

SOCIO-ECONOMIC PROBLEMS OF WORKING WOMEN AND THEIR PARTICIPATION IN HOUSEHOLDS INCOME AND POVERTY ALLEVIATION: A CASE STUDY OF DISTRICT MUZAFFARGARH.

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***ABSTRACT-** The objective of this research study is to highlight Socio-economic problems of working women and their participation in Households income and poverty alleviation: A case study of District Muzaffargarh. We developed a questionnaire to collect primary data from 200 randomly selected households. Data was analyzed through univariate bivariate and multivariate techniques as well as 5-points Likert scale. Our results show that education, income and employment have negative relationship with poverty level while family size, dependency ration and socio-economic problems have positive association with poverty level of respondents. Our results are revealed that working of female do not affect self-esteem of husband or their families.*

Keywords: Working woman, household Income, working environment, poverty, s

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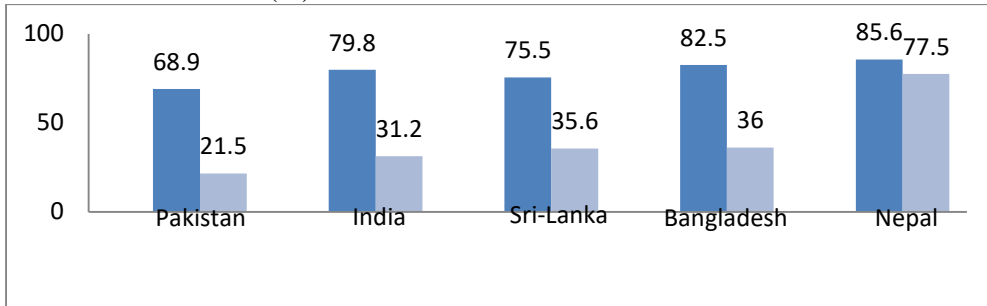
1. INTRODUCTION:

1.1 Background of Study:

Pakistan is a third world country with more than 220 million populations. In Pakistan, females comprise 48.63 percent of the total population and their majority is living in the rural areas of the country. According to Labor Force Statistics (LFS) 2014-15, the contribution of female workers in economic growth increased to 15 percent from 8 percent, during last past ten years (GOP, 2015) due to increase in inflation, poverty rate and higher living standards. Pakistan is one of the males are assumed to be wage earners. In Pakistan, the total labor force participation is 53 percent where the female workers' ratio is 24.4 percent. Most of the female workers worked in low grades where there was no security for them or assurance of payment of workers. The working environment is less secure and conducive for them. The educated women hardly get permission to work outside and they are allowed to work in a few selected professions like teaching, home based jobs, stitching at home, medical and banking professions.

Muzaffargarh is one of the largest districts of Pakistan and also the industrial city where the working opportunities are always available. In Muzaffargarh, the number of female workers in formal and informal sectors is increasing with the passage of time. But due to no family support and cooperation they participate in low earning activities and their living standard is low. If we take a look at female participation in labour force we come to know that in India it is 31.2 percent, in Sri Lanka it is 35.6 percent, in Bangladesh it is 36 percent and in Nepal it 77.5 percent while in Pakistan it is only 21.5 percent. Pakistan ranked lowest in South Asian countries which can be seen in Figure 1:-

Figure 1. Gender differences between labor force participation rates in selected countries (%)



Source: ILO Research Department based on ILOSTAT and national sources 2012.

1.2 Objectives of the Study:

The objectives of the study are given below:

- To identify the socio-economic characteristics of female workers.
- To determine the socio-economic problems of the working women.
- To compare living standards of working female families and non-working female families
- To suggest policy implications based on findings

1.3 Scope of Study:

This study is very important because it deals with the problems of working women in formal and informal sector and their contribution in households' income. A comparison has been made about the contribution of working and non-working women. Similarly, the impact on family life and children of working women has also been analyzed. The results of this study will be very beneficial for policy makers, academicians and researchers to understand the problems of working women and frame policies to solve these problems and generate conducive environment for educated and skilled women to contribute into economic development and uplifting of their families.

