

Determinants of Gender Responsive Spending in Rural Families in Tamil Nadu

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Abstract

A study was conducted among 120 as respondents in Six villages of Madurai district with the objective of analysing the determinants for gender neutral spending in families and to predict their willingness to spend gender neutrally. Ex-post facto research design was employed and the respondents were selected using random sampling procedure. The data was collected using a well-structured interview schedule. The results revealed that among the determinants differential needs of sons/daughters, earning of husband and wife, urge for giving good education, perceived importance of the issue, availability of money for spending were found to be highly influencing the respondents to spend gender neutrally in families. Similarly, Influence on relatives on spending decisions, influence of neighbours on spending decision, social values, spending for health were the determinants which were moderately influencing the gender neutral spending in families. Binary Logistic Regression results revealed that the willingness of a parent improves 18 times if he/she is influenced by differential need of son and daughters. Further, it was found that, if a parent is influenced by urge for giving good education, the odds of his/her willingness to neutrally spend in families would increase by a factor of 17.58 units.

Keywords: Expenditure pattern, Gender neutral spending

Rationale of the Study

There are many factors which influence way the families are spending their earned money towards various aspects. Literature has pointed out there are lot of differences among people belonging to different walks of life & their nature of spending on education, health, recreation etc., The one aspect that social scientist across world trying to decipher is gender discrimination in spending for various essential items like Education & Health in families. The trend in spending gender neutrally varies between developed & developing Countries. Value system which has been perpetuated for a longer time has been playing pivotal role in shaping the mindset of parents in spending for their male & female children. There has been quite a lot studies which tried to unravel the nuances of spending gender responsively in families of India.

The data from India Human Development Survey report 2005 was used by Azam and Kingdon (2011) to analyse the gender bias in spending families in India and the authors found that there was no discernible evidence of families showed gender discrimination among male and female children in terms of Education expenditure upto primary level whereas they found clear difference in spending towards male and female children in families for secondary and higher education. An interesting finding put forth by Burde and Linden (2012) was that the incurring expenditure on transporting girl child to school was a determinant for educating girl child and the study found the enrolment of girl students got increased where the schools are nearby to the home.

In line with this study, another study by Jenson (2012) found that there was correlation between investing on girl child's education and increasing employment opportunities in recent past for the women in Government and Private Institutions. Saha (2013) has argued that due to the sex selective expenditure pattern in families the women in those families could not exhibit their innate potential in many countries. This has been a phenomenon in both rural and urban settings where the Expenditure on Education has been decided in families based on the gender and often it resulted in son is getting a lion share when compared to daughter.

Besides education, another important dimension in which more amount of money is being spent in families is health. There are evidences in literature which supports that there has been gender bias in terms of spending for health. Bharadwaj and Nelson (2012) did a research on health expenditure and found that sons of mothers were 1.8 percent higher in receiving tetanus injection than daughters in families. A similar finding was echoed from the study of Asfaw et al (2010) who analysed data from National Sample Survey found that in families, the parents were spending more on the ailments of sons than their daughters. This discrimination has been such that the families even sold the properties and got loans for treating their sons. This phenomena was more pronounced in poorer families than rich families in India.

Expenditure on food also found to be in favour of male members of the family which was evidenced

from the study of Pitt et al. (1990) who found that boys aged 12 and above used to eat 30 per cent more than girls and the expenditure for the food for boys are more when compared to girls in Thailand. Thomas (1994) found that in families where female members bargained heavily, they were likely to get more resource allocation. Duflo (2000) in his study also concurred with this finding that women who had bargaining power in families were better off in terms of getting due share for them.

The foregoing discussion pointed out clearly that there was abundant literature available which supports gender discrimination in families irrespective of rural or urban on various aspects like education, health and food expenditure. The determinants of the spending pattern and the willingness of family members to engage on gender neutrality in terms of spending on different aspects is missing and this research gap is to be addressed. In order to address this research gap an UGC sponsored project was operated in which one of the following objective was pursued.

