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The 'Why' Behind the 'Who': Mapping Gendered Economic Decision-Making in Urban Households of Punjab Through Vignettes

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ABSTRACT

The present study aims to explore the patterns of economic decision-making among urban households in Punjab and to investigate respondents' perceptions of why a particular person made the decision. Using vignettes, we ask respondents how similar they are to five types of households. We analyse the identity of the decision-maker and the rationale for decision-making. The study includes data from 210 married couples living in households in the cities of Mohali and Ludhiana, which are experiencing rapid urbanisation and changing gender dynamics. The study reveals significant gender gaps in economic decision-making, with men more frequently reporting the male-dominance unitary model (57 per cent vs women's 33 per cent) while women reporting more egalitarian "most-informed" models (50 per cent). Despite the existence of the pattern of joint decision-making (42 per cent of women-reported vs. 30 per cent of men-reported), patriarchal norms persist alongside emerging shifts toward shared authority in urban households of Punjab. However, despite a significant correlation between the husband being the main decision-maker and a unitary/dictatorial household type, we find variability in household types within each decision-making category.

Keywords: Intra-household decision-making, gender and power, urban Punjab, vignette method, economic empowerment

JEL Classification code: D13, J16,D14

1. INTRODUCTION

The household is the primary economic and social unit of society, where individuals share resources, live together, and make decisions (Doss,2013). Among households' core activities,

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decision-making holds significance, since it is closely tied to the degree of empowerment that household members exercise within the domestic sphere (Kabeer, 1999). Decisions taken within households concerning household expenditure, children's education, healthcare and asset acquisition do not influence households' day-to-day functioning but rather influence broader outcomes related to well-being, household welfare, and social relationships (Barrett, 2007; Bernard, 2020). Household decision-making has accordingly emerged as an important area of research in economics, sociology, and gender studies.

In India, intrahousehold decision-making has historically been shaped by patriarchal norms that provide men a dominant role in economic spheres. Men traditionally controlled major purchases, finances and property, while women were relegated to domestic responsibilities such as child-rearing and caregiving (Desai & Jain, 1994). The societal expectation that men be the primary earners, with women dependent on them, continues to limit women's participation in key household decisions(Agarwal, 1997).

Similarly, in Punjab, patriarchal norms have long dictated household decision-making, and a similar pattern exists. The traditional division of labour continues to reinforce male dominance both within households and in the broader community, restricting women's autonomy in making significant family decisions. However, a substantial body of literature has examined how authority is distributed and its relationship to employment, income, and family structure. Though considerably less attention has been paid to why a particular distribution of authority is perceived as legitimate (Doss, 2013; Anderson, Reynolds, & Gugetry,2017).To comprehensively understand the intrahousehold decision-making process, this paper explores the decision-making patterns within households in Punjab by identifying who takes economic decisions. This paper analyses the responses of husband and wife separately on the same set of household economic decisions, capturing both agreement and divergence in how they perceive their respective roles within the households.

Building on the above framework, most studies identify the decision-maker and examine its consequences without investigating the reasons household members use to justify decision-making authority. Although quantitative surveys have improved our understanding of the pattern of decision-making and its determinants, they provide limited insights into the process(es) by which authority is negotiated and legitimised. A vignette, by contrast, presents respondents with a hypothetical scenario and encourages them to discuss the situation indirectly, helping to reveal underlying attitudes, social expectations and normative beliefs, while limiting the influence of social desirability bias (Hughes & Huby, 2004; Finch, 2003). Though vignettes have been applied in areas such as subjective well-being (Ravallion, Himelein, & Beegle, 2016), women's agency (Donald et al., 2017), gender bias in political leadership (Beaman et al., 2009), and risk

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aversion (Barter & Renold, 1999), this study is new to this context to analyse the processes underlying household economic decision-making.

