

Gender Role of Married Couples in Financial Management

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Abstract: The study focused on the gender role of married couples in financial management in terms of budgeting, marketing and investment. Majority of the couples are college graduate. As to income level, most husbands are earning Php10,000-15,000 and Php15,000-20,000 while most of the wives are earning Php5,000-10,000. The wives hold the income of the family having 94% out of the total respondents. 34% of them belong to small sized family members and 7% of them belong to big sized family having 11-12 members. 77% of the respondents do not have budget plan. There is gender equality or gender complimentary role of couples in budgeting and marketing their daily needs. However, the independent work of the wife in terms of budgeting is on bills, clothing, foods and savings. While in marketing, the only independent role of women is paying the bills and house rent and buying clothes. The top most factors affecting the gender roles of married couples in financial management are Income, Educational Background and Attitudes/behavior. It is recommended that each couple should have their own budget plans in order to spend their income wisely. Couples should still compromise their role in budgeting or marketing their income because although the result shows that both are almost doing the budgeting and marketing, there are still instances where wives are actually independently working almost all of it. The DSWD should include proper handling or budgeting of income as one of the topics to be discussed to couples applying for marriage license.

Keywords: Gender roles, married couple, financial management.

1. INTRODUCTION

A gender role is a set of social and behavioral norms that are generally considered appropriate for either a man or a woman in a social or interpersonal relationship. There are differences of opinion as to which observed differences in behavior and personality between genders are entirely due to innate personality of the person and which are due to cultural or social factors, and are therefore the product of socialization, or to what extent gender differences are due to biological and physiological differences. (http://en.wikipedia.org/wiki/Gender_role)

Gender roles are shared cultural expectations which are performed by individuals based on their socially-identified gender, Kidder (2002). Individuals internalize cultural expectations about their gender because social pressures external to the individual favor behavior consistent with their prescribed gender role” (Kidder, 2002).

The repeated production of cultural discourses of gender establishes the ranges of meanings, which position men and women as different kinds of persons. The categories man and woman employed by discourses have something to do with the representations, self-representations and day-to-day practices of individual men and women and a construction of the individual can be understood only with reference to a culturally and historically specific set of categories, Moore (1994). It has been argued that Filipino women control the purse strings and dominate household management more than in some other developing economies, Hoffarth (1989).

Gender roles are the result of how societies socialize men and women to behave. As evidence by past studies, masculine and feminine characteristics are than a matter of biology. If gender characteristics were simply a matter of biology, then one would expect to find a little cultural variation in gender roles. But that is not the case. There are lots of differences in

people's ideas of what men and women are capable of doing. Such differences suggest that there are no universal, inborn characteristics of gender as regards skills and general abilities to do various types of works that should be considered and respected by cultural groups, Fiar-od (2000).

In the Philippines, married women today have relatively more options as to what role to play. The wives in the Philippines may pursue a career and attain a high status for themselves and the family by their success. Their interests seem to be broader than the earlier years. They may be fully committed to be active in political, civic, and community service, Medina (2001). The traditional beliefs in the Philippines hold that the home is the center of women's lives. In the urban areas, everything outside the home is not given much importance and is considered a concern of the men, Dionisio (1993). Filipino women control the purse strings and dominate household management more than in some other developing economies, Hoffarth (1989).

In Mt. Province, based from initial interview conducted by the researcher, most breadwinners in the family are the husband. The impact is that they have limited time in the house management because of the urge to earn money and seek for a job. Most of the time, the wife shoulders all the responsibilities especially in terms of managing their financial needs. However, the husband makes the big decisions in investments while his wife is responsible for the children and for the household, including marketing and budgeting.

Based on observation, women feel that homework is their natural duty. But, women are somewhat more likely than men to manage household finances. In the field of marketing, women are most seen in the market place. In budgeting, women are still in favor of giving allowance for their children, doing the payment of their bill, deciding on to how much is to set aside for savings, clothing and others. The Financial Manager of the household makes everyday allocation decisions closer to his/her preferences than his/her partner.

In dual income families, based on observation, husbands make more money than their wives. But earning more money doesn't necessarily mean making more decisions at home, at least for men. And for women, earning less doesn't always mean making fewer decisions. Women still are more likely to make the decisions in the area of marketing and budgeting. But for investments, both are involved in the decision-making.

The above premise prompted the researchers to conduct this study to assess the gender roles of married couples in financial management in Poblacion, Bontoc, Mountain Province.

