

AN EMPIRICAL STUDY OF INTRA – HOUSEHOLD RESOURCE ALLOCATION:A GENDER PERSPECTIVE

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There is discrimination not only between sons and daughters but also among the daughters there is discrimination. In male headed households gender discrimination is owing to lack of decision making power among women in allocation of resources and in female headed households the gender difference is either due to lack of economic resources or socialisation process. The results of this study do not reject the unitary nor collective models, while empirical evidence seems to support the bargaining models of intra- household resource allocation. There is no Pareto efficiency in either case. The emerging trend is that dependent children who have no earnings of their own, have greater power and influence the allocation of resources within the household.

In this research paper an attempt is made to address the issues of: to what extent is income pooled in the family? What is the proportion of earnings that is contributed by men and women to the household expenditure? What is the proportionate share of males and females in the household resources? What are the allocation priorities of women? Why there is gender discrimination in the allocation of household resources? Where do the household models and empirical evidence intersect? The study is based on about 1000 sample households drawn from the rural and urban areas of Tamil Nadu State. Based on the empirical evidence, the income pooling hypothesis is rejected.

INTRODUCTION

Many important decisions that affect economic development outcomes take place at the household level, including fertility decisions, education of children, labour force participation, and production activities at various agricultural and non- agricultural household enterprises. Naturally many empirical studies in development economics use household as the unit of analysis. Most of the earlier studies, treat the internal decision – making processes within the household as a “black box”, and no attention was paid to what happens within the household, such as how the decisions are made and how resources are allocated among household members (Nobuhiko Fuwa et al. 2006). Over the years, research has indicated differences and inequality in the allocation of resources within households. Studies conducted in developed and developing countries indicate that the way in which family resources are allocated may depend greatly on the identities (gender) of the people involved.

A household is not an undifferentiated set of individuals who equally share all activities linked to its maintenance. Internal differentiation and stratification of households are revealed in the diversity of activities and tasks individual members perform, and in the ways in which goods and services are distributed. Although the household is a unit with a common goal, it is also the locus of divergent interests and capabilities. Both solidarity and conflict are rooted in the social relations governing the intra-household division of labour and distribution of goods and services (Hartmann, 1981: 7-13).

The process of decisions making in a family has an important bearing on the intra-household dynamics and welfare of the household. Presents research paper focuses on the issues of: To what extent is income pooled in the family? What is the proportion of earnings that is contributed by men and women to the household expenditure? What is the proportionate share of males and

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females in the household resources? What are the allocation priorities of women? Why there is gender discrimination in the allocation of household resources? Where do the household models and empirical evidence intersect?

The analysis is based on 1000 sample households drawn from Chennai, Dindigul and Theni districts of Tamil Nadu State. Among the 400 rural households, 200 are male headed households (MHHs) and the rest are female headed households (FHHs). Out of 600 urban households covered, 300 are male headed households and another 300 are female headed households. With the help of structured interview schedules and through informal discussions relevant information were gathered from the women respondents. Fieldwork was carried out during the period 2010-11.

HOUSEHOLD RESOURCE ALLOCATION

Tanaluse the household resource allocation present study has analysed, Monthly per capita Expenditure (CPCE), pooling of income and male female earnings of the household. Households do not pool income rather expenditures are determined by bargaining and by each person's role within the household. Greater economic power and autonomy provided by working, accounts for separate purses and bank accounts among women. Most women particularly women in poorer households contribute largely to household sustenance. Next to food women spend largely on education and health of the family members. There appears to be evidence of pro- male bias in the distribution of household resources. The incidence of poverty is more rampant among the female headed households. Women are not only the poorest of the poor but also poor among the non-poor in both male and female headed households.

The Monthly Per Capita Expenditure (MPCE) is divided as food and non-food expenditure. The food expenditure is required to provide 2700 calories per day per consumer unit to lead a physically normal life, based on the surrounding climate but, non-food expenditure such as shelter, clothing, education and health are also important to speak about the quality of life. Expenditure is more appropriate measure of welfare than income. Per capita income indicates the purchasing power of person but the individual utility depends on consumption expenditure. Actual consumption expenditure determines the living standard and is not always that wholly out of current income and can also come from assets, debt and dissavings. For analytical purposes, MPCE is conveniently divided into four expenditure classes to compare the inequality in household resource distribution among males and females in rural and in urban households. Poverty line MPCE is based on the average MPCE of all sample rural and urban households respectively. The classifications are given below:

Expenditure class	MPCE (in ₹) Rural	MPCE (in ₹) Urban
Poor and Vulnerable	< 1526	< 2347
Low Income Group	1527- 2100	2348 - 3000
Median Income Group	2100 - 2450	3000- 3500
High Income Group	2450 - 2700	3500 - 4300

Welfare of a family is dependent on the individual welfare of the family members. Literature reviewed, reveals that there is inequality in the share of food and non-food expenditure between

males and females within the family. A question arises as to whether this generalization is true across all expenditure groups among the sample households of Tamil Nadu State.

