

## Impact of Emerging Foreign Culture Values on Chinese Women Empowerment and Financial Autonomy

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### Abstract

*This paper empirically tests the changing behavior of financial decision making of Chinese working women after the opening and reform policies of government and emergence of the foreign cultural values with indigenous Chinese culture. To know the impact of the emerged artistic values on the lives of the women regarding household monetary decision making, female financial autonomy and financial empowerment an online survey and personal interviews were conducted. Survey participators were working females around the Chinese; they showed the participatory behavior in the household decision making, income generation, family oriented expenses, savings for the upcoming needs while keeping the maximum control over the financial matters. Men dominance in monetary matters at the household level was challenged by educated Chinese women. Mostly respondents have control/wants to have control over their own income as well as on the income of their husbands/future husbands.*

**Key Words:** Financial autonomy, Women empowerment, Culture Emergence, Behavioral Change Household Finance.

### Introduction

Over the period of the time role of the women has been transformed, they are not only housewives but they are the source of the income for the family. Now they are working side by side with men to be earning source of the family so their role has changed significantly. With the change in the role, they are more powerful and challenged the male supremacy in the family. Today's women are more influential and have more decision making at the household level while having more control over the resources of the family. There was an early review from some feminist on the pure connection concerning the life of inequalities of men's unwillingness to give up the privileges and adjustments that ladies have created in their personal lives (Jamieson 1998). Recent studies pertaining to the clean connection scrutinized the assumption that 'personal everyday life results social alter through spreading democracy by means of the looking for even more confidential and equal connections' (Jamieson 2011). Feminists remain to assert that the purported gender transformation has slowed since transformations have been actually crooked with women altering beyond what males(England, 2010).

The mighty world of today money is considered a very important factor. In the household decision, controlling the money is a very critical issue. Husbands used to be money provider for the whole family and expected to control the money matters in the meantime wives used to meet family needs without having any control over money. According to Pahl's (1989) typologies of money management in the

married couples it's not necessary that person who controls the family income should be manager and controller of the money, and when money is pooled in the joint account of the couple then equally access and entitlement of the money is not automatically followed. Some latest studies conducted by researchers results showed that mostly men got married with girls who were well educated and working and earning the princely amount of money, even some of the females were earning more money than their husbands. So marriages must inexorably be transformed with both individuals have their equal resources and own income. According to the survey conducted by the Volger, Brockman, & Wiggins, (2008) showed interesting results that mostly couples who were remarried and childless, if they were earning more money than their partners they used to keep money separately. According to the resource theory, women who were working or doing business utilized to share the money in the whole family income due to this they used to have higher negotiation power. Contrary to this some further studies showed that women used to gain empowerment when they have more control over their earnings (Papanek & Schwede, 1988; Wilson-Moore, 1989). In short, when women get more access to the money they achieve more empowerment which led them to increase their self esteem.

Early literature focused on the demographic factors like age, age at the time of marriage, difference of age with spouses, education, and occupation with the autonomy of women (Abadian, 1996) On the other hand some scholars consider autonomy as women's ability to influence household decisions, control over the economic resources, and free movement (Bloom, Wypij, & Gupta, 2001; Jejeebhoy, 2002) it also associated with the maternal health care utilization (Ahmed, Creanga, Gillespie, & Tsui, 2010; Mistry, Galal, & Lu, 2009; Y. Baral, 2010). The results of Shoaib et al (2012), found the positive relationship between women's autonomy and decision making at household. Pakistani society they found the balance of power between man and women but there is a need to uplift the role of women in decision making. All the above discussion concludes the empowerment is the situation in which persons have all the options and choices of life and gain greater control over the one's life and have all the capabilities to live the life as one wish to live like.

In the modern world of today women are not less powerful than men, they are working equally with men, they are highly qualified. So women want empowerment, after the *Engendering Development* of World Bank (2001), female empowerment became the very important and major policy matter, it's mean to increase the bargaining power of the women at the household level. Most of the scholarly work of intra-household bargaining found that an increasing share of the female in the family income showed increasing power at household (Duflo, 2003; Rangel, 2005) this increasing power lets the higher allocation of the resources at female discretion. So empowered women did more investment on the child's education, nutrition and housing (Duflo, 2003; Thomas, 1990, 1994; Thomas & Strauss, 1995).

