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DOI: https://orcid.org/0000-0001-5767-6229785.

ROLE OF WOMEN IN HOUSEHOLD DEVELOPMENT: AN ECONOMIC ANALYSIS.

Shabana Parveen¹ Prof.Dr Abdul Ghafoor Awan²

ABSTRACT-The objective of this research paper was to study the contribution of women in their household income and their role in improving their family life standard. The study was carried out at five union councils of Tehsil Shujabad, District Multan. Data was collected through a questionnaire from 200 working women by random sampling. The dependent variable was consumption while independent variables were income opportunities, age, education, female participation, satisfaction, health and living standard. Multiple regression analysis was applied to draw the results, which show that women's income opportunities, education, satisfaction on jobs, age, health and living standard all have positive impact over their contribution in their household income. The poverty level of their families were decreased while the living standard of their families was improved due to their earning. Thus, Government should expand job opportunities for educated women to enable them to contribute in their family income.

Key Word: Role of women, household development, per capita income, education, living standers and poverty.

Type of study: Original Research paper

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1. M.Phil scholar, Department of Economics, Institute of Southern Punjab, Multan. parshabanahanif0302@gmail.com.

2. Dean, Faculty of Management Science, Institute of Southern Punjab. ghafoor70@yahoo.com. Cell # 00923136015051.

1 INTRDUCTION:

1.1 Background of the study:

Women are facing many disadvantages as compared to men. Lack of proper resources, roads facility, an infrastructure facility, education, health and hospitals, and justice are badly affected women who are living especially in rural areas in the developing countries and because of these reasons their contribution in household development is very low. Rural women represent a group of rural females who have low visibility and lower consideration in public policies. In the field of agriculture, there are around 43 percent of females who are working in the worlds as helpers in crop cultivation and production. In this field, rural women are responsible for about half production of food in every country. Some of them are agricultural worker but they are not paid by their owner, and some rural women are self-employed. This situation shows that women are paid on average 25 percent which is very lower than male worker and in this way women contribute on nominal scale in household development (Mukhtar *et, al.*, 2009).

Those areas are most important where 80 percent poor and malnourished peoples live in the world. Women are the major contributor in the field of agriculture and industry. Women are playing a key essential role in growing food and providing food to all their families. Not only women are working in agricultural sector, but they are also playing a key role in the field of medical, health, law and education side-by-side their male counterparts. So, to get better production and outcomes in every field of life, women should be encouraged by giving them higher wages and providing better facilities so that gender gap may be reduced (Boserupe *et*, *al.*,2013).

1.2 Main Research Problem:

The main research problem of this study is to analyze the "Role of women in Household development."

1.3 Problem Statement:

Pakistan is small South Asian country and has extremely high population density. In a developing society like Pakistan, men hold dominant power to control Household income and family as whole and women are usually secondary role in their homes. Women have lower position as compared to men, and poverty is higher among women than men. Women are poor because of lack necessities of living. The basic household necessities depend on the employments, income prospects, control over assets, and current income level. In this perspective, we have conducted research to analyze the role of women in household development and improving their families' living standard.

1.4 Objectives of the Study:

The main objectives of this study are stated:

- 1. To study the socio-economic status of women in the society.
- 2. To investigate the low participation of women in economic activities in Pakistan.
- 3. To examine the role of women in household development in Multan.
- 4. To suggest to improve the role of women in economic process.

1.5 Main Research Question:

Main research questions of this study are as under:

• Is there any significant role of women in their household development and is there relationship between socio-economic determinants and the role of women in their household development?

- What are the factors that influence household development as well as livelihood of women?
- What are the exiting social, economic, religious, and cultural constraints that hider the participation of women in the development of their households?

1.6 Scope of the Study:

This study is important for following reasons:

- It will also help the policy maker to resolve the problem relating to women's participation in household development.
- This study will make clear picture of socio-economic determents related to household development and poverty reduction and this will enable policy maker to take policy initiative to enhance the role of women in household development.

2 LITERATURE REVIEW:

2.1 Importance of Literature Review:

The issues related to the factors that affect the role of women in rural development have been studied and analyzed from various aspects. The theoretical and empirical literatures on the subject indicate the significance of women's role in development almost in all economies. In Pakistan, the role of women in rural development is rising gradually day by day. But it is still lower as compared to other South Asian countries.

2.2 Review of relevant Literature

Awan and Farah (2015) have investigated on the topic of female labor force participation, poverty and mall industries They found that small industry is at low scale in Pakistan but has significant part in the exports of East Asia

and Europe. So it is the need of the time to the expand female participation in cottage industry.

