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REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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INCIDENCE OF POVERTY AND INTRAHOUSEHOLD ALLOCATION OF RESOURCES: A GENDER ANALYSIS

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ABSTRACT

Women poverty is shaped by the interaction between gender, class, ethnicity and religion and by unequal relations in the international economy. Women experience poverty differently due to gender inequalities in entitlements and responsibilities. The causes of the persistent inequality between men and women are only practically understood. In recent years attention has focused on inequalities in the allocation of resources at the household level, as seen in the higher share of boys in education, health, and food expenditures comparison with that of girls. The decision making process within household is complex and influenced by social and cultural norm, market opportunities and institutional factors. There is considerable proof that the intrahousehold allocation of resources is a key factor in determining the levels of schooling, health and nutrition among household members. This micro level study of gender and poverty is based on relative poverty approach by using expenditure method. The present research aims to analyse the severity of poverty and study the intra household allocation of resources on food and non-food items (MPCE) among male and female-headed households and in rural and urban regions. In this study decision making power of women are taken as one of the most important variable to cover household environmental factors. The empirical findings of the study suggest that women poverty and inequality is mainly due to their educational level, women's contribution to the total household income and their assets holding status.

KEYWORDS

Decision making Power, Intrahousehold Allocation of Resources, Poverty and Women, Female Headed Households.

I. INTRODUCTION

Most development policies focus on improving the well-being of individuals. But the welfare of an individual is, in large part, based on complex interactions with that of individual's family or household. The processes by which resources are allocated among individuals is commonly referred to as "intrahousehold resource allocation" is the main focus of this study. It examines the main complex factors that influence decisions made by households about how they spend the resources. It shows that a more complete understanding of intrahousehold behaviour can increase the likelihood that policies will reach the people they are intended to affect-leading to better policies in areas such as food production, consumption, nutrition and natural resource management (Deaton, 1997:223).

II. REVIEW OF LITERATURE

Severities of women poverty were addressed by the researchers are presented on the order of international, national, state and district level. The related literatures are discussed on the basis of women and poverty in female headed households and within the household of male headed households.

A. WOMEN AND POVERTY IN FEMALE HEADED HOUSEHOLD

Most of the researches in poverty measures are based on the micro and macro level techniques. The micro level studies aim at the individual or household level estimation of poverty. The micro level method is a choice of the individual welfare measure. The per capita consumption or income for the basic measure of individual welfare. The striking features of the incidence of female headed households in many countries is that it is disproportionately over represented among the poor. This is generally true both for developed as well as developing countries (Folbre N, 1991). In US the poverty rate among female headed households in 1983 was three to four times of the rate for two parents household, and female headed households were much more likely to be poorer than aged and disabled families. In a number of Latin American countries, such as Brazil, Peru, Costa Rica and Chile the proportion of female headed households who are poor ranged from 25 percent to 40 percent, far higher than the poverty rates for other households. Similar results can be found in Kenya, Nairobi and Malwai. In Asia, scattered evidence also shows a discouraging picture of poverty between female headed households. A research work carried out by Meena Patel (1998) analyzes the interplay of gender and poverty in rural Asia. The study concludes that in rural Asia women are worse off than men in terms of various elements of well-being.

Unnithan Kumar (1997) work is about Girasia Women's Poverty, Vulnerability and Powerlessness. He identified their deprivation was not just a pattern of poverty or the lack of income subject to access to service and resources. Meenakshi, Ranjan, Souvick Gupta (2000), study computes poverty rates for scheduled caste, schedule tribe and female-headed households. Their findings indicate that poverty rates are uniformly higher for the SC and ST communities, irrespectively of deprivation measure used. Subhashish Gangopathya and William Wadhwa (2003), investigated whether female headed households (FHHs) in India are more vulnerable to poverty compared to male headed households (MHHs) and how much of this difference could be explained by female education and land holding. Further, Tripathy and Mishra (2005), work attempts to study the extent and causes of disadvantages of female-headed households compared to male headed households in relation to resource access in rural Orissa, They concluded that education is the results of decision made in the household, this suggests a gender disadvantage that is perpetuated within the household. A survey conducted in Kerala, India suggested that female headed households constituted 54 percent of the 'poorest of the poor', whereas the destitute rate for the whole was only 16 percent. Another study conducted in Orissa, India suggested that the poverty and female headship are strongly linked in the rural areas. Further it also suggested that the socio economic status of male headed households and female headed households in terms of usage of resources, well being of children measured in terms of health and education indicators are found to be lopsided negatively towards the female headed households (Panda, 1997). Cavery and Sudha (2000), found that gender- poverty nexus among female domestic servants in Salem. They identified that women's poverty is due to lack of skills, heavy physical work of different types, long hours of work with minimum wages and lack of job security in the informal sector. It is also observed in a number of studies that female headed households have been increasing in rural and urban areas. The literature also argues that these households are more likely to be poor, at any point of time, compared to the male headed households. A study indicated that female heads are at a disadvantage because they have low wages, vulnerable due to child care demands and lack of access to resources. Further, female headed households with dependent children experience the worst afflictions of poverty and they are the poorest (Finne, 2001).

B. WOMEN AND POVERTY IN INTRAHOUSHOD ALLOCATION OF RESOURCES

Anne and Angus (2002), study is about consumption, health, gender and poverty. The aim of their study is to link family expenditure patterns to the gender composition of the household, something they illustrate using data from India and South Africa. They concluded that the different aspects of well-being, income, educational, and health are not distributed independently among males and females. Those who are income-deprived are typically more likely to be deprived in terms of health and education. Rahman (2002), economic studies on intrahousehold inequality in food distribution typically focus on an individual's total calorie intake in rural Banguladesh. He finds strong evidence of intrahousehold inequality in all income groups, where adult women tend to be in the most disadvantaged position within the household. He proves that wife has a strong role in bargaining power in intra household food distribution. Miller (1997), study is about the social class, gender and intra household food allocation to children in South Asia. Women and girls in poor households experience poverty more intensely than men and boys within the same households. This is because of intra-household inequalities in access to food, health care, education and the rest. A

study carried out amongst 161 households in Dindigul district, Tami Nadu, India indicates that gender differentials in access to food prevailed in 60 per cent of the households. Gender disparities were also prevalent in access to primary health care and primary education, but to a less extent.

HIGHLIGHTS OF THE OVERALL STUDIES

1. In most of the developing countries, where females are constantly worse-off the studies suggest that cultural and institutional factors may be responsible for higher poverty among women in these countries.
2. Women are severely disadvantaged in their opportunities to participate in economic activities due to their lack of access to land and other productive resources.
3. Women's deprivation was not just pattern of poverty or the lack of income consumables and wealth but also one of vulnerability and exposure to the vagaries of the weather, ill health, lack of sustained nutrition, lack of skills, heavy physical work, long households of work with minimum wages, lack of job security malnutrition and being subject to increasing market costs.
4. Poverty among female headed households is larger than the male headed households. Poverty indices for different households' types, however, are quite sensitive to the level of economics of scale that is households, headed by widows, widow or divorces or separate women living with unmarried children.
5. Women are discriminated within the household in different aspects of well-being - income, educational and health is not distributed equally between men and women.
6. In India, community wise inequality is larger. Among these different communities schedule caste and schedule tribes (SC/ST) live in vulnerable situation. Particularly women in these communities are poorest among the poor, because they are illiterate and depend on informal sector.