2. RELATED LITERATURE

Gender Roles of Married Couples:

Oppong (1992) states that one role of the traditional family was to give prestige and status to its members. A person was "less an individual and more a member of a family." Each member of the family had a job, a position, a status. Godwin (1990) indicates that according to some traditional perspectives, a man's primary responsibility is to provide leadership and financial support for his family, while women ought to perform domestic work and comply with their husband's instructions.

According to Elson (1997), a budget, on the face of it, appears to be a gender-neutral policy instrument. It is set out in terms of financial aggregates - totals, and sub-totals of expenditure and revenue, and the resulting budget surplus or deficit. As usually presented, there is no particular mention of women, but no particular mention of men either. However, this appearance of gender-neutrality is more accurately described as gender-blindness. The way in which the national budget is usually formulated ignores the different, socially determined roles, responsibilities and capabilities of men and women. These differences are generally structured in such a way as to leave women in an unequal position in relation to the men in their community, with less economic, social and political power.

Kennickell, et al. (1997), authors of 'Family Finances in the U.S.: recent evidence from the survey of Consumer Finances', indicate that the most common role for women was to act as the manager of cash inflow and daily tasks, while men made bigger decisions. Over time, more families report that their roles have changed to become more collaborative, claiming that joint decisions are made.

Illo (1989) states that culture norms dictate that husband turn over his earnings to his wife to receive in return a daily allowance for his daily expenses such as transportation, cigarettes and the like... the decisions to save, how much to save and when to repay loans are more of wife's independent decision.

Oppong (1983) states that there is considerable variation in the extent to which husbands and wives share the task of providing for the material needs of their domestic groups. The evidence shows that husbands tend to shoulder certain costs more readily than others, while wives more frequently contribute to children's clothes and food than other items.

Factors that Affect the Gender Roles of Married Couples:

According to Oppong (1975), the financial arrangement in the household has been cited as a veritable source of strain and conflict. There is evidence to indicate the feelings of strain about the general lack of resources in money and time for household responsibilities.

Becker (1981) indicates that education can be significantly linked to financial practices related to cash management, saving, budgeting, and credit management. Also, the author shows that increases in knowledge and experience lead to improvement in financial management. The author also reports that education gives women a better insight by broadening their scope in understanding family issues and increases their confidence and assertiveness.

Marianne, et al. (2003) states that lack of knowledge about financial management in the household could explain why some families do not follow effective financial practices. They also examined the linkage between knowledge and behavior, and indicated that those who have higher levels of education are more likely to engage in financial matters in the household. In addition to education as a factor that impacts women's financial management in households, there are a variety of other factors, such as economic environment, culture and religion, which could impact women's financial activities.

King (1995) argues that sex roles and gendered behavior are institutionalized as part of a culture and reflect important aspects of the culture itself. Rosen (1983) indicates that sex role attitudes may be thought of as arrayed along a continuum from traditional to modern, where "traditional" views reflect sharply dichotomous roles for males and females and "modern" views reflect a greater sharing of role between sexes. Schaninger, et al. (1982) states that the beliefs spouses hold on the importance of wife's career and sharing of household responsibilities have been found to differentiate patterns of financial management.

Granbois (1983) argues that sex role attitudes have also been found to affect the implementation of financial decisions like paying of bills, but not the manner in which these decisions are actually made.

Women take on buying responsibility in almost all couples households; a factor that affects both day-to-day and big-ticket spending. This stems not only from cultural conventions, but also because their decision-making process is more in-depth than men's, and they want more information when making a decision, even on factors that men would consider not worth much of their attention. (www.trendsight.com)

Family financial management and control practices have received little attention. Yet they are increasingly important, due to changes in the financial environment such as deregulation of the banking industry and the increasing number of dual income families.

3. STATEMENT OF OBJECTIVES

This study aims to evaluate the gender roles of married couples in financial management. It will look into the following:

1. to determine the profile of married couples in terms of their Educational Background, Level of Income, Holder of Income, Size of Family and Budget Plan
2. To determine the gender roles of married couples in financial management in terms of budgeting, marketing and investment
3. To identify the factors affecting the gender roles of married couples in financial management in terms of budgeting, marketing and investment

4. RESEARCH DESIGN

Research Design:

Basically, this study used the descriptive type of research. It gathered data regarding gender roles of married couples in financial management in terms of budgeting, marketing and investment. It also gathered information on certain elements that affect both, husband and wife, as to what role to play.

The study involved 53 couples, which is 10% of the total population of household in Poblacion, Bontoc, Mt. Province. Respondents were chosen through purposive sampling wherein only those who were willing to be interviewed were included in the study. Interviews were done in their respective homes.

