

ALTRUISTIC BEHAVIOUR AND GENDER GAP : AN ECONOMIC ANALYSIS

S. Sundari*

Mothers behave more altruistically than fathers do and in this process they undervalue their own worth, needs, and well-being. The altruistic behaviour of women is reinforced by biological factors, socialization process, various social practices and religious beliefs. Though most women exhibit altruistic qualities in various forms, women of poorer families are more altruistic. While women use their supplementary income for the basic needs of the family, men use a part of their additional income for personal needs and adult goods. Further, women who contribute a greater proportion of their earnings (80 to 90 percent) to the household expenditure, are the ones who receive lesser share in the household distribution of resources. In the absence of women's altruistic qualities, many families would have vanished owing to hunger and starvation.

In this research paper an attempt is made to find out the empirical evidence on the altruistic behaviour of mothers vs. fathers in Tamil Nadu State with special focus on the determinants of altruist qualities of men and women. The study is based on 1000 sample households drawn from rural and urban areas of Tamil Nadu State. The study suggests that it is the moral responsibility of not only the society but also the families to encourage women to preserve and value their qualities of supportiveness and compassion and these altruist qualities should be reciprocated that would result in the development of women.

Key Words: Altruism, self-sacrifice, Gender gap, reciprocity, Socialisation

INTRODUCTION

Altruism is a concern for the welfare of others. It is a traditional virtue in many cultures, and a core aspect of various religious traditions, though the concept of 'others' towards whom concern should be directed can vary among cultures and religions (<http://en.wikipedia.org/wiki/Altruism>). Altruism is the opposite of selfishness. Pure altruism consists of sacrificing something for someone other than the self (eg. sacrificing time, energy or possessions) with no expectation of any compensation or benefits, either direct or indirect. The concept has a long history in philosophical and ethical thought. The term was originally coined in the 19th century by the sociologist and philosopher of science, Auguste Comte and has become a major topic for psychologists, evolutionary biologists and ethologists. In simple terms altruism is caring about the welfare of other people and acting to help them. Most, if not all, of the world's religions promote altruism as a very important moral value. Buddhism, Christianity, Hinduism, Islam, Jainism and Sikhism etc. place particular emphasis on altruistic morality.

There are no comprehensive studies on the altruistic behaviour of men and women in India. The objective of this paper is to find out the empirical evidence on the altruistic behaviour of men and women in rural and urban areas of Tamil Nadu State. This paper will specifically focus on the issues of: are women particularly mothers more altruistic than fathers (men)? What are the determinants of altruistic behaviour of men and women?

**Professor And Head Department Of Economics Mother Teresa Women's University Kodaikanal-624 101(T.N.)*

The study is based on 1000 sample households purposively drawn from rural and urban areas of Dindigul and Theni districts of Tamil Nadu State. Among the 1000 households, 500 are rural households and the rest are urban households. With the help of structured interview schedules and through informal discussions relevant information were gathered from both men and women respondents. Fieldwork was carried out during the period 2010-11.

ALTRUISM

There are two distinct views within the contemporary feminist movement in America on women's altruistic behaviour. According to the "positive" view, there are some qualities more likely to be found in women than in men which are humanly good qualities and which should be preserved and fostered in the struggle for the liberation of women. Some of these qualities are grouped around the notion of "altruism" and include supportiveness, compassion, concern for others, ability to help others grow and develop, concern with human relationships. These altruistic qualities can be seen as universal values which are good for men as well as women to possess (Blum, et.al, 1976: 222-247). On the other hand the advocates of negative view argue that for women, being altruistic generally means self-sacrificing for the sake of others usually men. Thus the altruistic qualities are intimately tied to the oppressed condition of women. Studies suggest that personal 'altruism' in our culture often stems from guilt, fear, and low self-esteem, rather than from freedom or self-love (Chesler, 1971 : 756). Women's primary and most valuable social function is to provide the tender and compassionate components of life and that through the exercise of these particular traits women have set themselves up as exclusive model for protecting, nurturing, and fostering the growth of others (Blum, et.al1976: 222-247). Further women in all societies are socialised to live for others and to neglect their own selves.

Compassion, concern, supportiveness etc. are all humanly good qualities. Positive view fails to see that these good qualities can be associated with other positive qualities such as autonomy and independence; they may also be associated with negative qualities such as dependence, sense of inferiority, and self-denial. Conversely, the negative view does not admit the real possibility of the compatibility of altruism with autonomy.

The alleged opposition between concern for self and concern for others is exhibited in the very use of the term "altruism" as referring generally to doing good for others, motivated by concern for them, while disregarding or neglecting one's own interests. "Altruism" thus implies self-neglect, if not actually self-sacrifice. To use the word as a term covering all forms of doing good for others is thus ordinarily to imply that doing good for others generally involves or must involve disregard of oneself. Since love of others is an "affection" distinct from self-love, there is no reason why they would by nature conflict. Thus one person may be oriented toward the good of others as well as toward her own good, just as another person may pursue neither her own good nor that of others (Blum, et.al1976: 222-247).

