Employment and Income Status of Disadvantaged Women-A Comparative Analysis between Some Selected Urban and Rural Areas of Khulna District

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Abstract

This study mainly discusses a comparative analysis between status of urban and rural disadvantaged women. For surviving the livelihood women work in both area works hard. Moreover, their income depends on seasonal variation and rural women also suffer from uncertainty of income. The study is based on empirical data collected through household survey and personal interviews with disadvantaged women of village Shiromoni and Rupsha slum and its adjacent area under Khulna district. This analysis looks into the condition of such women and the present GO and NGO programs toward their economic improvement. Thus, to achieve better social structure, the Government and its development partners need to re-orient their programs and implement an effective affirmative action for the disadvantaged women.

Key words: disadvantaged women, empowerment.

Introduction

In today's world women and their empowerment is one of the burning issues. But still now women in many parts of the world are confined to less remunerative jobs, especially the disadvantaged women. In many developing countries, female-headed households are the poorest of the poor households. Various micro studies indicate that the 'hard-core' poor are largely women and they face social barriers in accessing economic assets (skill, property, credit etc.). It is much harder for women to overcome poverty. In Bangladesh the share of women in the total economically active population are 39% indicating a lower economic participation by women (fifth five year plan).

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Women have extensive workloads with dual responsibility for farm and household production. Not only women are the poorest of the poor but also they are disproportionately represented among the poor. Female-headed households earn 40% less income than male-headed households. (Hamid,1995). But they are the most suffers in the family due to the socio-economic environment. Under the male dominated structure, women's needs are counted as secondary in comparison to the needs of the male members of the family, as well as in society. As a result, their access becomes very limited in institutionalfacilities. This paper shows the structure of the income and employment of disadvantaged women. In this analysis, income, expenditure, savings, and occupations pattern etc are shown. Next section shows objectives, review of literature, methodology, analysis, findings and conclusion.

Objectives

The main objective of this paper is to make a comparison between the income and employment pattern of the urban and rural disadvantaged women. To obtain main objectives there are given supportive objectives:

- To explore the income and expenditure pattern of the disadvantaged women of the study area. Here the types of occupation are shown on which they are dependent.
- To show the relationship between income and savings that is whether it is positive or negative.

Literature Review

Chaudhury and Shamim identified the employment status defined in terms of the self-employed and employees. This article represents the basic attempts to test the validity of the proposition that the quality of employment in Bangladesh has deteriorated for the women (Chowdhury and Shamim, 1994). Hamid's identification of the importance of gender as a crucial parameter in social and economic analysis was complementary to, rather than competitive with, the variables of class, ownership, occupation, income and family status. Here he examines the socio-economic profile of female headed households to highlight the disparities between male headed households and those headed or managed by women. (Hamid, 1995). Shamim identified that the impact of NGO programs has been somewhat positive on female beneficiaries,

but wide gender gaps still remain in many areas (Shamim, 1996). Kabir et al. observed the impact of development projects on womens' socio-economic and demographic behavior. They found that the disadvantaged women participated in various development projects of different organizations in order to maintain their family as well as to alleviate poverty with their income (Kabir, Ahmed and Khan, 2000). Parvin highlighted the occupation pattern of poor working women and their income level according to their occupation pattern and identified some critical issue thereof in relating to their occupation and income pattern (Parvin, 2003). Slee identifies that women of poor families are particularly disadvantaged and cannot participate in or fully benefit from development efforts. Due to natural calamities and economic reasons, men tend to migrate, leaving behind their families. Women have to bear the burden of poverty in a discriminatory situation (Slee, 2004). Hossain said that over the last three decades micro credit has gained enormous success in reducing poverty on a global scale. This paper empirically examines and analyzes the role of microfinance institutions in promoting rural livelihoods in the country (Hossain et. al., 2004). Sheheli found that overall 36% women have increased income from income generating activities during the last three years. Overall 74% of the rural women faced medium constraints to participate in income generating activities. Five major areas are identified essential to improve existing livelihood situation, which are credit facilities, working opportunity, food availability, education and shelter (Sheheli, 2012).

Research Design and Methodology

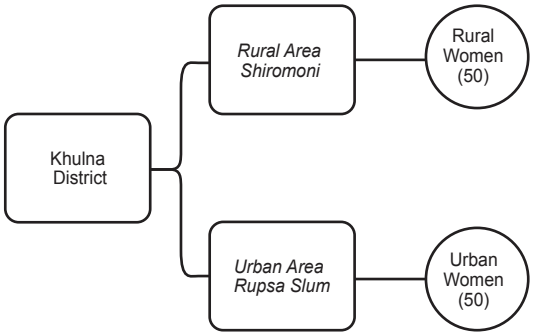
Research type and design

This job has done best by both the qualitative and quantitative approach of research. This is a quantitative analysis because this will apply the statistical tools like Correlation analysis, Regression, F test as well as analytical statistics for analyzing the variables and their relationship. After fixing the objectives of the study a questionnaire is prepared and both open-ended and close-ended questions are included.