Female Headed Households

Sample households are grouped as male headed households and female headed households based on their decision making power within the household. There are a wide variety of situations in which women provide the main source of economic support for the family and often, though not always, function as the “head of the household”. Four major aspects of headship include:

- Authority of power
- Decision making
- Sources of economic support and
- Control over and possession of children (for eg. in the case of divorce or death).

Pooling of Income

Income consists of both labour and non-labour income. Non-labour income may be regular or irregular and the main sources of non-labour income are: Pension (returns of past labour), interest, rent, gifts, and transfer payments (public and private). Gifts as non-labour income seem to be more prominent among all male and female headed households in rural and urban areas (31 percent). Gifts are received largely by the male headed households, both in rural and urban areas. During festivals and functions fathers generally give gifts to their daughters, sons –in law and grand children. The recipient of pension seems to be more among the female headed households than male headed households in both rural and urban areas. Overall as less than one fourth of the households report the receipt of non- labour income and as its share in the total household income is less than five percent, the focus, is therefore on the broader aggregates ie labour income.

Table 1
Pooling of Income Among Sample Households

Pooling of Income	Rural		Urban		Total
	MHHs	FHHs	MHHs	FHHs	MHHs & FHHs
Yes (90 -95%)	29(14.5)	5 (2.5)	21 (7.0)	9 (3.3)	64
No	161 (80.5)	195(97.5)	272 (90.7)	288 (96.0)	916
Partial (25-30%)	10 (5.0)	-	7 (2.3)	3 (1.0)	20
Total	200 (100.0)	200(100.0)	300(1 00.0)	300 (100.0)	1000

Source: Survey data

Figures in parentheses are percentage to total

Among the 1000 households surveyed in both rural and urban areas, in about 92 percent of the households there is no pooling of labour income. In the male headed households where the wives are employed, spouses pool income in about 15 percent of the rural households and 7 percent of the urban households. Even in the poorest households there is no pooling of income, though the wives

claimed to put 98 percent of earnings towards household maintenance. Husbands on an average kept about 25 percent to 30 percent of their earnings as personal allowances. There seems to be partial pooling of income (25 to 30 percent of earnings) in about 2 percent of all sample households (Table 1). Further no one woman in male headed household reported of handing over their pay to their husbands or to the head of the family. Actually there is underreporting of earnings by wives to the household members. In fact more than 50 percent of women said that their husbands did not know how much they earned. Even among the female headed households, the proportion of households pooling income seems to be negligible. What is surprising is that even in the case of blood relatives in female headed households there is no pooling of income among earning members such as mother, son and daughters. Earning children above 12 years of age in most cases do not handover their earnings fully to their parents. A portion of the income is retained by the earners for a variety of reasons.

Based on the empirical evidence the pooling hypothesis is rejected by this study. Under conditions of greater poverty, pooling is even less common. Separate purses are emerging not only in female headed households but also among women of male headed households. Household members are often kept ignorant of the amount earned by women. Both men and women in most households do not reveal their actual earnings. Households do not pool income; rather expenditures are determined by bargaining and by each person's role within the household. This study indicates that what the "household" decides to do with its resources is not the outcome of spontaneous utopian "agreement" but instead grows out of serious bargaining (covert or overt) among its individual members.

The empirical results of this study are in consistent with the results of other studies. Scholars from various disciplines, Clark (1982), Guyer (1980) and Kumar (1983) have called this concept into question. They cite data from Africa and elsewhere which illustrate that household income is not always pooled and men and women often have separate, culturally designated obligations to meet different sets of needs within and beyond the conjugal family.

Separate Bank Accounts

Greater economic power and autonomy provided by working also increase the likelihood of "separate purses" and "separate bank accounts". About 55 percent of women of rural male headed households and 73 percent of women in urban male headed households have accounts in banks / post office or both. Around 75 percent of urban female heads and 61 percent of rural female heads of the households have accounts in bank / post office or both. Holding accounts in banks / post office seem to be relatively more among urban than rural women. Higher levels of literacy, awareness and easy accessibility may be important reasons for more of urban women to hold bank /post office accounts than their rural counterparts. Greater proportions of women of female headed households seem to have bank / post office accounts than women of male headed households. The main reason for this trend is that as heads of the family, women have the sole responsibility of maintaining the household affairs. Further for important transactions like receipt of pension, loans from banks, receipt of wages under Mahatma Gandhi Rural Employment Guarantee Programme, and other kinds of transfer payments bank / post office accounts has become essential.

