



“A Study on Expenditure Pattern of Homemakers in Nagpur City during COVID-19 Pandemic Period”

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Abstract:

Homemakers play an important role in decision making of expenses in the family. They are considered as good decision makers who take decisions taking into consideration the benefits and wellbeing of the entire family. Homemakers played a very important role during COVID-19 pandemic. They took care of the entire family as well as were more conserved about decisions during uncertain situations of pandemic. The objective of present study is to study the changes in expenditure pattern of homemakers during COVID-19 pandemic in Nagpur city. It includes the reasons for change in their expenditure pattern. It also deals with the relationship between family income and financial fears, fear of emergency situations and desire of savings.

Key Words: Homemakers, Expenditure, COVID-19

I. Introduction

Women have always worked whether it may be at home as a homemaker, or outside as a career woman. Both roles are equally important, and it is a personal choice on what route a woman takes. Traditionally, women were always considered to be a homemaker, while men stepped out for jobs (Patwardhan, 2020).

The role and responsibility of women changed during COVID-19 Period. COVID-19 led to an additional burden on the homemakers as they had to adjust with the scarcity of money, look after the basic needs of the family members like food and medicines, and most importantly, handle the educational expenses of children and handle their tantrums. Obviously, the prime responsibility of handling the financial matters mostly lies in the hands of husbands where women are playing the role of homemakers. But, the importance of homemakers here cannot be ignored. Loss of jobs and reduction in family income resulted in the shortage of money due to which many families started quarreling within themselves. The basic expenses of the household like groceries, medical expenses and various other incidentals like electricity, water also increased. Restricted income of the family was a big concern for the homemakers during the pandemic. (Wala, 2021)

Homemakers can be considered as being on a full time job. The routine of a homemaker includes getting up early in the morning and managing household chores throughout the day. Their job does not include any paid leaves, holidays, perks etc. Homemakers as important decision-makers in household purchases always had an influence in deciding household expenses and consumption behaviour. Environment of homes changed during Covid-19 pandemic period; it also witnessed changes in the way homemakers spend for her family and for themselves.

II. Objective of the Study

- To study the relationship between the family income and feelings of financial fear, fear of emergency situations and desire of savings during COVID-19 pandemic period among homemakers in Nagpur city.
- To study the changes in expenditure pattern of homemakers in Nagpur city during COVID-19 pandemic period.
- To study the reasons for the changes in the expenditure pattern of homemakers during the pandemic in Nagpur city.

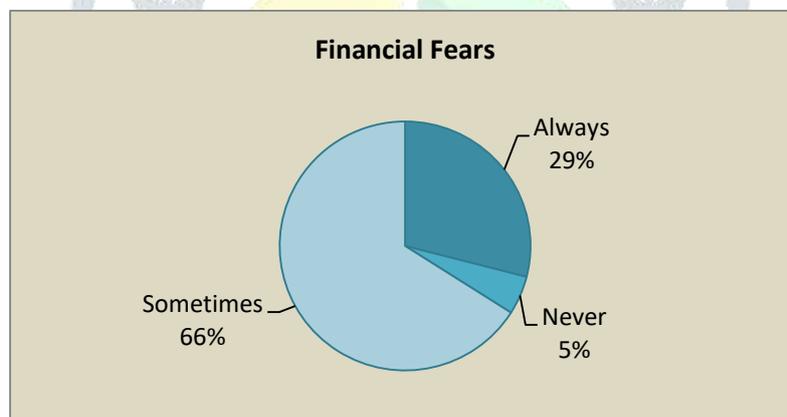
III. Methodology

- Both primary and secondary sources were used for the study.
- Primary data was collected using a structured questionnaire.
- Interviews of women homemakers were also conducted to know other aspects and also to know in detail the reasons for their behavioral changes during the pandemic.
- Sample of 100 women homemakers was taken from Nagpur city. Stratified convenience sampling method was used for the study.
- Secondary sources include newspaper, magazines, journals and websites.
- Presentation and analysis of data is done by using tables, pie diagrams and descriptive methods.
- Study is restricted to Nagpur city only.