Even so, vignette-based studies are limited in the field of household economic decision-making in developing countries. While widely used in qualitative research over the past decade and a half (Jenkins et al., 2010; Sankaran et al., 2017), the instrument has gained momentum among quantitative researchers. For example, Malapit et al. (2019) introduced a vignette-based survey method to assess autonomy in income as a measure of women's empowerment. Similarly, Masset (2015) used vignettes to examine rural women's empowerment in Andhra Pradesh, India, while Njuguna et al. (2016) utilised them to investigate women's limited participation in agricultural training programs in Ethiopia. Similarly, Bernard et al. (2020) have employed vignettes to analyse respondents' perceptions of household decision-making and gender norms. The study illustrates that vignettes uncover the reasoning and social norms underlying decision-making authority within households in rural Senegal, offering in-depth insights that are difficult to analyse through standard survey questions alone. Beyond identifying decision-makers or patterns of cooperation or non-cooperation in a sample of households, this paper aims to explain why that person makes decisions using the vignette approach used by Bernard et al.(2020). This approach, however, provides insights into the rationale household members use to explain and legitimise that decision-making authority.

Based on their decision-making process, this study develops a typology of households, using five vignettes (Bernard et al's., 2020). These include: a *unitary model* where one individual or a couple makes all key decisions; a *contribution-based model* where decision-making aligns with resource contribution; a *separate spheres model* where responsibilities are divided by domain; a *norms-driven model* where decisions follow prevailing social expectations; and an *information-based model* where the most knowledgeable member makes choices. Respondents from urban Punjab were asked to identify the vignette that most closely resembled their household dynamics. This typological approach enables a deeper examination of the reasoning behind who takes decisions within households. We aim to investigate the sources of decision-making as reported by respondents to understand why individuals are entitled to take certain decisions, which will be relevant and important for understanding the outcomes of household decision-making in Punjab. In doing so, the study contributes to the literature by highlighting the processes and perceptions underlying the allocation of decision-making authority, rather than treating the household as a unitary decision-making entity.

The paper is organised as follows: Section 2 reviews the literature; Section 3 presents the context, data, and vignette implementation; Section 4 assesses the validity of typologies; Section 5 concludes the study.

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2. REVIEW OF LITERATURE

Intra-household decision-making has been examined through both theoretical and empirical lenses. Within the economic literature, one of the earliest theoretical starting points is the Unitary Model (Becker, 1981), which treats the household as a single decision-making unit, where all resources are pooled within the household, with an altruistic head and distribution neutrality for allocation of resources (Dasgupta, 2016). In practice, this framework appears in India and Uganda through the social norm of patriarchy, whereby men position themselves as heads of the family, owners of land and cultivators of cash crops, and therefore dominate intra-household decisions while the needs of women and children are often ignored (Agarwal, 1997; Hardill et al., 1997; Bernasek & Bajtelsmit, 2002; Murmu,2017; Shibta et al., 2020).

When the unitary model is put to an empirical test, however, a contrasting picture of the household emerges. Several studies find that the unitary model does not always hold and that substantial inequalities persist within the same family. A large number of studies also show that households in the same region and with the same income may allocate resources and arrive at decisions in very different ways. Alderman et al. (1995) offer sufficient evidence to argue that the unitary model suits only particular situations and call for the burden of proof to shift towards an alternative approach. Evidence of discrimination against women in their access to food, education, land and working hours indicates that the so-called benevolent dictator is far from altruistic; as a consequence, scholars have increasingly agreed that household choices reflect the relative bargaining power of individual members (Agarwal, 1997; Folbre, 1994). Polak (2003) likewise observes that, across both developed and developing countries, the unitary model fails to predict household behaviour, since intra-household dynamics shape who takes which decisions.

Taken as a whole, the literature indicates that the unitary model cannot adequately explain how households arrive at decisions, which again points to the need for an alternative framework (Thomas, 1990; Alderman et al., 1995; Duflo, 2003). A growing strand of empirical research has therefore turned its attention to intra-household cooperative models (Manser & Brown, 1980; McElroy & Horney, 1981) and non-cooperative bargaining models (Woolley, 1988; Lundberg & Pollak, 1993). The cooperative bargaining model assumes that individual household members have distinct tastes and preferences, which cannot be aggregated into a single welfare function. The intra-household resource allocation depends on bargaining power, which in turn depends on access to extra household resources, also referred to as “fallback positions”. In this framework, the parties behave rationally and enter into cooperation despite different preferences. The non-cooperative bargaining model (Woolley, 1988; Lundberg and Pollak,(1993)-) assumes that individuals in households make separate decisions about their own resources; that is, resources

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are not pooled but rather spent individually (Doss, 2001), and the decisions are analysed among the members through a game theory approach.

