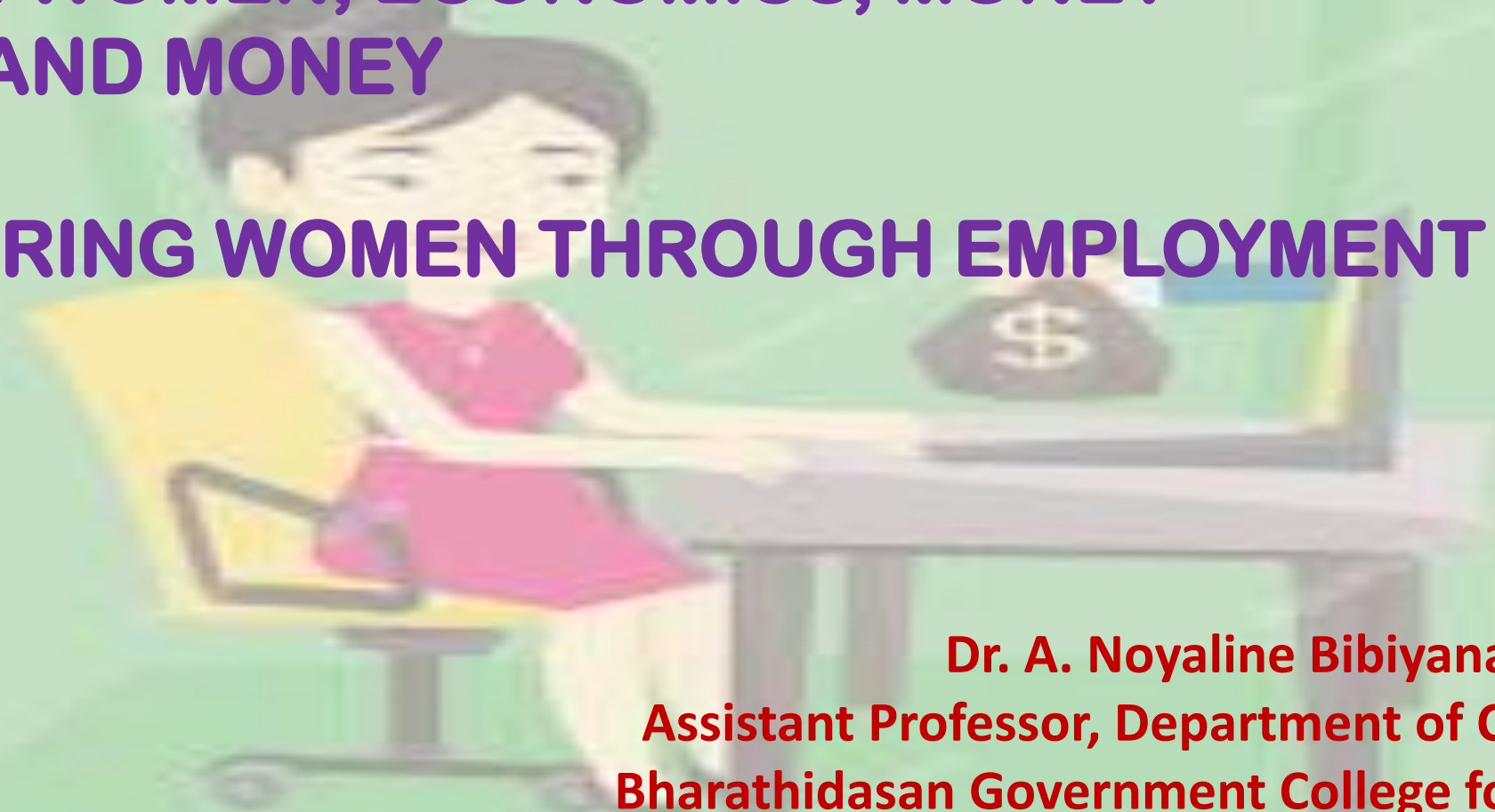


# TRACK 4: WOMEN, ECONOMICS, MONEY - WOMEN AND MONEY

## EMPOWERING WOMEN THROUGH EMPLOYMENT



**Dr. A. Noyaline Bibiyana Arulmary**  
Assistant Professor, Department of Commerce,  
Bharathidasan Government College for Women,  
Puducherry – 605 003.