Sample design

To compare between urban and rural disadvantaged women, Shiromoni and Rupsha are selected and 100 disadvantaged women from the study areas, using random sampling method is adopted.

Figure 1: Sampling



Data collection

Two types of data (primary and secondary) are collected for performing this research work.

Primary data collection

Sample household survey is conducted using structured questionnaire that also included mostly open-ended questions.

Secondary sources of data

For conducting the study, secondary data are collected from different sources. Such as:

- Journals and papers relevant to the study are collected from NGO's, Khulna University Central Library, papers and publications from the internet.
- Household surveys of Bangladesh Bureau of statistics and rural surveys conducted by BIDS, annual report of various organizations relevant to this study.

Data interpretation and analysis

The findings have been portrayed and arranged by dint of the various tables, charts, graphs and maps. For analyzing the data some tools have been used and these are discussed below

Regression analysis

Regression model has been used to analyze the relation between expenditure and income in both rural and urban women.

Correlation analysis

The correlation coefficient has been used to measure the relationship between income and savings of the disadvantaged women. It is a quantitative analysis.

Weighted mean index

The overall satisfaction level of the disadvantaged women on the policies taken by the GO and NGOs have been measured by the Weighted Mean Index (WMI) by using 5- point scale and it shows the degree of their satisfaction.

The formula of WMI is:

$$WMI = \frac{w_1 f_1 + w_2 f_2 + \cdots + w_n f_n}{f_1 + f_2 + \cdots + f_n} = \frac{\sum w_i f_i}{\sum f_i} \qquad (1)$$

Where, WMI = Weighted Mean Index

W_i = Assigned weight for a particular class under satisfaction scale

f_i = Corresponding frequency of that class

Table 1: Five point scale

Scale				
1= strongly dissatisfied	2= dissatisfied	3= moderately satisfied	4= satisfied	5= strongly satisfied
0- below 1	1- below 2	2- below 3	3- below 4	4- below 5

Analysis of the Study

Urban area analysis

Income is one of the superlative indicators to measure the economic status of any household. The following critical analysis of households' activities has been done for finding out the effect on socioeconomic status.

Income and expenditure and saving pattern of urban households

In order to earn their livelihood the disadvantaged women have engaged in various types of income generating activities. Different ranges of income and expenditure of various households' categories are given below.

Table 2: Monthly income range of the different urban households

Households (HH)	Monthly income ranges in Taka (Frequency)					Total
	Below 1000	1000-1500	1501-2000	2001-2500	Above 2500	
Type-A	2	3	4	3	1	13
Type-B	3	2	3	4	2	14
Type-C	1	4	2	2		9
Type-D	1	2	3	5	3	14
Total	7	11	12	14	6	50

Source: Field Survey, 2014

Type-A= Widow headed HH, Type-B= Abandoned headed HH, Type-C= Divorced headed HH, Type-D= Separated headed HH

This table shows the monthly lowest income range of widow headed households (type-A) in rural area is Tk less than 1000 and the majority of them belong to the income between Tk 1501 to Tk 2000 per month. Majority of abandoned headed households (type-B) belong to the lowest monthly income range. Divorced headed households' (type-C), monthly income do not exceed Tk 2500 and the majority of the separated headed households' (type-D) income ranges varied between Tk 1500 and Tk 2500. It is a wide-ranging pen-picture of the surveyed women in urban area.

Table 3: Monthly expenditure of the different urban households

Households (HH)	Monthly income ranges in Taka (Frequency)					Total
	Below 1000	1001-1500	1501-2000	2001-2500	Above 2500	
Type-A	-	6	3	2	2	13
Type-B	2	3	4	5	-	14
Type-C	-	3	1	4	1	9
Type-D	-	4	4	4	2	14
Total	2	16	12	15	5	50

Source: Field survey, 2014

Type-A= Widow headed HH, Type-B= Abandoned headed HH, Type-C= Divorced headed HH, Type-D= Separated headed HH

For describing the expenditure pattern of the respondents express various expenditures on food, cloth, medical, education, transport, fuel, electricity and others are considered. In table 3 the majority of households type-A's expenditure varies between Tk 1000-1500. Households' type-B's average monthly expenditure is between Tk 1500-2500. Most of the women of households' type-C spend above 1000. The majority of household's type-D spends between Tk 1500-2500.

