



REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

VOLUME - 15 | ISSUE - 11 | AUGUST - 2026



MONETARY ENTITLEMENT FOR WOMEN'S REPRODUCTIVE ROLE: PERCEPTIONS OF MARRIED MEN IN URBAN INDIA

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ABSTRACT

Unpaid reproductive work by full-time housewives sustains families but remains excluded from economic valuation and policy. This study investigates how 393 married men in metropolitan Nashik and Vadodara see their financial rights to women's reproductive roles. Results from a structured questionnaire and Chi-square analysis show that 94.9% of respondents are in favor of a policy that ensures reproductive work is rewarded. 92.1% of respondents concur that women should get a percentage of their husbands' income, and 81.9% are prepared to do so.

It became evident that the wife's bank account would be directly credited with 20% to 50% of her husband's monthly income. Crucially, males themselves recognize the financial vulnerability of homemakers, as evidenced by the fact that 83.0% of respondents admitted financial dependency and 61.1% acknowledged incapacity to meet basic demands. The results suggest homemaking is a cultural choice with a real economic cost, and there is strong societal readiness to convert unpaid care into recognized, financially secure work. The report suggests a national "Dignity based Samman Yojana to full time housewives" as well as community recognition and family-level allocation of money.



KEYWORDS: Reproductive Role, Monetary Entitlement, Full-time Housewives, Unpaid Care Work, Financial Independence, Gender Equity.

1. INTRODUCTION

You may observe an economy in action when you walk into any Indian home at seven o'clock at night. Dinner is being prepared, kids' schoolwork is being reviewed, senior citizens are being looked after, and the family is being run. This is work related to reproduction. It takes a lot of time, talent, and is necessary. However, it lacks a legal title, a pension, and a pay stub. This labor has been referred to as "duty" rather than "work" for far too long.

According to the NSSO Time Use Survey 2019, unpaid care and household labor accounts for 3.1% of India's GDP (Ministry of Statistics and Programme Implementation, 2019). GDP, however, is a concept. It doesn't cover medical expenses or school costs. (MoSPI) Ministry of Statistics and Program Implementation)

The majority of studies on this subject focus on women's burdens. Men are asked in this survey. In particular, married males who earn the money in households with spouses who stay at home full-time. Why? Because males still make the majority of financial choices in Indian households. Their opinion is important whether policy or family-level changes need to be made. Data from 393 men in urban Nashik, Maharashtra, and Vadodara, Gujarat, are presented in this research. The main question is whether males are willing to place a monetary value on reproductive labor and whether they are aware of its financial cost. The response affects gender equality, family policies, and the definition of "work" itself.

2. REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK-

In the past, care giving has been invisible. Women's labor was divided into three categories by Moser (2003): communal, reproductive, and productive. Only productive labor is counted in GDP, while reproductive work like cooking and care giving is treated as a natural female role.

According to Sen's Capability Approach (1999), development is about actual freedoms. Without money, a woman may "choose" to stay at home, but her ability to move, spend, and make decisions is still limited. This is known as the "unpaid care penalty" (Kabeer, 2005); years of unpaid labor lower income, pensions, and bargaining leverage. Care is referred to as the "invisible heart" of the economy by Folbre (2006). Although labor keeps society going, it is worthless because it is unpaid. According to Folbre, the first step toward justice is appreciating and acknowledging this work.

The 2012 MWCD Draft National Policy for Women introduced the topic into Indian policy discourse. It suggested 20% of the husband's income as financial recognition for full-time homemakers during a marriage. Despite never being presented in Parliament, it provoked discussion about family dynamics, security, and dignity.

Data also demonstrates the scope of the issue. Women spend five hours a day on unpaid labor, compared to 1.5 hours for men, according to the MoSPI Time Use Survey (2019). The percentage of women in the labor force is still low, even though 62% of them have completed secondary school. The viewpoint of men is lacking. Do they consider housework as labor? Do they recognize its cost? This study addresses that gap by studying male opinions of monetary entitlement for full-time housewives.

3. OBJECTIVES OF THE STUDY

- 3.1** To assess men's perception of the financial provision of full-time housewives.
- 3.2** To examine support for monetary entitlement for reproductive roles.
- 3.3** To identify the preferred source, percentage, and mode of entitlement.
- 3.4** To analyze the perceived social and family impact of such entitlement.

4. METHODOLOGY

The survey design used was descriptive. Purposive sampling was used to gather data from 393 married men living in urban areas of Nashik [n=172] and Vadodara [n=221]. The wife must be married, a full-time homemaker, and financially dependent in order to be included. Multiple-choice and Likert-scale questions were included in a structured questionnaire. SPSS v26 was used to analyze the data. For profiling, descriptive statistics were employed. Chi-square tests were used to examine relationships between demographic characteristics and entitlement support. Informed consent was sought and ethical approval was acquired.