1. To find out the determinants of gender responsive spending in rural families of Madurai District in Tamil Nadu
2. To predict the willingness of parents in spending gender neutrally in rural families of Madurai District in Tamil Nadu

Methodology

The study was conducted in Madurai District of Tamil Nadu. Madurai district is one of the oldest district in Tamil Nadu with its diversity and its peculiar rurality. Madurai district, though grew leaps and bounds in facilities kept its rurality with traditional villages and its culture. Hence, in this project which tries to unravel the gender responsive budgeting in rural families the authors of this article chose to stick to Madurai District. In Madurai district, three blocks were selected for the study based on the secondary data collected on selected indicators of sex ratio, Net area sown, Literacy level of women. They were Vadipatti block for better performance in terms of selected indicators, Melur Block for average performance in terms of selected indicators, Sedapatti block for below average performance. The categorization of better, average, below average would be useful in finding out the reasons for the

differential performance and thereby strategizing to keep all blocks on a level playing field in future in Gender Budgeting

Two villages from each of the block will be selected randomly and totally six villages will be selected. In these six villages 20 households will be selected randomly and the total sample size for the study was 120 households. The respondent in this study was the earning member in a family either father or mother. If both were earning, the survey was taken from both the Parents. Care was taken to select the households with both male and female children or son and daughter so that the questions related to gender neutral spending will be asked appropriately. A well structured and pre tested interview schedule was prepared for data collection which consisted of questions on spending pattern and determinants of gender responsive spending in selected families.

The research design used for the study was ‘Ex-post facto design’. In Ex-post Facto design, the research instead of creating a treatment, evaluate the effect of a naturalistically occurring phenomenon after its occurrence. In this process, the causes were earthed out considering sociological and behavioural studies. The cause might be due to the personal and impersonal variables for the resultant behaviour. In the present study, the determinants which influenced the selected rural families to be gender responsive in spending for different items was analysed which has already occurred and the research was not intended to manipulate the incidence of these factors. Hence, the Ex-post facto research design was contemplated to be suitable for the research

Four dimensions were analysed in this study namely budgetary decision making in families, Expenditure pattern of families, determinants of gender responsive spending in families and predicting the willingness for the gender responsive spending in families. The data related to budgetary decision making in families was analysed using simple percentage whereas the data pertaining to Expenditure pattern was converted as share of each expenditure item as percentage to total which was depicted as pie chart. The Determinants of gender responsive budgeting in families was assessed among respondents using three point continuum namely High influence, moderate influence and no influence

which were scores 3, 2 and 1 respectively and the scores were cumulated item wise and percentage was worked out.

The willingness to spend gender neutrally in families was predicted using Binary Logistic Regression procedure. The dependent variable ‘willingness to spend gender neutrally’ which carried the scores of ‘1’ and ‘0’ for willing and unwilling responses which might have been influenced by selected factors/determinants warranted binary logistic regression to be employed. If the procedure of Multiple regression was employed, only the values less than 0 and greater than 1 were predicted which was clearly a problem and hence Logistic Regression procedure was followed wherein, the coefficients are measured on log odds.

Results and Discussion

The data collected as per the methodology set forth were analysed and tabulated and presented below. There are four sub heads of results which are discussed under this section. They are budgetary decision making families, expenditure pattern in families, determinants of gender responsive spending in families and prediction of willingness to spend gender neutrally in families.

Budgetary Decision Making in Families

In most of the families the quarrels or misunderstanding between family members is due to the paucity of funds or the monthly money available for meeting out the growing expenditure. Hence, in this study an attempt was made to analyse the decision taken by respondents on how they went about in making decisions related to expenditure. Data was collected and presented below in table 1.

Table 1: Decision Making in Selected Families related to Budget/Expenditure (n=120)

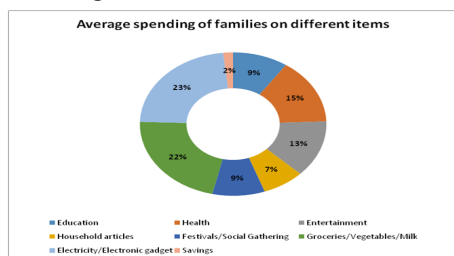
S. No	Pattern of Decision Making	Number	Percent
1.	Husband only	12	10.00
2.	Wife only	30	25.00
3.	Husband and Wife together	62	51.67
4.	Husband, wife and Children together	33	27.50