III. OBJECTIVES

✓ To measure the incidence of poverty among the male and female headed households in both rural and urban areas;
✓ To study the distribution pattern of Monthly Per capita Consumption Expenditure (MPCE) among male and female members in male and female headed households in rural and urban sectors;
✓ To assess age wise inequality in intrahousehold allocation of resources among males and females in the age groups of 5-14, 15-45, 46-60, 60+ in rural and urban and in male and female headed households;
✓ To identify the factors underlying gender inequality in intrahousehold allocation of resources.

IV. METHODOLOGY

The study is confined to the respondents selected from the Sathyamangalam taluk of Erode district of Tamil Nadu State. The sample selection of this study aims to cover at proportionately (i.e. 50 percent of male and 50 percent of female headed households) in both rural and urban areas. The areas were randomly selected and respondents were purposively selected so that the total sample consisted of about 400 households- 200 from rural and 200 from urban areas. The primary data presented in the study relates to the period 2004-05.

TOOLS

1. Construction of Poverty Line

Poverty line in this study is measured in terms of Monthly Per Capita Consumption Expenditure (MPCE). This is a better criterion than income as it measures the ability of an individual to purchase a basket of goods containing the minimum quantity of calories and non food goods. In this study consumer expenditure is measured as the total of the monetary value of consumption of various groups of items, namely (i) food and non food items. For a household, it is estimated as - total consumer expenditure divided by its size and expressed as per month on 30 days recall basis.

Planning commission has estimated poverty line for Tamil Nadu State as (1999-2000).

Rural Tamil Nadu : Rs. 307.04 (MPCE)
Urban Tamil Nadu : Rs. 475.60 (MPCE)

As the data collected for this study relates to the period 2004-05 adjustments were made in the MPCE to incorporate the price changes over the period. Consumer price index for Tamil Nadu was used to determine the cut off MPCE for the period 2004-05.

Consumer price index for Tamil Nadu State for the period 2004-05.

Rural Agricultural workers : Rs. 347.17
Urban Industrial workers : Rs. 501.00

Based on this, the estimated poverty line for 2004-05.

Rural Tamil Nadu : Rs.354/-
Urban Tamil Nadu : Rs.576/-

2. Lorenz curve and Gini Coefficient Ratio

The simplest measure of inequality are the Lorenz curve and the gini coefficient. Mostly it is used to measure the income inequality. In this study it is used to measure inequality in expenditure allocation among household members instead of income. Along the horizontal axis the number of expenditure recipients is measured and along the vertical axis expenditure (in Rs.) are measured cumulatively. Both expenditure and expenditure recipients are expressed in percentage terms. A perfectly equal distribution of income would therefore be represented by the diagonal. In the diagonal the curved line traces out the degree of income inequality. In this it measures expenditure inequality. The difference between Lorenz curve and the line of equality is measured with the help of gini coefficient ratio; this method is followed to measure intrahousehold inequality for different age groups between both male and female. This age wise mapping helps to measure the inequality in the intrahousehold allocation of resources and nature of discrimination.

3. Regression

A multiple regression analysis is used in order to identify the factors contributing towards gender inequality in the intrahousehold allocation of resources (MPCE). The equation is given below:

$Y = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9$ ----------------(1)

Y = Proportionate share of MPCE of women to total MPCE of the household in both rural and urban areas
X_2 = caste
X_3 = women's age
X_4 = educational level of women
X_5 = nature of women's occupation – formal / informal sector
X_6 = women's contribution to the household income
X_7 = decision making power of women
X_8 = assets holding status of women
X_9 = dowry brought by women

The above variables are taken to find out which factor influences resource allocation within the household in rural and urban male and female-headed households separately. The nature of inequality differs in rural as well as urban male and female-headed households.

ANALYSIS AND INTERPRETATION OF THE DATA

1. SOCIO-ECONOMIC PROFILE OF THE RESPONDENT

In both rural and urban areas the dominant age group of the sample household head belongs to the age group of 31-50 years. All rural and urban male and female-headed households surveyed majority of them were Hindus. About 32 percent of them belong to Scheduled Caste community. In both rural (62 percent)

and urban areas (51 percent) majority of the female headed households were widows. The incidence of nuclear family structure was found more among the rural than urban households. The average household size worked out to be 4.5 in RMHHs, 3.6 in RFHHs, 4.3 in UMHHs and 2.9 in UFHHs. In RFHHs the dependency ratio (0.64) was more than RMHHs (0.45) whereas the dependency ratio was more or less same for UFHHs (0.50) and UMHHs (0.53). The incidence of never been to school was found to be larger among female headed households in both rural and urban areas. Due to drought in the rural study area, most of the small and marginal farmers have become agricultural labourers and other casual labourers. Larger male –female wage difference was found in agricultural and non-agricultural sector. Male / Female earning difference in the formal sector was lower than male /female earning difference in the informal sector. However urban women's earning in the formal sector was higher than that of not only rural women in the formal sector , but was also found to exceed the earnings of men in both rural and urban informal sectors. The majority of the rural female heads was working as casual labourers and their average annual earning was Rs.13988/-, which was lower than the earnings of rural male household heads (Rs.22149/-). The same trend was observed in urban areas where the earnings of male household heads (Rs.26267/-) was much higher than the earnings of urban female household heads (Rs.18636/-). Another trend observed was that in formal sector the annual earnings of RMHHs (Rs.68,460/) was greater than the earnings of RFHHs (Rs.64,142) but the difference is not significant statistically. The similar trend was observed among the urban households where the formal sector earnings of UMHHs (Rs.77,020) exceeded that of FHHs (Rs. 67,698) and the male / female earning difference for urban areas is statistically significant at 5 percent level. In the case of UFHHs, it was seen that nearly one third of the households have borrowed for consumption;. Both in rural and urban areas money lenders were the main source of borrowing followed by employers. In rural areas the main asset holding consists of agricultural land, followed by live stock and in urban areas the main asset consists of house and jewels. There is male / female difference in the average size of land holding – the average size of holding was larger for men than women.

2. INCIDENCE OF POVERTY: A STUDY OF RURAL/URBAN AND MALE/FEMALE HEADED HOUSEHOLDS

In order to assess the incidence of poverty among the sample of rural and urban households and between male and female headed households the NSS survey model of household consumer expenditure is used. The NSS survey generates, first and foremost indicators of human living standards called Monthly Per capita Consumption Expenditure (MPCE).

On the basis of the cut off poverty line MPCE, it was found that 26 percent of urban households and 38 percent of rural households were below poverty line (BPL). The incidence of poverty seemed to be larger among the rural households (Refer Table 1).