Awan (2018) has analyzed positive impact of education on the social-economic status of people. He concluded that primary education is not playing a significant role in the status of the people living in rural areas of Pakistan. He suggested that 10-year schooling has more positive impact on the lives and earning of rural population.

Kongolo (2009) has investigated the factors limiting the women's involvement in development. He has stated that women are doing a lot of work at home and at farm in rural areas but deficiency of means, information and other resources are hindering women's participation in the development activities.

Ahmad et al. (2009) explored the need of women training in agriculture sector. They concluded that short training programs for management, hygiene and human health, livestock management, and handicrafts making are can increase the skill of women living in rural areas.

Amin et al. (2009) empirically analyzed the competencies and capabilities of Pakistani rural women in performing agriculture tasks and family responsibilities and found that rural women were not much active in social, political and agriculture activities.

Begum et al. (2011) have studies the contribution of Pakistani women in agriculture sector and find out that the women are contribute more and even outperform men in agriculture and other activities in rural areas.

Yousafy and Baratali (2011) analyzed the impact of females' education on employment and concluded that after acquiring higher education, females are more inclined to do humanity serving and technical jobs.

Doss, C. (2011) analyzed the role of women in agriculture and found that women are contributing more all over the world but receiving less pay of their services.

Beena. (2012) studies the role of ICTs in a specific region of India and conclude that women were massively gained from the use of ICTs.

Awan and Riasat (2015) have studied the determinants of women empowerment in Pakistan and found that education and poverty have positive association while economic participation and economic opportunities accessible to female show adverse association with determinants of women empowerment.

Naueski et al. (2013) have analyzed those factors which influence household income and concluded from the study that age variable decreases the level of household income while gender, education, no of crop and new enterprise have significant impact on the level of household income.

Uluwaduge et al. (2013) analyzed the role of informal women entrepreneurs in livelihood and regional development and found that the women have better skill to maintain small scale business as alone entrepreneur.

Bishaw (2014) has analyzed the impact of education on rural women's participation in economic and political activities and concluded that the higher level of education increases the women's participation in political as well as economic activities which are highly beneficial for the development of rural areas.

2.3 Distinction of the study:

In Pakistan there are few studies in this respect. Therefore, this study will analysis the role of women in household development in the rural and urban

areas of Multan. Thus this will prove valuable contribution in the existing body of literature.

3 RESEARCH METHODOLOGY:

The methodology is the logic of scientific procedure. A proper and precise methodology is very important and necessary for the completion of any study. After mention the research objectives, a proper methodology must be selected in accordance with objective. It is a system of principles and techniques of organization, constructing, theoretical and practical research work. Research methodology includes the tool and techniques of collection and analysis of data, it is used especially for testing the hypothesis (Creswell, 2003).

3.1 Selection of Study Area:

This study is to study the impact of participation of women in household development in Multan district. Multan is the 7th largest city of Pakistan. Its population approximately 2.6 million people. It is an industrial city. This city is rich in education and cultural values. The total area of the district is 58.56 square kilometer. It has five tehsils but due to the shortage of time and money the study was conducted only in one Tehsil Shujabad and five union councils were selected randomly out of 25 union councils. The main reason for the selection of this area was that this city has many slums and backward areas where we conducted this research to analyze the role of women in household development.

3.2 The population and sample of study:

The study considered all that population who took part in earning activities and trying to fulfill their basic needs but they have inadequate facilities of life. So the women living in the urban and rural areas in Tehsil

Shujabad of Multan are taken as population of this study. A sample of 200 family household heads was taken randomly.

3.4 Data collection technique:

For collection of data, a questionnaire was developed and the sampling population was contacted personally. The major urban and rural areas of Tehsil Shujabad union councils are Raja Ram, Kotli Nijabat, Shah Musa, Basti Mithu, and Mari Noon. The data was collected by using random sampling technique. These areas are basically considered poor because there is a lack of basic facilities. The social economic characteristics were the same in these areas.

3.5 Data editing and coding:

After data collection, the process of editing resorted in which questionnaire checked properly to make sure that all the data had been entered in the questionnaires accurately. After that, the entire questionnaires were brought into a sequence in serial order. After the editing of data, it was entered in the computer for further processing and econometric analysis.

