


Research Article

The Gendered Morality of Money in Intimate Relationships in India

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Abstract

Money in intimate relationships is not only economic but moral. This article argues that in contemporary India, money functions as a gendered test of masculinity and femininity, with women's financial agency scrutinised more harshly than men's provider role. Based on a survey of 76 respondents and open-ended responses, the study finds persistent breadwinner expectations, suspicion toward women's financial selectivity, and continued circulation of the "gold digger" stereotype. Younger and urban respondents, however, show some movement toward more egalitarian views. The article shows that intimate relationships are a site where economic change meets moral regulation, and where gender hierarchy is reproduced even when women participate in paid work. This article looks at how money, gender, and social rules shape marriage and romantic relationships in contemporary India. Instead of viewing money as just neutral math or cash, the study explores how handling money is tied to deep ideas about morality what makes someone a "good husband," "good wife," or "dutiful partner".

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INTRODUCTION

In India, financial roles in intimate relationships remain deeply influenced by traditional gender expectations, with men typically viewed as providers and women as caregivers. Although rising female employment introduces new hybrid financial models among urban couples, women often face social pressure to subordinate their earnings and financial claims to preserve marital harmony. You can read more about the gendered morality of money in intimate relationships in India through sociological and financial research publications.

Money in intimate relationships is rarely just about support. In India, it also carries meanings of love, duty, status, sacrifice, and control. This article asks how people interpret money in intimate relationships, especially women's earnings, men's provider roles, and the moral meaning of financial independence. The central claim is that money is not merely exchanged in intimate life; it is judged through gendered norms that reproduce hierarchy even when both partners contribute economically (Kabeer 1999; Rege 2003; Agarwal 1994).

The issue matters because women's education and paid work have expanded, but marriage and family norms still privilege male provision. Intimate relationships therefore remain a key site where economic change and moral regulation intersect.

Conceptual frame:

Money is socially embedded and morally read. Financial exchanges inside relationships carry meanings about identity,

obligation, respectability, and power. Feminist scholarship shows that men's financial responsibility is often treated as natural, while women's financial preferences are more likely to be seen as selfish or suspicious (Agarwal 1994; Kabeer 1999; Uberoi 2006). This asymmetry is especially visible in debates over marriage, maintenance, household contribution, and women's independence (Rege 2003; Sharma 1980).

In contemporary India, women's work has increased without fully altering control over resources. The result is a contradiction: women may earn, but men are still expected to provide, and that expectation shapes how money is morally evaluated in relationships.

Research design:

This study uses a survey of 76 respondents, with open-ended responses used to interpret attitudes toward money, gender norms, and moral judgment in intimate relationships. The sample is urban, relatively educated, and concentrated in the 20–40 age group. The aim is not statistical generalisation, but identification of recurring moral patterns in how intimate money is understood. Women form the largest gender group, though many respondents preferred not to disclose gender. Education is relatively high, occupations are mixed, and most respondents report low to moderate personal income. These features matter because urban, educated respondents are often exposed to changing norms while still shaped by older gender ideology.

Table 1. Respondent profile: The sample is urban, young adult, and relatively educated, which is important for interpreting the findings.

Sr. No	Variable	Category	Count	Percent
1	Age	20–25	20	26.3
		26–30	17	22.4
		31–35	20	26.3
		36–40	19	25.0
2	Gender	Women	29	38.2
		Men	26	34.2
		Others	00	0.0
		Prefer not to say	19	25.0
3	Education	Up to higher secondary	20	26.3
		Undergraduate	25	32.9
		Postgraduate	09	11.8
		Doctorate	08	10.5
4	Occupation	Professional	14	18.4
		Student	12	15.8
		Salaried	19	25.0
		Self-employed	20	26.3
5	Monthly personal income	Homemaker	19	25.0
		Unemployed	06	07.9
		No personal income	10	13.2
		Below 15,000	25	32.9
6	Location	15,001–30,000	19	25.0
		30,001–50,000	12	15.8
		Above 50,000	10	13.2
		Urban	55	72.4
		Semi-urban	21	27.6

Gendered money

The clearest pattern is the persistence of breadwinner expectations. Many respondents still associate masculinity with provision and femininity with dependence. Even when women contribute financially, their role is not always granted equal

recognition. This makes money a site where women's labor is normalised but men's earning is moralised. Economic contribution does not automatically become relational power; it is filtered through inherited gender norms.

Table 2. Attitudes toward money in relationships

The pattern is mixed: one item shows strong agreement, one is polarised, and one shows high neutrality.