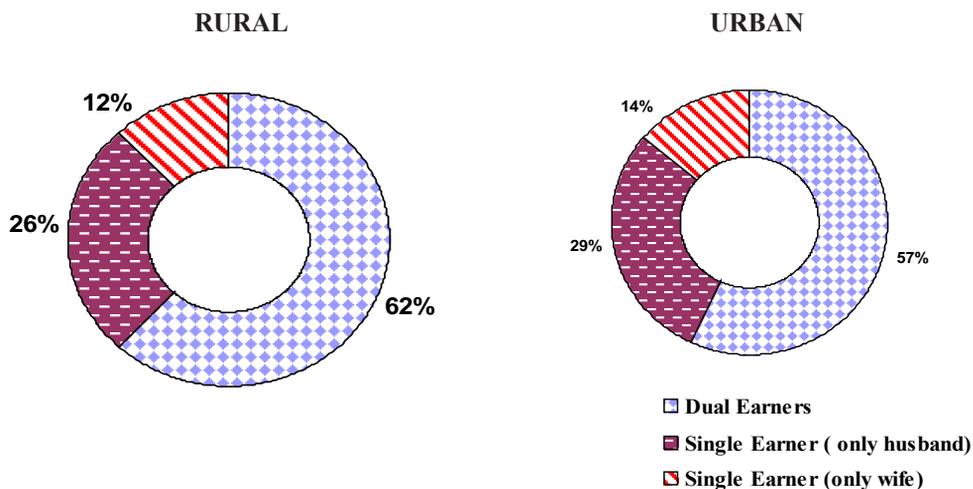
The following quantitative indicators are used to measure the Altruistic Behaviour of mothers (women) in comparison to fathers (men) :

- The proportion of earnings contributed by men and women towards household expenditure and welfare.
- The proportionate share of household resources received by men and women towards food and non-food expenditure.

Employment and Earnings of Men and Women in Sample Households

According to this survey, dual earner families seem to be more prominent than single earner families in both rural and urban areas. About 62 percent of the rural households and 57 percent of the urban households are dual earner family, which means that both the husband and the wife are in paid employment. Single male earners are found in 26 percent of the rural and 29 percent of the urban households which implies that women of these households are unemployed. In nearly 12 percent of the rural and 14 percent of the urban households, women (wife) seem to be the bread winners of the family.

Figure 1 highlights that the economic necessity to participate in paid labour market is more among the rural than the urban women. The incidence of unemployment among men is found to be relatively larger in urban (14 percent) than rural areas (12 percent). Unemployment among men may be due to one or more of the reasons such as very old, illness / handicapped, lack of suitable employment, current wage rate not attractive, economic compulsion to work, alternative sources of income available – non labour income, not interested to work and no time to work (engaged in other activities particularly party politics).



Employment Status of Husband and Wife in Sample Households

A study of the occupational pattern of men and women is necessary as earnings depend on employment. As per this survey, 16 percent of men in rural areas and 27 percent of men in urban areas are found in formal sector employment whereas seven percent of women in rural and 13 percent of women in urban areas are found in the formal sector employment (Table 1). Thus it is seen that though both men and women are largely concentrated in informal sector employment, the incidence of informal sector employment seem to be greater with regard to women particularly rural women (93 percent).

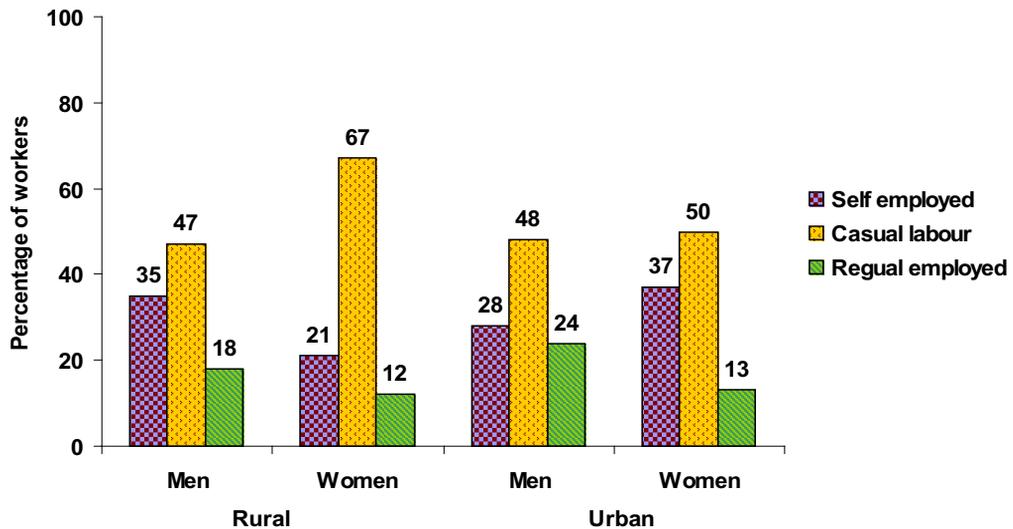
Classification of workers by the type of occupation points out that majority of workers both men and women and in all regions are casual labourers (Figure 2). However the proportion of women workers (59 percent) dependent on casual wage employment outnumbers men (48 percent). This trend and pattern is a matter of worry because the earnings of casual workers seem to be the lowest in comparison to the self employed and regular employed workers.

