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## Influence of Gender Norms Orientation in Economic Decision-Making in Households: A Study in Sarjapur, Bengaluru

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### Abstract

It is well-established that patriarchal norms are deeply embedded in many societies, including India, where men are traditionally viewed as the primary decision-makers in households. However, as globalization takes hold, these norms are being challenged, and the autonomy of women is increasing. This study aims to examine the impact of gender norm orientation in households on major economic decision-making processes, particularly in the Sarjapur area of Bengaluru. Specifically, we seek to investigate whether a family's beliefs regarding gender roles and stereotypes still strongly influence decision-making in present times.

To achieve this, we will identify and classify families into two groups based on their gender-role attitudes: traditional and non-traditional. We will then analyze the economic decision-making processes of these families across three categories: frequently consumed goods, consumer durable different gender norm orientations affect economic decision-making in households in the present day.

This research is important because it sheds light on how gender norms impact decision-making processes in households, which can have significant implications for women's empowerment and economic independence. As Singh and Chaudhary (2021) note, women's autonomy is critical for their well-being and is linked to a range of positive outcomes, including better health, education, and economic outcomes. Our study is also relevant to broader debates around gender equality and empowerment, as it highlights the ongoing tensions between traditional patriarchal norms and evolving gender roles and expectations.

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### Keywords:

First keyword; Gender Norm Orientation

Second keyword; Economic and financial decision making

Third keyword; Behavioural economics

Fourth keyword; Household Expenditure

Fifth keyword; Purchasing Decisions

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## 1. Introduction

Women's empowerment is a crucial aspect of gender equality, as it enables individuals to gain power, develop confidence, and make decisions that shape their lives. This process is shaped by a variety of social and cultural factors, including gender roles and norms in society. Gender norms play a significant role in shaping economic decision-making within households, as they influence perceptions of appropriate gender roles and expectations about who should be the primary decision-makers. According to research by Kabeer and Natali (2013), gender norms primarily affect women's economic empowerment by limiting their access to job opportunities and income, which in turn limits their decision-making power within households. This reinforces the traditional assumption that males make all key home choices and contribute more to household income than females, leading to a male-dominated society and gender bias against females. However, recent studies have shown that male involvement in household decision-making has increased slightly in more modern households, indicating a gradual shift towards greater gender egalitarianism (Das and Das, 2018). This highlights the need for policies that promote greater gender equality, including promoting awareness of gender biases and stereotypes, supporting women's education and employment opportunities, and encouraging greater participation by men in caregiving and domestic responsibilities.

In today's modernized world, the movement towards women empowerment has been gaining momentum, allowing women access to more opportunities and choices outside of the traditional feudal obligations they were bound to in the past (Mackinnon, 2021). It is therefore essential to examine the changes in the economic dynamics of households in such conditions and how they reflect the grassroots realities of gender norm orientation and economic decision-making. Gender norm orientation refers to social norms and expectations associated with gender roles and behaviours in a given culture or society (Wood & Eagly, 2022). This, coupled with factors such as power dynamics, division of labor, and resource allocation, plays a significant role in shaping decision-making in households. The purpose of this paper is to investigate the effect of traditional and modern family values on economic decision-making in households to assess if changes in mindsets promote the breaking of gender roles and the stereotypes attached to them. The study of household dynamics has

evolved from Becker's unitary model to the bargaining model of Manser and Brown, which suggests that individuals in households have different preferences and options at their disposal that provide them with a certain degree of power in a relationship (Manser & Brown, 1980; Chiappori, 2018). Therefore, it becomes imperative to consider both men and women as individual productive units in a household.

Considering the effects of patriarchy into the household model would reveal how women lose out on their bargaining power. Men would considerably have more control over their shared resources than a woman. However, in recent times the movement of women empowerment is on rise, breaking these gender roles and giving the women the opportunities, they deserve. In such a condition. It becomes imperative to check the grass root level realities and how changes in the society have brought about the economic decision-making changes in the dynamics of the household.