The researcher made use of questionnaire as the main data-gathering tool in conducting the study backed up with an interview to gather more information. Part one of the questionnaire consists of the profile of the respondents in terms of educational background, level of income, holder of income, size of family and budget plan. Part two consists of the gender role of married couples in Budgeting and Marketing. Part three was on the factors that affect the gender roles of married couples in financial management.

To determine which factors greatly affected the gender roles of married couples in financial management, the researchers used the frequency distribution at average mean. To quantify the result, the 5-Pointor Likert's Scale was adopted.

5. FINDINGS AND DISCUSSIONS

Profile of Married Couples in Poblacion, Bontoc, Mountain Province:

The profile of married couples are reported in Table 1.

Table 1. Educational Background, Income Level, Holder of Income, Family Size and Budget Plan

Particulars	Husband		Wife	
	Raw Count	Percentage	Raw Count	Percentage
Educational Background				
Elementary Graduate	7	13%	6	12%
High School Graduate	16	30%	10	19%
College	24	45%	31	57%
Post Graduate	6	12%	6	12%
Income Level				
Less than 3,000	2	4%	7	17%
3,000-5,000	8	18%	3	7%
5,000-10,000	10	22%	12	29%
10,000-15,000	12	27%	11	27%
15,000-20,000	12	27%	7	18%
More than 20,000	1	2%	1	2%
Holder of Income	3	6%	50	94%
Size of the Family	Raw Count		Percentage	
3-4 members	18		34%	
5-6 members	11		21%	
7-8 members	12		23%	
9-10 members	8		15%	
11-12 members	4		7%	
13 and above	0		0%	
Budget Plan				
Yes	12		23%	
No	41		77%	

The table above shows that number of College Graduate from the female respondents having 57% is higher compared with those of the male respondents with 45%. The result shows that most of the female respondents are college graduates, thus it is assumed that they are more knowledgeable in allocating their needs. As to income level, majority of the

husbands have an income level of 10,000-15,000 and 15,000-20,000. While for wives, 29% of them have an income level of 5,000-10,000 because most of them are full time housewives.

94% of the respondents who holds the income of the family are the wife. When respondents were asked by the researcher on why woman holds the income of the family, they answered that it is the common way of couples in handling the financial aspect of the family. Husband shoulders the decision-making while wife shoulders the holding of the money. The respondents' statements are similar with what the Authors of "Family Finances in the U.S." Kennickel, et al. (1997) states that the most common role of women was to act as the manager of cash inflow and daily task, while men made bigger decisions. Also, the result that wife shoulders the income of the family is similar to what Illo (1989) states that culture norms dictate that husband turnover his earnings to his wife to receive in return a daily allowance for his daily expenses such as transportation, cigarettes and the like.

Thirty four percent (34%) of the respondents are small sized family with 3-4 members while 7% of them are big sized family having 11-12 members. This indicates that couples are more concerned in the allocation of their needs that's why most of them are small sized family in order to incur less expense compared to a big size family. From the total number of married couples, 77% of them do not have budget plan and this is the reason why they spend their money as their needs or wants of the family arises. While only 23% of them have their budget plan. According to respondent plans with budge, they budget their income by prioritizing the basic needs before luxurious ones. They also budget their income in a very thrifty way wherein they prioritize their electric bills and house rent to avoid penalties. They only buy what is mostly needed at home and then save if there is money left.

Gender Role of Married Couples in Budgeting and Marketing:

Table 2 presents the result on who is in-charge of Budgeting and Marketing the needs of the family.

Table: 2. Budgeting and Marketing

A) Budgeting						
Particulars	Husband		Wife		Both	
	Raw Count	Percentage	Raw Count	Percentage	Raw Count	Percentage
1. Bills	8	15%	24	45%	21	40%
2. Clothing	5	9%	25	47%	23	44%
3. Services	5	10%	20	40%	25	50%
4. Food	3	6%	35	66%	15	28%
5. Education	5	11%	19	41%	23	48%
6. House Rent	3	7%	18	44%	20	49%
7. Medicine/Health	5	9%	12	23%	36	68%
8. Taxes	8	22%	9	25%	19	53%
9. Savings	10	19%	26	49%	17	32%
11. Short-term Investment	1	3%	14	26%	21	71%
12. Long-term Investment	2	6%	9	28%	21	66%
13. Others (Specify)___	0	0%	0	0%	0	0%
B) Marketing						
Particulars	Husband		Wife		Both	
	Raw Count	Percentage	Raw Count	Percentage	Raw Count	Percentage
1. Who pays the bills?	6	11%	25	47%	22	42%
2. Who buys clothes?	3	6%	26	49%	24	45%
3. Who pays services?	4	8%	19	38%	27	54%
4. Who pays tuition fees?	10	21%	17	36%	20	43%
5. Who pays house rent?	6	15%	19	46%	16	39%
6. Who buys medicines?	15	28%	3	6%	35	66%
7. Who pays taxes?	0	0%	9	25%	27	75%