Table 4: Monthly savings of the different urban households

Households (HH)	Monthly saving ranges in Taka (Frequency)					Total
	00-50	51-100	101-200	201-300	300+	
Type-A	7	5	-	1	-	13
Type-B	4	8	2	-	-	14
Type-C	8	1	-	-	-	9
Type-D	5	8	-	-	1	14
Total	24	22	2	1	1	50

Source: Field survey, 2014

Table 4 implies that most of the households have very small amount of savings. Here about 50% households' savings is between 00-50 Tk. Though their expenditure is higher than their income but they save a small amount because it is related with loan repayment. Here 44% people's saving range is within Tk 51-100. Very few of those households have monthly savings above Tk 100.

Regression analysis between income and expenditure of urban households

In this regression analysis R represents 0.416 i.e., 42% degree of association among the variables. The R^2 (coefficient of determination) indicates value of 0.173 i.e., about 17% is explained by the model. The variation of the expenditure amount of the urban household is explained 17% by the variation in the income amount of that household. (see Annex A)

Hypothesis, H_0 : Expenditure depends on income

Here,

F^* = Calculated value of F and

F_{tab} = Tabulated value of F

Here the calculated value of F ratio is used to judge the overall significance of the results. The calculated F ratio is compared with the theoretical F

values with v_1 =K-1 = 2-1 = 1 and v_2 = N- K = 50 – 2 = 48 degrees of freedom (at 5% significance level).

Where, K = No of parameters and

N = No of samples

In this model from F-tables we find that the tabulated value of F = 4.08 at 5% level of significance and the calculated value of F is 10.031 at 3% level of significance. In this model $F^* > F_{tab}$.

This estimation proves that the regression model is significant. Sowe accept the hypothesis and we accept that the income (X) is a significant explanatory factor of the variation in expenditure (Y) in urban households. (see Annex B)

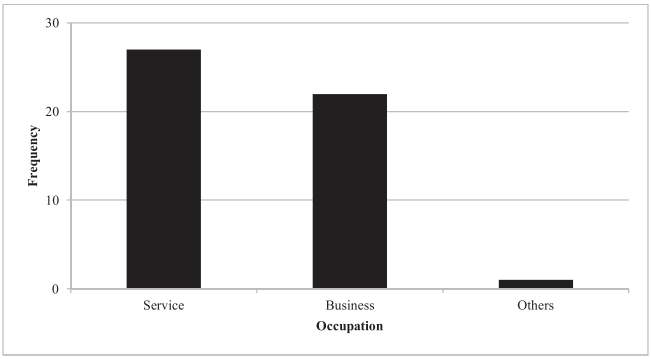
Correlation between income and savings of the urban households

There is correlation between the urban women household income and savings and the Pearson's correlation coefficient is 0.34 i.e., 34% at 5% level of significance in 2 tailed tests. It is known that the range of correlation coefficient is between +1 to -1. In this test the value of correlation indicates that there is a low degree of positive correlation between the two variables income and savings i.e., income influence at degree of rising savings. (see Annex C)

Occupation of the surveyed urban households

From the survey result, it is found that in urban area most the respondents are now working in various shrimp industries adjacent to the Rupsha River. Side by side they are also related with some domestic work, canteen work, sewing, sweeping, water carrying etc. Some are also related with various informal business activities such as vegetable selling, selling of rice cakes, shop keeping, fish vending, ash vending etc.

Figure 2: Occupations of the surveyed urban household members

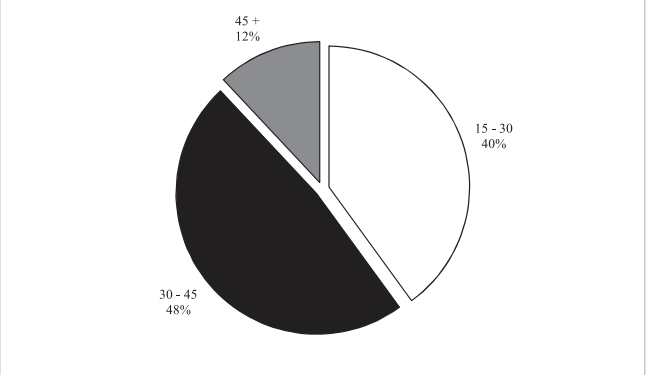


This figure explains that about 54% surveyed urban women are related with various services and about 44% are related to bussiness.

Age of the urban women

From the questionnaire interview it is found that in urban area, there is no one below 15 years of age among the disadvantaged women.

