

## REVIEWER'S REPORT

**Manuscript No.:** IJAR-58354

**Title:** Gender Disparities in Financial Allocation: Evidence from West Java,

### Recommendation:

Accept as it is .....

Accept after minor revision.....

**Accept after major revision Major correction**

Do not accept (*Reasons below*) .....

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

**Reviewer's ID:** JPR-215

### *Detailed Reviewer's Report*

After reviewing the manuscript, I would **not recommend acceptance** in its current form. The topic is relevant and potentially publishable, but the paper has **major methodological, analytical, and presentation issues** that should be addressed before publication.

### *Reviewer Report*

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

### Recommendation

The manuscript addresses an important issue of gender disparities in household financial allocation in West Java. The study contributes to discussions on household finance and gender equality by using secondary data and paired sample t-test analysis. Although the findings indicate statistically significant differences in expenditure between male and female household members, the paper suffers from important methodological limitations and lacks sufficient analytical depth expected in an international research journal.

### Strengths of the Study

1. The research topic is timely and socially relevant.
2. Appropriate use of paired sample t-test for comparing matched observations.
3. Recent literature has been cited.

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4. Practical policy implications are discussed.
5. The manuscript is logically organized.

### Major Concerns

**1. Objectives are not clearly mentioned.**

**2. Data Description is Inadequate**

The manuscript does not clearly explain:

- How male and female household expenditure is measured.
- Whether expenditure refers to income earned, personal spending, or expenditure controlled by each gender.

Without this clarification, the interpretation of the results becomes questionable.

**3. Methodology is Too Simple**

The entire study is based only on a paired t-test.

Household expenditure differences are influenced by many factors including:

- household income
- education
- occupation
- urban/rural residence
- family size
- age

None of these variables are controlled.

The study therefore explains **whether differences exist**, but not **why they exist**.

Regression analysis or panel data analysis would considerably strengthen the paper.

**4. Panel Data are Not Properly Utilized**

The authors mention

162 observations from 27 districts during 2019 – 2024

This is panel data.

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However, the manuscript completely ignores panel data techniques and instead treats the observations as ordinary paired observations.

The justification for ignoring time effects and regional heterogeneity is missing.

### ***5. Statistical Assumptions are Missing***

Before conducting paired t-test, the authors should report:

- Normality of paired differences
- Outlier analysis
- Assumptions of paired t-test

These are absent.

### **6. Discussion Needs More Critical Analysis**

The discussion mainly repeats previous literature.

It should instead explain:

- Why expenditure differs.
- Why the findings differ or agree with previous studies.
- Practical significance of the observed difference.
- Possible socio-economic explanations.

### ***7. Tables Need Improvement***

Tables are too basic.

Consider adding:

- Mean percentage difference
- Graphical presentation
- Trend analysis (2019–2024)

## **Suggestions for Improvement**

1. Clearly explain how male and female expenditure variables are constructed.
2. Include descriptive statistics for all variables.
3. Test assumptions of the paired t-test.
4. Consider regression or panel-data models to account for socioeconomic and temporal factors.
5. Deepen the discussion with theoretical and contextual explanations.

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6. Add limitations and directions for future research as an implications.

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