

# Gender Roles in Urban Slums: A Study of Household Decision-Making

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## ABSTRACT

This study explores the dynamics of gender roles in household decision-making among residents of urban slums. Drawing on a survey of 250 households across three slum settlements in [City Name], the research examines who makes decisions regarding finances, education, health care, and daily household management. The findings reveal that traditional patriarchal norms persist, with men predominantly controlling financial and external decisions, while women lead choices related to domestic tasks and child welfare.

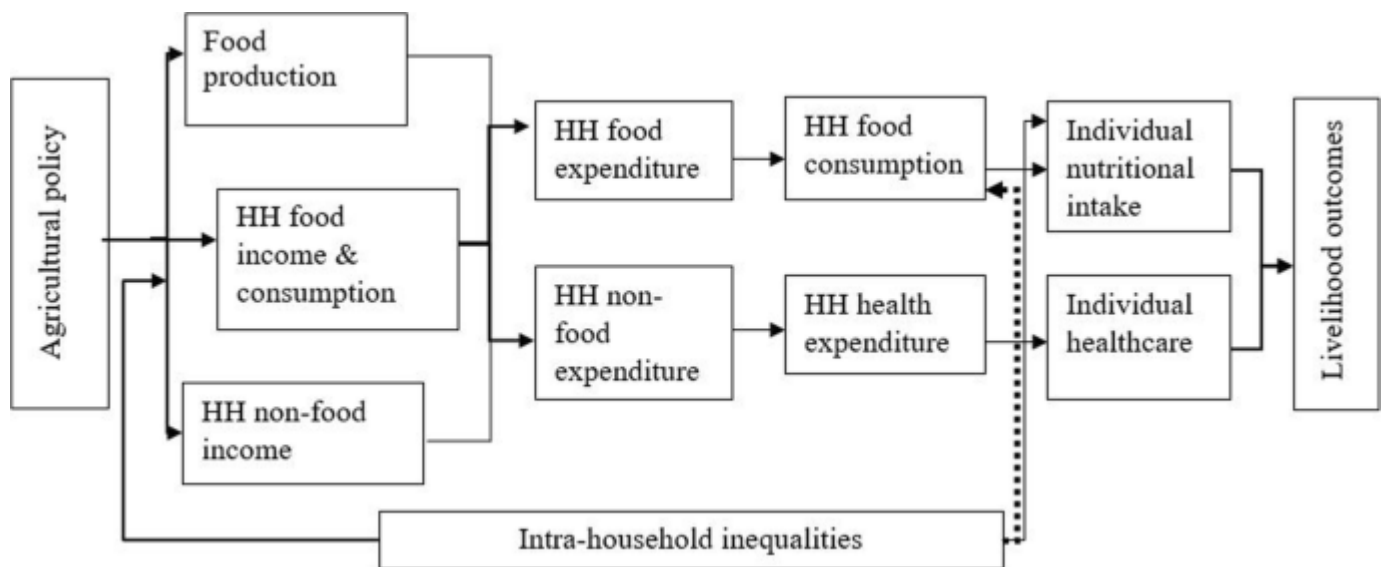


Fig.1 Study of Household Decision-Making, [Source\(\[1\]\)](#)

However, variations emerge based on women's educational attainment, income-generating activities, and exposure to community groups. The study underscores the importance of empowering women through education and livelihood programs to foster more egalitarian decision processes. Implications for policy and program design aimed at gender equity in urban poor settings are discussed.

## KEYWORDS

gender roles, urban slums, household decision-making, women's empowerment, survey study

## INTRODUCTION

Urban slums are home to a significant proportion of the world's poorest populations, characterized by insecure tenure, overcrowding, and lack of basic services. In these constrained environments, the household functions as the primary unit of social and economic

organization. Within this unit, decisions about resource allocation, health care, education, and daily management shape family welfare and long-term prospects. Gender roles—the culturally assigned responsibilities, expectations, and norms associated with men and women—profoundly influence who makes these decisions.