Figure 3: Age of the surveyed urban household members

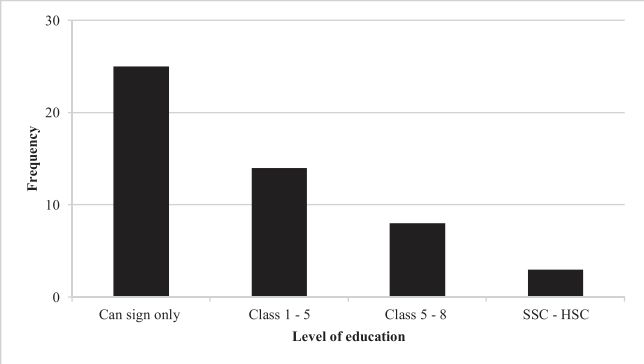


Results show that the highest number of women is between 30 to 45 years indicating middle aged women are more disadvantaged. About 40% women are between 15 to 30 years of age and the rest of respondents are above 45 years old.

Educational qualification of the urban respondents

Generally, disadvantaged women are not highly or well educated.

Figure 4: Educational qualifications of the surveyed urban household members

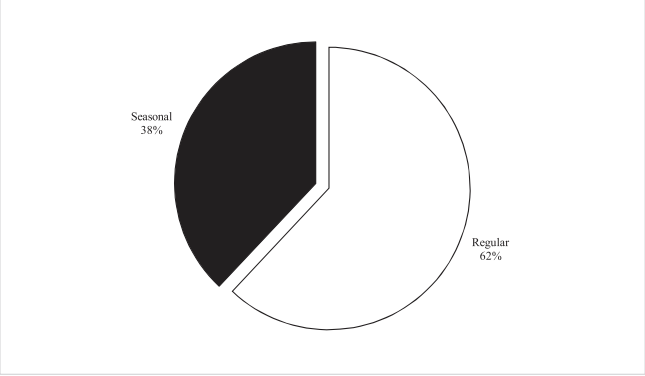


In the study area about 6% completes education at the level of S.S.C. or above S.S.C., 16% respondents are found to have completed at the level of class five to eight, 28% at the level of class one to five, and the rest of the respondents can only sign. Illiteracy is the main cause of poverty of the disadvantaged women.

Nature of work of the urban respondents

Shrimp processing is seasonal work and a major part of the women is related with this industry. Some work like informal sector business, domestic work, factory work, canteen work, sewing, water carrying, vegetable selling, are regular work.

Figure 5: Nature of work of the surveyed urban households

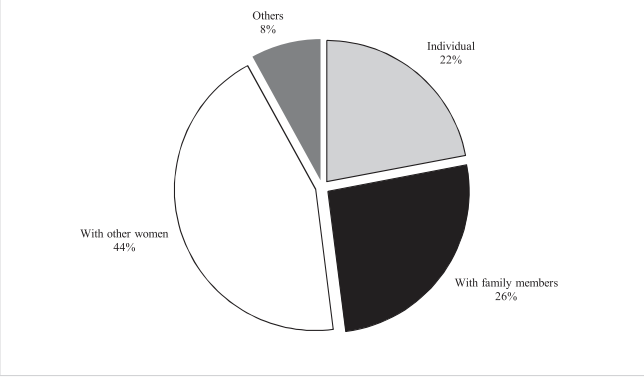


This figure shows 38% women work seasonally and about 62% women work regularly.

Working pattern of the surveyed urban women

The disadvantaged women who are involved in various activities work to maintain their family with their low income.

Figure 6: Working pattern of the surveyed urban households

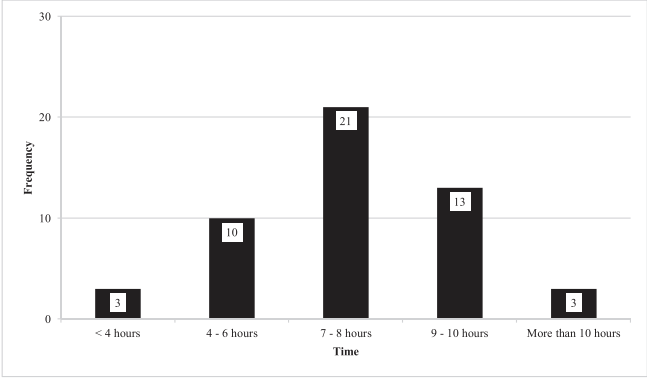


In this study, about 22% women worked individually, 26% with their family member, 44% with other women and 8% with others.

Time spent for the work of the surveyed urban women

In Urban area, about 42% female works 8 hour because most of them are related to shrimp industry. But in other works they do not maintain such standard time. In some cases they have to spend more than 8 hours. About 20% workers work between 4-6 hours daily.

Figure 7: Urban women spends time for the work



Sources of loan of the surveyed households and amount (Tk)

Table 5 implies the micro-credit facilities of the studied households.Among the various NGO's BRAC, ASA and Grameen Bank are the established ones as micro-credit providing organizations. Various societies also provide small-scale loans with little interest. GOs also provide micro credits.