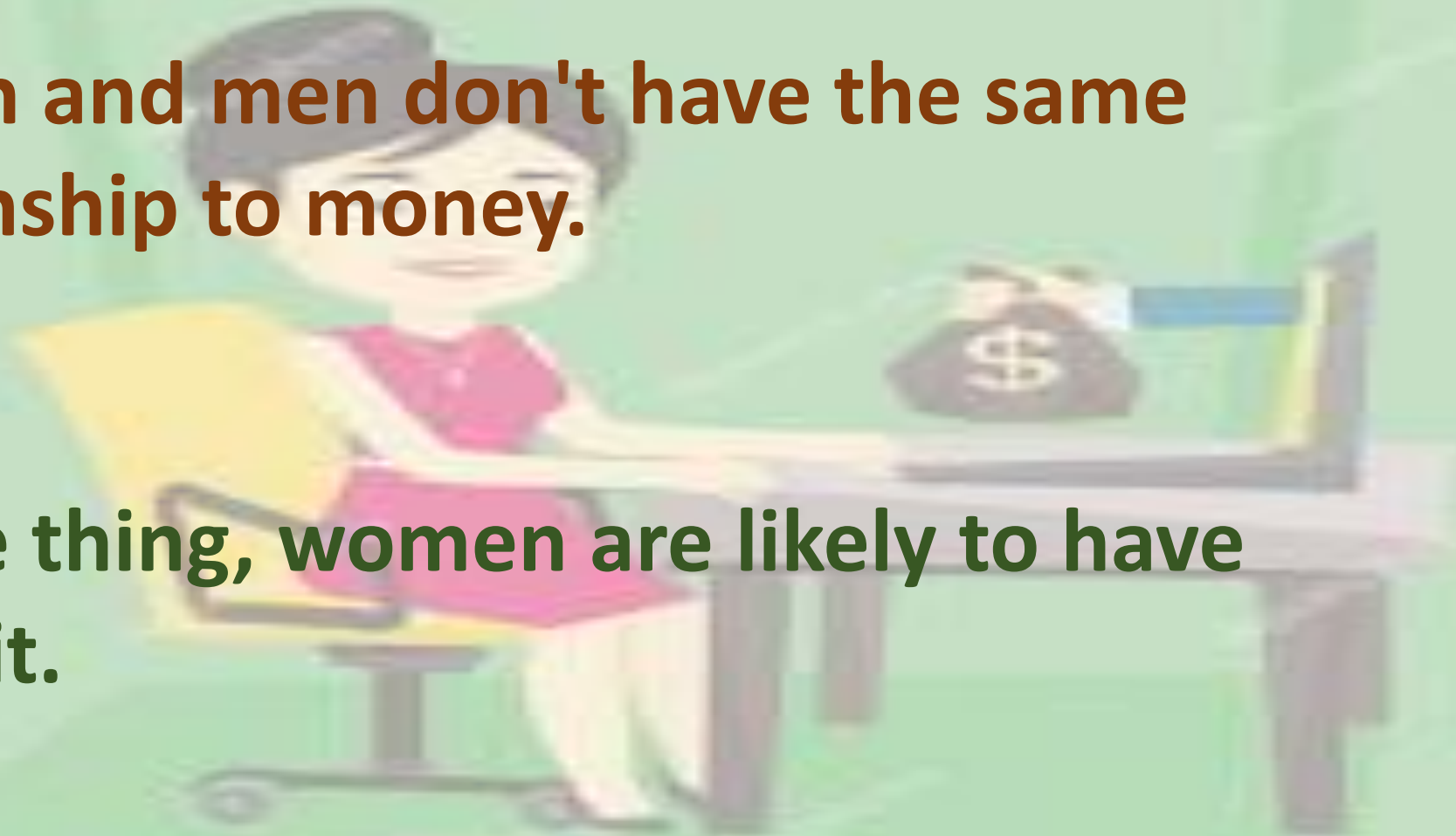
***Email: [noyaline@hotmail.com](mailto:noyaline@hotmail.com)***