### **1.1 Background of study**

In India, gender norms have traditionally placed men in positions of power and decision-making in households (Chakravarty, 1998). However, with the onset of globalization and urbanization, there has been a shift in gender norms, leading to increased autonomy and decision-making power for women (Kabeer, 1999). Despite these changes, patriarchal attitudes and beliefs continue to influence household decision-making processes, particularly when it comes to economic decisions (Dharmalingam & Morgan, 2004). Research has shown that in India, men tend to dominate economic decision-making within households, with women often having limited say in financial matters (Devasenapathy et al., 2018). Furthermore, the gender wage gap and unequal access to resources often limit women's ability to make decisions that affect their own economic outcomes (Klasen & Pieters, 2013). In light of these challenges, there is a need to understand the extent to which gender norms continue to shape economic decision-making in households, and how different orientations towards gender norms affect this process. While gender norms have traditionally placed men in positions of power and decision-making in households, there has been a growing recognition of the importance of women's empowerment in achieving sustainable economic growth and development (Klasen, 2002). In recent years, efforts have been made to increase women's access to education, healthcare, and economic opportunities, with the aim of

promoting gender equality and empowering women to participate fully in the economic and social life of their communities (UN Women, 2021). However, despite these efforts, gender inequalities persist, particularly in the realm of economic decision-making within households. Studies have shown that men tend to dominate economic decision-making processes, with women often having limited say in financial matters (Devasenapathy et al., 2018). This has implications for household consumption patterns, savings behavior, and the allocation of resources, which in turn can affect economic outcomes at both the household and macro levels. Therefore, there is a need to better understand the extent to which gender norms continue to shape economic decision-making in households, and how different orientations towards gender norms affect this process.

### **1.2 Statement of the research problem**

According to the pre-existing norms a woman is expected to do the household chores while men are considered as the bread earners of the family. This kind of gender norms become an important aspect of how decisions are made in households. Since the times have changed women are given equal opportunity and status however in reality women still do not hold autonomy to use their resources as they see fit. It becomes imperative to check for grass root level realities and how the changes in the society have brought about change in the dynamics of the household. In response to this problem, this study investigates how the changing gender norms bring about a difference in economic decision making.

### **1.3 Significance of the study**

The study of the influence of gender norm orientation on economic decision-making in households is significant for several reasons. First, it can help shed light on the factors that shape economic decision-making within households, and how different orientations towards gender norms affect this process. This can in turn inform efforts to promote gender equality and women's empowerment, by identifying strategies that can be used to challenge patriarchal norms and promote greater gender equity in decision-making. Second, the study can provide insights into the economic consequences of gender norms, including how they affect household consumption patterns, savings behavior, and the allocation of resources. This information can be useful for policymakers and development practitioners seeking to

promote sustainable economic growth and development, by identifying areas where interventions may be needed to promote greater gender equality and women's empowerment. Finally, the study can contribute to the broader academic literature on gender, by providing empirical evidence on the influence of gender norms on economic decision-making in households, and how this varies across different contexts and populations.

#### **1.4 Research Gap**

Indian states currently exist in a very dual reality. This means that there exists a population which is both modern and traditional in their thinking. There is no research that captures the Sarjapur region of Bengaluru and specific to this when it comes to household decision making. In addition to this studies that show the change of autonomy of women are usually only from an economic lens and detaches other sociological aspects of life from it. Bengaluru is one such city where impacts of globalisation have been seen widely, affecting the gender norms also. It becomes imperative to conduct a study that will understand the gender norm orientation and its effects on household economic decision making in Sarjapur.

### **2. ResearchMethod**

This section of the study reinstates the role of researcher, the methodology used for selection of the sample population as well as the instruments used to collect data and analyze it. It also includes the ethical considerations and measures that had to be taken to ensure protection of the participants identity.

#### **a. Design**

To study the economic decision making in Households in Sarjapur, Bengaluru, the research design chosen was a mix of quantitative and qualitative nature. Each of these study design methods have their own ways of collecting and analysing data. Even though the two approaches have different logic and strengths, they are tools used to accomplish the same objective using various methods and procedures (Maxwell, 2004).

The qualitative data was used to follow a deeper understanding on the gender norm orientation of the kind of households, i.e. Modern or traditional. Whereas a a quantitative study helped us Identify through numbers and figures so as to check that to what extent

was there a relation between gender norm orientation and economic decision making in Sarjapur, Bengaluru.

#### **b. Type**

The Type of research study used was **Exploratory Study** as it seeks to understand the complex and multifaceted field of gender norms orientation and economic decision-making in households, particularly in the context of modern and traditional value families in Sarjapur, Bengaluru. The study aims to classify households into these categories and examine their effect on economic decision-making, which is an area that has not been extensively explored. The research is designed to provide a broad overview and generate insights that can inform future research in this area.