Table 5: Sources of loan and amount (TK)

Loan take from	Range of loan					Total
	Below 2500	2501-4000	4001-5000	5001-7000	7000+	
NGOs	-	-	7	8	5	20
Cooperative Society	3	1	-	-	-	4
GOs	2	2	4	-	-	8
Total	5	3	11	8	5	32

Source: Field survey, 2014

Most of the disadvantaged women take the amount of Tk 4001-5000. NGOs covered 70% of the total micro-credit while the GOs and Society covered discretely 15%.

Rural area analysis

Income and expenditure and saving patterns of rural households

In order to earn their livelihood the disadvantaged women have engaged in various types of income generating activities. Different ranges of income and expenditure of various households' categories are following.

Table 6: Monthly income range of the different rural households

Households (HH)	Monthly income ranges in Taka (Frequency)					Total
	Below 1000	1001-1500	1501-2000	2001-2500	Above 2500	
Type-A	4	7	-	-	1	11
Type-B	8	2	3	2	1	16
Type-C	3	3	1	5	-	9
Type-D	2	1	2	3	2	14
Total	17	13	6	10	4	50

Source: Field survey, 2014

The table states that the monthly average income range of widow headed households (type-A) in rural area belong to income between Tk 1000 and Tk 1500 per month. Majority of abandoned headed households (type-B) belong

to the lowest monthly income range. Divorced headed households' (type-C), monthly income did not exceed Tk 2500 and the separated households' (type-D) income ranges varied between Tk 1000 and Tk 2500. It is a wide-ranging pen-picture of the surveyed women in rural area.

Table 7: Monthly expenditure of the different rural households

Households (HH)	Monthly expenditure ranges in Taka (Frequency)					Total
	Below 1000	1001-1500	1501-2000	2001-2500	Above 2500	
Type-A	4	1	3	2	1	11
Type-B	5	2	3	5	1	16
Type-C	1	4	2	2	1	9
Type-D	2	3	2	7	-	14
Total	12	10	10	14	3	50

Source: Field survey, 2014

Table 7 expresses the different classes of households of the disadvantaged women.Here the majority of households type-A's expenditure is below Tk 1000. Most of the women of households type-C spend between Tk 1000-1500. The majority of household's type-D spend between Tk 2000-2500. So here we see that the expenditure pattern of different types of households varies due to their income variation.

Table 8: Monthly savings of the different rural households

Households (HH)	Monthly saving ranges in Taka (Frequency)					Total
	00-50	51-100	101-200	201-300	300+	
Type-A	10	7	-	-	-	17
Type-B	13	2	-	-	1	16
Type-C	5	1	1	-	-	7
Type-D	8	1	-	1	-	10
Total	36	11	1	1	1	50

Source: Field survey, 2014

This table shows that most of the rural households have low savings. Here about 72% households' savings are between 00-50 Tk. Most of the households' expenditure is higher than their income. Nevertheless they have some savings because it is needed for the member of various organizations and also related with loan repayment. Here 22% women's saving range is within Tk 51-100.

Regression analysis between income and expenditure of rural households

Here R represents 0.176 i.e., 18% degree of association among the variables. (see Annex D)

Here F test is use to judge the overall significance of the results.

Hypothesis, H_0 : Expenditure depends on income.

In this model from F-tables we find that the tabulated value of F = 4.08 at 5% level of significance and the calculated value of F is 1.533. In this model $F^* < F_{tab}$ .This estimation proves that the regression model is insignificant. Sowe reject the hypothesis and we accept that the income (X) is an insignificant explanatory factor of the variation in expenditure (Y) in urban households. (see Annex E)

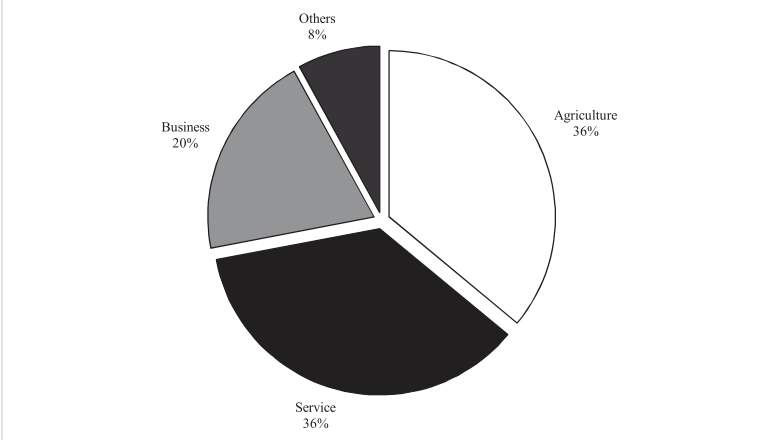
Correlation between income and savings of the rural households

There is a correlation between the rural women household income and savings and the Pearson's correlation coefficient is 0.216 i.e., 22% at 5% level of significance in 2 tailed tests. It is known that the range of correlation coefficient is between +1 to -1. In this test the value of correlation indicates that there is a low degree of a positive correlation between the two variables income and savings i.e., income influence at degree of rising savings. (see annex F)

Occupations of the surveyed rural household members

From the survey results, it is found that in rural area the respondents are now working in various agricultural activities and jute industries. Side by side they also related with domestic work, sewing, vegetable growing, livestock raising, brick breaking etc. Some are also related with various business activities such as vegetable selling, shop keeping, fish vending, etc.