In the Indian setting, the non-cooperative bargaining model has been used to study gendered power relations, the distribution of resources and decision-making autonomy within households. The studies suggest that Indian households, particularly in rural areas, often display patterns in which men control economic decisions owing to their greater access to income, land and social standing (Basu, 2006; Agarwal, 1997). The same model has also been applied to women's participation in the labour market, which is shaped by intra-household bargaining, with men retaining key resources while social and cultural norms limit women's decision-making power (Srivastava, 2019). These models underscore how bargaining power within households is influenced by asymmetric access to resources and entrenched social norms.

To further test these models empirically, Heath and Tan (2019) examined the extent to which Indian household behaviour rejects the unitary model and is consistent with the non-cooperative framework. Drawing on the National Family Health Survey (2005-2006) and the National Sample Survey, the results confirm that greater access to unearned income increases women's labour supply and, in turn, their autonomy and capacity to influence household decisions. Also, empirical work on Indian households shows that the absence of cooperative bargaining can lead to inefficiencies in resource allocation and decision-making. This is especially evident in remittances, where the spouses of migrant workers manage resources independently, leading to suboptimal investment in children's education and household welfare (Tagat, 2020; Rao, 2017). Together, these findings indicate that non-cooperative bargaining continues to operate in many Indian households, reinforcing gender inequalities in both decision-making and control over resources.

Turning to Punjab specifically, several surveys and empirical studies shed light on intra-household decision-making patterns. Behl (2015), for example, drew on household survey data to show that joint decision-making is more common in urban Punjab among households with higher levels of education and income. In rural areas, by contrast, patriarchal structures still prevail, and men retain control over most financial decisions even when women contribute to household income through farm labour or small businesses. These models are therefore valuable for making sense of Punjab's socio-economic realities, where entrenched patriarchal norms, resource allocation and economic opportunity together shape household behaviour.

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3. METHODOLOGY

3.1 Study Area and Data

The Punjab offers a theoretically rich and, in some ways, paradoxical setting for studying who holds economic decision-making authority within the household. This region falls under the "Classic belt of patriarchy", where rigid gender hierarchies and patriarchal values are deeply embedded in both social structures and family life. The study is based on data collected from urban households in the cities of Mohali and Ludhiana in Punjab. These cities were chosen for their distinct socio-economic characteristics and varying levels of urbanisation in the state. Ludhiana is a major industrial and commercial centre with an established manufacturing base, while Mohali has developed as a planned urban centre with a major share of service sector professionals.

A multi-stage sampling method is applied to identify the sample households. The sample comprises 210 households, with data collected separately from both the husband and the wife within each household to examine intra-household dynamics. The study considered a husband-wife pair serving as the primary unit of analysis. Due to urbanisation in Punjab, the cities of Mohali and Ludhiana have seen a large influx of migrant population (Economic Survey,2019-2020); thus, all types of households, native, migrants within the state and migrants from other states, as well as nuclear and joint, are included in the study. The data used in the analysis come from a field survey conducted from September, 2021 to March, 2022. The study used structured questionnaires to collect the primary data, such as i) Household questionnaire, ii) Women's questionnaire, and iii) Men's questionnaire.

3.2 Measurement of household decision-making authority

Firstly, the study examines the household decision-making pattern across a range of economic decisions. These questions span both routine and major household decisions- from daily household purchases and recurring expenditures to large, less frequent expenditures such as buying land or property, as well as decisions on saving and investment and labour force participation.