8. Who buys foods?	0	0%	25	48%	27	52%
9. Who allocates the savings?	5	9%	20	38%	28	53%
10. Who does the investment?	9	19%	14	29%	25	52%

Budgeting was viewed as most important because it includes all aspects of using household funds and it is intended tend to be prepared for each pay period. Regular budget has implications for the control of spending and saving for according to Michelle (1976), budget is usually intended to insure that some money is available for major acquisitions or for savings. From the data above, it shows that almost all of the budgeting works involve the husband and the wife. For as stated by Elson (1997a), a budget, on the face of it, appears to be a gender neutrality policy instrument. In addition, he also stated that there is no particular mention of women, but no particular mention of men either. However, this appearance of gender-neutrality is more accurately describe as gender blindness.

The result also shows that both, husband and wife, shoulders the decision-making on their investment. It contradicts what Illo (1989, 45) mentioned that ... the decisions to save, how much to save and when to repay loans are more of the wife's independent decision. Couples are also both involved in marketing. The table shows that most of the dependent works of women are paying the bills, buying clothes and paying house rent, while male respondents are not paying taxes and are not even buying foods on their own food. 41 couples are renting their house which is an additional expense on their part. Only 36 of them have siblings, while 48 couples have their own investment as an additional income of the family. According to Opong (1992) that one role of the traditional family was to give prestige and status to its members. A person was "less an individual and more a member of a family." Each member of the family had a job, a position, a status.

Factors affecting the Gender Role of Household in Financial Management in terms of Budgeting, Marketing and Investment:

Table 3 presents the factors that affect the gender role of married couples in Poblacion.

Table: 3. Factors that Affect the Gender Role of Married Couples in FinancialManagement in Terms of Budgeting, Marketing and Investment. N=106

Factors	VME (5)	ME (4)	MoE (3)	SE (2)	NE (1)	TOTAL	Mean	DE
1. Educational Background	52 (260)	22 (88)	20 (60)	7 (14)	5 (5)	106 (427)	4.02	ME
2. Behavior/Attitudes	42 (210)	34 (136)	18 (54)	9 (18)	3 (3)	106 (421)	3.97	ME
3. Lifestyle	33 (165)	34 (136)	22 (88)	11 (22)	6 (6)	106 (417)	3.93	ME
4. Age	23 (115)	23 (92)	25 (75)	16 (32)	19 (19)	106 (333)	3.14	MoE
5. Culture	21 (105)	27 (108)	31 (93)	11 (22)	16 (16)	106 (344)	3.25	MoE
6. Religion	22 (110)	23 (92)	24 (72)	18 (36)	19 (19)	106 (329)	3.10	MoE
7. Size of Family	43 (215)	27 (108)	16 (48)	12 (24)	8 (8)	106 (403)	3.80	ME
8. Employment	47 (235)	21 (84)	16 (48)	12 (24)	10 (10)	106 (403)	3.78	MoE
9. Income	53 (265)	26 (104)	14 (42)	11 (22)	2 (2)	106 (435)	4.10	ME
Over-all Mean						954 (3510)	3.68	ME

As seen from the table above, the respondents rated level of attainment in the factors that affect their role as "Much Effect" as evidenced by the over-all mean score of 3.68. This is for the reason that respondents cannot decide promptly on what role to play in financing their household needs and wants due to certain elements that is to be considered. Outcomes

in their spending often depend on some factors. Both, husband and wife may adjust and may change their decisions in their role in household financially because of the presence of elements that affect them daily.

Income has the highest mean of 4.10 which indicates that respondents are much affected in the conduct of their decision-making process in their spending. Husband and wife communicate their own or each other's payoffs before making simultaneous decisions on who will act as the financial manager into certain allocation of household needs. Often, in low-income households, women typically manage the household's money. Alternatively, in high-income households, men appear to be more likely to control finance, while their wives receive a housekeeping allowance.