2. LITERATURE REVIEW:

Mincer (1962) estimated the relationship between female labor participation and their working hours. The study observed no apparent inconsistency between the behaviors of the married labor force in cross-sectional as well as in time-series study. Dazinger (1980) found that by given liberalization to female workers, the economic growth tended to grow upward as they earned more than their husbands but led to increased income inequality. Kazi and Raza (1989) studied the role of home-based women workers in the informal sector of Karachi. The study found a cultural constraint that did not let the women work outside their homes. The female home-based workers exploited by restricted mobilization and demands. The female home-based workers not treated as same as the factory female workers who done similar tasks but earned higher than the home-based workers. The study concluded that home-based workers required potential freedom to work outside. It also identified the economic pressure of middlemen who exploited their due wages. Austen and Brich (2000) examined the dual responsibilities of female workers, the responsibility of their family and workplace. The study suggested that policy interventions were a key tool to support female workers. Grasmuck and Espinal (2000) examined that the wages of female workers may be a significant part of increased women's empowerment by a given greater sense of control and value in their home. Research on women's contribution to family income and empowerment showed support for that positive relationship between larger contribution and increased likelihood for empowerment. Jenkins (2000) analyzed modeled household income dynamics. The study measured the poverty dynamics as changed income pattern from one income earner to other household income earner head with respect to household consumption changed from one person to another person on other earned income. Baidya *et al.*, (2003) analyzed relationship between the employment status of female workers, child labor and their family welfare. The study found no clear evidence which identified that who really reduced the child labor in Nepal, whether the employment of male or

female. Catherine and Pine (2003) analyzed the role of gender-based perception in developmental issues. The study conducted to inspect that if male and female managers of Hong Kong observed gender discrimination and career development issues differently than their Western peer. The study identified that the female managers of Hong Kong Hotels were well aware of their difficulties as much as the Western peer knew. Maan *et al.*, (2006) pinpointed the family responds and behavior of female workers. The study was conducted to examine the behavioral attitude of families. The data of 200 respondents were collected from the garment industry. The study revealed that much of husbands found the consultation sheer fruitless while the female workers considered them superior in certain aspects. The married female workers who were supported by their in-laws and enjoyed high security found satisfied with their lives. West (2006) examined the relationship between women empowerment and employment. The study focused on the relationship between their employment and empowerment as access to more work opportunities and better employment conditions at their societal level, and on a woman's control over assets and commitment to aggregated family income in the family unit. Jalal-ul-Din and Khan (2008) focused on the socio-economic and cultural constraints of female in Pakistan. The resulted status of female was found worse because of lack of educational facilities, skills, awareness, poor economic conditions and thus low literacy rate. The study showed that men were with more decision-making power than women, either female was working or not but in certain cases, elderly women were found considered for decision making. The study observed that women were culturally constrained to stay at home and care for their children and home. Ranjan (2013) examined the dynamics in the behaviors of children of employed mothers. The study focused on only the school children behaviors that how much they got affected by employed mother. The study resulted that 395 school students were a victim of bad manners and behavior due to mother work. Sarwar and Abbasi (2013) attempted an in-depth analysis of female labor participation rate in the labor force of Pakistan. The study revealed the severe discrimination faced by female workers. Shiva (2013)

analyzed the main challenges and struggles of female workers. The study focused on the challenges faced by female workers in balanced duties of home and work. The data from 200 random respondents was collected from Kerala, the city of India. Results showed that dual responsibilities raised the family conflicts among them which made it difficult for the female workers to perform their duties inefficient way. Mujahid (2014) analyzed the determinants of personal and household female labor supply in Pakistan. The study explored that the female labor force participation tended to increase with the increased wage rate. Moreover, it estimated that the younger women had not a decent wage rate only because of their lower level of education, skills, and knowledge. Females found interested in higher education and productive activities. The investment made in female's education later paid off. The study concluded that education and skills played a vital role in improved and efficient female labor force participation.

3. RESEARCH METHODOLOGY:

For methodological purpose, the selection of the sample, data collection technique different variable, and forms in which they were used and selection of the appropriate model have been described below.

3.1 Sample of study:

For this study, random sampling technique was applied to select sample of 200 respondents. The data was collected physically by approaching the respondents and it took about two weeks.

3.2 Research tool:

A questionnaire was designed according to study objectives for the data collection. The questionnaire contains the following elements: -

1. Socio-economic characteristics of the respondent
2. Family background
3. Experience of female workers and their working background
4. Domestic and social background and problems of female workers

5. Socio-economic problems faced by female workers
6. The income of female workers and other sources of income
7. Preventing factors of non-working female respondents

3.3 Analytical techniques:

The following statistical techniques were used to analyze data: -

- (i) Descriptive statistics.
- (ii) Bivariate Analysis
- (iii) Chi-square test.
- (iv). Multivariate analysis
- (v). Binary logistic regression
- (vi) 5-Points Likert scale.