For each question, respondents were asked to identify the person responsible for taking that decision. The response options include (1) husband without wife (husband alone) (2) the wife without husband (wife alone) (3) Jointly by husband and wife (4) another person in the household who can be identified by subset of follow up question as father, mother, brother, sister, sister-in-law, son, daughter, daughter-in-law (5) the husband with another person in the household (6) the wife with another person in the household (7) Doesn't apply. Both the husband

and the wife were interviewed separately to gain an in-depth understanding of household decision-making dynamics.

Based on the husband and wife's responses within the household, variations in how they reported the same household economic decisions were identified as spousal discordance. These discordant responses were treated as meaningful differences in perceptions rather than errors, which we examined to analyse divergences in spouses' perceptions of household decision-making authority.

3.3 Vignettes design and implementation

Based on the five ways of understanding 'why' one takes decisions within a household from the literature, we identified five types of households. Though not necessarily mutually exclusive, these five households have a unique key element.

The first household is one in which all the decisions are made by a single individual. This concept is referred to as the 'dictator' model. The dictator model is derived from the unitary model in which the household acts as a "Monolithic Entity" that assumes that everyone has the same preferences or follows the preferences of a dominant family member (Alderman et al., 1995). This model considers the dictator to be an altruistic leader or benevolent dictator (Becker,1981) who can be either male or female or both and works to maximise the household utility function considering the utilities of all members of the household. In households where decisions are made jointly by a couple, the dictator model reflects the cooperative bargaining model (Manser & Brown,1980; McElroy & Horney,1981). In this framework, parties behave rationally and enter into cooperation despite different preferences, as these cannot be aggregated into a single welfare function.

A second household type is characterised as the "contributions" model, based on individual contribution in terms of income, labour, and resources (such as land); decision-making is done within the household. Sen (1987) emphasises the significance of perceived contribution as well, and points out that reproductive work, which women frequently perform, is unfairly characterised as contributing less to output than men's work, which helps to justify men's greater influence over decision-making and disparities in consumption. Similarly drawn from psychology literature, Engle (1993) outlines the contribution rule, which dictates that an individual's input to the household dictates their share of household resources.

We characterise the third household type as the "separate sphere" model, one where each individual has separate domains where they make decisions (Katz & Crater, 1997; Lundeberg & Pollak,1993). It reflects the non-cooperative equilibrium where resources are not pooled but rather spent individually (Doss,2001), and the decisions are analysed among the members

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through a game theory approach. Specialisation in certain areas demands domination in that area of decision-making on the basis of gender, which reduces the need for intricate cooperation. Thus, those who specialise and have more bargaining power will dominate the decision-making process.

A fourth type of household can be characterised as the "Norms" model. Decision-making in such type of households is done by the person determined by community norms, rather than the bargaining power of the individuals or individual preference. Duflo and Urdy (2004) find that households in Cot d'Ivoire exhibit the expenditure pattern that match social norms of household provision of male domination of intrahousehold resource allocation and contradict with collective household model.

Finally, the last type of household decision making is one in which decision authority is based on knowledge or information. (Raven, Centers and Rodrigues,1971). The decision maker(s) has most information about the domain which result in best possible outcomes for household. This concept is referred to as the "most informed" model. It is based on the implicit assumption that once an individual receives the information in the past, it will help to take the decision.

There may be overlapping of these categories. The husband may, for instance, make decisions about how much to save and invest because he owns the earned money; investment and banking are his domain, and he has the most knowledge about saving and investing household income. If norms, for instance, dictate that young boys will work outside whereas young girls conduct household chores, this will result in more informed or separate sphere models due to acquired competencies. In a similar manner, women have been granted equal rights to vote, but men in the household decide whom to vote for, as most representatives are males, and men consider that they have more information. Thus, to address these overlapping categories between household types, respondents were first asked which type of couple they resemble, and then asked to identify which they mostly resemble.

The above vignettes were administered to respondents in the form of short stories for each response to the question of who takes decisions within the household. For example, if the respondent reported that he takes the economic decisions within the household, then the series of five vignettes was read in which the respondent alone takes the decision (Appendix A). Each vignette presents a distinct explanation for why the respondent alone takes that decision. As an illustration, the vignettes for economic decision-making when the husband decides alone are summarised below:

Vignette 1(Dictator): The first story states that how Munish decides household consumption expenditure and financial decisions because he takes all the decisions within the household.

