

I have heard many a story from women to state that the topic warrants attention. This was the nth time I heard the housewife tell me how embarrassing it was to ask your husband for money for trivia and having to explain it to him the details. How many housewives would ask for a little more than the actual budget of the household expenses and save the additional amount as her very own 'secret pocket allowance'. How many times do men acknowledge that when he is in need of money for contingencies his frugal wife has dished out a sum which left him astonished? Many women have not been able to state it clearly for they feel embarrassed to ask for it anyway. Nor have they been able to convince their husbands that they need some allowance every month for themselves apart from household expenses. Many men would ask the question why?

The argument of husbands is a standard one. You have everything, you have all needs met and you have the liberty to spend as you like. Then why would they need a separate allowance they argue. Women have no answers but still would desire an allowance which is their very own and would not have to account for it by the paise. Most middle class homes budget their expenditure to be able to control the expenses. Some disposable income for the housewife would make her happy and comfortable within herself. This is certainly not her whimsical nature that desires an allowance nor is it a demand for her labour done, but her sense of privacy and freedom that requires it. Since she is not earning any money at all but performs her duties as part of love and attachment she is entitled to some allowance according to the pocket and comfort of the husband. Wonder why husbands do not understand this simple need?

In many families the husband controls the purse totally and does all the shopping himself in terms of grocery and all. He does not hand over any money to his wife. She may be entirely ignorant of his financial savings, investments, management and his personal expenses on himself. We know men with addictions such as betel leaf chewing, tobacco chewing, alcohol, gambling and other vices spend huge amounts of the income on themselves and the wife has no right to question him for 'it is his hard earned money'. Hence he can spend it 'as he likes it'. She has no authority to question him on it. This is an unfortunate reality in many homes where the woman is at his mercy and should just be submissive and surrender to the dictates of the male. If the woman is naturally submissive she is a happy person relieved of the financials of which she has no interest anyway. But if it is otherwise then there is a huge scope for conflict and strife.

In some joint families the picture is yet more dismal. The purse is controlled by the patriarch and even the sons have not much say in money matters. The father decides how much to give to whom and when. One lady from a well to do joint family said that many times it becomes embarrassing to ask for money from father-in-law. My husband does not have money as he too

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Written by Rita Aggarwal

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asks his father so I too have to ask independently. Sometimes you need to buy undergarments and we have to spell it out to him when we borrow money! As a working woman I was quite appalled because what I do with my money is my privilege. And I know when I earn money the hard way I will never waste it but put it to judicious use with responsibility.

Not all working women are allowed to do what I think is my natural right. For a large segment of working women simply hand over their pay packet to their husbands to manage it. A significant percentage may be coerced to do so and a significant percentage may volunteer to do so for reasons best known to them. This is not to state that in all cases it is wrong or exploitative but many times it is so. Let's look at it closely. The woman earns money and hands over the entire pay to her husband. The trouble starts when he is the sole person who is allowed to decide what will be done with the money. She has no decision making powers to think independently or with him jointly. She is ignored and brushed aside like a child. She is competent to earn but not competent to decide what to do with it. So much for empowerment you would agree.

If such can be the plight of some working women what can we say for the housewife who does not earn at all a single rupee. Working or not working a woman needs money in her purse. We are not saying that the housewife be paid for her labour of love for the family, for that would become unaffordable for many husbands, but she should be honoured with some limited allowance which she can call her own and spend it the way she likes. And be sure that more often than not she would be inclined to spend it on her children and the home and not on herself. But yet she will feel empowered to take her decision and experience some sense of freedom.