***Women work two thirds of the world's working hours. Women produce half the world's food.***

***Yet women only earn 10% of the world's income and own less than 1% of the world's property.***

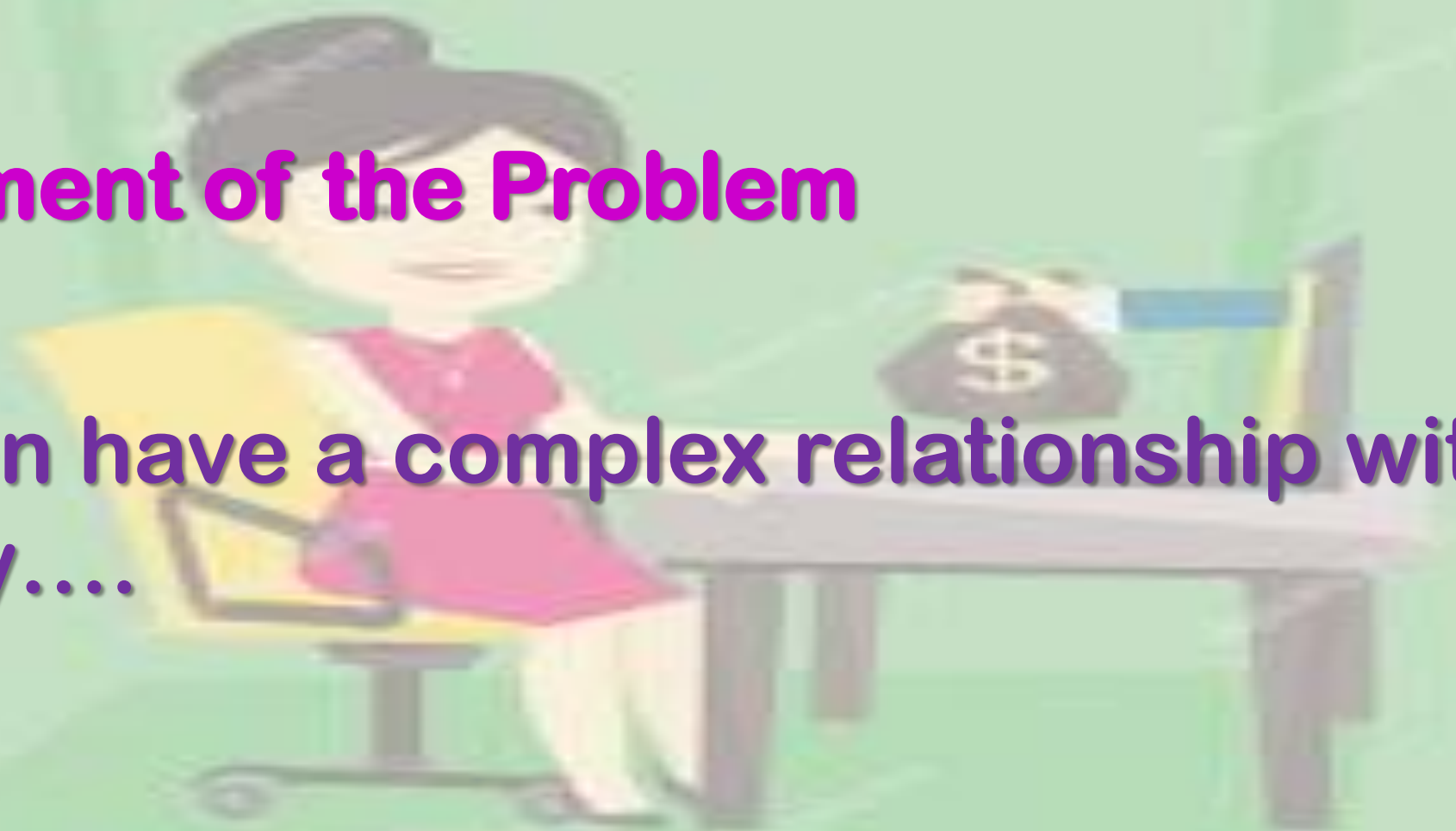
**Women and men don't have the same relationship to money.**

