GENDER ALLOCATION OF HOUSEHOLD RESOURCES AMONG THE EMPLOYED MARRIED COUPLE OF KERALA WITH SPECIAL REFERENCE TO KOTTAYAM DISTRICT

[1] Lawrence Mathew, [2] Priyadharsini.K

[1] MA Economics [2] Integrated MSc Integrated Environmental Economics,

[1] Baselius College [2] Madras School of Economics,

[1] Mahatma Gandhi University [2] Central University of Tamil Nadu.

Abstract: *Gender equality is one of the most sought-after problems of the 21st century. Right from the incidence of a settled social life and family relationships, the idea of gender began to shape. Even in the 21st century, women only find a second-grade role in the society. It is true that the roles of women is growing the public arenas of life. But, within the four walls of household, the roles of women still remains more or less the same as it was two centuries back. Inside the house, the identity and the individuality of women are not yet accepted. The study aims to understand how the key household resources are shared among the husband and wife in a family. For that a new index has been formulated, it is named as GHAR Index which stands for Gender-based Household Allocation of Resource Index*

Index Terms*: Gender Economics, GHAR Index, Gender Allocation of Household resources, Freedom, Bargaining power.*

INTRODUCTION: GENDER IN SOCIETY

Sex denotes biological difference; one is born either as male or female. But Gender is a social construction. It gives meaning to the fact of sex. Gender-discriminations are rampant. The socio-culturally defined characteristics, aptitudes, abilities, desires, personality traits, roles, responsibilities and the structured behavioral patterns of each gender contribute to the social inequalities. Gender differences are man-made and they get legitimized in a patriarchal society through several ideologies, social practices and institutions such as family, religion, caste, education, media, law, state and society. "Male" and "female" are sex categories, while "masculine" and "feminine" are gender categories. Aspects of sex will not vary substantially between different human societies, while aspects of gender may vary greatly depending on the location, time, cultural frameworks within which it is performed.

GENDER ECONOMICS

Gender economics is the critical study of economics and economies, with a focus on gender inclusive economic enquiries and policy analysis. Much focus is given on topics that have been neglected in the traditional economics such as care work, intimate partner violence, or non-market economic transactions. Gender economics is oriented towards the goal of "enhancing the well-being of children, women, and men in local, national, and transnational communities." Gender Economists calls for a fuller exploration of economic life, including such "culturally feminine" topics such as family economics and the institution of care. Inclusion of such topics has helped to create policies that have reduced gender, racial, and ethnic discrimination and inequity, satisfying normative goals of development.

STATEMENT OF THE PROBLEM

The problem of my study is 'The Gender Allocation of Household Resources among employed married couples in Kerala with special reference to Kottayam district'. Kottayam district has the highest effective literacy in Kerala. If the gender disparity comes out to be really harsh in Kottayam, we can only imagine the extent of the problem in the more conservative regions viz. Malappuram, Wayanad, and Kozhikode. In economic analysis, the household is the recipient of final income and the unit of final consumption. But, social and cultural factors play a crucial role in determining *the household bargaining process* and the resulting resource allocation.

The household resources include time, income, skills, capabilities and freedoms. The traditional wisdom propagates that by providing education and employment we can reduce the gender inequalities. This is only partially true. We have reduced the inequalities in the public arenas of life but within a house, these inequalities still exist. That is why this problem is very much important to analyze in the present time frame.

OBJECTIVES OF THE STUDY

1. To formulate a Gender Household Allocation of Resource (GHAR) Index (ranging from 0 to among the employed married couples.
2. To understand the gap in the gender allocation of household resources among the employed married couples in Kerala with special reference to Kottayam district.
3. To understand if the individuals are satisfied with the present levels of allocation of household resources.
4. To check what the idea of "Intra-household Gender Equality" mean to different people.

RELEVANCE OF THE STUDY

Gender equality is one of the most sought-after problems of the 21st century. Right from the incidence of a settled social life and family relationships, the idea of gender began to shape. Even in the 21st century, women only find a second-grade role in the society. It is true that the roles of women is growing the public arenas of life. But, within the four walls of household, the roles of women still remains more or less the same as it was

two centuries back. Inside the house, the identity and the individuality of women are not yet accepted. A woman has no freedom to determine the dress that she wears, the places of worship she can enter, and the things that she can do. All these can be correlated with the deep rooted social beliefs and religious values imprinted on them from their childhood. The Aryans sidelined women and demoted them as a symbol of wealth. Coming to the Mediterranean religions, i.e. Judaism, Christianity and Islam, we can find that women always were considered as second-class citizens. In the ancient Jewish society, the men used to offer gratitude to God for not creating them as pigs and women. Coming to the ancient Christian tradition, let me quote the words of St. Paul: "A woman should learn in quietness and full submission. I do not permit a woman to teach or to assume authority over a man; she must be quiet. For Adam was formed first, then Eve. And Adam was not the one deceived; it was the woman who was deceived and became a sinner. But women will be saved through childbearing—if they continue in faith, love and holiness with propriety. (Timothy 2: 11-15). This verse labelled women as a perpetual sinner and her only way to redeem herself was through utter submission to her husband by giving him a large number of children. Such thoughts are deep rooted in each and every one of us. Even after passing so many legislations for women empowerment, the day of bright sunshine of gender equality is still a long way away.

METHODOLOGY OF THE STUDY

The study was conducted in various households of the Kottayam district. A descriptive and a qualitative approach is mainly used in this study. Quantifiable variables were collected and analyzed through IBM SPSS. Since the study involves normative aspects, qualitative variables have to be included as well. Cross sectional data collected through primary survey is the core component of this study. A questionnaire/ schedule was prepared to collect primary data from the respondents living in Kottayam district. Snowball sampling technique was used for the collection of data. Mailing questionnaires and telephone interviews were also used for the data collection. The optimal sample size for this study is 30 households, i.e. 30 husbands and 30 wives.

(Please note: For uniformity in analysis, it is assumed that a family has only two earning members i.e. husband and wife. The number of dependents is not given much priority as their bargaining power is considered negligible. This study focuses mainly on the allocation of resources between husband and wife who are both employed.)

CALCULATION OF THE GENDER BASED HOUSEHOLD ALLOCATION OF RESOURCES INDEX (GHAR INDEX)

One of the most important objectives of this study is the calculation of the GHAR Index. The GHAR index of husband and wife are separately computed and then compared.

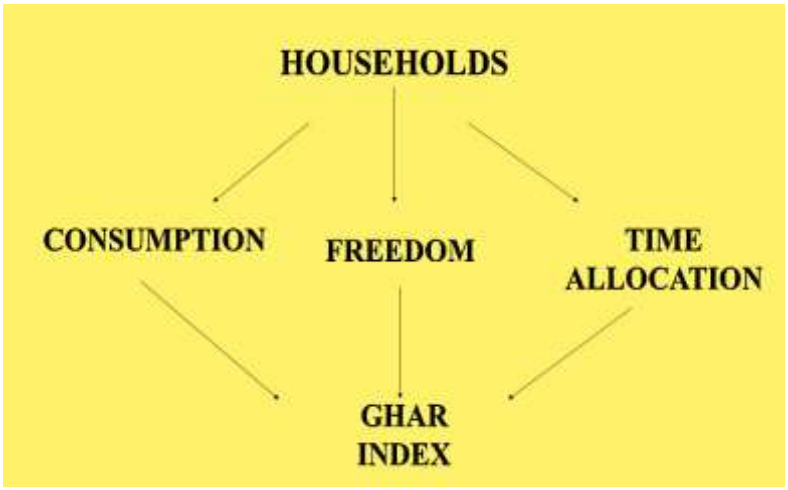


Fig 1.1 BASIC STRUCTURE OF THE GHAR INDEX

The GHAR Index is calculated using the 3 indices given above. Each of the indices have equal weightage i.e. 1/3 weightage. Each of these indices are calculated separately. The nominal values are reduced to the range of (0-1) and this is used for formulating the GHAR Index.