5.	In consultation with relatives/Friends	16	13.33
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From the above table 1 it could be seen that majority of decisions related to budget were in the category of Husband and wife together (51.67 percent) and Husband, Wife and Children together (27.50 percent). Hence it could be concluded that there was consultation among the members of the family at least between husband and wife when decisions were taken to spend money. It was conspicuous in some families, the decisions about the expenditure was made by wife only (25.00 percent). The husbands in these families told that it was always correct, if the decisions about spending was made by their wives. Further, according to them, the nuances of spending, need based spending is the art which was possessed by their wives. A few respondents told that sometimes, they required the help of the relatives/friends in taking decision on important spending like purchase of house or household articles. In nutshell, from table 1 it could be inferred that there existed consultation/conciliation among members of the family in taking decisions related to budget of a family or the expenditure on different items in a month or in a year

Spending Pattern in Selected Families

The data on spending pattern of selected families of the study was collected, analysed and presented in the pie chart given below



From the above figure, it could be deciphered that the major spending in a calendar year for families was on monthwise purchase of groceries/vegetables/ milk (22.00 percent) and spending on Electricity and Electronic gadgets including cell phones (23.00 percent). It could be known from this data, that the families are giving utmost importance for food related expenditure and an interesting finding was

that more money was being spent on Electronic goods especially cellphones. The families interviewed told that the indispensable part of their life was cellphone. As per their view, the money spent for purchase of cellphone and recharge escalated year after year. Similarly the expenditure due to electricity got increased year after year. Next prominent spending was the spending on “health” (14.20 percent). According to the respondents of the study they had been incurring more expenditure nowadays on health than before due to ever increasing risk of diseases. Further, they argued that the private hospital is the destination for them squeezes money from them.

It is evident from the figure that entertainment in the selected families consumed 12.80 percent of their earning. It is interesting that this is a big figure when compared to other items. The parents in the selected families viewed that without going to cinema or watching televisions, going to places for entertainment their life would be boring. Further, the children used to pester to get them entertained. These were the reasons put forth by respondents for the rationality of spending.

Very much closer to entertainment was the spending on Festivals and Social gatherings which consumed 9.1 percent of the family’s total earnings. This has been a phenomena peculiar for rural Tamil Nadu, where people spend more on festivals/ marriages and other social gatherings. The reason spelt out by them was that their only option to get themselves from the monotonous work is the celebration of festivals. They gave importance to Village temple festival rather than Deepavali/Pongal which are important festivals of Tamils. Moreover the villages in Madurai known for the money which were given as gift in marriages which often runs into crores. They felt it as prestige due to which many families shouldering debt burden for years together.

The selected families used to spend a considerable amount of money in a year towards purchase of household articles (7.30 percent). According to them this has become inevitable as the articles they purchased for house are low in quality when compared to the articles purchased some 30 years back and hence they had to incur recurring expenditure to repair the articles which escalated the expenditure.

The most conspicuous data from the figure was the spending on Education, for which only 9.60 percent of earning was spent which was far below the spending by them on Entertainment, festivals and social gatherings. This is the point to be reckoned with as the age old belief was that education is important for the society whereas the data collected painted a different picture of lower expenditure on education which needs to be improved. The families have to spend on education to build a better family and ultimately a better country in future. Spending on savings was also found to be very less which is a cause of concern as the south Indian population is known for their savings in the past.

In nutshell, the importance given for the selected families on spending on education and health were found to be poor whereas they were giving more importance for spending on food, electronic gadgets, entertainment and festivals/Social gatherings.

Determinants of Gender Responsive Spending in Selected Families

The data pertaining to determinants of gender responsive spending in selected families was collected and tabulated. The respondents were categorised into three categories namely ‘High Influence’, ‘Moderate Influence’ and ‘no influence’ for each item. The data is presented in table 2. given below