TABLE 1: INCIDENCE OF POVERTY AMONG RURAL AND URBAN HOUSEHOLDS

No.of Households	Rural			Urban		
	RMHHs	RFHHs	Total	UMHHs	UFHHs	Total
APL	71	53	124 (62)	81	67	148 (74)
BPL	29	47	76 (38)	19	33	52 (26)
Total	100	100	200	100	100	200

Source: Primary Survey, *Figures in brackets shows percentage to total

APL – above poverty line, BPL – below poverty line

Thus it is seen that

- ✓ About 47 percent of female-headed households and 29 percent of male-headed households in rural areas were below poverty line. Nearly 33 percent of UFHHs and 19 percent of UMHHs were found below poverty line. Though overall 38 percent of rural households 26 percent of households were below poverty line, the incidence of poverty was larger in rural than urban areas.
- ✓ Poverty was noted to be experienced largely by female-headed households than male-headed households in both rural and urban areas. Nearly 47 percent of RFHHs and 33 percent of UFHHs i.e. around 60 percent were below poverty line. The sample data confirms that the incidence of poverty is larger among female headed households than among male headed households. In both male-headed households and female-headed households more females than males experience greater poverty. This trend was noticed in both rural and urban sectors. Table 2 presents the incidence of poverty among the members of the household in rural and urban male and female headed households.

TABLE 2: INCIDENCE OF POVERTY AMONG HOUSEHOLD MEMBERS BETWEEN MALE AND FEMALE HEADED HOUSEHOLDS: RURAL AND URBAN SECTORS

Households	Rural					
	RMHHs			RFHHs		
	No. of Males	No. of females	Total	No. of Males	No of Females	Total
BPL	27 (13.08)	56 (27.59)	84 (20.14)	36 (31.31)	93 (41.70)	129 (38.05)
APL	187 (86.92)	147 (72.41)	333 (79.86)	80 (68.97)	130 (58.30)	210 (61.95)
Total	214 (100)	203 (100)	417 (100)	116 (100)	223 (100)	339 (100)
UMHHs				UFHHs		
BPL	32 (16.49)	46 (23.96)	78 (20.21)	22 (23.91)	67 (37.43)	89 (32.84)
APL	162 (83.51)	146 (76.04)	308 (79.79)	70 (76.09)	112 (62.57)	182 (67.16)
Total	194 (100)	192 (100)	386 (100)	92 (100)	179 (100)	271 (100)

Source: Primary Survey, APL – Above Poverty Line, BPL – Below Poverty Line.

* Figures in brackets shows percentage to total

From table 2 it is inferred that, out of 100 RMHHs surveyed, 214 were males and 203 were females. Among the males, 13 percent were below poverty line (BPL) and among females about 28 percent were BPL. The trend noticed in RFHHs was that out of 100 households surveyed, 116 were males and 223 were females. Among males 31 percent of them were BPL and among females, 42 percent of them were under poverty line as per their monthly per capita consumption expenditure.

Among the males in the UMHHs, 16 percent of them were below poverty line and among females 24 percent were under poverty line. In UFHHs surveyed, 24 percent of males and 37 percent of females were found to live BPL. In short, while nearly 29 percent of males and 51 percent of females in male headed households experience poverty, 54 percent of males and 78 percent of females in female headed households were below poverty line, which indicates that not only more females in both male headed households and female headed households were below poverty line, but more males in female headed households than in male headed households were below poverty line.

REASONS FOR WOMEN'S POVERTY IN RURAL AREA URBAN AREA

The largest share of MPCE of women in RMHHs goes to food expenditure and the expenditure on non food items such as education, health, clothes and footwear, leisure (i.e. entertainment) were very low. Therefore they come under poverty trap and belong to the lower middle class. In RMHHs the incidence of illiteracy was higher among women. Nearly 31 percent of them were illiterate and only 29 percent of them have completed primary level education.

❖ In RMHHs, majority of women were not the decision makers, hence the resources were not equally distributed.

❖ The monthly earnings of women were very low, as nearly 41 percent of them were illiterate and were found largely in unskilled works and mostly dependent on casual works (particularly agricultural works).

❖ About three-fourth of female heads depended on agriculture for livelihood. The agricultural work in the study area was seasonal depending largely on monsoon.

❖ Women belonging to the age group of 46 and above did not give much importance to personal care.

❖ In the middle class families, women sacrifice their personal expenditure for the well being of other members in the family.

❖ The assets holding status of rural households seemed to be better than urban households. While all the RMHHs and RFHHs were in possession of some kind of assets, about 34 percent of UMHHs and 28 percent of UFHHs were assetless.

❖ Economically productive age group is less in urban male and female headed households.

❖ Besides economic factors, socio-cultural factors also contribute towards the poverty of rural women. About one-third of rural female headed households belong to SC community, (which is the lowest in the caste hierarchy) that experience greater poverty, illiteracy and are largely concentrated in unskilled work of agricultural wage labour. About 21 percent of RMHHs and 30 percent of RFHHs belong to SC community. The preferential treatment shown towards men also accounts for greater proportion of women to fall below poverty line.

3. INEQUALITY IN THE DISTRIBUTION OF MPCE BETWEEN MALE AND FEMALE IN THE SAMPLE RURAL AND URBAN HOUSEHOLDS

The state of deprivation, which is the essence of poverty, easily conjures up an image of helplessness, of people who are failing in the universal human urge to live in dignity and are a burden to themselves and to others. This need not necessarily suggest that the blame for themselves, in the sense that they are primarily responsible for their dismal fate (Breman, 2003:194).

Men and women family life cycle is different. Like wise, men and women fit differently into the economy and respond to incentives and disincentives. The inequality in the allocation of MPCE occurs at different age groups between male and female due to the difference in their need and social structure. It is noticed that the inequality occurs among different expenditure class of the household. The total population of the male-headed households and female-headed households was distributed based on their MPCE among different consumption expenditure class.

DISTRIBUTION OF HOUSEHOLDS AND PERSONS BY AGE AND MPCE: SECTOR-WISE AND HOUSEHOLD WISE COMPARISONS

The incidence of poverty is calculated among the sample households, on the basis of MPCE among different expenditure class and also on the basis of age groups of 5-14, 15-45, 46-60 and 61+.

MPCE Class: The MPCE classes are normally revised during quinquennial rounds of Consumer Expenditure. Usually, 12 MPCE classes are formed from a table giving estimated cumulative percentage frequency distribution of persons by MPCE for each sector separately. These classes correspond broadly to 5%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 95% and 100% of population. For analytical purpose the MPCE classes from the NSS survey were clubbed into four groups. The details are as follows:

Expenditure class	MPCE (in Rs) Rural	MPCE(in Rs.) Urban
Poor class	0-354	0-576
Lower Middle Class	354-525	576-1120
Upper Middle Class	525-950	1120-1500
Upper Class	950+	1500+

On the basis of this expenditure class, sex wise and age wise the intrahousehold allocation of resources is discussed for male and female-headed households.

AGE-WISE INEQUALITY IN THE DISTRIBUTION OF MPCE BETWEEN MALE AND FEMALE IN RMHHs:

Data pertaining to monthly per capita expenditure of male and female among different age groups of male headed and female headed households of rural and urban have been presented in the following tables.

