



A STUDY OF SOCIO-ECONOMIC STATUS OF WORKING WOMEN BASED ON ECONOMIC FACTOR MONTHLY SAVINGS OF THE THREE DISTRICTS OF THE STATE KARNATAKA - A CASE STUDY

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ABSTRACT Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women. The financial demands of the Indian families are becoming rise day by day, working women in the contemporary society are also increasing day by day particularly in the urban area mainly due to the impact of education, employment opportunities, women reservation policies, self employment, and so on to mention a few. This paper is mainly analyze the socio-economic status of working women of the three districts of Karnataka state based on different demographic factors age, education, marital status, family type, with their monthly saving. Chi-square test is used to test the association between different demographic factors and monthly savings using SPSS 20 package.

KEYWORDS : Chi-Square test, Socio-economic , Monthly savings, Demographic Factors.

1. INTRODUCTION

Globalization ,liberalization and privatization are increased the opportunities in active participation of any economic activities irrespective of gender in particular women work force. The percentage of women in the active work population has increased rapidly in many countries around the world, including in India. The investigation of women participation in various types of occupation in the rural and urban area of three districts viz: Belgaum, Vijaypur and Bagalkot of Karnataka state is dealt by Hungund. C.P.S. and Vinayak. S Kulkarani (3).In this paper an association between demographic factor and their monthly savings of working women were identified using chi-square test. In this paper the socio-economic status of working women basing on different demographic factors with respect to their monthly savings was done through collecting primary data using questionnaire method, observations and interviews by 500 respondents. The collected data has been classified and obtained a frequency and percentage distribution basing on demographic factors and monthly savings. The association between various demographic factors and monthly savings were tested by using chi-square test and also measured the strength of the association between them using SPSS package.

2. Review of Literature

Shaik Ali (2014)[1] in his paper stated that compare to urban working women with rural working women their socio- economic status is low because ,among the 200 respondents in their survey 64 % of women were depends on agricultural based work and live in rural area and 36 % were other occupations live in urban area. The rural area working women get very low wages than urban working women, due to lack opportunities in workforce in rural area than the urban. Hence they conclude that if the monthly income a person's is low than it affects the socioeconomic status of their family and future.

Menon (1973)[2] in his study found that “The family or a person with having good income defiantly his socio-economic status is high than a person with having low income groups, it affects on academic achievements of their children's in school is better performance”.

3. Data Sources and Methods

Primary data was collected through questionnaire, observation and interviews. The univariate and bivariate data analysis was presented for the descriptive statistical data, which is the simple and best way to present numeric percentage. The chi-square test is used to test the association between socio-economic status based on their monthly savings and demographic factors age , education , marital status and family type. Among the total 500 samples 330 (66%) working women belongs to urban area and 170 (34%) are from rural area. The district wise statistical analysis reveals that 54% of working women are from Bagalakov, 26% are from Vijayapur and 20% of working women belongs to Belagavi.

4. Preliminary Analysis of Classified Data

The classified data of respondents basing on different types of occupations by area is presented and analyzed in the paper C.P.S. Hungund and V.S. Kulkarani(1). The distribution of types of occupations of 500 respondents with respect to area is presented in the following table.

Table 4.1 : Distribution of respondents by types of occupation and area

Sl. No.	Types of occupation	Rural	Urban	Total
1	Bank/ Co-operative societies/LIC	15 (30%)	35 (70%)	50 (100%)
2.	Anganawadi staff/ supervisor	15 (30%)	35 (70%)	50 (100%)
3.	Catering/ mess/ Cooking/warden	10 (25%)	30 (75%)	40 (100%)
4.	College teachers	15 (30%)	35 (70%)	50 (100%)
5.	Doctors/ Nurse/ medical staff	15 (25%)	45 (75%)	60 (100%)
6.	Daily wages/ others	25 (50%)	25 (50%)	50 (100%)
7.	Owen Business handling/Entrepreneurs	15 (37.5%)	25 (62.5%)	40 (100%)
8	Government / Non-Government office staff	15 (30%)	35 (70%)	50 (100%)
9.	School Teachers	25 (42%)	35 (58%)	60 (100%)
10.	Tailoring and Garments	20 (40%)	30 (60%)	50 (100%)
Total (N)		170 (34%)	330(66%)	500 (100%)

(Source: Primary Survey)

From the table 4.1 it could be seen that among the 170 rural respondents 25 are ST and DW each followed by 20 respondents TG and 15 of each respondents belongs to occupations type BLC, CDP, CT, EO, GNS etc. In urban area among the total 330 respondents 45 are belonging to occupations type DNMS , followed by occupations type BLC, CDP, CT , GNS ST are 35 respondents in each.