Table 2: Determinants of Gender Responsive Spending in Selected Families

S. No	Factors	High Influence		Moderate Influence		No Influence	
		No	Percent	No	Percent	No	Percent
1.	Urgency of the issue	72	60.00	33	27.50	15	12.50
2.	Influence by relatives on Spending decisions	21	17.50	56	46.67	43	35.83
3.	Perceived Importance of the issue for spending	89	74.17	15	12.50	16	13.33
4.	Availability of money for spending	99	82.50	10	8.33	11	9.17
5.	Differential need of son/daughter	115	95.83	5	4.17	0	0.00
6.	Social values	19	15.83	49	40.83	52	43.33
7.	Influence of neighbours on spending Decisions	29	24.17	72	60.00	19	15.83
8.	Influence of previous Experience	0	0.00	10	8.33	110	91.67
9.	Attachment with son/daughter since childhood	11	9.17	34	28.33	45	37.50
10.	Pestering of son/daughter to spend for certain item	5	4.17	52	43.33	63	52.50
11.	Urge for giving good Education	98	81.67	22	18.33	0	0.00
12.	Urge for giving good healthcare	83	69.17	37	30.83	0	0.00
13.	Average monthly income	22	18.33	33	27.50	65	54.17
14.	Number of Earning members in the family	81	67.50	24	20.00	15	12.50
15.	Multiple sources of Income for the family	84	70.00	20	16.67	16	13.33
16.	Earning of both husband and wife in a family	112	93.33	8	6.67	0	0.00
17.	Level of Education of husband and wife in a family	79	65.83	31	25.83	10	8.33

From the table 2 given above, it is clearly seen that the factor ‘differential needs of sons/daughters’ was found to be highly influencing (95.83 percent) the respondents to spend gender neutrally in families. The respondents were of the view that they did not find difference between son or daughter when it comes to their specific needs. For example most of the respondents did tell that female members are to be spent on for the giving birth to children. A parent from Melur block was telling that his son

wanted to be sportsman for which he spend 10000 rupees for provision of all kits and his travel related expenditure. Another parent from Sedapatty told that his daughter wanted to write Civil Services for which he spent 30000 rupees to put her in a coaching centre in Madurai. Hence, from the findings it is clear that parents are very much responsive to the differential needs of their children irrespective of the gender.

Earning of husband and wife in a family was found to be highly influencing (93.33 percent) majority of

respondents of the study. It has become an order in present day society that a family can be run smoothly only when both husband and wife goes to work and earn money for their family. This phenomena has been reflected in the data also. The majority of respondent's view was that if they want to spend gender neutrally in families they need money first. Hence, in order to earn money both the life partners has to go for work. According to them, once they have enough money in hand the differential need of both their sons and daughters could be met. If a son wants a bicycle and daughter wants a cellphone, both of these needs could be met if enough in hand. This was the reason why majority of respondents were of view gender neutral spending depends on earning.

Sequel to this factor, another important associated factor which was found to influence highly the respondents was the availability of money (82.50 percent). Earning followed by availability of money is the logic exhibited in the pattern of data which has been emerged from table 2. There was overwhelming response for this determinant as the availability of cash is the basic for spending without which spending was not possible. According to the majority of respondents, for gender neutral spending first and foremost is earning following by availability of money. Mr. Mani, a resident in Melur block, during the survey told that his daughter wanted to pursue post graduation. Even though he did not have discriminatory thought between his son and daughter, he could not send his daughter due non availability of money at that time.

Gender neutrality in spending was much exhibited among the respondents and they gave a thumbing response for the factor 'urge for giving good education' (81.67 percent). It was clearly seen from their responses during the interview of the author, that the respondents were willing to spend for education at any cost. Gender did not bother them. Son or daughter, it was the education that mattered them a lot as they view education as an asset. It is heartening to note that the parents irrespective of their educational level wanted their kids to study and come up in life. Mr. Mangammal in Vellaripatti, a study village was confident that she could spend anything for her son/daughters education despite the fact she has been employed in MGNREGP,

famously called as 100 days employment scheme of the Government and earned very little money which could be enough for only household expenditure

Another important determinant which was found to highly influence the respondents to spend gender neutrally was the "Perceived Importance of the issue for spending" which was endorsed by 74.17 percentage of respondents. The respondents felt that at the end of the day how important is the issue on hand to spend matters a lot rather than whether it is gender specific. If the issue is really important, the parents in the family told that they will not mind spending. Mr. Meenambal, a respondent from sittampatty, a study village was vociferous that giving dowry was perceived to be important for them for which they sold an ancestral property in order to give dowry for her daughter's marriage. Mr. Mayan of Alanganallur had a different story to tell. He perceived that his son was the first graduate in his family for which he was intended to spend whatever money that was needed for his education. Hence, it depends on perceived importance or perceived attachment that the respondents had on an issue made them to spend gender neutrally.