A study of the nature of bank/post office accounts held by sample women of rural and urban regions indicates that about 68 percent of women of rural male headed households and 80 percent of women of urban male headed households seem to have separate or individual accounts in banks

/post office. Nearly one third of women of rural male headed households and one fifth of urban male headed households have joint accounts with their husbands in banks /post office. In the case of female headed households it is seen that about 88 percent of rural and 90 percent of urban heads of the household have separate or individual accounts in banks (Table 2). Joint accounts in banks / post offices seem to be prominent among women of the male headed households (32 percent) especially among the rural male headed households. Low level of literacy may be one important factor for these women to opt for joint accounts with their husbands. If the household property such as land, houses etc are in the name of the wives, husbands prefer to have joint accounts in order to acquire institutional loan. Further, in order to exercise greater control of household finances also, men encourage their wives to have joint accounts. It is important to note in this context that though greater proportions of women have individual accounts, the ATM cards are with their husbands.

Table 2
Nature of Bank / Post Office Accounts of Sample Women

Nature of Bank / Post Office Accounts	Rural		Urban	
	Women in MHHs	FHHs	Women in MHHs	FHHs
Individual accounts	74 (67.9)	107 (87.7)	176 (80.4)	204 (89.9)
Joint accounts	35 (32.10)	15 (12.2)	43 (19.6)	23 (10.1)
Total	109 (100.0)	122 (100.0)	219 (100.0)	227 (100.0)

Source: Survey data

Figures in parentheses are percentage to total

Male / Female Earnings Vs Contribution to Household Expenditure

Women's income can play a crucial role in the dynamics of intra-household allocation of resources. The visibility of this key variable is an important factor. In the context of poor and low income households particularly of rural households, women's income, although usually very low, their contribution is as high as 90 percent towards household sustenance. In rural male headed households, women contribute nearly 90 percent of their earnings for household expenses and in urban male headed households; women's contribution towards household expenses is about 80 percent. Husbands in rural households on the other hand, on an average contribute only 72 percent of their earnings for household expenses and in urban areas the contribution by husbands is sizeably lower (ie 65 percent). In female headed households as women are the bread winners of the family, their contribution is 99 percent in rural and 98 percent in urban areas. Work related transport and lunch/tea costs accounted for in most instances where women contributed less than 95 percent of their earnings to family sustenance (Table 3 and fig.1). The following inferences are drawn: Monthly earnings of men are relatively higher than the earnings of women in both rural and urban households. The contribution of men to the household expenditure is much lower than that of women in both rural and urban households, despite higher levels of earnings by men. Both rural and urban men set aside about 28 to 35 percent of their income for personal use especially for entertainment, travel and alcohol. A few men in the sample, extended monetary help to their aged parents / sisters / brothers.

Fig. 1
Male / Female Earnings Vs Contribution to Household Expenditure in
Rural and Urban Male Headed Households

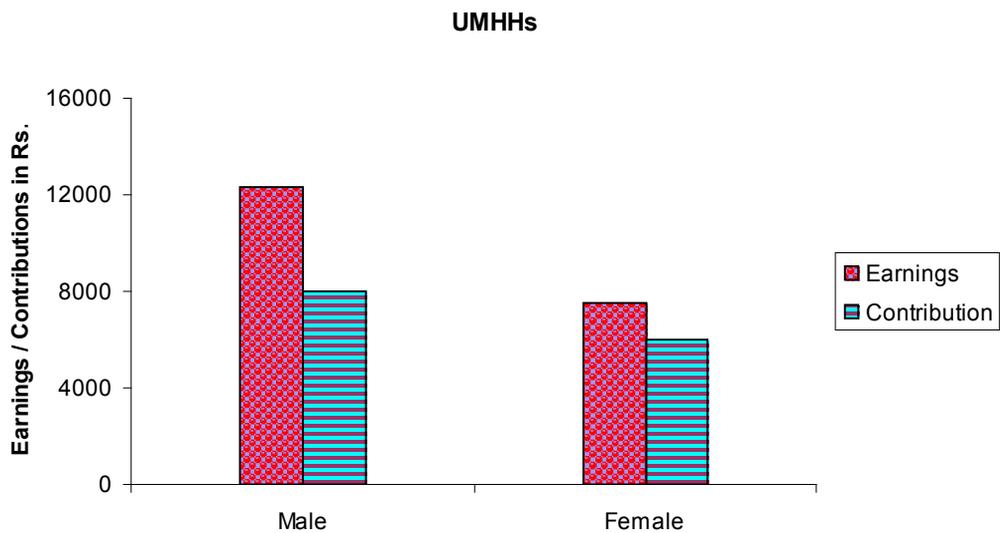
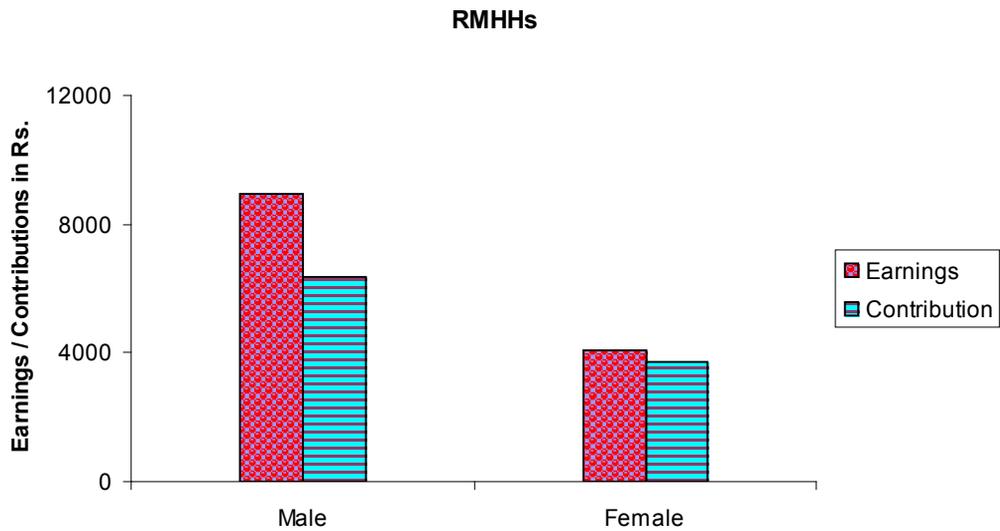