**For one thing, women are likely to have less of it.**



# Statement of the Problem

Women have a complex relationship with money....



# Objectives

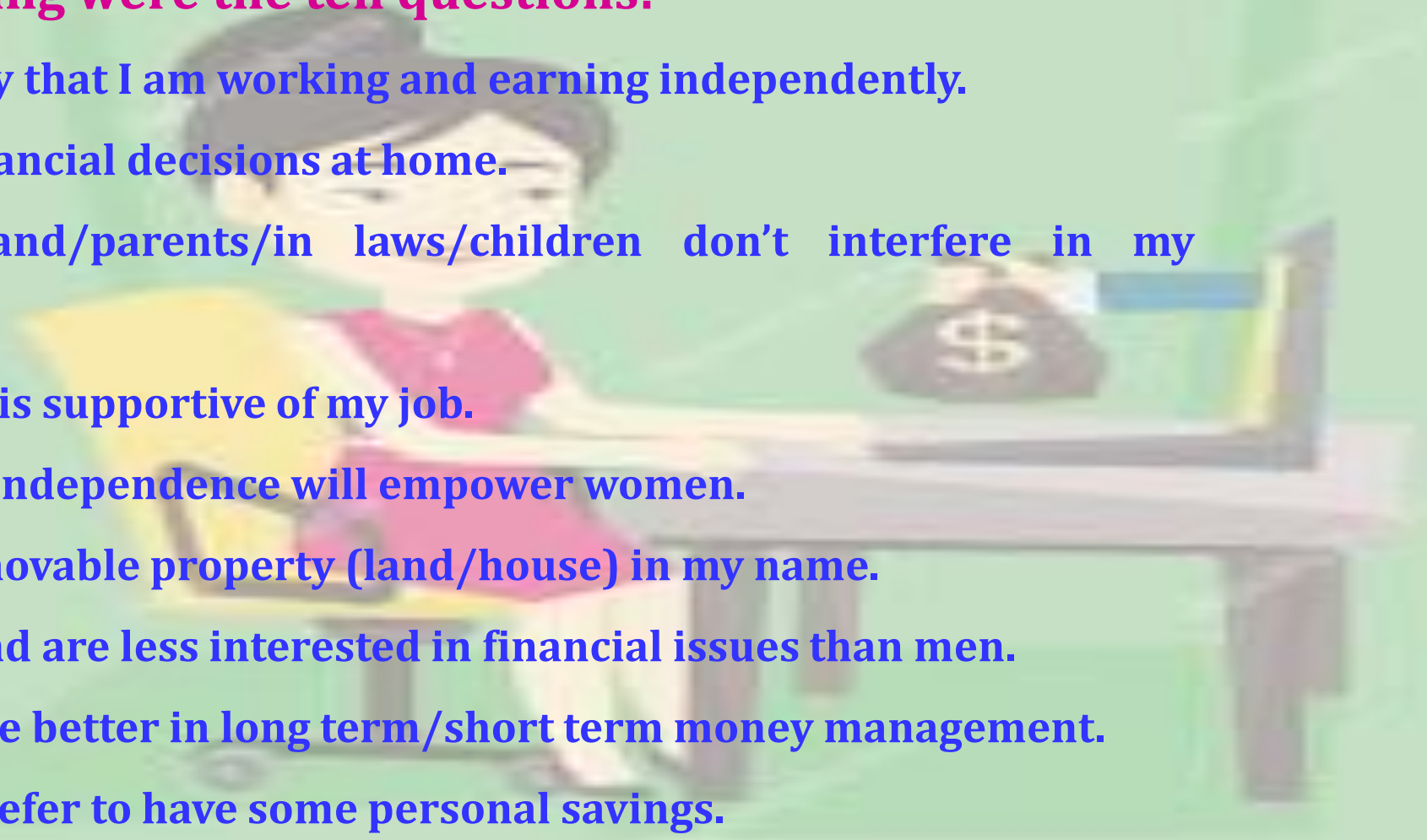


An illustration of a woman with dark hair in a bun, wearing a red top and a pink skirt, sitting on a yellow office chair at a wooden desk. On the desk is a laptop and a brown money bag with two dollar signs on it. The background is a light green wall with a faint grid pattern.

# Research Methodology



## **The following were the ten questions:**

- 1. I am happy that I am working and earning independently.**
  - 2. I make financial decisions at home.**
  - 3. My husband/parents/in laws/children don't interfere in my finances.**
  - 4. My family is supportive of my job.**
  - 5. Financial independence will empower women.**
  - 6. I own immovable property (land/house) in my name.**
  - 7. Women and are less interested in financial issues than men.**
  - 8. Women are better in long term/short term money management.**
  - 9. I would prefer to have some personal savings.**
  - 10. Financial decisions lead to stress in the family.**
- 
- A cartoon illustration of a woman with dark hair, wearing a red dress, sitting on a yellow chair at a wooden desk. On the desk is a laptop and a brown money bag with two dollar signs on it. The background is a light green wall.

**Sampling design**

**Hypotheses**



# Findings and Analysis



Demographic Profiles	Value	df	p-value	Null Hypothesis
Marital Status	6.427	6	0.377	Accepted
Age	21.917	9	0.009*	Rejected
Education	5.718	9	0.768	Accepted
Nature of Job	3.813	6	0.702	Accepted
Experience	14.772	9	0.097	Accepted
Income	6.052	9	0.735	Accepted
Husband's Education	7.283	12	0.838	Accepted
Husband's Profession	13.662	12	0.323	Accepted
Husband's Earnings	15.141	12	0.234	Accepted
Family Size	11.357	6	0.078	Accepted
Savings percentage	13.951	6	0.030*	Rejected
Priorities	17.585	9	0.040*	Rejected
Borrowing	13.060	9	0.160	Accepted
Investment	9.551	12	0.655	Accepted