Many scholars believed that transferring income to females considered the way to empowerment (Adato 2000). Simply empowerment mean gaining powers, so the phenomena of empowerment apply to the both genders, but it is more relevant to the women's and it bit complicated in sense of household relationship and intera familial relationship are the major source which make the women powerless (Malhotra, 2005) On the other hand Mahmud and Sultan (2010) research revealed that employed women usually ask for permission to go outside any other purpose except job, for job they need to get permission.

### **Situation of the China**

Chinese culture has been undertaking additional modification because the shift from an intended economic climate of a market economic situation began in the tardy 1970s. With the speedy advancement of the Chinese economy and particularly the labor market, there are even more job possibilities for females. Not surprisingly, several believe that women are still standing up to half of the economic sky by being very important wage earners.

China, India, Japan, and Korea are the earliest civilizations, with well-embedded concepts pertaining to marital functions and marriage assumptions. In city, areas set up marriage is on the decrease (Xia, 2003), and feminist teams around the world have released initiatives versus domestic physical violence (Edwards 2000). Even with economic and social adjustments, however, in East and South/Southeast Asia marital function conceptions may still be connected to conventional ethics and religious faiths (Ellington, 2009). In China some marriage task and marital relationship conceptions are associated with Confucian conceptions of the standard Chinese family members (Clark, 2000)

Change in the Chinese cultural values happened gradually and slowly, Chinese society has stronger cultural values, so it took long to emerge the foreign values. Major reforms policies were introduced by Deng Xiaoping during 1978 after the death of Chairman Mao Zedong (He, 2001).

Those were the initial efforts to move the Chinese economy toward the socialist market economy. Reforms implemented properly and economy kept moving with improving economic growth. Improving economy lets the imports and exports increase sharply. This situation let the other nations to invest in China. Concept of private ownership (Hsu, 1991) was an eye catcher for the foreign investor which was introduced during the efficient reforms. Slightly Chinese economy started accepting the alien direct investment in the country. The economic literature has often used foreign direct investment (FDI) as an exogenous variable to explain the economic growth, trade expansion, knowledge and technology transfer (Carcovic & Levine, 2002; OZTURK, 2007).

FDI flows to host countries lead to a transmission of cultures, their practices, and the psychological dispositions of their members socialized into this changing institutional framework. Due to unrelated investment in host countries, people can increasingly experience the same material goods and living style, such as eating fast food KFCs, drinking a latte at Starbucks, having similar banking services provided by HSBC, and so forth (Li, 2010).

Emergence of the exotic cultural values backed by the economic and social reforms had a profound impact on the lives of the Chinese women. Chinese household is based upon Confucian concept in which women role only limited to the house wife and mother and husband is the major bread earner and protector of the family (Zhang, 2009).