Multiple sources for income for the family was another determinant of gender neutral spending in families as majority (70.00 percent) responded that they were highly influenced by this factor. Higher earning and availability of money could be possible through multiple sources of income. Instead of one source of income, if the source of income is more there is a possibility of cushioning in expenditure. If one source failed another source will come for the rescue. This was the reason spelt out by majority of the respondents and they were quite optimistic that son and daughter in their families will get their due when there is multiple source of income to cater to their differential needs and aspirations

Urge for giving good health was the next important factor for which the respondents gave endorsement that they were highly influenced (69.17 percent) by this factor. Nowadays the health expenditure is going up and the families have to spend more on healthcare. It is obvious that health is important as perceived by the respondents and most of them felt they will not leave their girl child without giving treatment just for the reason that she is a girl. Gone are the days

that female children were given secondary treatment. This was argument put forth by significant number of respondents of the study.

Number of earning members (67.50 percent) in the family and level of education of both husband and wife (65.83 percent) were the determinants for which majority of the respondents told that they influenced them heavily to spend gender neutral in their families. As pointed out in above discussion that money matters for the spending, if more number of members are earning this will definitely aid the gender neutral spending, according to many respondents of study. Another important observation was that when both the husband and wife were educated it seemed that the gender neutral spending in families could be ensured. Wife, being a women is educated, she knows the difficulty of her daughter and hence she will influence her husband to give the due share to their daughters.

Among the moderately influencing determinants, influence of neighbours on spending decision (60.00%) was an important factor majority of respondents endorsed. The respondents told that sometimes purchase decisions, spending decisions were influenced by neighbours. They told, if a neighbour bought a saree for her daughter, it really influenced the respondents to purchase a similar saree for her daughter. This has had a psychological effect on the respondents. Hence in one way neighbours had been influencing families spend gender neutrally. In other words, without knowing that they were giving due importance for sons and daughters for their differential needs, due to the influence of neighbours they had been gender neutral in spending in families.

The same was the case with influence of relatives (46.67 percent) which moderately influenced the respondents to engage on gender neutral spending. The relatives often influence the family members to spend for property for the son, to expend for daughters marriage was inevitable. Sometimes, the respondents told that the relatives have been favouring only sons or only daughters. For example if it comes to property related issues, the relatives pester the families to give it for son. Similarly, for marriage of daughters, unnecessarily the relatives made the families to spend more on ceremonies. These were the points put forth by respondents.

Another intriguing point was that the pestering of sons/daughters for purchasing an item seemed to moderately influence 43.33 percentage of respondents to spend neutrally in families. The respondents told when their sons or daughters are pestering to get some articles for them, the issue of neutrality come into play. They told they used to weigh the merit of the case instead of favouring anyone and facilitated their kids to purchase whichever is needed. Suppose a cellphone was needed by son and a book was needed by daughter, the respondents told that they will try to struck a balance and the priority goes to purchase of book

Social values (40.80 percent) did influence the families moderately to spend gender neutrally in families. It is a good trend that only moderate influence was exerted by social values. Some fifty years ago the customs, values had an important role to decide the expenditure in favour of sons or daughters. But the point to be reckoned with was that it still had an influence on spending.

Predicting the Willingness of Parents to Spend Gender Neutrally in Families

The last part of the study was to analyse the willingness of parents in families to spend gender neutrally in families using Binary Logistic Regression. For this analysis, the determinants of gender neutral spending which were discussed in foregoing pages were taken. Among the seventeen determinants taken for this study, seven were shortlisted based on their higher influence on gender neutral spending for the analysis of Logistic Regression, the results of which are discussed below

Table 3: Model summary of logistic coefficients

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	46.116	0.364	0.517

Table 3 presents two important estimate namely cox & Snell R² and Nagelkerke R². It is evident that both R² value indicated moderate variance in the dependent variable (Willingness to spend gender neutrally) due to selected independent variables. Among the two measures Nagelkerke R² is preferred, since it achieves maximum value of 1. In this case it could be interpreted that 51 per cent of variance in

willingness to spend gender responsively in families is predicted by selected independent variables

Another measure which is important to be interpreted from logistic regression is classification

table 4, which gives the measure of how well the model performs in its ability to accurately classify cases in to the two categories of the variables willing and unwilling.