## Happiness in earning independently and demographic profiles

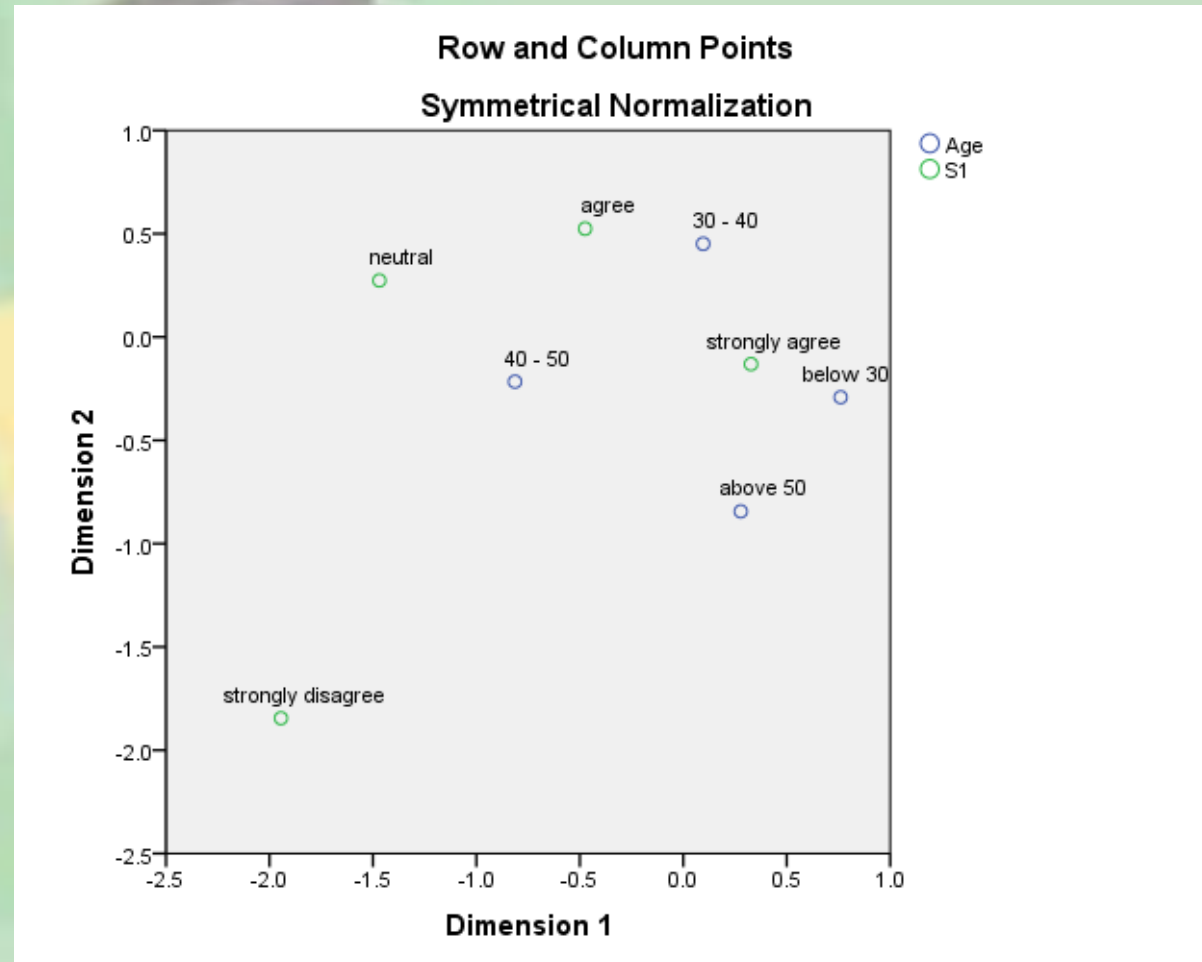
**TABLE I**

### Chi-square Test: Happiness in earning independently and demographic profiles

- **Significant association exists**

$H_0$ : There is no association between happiness in earning independently and demographic profiles

