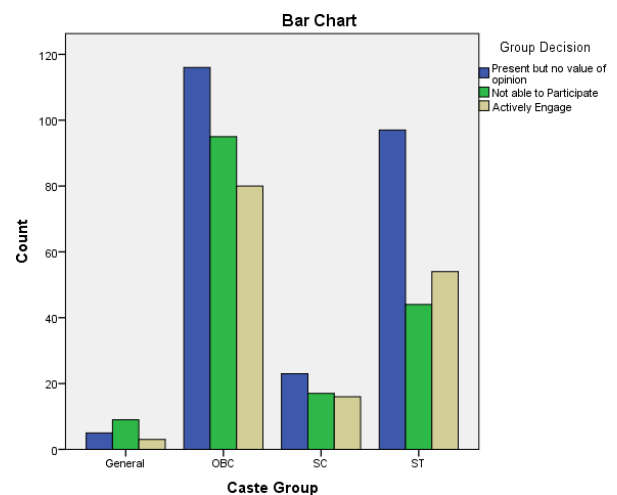
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.454 ^a	6	.075
Likelihood Ratio	11.202	6	.082
Linear-by-Linear Association	1.543	1	.214
N of Valid Cases	559		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 4.65.

The Pearson Chi-Square value of 11.454 with 6 degrees of freedom (df) yielded a p-value of 0.075. Since this value is greater than the conventional significance level of 0.05, the test suggests that there is no statistically significant association between caste and decision-making roles at the 5% significance level.

These findings imply that decision-making processes within the surveyed village are not heavily influenced by caste identity. Instead, other factors—such as gender roles, household structure, or economic status—may play a more prominent role in shaping who holds decision-making authority. The absence of a strong caste-based association suggests potential shifts toward more inclusive or shared decision-making practices across caste boundaries.

The bar chart represents the extent of participation in decision-making across different caste groups. It shows that a majority of respondents from the OBC and ST groups are present but have no value of opinion, while active engagement is lowest among the General and SC groups. Notably, OBC respondents show the highest participation across all categories, indicating a greater involvement in decision-related activities compared to other caste groups.



The study reveals that decision-making in rural households remains largely influenced by traditional gender roles, although signs of shared responsibility are emerging. In areas like agricultural production and livestock management, decisions are often made jointly, reflecting a collaborative approach where both men and women contribute to household choices. However, men continue to hold greater authority in financial matters and mobility, highlighting the unequal power dynamics that persist in these domains. Women’s ability to make independent decisions, particularly regarding income use and personal mobility, remains limited, reinforcing their restricted autonomy in daily life.

Caste-based differences in participation also reflect varying levels of involvement in decision-making. While some groups are more actively engaged, others are more likely to be present without having a significant say, pointing to social hierarchies that shape household power structures. Despite these differences, the analysis suggests that caste alone does not determine decision-making patterns, implying that broader social and cultural factors also play a crucial role.

Overall, the findings highlight the complex interplay of gender and caste in shaping household decisions. While joint decision-making indicates a gradual shift towards shared responsibilities, male dominance in key areas underscores the persistent inequalities faced by women. Addressing these disparities requires targeted interventions to promote gender equity and empowerment, fostering a more inclusive decision-making environment in rural communities.

5. Challenges Women Face in Decision-Making

Despite their contributions to rural livelihoods, women encounter several challenges that restrict their involvement in decision-making.

5.1. Limited Land Rights and Ownership

In many regions, women do not have legal land ownership, reducing their authority in farming decisions. Traditional inheritance laws often favour male heirs, limiting women's access to agricultural land.

5.2. Restricted Access to Credit and Financial Services

Many rural women lack collateral, preventing them from securing loans. Limited financial literacy restricts women from using banking services and investment opportunities. Gender bias in lending institutions may result in lower approval rates for women-led businesses.

5.3. Time Constraints Due to Household Responsibilities

Women often juggle multiple roles, including childcare, cooking, and household management, leaving little time for economic activities. The burden of unpaid domestic labour reduces their ability to attend training programs or participate in community meetings.

5.4. Exclusion from Leadership and Agricultural Extension Programs

Male-dominated leadership structures in rural communities often exclude women from decision-making forums. Women have limited access to agricultural extension services, affecting their knowledge of modern farming techniques and market trends.

6. Strategies to Enhance Women's Participation in Decision-Making

To strengthen women's role in rural livelihoods, targeted interventions are necessary at the policy, institutional, and grassroots levels.

6.1. Capacity-Building Programs and Skill Training

Providing vocational training and financial literacy programs to rural women. Encouraging women's participation in agricultural extension services. Training in leadership and entrepreneurship to enhance their economic decision-making capacity.

6.2. Gender-Inclusive Policies in Agriculture and Rural Governance

Implementing land reforms that grant women equal ownership and inheritance rights. Designing agricultural policies that support women-led farming enterprises. Establishing quotas for women in rural governance structures to enhance their representation.

6.3 Formation of Women-Led Cooperatives and Self-Help Groups (SHGs)

Promoting women's cooperatives to strengthen their collective bargaining power. Encouraging participation in microfinance and self-help groups for access to credit and financial resources. Facilitating women's networks to share best practices and knowledge in farming and business activities.

6.4 Improved Access to Technology, Credit, and Land Ownership

Expanding women's access to mobile banking and digital financial services. Ensuring equal access to agricultural technologies, such as improved seeds, irrigation systems, and farm machinery. Establishing policies that encourage financial institutions to offer loans to women entrepreneurs.

7. Conclusion

The participation of women in decision-making regarding livelihoods in rural areas is vital for achieving gender equality and sustainable rural development. Women play key roles in agriculture, livestock management, and household economic activities, yet they often face significant barriers to decision-making power. Addressing socio-cultural constraints, improving access to resources, and implementing supportive policies can significantly enhance women's agency in economic and livelihood decisions. Strengthening their role in decision-making not only empowers women but also contributes to increased agricultural productivity, improved household well-being, and overall rural prosperity. A financial agency is influenced more by household size than by gender or caste. Improving access to banks and markets can enhance financial autonomy. Programs should focus on mobility, financial literacy, and community participation to empower rural women.

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