3.4 Model specification:

To investigate the impact of female worker income contribution to household income and poverty alleviation of their families, the functional form of the model can be written as follow:

$$\text{Poverty} = f(\text{THY}, \text{RESEDU}, \text{FS}, \text{DEP}, \text{SEP})$$

$$Y = (\ln \beta_0 + \ln \beta_1 X_1 + \ln \beta_2 X_2 + \ln \beta_3 X_3 + \ln \beta_4 X_4 + \ln \beta_5 X_5 + \varepsilon) \quad (3.1)$$

Y = Poverty (above or below poverty line), it is a dummy variable in the form of 0 and 1

X_i = Independent variables

\ln = Natural Logarithm of independent variables with the base of 2.47

$\ln X_1$ = Natural Log of respondent's total household income (In ,000)

$\ln X_2$ = Natural Log of respondent's education in years

$\ln X_3$ = Natural Log of respondent's family size in numbers

$\ln X_4$ = Natural Log of the number of dependent family members.

$\ln X_5$ =Natural Log of respondent's socio-economic problems by taking mean of responses

β_0 =Constant term

$\beta_1, \beta_2, \beta_3, \beta_4,$ and β_5 are the coefficient of independent variables.

4. DATA ANALYSIS:

The portion of results and discussion categories into following parts:

Part-A: Socio-Economic characteristics of households and descriptive analysis

Part-B: Multivariate analysis

4.1 Demographic statistics of respondents:

The demographic statistics of respondents are given in Table 1:

Table: 1: Demographic statistics of respondents

Category	Average	Standard Deviation	Minimum	Maximum
Age	42.28	7.799	22	60
Education	13.36	2.239	10	18
Income	33890	7779.49	25000	75000
Employment	0.875	0.331	0	1
Access of Health	3.89	1.031	1	5
Access of Education	4.06	0.761	3	5

Source: Authors Own Calculations

4.2 Gender of respondents:

Table 2 shows that 80 percent respondents were male household head in this study area, while only 20 percent respondents were female headed.

Table 2: Gender of respondents

Category	Frequency	Percent
Female	180	80
Male	20	20
Total	200	100

Source: Authors Own Calculations

4.3 Age of respondents:

Table 3 depicts that 27 respondents were lying in the age of under 20 years, 60 percent respondents were lying between the age group of 21 years to 40 years while 14 percent respondents were lying in the age group of 41 to 60 years old in this study area.

Table 3: Age of respondents

Category	Frequency	Percent
Up to 20	55	27
21 to 40	119	60
41 to 60	26	14
Total	200	100

Source: Authors Own Calculations

4.4 House-ownership of Respondents:

Table 4 shows that large majority of respondents 63 percent had their own houses and very few of them 37 percent were either on rented houses.

Table 4: House Ownership of respondents

House ownership	Frequency	Percentage
Own House	135	63
Rented House	75	37
Total	200	100

Source: Authors Own Calculations

4.5 Marital Status of respondents:

Table 5 shows that 73 percent respondents were married, while 16 percent respondents were unmarried in this study area. 7 percent respondents were divorced and only 4 percent respondents were widowed respectively in the study area.

Table 5: Marital Status of respondents

Marital status	Frequency	Percentage
Married	147	73
Unmarried	33	16
Divorced	13	7
Widow	7	4
Total	200	100

Source: Authors Own Calculations

4.6: Type of Houses owned by respondents:

Table 6 shows that majority of peoples 59 percent respondents were residing in pakka house and 36 percent respondents of study area were residing in semi pakka houses. While remaining only 5 percent respondents were living in kacha house.

Table 6: Type of Houses owned by respondents

House Type	Frequency	Percentage
Kacha	10	5
Pakka	118	59
Semi Pakka	72	36
Total	200	100

Source: Authors Own Calculations

4.7 School going children of respondents:

Table 7 shows that in research areas 89 percent below 16 year age male children were attending school and 82 percent female children who were under 16 years age, attending school. While 11 percent male children who were under 16 year's age and not going to school while 18 percent children under 16 years were not going to school respectively in this study area.

Table 7: Distribution of school going children below 16 years

Male Below 16 Years Attending School			Female Below 16 Years Attending School	
Category	Frequency	Percent	Frequency	Percent
Not Schooling	22	11	35	18
Attending School	178	89	165	82
Total	200	100	200	100

Source: Author's own Calculations

4.8 Type of educational institutions:

Table 8 shows that 49 percent children's were enrolled in government institution and 34 percent children's of the population were enrolled in private school. Remaining 17 percent were including in those categories which were not enrolled in both government and private school in this research area of study.