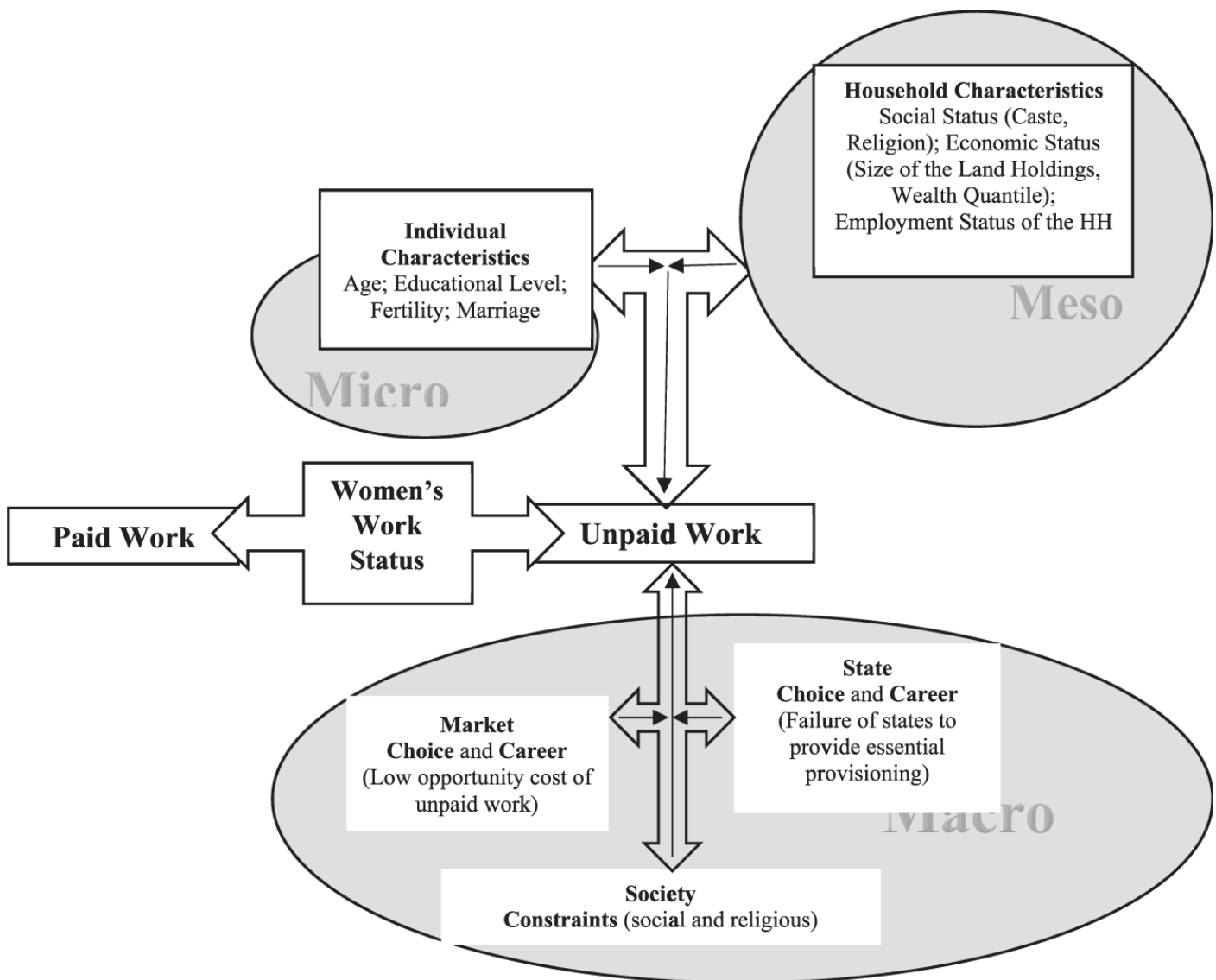


Fig.2 Gender Roles in Urban Slums, [Source\(\[2\]\)](#)

Existing research suggests that in many low-income urban contexts, patriarchal norms grant men authority over major financial and mobility decisions, while women manage household chores and child-rearing (Guyer & Peters, 2019; Singh, 2020). Yet, as women increasingly participate in education and income-generating activities, decision-making power may shift, enabling more balanced intra-household dynamics (Das & Priya, 2021). Understanding these dynamics in urban slums is crucial for designing interventions that promote gender equity and improve household welfare. This study investigates gendered patterns of decision-making in three slum settlements in [City Name], aiming to:

- Map the distribution of decision-making roles between men and women across various domains (finance, education, health, and daily management).