Table 3 indicates age-wise inequality in the distribution of MPCE between male and female in RMHHs. The age groups of 5-14, 15-45, 46-60 and 61 and above. The gini coefficient ratio shows the degree of gender inequality between male and female of different age groups

TABLE 3: DISTRIBUTION OF MPCE AMONG MALE AND FEMALE MEMBERS OF RMHHs

Expenditure Class	5-14		15-45		46-60		61+		Total	
	M	F	M	F	M	F	M	F	M	F
Poor	7	4	13	24	6	19	1	9	27	56
	(15.2)	(10.9)	(12.1)	(20.8)	(11.9)	(52.8)	(11.1)	(60)	(12.5)	(27.5)
Lower Middle class	5	13	17	59	9	10	-	3	31	85
	(10.9)	(35.1)	(15.7)	(51.3)	(17.7)	(28.8)	-	(20)	(14.5)	(41.9)
Upper middle class	23	11	46	14	21	3	7	1	97	29
	(50)	(29.7)	(42.6)	(12.2)	(41.8)	(8.3)	(66.7)	(6.7)	(45.3)	(14.3)
Upper class	11	9	32	18	15	4	1	2	59	33
	(23.9)	(24.3)	(29.6)	(15.7)	(29.4)	(11.1)	(22.2)	(13.3)	(27.7)	(16.3)
Total	46	37	108	115	51	36	9	15	214	203
	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Gini coefficient	0.189	0.222	0.181	0.210	0.178	0.211	0.185	0.214		

Source: Primary Survey,

* Figures in brackets shows percentage to total

From table 3, the gini coefficient ratio shows that the inequality in the distribution of MPCE among females were more than males(Refer fig. 3). This is mainly due to the fact that majority of the women were under BPL and lower middle class that is 27 and 42 percent respectively. Of this more than half of them were belong to the age group of 15 to 45. In all the age groups females were discriminated in the allocation of resources towards MPCE. Proportion of females under poverty line was greater in the age group of 46-60 and 61+, whereas for males it was larger in the age group of 61+. The reason may be that as age increases expenditure on food and non food items such as clothes, footwear, entertainment etc declines. However expenditure on health may increase due to ageing.

It is important to note here that girls in the age group of 5-14 were less in poverty compared with other age groups but it is larger than the boys for the same age group. Majority of the males (i.e. 50 percent) fall under upper middle class expenditure group whereas majority of the females (35 percent) belong to lower middle class.

The gender inequality in the distribution of MPCE, is measured by using gini coefficient. The observed gini coefficient (it is calculated by taking age wise number of persons and their cumulative frequency percentage of MPCE among males and females in rural male headed households.) shows that inequality existed both among males and among females, but the inequality among females was larger than among males.

Despite more than five decades of development, women in India are the deprived section of the society. Whatever be the development process introduced by the government still women are eluded as a category, in some ways development process have enhanced male domination over women and added to their

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deprivation. The MPCE is the most significant indicator of economic status and the living conditions of household members or a group of households. Consumption expenditure reflects which goods and how much amount of them being consumed by the household members.

TABLE 4: AGE-WISE INEQUALITY IN THE DISTRIBUTION OF MPCE AMONG MALE AND FEMALE MEMBERS OF RFHHs

Expenditure Class	5-14		15-45		46-60		61+		Total	
	M	F	M	F	M	F	M	F	M	F
Poor	19 (43.2)	21 (51.2)	12 (21.4)	42 (34.8)	-	17 (42.7)	5 (31.3)	13 (56.5)	36 (31)	93 (41.7)
Lower Middle class	6 (13.6)	13 (31.7)	8 (14.3)	47 (38.8)	-	12 (31.6)	4 (25)	6 (26.1)	18 (15.5)	78 (35)
Upper middle class	8 (18.2)	5 (12.2)	33 (58.9)	23 (19)	-	6 (18.4)	7 (43.7)	4 (17.4)	48 (41.4)	37 (16.6)
Upper lass	11 (25)	2 (4.9)	3 (5.4)	9 (7.4)	-	2 (5.3)	0 -	0 -	14 (12.7)	14 (5.8)
Total	44 (100)	41 (100)	56 (100)	121 (100)	-	38 (100)	16 (100)	23 (100)	116 (100)	223 (100)
Gini coefficient ratio	0.205	0.345	0.311	0.261	-	0.377	0.165	0.205		

Source: Primary Survey.

Figures in brackets shows percentage to total

It is observed from table 4 the majority of males and females were belong to the age group of 15-45 i.e. 56 and 121. Out of this nearly 60 percent of males were in upper class and two-third of females were found in poor and lower middle class expenditure group. Therefore gini coefficient among male (0.311) is greater than female (Refer fig.4). Overall in RFHHs it is seen that about 31 percent of males and 42 percent of females live BPL. While 41 percent of males belong to upper middle class, 35 percent of females fall under lower middle class.

TABLE 5: AGE-WISE INEQUALITY IN THE DISTRIBUTION OF MPCE AMONG MALES AND FEMALE IN UMHHs

Expenditure Class	5-14		15-45		46-60		61+		Total	
	M	F	M	F	M	F	M	F	M	F
Poor	11 (25.6)	9 (28.1)	12 (11.3)	17 (14.1)	4 (12.5)	12 (57.1)	5 (38.5)	8 (44.4)	32 (16.5)	46 (24)
Lower Middle class	4 (9.3)	13 (40.6)	16 (15.1)	36 (29.8)	7 (21.9)	8 (38.1)	7 (53.8)	7 (38.9)	34 (17.5)	63 (32.8)
Upper middle class	16 (37.2)	6 (18.8)	47 (44.3)	54 (44.6)	16 (50)	1 (4.8)	0	3 (16.7)	79 (40.7)	61 (31.8)
Upper class	12 (27.9)	4 (12)	31 (29.3)	14 (11.5)	5 (15.6)	0 -	1 (7.7)	0 -	49 (25.3)	18 (9.4)
Total	43 (100)	32 (100)	106 (100)	121 (100)	32 (100)	21 (100)	13 (100)	18 (100)	194 (100)	192 (100)
Gini coefficient ratio	0.208	0.381	0.151	0.190	0.176	0.168	0.184	0.196		

Source: Primary Survey

* Figures in brackets shows percentage to total

As per the distribution of MPCE, in UMHHs, majority of males i.e. 41 percent were in upper middle class. Data pertaining to this, majority of males fall in the age group of 15-45 (47 percent). In the case of females, it was seen that about 64 percent of them were positioned in LMC and UMC. It is observed from above table, about 24 percent of females and nearly 17 percent of males were belong to the age group of 46- 60 and 61+. Based on table 5, gini coefficient reveals that the inequality among females was larger than among the males particularly in the age group of 5-14 and 15 -45 (Refer fig.5).

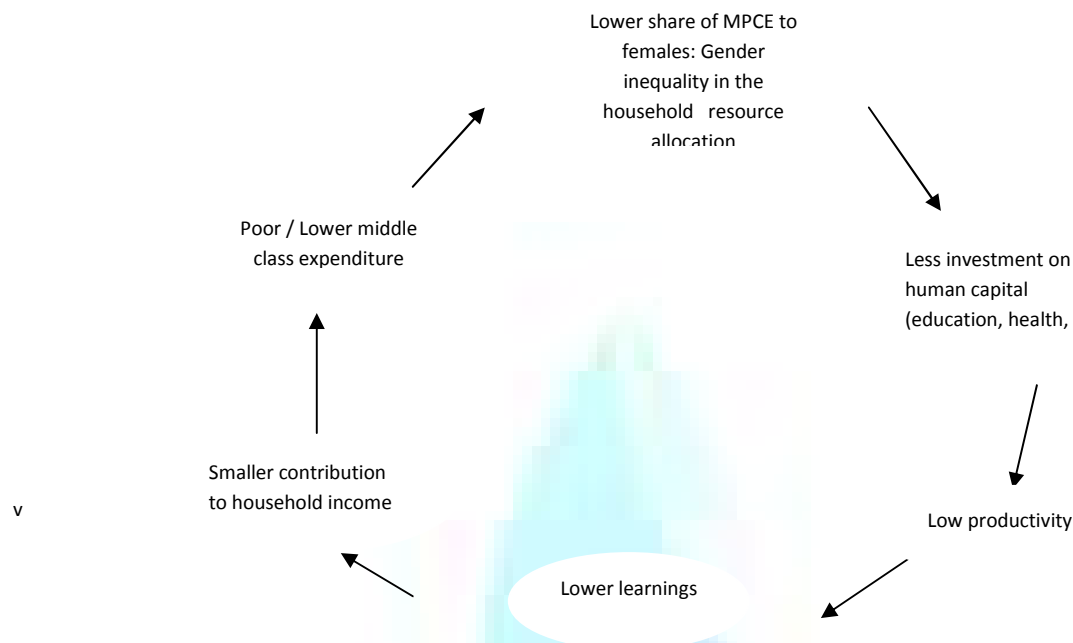**TABLE 6: AGE -WISE INEQUALITY IN THE DISTRIBUTION OF MPCE AMONG MALE AND FEMALE IN UFHHs**