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Vignette 2 (Contribution): The second story describes how Vishal decides on household consumption expenditure and financial decisions, as the maximum expenditure is made from his earned income.

Vignette 3 (Separate Sphere): The third story portrays Aman as the one who decides household consumption expenditure and financial decisions, while Riya takes care of other family matters.

Vignette 4 (Norms): The fourth story explains that Gurinder takes household consumption expenditure and financial decisions because most men in the community typically do so.

Vignette 5 (Most Informed): The fifth story depicts how Sumit takes household consumption expenditure and financial decisions, as he has the most information on economic and social matters.

If the respondent stated that another person in the household takes the decision, the vignette was altered accordingly to reflect the identity of the decision-maker.

3.4 Vignettes Reliability

Further, the reliability of the vignettes has been examined before tailoring them to the respondents. The respondents' reliability is assessed by asking the same set of vignette questions to both respondents independently and expecting some differences in answers between male and female respondents. Secondly, we investigated the observers' reliability, by which we expect that enumerators' characteristics do not affect respondents' answers.Based on these findings, the reliability of the vignette-based measure is supported.

4. RESULTS AND DISCUSSION

4.1 Sample Characteristics

Table 1 summarises the socioeconomic and demographic characteristics of the respondents in urban households of Punjab. The final sample comprised 210 married couples (210 husbands and 210 wives), who were interviewed separately to capture individual perspectives. As shown in Table 1, the respondents were predominantly middle-aged, with the largest proportion belonging to the 35–45-year age group. Husbands were marginally older than their wives, with mean ages of 45 and 43 years, respectively. Educational attainment was relatively high, with nearly half of the husbands and more than half of the wives holding postgraduate qualifications or above. Salaried employment was the most common occupation among both spouses in the cities of Ludhiana and Mohali, while the remaining respondents were engaged in self-employment, business, homemaking, and other occupations.

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Table 1 Percentage distribution of respondents' socio-economic characteristics by gender

Socio-economic characteristics of the respondents				
Gender Variables	**Husband**		**Wife**	
	Frequency	**Percentage (%)**	**Frequency**	**Percentage (%)**
Age group (in years)				
Less than 25	0	0	0	0
25-35	42	20.2	59	28
35-45	65	31.1	70	33.5
45-55	53	25.3	46	21.9
55-65	40	18.8	24	12
65-75	8	3.6	6	0.02
More than 75 years	2	0.7	5	0.01
Mean age	45		43	
Education level				
Illiterate	1	0.48	4	2.48
Primary	0	0	9	4.05
Matric	12	5.95	8	3.81
Higher secondary	33	15.48	30	14.52
Graduate	51	24.52	32	15.24
Postgraduate and above	105	49.76	118	56.43
Diploma/Certificate course	5	2.38	7	3.33
Mean education	Postgraduate and above		Postgraduate and above	
Employment				
Self-employed or Professional	3	1.43	2	0.71
Service	108	51.41	99	47.0
Government	33	15.71	26	12.3
Private	75	35.7	73	34.7
Business Person	5	0.2	33	15.7
Homemaker	82	39.4	0	0
Others (Domestic workers, sweepers)	15	7.1	48	22.8
Retired	0	0	30	14.2
Total	210	100	210	100

Source: Field Survey,2021-2022

4.2 Distribution of reported Decision-making authority

The analysis of intra-household economic decision-making patterns in urban Punjab, as presented in Table 2, reveals significant gender disparities in perceptions of authority over economic choices. Female respondents report that 42 per cent of economic decisions are taken jointly with their husband, while 33 per cent of decisions are taken solely by husbands, 13 per cent independently by themselves, and 12 per cent by other household members. In contrast, male respondents claim unilateral decision-making in 57 per cent of cases, joint decision-making in 30 per cent, and wife-only decisions in just 13 per cent of instances.