Figure 8: Occupations of the surveyed rural household members

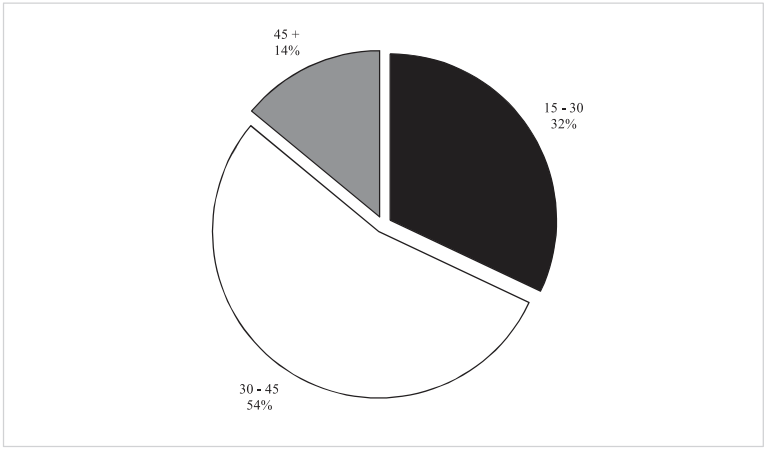


This figure explains that about 36% surveyed rural women are related with various agriculture and also 36% related with service. About 20% are related with various informal business activities.

Age of the respondents

We also see that some of the women are less than thirty years and they try to earn their livelihood from various income generating activities.

Figure 9: Age of the surveyed rural household members

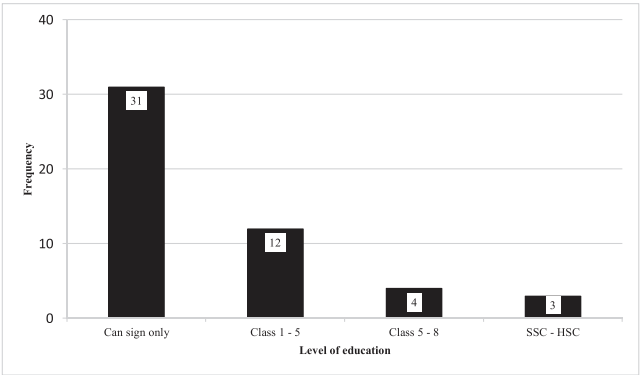


In Rural area the study results show that more than 50% women are between 30 and 45 years. About 32% women are between 15 and 30 years old.

Educational qualification of the rural respondents

Generally, disadvantaged women are not highly or well educated. . Illiteracy is the main cause of poverty of the disadvantaged women.

Figure 10: Educational qualifications of surveyed rural household members

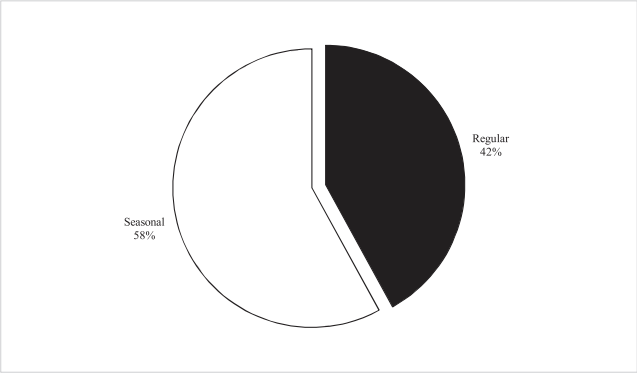


In the study area about 6% completes education at the level of S.S.C or above S.S.C, 16% respondents are found to have completed at the level of class five to eight, 28% at the level of class one to five, and the rest of the respondent can only sign.

Nature of work of the rural respondents

In Rural area, 58% women have worked seasonally. Some work like fertilizing and liming, dyke construction, weed removing from gher, and feed making are seasonal work. About 42% female worked regularly. Some work like sewing, domestic work, vegetable growing, fish vending, winnowing etc are also found.

