CENTER ON GENDER EQUITY AND HEALTH

Women's work-related decision making and implications for economic well-being: Evidence from India

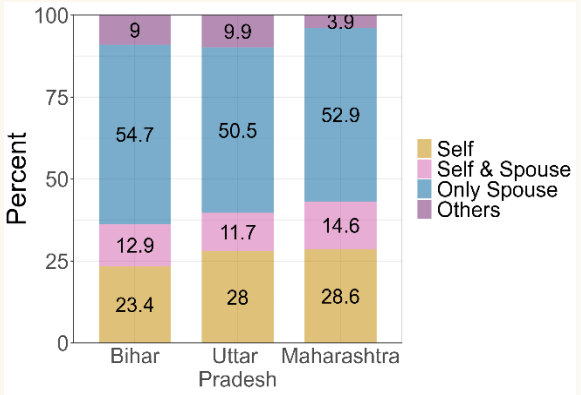
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Women in India have limited economic agency within the household, including control over the decision to work and over money. Policies to improve female labor force participation (FLFP) and economic inclusion through increased access to financial resources have had limited success; At 32%, FLFP remains substantially below the global average of 50% (ILO, 2023). Women's agency over their own work is imperative to improve economic participation, however, this has not been a public policy or research focus.

Objective

This brief summarizes research examining women's work-related decision making and paid work and control over household finances in India. We assessed whether women's sole and joint decision-making about work is associated with the likelihood of working for pay, control over money, and own earnings, savings and remittances.

Fig 1: Work-related decision making among married women



"Who in your family has the final say on whether you should work to earn money?"

Methods

Using data from a 2022 survey of 6634 women and men aged 18 years and above in Bihar, Uttar Pradesh, and Maharashtra, representative at the state-level, we first assessed the percent of women who were sole decision makers, joint decision makers with a spouse, and who had no say in their decision to work. Further, we assessed the percent of women who had ever worked for pay, had control over any money, over their own earnings, who had sent remittances, and had any savings in the last year. We then examined the association between women's sole and joint decision making and these economic outcomes.

Data Analyses

We used multivariable logistic regression analyses, adjusted for demographic and household covariates, including respondent's religion, caste, age, schooling, number of children under 15 years of age in the household, household size, the gender of the household head, and household income. As women's decision making about work may be selective on a number of characteristics that affect our economic outcomes, we used inverse-probability weighting (IPW) to account for sample selection. We used partial identification methods to account for 'reverse causality' or the concern that women who work and control finances may be more likely to have decision-making agency regarding work.

[1]This brief summarizes findings from the following research paper: Patwardhan V, Hay K, Raj A, Nambiar A, Ambast A, Singh A, and McDougal L. Women's work-related decision making and implications for economic well-being among married women in India. *The Economic and Labour Relations Review* (2025), 1-22.

Key Findings

Sole decision making about own work: 23% of sampled women in Bihar, 28% in Uttar Pradesh, and 29% in Maharashtra decided whether to work by themselves.

Joint decision making with a spouse: 13% of women in Bihar, 12% in Uttar Pradesh, and 15% in Maharashtra decided along with their spouse.

Spouse is the final decision maker: For 55% of women in Bihar, 50% in Uttar Pradesh, and 53% in Maharashtra, only their spouse decided.

Paid work: Women who were **sole decision makers** about own work were more likely to have worked for pay in **all three states** (15 percentage points [pp.] more likely in Bihar, 12 pp. in Uttar Pradesh, 36 pp. in Maharashtra) compared to those whose spouse decided. **Joint** decision making with a spouse was positively associated with women's paid work in **Maharashtra** (24 pp.)

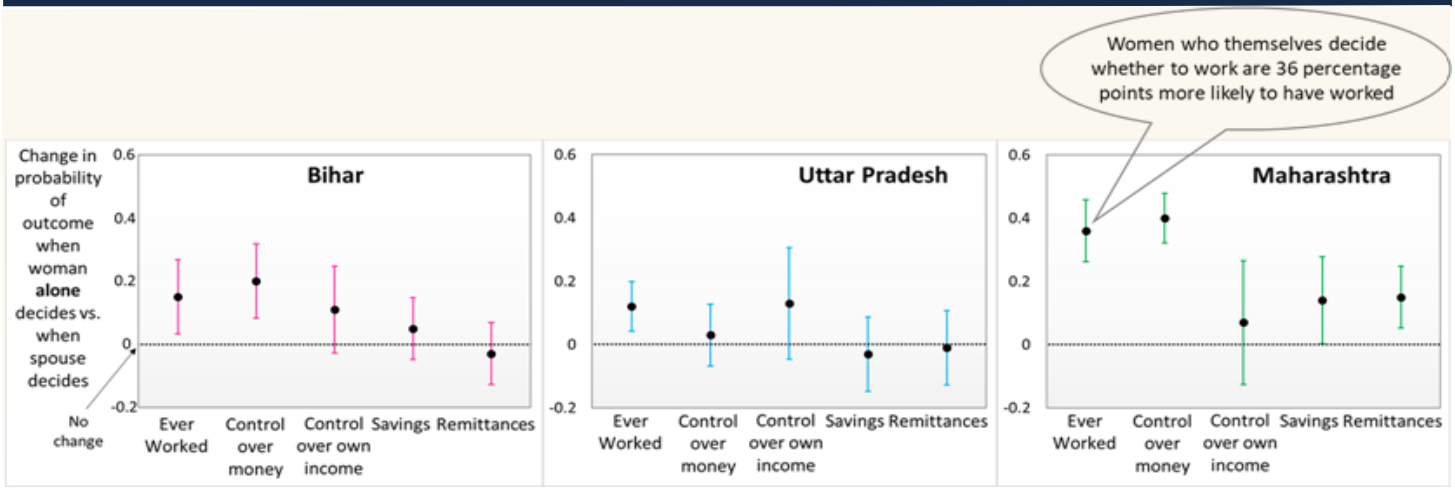
Control over money: Women who were **sole decision makers** about their work were 40 pp. and 20 pp. more likely to have control over money in **Maharashtra** and **Bihar**. On the other hand, in Uttar Pradesh, sole decision makers were not likely to have more control over money. Those who decided **jointly** with their spouse were more likely to have control over money in **all three states** (11 pp. more likely in Bihar, 13 pp. in Uttar Pradesh, 32 pp. in Maharashtra).

Savings & Remittances: **Sole decision-makers** were 14 pp. more likely to have savings and 15 pp. more likely to send remittances in **Maharashtra**, but not in Uttar Pradesh and Bihar.

Conclusions and Implications

Women in our three sampled states have **limited agency over the decision to work**. Our findings suggest that agency over work is key to encouraging women's **economic participation**. **Survey measures** of women's economic agency are essential to shed light on these relationships. A programmatic focus on **gender inequities within the household** is necessary for improving women's economic participation in India.

Fig 2: Work-related decision making among married women.
Woman alone decides vs. only spouse decides (adjusted for covariates)



Suggested Citation: Patwardhan V, Hay K, Raj A, Nambiar A, Ambast A, Singh A, and McDougal L. Women's work-related decision making and implications for economic well-being. San Diego, USA & Mumbai, India. GENDER Project, Center on Gender Equity and Health University of California and International Institute for Population Sciences.