Table 8: Distribution of children according to their type of educational institutions where respondents' children are studying.

Type of institute	Frequency	Percentage
Private	68	34
Government	97	49
None	35	17
Total	200	100

Source: Author's own Calculations

4.9 Family Size of Respondents:

Table .9 shows that 30 percent respondents had up to 4 members in a family. 47 percent respondents had 5 to 8 members in a family, while 23 percent respondents had 9 to 12 members respectively in a family.

Table 9: Family Size of children

Family Size	Frequency	Percent
Up to 4	61	30
5 to 8	94	47
9 to 12	45	23
Total	200	100

Source: Authors Own Calculations

4.10 Type of families of respondents:

Table 10 shows that majority of respondents 52 percent respondents were living nuclear family system, 33 percent respondents were living in joint family system. While only 15 percent respondents were living with relatives like as with their uncle and brother.

Table 10: Type of family of respondents

Family Type	Frequency	Percentage
Joint	65	33
Nuclear	105	52
With Relatives	30	15
Total	200	100

Source: Authors Own Calculations

4.11 Level of Education of respondents:

Table 11 shows that 62 respondents are Middle passed which are 31 percent of total sample size. 59 respondents are Martric passed which are 30 percent of the total sample size. 18 respondents are Graduated which are 9 percent of total sample size. 21 respondents are High quilfied who,s education master or above are 10 percent of total sample size.

Table 11: Level of Education of respondents

Category	Frequency	Percent
Middle	62	31
Matric	59	30
Intermediate	40	20
Graduation	18	9
Master and M. Phil	21	10
Total	200	100

Source: Authors Own Calculations

4.12 Monthly Income of respondents:

Table 12 shows that 6 respondents had earned up to Rs. 25,000 income per month, 16 percent had Rs. 25000 to Rs.40000 income per month. 41 percent respondents had 40000 to 55000 rupees' income, while 37 percent respondents were earning monthly 55000 to 75000 rupees respectively.

Table 12: Monthly Income of respondents

Monthly Income in Rupees	Frequency	Percent
Up to 25000	12	6
25001 to 40000	30	16
40001 to 55000	83	41
55000 to 75000	75	37
Total	200	100

Source: Authors Own Calculations

4.13 Other source of income of respondents:

Table 13 table show that the source of income other than monthly income. The source of income other than monthly income is distributed in different groups which are given in table 4.7.

Table 4.13: Other Source of Income of respondents

Income In Rupees	Frequency	Percent
Up to 10000	66	33
10001 to 15000	104	52
15001 to 20000	30	15
Total	200	100

Source: Authors Own Calculations

4.14 Employment status of respondents:

Table 14 shows that majority 87 percent of respondents were employed in private or govt. institutions, while only 26 percent respondents were unemployed.

Table 14: Employment status of respondents

Employment Status	Frequency	Percentage
Employed (1)	174	87
Unemployed (0)	26	13
Total	200	100

Source: Authors Own Calculations

4.15 Professions of respondents:

Table 15 show the distribution of those respondents who works in different departments

Table 15: Professions of respondents

Departments	Frequency	Percent
Govt. Employee	86	43
Private Sector Employee	50	25
Labor/Own Business	38	19
Unemployed	26	13
Total	200	100

Source: Authors Own Calculations

4.16 Food and Consumption Expenditure of respondents:

Table 16. show that 42 percent households spend rupee 6000 to 9000 per month on food items which major items were include floor, milk, sugar, vegetables and fruit and etc. 41 percent spent their income on food and nutrition 4000 to 6000 rupees per month, 11 percent spent income from 3000 to 4500 rupees, while only 6 percent spent up to 3000 rupees per month respectively on food expenditures.

Table 16: Food expenditures of respondents

Food Expenditures Monthly	Frequency	Percent
Up to 3000	12	6
3001 to 4500	22	11
4501 to 6000	81	41
6001 to 9000	85	42
Total	200	100

Source: Author's own Calculations

4.17: Utility Expenditures of respondents:

Table 17 shows that 22 percent respondents spent Rs 4000 rupees of their monthly income on utility expenditures, 18 percent respondents spend their income from 4000 to 8000 rupees, 27 percent respondents spend 8000 to 12000 rupees per month, 25 percent respondents spent 12000 to 16000 rupees while only 8 percent respondents spent Rs. 16000 to 20000 rupees per month on their utility bills.