Table 3
Male / Female Earnings Vs Contributions (Monthly)

Area	Wife Earnings in ₹	Contribution to household in ₹	C/E	Husband Earnings in ₹	Contribution to household in ₹	C/E	Earnings of W/H	Contribution of W/H
Rural								
MHHs	4110	3700	0.90	8960	6380	0.72	0.46	0.57
FHHs	4850	4800	0.99	-	-	-	-	-
Urban								
MHHs	7540	6030	0.80	12290	7990	0.65	0.61	0.75
FHHs	6900	6760	0.98	-	-	-	-	-

Source: Survey data

Share of MPCE Among Men and Women

Women's share of monthly per capita consumption expenditure (MPCE) is lower than that of men in all type of households and this trend is seen in both rural and urban households. In rural areas, slight discrimination in food allocation is seen in both male and female headed households among the poor and low income groups. At higher levels of MPCE, the gender gap in food distribution is in favour of women in both male and female headed households. In non-food allocation, significant pro male bias exists in both male and female headed households in rural areas and this pattern is observed across all the expenditure classes. The gender gap is larger among the poorer and low income families. The gender disparity diminishes with increase in MPCE in both types of households. In short the gender gap is comparatively smaller in median and high income expenditure classes and also among the female headed households in rural zones (Tables 4 and 5). In other words it may be stated that the girls and women of female headed households are less discriminated than their counterparts in male headed households. In urban areas also a similar trend and pattern is witnessed. In food distribution pro male bias is found in poorer and low income groups of both male and female headed households. However the extent of bias is lesser among the female headed households. The gender discrimination is larger only in the case of non-food allocations (Tables 6 and 7).

Overall girls in the age of 5-14 and women in the age of 15-45 are largely discriminated in allocation to education expenditure in all classes and in both male and female headed households. The discrimination with regard to school education is relatively smaller (₹ 50 to ₹ 125 per month) than the discrimination found in investment on higher education (₹100 to ₹250 per month). Education is considered as vital for men in the age of 15 + and for women of the same age, marriage is regarded as important. Even in the selection of higher education courses there is discrimination. Females are encouraged to select courses where the returns are quick and also investments are relatively smaller. The gender gap in investment on education seems to be greater among the rural than among the urban households.

The degree of gender inequality in education investment seems to be lower among the poorer than among other expenditure classes. This does not mean that the girls of poorer households are less discriminated. The poorer households send the boys and girls to government schools where education is provided free of cost along with free books, uniforms and mid day meals. Thus access to education is a problem for both boys and girls in poorer households and when resources are rationed within the family, the girls are the recipients of lesser share.

Table 4
Distribution of Food and Non-Food Expenditure Among Members of
Rural Male Headed Households - All Age Groups (in ₹)

MPCE Class	Males				Females			
	No.	Food	Non-food	Total	No.	Food	Non-food	Total
Poor	160	973.06	523.92	1496.98	224	953.97 (-19.09)	165.5 (-358.42)	1119.47 (-377.51)
Low Income	171	1191.96	762.07	1954.03	176	1182.81 (-9.15)	446.46 (-315.61)	1629.27 (-324.76)
Median Income	76	1236.84	1211.95	2448.79	59	1238.53 (+1.69)	921.79 (-290.16)	2160.32 (-288.47)
High Income	16	1288.68	1396.08	2684.76	6	1291.9 (+3.22)	1192.64 (-203.44)	2484.54 (-200.22)
All Classes	423	1120.88	740.87	1861.75	465	1106.48 (-14.4)	515.31 (-225.56)	1621.79 (-239.96)

Source: Survey data.