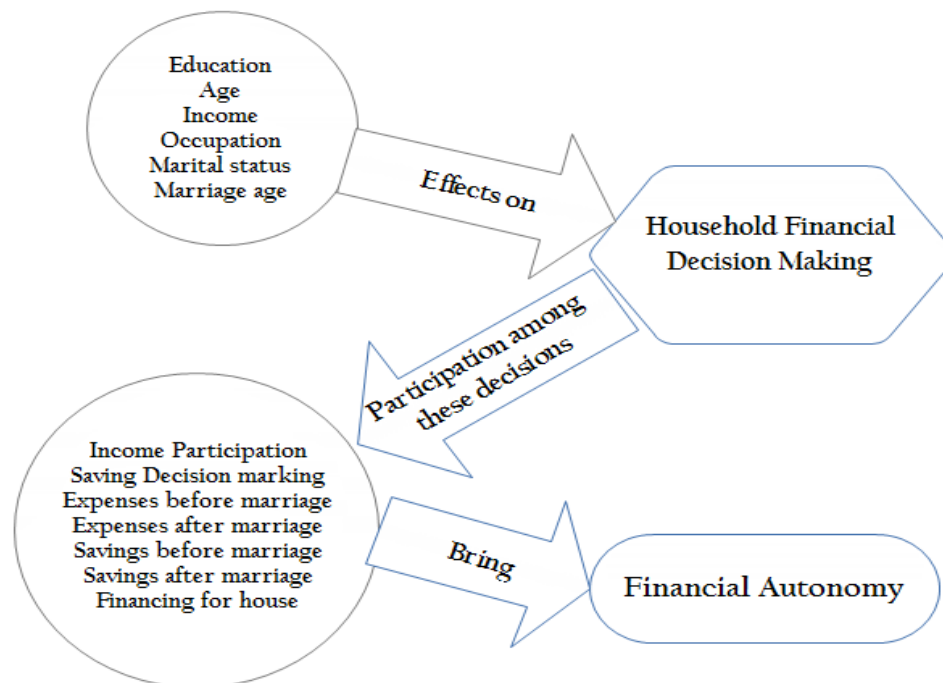
Changing cultural values changed the role of female entirely, according to the survey result of the World Value Survey (World Values Survey, 2014) conducted during 1990, majority of the respondents agreed with equal rights for the women to get educated, doing jobs and doing business. These changed attitudes of the society were granted more confidence to the females to become the active part of the society and use the potential powers for the better of the household.

## **Financial Empowerment of Women**

The value of a family house focus, in both Eastern and South/Southeast Asia, native and spiritual principles have produced a patriarchal family company in which females parts have been wife and mother, while men's jobs have actually been family members provider and protector. In China, the typical household was required to be based on Confucian concepts in which female's primary parts are wife and mother (Zhang, 2009). Chinese value face assistance and the Confucian principles of finding respect discreetness, heat and refinement (Gabrenya, 1996).

The role of females in the Chinese society have actually transformed drastically in the preceding century. In specific, women, who were holding up half of the sky according to official mottos, were motivated to engage in the workforce. The function of families such as childcare was interacted in such a way that divergent family members could possibly not even make many choices on household tasks.

Picture 4 Household Financial Autonomy Model



(Financial autonomy/ empowerment regarding the household financial decision making)

According to the overhead model, household decision making of any person got affected by his or her education, age, income, occupation, marital status and desired age of marriage. These factors develop the personality of the person which directly effects on the decision making. Household decision making of the women is also directly correlated by them. At household level, there are numerous decisions which usually took place. For this study main focus will be only on the decisions which only related to financial decision making. Normal household level women considered to be have full or maximum financial autonomy if she allow to participate in the family income by doing business or job, helping in providing finance for buying house, taking decisions about savings, saving money for buying house or marriage before marriage. Major expenses after marriage for the family and saving money for family oriented expenses or family expansion in the future. Combined effect of these factors explains the behavioral change in the household monetary decision making of the Chinese working women.

## Method

This research paper is primarily focused on the working women in China. To get their opinion about household financial decision making; a simple closed ended online questionnaire was used for the data collection followed by the unstructured interview from selected people. Respondent of the research questionnaire were working females who had online access, so the questionnaire was designed simply and translated into Chinese. Online questionnaire was designed on the Google docs, so it was easily comprehensible from the computer as well as mobile phones. Social media and chat networks were utilized to populate the questionnaire among working women. Snowball sampling technique was used; friends were approached who filled the questionnaire and asked their friend to fill out the questionnaire from the different parts of the country.

## Data

A lot of people weren't able to complete the survey due to some accessibility issues or technical glitches, and their data are not included in the calculation of results. A total of 217 responses were used for these results. For the data analysis, different statistical tools like MS Excel, Stata 9.0 and SPSS 21 used. Some descriptive statistics of the online survey results which were conducted to know the point of view of the Chinese working women as follows:

Table 1 Demographic characteristic of Sample.

