ISSN: 2320-5407

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

ISSN NO. 2320-5407

REVIEWER'S REPORT

Manuscript No.: IJAR- 58354

Title: Gender Disparities in Financial Allocation: Evidence from West Java.

Recommendation:

Accept after minor revision.

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity	✓			
Significance	✓			

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

1. **Significance**: This study contributes to household accounting and financial management literature by examining gender-based financial allocation within households rather than aggregate expenditure patterns. Using paired observations provides direct evidence of intra-household expenditure disparities and strengthens discussions surrounding financial inclusion, gender equality, and household decision-making. The findings offer valuable insights for policymakers promoting equitable resource allocation and gender-responsive budgeting initiatives in emerging economies.

2. **Strength**: The manuscript's primary strength lies in its clear research focus and appropriate use of paired-samples analysis to examine intra-household financial allocation. The study is supported by reliable secondary data from West Java covering six years and is grounded in the Collective Household Model. The practical policy orientation and relevance to gender equality, household accounting, and financial inclusion further enhance its academic value.

3. **Key Insight**: The study demonstrates that higher household income does not automatically ensure equitable financial allocation between male and female household members. Persistent expenditure differences indicate that household bargaining power, financial decision-making authority, and gender-related socioeconomic factors continue to shape resource distribution. Promoting financial inclusion therefore requires addressing intra-household dynamics alongside broader economic development and income enhancement policies.

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The paper titled *"Gender Disparities in Financial Allocation: Evidence from West Java."* analyzes gender disparities in household financial allocation using paired-sample t-tests on 162 observations from 27 West Java cities/regencies (2019–2024). Male expenditures significantly exceed female ones (mean difference 7,184.20, t=55.582, p<0.001), highlighting unequal intra-household resource distribution. Grounded in the Collective Household Model, it contributes to household accounting literature and supports policies for gender-responsive budgeting and financial inclusion. Concise and evidence-based, though reliant on secondary data.

Suggestions for Improvement:

1. Clearly articulate research gap using recent empirical evidence.
2. Incorporate recent national gender inequality statistics demonstrating the practical significance of investigating household financial allocation in Indonesia.
3. Organize literature under thematic categories for better coherence.
4. Develop a comprehensive literature synthesis identifying unresolved theoretical and empirical gaps motivating the current research framework.
5. Test normality assumption before conducting paired t-test analysis.
6. Explain operational definition of expenditure allocation variables clearly.
7. Justify why paired t-test alone sufficiently addresses household financial allocation without incorporating regression-based robustness or multivariate analyses.
8. Discuss potential limitations associated with secondary panel data and omitted socioeconomic variables affecting household expenditure allocation decisions.
9. Include robustness checks examining expenditure differences across urban and rural regions or different household socioeconomic categories.
10. Report additional descriptive indicators including coefficient of variation and expenditure ratios for richer interpretation of household financial disparities.
11. Explain how cultural norms and household bargaining power jointly influence gender differences in financial allocation across Indonesian households.
12. Explain measurable policy indicators enabling governments to evaluate improvements in household financial inclusion and gender-responsive budgeting effectiveness.

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The manuscript addresses an important issue concerning gender disparities in household financial allocation using an appropriate paired-samples analytical approach. The topic is relevant to household accounting, financial inclusion, and gender economics. However, the study requires improvements in theoretical integration, methodological robustness, statistical reporting, literature synthesis, and policy discussion. Additional analyses controlling for socioeconomic factors would strengthen the findings. Therefore, I recommend Minor Revision before publication to enhance academic rigor and practical contribution. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.