THE CONSUMPTION INDEX (1/3 WEIGHTAGE)

The consumption Index is calculated in the following way. It has three components: consumption expenditure, health expenditure and the consumption of gender specific goods. All the three components have an equal weightage of 1/9 each.

TABLE 1.1 CONSUMPTION INDEX

SL. NO.	COMPONENT	WEIGHTAGE
1	CONSUMPTION EXPENDITURE	1/9
2.	HEALTH EXPENDITURE	1/9
3.	GENDER SPECIFIC CONSUMPTION	1/9
TOTAL	CONSUMPTION INDEX	1/9 * 3 = 1/3

FREEDOM INDEX (1/3 WEIGHTAGE)

TABLE 1.2 FREEDOM INDEX

SL. NO.	COMPONENTS	WEIGHTAGE
	VOTING DECISION INDEX	1/12
	FINANCIAL DECISION INDEX	1/12

	SOCIAL PARTICIPATION INDEX	1/12
	CAPABILITIES INDEX	1/12
TOTAL	FREEDOM INDEX	1/12* 4 = 1/3

It is not income or utility that matters the most. It is capabilities and freedom that matters. Capabilities are the abilities of individuals that can be used to make a difference in the society that they live in while freedom means the ability to choose. Another dimension of freedom that is used in this study denote the power of decision making. Freedom index has four components having 1/12 weightage each: voting decision making index, financial decision-making index, capabilities achieved index and social participation index

TIME ALLOCATION INDEX (1/3 WEIGHTAGE)

Time is the most important resource that every household member possesses, they can use it for productive purposes and earn income. Besides that, the household members can also use their time to engage in household work which is beyond the scope of national income. The remaining time is used for leisure. The time spend for non-paid household work and the time used for leisure is analyzed in this work. The time allocation index has two major components: time allocated for household work and also the time allocated for leisure, with $1/6^{th}$ weightage each.

TABLE 1.3 TIME ALLOCATION INDEX

SL NO.	COMPONENTS	WEIGHTAGE
	HOUSEHOLD WORK TIME INDEX	1/6
	LEISURE TIME INDEX	1/6
TOTAL	TIME ALLOCATION INDEX	1/6 *2 = 1/3

TABLE 1.4 GHAR INDEX

SL NO	COMPONENTS	WEIGHTAGE
	CONSUMPTION INDEX	1/3
	FREEDOM INDEX	1/3
	TIME ALLOCATION INDEX	1/3
TOTAL	GHAR INDEX	3* 1/3 = 1

The weighted averages of the Consumption Index, Freedom Index and the Time Allocation Index give us the Gender Household Allocation of Resource Index

TECHNIQUES OF ANALYSIS

Firstly, GHAR index was formulated to measure the relative allocation of household resources between working husband and wife. Simple statistical tools such as averages, percentages, tables, pie diagrams and bar diagrams are used to analyze data. Interpretations and conclusions are derived out of these. The data was analyzed using IBM-SPSS. An index was formulated to measure the gender allocation of household resources. The index is named as Gender-based Household Allocation of Resources (GHAR) Index. This index was used to measure the relative gap in the allocation of resources between men and women in houses.

(Note: GHAR in Hindi means house, so it is apt to name the index as GHAR Index. If we shorten the GHAR Index further i.e. to GHARI, we get a different meaning. GHARI in Hindi means related to house. Thus, the nomenclature of this index proves to be really meaningful.

REVIEW OF LITERATURE

THEORETICAL STUDIES ON HOUSEHOLD ALLOCATION OF RESOURCES

Becker (1965) studied about *the allocation of time by households*. The households possess an important resource known as time and they would use that time to convert inputs into outputs. A part of their time is used for leisure which also forms a part of their consumption. Thus, each of the household members maximizes their utility and satisfaction. He introduced the concept of *the benevolent dictator*. He conceptualized that the family is patriarchal in nature. The benevolent patriarch allocates and distributes the household resources as per the needs of the other members. The benevolent dictator supposedly knows the utility requirements of the family members and he performs the allocation function sticking to that basic principle.

Katz (1997) introduced the concept of *bargaining models of household decision making.* This model stated that the individuals' utility functions cannot be aggregated into a single welfare function. It also added that the allocation of resources is based on the relative bargaining powers of the individuals.

Hochschild (1990) studied about the non-cooperative models of allocation of household resources. This model is also known as the Gender dimension of Intra-Household Economics. The non-cooperative models are based on the three features of family life and these are asymmetric information, enforcement problems and inefficiency. While cooperative model based on the assumption of perfect information between household members. But in most cases, the members are unaware of each other's income, ownership of assets and time use.

Sen (1999) in his reputed work *Development as Freedom* presents an alternative approach to development. Instead of the utility maximization approach, Amartya Sen gave a new definition for development. He advocated Development as Freedom. The Freedom to choose and freedom to be what you want to be. Instead of the basket of goods and services, Sen used a basket of capabilities and abilities that define the true role of

an individual in a society. Sen's analysis may not be an exact model for the household allocation of resources, but his qualitative approach to include Freedom, Capabilities and Abilities is truly refreshing.

EMPIRICAL STUDIES ON THE ALLOCATION OF HOUSEHOLD RESOURCES

Cavanzo (2015) studied about *The Intra-household Resource Allocation and Women's Empowerment on Colombian Households*. This study seeks to test the unitary model of household behavior and to measure changes in women's bargaining power inside households. The main results provided evidence of a change of the consumption pattern of the household, which led to the rejection of the unitary model.

Liu and Jiang (N.d) studied about *The Gender inequality of educational resource allocation within household in China.* They found out that the reasons for the gender inequality of educational resource allocation was due to limited resources and diversion of household resources in favor of the male child in the family.

Rathnayaka and Weerahewa (2015) studied about the Gender allocation of household resources in Sri Lanka. The paper is titled as *An Analysis of Gender Differences in Intra-household Time Allocation of Rural Farm Families in Sri Lanka.* The results reveal that husbands allocate more hours to both paid and nonpaid work and fewer hours to care work than the wives. Interestingly, the results indicate that nonpaid work hours of one spouse have a significant negative effect on the other's nonpaid work, indicating the members jointly make time allocation decisions.

Hori et al (2015) studied about the intra-household allocation of resources in Japan. The article is titled as *New Evidence on Intra-Household Allocation of Resources in Japanese Households.* This paper reveals rather shocking revelations i.e. A father's spending on clothing is reduced when school-age daughters are present and a mother's spending on clothing is reduced when school-age sons are present in the household. Girls' clothing consumption is larger than that of boys. Even for educational spending, girls appear to be receiving more than boys in recent years.

Ishengoma (N.d) in her paper titled *Accessibility of Resources by Gender: The Case of Morogoro Region in Tanzania* studied about the gender allocation of resources in Tanzania which is a Sub-Saharan country. The results showed that: lack of access to capital (49.6%); limitation to time (12.0%); lack of decision making power (8.2%) and limited agriculture knowledge (1.2%) constrained women contribution to household food security. Lack of access to land (5.4%) was specifically important in Kimamba village in Kilosa district (42.9%). Most (70%) of the decision making related to resources allocation were made by men. Her study reveals a highly skewed allocation of household resources in favor of men.