Table 17: Utility Expenditures of respondents

Utility Expenditures Monthly	Frequency	Percent
Up to 4000	44	22
4001 to 8000	35	18
8001 to 12000	54	27
12001 to 16000	51	25
16000 to 20000	16	8
Total	200	100

4.18 Health Expenditures of respondents:

Table 18 show that 17 percent respondents spend their amount of income on health expenditures, while 17 percent respondents were spending huge amount of their income rupees on medical category in case of severity form of any disease.

Table 18: Health Expenditures of respondents

Health Expenditures	Frequency	Percent
Up to 3000	34	17
3001 to 6001	56	28
6001 to 9000	76	38
9001 to 12000	34	17
Total	200	100

Source: Author's own Calculations

4.19 Respondents' livelihood satisfaction:

Table 19 shows that 19 percent respondents were strongly agree according to facilities provided by the government to them about livelihood. 33 percent respondents were agreeing. 28 percent respondents were partly agreeing or disagree. 12 percent respondents were disagreeing about facilities or amenities provided by the government. While only 6 percent respondents were strongly disagreeing by the facilities of livelihood provide by the government in urban and rural areas in the study area.

Table 19: Livelihood satisfaction level of respondents

Category	Frequency	Percentage
Strongly Agree	39	19.5
Agree	66	33
Partly Agree/Disagree	57	28.5
Disagree	25	12.5
Strongly Disagree	13	6.5
Total	200	100

4.20 Availability of Health facilities to respondents:

Table 20 shows that 29 percent respondents were strongly agree regarding that health facilities provided by the local government to them about health, like as Hospitals, dispensaries or small emergency hospitals. 26 percent respondents were agreeing. 25 percent respondents were partly agreeing or disagree. 12 percent respondents were disagreeing about health facilities or amenities provided by the local government body system. While only 6 percent respondents were strongly disagreeing by the facilities of livelihood provide by the local government in urban and rural areas in the study area.

Table 20: Availabilities of Health facilities to respondents

Category	Frequency	Percentage
Strongly Agree	58	29
Agree	52	26
Partly Agree/Disagree	51	25.5
Disagree	24	12
Strongly Disagree	15	7.5
Total	200	100

Source: Authors Own Calculations

4.21 Availability of Education facilities to respondents:

Table 21 shows that 21 percent respondents were strongly agree regarding that education facilities provided by the local government to them, like as government school, colleges or university. 26 percent respondents were agreeing. 25 percent respondents were partly agreeing or disagree. 18 percent respondents were disagreeing about education facilities or amenities provided by the local government body system. While only 9 percent respondents were strongly disagreeing by the education facilities of livelihood provide by the local government in urban and rural areas in the study area.

Table 21: Availability of Educational Facilities to Respondents

Category	Frequency	Percentage
Strongly Agree	43	21.5
Agree	53	26.5
Partly Agree/Disagree	50	25
Disagree	36	18
Strongly Disagree	18	9
Total	200	100

Source: Authors Own Calculations

4.22 Availability of Waste Management facilities:

Table .22 shows that 20 percent respondents were strongly agree regarding that west management facilities provided by the local government to them. 35 percent respondents were agreeing about facilities of west management. 25 percent respondents were partly agreeing or disagree. 12 percent respondents were disagree about waste management facilities provided by the local government bodies.

Table 22: Availability of Waste management facilities

Category	Frequency	Percentage
Strongly Agree	41	20.5
Agree	71	35.5
Partly Agree/Disagree	51	25.5
Disagree	24	12
Strongly Disagree	13	6.5
Total	200	100

Source: Authors Own Calculations

4.23 Availability of Road infrastructure:

Table 23 shows that 41 percent respondents were strongly agree regarding that metal road facility provided by the local government to them. 29 percent

respondents were agreeing about facilities provided by government. 16 percent respondents were partly agreeing or disagree. 7 percent respondents were disagreeing about road facilities or amenities provided by the local government body system. While only 7 percent respondents were strongly disagreeing.

Table 23: Availability of Road infrastructure

Category	Frequency	Percentage
Strongly Agree	82	41
Agree	58	29
Partly Agree/Disagree	32	16
Disagree	14	7
Strongly Disagree	14	7
Total	200	100

Source: Authors Own Calculations

4.24 Availability of Sanitation facilities:

Table 24 that 21 percent respondents were strongly agree regarding wastage and sanitation of house provided by the local government to them. 37 percent respondents were agreeing about facilities provided by government. 29 percent respondents were partly agreeing or disagree. 7 percent respondents were disagreeing about road facilities or amenities provided by the local government body system. While only 5 percent respondents were strongly disagreeing.