IV. Analysis and interpretation of data to show the relationship between family income and financial fears, fear of emergency situations and desire of savings among homemakers in Nagpur city during COVID-19 pandemic

➤ *Did you have financial fears during the COVID-19 Period?*

Response	Number of respondents
Always	29
Never	05
Sometimes	66



Classification of respondents according to family income group and financial fears

Family Income in Rs. (Per Month)	Response	Percentage of Respondents
Upto 25,000	Always	13
	Never	00
	Sometimes	12
26,000 - 50,000	Always	09
	Never	01
	Sometimes	15
51,000 - 75,000	Always	05
	Never	02
	Sometimes	18
>75000	Always	02
	Never	02
	Sometimes	21

Interpretation:

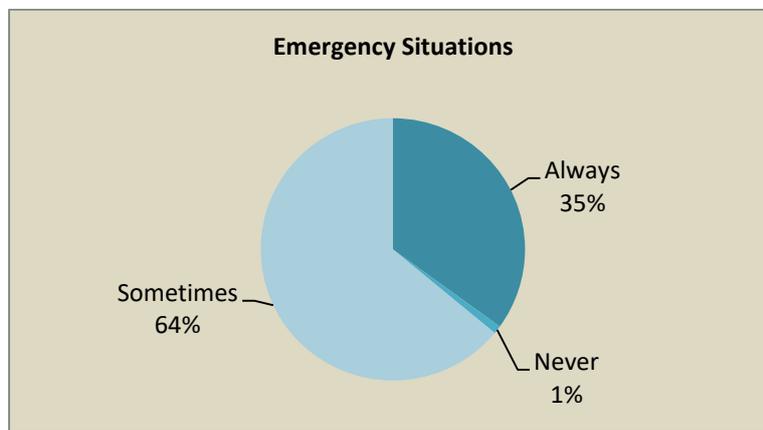
It was observed that 29% of homemakers always had financial fears; 5% homemakers never had financial fears and 66% of homemakers had financial fears sometimes during COVID-19 period in Nagpur city.

A direct relationship could be seen between the financial fears and family income. From the above table it can be said that homemakers with less income group had more financial fears always when compared to homemakers with higher income group.

- The reason behind having financial fears included –
- Fear of loss of job
 - Uncertainty of income in job and business.
 - Huge bills if any family member gets infected by COVID-19 virus.

➤ *Were you scared of emergency situations that could arise during COVID-19 period?*

Response	Number of respondents
Always	35
Never	01
Sometimes	64



Classification of respondents according to family income group and fear of emergency situations

Family Income in Rs. (Per Month)	Response	Percentage of Respondents
Upto 25,000	Always	10
	Never	00
	Sometimes	15
26,000 - 50,000	Always	13
	Never	00
	Sometimes	12
51,000 - 75,000	Always	06
	Never	00
	Sometimes	19
>75000	Always	06
	Never	01
	Sometimes	18

Interpretation:

It was observed that 35% of homemakers were always scared of emergency situations, 1% homemakers were never scared of emergency situations, 64% of homemakers were sometimes scared of emergency situations that could arise during COVID-19 period in Nagpur city.

99% of homemakers of all income groups were scared of emergency situations that could arise during COVID-19 period. Only 1% of homemakers with >Rs. 75,000 family income group were never scared of

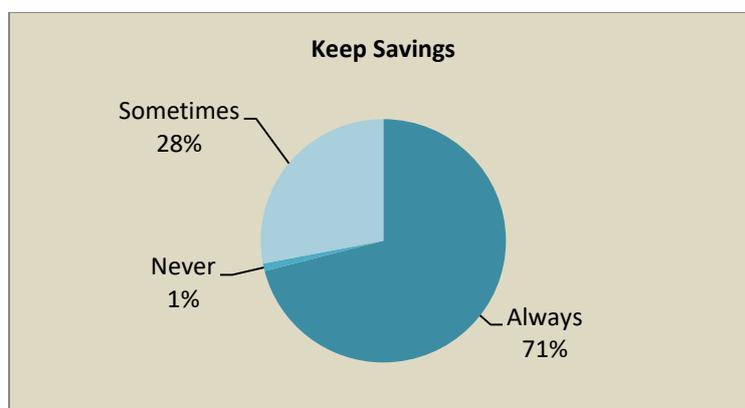
emergency situations that could arise. It can be said that almost all homemakers had fear of some uncertainty that could arise during COVID-19 Period.

Reasons behind homemakers being scared of emergency situations include:

- Seeing and reading news which presented the situations in a scary way.
- Seeing patients/conditions/deaths among relatives and neighbours.
- Other medical emergencies may arise like children and elders at home not well. Taking them to hospital always had a fear of them being infected.