Expenditure Class	5-14		15-45		46-60		61+		Total	
	M	F	M	F	M	F	M	F	M	F
Poor	8 (30.8)	9 (29..3)	12 (20.3)	29 (31.9)	-	21 (47.7)	2 (28.6)	8 (61.5)	22 (23.9)	67 (37.4)
Lower Middle class	13 (50)	11 (35.5)	14 (23.7)	37 (40.6)	-	17 (38.6)	4 (57.1)	3 (23.1)	31 (33.7)	68 (38)
Upper middle class	3 (11.5)	8 (25.8)	20 (33.9)	18 (19.8)	-	2 (4.6)	1 (14.3)	2 (15.4)	24 (26.1)	30 (16.8)
Upper class	2 (7.7)	3 (9.7)	13 (22.1)	7 (7.7)	-	4 (9.1)	0 -	0 -	15 (6.3)	14 (7.8)
Total	26 (100)	31 (100)	59 (100)	91 (100)	-	44 (100)	7 (100)	13 (100)	92 (100)	179 (100)
Gini coefficient ratio	0.193	0.159	0.253	0.225	-	0.306	0.146	0.187		

Source: Primary Survey

* Figures in brackets shows percentage to total

From table 6 it s observed that, majority of males UFHHs were in the lower middle expenditure class (34 percent). This is mainly covered by the age group of 5-14 and 15-45. In the case of females in UFHHs, majority of them were found in lower expenditure class (38 percent) and poor expenditure class (37 percent). Of this majority of them belong to the age group of 15-45 and their average MPCE ranges up to Rs.575 in poor expenditure class and Rs.575 to Rs.848 in lower middle expenditure class.Table 6 reveals that, gini coefficient reveals that the inequality among females was larger than among the males particularly in the age group of 15-45 and 45-60(Refer fig.6).

None of the sample households exhibited the extremes of either perfect gender equality or perfect gender inequality in the allocation of household resources. However in all the expenditure classes and in all the age groups in both rural and urban and in male and female-headed households, the inequality in the allocation of resources towards MPCE existed. However there were variations. The inequality among women seemed to be larger than among men as per the appropriate gini coefficient ratio for each group other than 5-14. Poor allocation of MPCE to women, pushes majority of them into poor and lower middle expenditure classes. The vicious cycle of gender inequality in the allocation of household resources perpetuates as shown below.

Lower share of MPCE to females: Gender inequality in the household resource allocation

Poor / Lower middle class expenditure

Less investment on human capital (education, health,

Smaller contribution to household income

Low productivity

v

Lower learnings

Majority of women are positioned in poor and lower middle expenditure groups due to gender inequality in the distribution of household resources. Women receive less towards food and non food expenditure than men within the family. This results in poor investment of women on human capital formation like education, health, clothes and foot wear, etc. Low investment of women on education and skill formation affects their productivity and earnings in labour market. They are largely concentrated in unskilled and low paid works. Hence their contribution to the common pool is smaller than men. Lesser contribution weakens the bargaining power of women at home and also marginalizes their role in household decision making. The vicious cycle of gender inequity perpetuates. The following empirical result discusses in detail the areas of discrimination faced by women in intrahousehold resource allocation.

4. FACTORS UNDERLYING GENDER INEQUALITY IN INTRA-HOUSEHOLD ALLOCATION OF RESOURCES
The following factors are underlying gender inequality in intrahousehold allocation of resources.

CASTE
Women have class and caste identities, not just gender identities. Infact, gender as a phenomenon hardly ever appears in a pure form. It is almost always alloyed with caste, class and religious factors. In matters where there is a clash between gender and caste or class, we need not expect women to align themselves their caste or class loyalties (Stern, 2003: 50). In the allocation of resources the caste plays an important role particularly in rural areas. It was observed from the survey that in rural male-headed household's women's share to household investment is larger but they (women) could not take decision without prior permission of their husband. Women's contribution to the common pool was more than men. Men gave first preference to their personal needs like alcohol, tobacco, gambling, personal savings and other activities. This kind of male domination was seen largely among the scheduled caste, backward and most backward communities. Hence a positive association is expected between caste and gender equity in resource allocation. In other words higher the women's caste in the caste hierarchy, lesser the gender discrimination in resource sharing at home and greater the proportion shares of women in household resources.

AGE
It is one to the vital factors contributing to the intrahousehold allocation of resources. A positive correlation is expected between age and women's share of household resources that is, higher the age greater the proportionate share of women in the household resources.

FEMALE LITERACY
Higher the female literacy, greater would be women's share of household resources. Hence we can assume a direct correlation between female literacy and gender equality in household resource sharing.

NATURE OF WOMEN'S OCCUPATION
Women's employment and the nature of employment they are engaged with also determines the share of women in intra-household resource distribution. Women employed in the formal sector earn more than their counterparts in the informal sector, so we can expect a positive correlation between the nature of employment in which they are engaged and their proportionate share of household resources.

WOMEN'S CONTRIBUTION TO TOTAL HOUSEHOLD INCOME
Women's contribution to the common pool is another important factor determining the intrahousehold allocation of resources. Women's share to total household income depends upon the earnings of women, which in turn depends on their nature of occupation. The disadvantages linked to limited household labour supply are exacerbated by gender segmentation in labour markets and the inferior kinds of jobs which women obtain, especially those with children and their status in the resource allocation. As 97 percent of women heads in rural (out of this 67 percent are casual labourers) and 92 percent (out of this 51 percent are casual labourers) of women heads in urban were working in informal sector, a perfect positive correlation is expected in both rural and urban areas between women's contribution to household income and their proportionate share in intrahousehold resource distribution.

DECISION MAKING POWER
Decision making is an important area for the dynamics of 'power' attached with it. One who decides about what, where and how the financial resources have to be assimilated, compounded and distributed, enjoy greater power than others in the family. Bargaining power induces the decision making power of women. Bargaining power of women is important both at worksite and distribution of resources with in the household to obtain higher levels of status.
This study aims to find out the women's role in intrahousehold decision-making in the allocation of resources (MPCE) between their family members.
The degree to which women have power to take major decision within the home with regard to household consumption, purchase of assets, children's education, employment and marriage, savings and debt also plays a vital role in influencing resource allocation. The decision making power of women within the home, larger 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.