Sow et al (N.d) studied about the allocation of resources in Senegalese rural households. The paper is titled as *Gender, Resource Allocation and Productivity Evidence in Senegalese Rural Households.* The results show that income from livestock and crops are gender-differentiated and well explained by individual and community's characteristics. The income generated from the farmlands depend up on the type of land, the ethnicity, the distance to the market and the non-labor income.

Omolo (2011) studied about the allocation of household resources in Kenya. The paper is titled as *The Intra-household Resource Allocation in Kenya.* In this study, the assumption of a unitary household model is relaxed and a collective household model is used. Demographic tests are then carried out to identify 'adult goods' i.e. goods that have pure income effect with the addition of a child in the household. The study concludes that there is a need for further research in this area using individual data.

Arara and Rada (2013) discussed the estimation of a gender disaggregated Household Accounting Matrix for a typical rural household in Ethiopia. Data from the 1997 Ethiopian Rural House-hold Survey (ERHS) provides information on time-use of household head and spouse, on individual asset ownership and consumption management decisions. The household accounting matrix provides both a framework for modeling gender relations within the household economy and for the data that describes these relations.

Fuwa et al (2006) published an article titled *Introduction to a Study of Intra-household Resource Allocation and Gender Discrimination in Rural Andhra Pradesh, India*. Given the suggestive evidence of consumption allocation discrimination within households, the paper examines if such an allocation rule is decided unanimously by adult household members. It presents a unified framework for testing unitary and collective models of households using expenditure data to influence bargaining power, hence expenditure decisions, within a household. To sum up the papers presented in this special issue, their research focuses in particular on three important topics: child labor, gender discrimination, and intra-household resource allocation. Child labor is a major phenomenon in the surveyed region, and some of the findings confirmed the known tendency: less educated parents and poorer parents are more likely to send their children out to work. The present research examines more closely the status of the child and shows more clearly that girls are less favored than boys, which also shows clearly in household spending patterns, including those on school related goods. Gender discrimination against girls is clear and strong in our sample. It takes the form of lower school enrollment rates, longer working hours, shorter leisure and schooling time, and less spending on them. Girls are set to work at a younger age with less investment in them. Partly in response to ameliorate the inequality, mothers cut their own consumption for their daughters. For example, the recipient of a transfer of resources will increase his/her bargaining position in the household, and the transfer should be directed to those who care about the weak and vulnerable household members. With an additional assumption of fixed preferences, this lends stronger support to the collective models.

Rose (2000) published a paper titled *Gender Bias, Credit Constraints and Time Allocation in Rural India.* This paper examines the impact of a child's gender on the time allocation of rural Indian households for the five-year period subsequent to its birth. A theoretical model generates predictions for the effect of the birth of a boy relative to a girl (i.e., the gender shock) on household behavior when the household is liquidity constrained and when it is not. The results from the empirical analysis are consistent with the case in which poorer households are liquidity constrained and less poor households are not. The interpretation of the finding that women in both groups of households work less subsequent to the birth of a boy relative to a girl differs in these two cases. The findings in this paper underscore the importance of considering inter-temporal issues when testing for gender bias in South Asia. Interpretation of the reduction in days worked by women in

response to the gender shock differs substantially for the two subsamples due to the finding of binding credit constraints for one, but not for the other. For medium and large farm house-holds, the increase in home time is consistent with an income effect: when a son is born, the family is richer and its women work less and consume more true leisure. In contrast, the decline in male leisure which accompanies the increase in apparent female leisure for the landless and small farmers suggests that the decline in female time worked in response to the gender shock is attributable to substitution of the mother's time from other productive activities into care of her child. In this case, increased apparent female leisure reflects time devoted to the care of a male infant which would not be allocated to the child if he were a girl.

RESEARCH GAP

As we have already reviewed the works on gender allocation of resources among the developing countries like Senegal, Kenya and Tanzania, we found the findings to be quite astonishing. The allocation of household resources among men and women follow a similar trend. It is biased in favor of men. The Gap in Research is that such a study has not been done exclusively in Kerala to understand the allocation of household resources here. Kerala is an economy which follows a peculiar development model renowned worldwide as the Kerala Model of Development.

Our HDI value is similar to that of the developed nations. The literacy rate, sex ratio and standard of living is really high. But it is a fact that gender inequality is a problem everywhere in the world. So, the gap in the research that interested me is that of the countries that I studied so far were having a lower HDI. As far as China is considered, the question of freedom arises.

In all the studies, the access to private goods and public goods was used to measure the allocation of resources. But in this study, capabilities and freedoms of individuals are also studied to understand the relative position of men and women in a household sector. It is not the goods and services that matter but the abilities and the capabilities of the individuals. The men and women may have equal access to physical goods and intangible services but they do not enjoy the abstract freedoms. The freedom to choose, the freedom to have a say in deciding your own choices and living your life as you want to live would be the true measure of one’s utility maximization.

Our task is to fill all these gaps in the existing fields of research. A new index to measure the gender allocation of household resources is to be formulated viz. The GHAR Index. Along with the traditional notion of using of goods and services to measure one’s utility, we have included capabilities and freedoms to widen the concept of resources. We believe that Freedom is a person’s greatest resource.

GENDER BASED INTRAHOUSEHOLD RESOURCE ALLOCATION MODEL

In this study, the model that is used is a synthesis of the quantitative Beckerian Time Allocation Model explained in the qualitative capability framework of Amartya Sen. In this model, it is assumed that both the husband and wife are employed. They are the owners of the factors of production in a family. They earn factor

incomes in the form of rent, wages, interest and profit. They also earn non-factor incomes through transfer payments by the government.

The major resources of the households include their time, capabilities and freedom. Let us theoretically examine each of them one by one.

TIME

Every day, there are 24 hours out which each member can allocate it for 3 uses. Firstly, they can allocate a share of their time for engaging in employment activities for which they are paid. Secondly, a part of their time is used to fulfilling the non-paid household work. The remaining time is used for leisure. As we all know, the value of the household work is excluded from the concept of national income. Leisure which forms a part of the utility function of the individual is also not completely included in the calculation of national income. A part of leisure like going to a theatre and watching a movie is included in national income, while watching a movie in your mobile phone do not contribute to the calculation of national income.

Total time in a day which is 24 hours is divided into 3

$$\boldsymbol{Tw + Th + Tl = 24}$$

(*Tw* = Formal working time

Th = Time utilized for household work

Tl= Time utilized for leisure.)

The formal working time is institutionally determined and it is a function of wage rate.

Tw= f (I, w)

(Tw= working hours

I = Institutional factors

w= Wage rate.)

As per the general consensus, **the working hours is fixed somewhere around 8 hours**. As per the recommendations of the medical science, **an average person is expected to sleep for at least 8 hours**. Sleep is not included in leisure because a person is not consciously making himself happy when he is sleeping. Any activity can be considered as leisure only if a person is experiencing sensually pleasure from it.

So, the adjusted time constraint that an individual has is given as

$$\boldsymbol{Th + Tl = 24 - Tl - 8}$$

$$\boldsymbol{Th + Tl = 8}$$

(The sleeping time of 8 hours and the working time of 8 hours are deducted from the total time in day which is 24 hours)

There is a trade-off between the time used for leisure and time used for completing household work. The time used for household work has a direct disutility because it is non-paid but it has a positive indirect utility because as Households use their time to convert market inputs like rice, raw vegetables, fish etc. into a final consumable product i.e. meals which is consumed not only by the other family members but also the person who cooks it. So, the household work creates an indirect utility in the form of a finished product. Leisure always yields a positive utility.