Table 2: Distribution of husbands' and wives' responses on household economic decisions

Who Decides?	**Husband without wife**	**Wife without Husband**	**Jointly by husband and wife**	**Another person within the household**	**Wife with someone else**	**Husband with someone else**	**N**
Female Respondents	69(33)	28(13)	87(42)	26(12)	0 (0)	0 (0)	210
Male Respondents	122(57)	5(3)	64(30)	19(9)	0 (0)	2(1)	210

Note: Data collected from 210 matched couples. Figures in brackets are the percentage distribution within the household, with respective gender as the base.

Source: Field Survey,2021-2022

The results in Table 3 further show considerable variation in the extent of spousal agreement and disagreement across economic decisions. In 77 households (36.67 per cent), husbands and wives provided discordant responses regarding who takes economic decisions, revealing substantial gender based discrepancy, as more than one third of couples did not share the same perception of decision-making authority. This pattern of spousal discordance underscores how differently husbands and wives experience the same household decision-making process.

However, among households with concordant responses, 28.1 per cent of households identified the husband as the decision-maker for household savings, investments and employment or labour force participation decisions. While 26.6 per cent of households identified the economic decisions about consumer durables, everyday household expenditure and children's clothing were most often made jointly by husband and wife. A comparatively smaller proportion, 7.14 per cent of households, showed another person in the household takes economic decisions, whereas only 1.43 per cent of households identified the wife taking economic decisions alone. These results

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echo the wider literature: while spouses tend to share authority over ordinary household matters, the more strategic economic decisions remain dominated by men (Kaur,2018)

Table 3: Distribution of spousal concordance and discordance for household economic decisions

Spousal Response Pattern	**Concordant responses**				**Discordant responses**
	Both report wife alone	**Both report husband alone**	**Both report jointly**	**Both report another person in the household**	
Economic decision-making	3 (1.43)	59 (28.1)	56 (26.6)	15 (7.14)	77 (36.67)

Note: Figures in brackets are the percentage distribution within the household.

Source: Field Survey,2021-2022

4.3 Why does that person decide? Respondent's explanation of decision-making authority

The data presented in Table 4 offer valuable insights into household decision-making dynamics, revealing both current practices and aspirational models for economic decisions. The results are in line with the follow-up question of who makes the decisions and, through the help of vignettes, describe why the decision was made by the concerned authority. Among female respondents, 27 per cent identified their households as following a dictator/altruistic model, where decisions are made either unilaterally or by a dictator, albeit sometimes with mutual understanding. Meanwhile, 22 per cent reported a contribution-based approach where decision-making power correlates with financial or resource input, while smaller proportions identified with the most-informed model (18 per cent), community norms (17 per cent), or separate spheres (16 per cent).

The male respondents' data further reinforce this pattern, with 41 per cent acknowledging a dictator/unitray model in their households, followed by contribution-based (17 per cent), community norms (16 per cent), most-informed (14 per cent), and separate spheres (12 per cent).

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Table 4: Household response to the type of household preferred for economic decision-making

Why does that person decide?		Dictator	Contribution	Separate sphere	Community Norms	Most Informed	N
Female Respondents	Type of household	57(27)	45(22)	34(16)	36(17)	38(18)	210
Male Respondents	Type of household	86(41)	36(17)	25(12)	34(16)	29(14)	210

Note: Data collected from 210 matched couples. Figures in brackets are the percentage distribution within the household, with respective gender as the base.

Source: Field Survey,2021-2022

4.4 Pattern of Economic Decisions: Correspondence between Who decides and household types?

In Figure 1 and Table 5, we combine the answers regarding who decides with the type of couple respondents most resemble. For Economic Decisions, we find strong correspondence between the husband being the main decision-maker and the household being categorised as a Dictator/unitary type, accounting for 18 households, followed by Contributions and Norms type households with 6 households each. However, when the wife alone takes economic decision is relatively uncommon and constitutes a very small sample of 3 households, of which 2 housholds catgeorised with dictator/unitary type households.