Table 1 : Occupation Wise Distribution of Husband and Wife in Sample Households

Occupation	Rural		Urban		Total	
	Men	Women	Men	Women	Men	Women
Formal sector	71 (16.1)	26 (7.1)	117 (27.3)	47 (13.2)	188 (21.6)	73 (10.1)
Informal sector	371 (83.9)	343 (92.9)	312 (72.7)	309 (86.8)	683 (78.4)	652 (89.9)
Sub Total	442(100.0)	369(100.0)	429(100.0)	356(100.0)	871	725
Unemployed	58	131	71	144	129	275
Total	500	500	500	500	1000	1000

Source : Survey data Figures in parentheses are percentage to total.

Distribution of Sample Men and Women by Occupation



Gender gap exists in the earnings of men and women and this is seen in urban and rural areas. Further men earn more than women in both formal and informal sectors (Figure 3). Male / Female earning difference in the informal sector seems to be lower than male /female earning difference in the formal sector. Urban women's earning in the formal sector is higher than the earnings of rural men and women employed in the formal sector.



Annual Earnings of Men and Women in Formal and Informal Sectors

A further segregation of earnings by the nature of employment reveals that the earnings of casual labourers seem to be the lowest. This holds true for both men and women and also for rural and urban areas (Table 2). The plight of women casual labourers in rural areas seems to be deplorable. Their annual earnings are the lowest (` 25390/-) because they are wholly dependent on wage labour in agriculture, which is seasonal in nature subject to the vagaries of monsoon. Further, the study area viz., Dindigul district being drought prone, the problem of unemployment has remained unsolved for long.

Table 2 : Average Annual Earnings of the Men and Women in Sample Households (in `)

Occupation Category	Rural		Urban		Gender Difference	
	Men	Women	Men	Women	Rural	Urban
Self employed	53710	32780	65660	42520	20930	23140
Casual labour	39260	25390	49530	33240	13870	16290
Regular employed	269240	209700	451560	377780	59540	73780

Source: Survey data

Earnings Vs Contribution to Household Expenditure by Husband and Wife

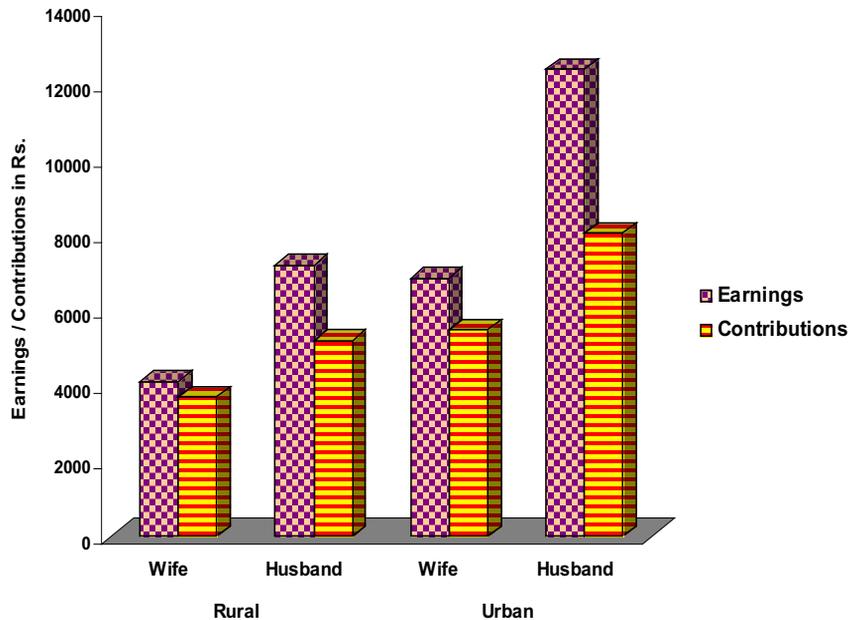
In poor and low income households' women's income, although usually very low, their contribution is as high as 90 percent towards household sustenance (Table 3 and figure 4). In rural households, women contribute nearly 90 percent of their earnings for household expenses and in urban households their contribution is about 80 percent. On the other hand, husbands in rural households on an average contribute only 72 percent of their earnings for household expenditure and in urban areas their contribution is still lower (ie 65 percent). The following inferences are drawn :

- The earnings of men are relatively higher than the earnings of women in both rural and urban households. However, the contribution of men towards household expenditure is much lower than that of women in both rural and urban households.
- Both rural and urban men set aside about 30 to 35 percent of their income for work related expenses and also personal use especially for entertainment, and alcohol.
- Except for the work related transport and food costs (lunch / tea), in most instances women contributed nearly 90 percent of their earnings to family sustenance.