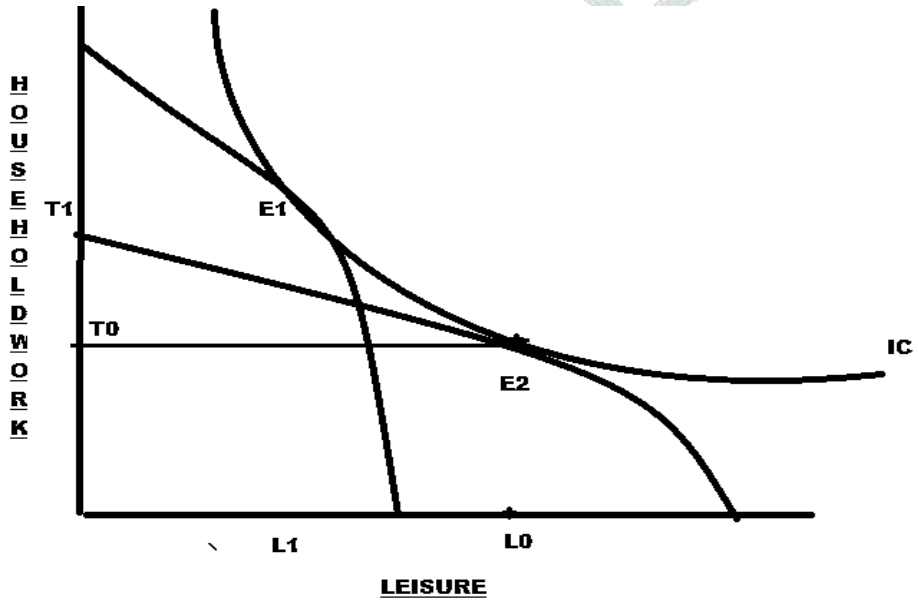
$$Th \propto \frac{1}{U} \quad (when\ Th\ is\ large)$$; Where U is the Utility

Utility is an inverse function of Time allocated for household work when the time allocated for the household work is more and when the time allocated for the household work is less, Utility is a direct and positive function of time allocated for household work i.e.

$$Th \propto U\ (when\ Th\ is\ small)$$

Utility is always a positive function of leisure. The households face a dual decision hypothesis to whether engage more time for household production or to enjoy more leisure. This is a subjective proposition to be taken by each and every member of the household given the fact that a minimum time has to be given for the household work.

FIG 3.1 TIME ALLOCATED FOR HOUSEHOLD WORK AND LEISURE



The above figure clearly shows the trade-off between time utilized for leisure and time for household work. The minimum time-constraint for the household work is T0 hours. This is the combined minimum time of all household members. One member can substitute more working time for the sake of leisure of the other person. There is a non- market trade mechanism inside every family. At T0 levels of household work, only L0 is available for leisure and the household is in equilibrium at E2. If more hours are required for the household work, leisure is reduced to L1 and household work is increased to T1 hours and the household is in equilibrium at E1.

This is the Dual Decision Hypothesis that every households must make. Since E1 and E2 are in the same indifference curve IC, the households can be in equilibrium at either of the two points.

(Please note: If one person substitutes more work for the other person, the individuals each would have two different satisfaction points E1 and E2 respectively. Therefore, E1 or E2 can be the maximum utility points of the entire household or it can be the maximization of each member of a household corresponding to the maximization point of the second individual.)

CAPABILITIES AND FREEDOMS

Capabilities are those abilities an individual might be born with or would have acquired along the due course of life. Freedoms are the means through which an individual can use his/her capabilities to maximize one's welfare. It is the freedom to choose, the freedom to be and the freedom to express. Capabilities emerge out of Freedom and Freedom is the final goal of capabilities. They are co-dependent variables.

C= f (Y, E, S)

(C= Capabilities

Y= Real income in terms of goods and services

E= Education, Skill development and Employment

S= Social goods provided by the government)

Capabilities can be enhanced through education, skill development and provision of healthcare. The social goods provided by the government include free healthcare, ration, unemployment allowance, transfer payments etc.

Freedom is both a public good and means to achieve a public good. Development is freedom. It is the situation where there is no inequality in the distribution of goods. Lack of freedom is the major cause and consequence of the gender inequality. It can be also associated with the power of decision making. The major freedoms that we must discuss inside a household include: what kind of food to eat, what dress to wear, what kind of means of transport to use, whom to vote for, where to invest money, which channels to watch, what to speak, when to speak, when to come home etc. Freedom is therefore a function of infinite variables.

$$F = \sum_{i=0}^{n} fi$$

(F = Net Freedoms

fi =subsets of minutest freedoms

∑= sum of all variables.)

INCOME

Income can be understood as a person's wealth or his earnings. In this model, income is taken as a function of a person's education, employment, skills, transfer payments and time. People can convert all those above variables into income. So, there is no need for a separate model for analyzing income.

$$Y = f\ (S, E, C, T)$$

(Y= Real income

S= Social Goods

C= Capabilities

T = Time)

GENDER DISPARITIES IN THE ALLOCATION OF HOUSEHOLD RESOURCES

As we have seen above, the primary resources that every individual in a household possess is time, capabilities, freedoms and income. Individuals are maximizers. They want to maximize their consumption, freedom and leisure. But there exists gender gap in the allocation of these household resources. This exists because women have a comparatively lower bargaining power compared to men. Even when equal incomes earned, the husband has a greater say in making the important decisions in the family. The Gender disparities are examined through the GHAR Index.

DISPARITIES IN CONSUMPTION

The major components of consumption discussed in this model are

1. Basic consumption
2. Consumption of Health care
3. Gender Specific Consumption.

BASIC CONSUMPTION EXPENDITURE

The basic consumption expenditure includes the consumption of food items, consumption of transportation services, and other basic needs. The basic consumption expenditure is mainly financed out of income. The basic consumption expenditure of a husband is more than that of wife because men, in general, spend more on petty consumption especially when travelling. When they are in their homes, men usually eat a heavy lunch. On working days, they probably eat lunch from the outside while women usually carry tiffin with themselves. So, we can generalize from our common logic that men spend more on basic consumption that women.

CONSUMPTION OF HEALTHCARE

Even in the consumption of healthcare, we can see a peculiar trend. For acute illness, both the husband and wife may spend a very small portion of their income for treatment. They may be willing to spend more where the diseases are more chronic. Coming to the case of lifestyle diseases, we see that men take more treatment for Diabetes, Blood Pressure and Cholesterol. The incidence of Heart diseases, Liver Cirrhosis, Lung Cancer and Kidney Failure is more among middle aged men when compared to women. The life style and habits are an important reason for this skewed distribution of healthcare expenditure in favor of men. Thus, in the case of healthcare expenditure we find that men consume more of health care when compared to men.

GENDER SPECIFIC CONSUMPTION

Gender specific consumption of goods is based on gender segmentation of markets. Some products are marketed and sold with a particular gender label. For example, shaving creams, razors, deodorants, hair gels are mainly promoted as *masculine goods*. Even though women may use most of these products, they are still considered masculine and women may have to pay more to buy these goods. While some other goods are considered primarily as *feminine goods* viz. sanitary napkins, sarees, salwars, cosmetics etc. There is a third category of goods known as *neutral goods* which are used by both men and women. They include mobile phones, denims, T- shirts etc.

When we come to gender specific consumption, we see that the consumption expenditure for women is more when compared with men. This is because of a hidden cost known as "*Pink Tax".* It is a gender-based price discrimination against women. It is believed that women, on average, pay about 7% more on the same product with a similar use instead of men. (New York City Department of Consumer Affairs study. This is because the products used by women are *less price elastic*. Even amidst, the higher prices, feminine hygiene products are demanded very highly. Another example to quote is the ongoing protest against the Gillette Company. For the Pink Razors (for women), they charge $ 3-4 more than what they charge for men. From scooters to shampoos, this gender segmentation of the markets exists.