Figures in bracket indicate the gender gap. (Negative Sign indicates MPCE of Males > Females)

There is gender bias in allocation of resources towards health care, foot wear, entertainment and adult goods. Lower expenditure of women on adult goods is desirable. Clothing is one item of non food expenditure where women are recipient of a larger share than men among all expenditure classes.

The major share (50 to 55 percent) of non-food expenditure in rural male headed households goes to adult men (44 percent) followed by boys (38 percent) and girls (12 percent). In urban male headed households, greater proportion of non –food expenditure is allocated to boys (39 percent) followed by adult men (25 percent) and girls (22 percent). In the female headed households of rural and urban areas, larger share of non –food expenditure goes to boys, followed by girls (Fig.2). Three main inferences are drawn:

- In all type of household heads, the share of adult women in non –food expenditure is relatively lower.
- Educational requirements of boys and girls seem to be larger and hence more resources are directed towards them.
- In female headed households more proportion of girls receive a higher share in non –food expenditure.

Table 5
Distribution of Food and Non-Food Expenditure Among Members of Rural Female Headed Households - All Age Groups (in ₹)

MPCE Class	Males				Females			
	No.	Food	Non-food	Total	No.	Food	Non-food	Total
Poor	153	654.13	422.19	1076.32	249	642.84 (-11.29)	117.4 (-304.79)	760.24 (-316.08)
Low Income	104	1279.95	689.21	1969.16	153	1274.36 (-5.59)	397.35 (-291.86)	1671.71 (-297.45)
Median Income	34	1410.57	940.38	2350.95	37	1419.59 (+9.02)	716.64 (-223.74)	2136.23 (-214.72)
High Income	4	1496.09	1161.82	2657.91	3	1497.78 (+1.69)	992.00 (-169.82)	2489.78 (-168.13)
All Classes	295	973.90	535.03	1508.93	442	978.2 (+4.3)	313.28 (-221.78)	1291.48 (-217.45)

Source: Survey data

Figures in bracket indicate the gender gap. (Negative Sign indicates MPCE of Males > Females)

Table 6
Distribution of Food and Non-Food Expenditure among Members of Urban Male Headed Households - All Age Groups (in ₹)

MPCE Class	Males				Females			
	No.	Food	Non-food	Total	No.	Food	Non-food	Total
Poor	202	932.32	871.42	1703.74	258	919.52 (-12.8)	449.59 (-321.83)	1369.11 (-334.63)
Low Income	155	1851.69	1129.77	2981.46	245	1847.52 (-4.17)	826.03 (-303.74)	2673.55 (-307.91)
Median Income	140	2133.92	1317.26	3451.18	102	2136.29 (+2.37)	1061.01 (-256.25)	3197.3 (-253.88)
High Income	48	2223.22	2034.11	4257.33	8	2232.86 (+9.64)	1838.05 (-196.06)	4070.91 (-186.42)
All Classes	545	1616.16	1348.51	2964.67	613	1615.84 (-0.32)	1122.65 (-225.86)	2738.49 (-226.18)

Source: Survey data

Figures in bracket indicate the gender gap. (Negative Sign indicates MPCE of Males > Females)

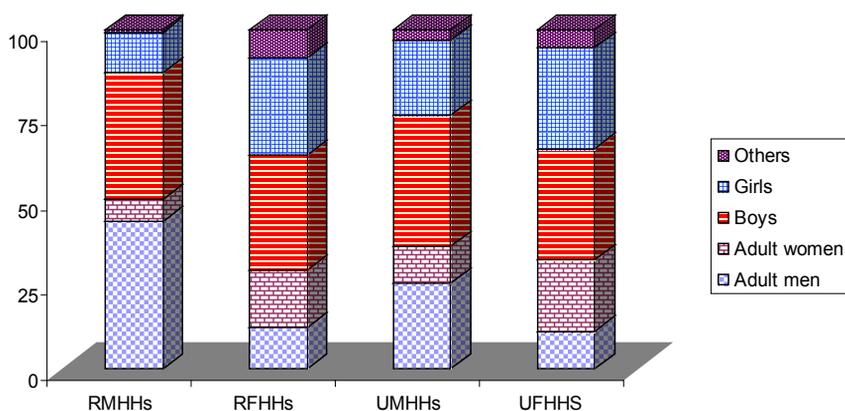
Table 7
Distribution of Food and Non-Food Expenditure among Members of
Urban Female Headed Households - All Age Groups (in ₹)