Table 3 : Husband / Wife Earnings Vs Contributions (Monthly)

Area	Wife Earnings in ₹	Wife's Contribution to household in ₹	C/E of Wife	Husband Earnings in ₹	Husband's Contribution to household in ₹	C/E of husband	Earnings of W/H	Contribution of W/H
Rural	4110	3700	0.90	7200	5184	0.72	0.57	0.71
Urban	6840	5472	0.80	12390	8054	0.65	0.55	0.68

Source : Survey data



Earnings Vs Contribution of Husband and Wife

Women's Share of MPCE

The Monthly Per Capita Consumer Expenditure (MPCE) is divided as food and non-food expenditure. Apart from food, clothing, education, health and entertainment, other common household expenditures such as rent, fuel, water etc. are also important. The average of expenditure incurred by all expenditure groups on food and non-food expenditure, constitutes the poverty line in this study. On the basis of the cut off poverty line MPCE estimated by this study (` 1527/- for rural and ` 2348/- for urban), MPCE is conveniently divided into four expenditure classes (poor, low, median and high) to compare the inequality between men and women in rural and in urban households.

About 40 percent of the rural households and 34 percent of the urban households are below poverty line. Women's share of monthly per capita consumption expenditure (MPCE) is lower than that of men in all type of households. Women in poorer and low income households receive a lesser share towards food and non-food expenditures. Women accept a lower share of the household resource allocation on account of their altruistic attitude.

In rural areas, slight gender discrimination in food allocation is seen among the poor and low income groups. At higher levels of MPCE, the gender gap in food distribution is in favour of women. In non-food allocation, significant pro male bias exists in rural areas and this pattern is observed across all the expenditure classes. The gender gap is larger among the poorer (` 378/-) and low income (` 325/-) families. The gender disparity diminishes with increase in MPCE (Table 4). Overwhelming proportion of rural women (80 percent) than rural men (67 percent) fall under the poor / low expenditure classes.

In urban areas also a similar trend and pattern is witnessed. In food distribution pro male bias is found in poorer and low income groups. The gender discrimination is larger only in the case of non-food allocation (Table 5). The gender difference is larger among the poorer (₹ 335/-) and low income (₹ 308/-) households than the median (₹ 254/-) and high income (₹ 186/-) households. Another significant trend noticed in this context is that gender gap in intra-household resource allocation seems to be more among the rural than the urban households (Figure 5).

Table – 4 : Distribution of Food and Non-food Expenditure among Men and Women in Rural Households - (in ₹)

MPCE Class	Men					Women				
	No.	%	Food	Non-Food	Total	No.	%	Food	Non-Food	Total
Poor (< ₹ 1526)	179	35.8	973.06	523.92	1496.98	208	41.6	953.97 (-19.09)	165.5 (-358.42)	1119.47 (-377.51)
Low Income (₹1527 – ₹2100)	157	31.4	1191.96	762.07	1954.03	191	38.2	1182.81	446.46 (-315.61)	1629.27 (-324.76)
Median Income (₹2100 – ₹2450)	107	21.4	1236.84	1211.95	2448.79	72	14.4	1238.53 (+1.69)	921.79 (-290.16)	2160.32 (-288.47)
High Income (₹2450 – ₹2700)	57	11.4	1288.68	1396.08	2684.76	29	5.8	1291.9 (+3.22)	1192.64 (-203.44)	2484.54 (-200.22)
All Classes	500	100	1120.88	740.87	1861.75	500	100	1106.48 (-14.4)	515.31 (-225.56)	1621.79 (-239.96)

Source : Survey data

Figures in bracket indicates the gender gap.

- Negative Sign indicates MPCE of Males > Females

+ Positive Sign indicates MPCE of Females > Males

Table 5 : Distribution of Food and Non-food Expenditure among Men and Women in Urban Households - (in ₹)

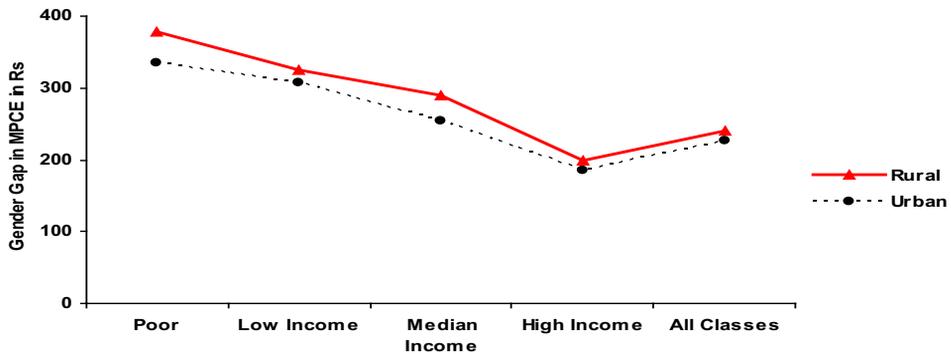
MPCE Class	Men					Women				
	No.	%	Food	Non-Food	Total	No.	%	Food	Non-Food	Total
Poor (< ₹2347)	162	32.4	932.32	871.42	1703.74	187	37.4	919.52 (-12.8)	449.59 (-321.83)	1369.11 (-334.63)
Low Income (₹2348 – ₹3000)	146	29.2	1851.69	1129.77	2981.46	159	31.8	1847.52 (-4.17)	826.03 (-303.74)	2673.55 (-307.91)
Median income (₹3000 – ₹3500)	124	24.8	2133.92	1317.26	3451.18	108	21.6	2136.29 (+2.37)	1061.01 (-256.25)	3197.3 (-253.88)
High Income (₹3500 – ₹4300)	68	13.6	2223.22	2034.11	4257.33	46	9.2	2232.86 (+9.64)	1838.05 (-196.06)	4070.91 (-186.42)
All Classes	500	100	1616.16	1348.51	2964.67	500	100	1615.84 (-0.32)	1122.65 (-225.86)	2738.49 (-226.18)