DISPARITIES IN FREEDOM AND CAPABILITIES

Men tend to enjoy more freedom and are more capable than women. It is not because they are born that way. But because they are treated that way. Women do not enjoy that open access to freedom. Any stretch of

freedom that they enjoy are also given to them. Consented freedom is a form a slavery in itself, but without any physical shackles. When a woman cooks food, she would always keep the interest of the husband as primary priority. If a woman goes out to shop alone, there is a chance that she would purchase the goods that she wants to purchase. But if the husband and wife go out together to purchase, it would probably be a male dominated decision to purchase the basket of goods.

DEPRIVATION OF DECISION MAKING POWER

Deprivation emerges when one person holds a domination over the other person and in that case, the second person would have to bear the cost of accepting the decision of the first person. In a household between a husband and a wife, there would be mutual decisions taken after discussions. Such decisions would prove to be more equitable for both the individuals. The major deprivations in the decision-making process are given below

1. Voting Decisions
2. Financial Decisions

VOTING DECISIONS

Let us start with the voting decisions. During the time of elections, a wife tends to vote for the same candidate that her husband voted. She has the freedom to not vote for him, to vote for someone else, to use the NOTA option or to completely abstain from voting. If she is not using her freedom and she is forced to vote for a candidate, then this is the most fundamental deprivation of freedom.

FINANCIAL DECISIONS

In a household, the wife tends to the keeper of wealth. Therefore, she enjoys a bit of financial autonomy. But if the husband earns more income than the wife, he tends to take a firmer position when it comes to financial decision making. The portfolio of assets to be kept is decided by him. Empirical studies prove that women are more risk averters than men. So, when the question of a risky yet profitable venture arises, women tend to take a conservative role. Most often than not, husband would take up the decision by himself whether to invest or not. But when it comes to day to day spending, women take important financial decisions.

DISPARITIES IN CAPABILITIES AND SOCIAL PARTICIPATION

There exist wide spread disparities in freedom and capabilities of men and women. The capabilities denote the achievements that a person has gained throughout his life. Men usually surpass women in terms of social participation. The male members of the family would be more socially active than women. Men tend to be part of clubs, socio-cultural organizations, associations and interest groups. Only a very few women have equal access to that kind of social participation. As far as capabilities are considered, women lack behind men in terms of achieving driving license, professional degree, PAN Card etc. Disparities in income is a factor that

leads to disparities in capabilities. It is not only the disparities in income, but also the lack of opportunities that makes women lack behind.

DISPARITIES IN TIME ALLOCATION

Men and women tend to spend time differently when they are in their homes. Women tend to attend more household work compared to men while the male members are more inclined towards leisure. So, women knowingly or unknowingly substitute their leisure and work in the family so that their husbands can relax a bit. They sacrifice their leisure and engage in household work which do not yield any direct income or satisfaction. But it creates utility in terms of the finished product which they can also consume. More leisure for men and more household work for women is the gender disparity in the allocation of time in every household.

DATA ANALYSIS

AREA-WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.1 shows the area-wise classification of the respondents. Among the 30 sample households, 9 belong to the rural areas while 21 households are from urban areas.

TABLE 4.1: AREA WISE CLASSIFICATION OF THE RESPONDENTS

Area of the study	Percent of the population
Rural	30.0
Urban	70.0
Total	100.0

Source: Primary Survey

About 30% of the households are from the rural areas while 70% of the households under this study are from urban areas.

AGE AND GENDER WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.2 shows the age and gender wise classification of the respondents. The mean age of the male sample is 41.9 while the mean age of the female sample is 39.1

TABLE 4.2 AGE AND GENDER WISE CLASSIFICATION OF THE RESPONDENTS

Gender	Mean	Std. Deviation
Male	41.9000	8.34741
Female	39.1000	7.80075
Total	40.5000	8.13342

Source: Primary Survey

There is a mean age difference of 2.8 years between a husband and a wife. The standard deviation of the male age is 8.34 while that of the female age is 7.80.

GENDER BASED STATISTICS ON EDUCATION

Table 4.3 shows the gender-based statistics on education ion number of years. The mean number of years of education for the husbands are 17.23 with a variance of 3.49 while that of the wives are 16.70 with a variance of 4.83. As per our system of education, 17 years of schooling means an achievement of a basic degree.

TABLE 4.3 GENDER-BASED STATISTICS ON EDUCATION IN YEARS

Gender	Mean	Std. Deviation	Maximum	Minimum	Variance
Male	17.2333	1.86960	21.00	14.00	3.495
Female	16.7000	2.19953	21.00	14.00	4.838
Total	16.9667	2.04166	21.00	14.00	4.168

Source: Primary Survey

The highest attainment of education is a post graduate degree for both males and female while the minimum educational qualification is class 12^{th}. As per the above data, we see that the variance of females in terms of education in years is more than that of males. This proves that there is a higher intra-gender disparity in terms of educational attainment among females than males.

RELIGION WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.4 shows the religion wise classification of the respondents. In short, about 56.7 % of the respondents are Christians, 6 % are Muslims and 26.9% are Hindus.

TABLE 4.4 RELIGION WISE CLASSIFICATION OF THE RESPONDENTS

RELIGION	Percent
Christianity	56.7
Islam	6.0
Hinduism	26.9

Source: Primary Survey

SOCIAL GROUP-WISE CLASSIFICATION OF THE RESPONDENTS

Table 4.5 shows the social group-wise classification of the respondents. Out of the 30 households studied, 27 belong to the general category, while 2 households belong to the OBC and one household belongs to the SC.

TABLE 4.5: SOCIAL GROUP-WISE CLASSIFICATION OF THE RESPONDENTS

	Social Group		
	General	OBC	SC/ST
% of households	90	6.66	3.33

Source: Primary Survey

About 90% of the households under this study belong to the general category, 6.66 % of the households belong to the OBC and 3.33% of the households belong to the SC community.

GENDER-WISE EMPLOYMENT STATISTICS

Table 4.6 shows the gender wise employment statistics of the respondents. 63.3 % of the males and 33.4 % of the females are working in the public sector, 30% of the males and 43.3 % of the females are working in the private sector. 6.66% of the husbands and 23.34 of the wives are self-employed.

TABLE 4.6 GENDER WISE EMPLOYMENT STATISTICS OF THE RESPONDENTS

Gender Wise Employment	% Public sector	% Private sector	% Self employment
Male	63.3	30	6.66
Female	33.4	43.3	23.34

Source: Primary Survey

GENDER WISE CLASSIFICATION OF THE ASSETS OWNED BY THE RESPONDENTS

Table 4.7 shows the gender wise classification of the assets owned by the respondents. The entire male samples under the study own vehicles, while only 9 wives have their own vehicles.