MPCE Class	Males				Females			
	No.	Food	Non-food	Total	No.	Food	Non-food	Total
Poor	162	1002.44	673.74	1676.18	231	995.44 (-7)	389.25 (-284.49)	1384.69 (-291.49)
Low Income	111	1678.63	1119.08	2797.71	182	1674.88 (-3.75)	866.28 (-252.8)	2541.16 (-256.55)
Median Income	58	2067.81	1324.71	3392.52	61	2074.23 (+6.42)	1138.98 (-185.73)	3213.21 (-179.31)
High Income	16	2184.82	1900.91	4085.73	4	2194.0 (+9.18)	1782.81 (-118.1)	3976.21 (-108.92)
All Classes	347	1451.34	1001.19	2452.53	478	1456.53 (+5.19)	825.92 (-175.27)	2282.45 (-170.08)

Source: Survey data

Figures in bracket indicate the gender gap. (Negative Sign indicates MPCE of Males > Females)

Fig. 2
Receiver of Larger Share in Non-Food Distribution Among the Members
of the Sample Households



Women and Poverty

On the basis of the cut off poverty line MPCE estimated by this study (Rural - ₹ 1527 and Urban - ₹ 2348), it is found that 43 percent male headed households and 55 percent of female headed households in rural areas are below poverty line. In the case of urban households it is observed that 40 percent of

male headed households and 47 percent of female headed households are below poverty line (BPL). The incidence of poverty seems to be larger among the rural than among the urban households. Further poverty is experienced largely by female-headed households than male-headed households in both rural and urban areas. Secondly in both male-headed households and female-headed households and in rural and urban areas more females (59 percent) than males (41 percent) experience poverty (Table 8). Women are not only the poorest of the poor but also poor among the non-poor in both male and female headed households. But for the contributions of women and their altruistic attitude, the proportion of households and its members falling under poverty line would be distressing.

Table 8
Poverty Among Sample Households

Rural/ Urban : Male / Female Headed Households	Males	Females	Total
RMHHs	160 (41.7)	224 (58.3)	384
RFHHs	153 (38.1)	249 (61.9)	402
UMHHs	202 (43.9)	258 (56.1)	460
UFHHs	162 (41.2)	231 (58.8)	393
Total	677 (41.3)	962 (58.7)	1639 (100.0)

Source: Compiled from survey data

Figures in brackets are percentage to total.

Unequal Distribution of Household Resources

The food consumption of individual members is determined by a variety of factors, such as: Age, genetic endowments and nature of work engaged in. In male headed households men are shown preferential treatment in the allocation of food resources on the assumption that men performed more of physical work and therefore they need more calories than women whose work both at home and outside are viewed as light work. Further as per the Indian culture majority of women especially in rural areas take food last that is, after consumption by all members of the family. Therefore they had less to eat and this problem was found largely among the poor and lower expenditure classes.

Inadequate income is the prime reason for unequal distribution of resources between male and female members among the poorer and low income groups. In the distribution of limited resources, preference is given to males and females receive lesser share. In the better off families socio cultural practices perpetuates gender inequity. Moreover the household resources are controlled and managed by men and hence have greater bargaining power and consequently men received a larger share in non-food expenditure.

Chi- Square Test

The estimated value of chi-square indicates that the discrepancy between the observed and expected allocation of household resources to non- food expenditure of women in rural and urban male headed households is significant across all expenditure classes. A similar trend is seen in the case of rural and urban female headed households with the exception of the high economic group

of female headed households where the difference in allocation among males and females is not significant statistically (Table 9).

Table 9
Results of Chi – Square Test on Allocation of Household
Resources to Non-Food Expenditure of Women

MPCE Expenditure Class	RMHHs	RFHHs
	Value of chi-square	Value of chi-square
Poor	120.82*	116.76*
Low	42.48*	28.19*
Median	28.66*	22.05*
High	11.95*	5.84
Expenditure Class	UMHHs	UFHHs
	Value of chi-square	Value of chi-square
Poor	78.04*	41.99*
Low	21.3*	11.0*
Median	15.46*	9.54*
High	6.57*	2.23

Source: Compiled from survey data.

Table value for n-1 degrees of freedom (4-1) at 1% level: 6.25

*- Difference between observed and expected is significant at 1% level.

The empirical data indicates that there is gender bias even in households not constrained by scarcity of resources. What is striking in the empirical evidence is that there is discrimination not only between sons and daughters but also among the daughters there is discrimination. In households with two to three daughters and no sons, the eldest daughter is deprived of educational opportunities and is also subject to an early marriage. Thus the birth order of girls determines their share of household resources. Members' relationship with the household head also matters in the intra-household resource distribution. Daughters' in law are subject to discrimination in food and non- food expenditures among the poorer and low income groups.

Though major gender difference in food allocation was not observed in this study, gender discrimination exists in subtle form : Food is prepared according to male preferences in most households including the female headed households; a few women get the approval of their husbands of the food to be cooked; husbands and boys are mostly served with fresh cooked meals whereas women and their daughters take the left over food; and late position of women in food serving order (ie women eat after men and children).