#### **c. Data Collection**

Data source is mainly **primary data collection** by means of a structured questionnaire. In order to truly gauge the essence of the study, the data collection method was by means of a structured questionnaire (Appendix A) that was sent across to couples via google forms. The questionnaire administered to the participants generated qualitative as well as quantitative data. Several null hypotheses were constructed to be accepted or rejected based on the data analysis of result of the survey.

#### **d. Sampling Technique**

This Research is aimed at **purposive sampling** design with a sample size of 175 married individuals in Sarjapur, Bangalore. This involves selecting participants based on specific characteristics or traits relevant to the research topic. In this case, the researchers are selecting participants from households in Sarjapur, Bengaluru, based on whether they belong to a modern or traditional value family. The purpose of the sampling method is to ensure that the sample selected is representative of the population of interest and can provide insights into the research questions being studied.

#### **e. Tool and techniques Used**

This research utilized a Likert scale to measure attitudes and perceptions of participants regarding gender norms and economic decision-making. Descriptive analysis was conducted using MS Excel to summarize and visualize data. SPSS was used for correlation analysis to identify any significant relationships between variables. These tools and techniques allowed for a thorough analysis of the research data.

## Hypothesis-

HO1- There is no significant effect on Gender norm orientation and economic decisions pertaining to consumer non-durables and other economic decisions.

HO2- There is no correlation between Economic decision making and the kind of households in Sarjapur, Bengaluru Urban (modern & traditional).

## Ethical considerations

Exploring the influence of gender norms orientation in economic decision-making in households is a topic that raises important ethical considerations. Researchers must ensure that their study is conducted in an ethical manner that respects the rights and dignity of the participants. In particular, they must obtain informed consent from participants and ensure that their confidentiality and privacy are protected. It is also important to consider the potential impact of the study on the participants and the wider community, and to take steps to mitigate any negative effects. Additionally, researchers must be aware of the potential for bias and ensure that their methods and analysis are rigorous and objective. Ultimately, the goal should be to conduct research that provides valuable insights into the dynamics of household decision-making while upholding ethical principles and promoting the well-being of all involved.

## 2.8 Conceptual Framework

1. According to Nash's intra-household bargaining model, marriage is a cooperative arrangement where decisions are not always made jointly, and individuals retain personal autonomy over the disposal of joint resources (Nash 1979). The model emphasizes the concept of "threat utility," which refers to the opportunities available to an individual outside the arrangement, based on factors such as human capital, individual income, social networks, and laws of the state (Chiappori and Fortin 2002).
2. Behavioural economics theory combines elements of economics and psychology to understand why people behave the way they do in the real world (Thaler and Sunstein



2008). This theory can help to analyze incentives and reasoning behind actions taken in households, such as the gendered division of labor and decision-making.

3. Game theory is useful for analyzing strategic interactions and decision-making between individuals or groups (Fudenberg and Tirole 1991). It could be applied to explore the ways in which gender norms and sexual orientation may influence bargaining and negotiation strategies within households.
4. Social role theory, introduced by Eagly in 1987, explains how the gender division of labor becomes a gender stereotype that is embedded in everyday behaviors (Eagly 1987). It discusses the socialization of gender roles, which creates a gap in how women and men perceive themselves and behave in society. The theory suggests that magnifying biological differences between the sexes leads to a greater psychological difference and gender inequality.
5. Bequest theory argues that individuals make economic decisions based on their desire to pass on their wealth and assets to future generations (Becker and Tomes 1979). This theory can help to understand how gender norms and sexual orientation may influence decision-making related to bequests and intergenerational transfers, such as why men are given more resources and money in will statements than women.



## DATA ANALYSIS AND INTEPRETATION

### Basic Information and Sample Demography

The sample consisted of 175 married individuals, out of which 41.7 % were female respondents and the remaining was male as shown in the figure 1.