Table 4.2 : Distribution of respondents by demographic characteristics

Demographic characters	No. of respondents (%)	Demographic characters	No. of respondents (%)
Age (yr)		Education	
20 - 35	129 (26 %)	Primary/ SSLC	169 (34 %)
35 – 50	256 (51.2%)	PUC/ Degree	260 (52%)
50 & above	115 (23%)	P.G / Ph.D	71 (14.2%)
Marital Status		Family type	
Un - married	115 (23 %)	Single	370 (74%)
Married	385 (67%)	Joint	130 (26%)
Total	500	Total	500

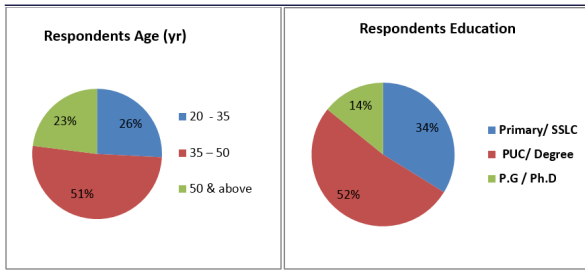


Figure -1

Figure – 2

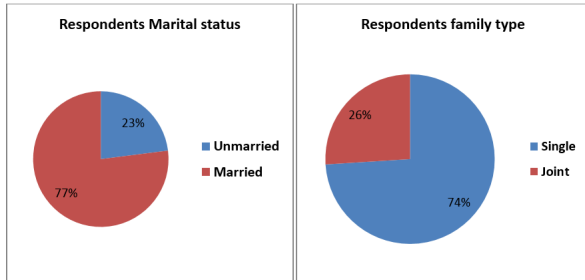


Figure -3

Figure – 4

4 : Association between demographic factors and socio- economic status based on monthly savings of the respondents.

In this section, where association between different demographic factors and monthly savings were identified using chi-square test.

4.1 Association between age and monthly savings

H0: There is no significant association between age and monthly savings.

Table 4.1 :Age and monthly savings of the respondents.

Age (yr)		Monthly savings (%)			Total
		Below 10	10 – 20	Above 20	
20 – 35	Count	35	54	40	129
	% within Age	27.1%	41.9%	31.0%	100.0%
35 – 50	Count	87	145	24	256
	% within Age	34.0%	56.6%	9.4%	100.0%
Above 50	Count	40	45	30	115
	% within Age	34.8%	39.1%	26.1%	100.0%
Total	Count	162	244	94	500
	% within Age	32.4%	48.8%	18.8%	100.0%

Table 4.1(a) :Chi-square test for age and monthly savings of the respondents

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.776 ^a	4	.0001
Likelihood Ratio	34.617	4	.0001
Linear-by-Linear Association	2.372	1	.124
N of Valid Cases	500		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 21.62.

From the above table we conclude that, the result is significant since significant value is less than 0.05. Hence we reject null hypothesis. Which indicates that there is an association between demographic factor age and monthly savings.

Table 4.1(b) Symmetric Measures of age of the respondents

		Value	Approx. Sig.
Nominal by Nominal	Phi	.260	.0001
	Cramer's V	.184	.0001
	Contingency Coefficient	.252	.0001
	N of Valid Cases	500	

From the above table symmetric measures reveals that the strength of the association between demographic factor age and monthly savings is 0.184. Which indicates 18.4 % of association between age and monthly savings.

4.2 Association between education and monthly savings

H0: There is no significant association between education and monthly savings.

Table 4.2 : Education and monthly savings of the respondents.

Education		Monthly savings(%)			Total
		Low	medium	High	
Primary/SSLC	Count	67	89	13	169
	% within Education	39.6%	52.7%	7.7%	100.0%
PUC /Degree	Count	75	122	63	260
	% within Education	28.8%	46.9%	24.2%	100.0%
P.G/Ph.D	Count	20	33	18	71
	% within Education	28.2%	46.5%	25.4%	100.0%
Total	Count	162	244	94	500
	% within Education	32.4%	48.8%	18.8%	100.0%

Table 4.2(a) :Chi-square test for education monthly savings of the respondents

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.718a	4	.0001
Likelihood Ratio	24.295	4	.0001
Linear-by-Linear Association	13.698	1	.0001
N of Valid Cases	500		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.35.