Table 4: Classification Table to check the Predictive Ability of the Logistic Model

Observed		Predicted		
		Willingness to spend gender neutrally		Percentage Correct
		Unwilling	Willing	
Willingness to spend gender neutrally	Unwilling	9	9	50.00
	Willing	1	41	97.60
Overall percentage				83.30

a. The cut value is .500

The overall predictive accuracy is 83.30 per cent. The table 4 did classify much better, the willing parents to spend gender neutrally as the model correctly predicted 41/1 or 97.60 per cent of

these cases. Hence the model is going to have good predicting ability. The following table 5 presents the logistic regression coefficients.

Table 5: Logistic Regression Coefficients

Determinants / Predictors	B	S.E.	Wald	df	Sig.	Exp (B)
Earning of both husband and wife	2.562	1.585	2.612	1	.106	12.963
Perceived Importance of the issue	.109	.102	1.140	1	.286	1.116
Availability of money for spending	-.068	.082	.693	1	.405	.934
Differential need of son and daughters	2.927	1.525	3.683	1	.055	18.677**
Urge for giving good education	2.867	1.288	4.956	1	.026	17.583**
Differential need of male and female	.602	.820	.539	1	.463	1.825
Level of Education of husband and wife	.275	.846	.106	1	.745	1.317

In logistic regression, the original model is in terms of the log of the odds ratio, or logit. In logistic model, 'B' coefficients is the effect of 1 unit change is independent variables on the log odds. The Exp(B) column presents the exponentiated value of B. In the present analysis two variables namely 'Differential need of son and daughters' and 'Urge for giving good education' were found to be significant at one percent level of probability.

It could be interpreted that, if a parent is influenced by differential need of son and daughters the odds of his/her willing to neutrally spend in families among son and daughters would increase by a factor of 18.68 units. In other words, the willingness of a parent improves 18 times if he/she is influenced by differential need of son and daughters. Similarly, if a parent is influenced by urge for giving good education, the odds of his/her willingness to neutrally spend in families would increase by a factor of 17.58

units. In other words, the willingness of parent to spend gender neutrally in families improves 17 times if he/she is influenced by the urge for giving good education. It has already been discussed from table 2 that differential need of son and daughters and urge for giving good education influenced the parents to engage on gender neutral spending. Thus their significance in predicting the willingness could be justified.

Conclusion & Recommendations from the Study

A study was conducted among 120 as respondents in Six villages of Madurai district with the objective of analysing the determinants for gender neutral spending in families and to predict their willingness to spend gender neutrally. Ex-post facto research design was employed and the respondents selected using random sampling procedure. The data was collected using a well-structured interview schedule.

It was found from the study that majority of decisions related to budget were in the category of Husband and wife together and Husband, Wife and Children together. There existed consultation/ conciliation among members of the family in taking decisions related to budget of a family or the expenditure on different items in a month or in a year. The major spending in a calendar year for families was on monthwise purchase of groceries/vegetables/ milk and spending on Electricity and Electronic gadgets including cell phones. It was also found that the importance given for the selected families on spending on education and health were found to be poor whereas they were giving more importance for spending on food, electronic gadgets, entertainment and festivals/Social gatherings.

The results revealed that among the determinants differential needs of sons/daughters, earning of husband and wife, urge for giving good education, perceived importance of the issue, availability of money for spending were found to be highly influencing the respondents to spend gender neutrally in families. Similarly, Influence on relatives on spending decisions, influence of neighbours on spending decision, social values, spending for health were the determinants which were moderately influencing the gender neutral spending in families. Binary Logistic Regression results revealed that the willingness of a parent improves 18 times if he/she is influenced by differential need of son and daughters. Further, it was found that, if a parent is influenced by urge for giving good education, the odds of his/ her willingness to neutrally spend in families would increase by a factor of 17.58 units.

The following recommendation could be drawn from the findings of the study.

1. The study found that the availability of money is the major determinant for the gender neutral spending in families followed by earning of both the husband and wife. Hence, the Central and State Governments should concentrate on creating employment opportunities and entrepreneurial avenues to improve the livelihood and income status of rural people
2. The study further found that there was no discrimination in spending for different purposes for women and men in rural selected families.

- This should go hand in hand to the welfare programme which should be gender neutral. The Governments should ensure all the development programmes should be gender sensitive and address the differential needs of male and female
3. The survey has made the respondents to pose a question to themselves that whether they were spending to sons and daughters equally. They never knew about this concept before. Hence, a Gender Cell may be created in Block offices, where awareness about gender responsive spending should be promoted.

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