ASSET HOLDING STATUS OF WOMEN
Female household heads tend to be younger and less educated than their male counter parts. They also have less land, capital, inputs, and farm labour to work with. In the case of most widows (10 percent) their land were taken away from them by their relatives, so that they were forced to become dependents.
The asset holding status of women in this study is defined in terms of women's power to use and dispose the assets- that is the power to cultivate crops as per their choice, to dispose livestock and decision about the usage pattern of other immovable assets like house, buildings etc. A direct and positive correlation is

assumed between women's proportionate share of household resources and their asset holding status. Greater the asset holding status of women, higher their share in intrahousehold resource allocation.

DOWRY

The dowry system is so deeply rooted in Indian culture. It is closely linked with women's productive role; where women, are regarded as an unproductive burden, a dowry is given to the bride grooms as compensation (Billson, Carolyn Fluehr-Lobban, 2005: 74-5). Generally dowry is given in the form of cash, agricultural land, house, plots, vehicle, jewellery, furniture and utensils.

Among the various forms of dowry, immovable assets such as agricultural land in rural areas and house / plots in urban areas are valued more than any other type of assets. Dowry in terms of moveable assets was not useful to most women as most of them have lost their movable assets in the early years of marriage either through sale or mortgage. Immovable assets brought by women enhance their status within the household and also result in greater participation of women in decision making and control of household resources. Further immovable assets are an important source of moral and material support which may be useful to women in case of marital disputes or widowhood.

In this primary study it was noted that invariably all the 400 women surveyed brought dowry at the time of marriage. Though there was no tradition or practice of giving dowry at the time of marriage among the Scheduled Caste (SC) community, dowry in the form of gold ornaments were given by the bride's parents in return for the receipt of cash from the groom's side. Actually in this field study, the flow of dowry in the form of cash was from the groom's to bride's family among the SC households and the amount of cash in such transactions ranged between Rs.10,000 and Rs.15,000/-.

Dowry system was widely prevalent in the study area among the backward and most backward castes especially among the vellalar, okiligar and vettuva gounders. However the form and quantum of dowry varied with the economic status of the bride and groom's family.

A positive correlation is assumed between the quantum of dowry brought by women at the time of marriage and their share of household resources.

EMPIRICAL RESULTS

Sl. No.	Households	Dependent Factors	't' values	
1.	RMHHs	➤ Women's contribution to the total household income	4.79*	R = 0.66
		➤ Assets holding status of women	2.86*	R^2 = 0.44
		➤ Dowry brought by women	3.33*	$\overline{R^2}$ = 0.42
				F = 24.87
2.	RFHHs	➤ Caste	4.00*	R = 0.70
		➤ Women's age	-6.58*	R^2 = 0.50
		➤ Women's contribution to the total household income	3.44*	$\overline{R^2}$ = 0.48
				F = 31.68
3.	UMHHs	➤ Educational level of women	3.35*	R = 0.72
		➤ Women's contribution to the total household income	4.45*	R^2 = 0.52
		➤ Assets holding status of women	2.92*	$\overline{R^2}$ = 0.50
				F = 33.0
4.	UFHHs	➤ Women's age	-2.18**	R = 0.59
		➤ Nature of women's occupation	-2.41**	R^2 = 0.35
		➤ Women's contribution to the total household income	2.84*	$\overline{R^2}$ = 0.33
				F = 16.99
5.	RMHHs and UMHHs	➤ Educational level of women	2.92*	
		➤ Women's contribution to the total household income	4.78*	R = 0.70
		➤ Decision making power of women	3.75*	R^2 = 0.48
		➤ Assets holding status of women	5.36*	$\overline{R^2}$ = 0.47
		➤ Dowry brought by women	3.06*	F = 36.14
6.	RFHHs and UFHHs	➤ Women's age	-6.63*	R = 0.51
		➤ Educational level of women	-4.07*	R^2 = 0.26
		➤ Women's contribution to the total household income	3.14*	$\overline{R^2}$ = 0.25
				F = 22.65
7.	**Thus the Overall Regression Result**	➤ Women's age	-5.43*	
		➤ Nature of women's occupation	-4.07*	R = 0.52
		➤ Decision making power of women	5.12*	R^2 = 0.27
		➤ Assets holding status of women and	3.17*	$\overline{R^2}$ = 0.261
		➤ Dowry brought by women	4.21*	F = 29.15

* Significant at 1 percent level   ** Significant at 5 percent level

CONCLUSION

The degree of gender disparity varies according to the age of women. Greater age discrimination was found in the distribution of household resources among the age group of 15 and above in both rural and urban areas as well as in male and female headed households. There are three common factors determining intrahousehold allocation of resources in rural and urban and male and female headed households. Firstly, women's contribution to the total household income seem to be the most important factor influencing intrahousehold resource allocation among the rural and urban as well as among male and female headed households. In male headed households in both rural and urban areas the second significant factor underlying intrahousehold resource allocation was women's asset holding status. The third key seems to be women's educational status. However in female headed households the second vital factor determining the intrahousehold resource allocation seems to be the age of the household head.

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FIG. 2: NO. OF PERSONS AND THEIR CUMULATIVE FREQUENCY PERCENTAGE OF MPCE FOR MALE AND FEMALE IN RMHHS