TABLE 4.7: GENDER WISE CLASSIFICATION OF THE ASSETS OWNED

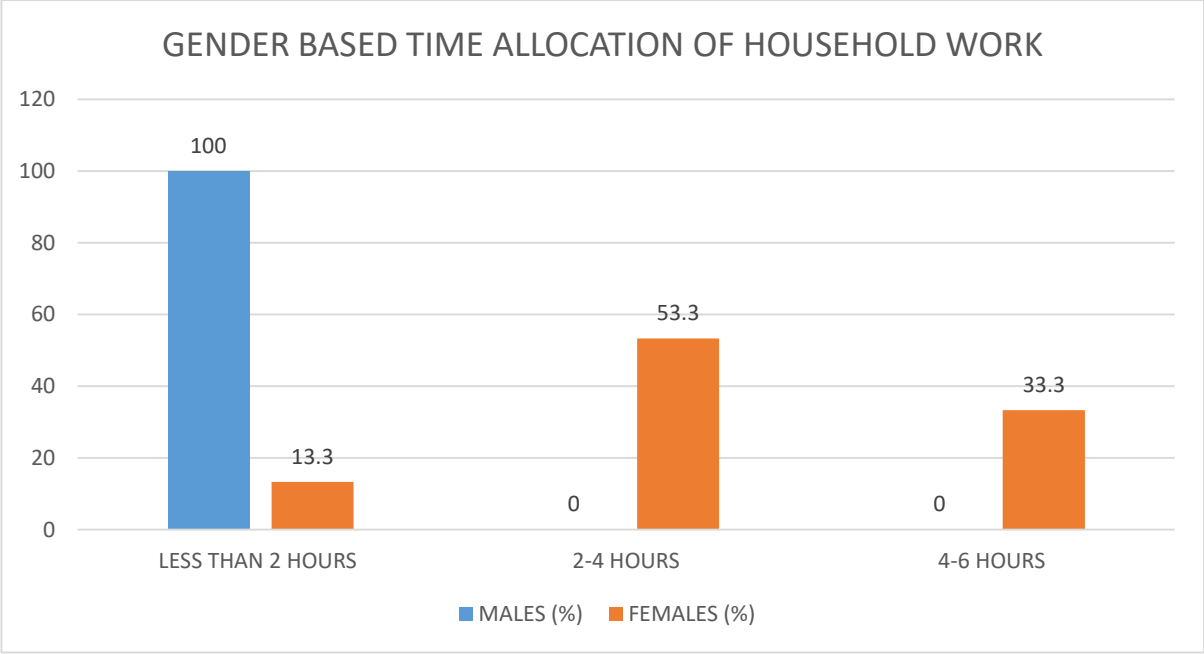
Assets	Males %	Females (f)%
Vehicles	100	30
Gold	43.3	80
Property	96.6	66.6
Financial Instruments	23.3	0

Source: Primary Survey

100 % of the male population own vehicles while only 30% of the female population own vehicles. 43.3 % husbands and 80 % wives own gold. 96.6 % males and 66.6% females have land property. 23.3 of the males own financial instruments. Women do not engage in financial investments because they are risk averters.

GENDER BASED TIME ALLOCATION OF HOUSEHOLD WORK

FIG 4.1: GENDER BASED TIME ALLOCATION OF HOUSEHOLD WORK



Source: Primary Survey

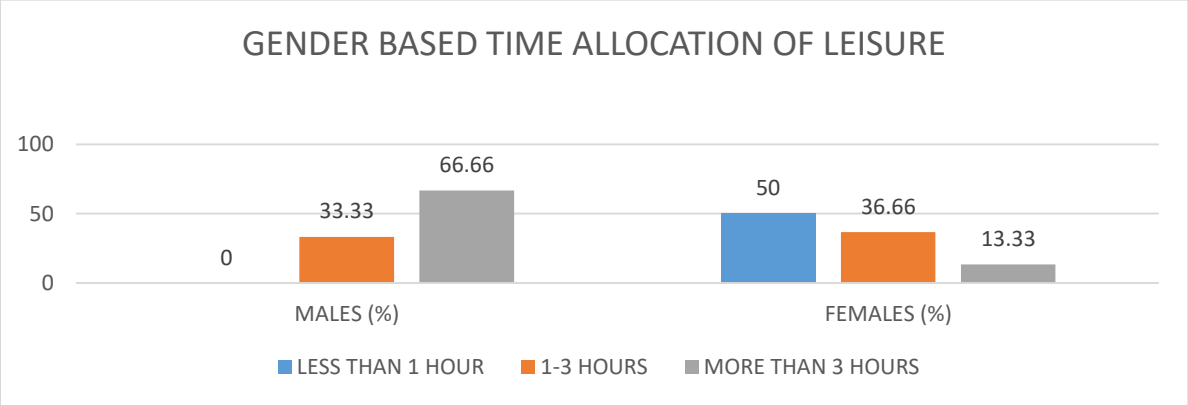
Fig 4.1 also shows the gender-based time allocation of household work. 100 % of the husbands work for less than 2 hours while only 13.3 % of the wives work for less than 2 hours. 53.3 % of the women work for 2-4 hours daily while 33.3 % of the women work for more than 4 hours. We can clearly conclude that women do more household work compared to their husbands.

GENDER BASED TIME ALLOCATION OF LEISURE

Fig. 4.2 shows the gender-based time allocation of leisure. All the husbands take more than an hour for leisure while 15 wives take less than one hour for leisure.

FIG 4.2 GENDER BASED TIME ALLOCATION OF LEISURE

About 50% of the women take only less than an hour daily for leisure, while 33.33 % of the males, 36.66 % of the females enjoy 1-3 hours of leisure every day. 66.66% of the husbands and 13.33 % of the wives take more than 3 hours for leisure. Time allocated for leisure is also skewed in favor of men



Source: Primary Survey

CONTRIBUTION TO ANNUAL FAMILY INCOME

Table 4.1 shows the gender-based contribution to the annual family income. Every husband contributes more than 25% of the total family income. 20 % of the wives contribute less than 25 % of the total annual family income.

TABLE 4.10 CONTRIBUTION TO ANNUAL FAMILY INCOME

		Contribution of the annual family income							
		Less than 25%	%	25-50%	%	50-75%	%	More than 75%	%
Gender	Male	0	0	11	36.66	13	43.33	6	20
	Female	6	20	15	30	9	30	0	0

Source: Primary Survey

36.66 % of the males and 30 % of the females contribute about 25-50% of the annual family income. A 50-75 % contribution to family income is made by 43.33 % of the husbands and 30 % of the wives. 20 % of the husbands contribute more than 75% of the annual family income.

BASIC CONSUMPTION EXPENDITURE PER MONTH

Table 4.11 shows the basic consumption expenditure of husbands and wife per month. From the table, we can conclude that 13.33 % of the males and 46.66 % of the females spend less than ₹2000 every month for their basic consumption.

TABLE 4.11 BASIC CONSUMPTION EXPENDITURE PER MONTH

		Consumption Expenditure per month					
		Less than ₹2000	%	₹ 2000- ₹ 5000	%	₹ 5000-₹ 15000	%
Gender	Male	4	13.33	11	36.66	15	50
	Female	14	46.66	13	43.33	3	10

Source: Primary Survey

36.66% of the husbands and 43.33% of the wives spend around ₹2000- ₹ 5000 on average every month. 50 % of the males and 10% of the females spend more than ₹5000 every month for their basic consumption. The distribution of consumption expenditure is skewed in favor of males.

GENDER-WISE CONSUMPTION OF HEALTHCARE PER YEAR

As per the data given in the table 4.12, we find that 13.33% of the males and 30 % spend less than ₹5000 annually on their healthcare. 43.33% of the husbands and 36.66% of the wives spend between ₹5000 and ₹15,000 every year on healthcare.

TABLE 4.12 GENDER-WISE CONSUMPTION OF HEALTHCARE PER YEAR

		Consumption on Healthcare per year					
		Below ₹ 5000	%	₹ 5000- ₹ 15000	%	₹ 15,000- ₹ 40,000	%
Gender	Male	4	13.33	13	43.33	13	43.33
	Female	9	30	11	36.66	10	33.33

Source: Primary Survey

43.33 % of the males and 33.33 % of the females spend more than ₹15,000 annually on their healthcare. The distribution of consumption of healthcare is skewed in favor of males. Women tend to abstain from healthcare services more often than not.