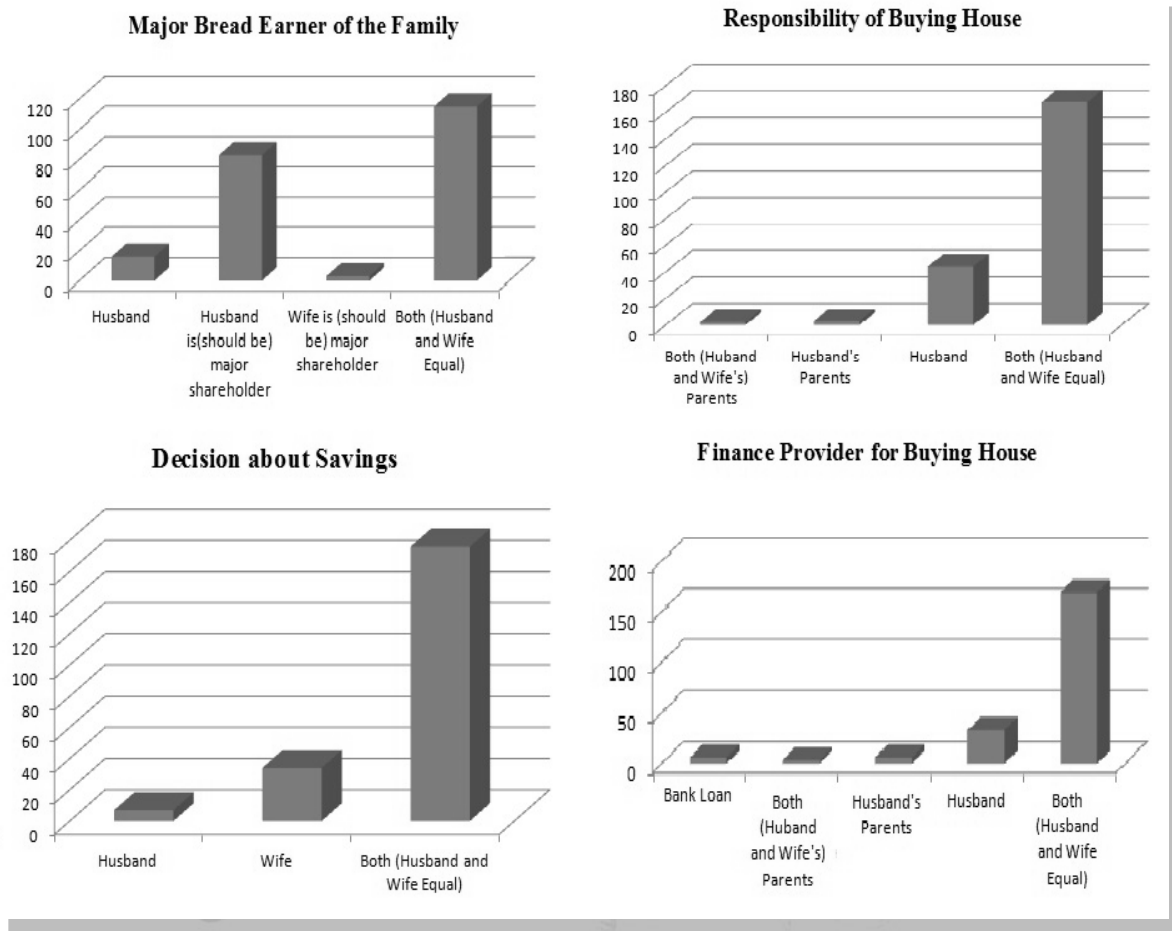
Characteristics	Percentage	Characteristics	Percentage
<b>Education</b>		<b>Marriage Age</b>	
Primary School	1.4	20-25 Years	19.4
Middle School	3.7	25-30 Years	68.2
High School	15.7	30-35 Years	10.1
Undergraduate Degree	70.5	More than 35 Years	2.3
Postgraduate Degree	8.8	<b>Income Level</b>	
<b>Age</b>		Less than 1000 RMB	0.5
Less than 20 Years	2.8	1000-2000 RMB	6.9
20-25 Years	51.6	2000-3000 RMB	29.0
25-30 Years	31.3	3000-4000 RMB	24.4
30-35 Years	7.8	4000-5000 RMB	17.1
More than 35 Years	6.5	More than 5000 RMB	22.1
<b>Occupation</b>		<b>Marital Status</b>	
Own Business	11.1	Married	26.7
Jobholder(Private or Public)	88.9	Single	73.3

Source: Results from own Survey

Majority of the respondents have good educational back ground like, high school graduates, undergraduate degree holders and post graduated degree holders are 15.7 percent, 70.5 percent and 8.8 percent respectively. On the basis of the occupation, almost 89 percent surveyed females are job holder and the rest of them had own business or family business. It's interesting to know that virtually 92 percent females earning more than 2000 Yuan per month. It shows they are financially strong now.