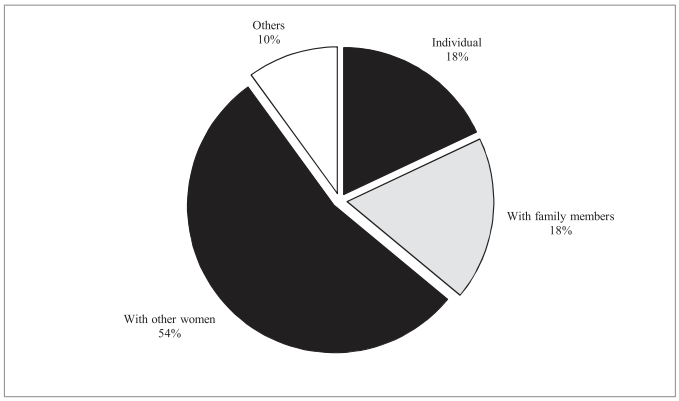
Figure 11: Nature of work of the surveyed rural households



Working pattern of the surveyed rural women

The disadvantaged women are involved in various activities to maintain their family from their low income. In this study, about 22% women worked individually, 26% with their family members, 44% with other women and 8% with others.

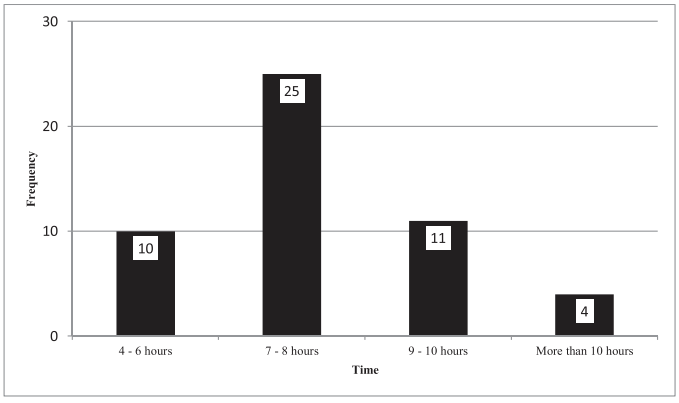
Figure 12: Working pattern of the surveyed rural households



Time spent for the work of the surveyed rural women

In Rural area, about 50% female works 8 hour because most of them are agriculture and jute mill workers. In various business activities they spend more time than standard labor hour. About 30% workers work more than 8 hours.

Figure 13: Rural women spends time for the work



Sources of loan and amount

Among the various NGOs, BRAC, ASA and Grameen Bank are the established ones as micro-credit providing organizations.

Table 9: Sources of loan andamount (in taka)

Loan take from	Range of loan					Total
	Below 2500	2501-4000	4001-5000	5001-7000	7000+	
NGOs	-	4	7	3	8	22
Society	6	1	-	-	-	7
GOs	-	3	4	3	-	10
Total	6	8	11	6	8	39

Source: Field survey, 2014

Most of the disadvantaged women take the amount of Tk 4001-5000. NGOs covered 60% of the total micro-credit while the GOs and Society covered discretely 40%. Various society also provide small-scale loan with low interest. GOs also provide micro credit for developing the poor with only 5% interest rate.

Satisfaction level of the disadvantaged women for GO and NGOs activities

Satisfaction level of the disadvantaged women in urban area

The overall satisfaction level of the disadvantaged women on the policies taken by the government and non-government organization has been measured by the Weighted Mean Index (WMI) using 5- point scale and it shows the degree of their satisfaction. The formula of WMI given in (1), WMI is calculated as 1.96. It implies that most of the urban disadvantaged women are dissatisfied with the policies taken by the government and non-government organization.

Satisfaction level of the disadvantaged women in rural area

The overall satisfaction level of the disadvantaged women on the policies taken by the government and non-government organization has been measured by the Weighted Mean Index (WMI) using 5-point scale and it shows the degree of their satisfaction, WMI is calculated as 2.15. It implies that most of the rural disadvantaged women are moderately satisfied with the policies taken by the government and non-government organization.

Comparison between rural and urban disadvantaged women

In this study it is found that there are some dissimilarities and similarities between the employment and income status of the disadvantaged women. In urban area due to more employment opportunities than rural area the picture is somewhat different from that of the rural area. The following are the main differences between them.