Source : Survey data

Figures in bracket indicates the gender gap

Negative Sign indicates MPCE of Males > Females

Positive Sign indicates MPCE of Females > Males



Male / Female Gender Gap in Household Allocation of Resources

Fig.5 : Sacrifice by Men (Father) and Women (Mother) in Sample Households

Food and Nutrition

Women bear the brunt of food shortages in poorer households. Women consume less food than men when food is scarce. This is seen in nearly 99 percent of the rural and 97 percent of the urban households. None of the men in the sample sacrificed their food requirements for the well being of others in the family. Secondly women serve fresh cooked food to other members in the family particularly children and they consume porridge. Thirdly, women deny themselves of nutrition. Expensive food items like milk, egg, meat etc. are served largely to other members in the family and women consume only the left over.

Women's relationship to domestic consumption is mediated through an ethic of altruism and self-sacrifice, associated with their work of caring for others. Hence, patterns of domestic consumption are related to the domestic division of labour. Food consumption, which depends on women planning, shopping, and cooking for their families, is a good example (Charles and Kerr, 1988; Devault, 1991). Within the constraints of family income, a women typically cooks to please her husband (if she has one) first and then to please her children. Her own preferences come last, and if food is short, it is she who will go without. Sometimes men directly influence the meals cooked by demanding that their tastes be catered to. More frequently, however, men get what they want simply because wives routinely defer to their likes and dislikes. Women do not necessarily experience their lack of choice as a constraint: providing food that others enjoy can be experienced as creative and satisfying, especially when the food is appreciated. Yet it is clear that even when family members are engaged in collective consumption, eating the same meal, they are not all consuming in the same manner. She who cooks and serves does not experience the same meal as those who are cooked for and served (Delphy and Leonard, 1992). These arguments holds good for the households faced with acute resource shortage. In high income families there is no gender difference in food allocation and actually in this survey the distribution seem to be in favour of women.

Non- food Expenditure

The share of adult women in non –food expenditure is relatively lower than adult men across all expenditure classes. However the gender gap is higher among the poor and low income households owing to the problem of resource constraint.

Education of Children

Investment on school education of children is relatively less than investment on higher education particularly for professional courses. For school education, poor households do not spend much on education of boys and girls and they are sent to public schools where the education is free. In State public schools in Tamil Nadu children are given uniforms, books, foot wear and mid day meals freely. Despite these provisions, in nearly 30 percent of poor households in this sample, children are sent to private schools. Households, even the poorest are found to be feeling the compulsion to spend considerable amounts of their meagre income on education in terms of tuition and other payments to schools, and other necessary expenditure on textbooks, stationery, uniforms, transport etc. (Tilak, 2002).

In order to meet the educational requirements of children, poor women reduce their expenditure on food, health and clothing. While this trend is observed among 99 percent of women in rural and urban areas, only 76 percent of rural men and 84 percent of urban men sacrifice their needs for education of children.

Clothing

Women deny themselves the purchase of new clothes in order to cater to the requirements of their children. Children’s garments are very costly these days. With greater levels of awareness about the latest fashions and designs, children demand the type of dress they want for birth days, festivals and functions. Women give importance for clothing of children and hence fulfil the demands of children not only by denying themselves of new clothes but also borrow for this purpose from the employers. While in this survey about 60 to 65 percent of women are found to sacrifice their clothing needs for their children, 33 to 40 percent of men are found to deny themselves of new clothes in the interest of their children. This trend shows that men give importance only for education of children and not their clothing.

Health

In the case of poor and low income households, it is seen that the health problems of men are attended to immediately as he is the bread winner of the family and the health problems of women are ignored even if she is in paid work and contributes to the household expenditure. Only when women become bedridden, their ailments are viewed seriously and they are rushed to the government hospitals. Nearly 90 percent of the rural households and 60 percent of urban households go in for home treatment for minor ailments such as fever, cold, cough, stomach ache, insect bite etc. for all members in the family. Women themselves neglect their health needs. Usually they go in for self treatment. Around 80 percent of rural women and 70 percent of urban women deny themselves of health care on grounds of economising the household resources. This pattern is seen not only among the poorer households but also across all expenditure classes. Like women, 55 percent of rural men and 40 percent of urban men neglect their health requisites in order to save money.

Adult Goods

Women generally consume less of adult goods such as pan, tobacco and intoxicants that are injurious to health than men. Poor rural women are found to consume more of tobacco so that they may not feel hungry. In this study it is found that nearly 66 percent of rural and 62 percent of urban women cut down their need for adult goods with the intention of using that resource for other important requirements of the family. About 19 percent of rural men and 27 percent of urban men deny themselves of adult goods. Overall men are not willing to sacrifice their adult good requirement in the interest of the family. The statistics that 40 percent of rural men and 45 percent of urban men are alcoholics is really shocking. Alcoholism is found to be prominent among poorer households. Every day these men consume alcohol as the wives and children struggle for survival.