- Identify socio-demographic factors that influence women's participation in decisions.
- Offer policy recommendations to enhance women's voice in household affairs.

## LITERATURE REVIEW

### Gender and Intra-Household Decision-Making

Becker's (1981) household bargaining model views the family as a collection of individuals who negotiate resource allocation based on respective "bargaining powers," which derive from their outside options and earning potentials. Empirical studies have found that when women earn income or possess education, they gain leverage to influence household choices (Doss, 2013; Quisumbing & Maluccio, 2003). In rural settings, women's land ownership and agricultural wages have been linked to greater say over expenditures on nutrition and children's schooling.

### Urban Slums: Unique Contexts

Urban slums present distinctive challenges: high living costs, insecure employment, and limited access to services. Men often engage in informal labor markets, working as day laborers or small vendors, while women balance domestic tasks with informal wage work or home-based enterprises (Moser, 1996). These dual roles can either reinforce traditional divides—where men control cash earned externally and women manage household provisioning—or catalyze shifts in decision-making dynamics if women's earnings become indispensable to family survival.

### Education and Empowerment

Education is widely recognized as a catalyst for women's empowerment. A study in Nairobi slums showed that women with secondary schooling were twice as likely to participate in decisions about children's health and schooling compared to those with no formal education. Education enhances women's knowledge, self-esteem, and social networks, enabling them to question patriarchal norms and engage more actively in public and private spheres.

### Community Groups and Collective Action

Participation in self-help groups (SHGs) and community organizations offers platforms for women to build solidarity, access microcredit, and learn new skills. These networks often provide forums to discuss financial management and rights, which can translate into greater confidence and influence within households (Dev & Ravi, 2007). Studies in Indian slums have documented that SHG membership correlates with higher household expenditure on nutrition and education, suggesting a redistribution of decision power (Swain & Wallentin, 2009).

### Gaps in the Literature

While prior research highlights the roles of education and income in shaping decision-making, few studies systematically compare multiple decision domains—financial, educational, health, and daily chores—within urban slums. Moreover, there is limited evidence on how demographic variables (age, family structure, migration status) interact with empowerment factors to influence intra-household negotiations. This study fills these gaps by conducting a comprehensive survey across diverse slum contexts.

## METHODOLOGY

### Study Sites

The research was conducted in three slum settlements in [City Name]: Settlement A (central location, high population density), Settlement B (peri-urban area, moderate density), and Settlement C (newly established, mixed migrant community). These sites were selected to capture variation in infrastructure, economic opportunities, and social cohesion.

### Sampling

A two-stage sampling design was employed. First, each settlement was mapped into blocks. Second, 83–84 households were randomly selected from each settlement's list of resident households, yielding a total sample of 250 households (Settlement A: 84; B: 83; C: 83). Eligibility criteria included: a household head present; at least one adult woman (18 years or older) residing in the household; and willingness to participate.

### Data Collection Instrument

A structured questionnaire was developed in English and translated into the local language. It comprised four sections:

1. **Demographics:** Age, gender, education level, occupation, household size, migration history.
2. **Economic Profile:** Income sources, women's participation in income generation, control over earnings.
3. **Decision-Making Domains:** For each domain—(a) major purchases (e.g., appliances, land), (b) daily expenditures (e.g., groceries, children's school fees), (c) health care decisions, (d) children's education choices, (e) daily household management—the respondent indicated who had the final say: male head, female spouse, jointly, or other family members.
4. **Community Engagement:** Membership in SHGs or community groups, frequency of participation, types of activities.

The instrument was pilot-tested with 15 households to refine question wording and ensure clarity.

### Data Collection Procedure

Eight trained field investigators conducted face-to-face interviews between January and February 2025. Interviewers explained the study purpose, obtained verbal informed consent, and assured confidentiality. Each interview lasted approximately 45–60 minutes. Supervisors reviewed completed questionnaires daily for completeness and consistency.

### Data Analysis

Data were entered into SPSS (version 26). Descriptive statistics (frequencies, means) mapped the distribution of decision-making roles. Chi-square tests and logistic regression analyses examined associations between women's empowerment variables (education level, income participation, SHG membership) and probability of women's involvement (sole or joint) in each decision domain. A significance level of  $p < 0.05$  was adopted.