Table 10: Dissimilarities between rural and urban disadvantaged women

Urban Women	Women Rural
Income	
Income of the majority of the urban households is between 1500-2500,.	The income of most of the rural households varies between 1000-1500
So the income of the rural disadvantaged women is much lower than that of the urban women.	
Expenditure	
Most of the urban households spend more than 2000 Tk because the livelihood cost is high in urban area.	The expenditure in rural area is much higher than income. The rural households' expenditure is greater than 2000 Tk
The urban households earn more and also spend more but in rural area the households earn less and spend more. The regression analysis between income and expenditure shows that in urban area there is expenditure of the households depending on their income but in rural area the statistical analysis shows that expenditure is an insignificant explanatory factor due to the variation in income	
Occupation	
In urban area it is found that most of the women are related with service and also do some businesses work.	Agriculture is the main occupation of rural households; side by side they are also related with some service related work.
The main reason for such occupational differences is that the urban area is industry based but the studied rural area is agro based.	
Nature of work	
About 62% urban women work regularly	About 42% rural women work regularly.
So the seasonal work is more proportionate in rural women than in urban women.	
Government initiative	
It is found that rural women get various government support such as VGD card, old age allowance, widow allowance, training , credit facilities with low interest etc.	On the other hand urban women get only training and small scale loan with low interest.
Satisfaction level of the households	
Rural women are dissatisfied about their work and income but moderately satisfied with the policies taken by the government to support them for their improvement.	Most of the urban women are dissatisfied about the policies because the government does not support properly their improvement but they are not so dissatisfied about their work.

However there are some similarities between these two areas. These are –

1. In both areas middle aged women are more disadvantaged and related with various activities for their livelihood.

2. In case of education most of the women in both areas are illiterate i.e., they can sign only.

3. The women in the study areas spend 8 or more than 8 hours for their work and work with other women.

4. The sources of loan in both areas are the same because most of them take loans from different NGOs.

5. In both areas women are in vulnerable condition due to low financial capital. They are always victims of the vicious circle of poverty. There is an absence of proper implementation of micro-credit scheme. In both areas saving practices are low with the studied disadvantaged women. Very few of them saved a little amount of money monthly.

Findings

1. Income is a significant factor of the variation in expenditure in rural households but it is insignificant in urban area.

2. Most of disadvantaged women families spend more than their income but it is more in rural area than in urban area.

3. There is a low degree of positive relation between the two variables income and savings i.e., income is influenced by rising savings in both urban and rural areas.

4. Mainly middle aged women are more disadvantaged and they work hard for earning their livelihood.

5. In urban area most the respondents are now working in various shrimp industries adjacent to the Rupsha River and most of the rural women are related with agricultural activities and work seasonally.

6. Indebtedness is higher among women heads than men heads. Higher incidence of borrowing by women heads meet a crisis such as death, accident, theft, disability, etc., and payment of dowry for a daughter's marriage suggests women's greater vulnerability than male heads.

7. Disadvantaged women households are always victims of the vicious circle of poverty.
8. In both areas saving practices are low with the studied disadvantaged women. Very few of them saved a little amount of money monthly.
9. Most of the women in urban area are related with service and their livelihood pattern is more stable than rural area.

Concluding Remark

This study covers the overall socio economic status of some selected urban and rural areas in Khulna district. It becomes clear from various data and information that the employment and income pattern of the disadvantaged women in the study areas still remain in a measurable condition. Disadvantaged women of the study areas are involved in such work as requires low level of skill and low capital. Again employment opportunities in rural areas are less than in urban areas. The rural disadvantaged women are more victims of vicious circle of poverty. Special attention should be paid towards employment generation for disadvantaged women, the promotion of women entrepreneurs as well as the removal of restrictions on women's employment and economic opportunities. It is clear that the goals of development cannot be achieved without tackling the problem of feminization of poverty. This paper helps to explore the further study of the improvement of disadvantaged women.

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Appendix

Annex A: Regression between urban household income and expenditure

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.416	.173	.156	1.004

a Predictors: (Constant), monthly income of the respondent

Annex B: Analysis of variance table for the regression

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.112	1	10.112	10.031	0.003
	Residual	48.388	48	1.008		
	Total	58.500	49			

Annex C: Correlation between income and savings of urban women

		monthly income of the urban women	savings per month
monthly income	Pearson Correlation	1	0.343
	Sig. (2-tailed)	.	0.015
	N	50	50
savings per month	Pearson Correlation	0.343	1
	Sig. (2-tailed)	0.015	.
	N	50	50

Correlation is significant at the 0.05 level (2-tailed).

Annex D: Regression between rural household income and expenditure

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.176	.031	.011	1.347	

a Predictors: (Constant), monthly income of the respondent

Annex E: Analysis of variance table for the regression

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.782	1	2.782	1.533	0.222
	Residual	87.138	48	1.815		
	Total	89.920	49			

Annex F: Correlation between income and savings

		monthly income	savings per month
monthly income	Pearson Correlation	1	0.216
	Sig. (2-tailed)	.	0.132
	N	50	50
savings per month	Pearson Correlation	0.216	1
	Sig. (2-tailed)	0.132	.
	N	50	50

Correlation is significant at the 0.05 level (2-tailed).