From the above table it revealed that, the result is significant since significant value is less than 0.05. Hence we reject null hypothesis. which indicates that there is an association between demographic factor education and monthly savings.

Table 4.2(b) :Symmetric Measures education of the respondents

		Value	Approx. Sig.
Nominal by Nominal	Phi	.208	.0001
	Cramer's V	.147	.0001
	Contingency Coefficient	.204	.0001
	N of Valid Cases	500	

From the above table symmetric measures reveals that the strength of the association between demographic factor education and monthly savings is 0.147. Which indicates 14.7 % of association between education and monthly savings.

4.3 Association between marital status and monthly savings

H0: There is no significant association between marital status and monthly savings.

Table 4.3 : Marital status and monthly savings of the respondents.

Marital Status		Monthly Savings (%)			Total
		Below 10	10 - 20	Above 20	
Un -Married	Count	26	51	38	115
	% within row	22.6%	44.3%	33.0%	100.0%
married	Count	136	193	56	385
	% within row	35.3%	50.1%	14.5%	100.0%
Total	Count	162	244	94	500
	% within row	32.4%	48.8%	18.8%	100.0%

Table 4.3(a) :Chi-square test for marital status and monthly savings of the respondents

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.143 ^a	2	.0001
Likelihood Ratio	19.541	2	.0001
Linear-by-Linear Association	17.447	1	.0001
N of Valid Cases	500		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 21.62.

From the above table it is clear that, the result is significant since significant value is less than 0.05. Hence we reject null hypothesis, which indicates that there is an association between demographic factor marital status and monthly savings.

Table 4.3 (b) : symmetric Measures of marital status of the respondents

		Value	Approx. Sig.
Nominal by Nominal	Phi	.206	.0001
	Cramer's V	.206	.0001

	Contingency Coefficient	.201	.0001
	N of Valid Cases	500	

The symmetric measures reveals that the strength of the association between demographic factor marital status and monthly savings is 0.206. Which indicates 20.6 % of association between marital status and monthly savings.

4.4 Association between family type and monthly savings

H0: There is no significant association between family type and monthly savings.

Table 4.4 : Family type and monthly savings of the respondents.

Family type		Monthly Savings (%)			Total
		Below 10	10 - 20	Above 20	
Single	Count	124	183	63	370
	% within row	33.5%	49.5%	17.0%	100.0%
Joint	Count	38	61	31	130
	% within row	29.2%	46.9%	23.8%	100.0%
Total	Count	162	244	94	500
	% within row	32.4%	48.8%	18.8%	100.0%

Table 4.4(a) :Chi-square test for family type and monthly savings of the respondents

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.051a	2	.218
Likelihood Ratio	2.945	2	.229
Linear-by-Linear Association	2.398	1	.122
N of Valid Cases	500		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.44.

From the above table it revealed that, the result is not significant since significant value is more than 0.05. Hence we accept null hypothesis, which indicates that there is no association between demographic factor family type and monthly savings.

Table 4.4 (b) : Symmetric measures family type of the respondents

		Value	Approx. Sig.
Nominal by Nominal	Phi	.078	.218
	Cramer's V	.078	.218
	Contingency Coefficient	.078	.218
	N of Valid Cases	500	

From the above table symmetric measures reveals that the strength of the association between demographic factor family type and monthly savings is 0.078. Which indicates 7.8 % of weak association between family type and monthly savings.

5.CONCLUSION

The active participation of women in educational ,political ,social and economic activities in the nation refers to women empowerment. The socio - economic status of women is the base for women empowerment and prosperity of the nation, the socio-economic status of women uplift their position in the society. When the data were analyzed we have seen there is an association between the demographic factor age, education and type of family with socio-economic factor monthly savings and its percentage of association shows 18 ,15 and 21 respectively. If the monthly income of working women is good, than their monthly savings is also good, the monthly savings is not for their individual it is for the whole family and children's future. The research findings reveals that the demographic factors age, education and family type are influence the socio- economic status of working women mainly on their monthly income and savings.

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