3.6 Selected variables:

Socioeconomic status depends on a combination of variables, including occupation, education, income, wealth, and place of residence, (science Dictionary, 2010). Bardua (1960) measured father's occupation, sex, age and religious affiliation as the main indicator for the determination of socioeconomic characteristics. Therefore, socioeconomic status includes a number of factors and each future has several catalogs, every society according to its norms and values determine socioeconomic characteristics of a person. So in view of its importance socio-economic characteristics of the respondents were taken as an independent variable in the study.

3.7 Explanation of variables:

- a) Gender: In the present study, the respondent's gender is divided into two categories men and women
- **b) Age:** It is defined as a total number of years completed the respondents since birth to the time of the interview. In the present study, age stand for the total number of the year lived. The following four age categories were formed.
- c) Education Level: In the present study, education has been recognized as the total number of years of schooling completed by the respondents in an educational institution. Education of respondents was taken as one of the indication of families, socio-economic factors.
- **d) Family Type:** A family is a group of intimate people emotionally, involved and related either by blood, marriage or adoption, responsible for the reproduction and raring of children and living together (Choudhry, 1988).
- e) Family Size: It is included in the model for estimating the impact of family size on living standards because it is a common perception that large family size can reduce the well-being of the household. The family size included all the working and non-working members of a family
- f) Marital Status: Marital status has been categorized as single, married, divorced and widow

3.8 Multiple Linear Regression:

In this study we used Multiple Regression analysis to measure the impact of women in household development. Basically Multiple Regression is an analytical and statistical tool to determine pattern of relationship between independent and dependent variables.

3.9 Model specification:

To measure the poverty among households of urban slums and its impact on their expenditures pattern, simple linear regression was chosen because the dependent variable "consumption" and the main independent variable is income.

The general form of the model can be written as:

$$Y = \beta_0 + \beta_i \tag{1}$$

By following the above equation, the functional form of model can be written as follow:

Y (Exp.) = f (Income, age, occupation, edu, Female Participation, Health, Living Standards)

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$
 (2)

Where:

Y = Total expenditures

 X_I = Monthly Income (in 1000)

 X_2 = Age of Respondents in years

 X_3 = Occupation of Respondents (in public or private sectors)

 X_4 = Education of Respondent in years

 X_5 = Female Participation (in different sectors of earning)

 X_6 = Health

 X_7 = Living Standards

 β_0 = intercept

 E_i = Error term

 β_i is the coefficient of independent variables X_i .

The model shows the female participation in industrial and agricultural sector.

The socio-economic characteristics were used as the independent variables

because this is important for measuring poverty. These variables had a significant relationship with this model. The social-economic variables are respondent's occupation, education, age of , number of dependent families, total earning hands and gender were taken as explanatory.

4. DATA ANALYSIS:

4.1 Multiple Regression Analysis

The results of Multiple Regression analysis are shown in Table1:

Table 1: Multiple Regression Analysis Results

Variables	Coefficier	it S	Sig	T values
Income Opportunities	2.030	0	0.000***	6.529
Age	0.066		.664*	2.554
Education	0.203	0	.950*	4.228
Female	1.87	0	0.024**	3.154
Participation				
Satisfaction	1.468	0	.000***	8.358
Health	2.287		.004***	2.972
Living standard	1.404		.042**	4.049
Constants	2.723		.104	15.226
N =200		R ²⁼ 0.624		

Source: Author's own Calculations

 $R^2 = 0.624$ means 62.4 percent variation in dependent variable is because of explanatory variables. Value of R^2 shows that model is goodness of fit. By

^{***} Significance at level 1%, 5%, 10%

^{**} Significance at level 5%,

^{*}Significance at level 10%

putting the values of coefficients (β i) from table we can write multiple regression equation as:

$$Y = 2.723 + .030 X1 + 0.066X2 + 0.203X3 + 1.87X4 + .468X5 + .287X6 + 1.404X7 + \epsilon$$

4.2 Interpretation of results:

► Income Opportunities:

The income and the household development have a very strong and direct relationship. The source of income and income opportunities increases the female participation in household development in different areas. This table shows that if 1 unit increases in income opportunities, it will bring change 20 percent in productivity of women. There is a positive relationship between income opportunities and consumption pattern of the families.

► Age of respondent:

The age of working women have a positive relationship. If the age of the respondent increases, then there are more chances to do better job in agriculture and other sectors. The value of the coefficient of the age of the respondent is 0.066, which means that if 1-unit increase in the age of the respondent, it will create the chances to increase the productivity of women by 6 percent by holding all other independent variables constant.