When both husband and wife take economic decisions within the households jointly, they mostly resemble dictator/unitary type of households, accounting for 14 households, followed by 8 households for separate sphere type and 6 households for most informed type, suggesting that shared decision may arise from different underlying arrangements.

Similarly, the decisions taken by another household member are relatively limited, with the largest concentration occurring under the Norms type (4 households). This finding is in line with the empirical findings by Rizvi,2026 which establish that extended family members shape household decision-making based on gender norms and hierarchical family relationships. But the discordant responses constitute the largest number of households, with the highest number recorded in Dictator/ Unitary type households (19).

Though there is a significant correlation between husbands being the decision-makers and unitary/dictator household types, we find variability in household types within each decision-

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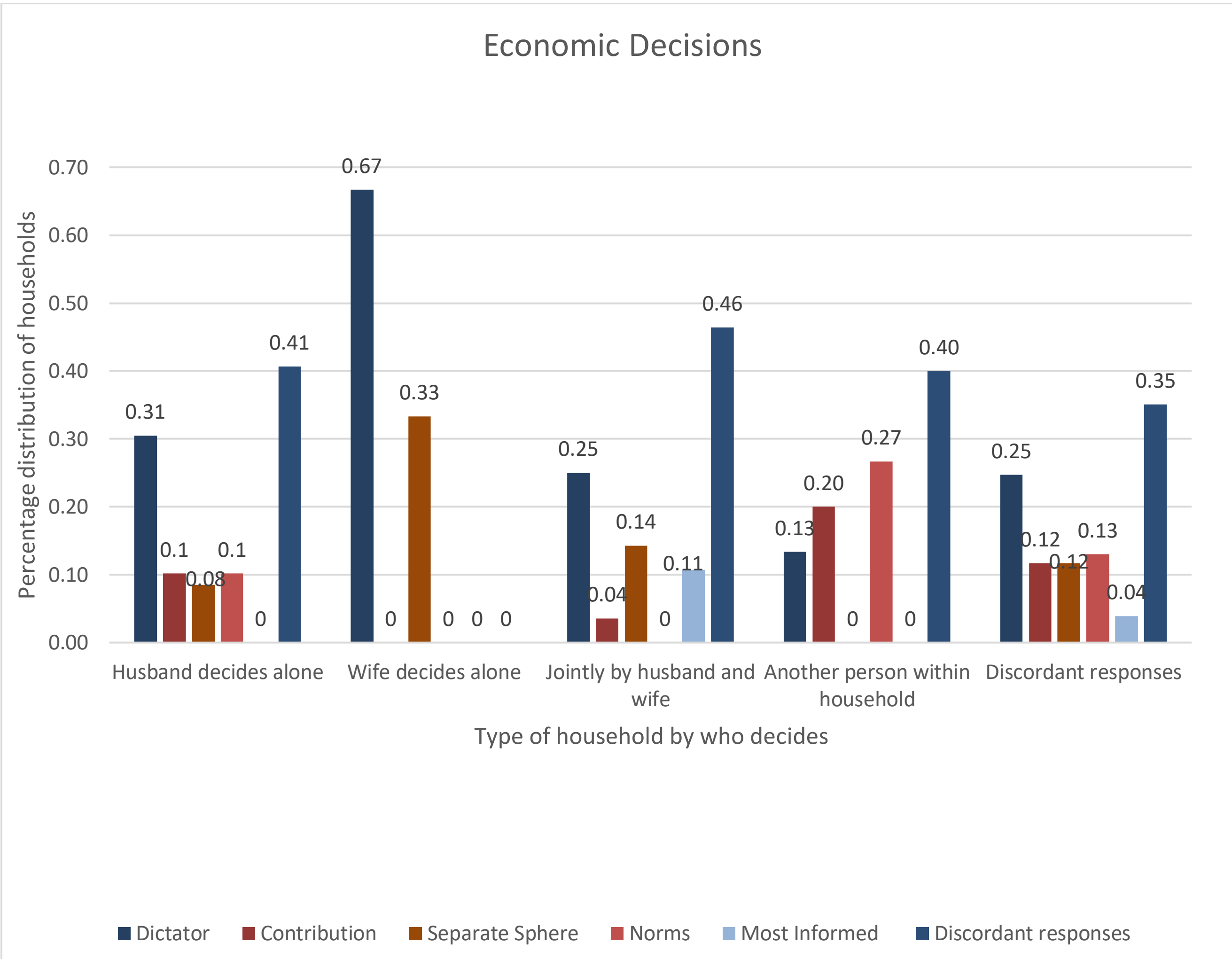
making category. Thus, it is concluded that respondents offer different explanations for why a particular individual in their household is a decision-maker.