➤ *You wanted to keep savings with you to face difficult situations that may arise during COVID-19 period?*

Response	Number of Respondents
Always	71
Never	01
Sometimes	28



Classification of respondents according to family income group and want of savings

Family Income in Rs. (Per Month)	Response	Percentage of Respondents
Upto 25000	Always	25
	Never	00
	Sometimes	00
26,000 - 50,000	Always	17
	Never	00
	Sometimes	08
51,000 - 75,000	Always	19
	Never	00
	Sometimes	06
>75000	Always	10
	Never	01
	Sometimes	14

Interpretation:

It was observed that 71% of homemakers always wanted to keep savings with them; 1% homemakers never wanted to keep saving with them, 28% of homemakers sometimes wanted to keep savings with them during COVID-19 period in Nagpur city.

Here it can be observed that 99% of homemakers wanted to keep savings with them either always or sometimes, whereas only 1% of homemakers of higher income group never wanted to keep savings with her.

Reasons behind homemakers desire of keeping savings with them include-

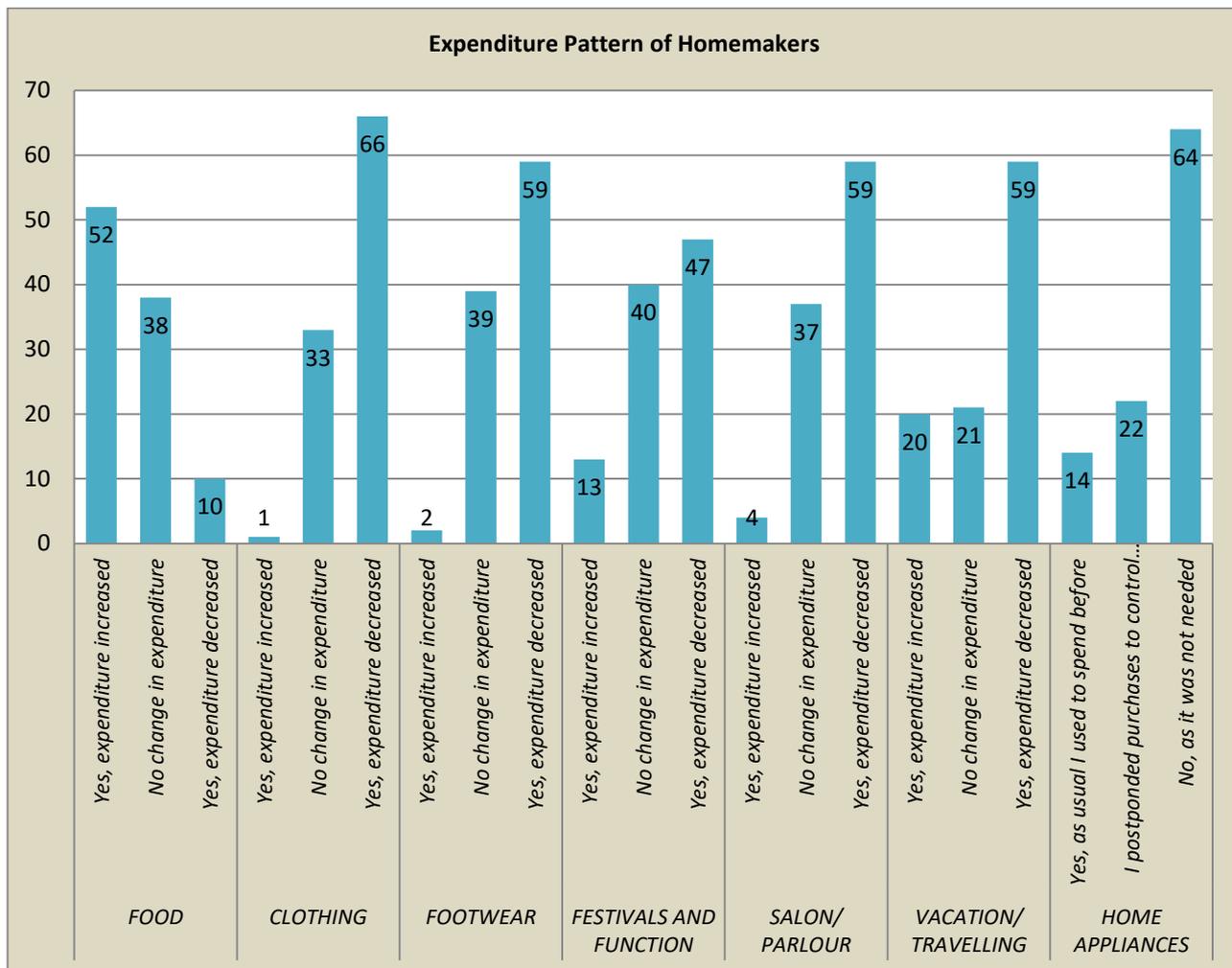
- Future uncertainty was the biggest reason.

