

# Impact of Socio Economic Determinants on Women Empowerment in India (Working Women in Selected Districts of Andhra Pradesh)

Shanti.S, A.V.N. Murty

**ABSTRACT---** *Women empowerment in India even after 70 years of Independence is still an issue. The empowerment means liberation of women from the precious grips of social, economical, political, legal, caste and gender based discrimination. This research focuses on economical empowerment through financial literacy. A quantitative approach is used along with appropriate statistical methods in the study. The study has shown that the women empowerment in working women in selected districts of Andhra Pradesh, India. Women with high qualification are getting more empowered and earning more income compared to women with less education qualification.*

**Key Words:** *Empowerment, Financial Literacy, Quantitative, Discrimination.*

## I. INTRODUCTION

Empowerment of women is an important issue in current economic situation. Women empowerment is gaining importance in the world. Women education and empowerment is very much needed for the economic growth of a country. An educated women will get equal opportunities and better status in society. Educated women can help their children in their studies and also plan for their bright future, plan their household budget and save for their future. But women education has been neglected in the whole world. Compared to men women are less educated. In India women literacy rate is low compared to other developing countries. According to "Literacy Statistics Metadata Information Table " UNESCO Institute for Statistics September 2015 only 62.8% women were literate in India which is comparatively low. Due to illiteracy women in India are facing from getting equal opportunities, status in the society, decision making power, their children future.

Cultural, social religious, traditional values are some of the barriers for women's education. In rural India most women are isolated and cannot discuss their problems with others. They are restricted to their homes. They are not allowed to take part in family budgeting, children future planning, family problems etc. Male play a dominating role in the society. The Government of India and Non Government Organisations (NGO's) are coming forward in educating women and empowering them. Government of India has opened several schools for women and girls and introduced several schemes to save girl child. Government opened several bank's in villages and liberalised the norms

for opening bank account and provided bank loans at cheaper rates to women to empower them. Various NGO's are also helping women to open small scale business.

Women's empowerment help's women to gain knowledge, confidence, experience and they can provide bright future for their children. An empowered women will have an exposure to the world and can get equal opportunities and equal position on the managerial level contributing to the organisation and the country's economy.

The scope of the study is to see the present situation of women in India and to distinguish the important determinants and barriers restricting women's empowerment in India.

## II. REVIEW OF LITERATURE

Chetan Singh and Raj Kumar(2017) conducted a study on financial literacy among Indian women. They collected data through secondary sources and found that education , social and cultural factors, financial and physical factors are some of the barriers for women financial literacy. They suggested that more awareness programmes for women in rural and backward areas should be conducted.

Javed Iqbal Bhabha and Shadiullah Khan(2014) in their study on Impact on Financial literacy on saving Investment Behaviour of working women in the developing countries affects the savings and investment behaviour of female workforce in developing countries like Pakistan. They found that people of Pakistan are financially illiterate. Only 1/3<sup>rd</sup> people possess knowledge about financial services and products. Due to low literacy rate most people resides in rural areas and they lack basic education.

Mohammad Sirajuddin and Satish Kumar P(2017) in their study on financial literacy of women in Hyderabad city of India tried to find out the level of financial literacy of working women employees in Hyderabad. A sample of 68 working women were chosen for the study. Data is collected through questionnaire. They found that all respondents were aware of life insurance and saving bank account, they don't have health insurance, only 7% purchase share and bonds , majority know the housing loan, net banking, mobile banking and are aware of risk free financial services and like to invest their money in saving bank account and bank fixed deposits. They suggest proper training should be provided to women regarding diversification of investment, and financial literacy.

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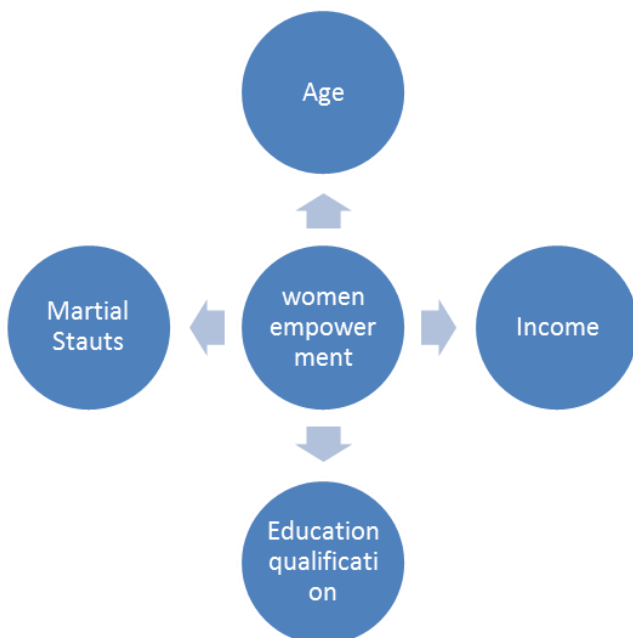
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**“IMPACT OF SOCIO ECONOMIC DETERMINANTS ON WOMEN EMPOWERMENT IN INDIA”  
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Rashmi Ranjan Panigrahi and Susanta Kumar Satapathy(2014) showed that women’s of poor families took loans form microfinance and used it to meet their daily living expenses or their domestic needs. But after gaining little education and awareness programmes they started small business with the help of non government organisations (NGO’s). They were given training on how to start small medium size enterprise. Still due to poverty and illiteracy women don’t utilise the opportunity provided to them. They lack education, skill, capacity to save and credit worthiness. More and more programmes to educate women should be conducted so that they can become empower.