# FIGURE I – Association between age and happiness in earning independently



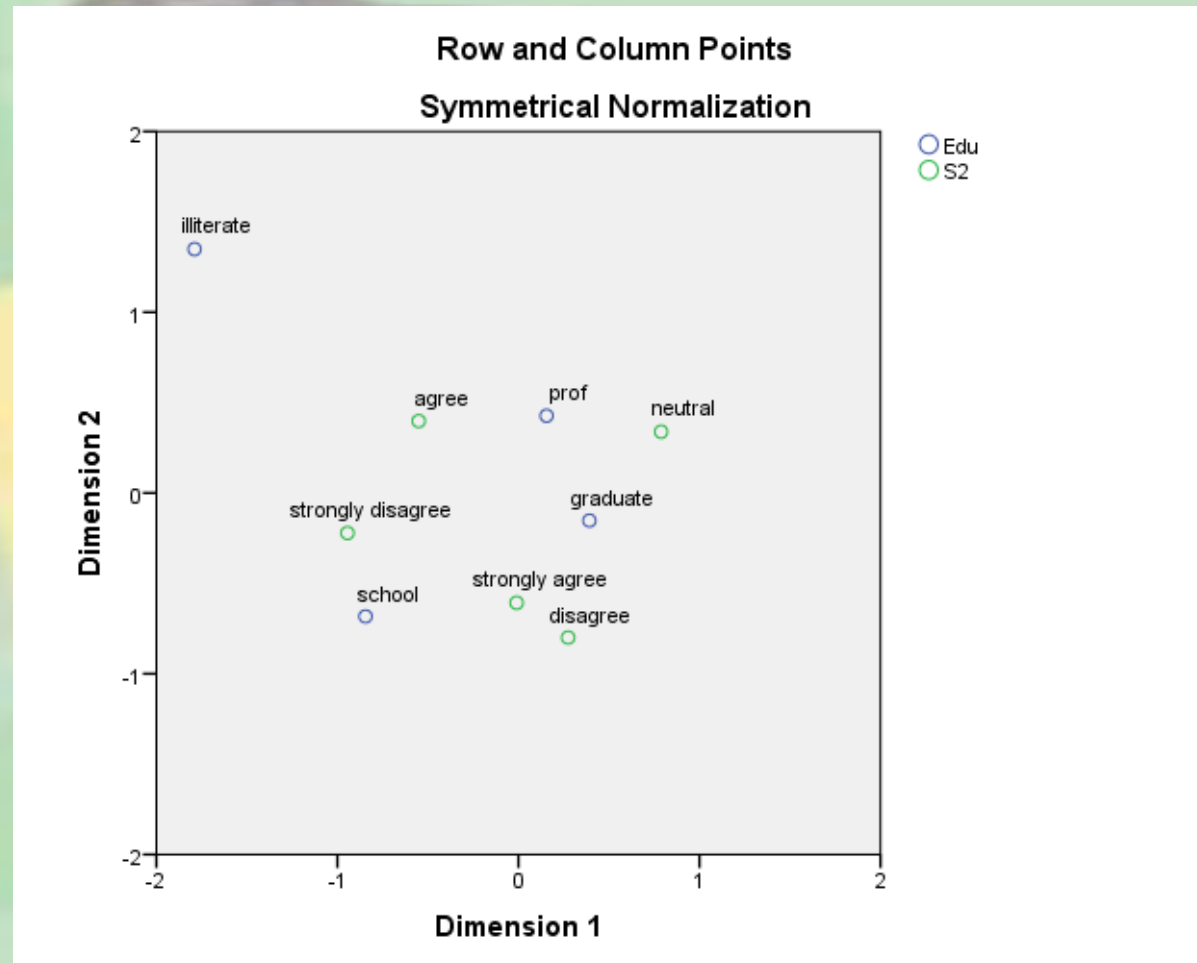
Demographic Profiles	Value	df	p-value	Null Hypothesis
Marital Status	10.946	8	0.205	Accepted
Age	8.171	12	0.722	Accepted
Education	29.721	12	0.003*	Rejected
Nature of Job	14.565	8	0.068	Accepted
Experience	8.121	12	0.776	Accepted
Income	16.236	12	0.181	Accepted
Husband's Education	38.639	16	0.001*	Rejected
Husband's Profession	32.155	16	0.010*	Rejected
Husband's Earnings	28.403	16	0.028*	Rejected
Family Size	5.708	8	0.680	Accepted
Savings percentage	9.179	8	0.327	Accepted
Priorities	19.043	12	0.087	Accepted
Borrowing	13.790	12	0.314	Accepted
Investment	9.000	16	0.913	Accepted

**TABLE II**  
**Chi-square Test: Making independent financial decisions and demographic profiles**

- **Significant association exists**

$H_0$ : There is no association between making independent financial decisions and demographic profiles

## FIGURE IV – Association between education and making financial decisions at home





# Conclusion



**Limitations of the study**



**Scope for further research**



**Thank You**