► Respondent's education:

The value of respondent's education coefficient is 0.203, which means if ones unit increase in the education of respondents it will likely to increase 20 percent women participation in sectors of by holding all other independent variables constant. On the other hand, lower education decreases the chance of good job and also lower productivity of women.

▶ Female Participation:

Female participation and growth of agriculture sector and other income generating sectors have positively related and it influences directly women to participate in the development of their households. The value of the coefficient is 1.870 and it means that a one unit increases female participation in income earning sectors will likely to increase 18 percent productivity of females as well as in their contribution in the development of their families.

► Satisfaction:

When female feel dissatisfaction in their field in which they are working, then they cannot perform their work with good outcomes. The value of the coefficient is 1.468. It means that one unit increase in the satisfaction level of female respondents at workplace will increase productivity of women by 14 percent, keeping other independent variables constant.

▶ Health:

Good Health has a positive relationship with the role of women in household development and also increase in the productivity of different sectors. The value of the coefficient is 2.287. It means that one-unit increase in the health of female respondents will increase their productivity by 22 percent, keeping other variables constant.

▶ Living Standard:

Living Standard of the people shows a country is moving to development. The coefficient of living standard is 1.404, which means if one unit increase the living standard of the working women it will likely to increase household development by 14 percent. It will also contribute in development of GDP country.

5. FINDINGS AND RESULTS:

Key findings of the study are given below:-

- The study reveales that income opportunities show positive relationship with consumption level of families. Results are statistically significance at 0.004%.
- Age factor has also positive relationship with the consumption level and household development. Results are statistically significance at 0.666%.
- Education for the women has a positive impact on household development and consumption level. Results also statistically significance at 0.950%.
- The results of female participation are statistically significance at 0.024
 which means that female participation in household development also increase with the increase in their participation in different economic activities.
- The estimated slope of female participation show that there is a positive relationship between female participation and development. The development is likely to increase 0.024 times. Results are statistically significance.
- This study shows that there is a positive relationship between women satisfaction at workplace and household development. Results are statistically significance at 0.000%.
- This study reveals that there is a positive relationship between health facilities over consumption and household development. Results are statistically significance at 0.004%.

• When the living standard increases it will also increase women's role in development of their families. The results are statistically significance at 0.042%.

6. CONCLUSIONS:

We conclude that most of the women are not aware of their rights in Pakistan. They are half of the Pakistan's population but have lower earning opportunities and are less paid by their employers as compared to men. In Pakistan the education facilities are inadequate, health facilities are limited and women have very less excess to basic living facilities. We also conclude that women in rural areas of Pakistan have no right to participate in their household decisions. The women are not playing their role in household development as they are playing in developed countries. So the government of Pakistan should pay attention on the welfare of working women so that their contribution in national income and GDP may increase and poverty and income inequality level be decreased.

7. RECOMMENDATIONS:

The following recommendations are made on the basis of findings and conclusions of this study:

- Government should improve health and education facilities for women in rural areas.
- In rural areas, there is strongly need for proper awareness about education and its effects on the economics life of human being.
- There is a need to create job and income generating opportunities for female in order to increase their participation in rural development.
- In rural areas peoples have lack of education because they have no school,
 college and university in rural areas. So when they will not have enough

knowledge or education, they could not participate in development process. So there is need for provision of education at door step in rural areas.

- Government should provide basic facilities of life in rural areas such as basic amenities of life, civic amenities of life, paved streets, metal roads for transportation.
- Government should take action against female's harassment in rural areas and especially at workplaces. Legal assistance may be provided to women suffering sexual harassment in rural and urban areas of Pakistan.

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CONTRIBUTION OF AUTHORS AND CONFLICT OF INTEREST

This research work was carried out in collaboration between two authors.

Author 1: Shabana Parveen has completed her M.Phil from the Department of Economics, Institute of Southern Punjab. She designed the study, collected and analyzed data. She wrote first draft of the manuscript under the supervision of author 2. She can be reached her email ID: parshabanahanif0302@gmail.com

Author 2: Prof. Dr. Abdul Ghafoor Awan did his first Ph.Ds in Economics from Islamia University of Bahawalpur-Pakistan and second in Business Administration from University of Sunderland, U.K. He contributed in this research paper by way of guiding author first about title selection, data analysis and statistical techniques. He also edited and gave final shape to the manuscript. In order to know about his other fields of research please look at his Web of Science Researcher ID \square M-9196 2015 or his profile at Google scholar.

Both authors read the manuscript carefully and declared no conflict of interest with any person or institution. She can be reached at her email ID: mushtaqsidra302@gmail.com.