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
1	Men should generally be regarded as the primary financial providers in a relationship.	15	20	25	7	9	35	16
2	Women should contribute equally to financial expenses in a relationship.	19	9	20	15	13	28	28

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
3	A partner's income should not determine their authority within the relationship.	25	21	30	0	0	46	0

Morality and judgment

Money is heavily moralised in intimate life. Respondents judge earnings, spending, saving, and requests for support through ideas of fairness, duty, and proper gender conduct. A repeated theme in the open-ended responses is that women's financial

expectations are judged more harshly than men's. Men seeking financial stability are often seen as practical; women expressing similar expectations are more likely to be called materialistic. That double standard is central to the article's argument.

Table 3. Gender norms and moral judgments Strong agreement remains visible, but some items are more divided.

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
1	Men should be expected to bear a larger share of expenses in dating and courtship.	28	25	23	0	0	53	0
2	A woman who seeks financial security in a relationship is more likely to be judged negatively than a man who does so.	28	15	20	13	0	43	13
3	In traditional settings, financial independence may reduce a woman's acceptability as a partner.	19	16	28	10	3	35	13

Gold-digger stereotype

The "gold digger" stereotype is one of the paper's clearest findings. Women are more likely than men to be suspected of entering relationships for financial gain. That is not a neutral description; it is a disciplinary label. Men's economic ambition

is normalised, but women's financial selectivity is treated as suspect. The stereotype therefore helps preserve hierarchy by making women's agency look ethically doubtful (Banerjee 2016; Rege 2003).

Table 4. Gold-digger stereotype

Responses show strong recognition of the stereotype and broad agreement that it exists.

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
1	Women are more frequently accused of being motivated by money than men are.	26	21	20	5	4	47	9
2	The "gold digger" stereotype is widely used to regulate women's choices in relationships.	50	26	0	0	0	76	0
3	A woman's preference for financial stability is often interpreted as greed.	29	20	26	1	0	49	1

Personal experience and perception

Open-ended responses support the survey pattern. Many respondents say women are judged more harshly because men are expected to provide, while women are expected to be selfless. Others point to marriage norms and dowry-linked

logics that normalise men's financial centrality. The point is not simply that people have opinions about money. It is that those opinions are organised through a moral vocabulary of practicality, respectability, and moderation that hides a deeper gender asymmetry.

Table 5. Personal experience and perception

Most respondents connect gender, money, and moral judgment to lived experience.

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
1	In everyday life, women are judged more harshly than men when they discuss money in relationships.	30	19	17	0	10	49	10
2	Social expectations regarding who should earn and who should spend continue to shape relationship decisions.	34	19	20	0	3	53	3

Media and culture

Media and popular culture shape how respondents think about money and relationships. Films and television repeatedly present the responsible male provider and the suspicious female

seeker, making gendered financial expectations look natural. Still, some respondents recognise that these are stereotypes, not realities. That suggests the cultural field is changing, but unevenly.

Table 6. Media and culture

Respondents largely see media and culture as shaping relationship norms, though views are more divided on some items.

Sr. No.	Variable / Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total Agree	Total Disagree
1	Films and television reinforce the expectation that men should pay and women should receive.	29	15	0	19	13	44	32
2	Popular culture often normalises unequal financial expectations in intimate relationships.	25	19	18	14	0	44	14

DISCUSSION

Money in intimate relationships belongs to the moral economy of gender. Financial contribution is read as commitment, virtue, and proper conduct. In that sense, household money reproduces unequal gender expectations. At the same time, the data suggest transition. Younger and urban respondents are more open to change, but older moral logic remains strong.

Women's economic participation has increased, yet men's provider status still carries symbolic authority. The open-ended responses show that moral judgment works as social control: women's financial expectations are criticised more harshly, which limits their ability to negotiate equality. The result is not only economic inequality, but moral

women are working today, how a couple earns, spends, and talks about money is still judged by old rules.

Money in intimate relationships in India is deeply gendered and morally charged. Women's earnings and expectations are more likely to be scrutinised, while men's provider roles remain protected. Yet these norms are not fixed. Younger and urban respondents show signs of more egalitarian thinking, suggesting that intimate money is being renegotiated.

The larger sociological point is that intimate relationships are where economic change and gender inequality meet. Money is not just a resource; it is a mechanism through which hierarchy is made, contested, and reproduced.

CONCLUSION

In India, money in a relationship is not just about currency notes or bank balances. It is deeply tied to culture, family values, and traditional gender roles. Even though more Indian

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