CONSUMPTION OF GENDER SPECIFIC GOODS PER MONTH

Table 4.13 shows the consumption of Gender Specific goods. The consumption of gender specific goods gives us a skewed distribution in favor of women. But the hidden cost for this increasing expenditure is the incidence of *pink tax.* About 20% of the males and 10% of the females spend less than ₹1000 on gender specific goods. 53.33% of the husbands and 33.33% of the wives spend somewhere between ₹1000 and ₹5000 every month. 26.66% of the males and 56.66% of the females spend more than ₹5000 on gender specific goods.

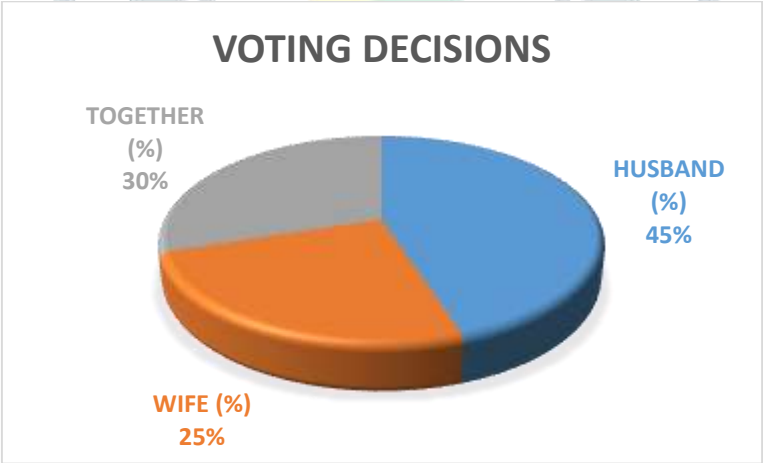
TABLE 4.13 CONSUMPTION OF GENDER SPECIFIC GOODS PER MONTH

		Consumption of gender specific goods					
		Below ₹1000	%	₹1000- ₹5000	%	More than ₹ 5000	%
Gender	Male	6	20	16	53.33	8	26.66
	Female	3	10	10	33.33	17	56.66

Source: Primary Survey

VOTING DECISION MAKING

FIG 4.3 VOTING DECISION MAKING



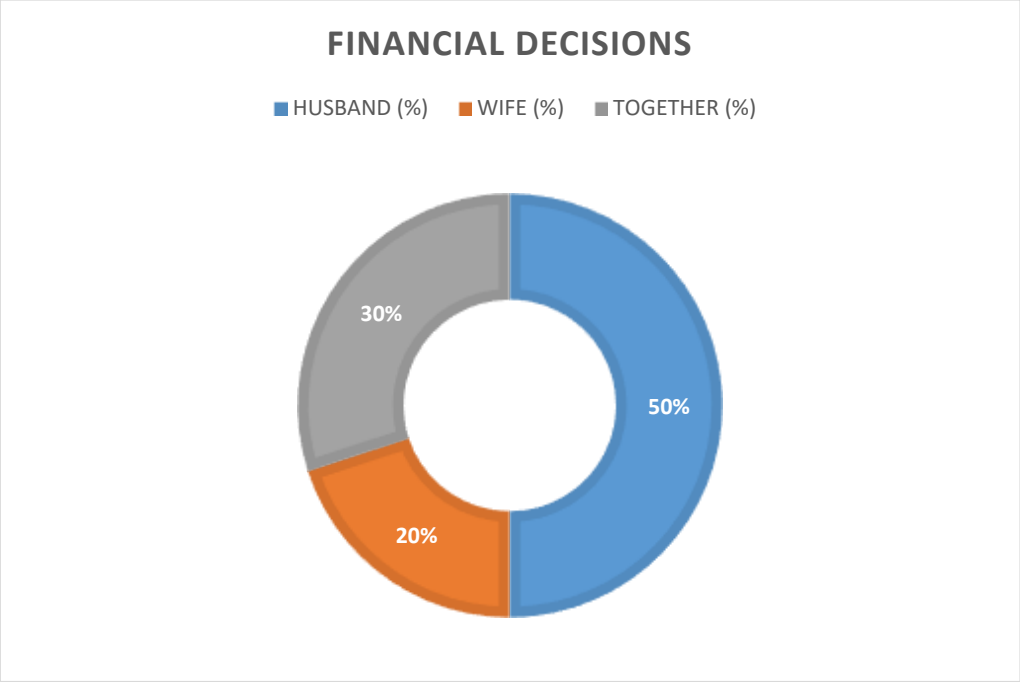
Source: Primary Survey

Fig 4.3 shows the voting decision making. About 45% of the husbands take up the voting decisions of the family. Only 25% of the wives can choose by themselves their voting preferences. 30% of the households take voting decisions together after discussing with their partners.

FINANCIAL DECISION MAKING

Fig 4.4 shows the financial decision making within the households. 50% of the financial decisions are taken by the males. The wives take 20% of the financial decisions. The 30% of husbands and wives would sit together and decide on financial matters.

FIG 4.4 FINANCIAL DECISION MAKING



Source: Primary Survey

MEMBERSHIP/ AFFILIATIONS

Table 4.14 shows the gender wise analysis of social participation. Men and women tend me more active in social groups now more than before. About 30 % of the males and 20% of the females are active members of clubs. 10% of the males belong to a political party. 40% of the males and 20 % of the females have an affiliation to an interest group. 10 % of the husbands and 30 % of the wives associate themselves to a cultural organization. 20 % of the females have a membership in a cooperative society

TABLE 4.14 GENDER WISE ANALYSIS OF SOCIAL PARTICIPATION

MEMBERSHIP	Gender			
	Male	%	Female	%
Clubs	9	30	6	20
Political parties	3	10	0	0
Interest groups	12	40	6	20

Cultural Organizations	3	10	9	30
Cooperatives	0	0	6	20

Source: Primary Survey.

.GENDER WISE ANALYSIS OF THE CAPABILITIES ACHIEVED SO FAR

Table 4.15 shows the gender wise analysis of the capabilities achieved so far. The entire male population have attained a driving license while only 70 % of women have acquired a driving license. 30% of the males and 10% of the females have a pan card.

TABLE 4.15 GENDER WISE ANALYSIS OF THE CAPABILITIES ACHIEVED

CAPABILITIES	Gender			
	Male (f)	%	Female (f)	%
DRIVING LICENSE	30	100	21	70
PANCARD	9	30	3	10
AADHAR CARD	24	80	24	80
BANK A/C	30	100	27	90

Source: Primary Survey

80 % of the males and the females have attained the Aadhar Card. 100% of the husbands and 90 % of the females have acquired a bank a/c.

SATISFACTION WITH THE PRESENT LEVELS OF HOUSEHOLD RESOURCE ALLOCATION.

Table 4.16 shows the satisfaction levels of various individuals with the present levels of household resource allocation.

TABLE 4.16 SATISFACTION WITH THE PRESENT LEVELS OF ALLOCATION

Satisfaction about the present allocation of household resources	Gender			
	Male	%	Female	%
Highly satisfied	27	90	12	40
Adjustable	3	10	15	50
Dissatisfied	0	0	6	20

Source: Primary Survey

About 90% of the males and 40 % of the females are highly satisfied with the present levels of household resource allocation.