Over Time / Supplementary Work

Participation in over time work is one of the means to enhance the family resources. In this regard it is noticed that more men than women take up over time work. Nearly 86 percent of rural men and 78 percent of urban men do over time work for which they get double the wage rate. Around 45 percent of rural and 61 percent of urban women do over time work. Thus women's participation in over time work is relatively less because of the responsibility of domestic chores they have to perform on return from full time work.

Like women, most men work hard by performing over time work, but the additional income so earned is not spent on the family but a major proportion is used for their personal needs especially alcohol.

Taking up supplementary work is another important way of increasing the household resources. Women's participation in supplementary work seems to surpass that of men. Nearly 90 percent of rural women and 81 percent of urban women do supplementary work to raise the level of household income. Only 26 percent of rural and 11 percent of urban men are involved in supplementary employment. Livestock maintenance, kitchen gardening, tailoring, weaving etc. constitute supplementary work of rural women. Due to lack of space and fodder, urban women's supplementary work consists of taking tuitions, tailoring, embroidery works, papad /pickle / and snacks making etc. Greater participation of women in supplementary work reveals their altruistic behaviour because participation in supplementary work is at the cost of their leisure. In other words it may be said that women deny themselves of their leisure time in order to augment the income of the family.

Mortgage of Jewels

In the event of a crisis such as lack of employment, sickness of family members, educational fees of children, investment for husband's business or purchase of assets, daughter's marriage etc. women mortgage the little jewels they are in possession. Only in well off families the jewels are returned to women at a later stage. In this survey it is noticed that 44 percent of rural and 67 percent of urban women had mortgaged their jewels for the well being of the family.

Performance of Domestic Chores

About 88 percent of rural women and 62 percent of urban women perform all domestic chores and thereby save money for the family. Educated mothers help children in their studies and thus save

tuition fees. Domestic work though not a major problem for the unemployed women, for women engaged in full time work, performance of domestic chores is the primary problem particularly in the absence of help and support from the husband or others in the family. Thus women through multiple functions such as full time work, supplementary work, and domestic work sacrifice themselves for the welfare of the family.

Significant proportion of rural (40 percent) and urban women (70 percent) do not spend on a cup of coffee or tea at worksites. No men in the sample were found to curtail their expenses on tea / coffee. This shows the degree to which women tighten their belt in order to feed others in the family. Table 6 presents the nature of sacrifice by fathers and mothers in the sample households

Altruistic behaviour is found not only among women of poorer households but is also seen among women of high income groups. These women do not claim a share in family property though they are legally entitled. In the interest of brother's welfare, women sacrifice their share of family property. Women of well off families are over –protected, thus denying them the decision making power at home and control of assets. Further they have to bear with the problem of alcoholism of husbands in the interest of their children.

The additional earnings of women in poorer households are used for basic needs whereas in high income families the surplus income of women is used for purchase of immovable assets or it is deposited in the banks. A major portion of the additional earnings of men are used for purchase of vehicle, entertainment, social functions and adult goods. Thus the empirical provides evidence that women behave more altruistically than men do, and thus they undervalue their own worth, needs, and well –being.

Table 6 : Nature of Sacrifice by Fathers and Mothers in the Sample Households

Sl. No	Nature of Sacrifice	Mothers (in %)		Fathers (in %)	
		Rural	Urban	Rural	Urban
1.	Less of food intake at home	99	97	-	-
2.	Accept lower share of MPCE for the education of children	99	99	76	84
3.	Self denial of best clothing	65	60	40	33
4.	Self denial of medical care	80	72	61	45
5.	Cut in personal expenses (on adult goods)	66	62	19	27
6.	Cut in entertainment	68	52	47	43
7.	Do over time work	45	61	86	78
8.	Take up supplementary work	92	81	26	11
9.	Mortgage of jewels	44	67	-	-
10.	Do not spend on tea /coffee at work sites	40	70	-	-
11.	Commute to work place by walk	48	29	6	11
12.	Perform all domestic chores and thereby save money	88	62	38	27
13.	Help children in studies thereby avoid payment of tuition fees	36	69	13	21
14.	Any other	9	11	2	1

Source: Survey data

Responses are not mutually exclusive

Why Women Contribute Greater Proportion of their Income to the Family?

Is it Engel's Law, "maternal altruism", or "maternal self-interest" that is behind women's motivation to devote more of their income to the family's "basic needs" especially needs of the children? Formulated in 1857, the Engel's law asserts that lower the income, higher the proportion of it is spent on life's basic necessities (Blumberg, 1991: 104). Because of the women's greater poverty, one must consider that their expenditure patterns are more influenced by Engel's law than in the case of their men. There is evidence in this study that women not only hold back less for personal expenditures, but they also target more of the resources and income under their control to family provisioning, especially children's food and education.

Many studies report that women have greater control over the income which they directly earn than which is earned by their husbands. The income earned by woman is disproportionately spent on food and basic household necessities in comparison with man's income. As women generally work in the labour market out of severe economic necessity, their income is largely spent on basic needs Guyer (1980). Due to their role as mothers and care givers and their responsibility for familial nutrition and subsistence, women's consumption pattern differs from that of men. Food and nutrition, education, health (home treatment), clothing, investment on gold jewellery, durable goods and housing represent the priorities of women's expenditure pattern.