Biases against women and girls are larger with regard to non-food distribution of household resources. Worst gender gaps exist in poorer households Boys are forced to study even when they are

not interested in studies whereas girls are forced to drop out in case they fail and found disinterested in studies and they are withdrawn from school in the event of a under crisis. Boys are encouraged to take up professional courses whereas girls are encouraged to study degree courses; more pocket money is given to boys and in rural areas girls are forced to get married soon ie after completion of 12 years of schooling. Combining rural and urban households, it is inferred that while male headed households allocate about 60 percent of household resources towards food, female headed households' allocation towards food expenditure is as high as 65 percent. Thus the survey data supports the view that women's allocation priority is food.

An analysis of the consumption patterns of non –food allocation among the male and female headed households, highlights the following: Greater proportion of non-food expenditure is allocated to education by female headed households (18 percent) than the male headed households (15 percent). The proportion of health expenditure in the total non-food expenditure seems to be higher (9 percent) among the female headed households than the male headed households (7 percent). In male headed households nearly one tenth of non-food expenditure is on adult goods (pan, tobacco, alcohol etc.) whereas in female headed households it is around three percent. Female headed households' expenditure on clothing is one percent more than the male headed households. Male headed households allocate 10 percent of their non – food expenditure to entertainment. Female headed households' expenditure on entertainment is four percent less than the male headed households (Table 10 and fig.3). Overall women's allocation pattern clearly reveals that they give more importance to the education, health and nutrition needs of the family, next to food.

Fig. 3

Household Consumption Pattern of Male and Female Headed Households

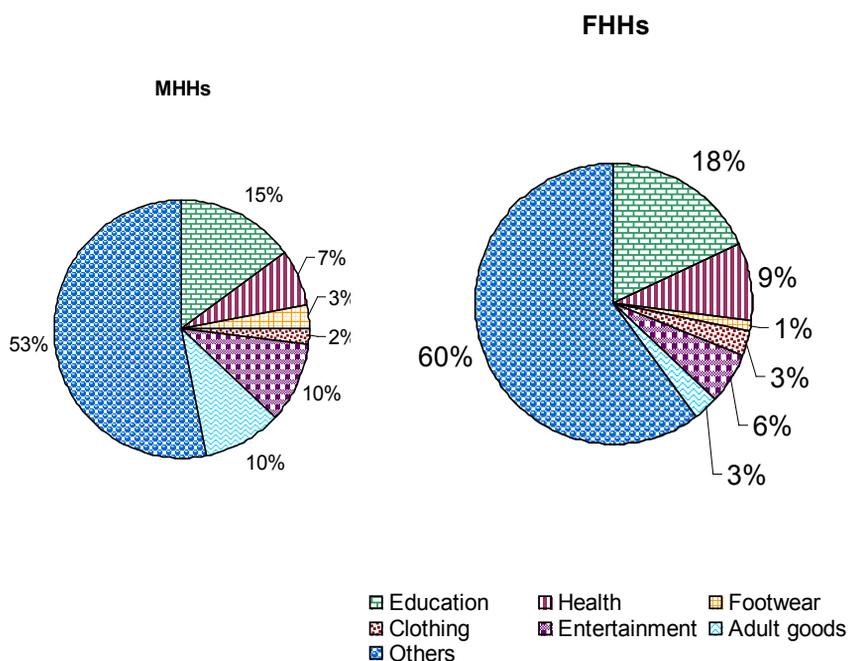


Table 10
Household Consumption Pattern of Male and Female Headed Households

Sl.No.	Item of monthly non-food expenditure	MHHs		FHHs	
		in `	in %	in `	in %
1.	Education	770.18	15.3	430.03	17.7
2.	Health	362.44	7.2	228.38	9.4
3.	Footwear	125.85	2.5	34.01	1.4
4.	Clothing	90.61	1.8	70.46	2.9
5.	Entertainment	488.28	9.7	133.63	5.5
6.	Adult goods	503.39	10	65.60	2.7
7.	Others	2693.12	53.5	1467.46	60.4
Non-food Expenditure		5033.86	100.0	2429.57	100.0
Food Expenditure		7550.66	-	4512.07	-
Total		12584.52	-	6941.64	-

Source: Compiled from survey data.

It is evident that more than 50 percent of the sample households, it is seen that the household resources under the control of women results in greater investment not only on food but also on the education of children particularly the daughters. Despite poverty at home about one fifth of rural female headed households said that with great difficulty they are sending their daughters to public schools in order to break the vicious circle of poverty and indebtedness. This empirical evidence is in consistent with a number of studies that show that women tend to spend income that flows through their hands differently than men, holding back less for personal use and devoting more to children's education, health and family welfare. (Blumberg, 1991).

Women may make different choices with regard to the form of saving than men, particularly when male household heads have greater control over income or have more experience in dealing with financial markets and institutions.