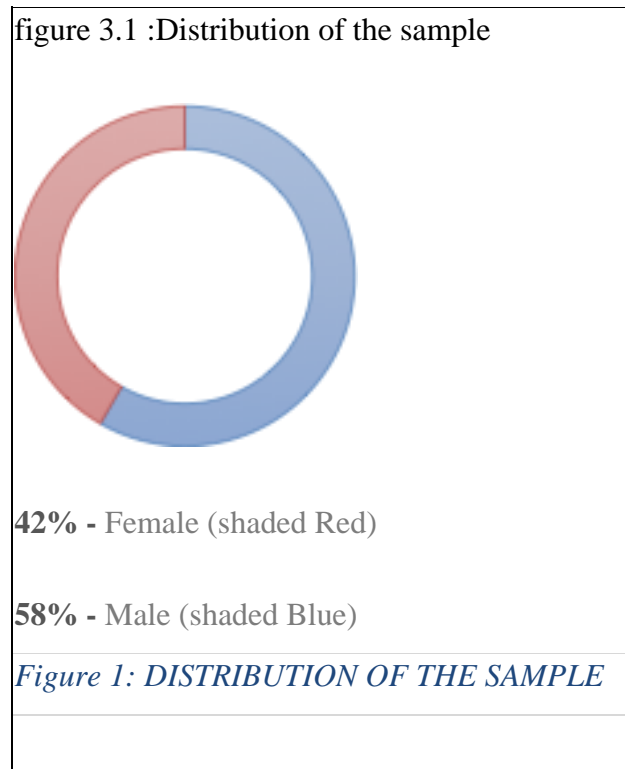
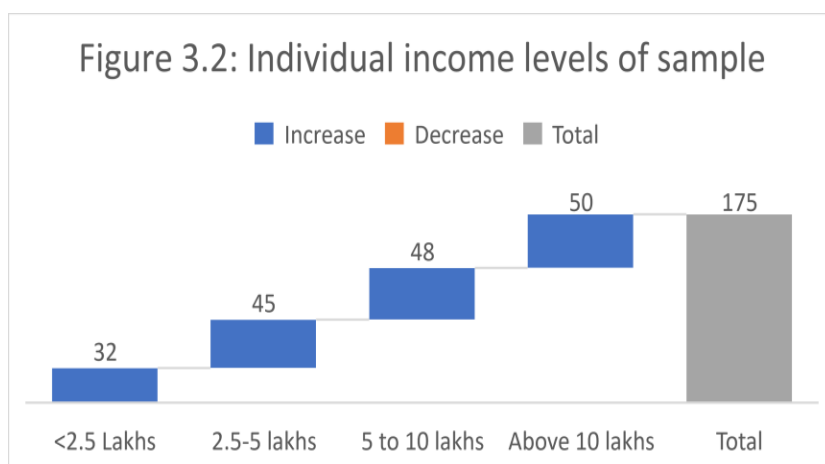


Figure 1: individual income of the sample

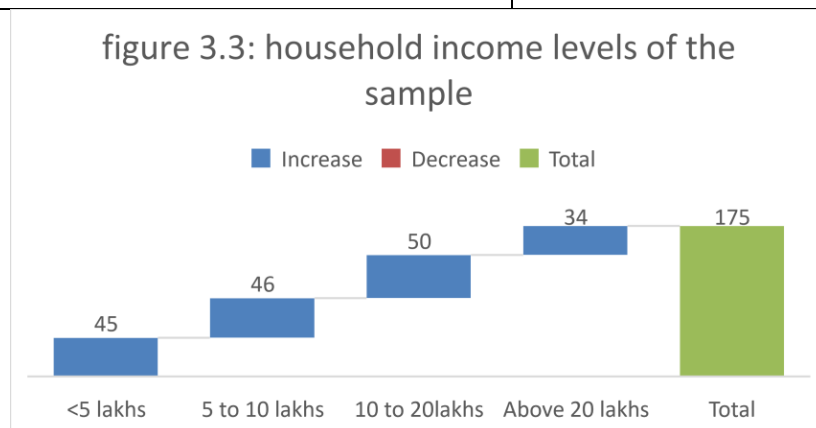
Table 1: Individual income levels of sample respondents



INCOME (LPA)	Individual Incomes
<2.5	32
2.5-5	45
5 to 10	48
Above 10	50
Total	175

Table 2: household income

Household Income(LP A)	
<5	45
5 to 10	46
10 to 20	50
Above 20	34
Total	175



As seen from table 1 and table 2, the sample was well distributed in terms of individual income and household income. As explained above the gender norm orientations of the families were calculated with the help of averages from part 1 of the questionnaire.

## Decision making in traditional and modern households

The sample had a mix of 58.3% (102 individuals) who were modern in their gender norm orientation out of which 55 were male and 47 were females. Similarly, 41.7% were of traditional mind-set who believed in traditional gender norm orientation out of which 60% (47 individuals who are male and 26 were females).

As mentioned earlier the basic information of the sample gives a true picture of the duality of urban Bengaluru with 41.7 % as traditional mind-set reflecting how the globalization has brought about a change in the gender norms attitude of the people.