As providers of food to the household members, women's first priority is to spend on food. Actually women spent on food when the contribution by men is insufficient. This is true in the case of poor and low income households. An ideology of "maternal altruism" dictates that a woman should devote her own income to feeding her children and the aged at home. Mothers for a variety of cultural and biological reasons, allocate greater proportion of their earnings to the food and other basic needs of their children. The survey data supports the view that women's allocation priority is food particularly in poorer families. In female headed households, about 60 to 65 percent of households' allocation is towards food expenditure whereas in male headed households the allocation towards food varies between 55 to 58 percent. Further in more than 50 percent of the sample households, it is seen that the household resources under the control of women results in greater investment not only on food and nutrition but also on the education of children particularly the daughters.

Savings at the household level are important for the welfare of family members as a means to smooth income, to fund education, to meet marriage expenses and for old age support when members become non-earners. Women may make different choices with regard to the form of saving than men particularly when men have greater control over income or have more experience in dealing with financial markets and institutions. It is likely that women in these circumstances will tend to save less in the form of financial assets (e.g. deposits) and will save more in the form of real assets such as gold jewellery and livestock over which they have greater control (Maria Sagrario , et.al, 2002).

Investment on gold jewellery constitutes the saving pattern of majority of women of all income groups both in rural and urban areas for the following reasons :

- The jewels may be kept / used by women.
- It can be used as collateral to obtain credit at times of financial crisis.
- Investment on gold is imperative for women with daughters for whom gold ornaments are to be given at the time of marriage.

Jewellery shops promote small savings of low income households through monthly savings schemes. Even the meagre proportion of one or two percent of the income set aside by women is saved for the family's future requirements. In poorer and low income households women's earnings are essential for family's survival and hence used largely for food and other basic needs. In median and high income families, women do keep their earnings separate from their husbands for the purposes of children's education, family luxuries, personal luxuries, hiring of domestic servants and investment on gold.

Determinants of Altruistic Behaviour

Attachment Theory

The hypothesis proposed by Rogers and Youssef (1988) that mothers are more likely than fathers to spend income for the immediate food and health needs of their children is sometimes referred to as the "good mother, bad father" theory. Differential spending patterns could depend on differences in attachment, in mother's and father's prescribed roles in a particular society, or on differences in each parent's ability to perceive the needs of the child.

Mothers are more likely to allocate resources to children than the fathers because they are more attached to their children. Attachments are defined as "specific, enduring relationships characterized by (and growing out of) the infant's use of proximity to adults as a means of assuring protection and care" (Lamb, 1983:487-494). Infants appear to become attached to both their mothers and father during their first year, even though most fathers spend far less time with their children than do mothers (Lamb, 1982).

Mothers bear the primary responsibility for primary care-giving – is this biologically determined or culturally prescribed? The two are difficult to separate. Although it is clear that she is aided in their by cultural training and social expectations, it is also possible that the hormonal changes of pregnancy, delivery, and lactation play some role in facilitating the maternal emotions (Konner, 2003). Further these differences may reflect the social roles assumed by males and females in traditional families.

In this sample study it is noticed that 98 percent of rural women and 93 percent of urban women said that they are very much attached to their children for biological reasons (Table 7). Women have no regrets but rather take pride in sacrificing for the family. Though there is no biological attachment, around 89 percent of rural and 76 percent of urban men seem to be very much attached to their children and these men are also sacrificing to some degree for the welfare of the children.

Women are attached not only to their children and husband but also to their parent's. About 15 percent of women extend monetary support to their parents' family out of their individual income / savings, without the knowledge of their husbands. However, more proportion of men (22 percent) offer financial assistance to their parents' for two important reasons – (i) According to the Indian culture and tradition, it is the duty and responsibility of sons to take care of parents in their old age and (ii) the earnings of men are comparatively higher than women and hence they are able to partly support their parents.

Table 7 : Determinants of Altruistic Behaviour among Mothers and Fathers

Sl. No.	Determinants	Responses by Mothers (in %)		Responses by Fathers (in %)	
		Rural	Urban	Rural	Urban
1.	Attachment	98	93	89	76
2.	Love and affection	100	100	84	81
3.	Responsibility	87	80	100	100
4.	Old age support and care	17	11	9	5
5.	Moral / Religious ethics	79	60	45	37
6.	Happiness	98	95	94	92
7.	Socialisation	97	91	12	7

Source : Survey data

Responses are not mutually exclusive

Love and affection

Another significant determinant of altruistic behaviour is love and affection for children. All the women respondents unanimously quoted this factor as the reason behind their sacrifice for the welfare of the family. Like women, about 84 percent of rural and 81 percent of urban men said that love and affection is the primary reason for them to sacrifice their personal needs for the sake of the family's well being.

Responsibility

All men covered by the survey have said that it is the feeling of responsibility towards dependents ie wife and children that they are working hard and earning the maximum and at times of crisis they are denying themselves of luxuries in the interest of the family. More than 80 percent of women are more concerned about their children because they consider it as the duty and responsibility of mothers to provide basic needs to the children.