Akshita Arora(2016) in her study on found that Women’s empowerment is the biggest challenge in India which can be achieved through women’s education, financial literacy and independent. Main aim of the study is to discuss the three parameters of financial literacy i.e., financial knowledge, financial behaviour and financial attitude. Survey was conducted among 700 working women in different fields and in different cities or regions in Rajasthan. Teachers, professors, working with corporate, chartered accountants, government employees and few free lancers women were considered for the sample. Result of the survey was presented graphically. It was found that women have inadequate financial knowledge and are unaware of the basic money management principles. Also education of women is a significant factor in explaining the financial knowledge of the working women. Domicile of working women also is an important factor in financial knowledge. Most women has a positive financial behaviour when dealing with money and household finance and education has a positive relationship with financial behaviour. Income of women or her family influences her financial attitude. According to census 2011 Rajasthan has the lowest women literacy rate among all the states of India. Lack of adequate education and financial literacy the status of women is poor in the state.

*Methodology*



**Fig1: Theoretical Framework**

*Sample Criterion*

The data was collected through primary sources (survey method). The sampling procedure was based on random . The sample consisted of working women in different sectors i.e., public and private sectors of Krishna and Guntur Districts of Andhra Pradesh. Questionnaire were sent to 500 respondents but only 244 women responded. The respondents were all females chosen include married or unmarried of the age group 18 to 50 and above.

*Instrument*

The data has been collected through structured questionnaire. It includes questions which measures the main variables of women empowerment in India. All of them were closed ended questions. Questions were related to age, education qualification, income and martial status of women.

**III. HYPOTHESES FOR THE STUDY**

Based on the review of literature on women empowerment the following hypotheses were proposed assessing the group differences in Women empowerment.

- H<sub>10</sub>: There is no significant difference in Women Empowerment across different Age groups
- H<sub>20</sub>: There is no significant difference in Women Empowerment across Marital Status
- H<sub>30</sub>: There is no significant difference in Women Empowerment across different Qualification categories
- H<sub>40</sub>: There is no significant difference in Women Empowerment across different levels of Income.

**IV. ANALYSIS AND INTERPRETATION:**

The statistical tools like Mean, SD and ANNOVA were employed to analyze the data with the help of SPSS. The results were shown in Table 1. The below table presents Number and Percentage of working women who responded the questionnaire from different district of Andhra Pradesh. According to the table,

- 37.3% are of age group 18-30 years
- 46.7% are of age group 30-40 years
- 13.1% are of age group 40-50 years
- 2.9% are of age group 50 and above

Working women of age group between 30 to 40 years responded the questionnaire were high followed by the women of age group 18 to 30 years.

- 2.5% are Ph.d. Holders
- 38.5% are post graduates
- 8.6% are upto secondary
- 50.4% are Graduates

The above data show that more graduates responded the questionnaire.

82.4% women are married and 17.6% women are unmarried.

- 37.7% income is between 10000-20000 per month
- 21.7% income is between 20000-30000 per month
- 6.2% income is between 30000-40000 per month
- 7.8% income is between 40000and above per month
- 26.6% income is between 5000-10000 per month



The above data shows the percentage of income earned by women per month. Data Summary  
Sample Size = 244