**Table 2**

	TRADITIONAL		MODERN	
Grocery initial decision to buy by wife	67	91.78%	88	86.27%
Grocery payment	28	38.36%	56	54.90%
Overall household bill payment	6	8.22%	14	13.73%
Choice of school for children	34	50.75%	48	63.16%
Purchase of children daily needs	53	80.30%	69	86.25%
Other economic decisions (insurance, childcare)	12	16.44%	14	13.73%
Land and other investments	6	8.22%	17	16.67%
	Total-73		Total-102	

Table 2 talks about decisions made by the wife in the household for example, out of the total 73 traditional households 91.78% of the times the decision to buy groceries was taken by the wife. Thinking from a gendered lens, items such as groceries, selection of schools, purchase decisions regarding children's needs comes under the purview of "nurturing wife". This will take a traditional gender norm value oriented stand point. On the basis of the questions asked to the respondents, we see that in a traditional household these areas fall under the wife's domain. We see that 91.78 % women in traditional household are in charge of buying groceries. In modern families where we say that the gender norm attitudes are equalized even in such households 86.27% of women purchase groceries. We should expect that with the change in the gender norms this percentage would be much closer to 50%. However, the results showed differently Similarly, in the domains where it is believed that men are "better" than women owing to the existing gender norms such as decisions regarding purchase or cars and stocks, plans and other

investments. In such areas we see that the predominance of men making the household decisions is large. For example, other economic decisions related to insurance, childcare, land and other investments are areas where women are seeming to have minimum say. From the overall sample of 73 traditional families only 8.22 per cent of decisions regarding investment such as buying of stock is done by the female. In the same category, in modern families 16.67 percentage of women make such decision even if the absolute percentage value is doubled the picture that it shows about women's autonomy is bleak.

The gender roles embedded in the system can clearly be seen through what seems like a very feudalistic understanding of gender roles.

Grocery	86%
Refrigerator	68%
Television	34%
Two-wheelers	33%
Car	33%
Air-conditioner	46%
Furniture	79%
Microwave oven	80%
Washing machine	71%

*Table 3: initial purchase decisions taken by the female ( traditional)      Table 4: initial decision taken by female(modern)*

Grocery	92%
Refrigerator	72%
Television	33%
Two-wheelers	21%
Car	23%
Air-conditioner	38%
Furniture	69%
Microwave oven	88%
Washing machine	81%

For decisions regarding consumer durables, we split the questions regarding decisions making into who makes the initial decisions and who makes the final decision. Owing to the nature of consumer durables it became imperative to segregate who the two in order to understand who holds the final economic decision-making power.

The results show that the decision making of domestic appliances such as the refrigerator, microwave oven and washing machine are the decisions which are initiated by the women. We know that the household chores are usually performed by the wife so her

demands (decisions initiated by females in the households) reflect that. It also shows how the household chores in both traditional and modern families are performed by the wife.

*Table 5; PURCHASE DECISIONS INITIATED BY FEMALE(S)(OVERALL)*

Refrigerator	70%
Television	34%
Two-wheelers	27%
Car	29%
Air-conditioner	43%
Furniture	75%
Microwave oven	83%
Washing machine	75%

Red highlights the area where less than 50% females initiated the decision of purchase.

As mentioned earlier the men tend to initiate purchases of consumer durables that are believed to be more of *technical- male dominated* areas.

**Purchase decisions finalized by females in traditional and modern households**

Grocery	38%
Refrigerator	56%
Television	36%
Two-wheelers	25%
Car	20%
Air-conditioner	36%
Furniture	60%
Microwave oven	79%
Washing machine	72%

**Traditional household**

Modern household

Grocery	55%
Refrigerator	63%
Television	37%
Two-wheelers	30%
Car	24%
Air-conditioner	33%
Furniture	63%
Microwave oven	70%
Washing machine	69%

the results of the study reflect similar trends regarding the decisions made for the final purchase of the given consumer goods. The decision-making trends of both modern and traditional families do not seem to deviate extensively.

**Table: 3.8 Purchase decisions finalized by females in all households**

Referigerator	60%
Television	37%
Two-wheelers	28%
Car	22%
Air-conditioner	34%
Furniture	62%
Microwave oven	74%
Washing machine	70%
<p><i>Red highlights the area where less than 50% females finalized the decision of purchase.</i></p> <p><i>*48% females finalized the grocery purchase decision; this shows involvement of men in household decision making and distribution of chores in the house.</i></p>	

The overall decisions made by the women of the household, without the consideration of the gender norm orientation reflect that the women of the household make decisions in line with their assigned roles.