- Indian homemakers are usually in the habit of keeping savings for future uncertainties that may arise in the family. They are also concerned about the family in all aspects.

V. Analysis and interpretation of data to show changes in the expenditure pattern of homemakers in Nagpur city during COVID-19 pandemic period

Changes in the Expenditure pattern of homemakers

Questions	Responses	Number/percentage of Respondents
Was there any change in your food expenditure during COVID-19 Period?	Yes, expenditure increased	52
	No change in expenditure	38
	Yes, expenditure decreased	10
Was there any change in your clothing expenditure during COVID-19 Period?	Yes, expenditure increased	01
	No change in expenditure	33
	Yes, expenditure decreased	66
Was there any change in your footwear expenditure during COVID-19 period?	Yes, expenditure increased	02
	No change in expenditure	39
	Yes, expenditure decreased	59
Was there any change in your expenses on festivals and family functions during COVID-19 period?	Yes, expenditure increased	13
	No change in expenditure	40
	Yes, expenditure decreased	47
Was there any change in your salon/parlor expenditure during COVID-19 period?	Yes, expenditure increased	04
	No change in expenditure	37
	Yes, expenditure decreased	59
Was there any change in your expenditure on vacation/travelling during COVID-19 Period?	Yes, expenditure increased	20
	No change in expenditure	21
	Yes, expenditure decreased	59
Did you spend in purchasing home appliances during COVID-19 period?	Yes, as usual I used to spend before	14
	I postponed purchases to control expenditure	22
	No, as it was not needed	64



Interpretation:

The above table indicates the percentages of expenditure of homemakers in three categories considering food, clothing, footwear, festivals and family functions, salon/parlour, travelling/vacation and home appliances.

➤ **Changes in food expenditure during COVID-19 Period**

It was observed that 52% of homemakers responded as an increase in the expenditure on food, 10% of homemakers responded as a decrease in the expenditure of food and 38% responded that there was no change in food expenditure during COVID-19 pandemic in Nagpur city.

The reason for more percentage in increased expenditure was, as all the members of family were at home during lockdown they demanded something to eat whole day. Also during pandemic many worked from home and kids were also at home leading to more expenses on food.

➤ **Changes in clothing expenditure during COVID-19 Period**

It was observed that 1% of homemakers responded as an increase in the expenditure on clothing, 66% of homemakers responded as a decrease in the expenditure on clothing and 33% responded that there was no change in clothing expenditure during COVID-19 pandemic period in Nagpur city.

The reasons for more percentage of respondents in decreased expenditure on clothing include; homemakers moved out less during pandemic period and had less change of spending. Market places were also avoided due to fear of being infected by pandemic.

➤ **Changes in footwear expenditure during COVID-19 period**

It was observed that 2% of homemakers responded as an increase in the expenditure on footwear, 59% of homemakers responded as a decrease in the expenditure on footwear and 39% responded that there was no change in footwear expenditure during COVID-19 period in Nagpur city.

The reason for more percentage of responses as a decrease in expenditure on footwear include; homemakers moved out less during pandemic period, market places were also avoided due to fear of being caught by pandemic.

➤ ***Changes in expenses on festivals and family functions during COVID-19 period***

It was observed 13% of homemakers responded as an increase in expenditure; 40% responded as no change in expenditure; 47% responded as a decrease in expenditure on festivals and family functions during COVID-19 pandemic period in Nagpur city.

The reasons behind change in expenditure include- Increase in the expenditure due to more number of marriages of relatives conducted during pandemic period which were also attended; some witnessed decrease in expenses as less people were invited during marriages and functions due to restriction in number of members that could be present in a function.

➤ ***Changes in salon/parlour expenditure during COVID-19 period***

It was observed that 59% of homemaker responded as a decrease in the parlor/ salon expenses during pandemic period; 37% of homemakers responded as no change; 4% homemakers responded as an increase in salon/parlor expenditure during COVID-19 period in Nagpur city.

The reasons behind change in expenditure include- Homemakers avoided going to salon/parlor during pandemic period either due to reduced family income or as there was risk of being infected by COVID-19 pandemic. Only a few homemakers responded as an increase in expenses which may be due to marriages or functions in their families.