Empirical Results

Decision making is an important area for the dynamics of 'power' attached with it. The person who decides about what, where and how the financial resources have to be assimilated, compounded and distributed, enjoys greater power than others in the family. Bargaining power induces the decision making power of women. Greater the decision making power of women within the household, larger will be the share of women in resource allocation and lesser the gender difference. A direct correlation is expected between women's decision making power and their share of household resources.

In about 23 percent of male headed households men are the sole decision makers with regard to allocation of household resources to non – food expenditures. In another 13 percent of male headed households women are the main decision makers in distribution of household resources among members. In 66 percent of the female headed households, women are the lone decision makers.

Single decision makers are found extensively in female headed households. (Table 11). Women's involvement in economic decisions in male headed households is extremely limited. The majority of women participate only in decisions related to the purchase of food. In all other decisions, either domestic or economic women are consulted but do not act as major decision makers. These statistics provides evidence for the unitary models of households in Tamil Nadu State. Is there gender equity in these households with regard to distribution of household resources? The answer is certainly no. According to the empirical result, in households with single decision maker, there exists inequality in the allocation of resources though the degree of gender inequity is comparatively less among the female headed households. In this sample survey, joint decisions by husbands and wives are taken in about 36 percent of the households and lesser degree of gender discrimination was observed among them. In about 28 percent of male headed households and 34 percent of female headed households, collective decisions by all members in the family are taken. In female headed households children play a dominant role in household resource distribution. In collective decision making households also there is gender imbalance, but the degree is smaller.

Table 11
Decision Makers in Sample Households (Non-food Allocation)

Sl.No.	Decision Maker	MHHs	FHHs
1.	Men only	117 (23.4)	-
2.	Women only	65 (13.0)	328 (65.6)
3.	Jointly by men and women	179 (35.8)	-
4.	All members in the family including children	139 (27.8)	172 (34.4)
Total		500 (100.0)	500 (100.0)

Source: Survey data

Figures in parentheses are percentage to total

The latest trend is that there is bargaining among the members of the households with regard to the allocation of household resources. The Cooperative Bargaining Models of intra- household resource distribution seems to have more applicability to this study. According to this approach "bargaining power" determines the share of resources allocated to an individual within the household. The factors that determine the bargaining power of women within the household are: Women's age, literacy, level of earnings, contribution to the household income, decision making power, control of family assets and social capital (Sundari, 2012). Women largely bargain for a higher / equal share of the household resources towards education, purchase of clothes and jewels. This may be one of the reasons as to why the MPCE of women towards clothing is higher than the MPCE of men. This trend is seen across all expenditure classes and all types of households in both rural and urban areas. In median and higher economic groups, women's share in education is remarkable though not equal due to greater bargaining power of women in these families.

In male headed households the degree of gender inequality in resource sharing is found to be less in those households where women's bargaining power is greater. In female headed households

the degree of gender inequality is less where there is no problem of resource constraint. Gender inequality is of negligible degree in households where collective decisions are made.

CONCLUSION

Based on the empirical evidence, the income pooling hypothesis is rejected. Households do not pool income rather expenditures are determined by bargaining and by each person's role within the household. Greater economic power and autonomy provided by working, accounts for separate bank accounts and separate purses among women. Most women particularly women in poorer households contribute largely to household sustenance and retain some control over their earnings and its disbursement. Women's allocation priorities and savings pattern are different from men. Control over their earnings, enhances women's bargaining power. Women who are income-earners have more power in decision-making than women who are not income-earners. Women are more altruistic and they allocate their share of household resources to the immediate food and health needs of children than the fathers. The results do not reject the unitary nor collective models, while empirical evidence seems to support the bargaining models of intra-household resource allocation. There is no Pareto efficiency in either case. Even in male headed household's collective decision making are emerging.

In short there appears to be evidence of pro-male bias in the distribution of household resources. Another key finding is that there is discrimination not only between sons and daughters but also among the daughters there is discrimination. In poorer households, the eldest daughter is deprived of educational opportunities and is also subject to an early marriage. Thus the birth order of girls determines the household's investment on education. In male headed households gender discrimination is owing to lack of decision making power among women in allocation of resources and in female headed households the gender difference is either due to lack of economic resources or socialisation process. There is an unequal treatment of men and women in poor, resource constrained households. Women are not only the poorest of the poor but also poor among the non-poor in both male and female headed households. Hence it is crucial to reduce gender inequality in the household resource distribution.

In short the study concludes that as the magnitude of the household resources to be bargained over increases, bargaining becomes less important and households can afford to invest equally in all household members. The study suggests that the size of the household income should be enhanced by promoting the education of women and targeting women in poverty reduction and employment generation programmes of the Government. Women should be the main beneficiary of public transfers so that the benefits of these measures would be realised by the whole family. In redistribution of land, house sites etc. joint registration in the name of husband and wife should be encouraged. In all these schemes single women should be given priority. Similarly, institutional credit should be made available to women so that the entire family would benefit.

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