### Correlation between Economic Decision making and Type of Household systems.

1. In order to find out the correlations between the Economic decision making in couples in Sarjapur, Urban Bengaluru and Modern households structures, the Pearson's correlation was run and since the data was seen to be normal here are the results.

Correlations			
		modern household	economic_decisions_couples
modern household	Pearson Correlation	1	-.233*
	Sig. (2-tailed)		.034
	N	83	83
economic_decision_couples	Pearson Correlation	-.233*	1
	Sig. (2-tailed)	.034	
	N	83	99
*. Correlation is significant at the 0.05 level (2-tailed).			

From the above data we can see here that the p-values are -.233 which is less than 0.05 so we will reject the null hypothesis Ho2, which means that there is a negative correlation between modern household and Economic decisions between the couples. This implies that the economic decisions made by the modern household is influenced by the gender norm orientation. It refutes the null hypothesis and we see how the decision making even in a Modern household is biased and leans more towards men and women making stereotypical decisions which is defined to their gender roles. The fact that couples in Urban Bengaluru coming from modern families are also showing such gender biases when it comes to decision making in households talks volumes about how growth and development in modern thinking still a long way has to go.

2. Similarly In order to find out the correlations between the Economic decision making in couples in Sarjapur, Urban Bengaluru and Traditional households structures, the Pearson's correlation was run and since the data was seen to be normal here are the results.



<b>Correlations</b>			
		traditional_household	Economic_decision_couples
traditional_household	Pearson Correlation	1	-.254*
	Sig. (2-tailed)		.021
	N	99	83
economic_decision_couples	Pearson Correlation	-.254*	1
	Sig. (2-tailed)	.021	
	N	83	83
*. Correlation is significant at the 0.05 level (2-tailed).			

Based on the analysis of the research topic, a negative correlation has been observed between the two variables in traditional households. Furthermore, the negative correlation is stronger in traditional households than in modern households. This indicates that traditional households are more inclined towards gender norms when making economic decisions.

The null hypothesis has been rejected based on the obtained p-value of -0.254 which is less than the predetermined significance level of 0.05. This implies that there is a statistically significant relationship between the variables, and the results can be generalized to the population of interest.

In conclusion, this study provides evidence that traditional households are more likely to conform to gender norms when making economic decisions. This finding highlights the need for interventions aimed at challenging traditional gender roles and promoting gender equality in households.

## 5. Conclusion

The findings of the study suggest that household economic decision-making remains largely aligned with traditional gender roles, with women having greater decision-making power in areas of domestic and caregiving responsibilities in both traditional and modern household. Men's involvement in household decision-making has increased slightly in more modern households, indicating a gradual shift towards greater gender egalitarianism. These results suggest that gender norms continue to play a significant role in shaping economic decision-making in households, and that promoting greater gender equality may require more significant shifts in these norms. From an economic perspective, the study underscores the importance of understanding the role of gender norms in shaping household economic decisions and the need to develop policies that promote greater gender equality in the economy.

From a behavioural economics perspective, the study highlights the influence of social and psychological factors on household economic decision-making. The traditional gender roles and norms that shape decision-making within households are not simply the result of rational economic calculations but are instead deeply embedded in cultural and social practices. These gender norms can create biases in economic decision-making, leading to suboptimal outcomes for the household as a whole.

To promote greater gender equality and more optimal economic decision-making within households, it is important to develop interventions that target these underlying cultural and social factors. This may involve promoting awareness of gender biases and stereotypes and working to shift cultural norms towards greater equality. Additionally, policies that promote women's education and employment opportunities can help to empower women economically, enabling them to play a greater role in household decision-making. Finally, promoting greater participation by men in caregiving and domestic responsibilities can help to break down traditional gender roles and promote more equitable decision-making within households.

The study on the influence of gender norms orientation in economic decision-making in households in Sarjapur, Bengaluru has revealed that gender norms play a significant role in

economic decision-making in households. The research findings indicate that traditional households are more inclined towards conforming to gender norms when making economic decisions than modern households.

The study highlights the need for interventions aimed at promoting gender equality and challenging traditional gender roles in households. This could include awareness campaigns, education, and policy initiatives targeted towards empowering women and promoting equal participation in economic decision-making. Overall, the study provides insights into the dynamics of gender norms and Economic decision making in Sarjapur Bengaluru.

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