Happiness

More than 90 percent of men and women of rural and urban areas have said that real happiness in life for them lies only in the happiness of their children. On account of this reason parents are sacrificing their personal needs. The striking trend noticed is that children particularly the teenagers (male and female) demand their parents new clothes, mobile phones, bicycles, computers, video games, watch, ear rings, chain etc. In some cases the children select the college and course of study and demand parents to make investment. Altruistic feelings on the part of parents, who feel happy when their children are happy, try their best to fulfill the demands of their children.

Old Age Support and Care

About 17 percent of rural women and 11 percent of urban women said that they are sacrificing their needs with the expectation that children would support them in their old age. The same reason is cited by less than 10 percent of men. The current trend is that most parents do not expect any kind of support from their children in their old age. All that they want is that children should study well and settle in good job and take care of themselves.

Socialisation

Women's socialization leads them to be more concerned than men with interpersonal and emotional matters, and leads them to know how to maintain and to value personal relationships more than men do. The nature of the women's role in the marriage reinforces this process, in including emotional support and nurturance as an important part of the wife role. Furthermore, the working situation of most men further erodes men's capacities to work at and to value personal relationships. Often their work situations are essentially competitive with their co-workers, making close trusting relationships difficult. At work they are expected to be unemotional and self-controlled (Blum, et.al 1976: 222-247). As per this survey, more than 90 percent of mothers in rural and urban areas have said that their altruistic behaviour is the outcome of the socialisation process. Besides socialisation, moral and religious preaching emphasise the importance of altruistic behaviour.

Another frequently described syndrome is that of mothers' "living through their children". Because the mother has been denied other outlets for self-expression and development, her relationship to her children takes on a hypertrophied importance which distorts her care for them. Her need to be needed by her children becomes overwhelming because this is the one sphere in which she feels of value (Blum, et.al 1976: 222-247).

Sen argues that women in traditional societies lack a notion of personal welfare because their identities are too closely tied to the interests of the household. This overlap between personal and household interests preserves intra-household inequality. If a woman in a standard Nash-bargaining model perceives the welfare of other household members as on par with her own, intrahousehold distribution would tally with this interest perception (Sen, 1990: 148-149). More importantly, Sen views this ambivalence of female interests as closely associated with a curtailment of the agency aspect of personhood.

Compatibility of Altruism with Self Development of Women

As seen above, women's altruistic qualities are mostly connected with self-denial and self-sacrifice. Is it really possible for women to promote their self development and simultaneously be altruistic? There is no unanimously acceptable answer to this query because views differ from person to person and from society to society. Feminists argue that the altruistic behaviour of women would add to their suppression and inferior position. In fact poor women's sacrifices in terms of low food intake, cut down their purchases of basic needs, neglect of health, reduction of leisure time etc. are viewed as negative coping strategies that would ultimately deter women's self development.

Women cannot be blamed for adopting negative coping strategies because women are socialised to live for others and are expected to be supportive to their husband and children and to neglect their own selves. Self-concern and concern for others are not mutually exclusive if self concern is equated with self-sufficiency. Compatibility of altruism with self development of women is possible through only reciprocity. Reciprocity is necessary for the caring not to become an unhealthy self-sacrifice, but such reciprocity does not exist in a relationship in which one person's sense of self has been undeveloped and subordinated to the other (Mayeroff, 1971:4-5).

CONCLUSION

Thus the empirical provides evidence that women (mothers – 90 percent) behave more altruistically than men (fathers – 70 percent) do and in this process they undervalue their own worth, needs, and well –being. The altruistic behaviour of women is reinforced by biological factors, socialisation process, various social practices and religious beliefs. Though all women exhibit altruistic qualities in various forms, women of poorer families are more altruistic. While women contribute nearly 80 to 90 percent of their earnings to the household expenditure, the contribution by men who earn more than women is 65 to 72 percent. Women who contribute a greater proportion of their earnings to the household expenditure, are the ones who receive lesser share in the household distribution of resources. In fact gender bias exists in intra-household resource allocation across all expenditure classes and low income households exhibit higher levels of gender gap. A surprising finding is that while women use their supplementary income for the basic needs of the family, men use a greater proportion of their additional income for personal needs and adult goods.

In the absence of women's altruistic qualities, many families would have vanished owing to hunger and starvation. Hence it is the moral responsibility of not only the society but also the families to encourage women to preserve and value their qualities of supportiveness and compassion and these altruist qualities should be reciprocated that would result in the development of women. Reciprocity for self – sacrifice of women is possible only through change in the attitude of people.

As a long term measure gender awareness programmes should be launched by the Government, NGOs, media etc. highlighting the importance of reciprocity for all the sacrifices of women. The burden of resource shortage should be shared by husband and wife together.

Poor income of the households is the primary cause forcing women to sacrifice for the good of the family. As a short term measure direct intervention by the Government is imperative to enhance the earnings of women through employment generation programmes. National Rural Employment Guarantee Programme should be strengthened catering to the requirements of poorer women. Formation of SHGs should be encouraged. Investment on women's education, skill formation and training may help to break the vicious circle of poverty in the long run and also minimise the withdrawal of children from school.

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