On the basis of the age group division of the respondents, majority almost 54 percent of respondents less than 25 years old followed by 31 percent between the 25 to 30 age group, so majority of the responses came from the young females who have the less working experience because of high education level. It is apparent from the age group of the respondents they are juvenile and with less working experience. So 159 of the total sample population are the unmarried females and the rest of them are married which is only 27 percent. Because of the higher education and less working experience they are not well established, so there is shift in the age of the proposed marriage/already married of the current working women almost 68 percent of them want to get marry/already married between 25 to 30 years, previously it was considered less than 25 years is the good age for the females to get marry in China.

Picture 2 Major factors of household decision making

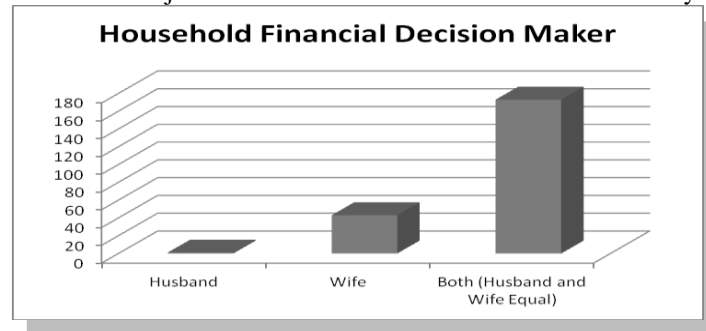


Source: Results from own Survey

Above diagrams shows the responses about the some major questions regarding the household financial decision making such as the diagram about the major bread earner shows clearly majority of the females wants to be the equal bread earner with husband followed by the husband should be major bread earner of the family interestingly, none of the responded want to take the responsibility to provide the finance solely to run the affairs of the family.

Same like that when it was asked about the responsibility of buying the house most of the respondents want to take equal responsibility to provide the finance for purchasing the house followed by the giving this responsibility to the husband. Similar here none of the female wants to take sole responsibility of buying a house. Almost the same trend of the equal sharing in providing finance for purchasing the house followed by the sole responsibility of the husband but none of the respondent took the sole responsibility of buying the house. When the matter of the saving decision asked from them, mostly respondents want to take the decision of saving with mutual consent of the husband followed by the sole decisions about saving by the female. This shows that Chinese women want to take equal obligation in the major decision of household financial decision making regarding, earnings, expenses and the savings. Nonetheless, they want to give the principal role of providing the principal role of providing the bread on the husband.

Picture 3 Major household financial decision maker of family



Source: Results from own Survey

Here is the major issue of the women's financial autonomy at the household decision making. From the above diagram, it is very clear that most of the women want to take the equal share in the household financial decision making. Followed by the lead role of women in financial decision making at household level, very few female wants to give the leading role in the household financial decision making. In generalizing they want to keep leading role or equal share in decision making but don't want to give full control to the husband in the financial decision making at household level.

### Logistic Regression Analysis

For analysis purposes we recoded the variables, household decision making is based on the mutual bases so "household decision making" 1=only couple (Husband Wife jointly) and 0= husband and wife separately. For providing finance for buying a house 1=joint responsibility of the couple (Husband Wife jointly) providing finance for buying a house, 0= other than the couple (wife, husband, parents, bank. In the case of the major bread earner of the household 1=major bread earner the family is couple (husband wife jointly) buying a house, 0= solely husband and wife. For the saving decision making 1=saving decision making by couple (Husband Wife jointly) 0= solely husband and wife. According to our basic model, household financial decision is our dependent variable.