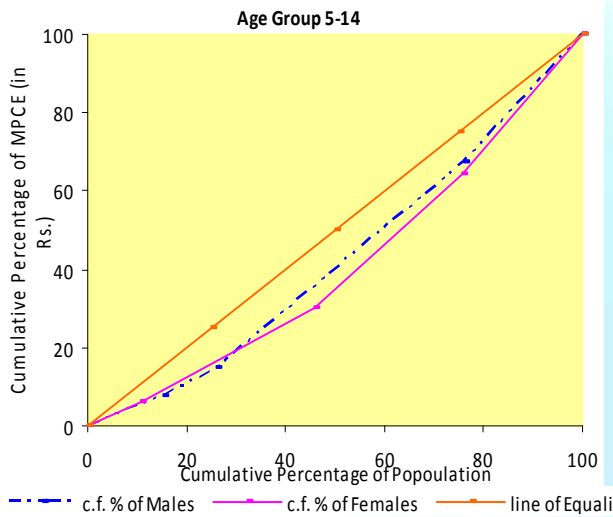**FIG. 2 A**   **FIG. 2 B**

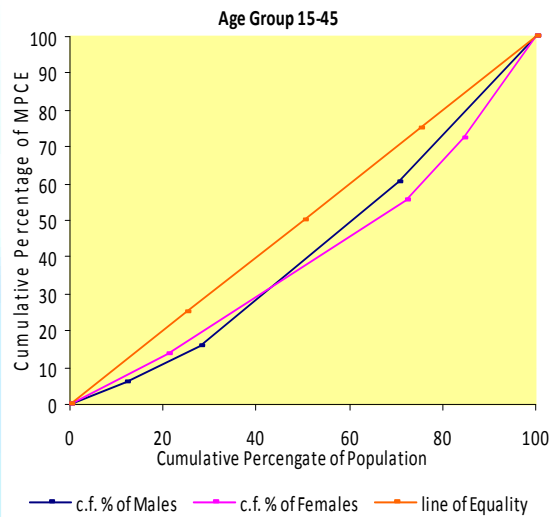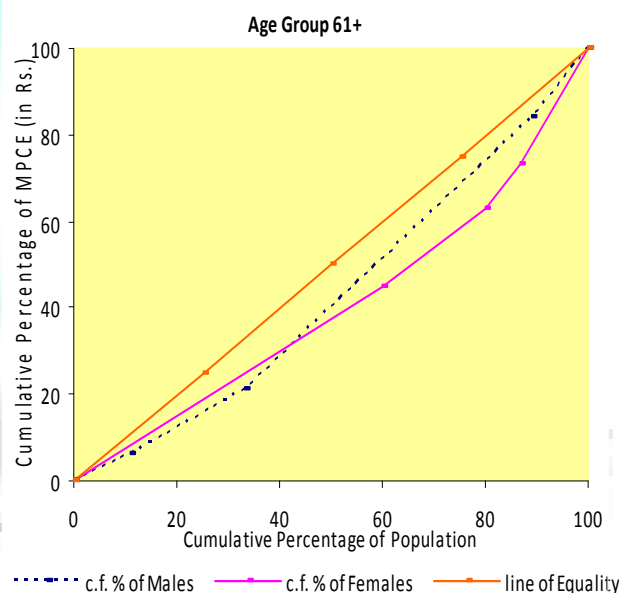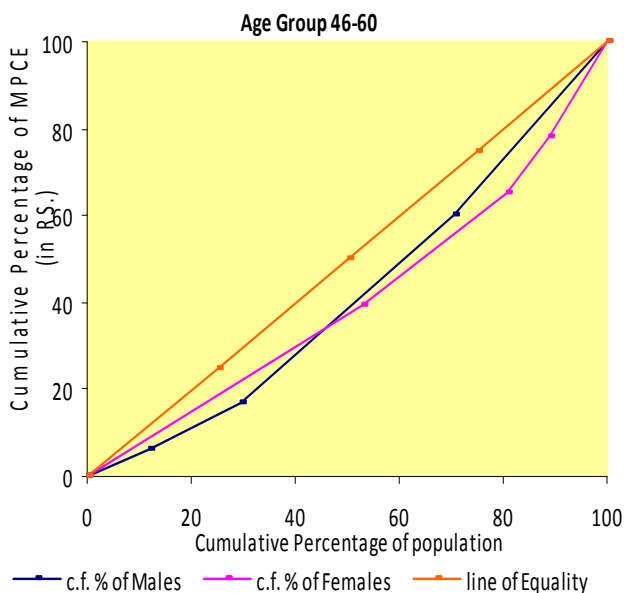**FIG. 2 C**   **FIG. 2 D**

* c.f.% - Cumulative percentage
Source: Based on table 3

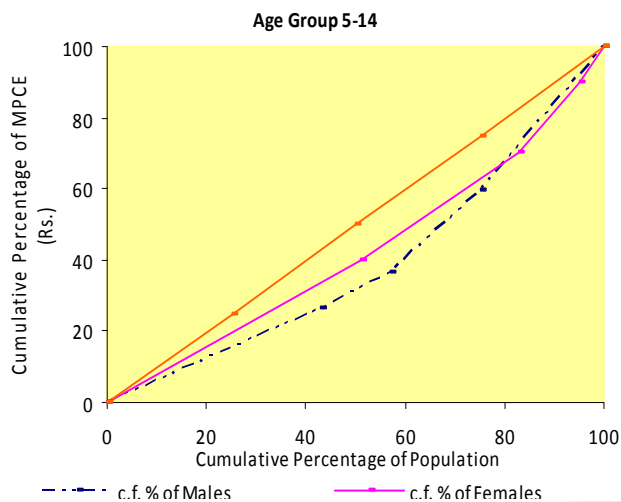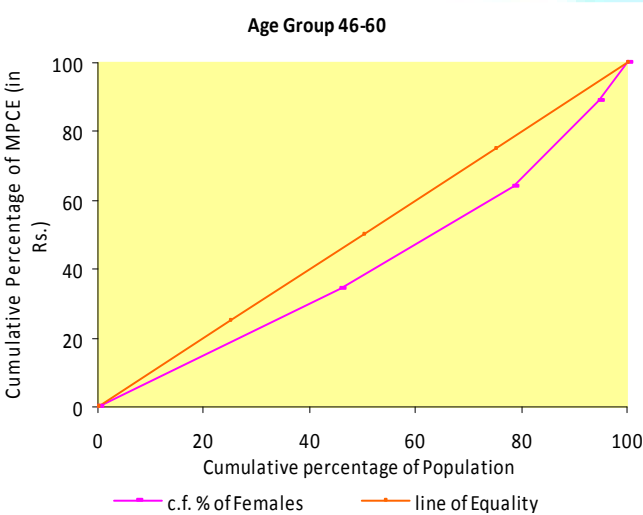**FIG.3: NO. OF PERSONS AND THEIR CUMULATIVE FREQUENCY PERCENTAGE OF MPCE FOR MALE AND FEMALE IN RFHHs**
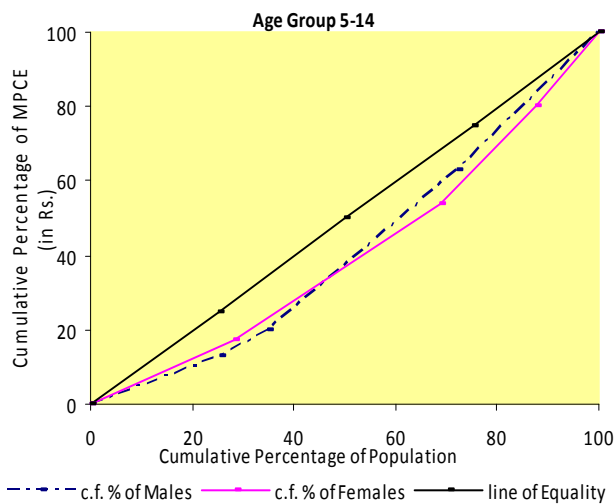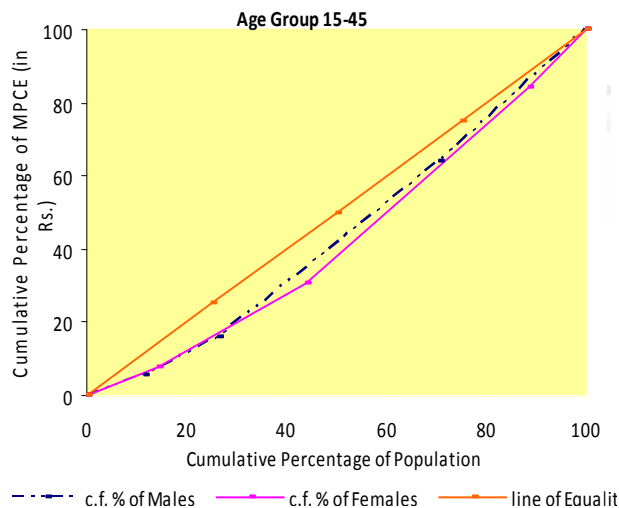
FIG.3A **FIG.3B**