**Table 1 Socio Economic Determinants of Women Empowerment**

No	Variable	Stats / Values	Freqs (% of Valid)	Text Graph	Valid	Missing
1	Age [factor]	1. 18-30	91 (37.3%)	IIIIIIIIIIIIIIIIIIII	244 (100%)	0 (0%)
		2. 30-40	114 (46.7%)	IIIIIIIIIIIIIIIIIIII		
		3. 40-50	32 (13.1%)	IIII		
		4. 50 and above	7 (2.9%)			
2	Qualif [factor]	1. Ph.D.	6 (2.5%)		244 (100%)	0 (0%)
		2. Post-graduation	94 (38.5%)	IIIIIIIIIIIIIIIIIIII		
		3. up to Secondary	21 (8.6%)	II		
		4. Upto Graduation	123 (50.4%)	IIIIIIIIIIIIIIIIIIII		
3	Marital_stat [factor]	1. Married	201 (82.4%)	IIIIIIIIIIIIIIIIIIII	244 (100%)	0 (0%)
		2. Unmarried	43 (17.6%)	III		
4	Income [factor]	1. 10000-20000	92 (37.7%)	IIIIIIIIIIIIIIIIIIII	244 (100%)	0 (0%)
		2. 20000-30000	53 (21.7%)	IIIIIIIIII		
		3. 30000-40000	15 (6.2%)	II		
		4. 40000 and above	19 (7.8%)	III		
		5. 5000-10000	65 (26.6%)	IIIIIIIIIIII		
5	women_emp [numeric]	mean (sd) : 43.32 (13.8)	42 distinct values	:	244 (100%)	0 (0%)
		min < med < max :		:		
		26 < 41.5 < 85		: : : .		
		IQR (CV) : 21 (0.32)		: : : : : . : : : : : . . . . .		

Table 1 shows the frequency of the variables collected .

**V. FINDINGS:**

Table 2 represent the group differences of women empowerment across socio economic variables.

Table 3 represent the results of hypothesis.

From table 2 and table 3 we found that :

There is no significant difference in women empowerment and different age group. According to the survey all age group women are getting empowered, however women of age group 50 years and more are more empowered. After attaining experience more women are empowered,

There is no significant difference in women empowerment across martial status. Whether women are married or unmarried it won't effect women empowerment.

Only married and unmarried women were taken into consideration. Other options like divorcee, single, separated from husband women were not taken into consideration. Some more options might have given different results.

There is no significant difference in women empowerment across different qualification categories. This hypothesis is proved wrong. From the survey we found that women with high qualification i.e., if they achieve Ph.D. of professional degrees they are getting more opportunities.

There is no significant difference in women empowerment across different levels of income. This hypothesis is proved wrong. Women with high qualification are getting more income compared to women with less qualification,

**Table 2 Testing for group differences in Women Empowerment across Socio Economic Variables**

Categories	Gr. Var	Median(IQR)	Test P value
<b>Age (in years)</b>			<b>Kruskal-Wallis test 0.692</b>
18-30	91	36 (31,51)	
30-40	114	41 (30.2,51.8)	
40-50	32	42.5 (33.8,53.2)	
50 and above	7	47 (42.5,48.5)	



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<b>Qualif</b>		<b>Kruskal-Wallis test &lt; 0.001</b>
Ph.D	6	64 (54.5,74.2)
Post graduation	94	43 (33,50)
up to Secondary	21	43 (39,52)
upto Graduation	123	36 (30,50)
<b>Marital_stat</b>		<b>Rank sum test 0.713</b>
Married	201	41 (31,52)
Unmarried	43	43 (33.5,47.5)
<b>Income (per month)</b>		<b>Kruskal-Wallis test &lt; 0.001</b>
10000-20000	92	34.5 (30,48.5)
20000-30000	53	46 (36,52)
30000-40000	15	47 (32,52)
40000 and above	19	54 (49,56.5)
5000-10000	65	38 (30,47)

**VI. TESTING OF HYPOTHESES :**

Utilising the results of data analysis as reported in Table 2, the maintained hypotheses of the study are tested and the results are reported below

**Table 3: Results of Hypothesis Testing**

Sl. No	Independent Variable	Dependent Variable	Hypothesis	Hypothesised Association	Supported or Not
1	Age	Women Empowerment	H <sub>10</sub>	There is no significant difference in Women Empowerment across different Age groups	Yes
2	Marital Status	Women Empowerment	H <sub>20</sub>	There is no significant difference in Women Empowerment across Marital Status	Yes
3	Qualification	Women Empowerment	H <sub>30</sub>	There is no significant difference in Women Empowerment across different Qualification categories	No
4	Income level	Women Empowerment	H <sub>40</sub>	There is no significant difference in Women Empowerment across different levels of Income	No

**VII. CONCLUSION:**

Empowerment can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self confidence and an inner transformation of one’s consciousness that enables one to overcome external affairs. Empowerment of women is critical not only for their own welfare but also for the development of the country. Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. The analysis regarding demographics show that women of all age group i.e., from 18 years to 50 years and above are getting proper opportunities to work and their marital status also does not effect in getting jobs. When more and more women are empowered then the country will automatically develop economically.

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