PERCEPTION OF EQUALITY BETWEEN MEN AND WOMEN

TABLE 4.17 PERCEPTION OF EQUALITY MEN AND WOMEN

Perception about Equality between Men and Women	Gender			
	Male	%	Female	%
Absolutely	9	30	9	30
Almost	15	50	12	40
Probably	6	20	6	20
Never	0	0	3	10

Source: Primary Survey

Table 4.17 shows the perception of equality between men and women. 30% of the males and females believe that men and women are equal in absolute sense. 50% of the males and 40% of the females believe that men and women are almost equal. 20 % of the men and women feel that they are probably equal. 10% of the females believe that they are not equal to men.

CONSTRUCTION OF THE GHAR INDEX

CONSUMPTION INDEX: The consumption index shows the gender wise consumption of basic expenditure, expenditure on health care and gender specific consumption.

TABLE 4.18 CONSUMPTION INDEX (A.E)

SL. NO.	COMPONENT	MALES	FEMALES
1	CONSUMPTION EXPENDITURE	0.71	0.34
2.	HEALTH EXPENDITURE	0.67	0.57
3.	GENDER SPECIFIC CONSUMPTION	0.57	0.60
TOTAL	CONSUMPTION INDEX	0.65	0.50

FREEDOM INDEX:

The freedom index includes Voting decision making index, Financial decision-making Index, Social Participation Index and Capabilities Index.

TABLE 4.19 FREEDOM INDEX (A.E)

SL. NO.	COMPONENTS	MALES	FEMALES
	VOTING DECISION INDEX	0.75	0.55
	FINANCIAL DECISION INDEX	0.80	0.50
	SOCIAL PARTICIPATION INDEX	0.90	0.90
	CAPABILITIES INDEX	0.93	0.75
TOTAL	FREEDOM INDEX	0.83	0.68

TIME ALLOCATION INDEX:

The Time allocation includes the time allocation of household work index and the leisure time index.

TABLE 4.20 TIME ALLOCATION INDEX (A.E)

SL NO.	COMPONENTS	MALES	FEMALES
	HOUSEHOLD WORK TIME INDEX	0.90	0.43
	LEISURE TIME INDEX	0.83	0.36
TOTAL	TIME ALLOCATION INDEX	0.86	0.39

GHAR INDEX

GHAR Index shows the gender wise allocation of household resources. It includes the consumption index, freedom index and time allocation index.

TABLE 4.21 GHAR INDEX (A.E)

SL NO	COMPONENTS	MALES	FEMALES
	CONSUMPTION INDEX	0.65	0.50
	FREEDOM INDEX	0.83	0.68
	TIME ALLOCATION INDEX	0.86	0.39
TOTAL	GHAR INDEX	0.77	0.52

As per the GHAR Index, we can conclude that the male members enjoy a proportion of the allocation of household resources than women. **The $GHAR_m$ is 0.77 while that of $GHAR_f$ is 0.52.**

The working husband in a family is able to enjoy 25% of household resources more than what a working wife is able to enjoy.

FINDINGS

The most important findings of the study are given below.

1. As per the GHAR Index, we can conclude that the male members enjoy a proportion of the allocation of household resources than women. The GHARm is 0.77 while that of GHARf is 0.52. To be precise, there is 25% divergence between the allocation of household resources between husband and wife.
2. 30% of the males and females believe that men and women are equal in absolute sense. 50% of the males and 40% of the females believe that men and women are almost equal. 20 % of the men and women feel that they are probably equal. 10% of the females believe that they are not equal to men.
3. About 90% of the males and 40 % of the females are highly satisfied with the present levels of household resource allocation.
4. The entire male population have attained a driving license while only 70 % of women have acquired a driving license. 30% of the males and 10% of the females have a pan card.
5. 80 % of the males and the females have attained the Aadhar Card. 100% of the husbands and 90 % of the females have acquired a bank a/c.
6. About 30 % of the males and 20% of the females are active members of clubs. 10% of the males belong to a political party. 40% of the males and 20 % of the females have an affiliation to an interest group. 10 % of the husbands and 30 % of the wives associate themselves to a cultural organization. 20 % of the females have a membership in a cooperative society.
7. 50% of the financial decisions are taken by the males. The wives take 20% of the financial decisions. The 30% of husbands and wives would sit together and decide on financial matters.

8. About 45% of the husbands take up the voting decisions of the family. Only 25% of the wives can choose by themselves their voting preferences. 30% of the households take voting decisions together after discussing with their partners.
9. About 20% of the males and 10% of the females spend less than ₹1000 on gender specific goods. 53.33% of the husbands and 33.33% of the wives spend somewhere between ₹1000 and ₹5000 every month. 26.66% of the males and 56.66% of the females spend more than ₹5000 on gender specific goods.
10. 13.33% of the males and 30 % spend less than ₹5000 annually on their healthcare. 43.33% of the husbands and 36.66% of the wives spend between ₹5000 and ₹15,000 every year on healthcare. 43.33 % of the males and 33.33 % of the females spend more than ₹15,000 annually on their healthcare.
11. 13.33 % of the males and 46.66 % of the females spend less than ₹2000 every month for their basic consumption. 36.66% of the husbands and 43.33% of the wives spend around ₹2000- ₹ 5000 on average every month. 50 % of the males and 10% of the females spend more than ₹5000 every month for their basic consumption.
12. Every husband contributes more than 25% of the total family income. 20 % of the wives contribute less than 25 % of the total annual family income. 36.66 % of the males and 30 % of the females contribute about 25-50% of the annual family income. A 50-75 % contribution to family income is made by 43.33 % of the husbands and 30 % of the wives. 20 % of the husbands contribute more than 75% of the annual family income.
13. 100 % of the husbands work for less than 2 hours while only 13.3 % of the wives work for less than 2 hours. 53.3 % of the women work for 2-4 hours daily while 33.3 % of the women work for more than 4 hours inside their homes.
14. About 50% of the women take only less than an hour daily for leisure, while 33.33 % of the males, 36.66 % of the females enjoy 1-3 hours of leisure every day. 66.66% of the husbands and 13.33 % of the wives take more than 3 hours for leisure.
15. 100 % of the male population own vehicles while only 30% of the female population own vehicles. 43.3 % husbands and 80 % wives own gold. 96.6 % males and 66.6% females have land property. 23.3 of the males own financial instruments.
16. 63.3 % of the males and 33.4 % of the females are working in the public sector, 30% of the males and 43.3 % of the females are working in the private sector. 6.66% of the husbands and 23.34 of the wives are self-employed.
17. The mean number of years of education for the husbands are 17.23 with a variance of 3.49 while that of the wives are 16.70 with a variance of 4.83.
18. About 30% of the households are from the rural areas while 70% of the households under this study are from urban areas.

CONCLUSION

These following conclusions were arrived at after the study. As per the GHAR Index, we can conclude that the male members enjoy a proportion of the allocation of household resources than women. The GHARm is 0.77 while that of GHARf is 0.52. To be precise, there is 25% divergence between the allocation of household resources between husband and wife. 30% of the males and females believe that men and women are equal in absolute sense. 50% of the males and 40% of the females believe that men and women are almost equal. 20 % of the men and women feel that they are probably equal. 10% of the females believe that they are not equal to men. About 90% of the males and 40 % of the females are highly satisfied with the present levels of household resource allocation.

RECOMMENDATIONS

- Women should be given more awareness about their social, economic and political rights.
- Promoting delayed marriages for women especially in conservative communities.
- Encouraging more contractual marriages instead of cohabitation.
- Encourage deliberations and discussions within the families to arrive at consensus.
- Preventing dowry system. Even though it is legally abolished, there is a widespread existence of this social evil in our community.
- Promoting more love marriages and letting girls choose their own grooms.

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