### Research Conducted as a Survey

The survey component focused on quantifying patterns of intra-household decision-making across multiple domains. Key characteristics of the survey design included:

- **Cross-sectional design:** Captured a snapshot of decision-making roles at one point in time.
- **Household respondent:** Where possible, both heads (male and female) were interviewed together; if not, the female spouse was interviewed separately to ensure accurate reporting of women's perspectives.

- **Decision attribution:** Respondents chose among predefined categories to minimize subjectivity (male head alone; female spouse alone; jointly; other family members).
- **Empowerment indicators:** Education was categorized (no formal schooling, primary, secondary, higher secondary or above). Income participation was defined as any regular or occasional income-generating activity by the woman. SHG membership was coded as yes/no with duration.

This rigorous survey protocol ensured reliable, comparable data across households and settlements, enabling robust statistical analysis of how socio-economic and contextual factors shape gendered decision patterns.

## RESULTS

### Sample Characteristics

Of the 250 households surveyed, 60% were nuclear families, 30% joint, and 10% single-parent (female-headed) households. The average household size was 5.2 members (SD = 1.8). Women's mean age was 32.4 years (range 18–55); men's mean age was 36.7 years. In terms of education, 25% of women had no formal schooling, 40% had primary education, 25% secondary, and 10% higher secondary or above. Fifty-five percent of women participated in income-generating activities, primarily home-based tailoring or informal labor. Thirty percent were members of SHGs.

### Domain-Wise Decision Making

- **Major Purchases:** Men alone made decisions in 70% of households; joint decisions occurred in 25%; women alone in 5%.
- **Daily Expenditures:** Joint decision-making was most common (60%), followed by women alone (30%) and men alone (10%).
- **Health Care:** Joint decisions in 50% of households, women alone in 35%, and men alone in 15%.
- **Children's Education:** Women alone decided in 40%, joint in 45%, and men alone in 15%.
- **Daily Household Management:** Women alone held authority in 80% of households; joint in 15%; men alone in 5%.

### Associations with Empowerment Variables

Logistic regression models revealed:

- **Education:** Women with secondary or higher education were twice as likely to participate (jointly or solely) in major purchase decisions compared to those with no formal schooling (OR = 2.1; 95% CI 1.3–3.5;  $p = 0.002$ ).
- **Income Participation:** Women earning income had higher odds of sole or joint decision-making in daily expenditures (OR = 1.8; CI 1.2–2.8;  $p = 0.01$ ) and children's education (OR = 1.6; CI 1.1–2.4;  $p = 0.03$ ).
- **SHG Membership:** SHG members were significantly more likely to be involved in health care decisions (OR = 2.4; CI 1.5–4.0;  $p < 0.001$ ) and major purchases (OR = 1.9; CI 1.1–3.2;  $p = 0.02$ ).

### Settlement-Level Variations

Settlement C (new migrant community) exhibited higher rates of women's sole decision-making in daily expenditures (35%) compared to A (28%) and B (27%), possibly reflecting more egalitarian norms among recent migrants. Settlement A showed the lowest female participation in major purchase decisions (3%), suggesting entrenched patriarchal control in older, dense slum contexts.

## CONCLUSION

This study illuminates the complex interplay of gender, socio-economic factors, and community engagement in shaping household decision-making within urban slums. While patriarchal norms persist—especially in high-stakes domains like major purchases—women's education, income participation, and SHG membership significantly enhance their decision-making power across multiple areas. Notably, women overwhelmingly manage daily household tasks and have substantial influence over child-related decisions, highlighting their indispensable role in family welfare.

Policy interventions aiming to promote gender equity in slum contexts should prioritize:

- **Educational Opportunities:** Expand access to secondary and vocational education for girls and women to boost bargaining power within households.
- **Livelihood Programs:** Support women's income-generating activities through microcredit, skills training, and market linkages to increase financial autonomy.
- **Community Groups:** Strengthen and scale SHGs and women's collectives as platforms for capacity building, peer support, and advocacy training.
- **Awareness Campaigns:** Engage men and community leaders in dialogues on shared decision-making to transform gender norms and foster mutual respect.

By addressing structural barriers and equipping women with resources, knowledge, and social networks, programs can shift intra-household power dynamics toward more equitable and inclusive decision-making processes. Future research could explore longitudinal impacts of empowerment interventions and extend analysis to rural–urban migrant trajectories to understand evolving gender norms in rapidly urbanizing societies.

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