Table 2 Model Summary

-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
168.545 <sup>a</sup>	.207	.326
Chi-square	df	Sig.
50.283	8	.0000

Table 3 Logistic Regression Results

Household Financial Decision maker (Dependent Variable)	Beta	S.E.	Wald	Sig.	Exp (B)
Education	.556	.271	4.203	.040**	1.743
Marriage age	.689	.335	4.235	.040**	1.992
Bread Earner	2.200	.685	10.31	.001*	9.028
Expenses After Marriage	.362	.160	5.134	.023**	1.436
Decision of Saving	1.068	.359	8.871	.003*	2.910
Saving method	.251	.129	3.803	.051***	1.286
Saving before marriage	.308	.181	2.916	.088***	1.361
Finance Provider for Buying House	-2.971	.963	9.513	.002*	.051
Constant	-11.108	2.289	23.55	.000*	.000

\* Significance level = < 0.01 percent , \*\* Significance level = < 0.05 percent, \*\*\* Significance level = < 0.1 percent

Above picture represent the logistic regression output from the Stata 9.0, over all model chi square is 50.28 with the significant probability of 0.0000 while showing the R-square value 22.98 percent. In the above model Household financial decision maker was the dependent variable, whereas 1= couple and 0= independent person either husband or wife not couple. Education and marriage age both have the significant at less than 5 percent level with coefficient of 0.5556 and 0.6893 respectively. Simply education and marriage age increase more respondents want to have mutual decision making together with their husbands. From the above results signification predictors of the mutual household financial decision making house household financial decision making are the mutual income participation, mutual participation in providing finance for buying the house, mutual savings decisions and family oriented expenses after marriage.

## Correlation Results

Table 4 containing the Kendall's correlation coefficient results, according to the table it is clear that there is a positive correlation among many variables. Especially, among "Household financial decision maker", education, marital status and the responsibility of buying a house, finance provider for buying a house and decision of savings. Another prominent variable bread earner of the family has positive correlation with providing finance for buying house, responsibility of buying house, it is evident from these results that females who want to take part in the family income they are also willing to take the responsibility of buying house and ready to provide finance for it and vice versa. For the finance provider for buying a house it has a positive correlation with responsibility of buying a house, bread earner of the family, household financial decision maker and the decision of savings and vice versa. When look the saving decision making, following variables have the strong positive correction, marital status, finance provider for buying house, household financial decision maker.

Table 4: Correlation

	Education	Occupation	Age	Income	Marital Status	Marriage age	Responsibility Of buying house	Pressure of Buying House	Finance Provider for buying House	Major Bread Earner	Household Financial Decision Maker	Expenses after marriage	Decision of Savings	Expense saving style	marriage
Education	1														
Occupation	0.052	1													
Age	0.026	.192**	1												
Income	-0.065	0.125	0.036	1											
Marital Status	0.098	.219**	.438**	0.029	1										
Marriage age	-0.023	-0.044	.165*	0	-0.101	1									
Responsibility of buying house	.277**	.196**	0.126	0.016	0.047	0.03	1								
Pressure of Buying House	.190**	0.06	0.041	0.001	0.128	-.180**	-0.053	1							
Finance Provider for buying House	0.079	-0.011	0.036	0.02	0.08	0.068	.349**	-0.02	1						
Major Bread Earner	-0.007	-0.038	0.09	0.052	0.078	-0.047	.220**	-0.07	.232**	1					
Household Financial Decision Maker	.249**	0.078	-0.009	-0.055	.162*	-0.051	.139*	0.048	.173*	0.007	1				
Expenses after marriage	0.061	0.001	-.144*	-0.081	-0.131	-0.088	0.072	0.088	0.078	-0.115	-0.131	1			
Decision of Savings	-0.004	0.017	0.005	0.089	.161*	-0.039	-0.007	-0.033	.140*	0.088	.254**	-0.114	1		
Expense saving style	-0.125	-0.05	0.063	-.152*	-0.077	0.03	-0.107	0.014	-0.049	-0.067	-0.053	-0.056	-.176**	1	
Savings after marriage	-0.116	-0.058	-0.004	-0.046	-0.133	0.005	-.142*	-0.026	0.007	0.071	-.156*	0.076	-.211**	0.093	1