Table 5: No. of observations across categories: Economic Decisions Vignettes

Who Decides? / Why does that person decide?	Husband alone	Wife alone	Jointly decided by husband and wife	Another person within the household	Discordant responses	N
Household Responses to Economic Decisions						
Dictator	18	2	14	2	19	55
Contribution	6	0	2	3	9	20
Separate Sphere	5	1	8	0	9	23
Norms	6	0	0	4	10	20
Most Informed	0	0	6	0	3	9
Discordant responses	24	0	26	6	27	83
N	59	3	56	15	77	210

Source: Field Survey,2021-2022

Figure 1: Economic Decisions: Type of Household by Who Makes Economic Decisions. This figure presents the distribution of households based on the responses of whether the wife decides all economic decisions without the husband, the husband decides all economic decisions without the wife, the couple makes decisions together, or another person in the household.



Source: Field Survey,2021-2022

5. CONCLUSION

The findings demonstrate that economic decision-making patterns in urban households of Punjab are characterised by considerable variation in both who takes the decision and the basis on which decision-making authority is assigned. By moving beyond who decides to ask why, this study addresses a gap in the literature by using vignettes to examine why decision-making authority is attributed to that person. The distinct perspective vignettes help to define is how the same decision-maker emerges from different household processes. The study uses five vignette-based household types- Dictator/Unitray, Separate sphere, Contribution, Most informed and Norms to identify the decision-maker embedded in different forms of household arrangements. The results

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reveal that households where the husband alone takes economic decisions are associated with the unitary/dictator model and prevailing social norms, whereas households where joint decision-making by husband and wife is prevalent, knowledge or the most informed serves as the basis of decision-making. Thus, the pattern of household economic decisions follows a patriarchal structure dominated by male authority.

The study also examines the husbands' and wives' responses separately for the same economic decisions and finds considerable variations in their reported perceptions. The results provide a substantial proportion of discordant responses, which reveal that spouses do not always hold the same perception of who exercises the economic decision-making authority within the household. These findings are relevant in the patriarchal setting of urban households of Punjab, where cooperation over household resources coexists with differences in interests, responsibilities and bargaining positions for household decision-making. Therefore, the discordance provides an important insight into the process through which decision-making authority is experienced and interpreted within the household. Thus, in urban housheolds of Punjab, who holds economic authority in a household and why that person holds it reveal far more about intrahousehold dynamics than the identity of the decision-maker considered on its own.

The existence of husband-dominated economic decision-making persists not only because of bargaining power or differences in resources or contribution of resources, but because economic matters are socially considered as the male domain. Within a unitary/dictator household type, however, these questions largely remain unquestioned. In line with patriarchal settings, gender roles are internalised through family and socialisation processes, and women are socialised to view dependence and limited autonomy. As a result, such expectations continue into adulthood and shape their perceptions for household decision-making. Therefore, greater emphasis is needed on building women’s financial confidence, economic awareness, decision-making abilities, and sense of independence from childhood.

However, this study also carries several methodological limitations. Firstly, the cross-sectional nature of the data (Survey from 2021-2022) limits our ability to examine how household decision-making pattern and spousal perceptions changes over time. Secondly, the study is restricted to urban households in Ludhiana and Mohali, and the findings therefore should be interpreted within this geographical and socioeconomic context. Future research using longitudinal data, large samples, and behavioural or observed measures of household decision-making could examine how these patterns evolve and how they relate to household welfare over time.

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