➤ ***Changes in expenditure on vacation/travelling during COVID-19.***

It was observed that 59% of homemakers responded as a decrease in expenses on vacation/travelling during the pandemic period; 21% homemakers responded as no change and 20% homemakers responded as an increase in vacation/travelling expenditure during COVID-19 period.

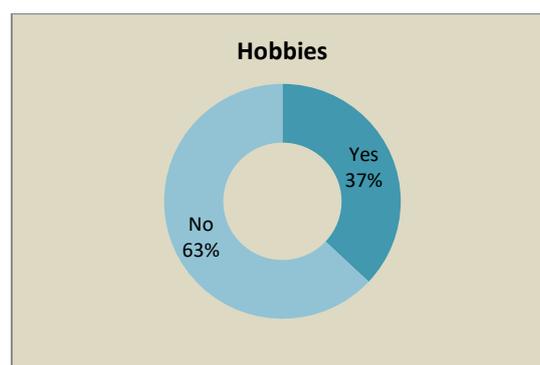
Homemakers avoided travelling/vacation during pandemic period either due to reduced family income or as there was risk of being infected by COVID-19 pandemic. The homemakers who responded an increase in expenses include - homemakers who had family members working online from home and could manage vacation/travelling. Also as homemakers were stressed during lockdown, they preferred to move out as soon as there was relaxation on lockdown conditions.

➤ ***purchasing home appliances during COVID-19 period***

64% homemakers responded that there was no need so they did not purchase any home appliances during the pandemic period; 22% homemaker respondents postponed purchases to control expenditure and 14% homemakers responded that they spent the way they used to spend earlier.

➤ ***Did you spend more on your hobbies during COVID-19 period?***

Response	Number of Respondents
Yes	37
No	63



Interpretation:

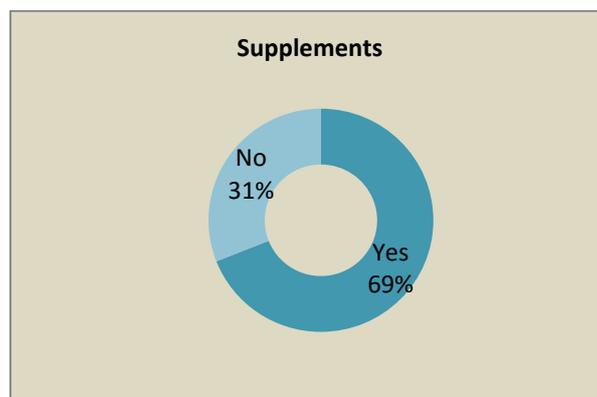
It was observed that 37% of homemakers spent more on their hobbies whereas 63% homemakers did not spend more on their hobbies during COVID-19 pandemic in Nagpur city.

Reasons behind homemakers expenses on hobbies include-

- Some of the homemakers spend more for their hobbies as they wanted to give me time and keep themselves less stressed during the uncertain situation of the pandemic.
- Many homemakers did not spend more as they continued with what they used to spend earlier or spent less as they did not get time and also wanted to save money.

➤ ***Did you spend more on taking care of health which included health supplements during COVID-19 Period?***

Response	Number of Respondents
Yes	69
No	31

**Interpretation:**

69% of homemakers spend more on taking care of health which includes health supplements while 31% of homemakers did not spend more during COVID-19 Period.

Reasons behind changes in expenses for taking health care including health supplements:

- Homemakers were more concerned about their own health as well as health of family members
- They consumed supplements to increase immunity to keep infection of pandemic away.
- They also made family members which included children and elders at home to consume suitable health care supplements to boost immunity.

VI. Conclusion

It can be witnessed from our elders that homemakers used to save money for the future and benefit of the family. Indian women usually keep savings with them for their family members and to deal with emergencies. During pandemic fear of future uncertainty was the main reason for homemakers to keep savings with them. Medical emergencies evidenced around led to feelings of insecurity and financial fears. Homemakers give less priority to their needs; they usually keep needs of other family members at priority. Changes in various expenditures made by homemakers during COVID-19 period could be witnessed due to many reasons; some reasons are included in the interpretation of the study. The primary responsibility of handling financial matters mostly lies in the hands of husbands where women are homemakers. But, the role and responsibility of homemakers in taking decisions on expenses for self and the family cannot be ignored. Homemakers played a very important role in managing expenses in a very responsible way during COVID-19 period.

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