## Discussion

Chinese society had a strong cultural bond, it took long time for the external cultural values to emerge with it, reform and opening policies of the country brought the country on rapid economic growth which attracted huge foreign investment and trade. These foreign investment and trade not only bring commodity and money in the country also the foreign cultural values. Foreign cultural values emergence with local values had great impact on the lives of the females in China. Their role changed entirely, as previously mentioned by (Zhang 2009), their role was as a mother and wife in the family, above results of this study showed the changing role of females in China. They are now equal part in family income with their husbands, taking equal responsibility of buying a house before marriage; females are the major saving decision maker. Men's supremacy is challenged by today's women in China. Interesting females wanted to provide the equal income to the household income, in the meantime wanted to keep the equal or full control over the major financial decision making of the family. Surprisingly, mostly respondent wanted to be the part of the family income by working side by side with men but in the mean time want to keep full control over the household income. Mostly married female respondents replied they are the major financial decision maker in the family and also the unmarried women also want to have sole responsibility as a major financial decision maker or minimum equal rights to make a major financial decision maker at household level. Some respondents' face to face speech about the household financial decision making, such as Ms Li (family name), 34 years old married:

*"I mother of 8 years old daughter, my husband is public servant and work in a supermarket, we are living happily and we are working hard to give a good life to our daughter, my husband give his whole salary to me and for his monthly expenses he used to take money from me. I am the control of the whole financial system of the family"*

Another young working girl Miss Ding (family name), 28 years old:

*"I am a young girl and working hard to make my life better. I am looking for someone who will support me to gain better future life with happy family. About the financial controller of the family, I think it will be better that my husband give me his full salary to me at the start of the month and get pocket money from me and I control the finance of the family, as my parents do."*

Similar type of response came from another young working girl Miss Zhang (family name), 24 years old:

*"I want to work together with my future husband to participate in the family income and take the equal financial decision making rights"*

From this study result of the regression analysis and correction analysis, education is envisaged the major element which had enormous impact on the lives Chinese females. An educated woman proved to be good an employee or business women, good wife, good mother and effective financial decision maker for the family oriented expenses. Appropriate education was an opportunity for women to get decent jobs, and income participation increased their negotiation power at household decision making. Women used to be concerned more about the family and family expansion and future schooling of the family, so they take good care of the savings for the future need of the family. So they are more empowered in the financial decision making as compared to the women in the past. Informal interview with 30 married and unmarried females revealed that why women want to gain the full financial control over the household income and wanted to be the major financial decision making.

- They think, if men have the full control over the family income, they will spend more money in the fun and enjoyment and save the less amount of money, because they think men are extravagant.
- Women are more concerned about the family, so they will do the more savings for the expansion of the family and providing the good life to kids.
- When the matter of marriage and family comes under consideration, women consider themselves as cool minded people with inbuilt quality of saving more money for the future need as do long term planning as compared to men.

Education and maturity are the major factors which have greater impact on the household financial decision making. Women got the higher financial autonomy because they had more control over the decisions about savings, expenses, and income while becoming the active part of the family in the mean time willing to provide the finance for the family house.

## Conclusion

Chinese women's financial autonomy was backed by opening and reform policies of the Chinese government, which let the foreign cultural values to emerge with the local cultural values. Chinese cultural values showed the high resistance and it took long time to emerge with new cultural values. Females' role changed entirely after the reform and emergence of foreign cultural values. Education had a great impact on the lives of females, they got the good job, become the active part of the family income, able to provide the money for buying a house for the family, they started taking responsibilities together with men. Education shaped their behavior, result of study proved, women got the more financial autonomy when they are independent to take decision about the expenses, savings and money management. Interestingly, mostly females have full control over the family income which consists of their own income also the income from husband. They think women can manage household finance better than men, because they do long term planning, saving habits, more concerned about the family, and they are not extravagant like men. Chinese women are not only performing the traditional role of wife and mothers, in the meantime they are financial provider, financial decision maker, and financial planner with the highest level of financial autonomy.

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