

**INCOME AND EXPENDITURE PATTERNS OF RURAL SELF-
EMPLOYED WOMEN IN SELECTED
TOWNS OF CAVITE**

**Undergraduate Thesis
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**MARIVIC D. ROSARDA
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ABSTRACT

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A study was conducted in selected towns of Cavite to determine the level of income of rural self-employed women; the extent of their contribution to family income and the expenditure patterns of the rural self-employed women and their family; and the problems encountered by the rural self-employed women in the allocation of their income.

A sample size of 120 was used as the respondents in the study. Data were collected through the use of semi-structured questionnaire. These were analyzed using descriptive statistics such as frequency count, percentage, range and mean. Rank was also used in the study.

The average age of the respondents was 46 years. About 75 percent of the rural self-employed women were married and 25 percent were single. The household size of the respondents ranged from two to ten members with an average of five while the average number of dependents was four.

Majority of the respondents in the surveyed areas finished high school education. Seventeen percent were able to pursue college studies with an average earnings of P11,232.

Most of the respondents were the major income earner of which 25 percent were single and 75 percent were married. Moreover, they generally contributed a substantial portion to the total family income averaging to 51 percent.

Based on the results, families had the highest expenditure on food followed by education, clothing, utilities, housing and repair, personal needs like cosmetics and services.

The problems encountered by the rural self-employed women in the allocation of their income to various expenditure items were increasing needs of the family, irregular income, low salary, unstable prices of commodities and increasing number of dependents. Of these increasing needs of the family was considered as the main problem of the respondents.

It is recommended that further study should be undertaken like comparing their income to other rural self-employed women. Similar studies should be conducted using net income. Further, statistical analysis should be made in order to analyze the relationship between some factors which may somehow affect the expenditure of the family.

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