Based on observation, husbands usually supply bulky items and meet long-term needs which suit their over-all incomes. Wives, on the other hand, are expected to put their small, repetitively acquired incomes towards day-to-day needs. Based on an interview, husbands who are the breadwinners of the family are more likely to turn their income to their wife's account. They choose to work for their family and let their wife handle and manage their income. Also, most of husbands stated that they would spend their income if they held it where they may spend it all according to how they spent it.

As to the level of their income, most couples have their joint role in managing their financial needs. It is a factor that lessens them having debt and conflicts whether they belong to high, medium and low income family for according to Oppong (1975) that financial arrangement in the household has been cited as a veritable source of strain and conflict. There is evidence to indicate the feeling of strain about the general lack of resources in money and time for household responsibilities. Also, couples of respondent said that a husband and a wife should have the same amount of influence in the household decisions and financial responsibilities, it is all about budgeting money and controlling spending, no matter what occupation you have or what amount of income you bring into the household.

The respondents are much affected on their educational background as stated by Marriane, et al. (2003) that those who have higher level of education are more likely to engage in financial matters in household.

Educational background plays a vital role in the financial decision-making of couples where there is a good cash flow of household if more educated spouse will shoulder the financial aspect of the family for according to Marriane, et al. (2003) that lack of knowledge about financial management in household could explain why some families do not allow effective financial practices. These will likely lessen the financial conflict between husband and wife due to an effective control in spending. If the level of education is a general proxy for decision-making skills, the higher a partner's education, more likely it is that he/she will carry out the financial decision-making in the family. The financially knowledgeable partner should be more likely to be perceived as the decision maker.

Based on an interview, respondents stated that education level can be significantly linked with financial management such as saving, budgeting, managing the cash flow and handling the household's basic needs. Education is very helpful to communicate with their spouse and to handle conflict. Also, education enabled them to express themselves clearly and convincingly in making financial decision in their families. Most of them assumed that increases in information and knowledge would lead to changes in financial practices and behaviors. More educated spouse mentioned that their higher education level means they provide more money for the family, which allows them to contribute equally in the family's financial management.

From the table, Behavior/Attitude rank third as one of the factors that affect the gender role of household in financial management. Respondents are "much affected" with a total mean of 3.97 for according to Rosen (1983) that sex role attitudes may be thought of as arrayed along a continuum from traditional to modern, where "traditional" views reflect sharply dichotomous roles for males and females and "modern" views reflect a greater sharing of role between sexes.

Also, according to observations, some spouses are pseuphaholic. It is someone who has the attitude to buy all they want even if not paying their debts. Someone who can't fight their urge to buy things that attracts them with no considering if that certain is a need or a want. Spouse like them are no longer doing the task of budgeting their family needs. While others are "kuripot," who do not mind having enough food just to save enough. These kinds of attitudes much affect the gender role of one in household financial management for according to Granbois (1983) that sex role attitudes have also been found to affect the implementation of financial decisions like paying of bills, but not the manner in which these decisions are actually made.

While Religion is the least factor that affects the gender role of married couples with a mean of 3.10. This means that religion is not actually a factor to respondents because most of them belong to the same religion sect.

6. CONCLUSIONS

In relation to the findings from the study conducted, the following conclusions were drawn: 1. Majority of the couples are college graduate. As to income level, most husbands are earning 10,000-15,000 and 15,000-20,000 while most of the wives are earning 5,000-10,000. The holder of the income of the family is the wife having 94% out of the total respondents. 34% of them are small sized family with 3-4 members and 7% of them are big sized family having 11-12 members. 77% of the respondents do not have budget plan; 2. There is a gender equality or gender complementary role of couples in budgeting and marketing their daily needs because both husband and wife are both doing the budgeting and marketing for the family. However, the independent work of wife in budgeting is on bills, clothing, foods and savings. While in marketing, the only independent role of women is paying the bills and house rent and buying clothes; and 3. The respondents perceived that the factors affecting their gender roles in financial management are viewed as much effect. However, the topmost factors are: Income, Educational Background and Attitudes/Behavior.

7. RECOMMENDATIONS

In the light of findings and conclusions arrived at the study, the researchers offer the following recommendations: 1. Each couple should have their own budget plans in order to spend their income wisely and to limit their desire of buying things which are not necessary for the family. That is to avoid buying things which may lessen the prioritization of acquiring their basic needs; 2. Couples should still compromise their role in budgeting or marketing their income because although the result shows that both are almost doing the budgeting and marketing, there are still instances where wives are actually independently working almost all of it; and 3. The DSWD should include proper handling or budgeting of income as one of the topics to be discussed to couples applying for marriage license because not all of the respondents are knowledgeable in budgeting and allocating their income.

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