Age Group 5-14

Age Group 15-45

FIG. 3 C **FIG. 3 D**

Age Group 46-60

Age Group 61+

* c.f.% - Cumulative percentage
Source: Based on table 4

FIG. 4: NO. OF PERSONS AND THEIR CUMULATIVE FREQUENCY PERCENTAGE OF MPCE FOR MALE AND FEMALE IN UMHHS:
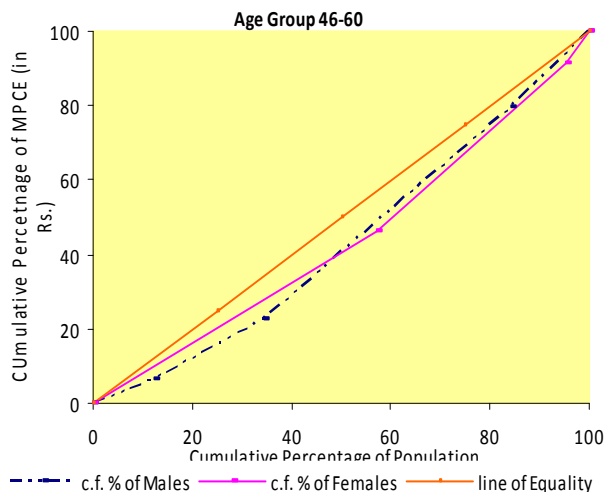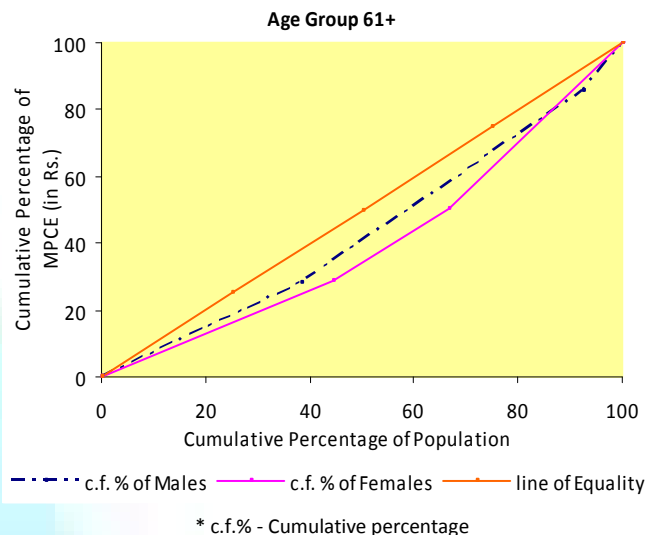
FIG. 4 A **FIG. 4 B**

Age Group 5-14

Age Group 15-45

FIG.4C

FIG.4D

Age Group 46-60

Age Group 61+

Source: Based on table 5

FIG. 5: NO. OF PERSONS AND THEIR CUMULATIVE FREQUENCY PERCENTAGE OF MPCE FOR MALE AND FEMALE IN UFHHS:
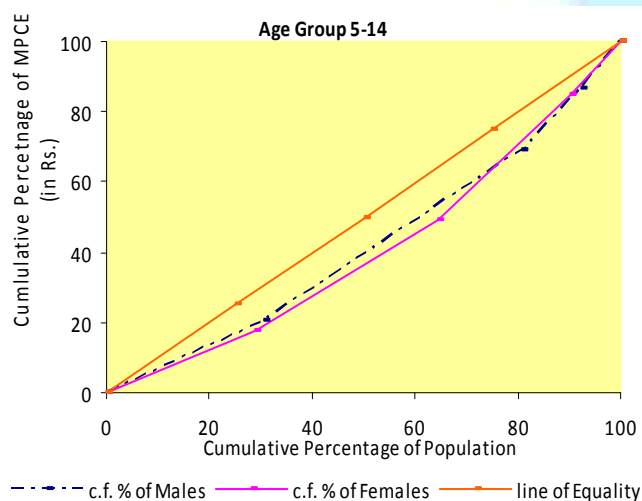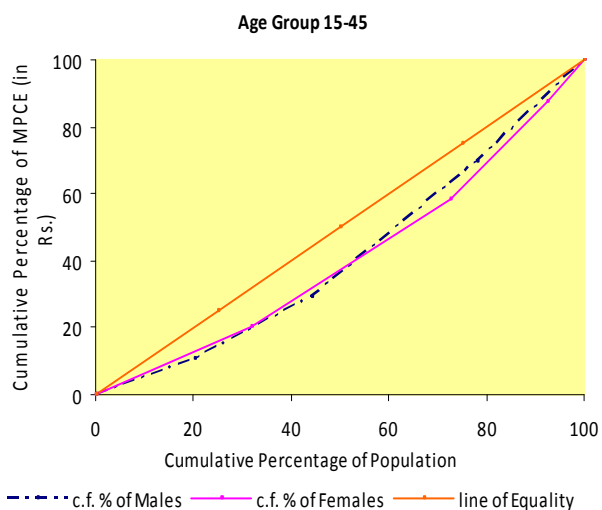
FIG. 5A

FIG. 5B

Age Group 5-14

Age Group 15-45

FIG. 5 C

FIG. 5 D

Age Group 15-45

Age Group 61+
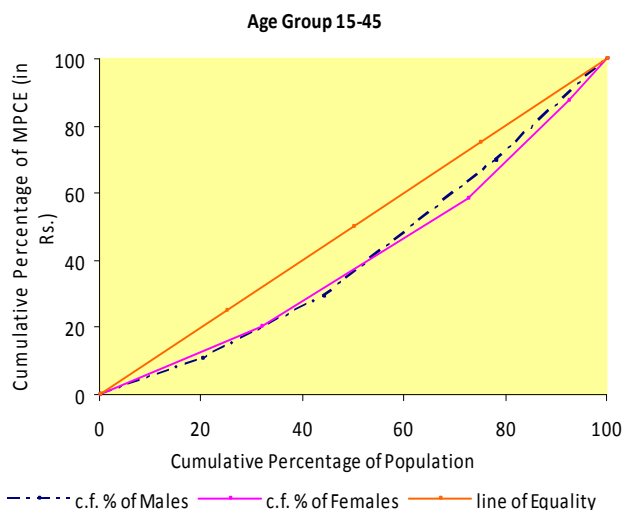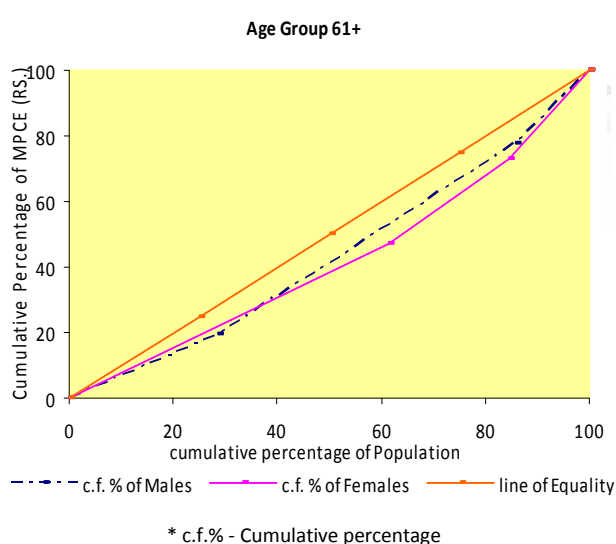
Source: Based on table 6

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Co-ordinator

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