5. FINDINGS AND DISCUSSION

In order to provide a comprehensive picture of these families—who they are, what they support, how they want it done, what they see, and what they anticipate—the results are divided into five sections.

5.1 Profile: This is a Choice, Not a Compulsion - Despite the assumption that homemaking is a result of poverty, the sample is primarily educated and middle-class. 52.9% of families make up to Rs. 1,00,000 a month, while 54.2% of wives are graduates or post-graduates. "Lack of earning opportunity" was

mentioned by just 2.0% of respondents as the reason for staying at home. The husband's preference or a joint decision accounted for 59.1% of the cases. This is very important. It indicates that homemaking is frequently a purposeful family strategy in urban India. However, as we shall show, structural reliance can nonetheless result from a conscious decision.

5.2 Support for Entitlement: The Overwhelming Consensus - 74.0% of respondents stated they had thought about providing financial support for reproductive work. 94.9% of respondents indicated they would support a government policy. 81.9% of respondents indicated they would be willing to set away a percentage of their income when asked about personal contributions. Why is there this support? Because 90.1% of respondents acknowledged that their spouses had compromised their own professional aspirations. 45.0% concurred that this function resulted in fewer job options. This is not "free time" for men. They refer to it as an opportunity cost. Surprisingly, there is consensus on quantum. 20% to 50% of the husband's income was favored by 26.0% of respondents. 40% was selected by 19.1%. This is not a charitable endeavor. A portion is being demanded.

5.3 The Model: How Should It Work? : The respondents were realistic. 65.9% of respondents stated that the husband's income, not the government, should be the source. "Monthly direct bank transfer to wife" was the preferred method by 38.9% of respondents. Pension plans and property in the wife's name were two further recommendations. Just 1% were against any kind of privilege. This shifts our focus from philosophy to policy. A set percentage that is paid straight to her account on a monthly basis is the obvious preferable arrangement. This is not a "allowance" that must be requested; rather, it is a demand for autonomy.

5.4 Perception of Financial Situation: Acknowledging Vulnerability This is the study's core. A full-time housewife is totally dependent on her husband's or family's income, according to 83.0% of respondents. She cannot manage even basic financial necessities, according to 61.1% of respondents. 56.0% of respondents said they experience financial instability. However, this recognition is not accompanied with apathy. "Housewives should consider their independence and financial needs" was agreed upon by 92.1% of respondents. Additionally, 92.1% of respondents believed that "women are entitled to a share of their husband's earnings." The contradiction and its resolution are shown here. A system that breeds reliance has been established and selected by men. They are now claiming that a financial correction must be part of the system.

5.5 Perceived Impact: Dignity, Not Discord The idea that money will "spoil" family relationships is a prevalent one. This is not supported by the evidence. Family relationships and the finances would not be affected, according to 45.0% of respondents. 47.1% of respondents thought that more respect for housewives in society would be the main result. Merely 21.9% were concerned about adverse effects. Therefore, financial recognition is viewed as a source of dignity rather than conflict.

5.6 Inferential Analysis - Chi-square analyses were performed. Perceptions of financial insecurity and knowledge of reproductive responsibilities were substantially correlated with support for entitlement. It was not, however, substantially correlated with either education or income level. This implies that support transcends both education and class. It is a shift based on values rather than class.

6. CONCLUSION AND POLICY IMPLICATIONS -

Three conclusions are drawn from this study. In metropolitan India, staying at home full-time is a cultural option, but it comes at an obvious financial cost in the form of reliance and diminished independence. Second, males are aware of this expense. They notice the weakness, instability, and dependence. Third, the desire for a solution is strong. 95% of people agree with the policy. 20% to 50% of monthly income should go into the wife's account, according to the desired plan.

State level Recommendation -The proposal is not unprecedented. The Ministry of Women and Child Development proposed in 2012 that housewives should receive 20% of their husbands' earnings (Ministry of Women and Child Development, 2012). The lengthy public discussion for and against it shows that society has been prepared to talk about issue for more than ten years, even though it hasn't been introduced.

Family Level - "Dignity based entitlement to full time housewives" should be institutionalized. On Policy Level can advocate for this as regular procedure. To create a database of full time housewives would be first step of this which would be immediate starts form Census 2026

Community Level: Campaigns to acknowledge care work as productive employment should be launched by the media and educational institutions. Programs for financial literacy ought to focus on homemakers. State Level: The "Dignity based Samman Yojana" should be tested by the government. A contributing pension plan for non-working spouses, tax deductions for income allotted to homemakers, and the inclusion of unpaid labor in satellite national accounts are a few examples of this.

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Full Forms Used:

NSO: National Statistical Office

MoSPI: Ministry of Statistics and Programme Implementation

GDP: Gross Domestic Product

FLFPR: Female Labor Force Participation Rate

SPSS: Statistical Package for Social Sciences