Table 24: Distribution of respondents according to Facility of Sanitation

Category	Frequency	Percentage
Strongly Agree	42	21
Agree	74	37
Partly Agree/Disagree	59	29.5
Disagree	14	7
Strongly Disagree	11	5.5

Total	200	100
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Source: Authors Own Calculations

4.25 Availability of Pure Drinking Water

Table 25 shows acknowledgement of healthy and good drinking tap water facilities provision by the local government body system to households at their surrounding living areas.

Table 25: Availability of pure drinking Water

Category	Frequency	Percentage
Strongly Agree	42	21
Agree	74	37
Partly Agree/Disagree	59	29.5
Disagree	14	7
Strongly Disagree	11	5.5
Total	200	100

Source: Authors Own Calculations

4.26 Poverty level of respondents:

The results in table 26 revealed that 102 percent of households are not poor as they while 49 percent are total found poor as they had less earning hands and more dependency rate as well as little other sources of income or somewhere few households did not have any other source of income. The poverty maybe traced to the low level of education and less awareness of other services programs.

Table 26: Poverty level of respondents

Poverty level of household	Frequency	Percentage
Not poor (Above poverty line)	102	51
Poor (Below poverty line)	98	49
Total	200	100.0

Source: Author's own estimation

Table 27: Socio-economic Problems of respondents.

Problems	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Commitment to personal or family responsibilities overburdens you	11 (7.3%)	7 (4.7%)	13 (8.7%)	32 (21.3%)	12 (8%)
Family norms and culture affecting your working abilities	14 (9.3%)	11 (7.3%)	12 (8%)	29 (19.3%)	9 (6%)
You still feel society and security fear while working	6 (4%)	3 (2.25%)	12 (9%)	43 (32.2%)	11 (8.25%)
Your age problem become constraint in finding more working opportunities	9 (6%)	2 (1.35%)	4 (2.7%)	3 (2%)	57 (38%)
Your less education become constraint in finding better working opportunities	12 (8%)	2 (1.3%)	10 (6.7%)	3 (2%)	48 (32%)
You face even more economic issues after getting engaged into work activity	48 (32%)	5 (3.3%)	9 (6%)	2 (1.3%)	11 (7.3%)
You give up working if you had a choice	11 (7.3%)	9 (6%)	4 (2.7%)	32 (21.7%)	19 (12.7%)
You believe environment is less conducive for working women than working men (Gender discrimination)	17 (11.3%)	5 (3.3%)	7 (4.7%)	11 (7.3%)	35 (23.4%)
Working woman ability to be financially independent	42 (28%)	14 (9.3%)	10 (6.7%)	8	1 (0.7%)

has negative impact on husband self-esteem				(5.3%)	
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Source: Author's own Calculations

The results drawn through 5-points Likert scale have shown in Table 27 regarding socio-economic problems of female workers. it shows that Family commitments are the major problem that is faced by the female workers. Results clearly show that 21.3 percent of female workers agreed that personal and family responsibilities commitments overburden them. On the other hand, 4.7 percent of female workers disagreed and 7.3 percent of female workers strongly disagreed with the overburden of personal and family commitments. While 8.7 percent female workers found neutral as they neither agreed nor disagreed.

Family norms and culture play an important role in the mental development of female workers. The respondent was asked as if the family norms and culture affect their work abilities, where 19.3 percent agreed with this and 6 percent female workers strongly agreed upon. While 8 percent female workers found neutral as they neither agreed nor disagreed. On the other hand, 9.3 percent of female workers strongly disagreed with this while 7.3 percent of female workers casually disagreed with it.

Social security is one of the biggest social problems which lead to groom along with working abilities. The 32.3 percent of female workers agreed with that they feel society and security fear while 8.25 percent female workers strongly agreed with this. On the other hand, only 4 percent female workers strongly disagreed and 2.25 percent disagreed with this. While 8 percent female workers found neutral as they neither agreed nor disagreed.

Age is a socio-economic characteristic which is interlinked variable; it is also a socio-economic problem as majority of the female workers with 38 percent strongly agreed with it because more the ageless will be the work opportunities and work abilities will also be affected by growing age especially in case of females. About 2

percent female workers also agreed with this while 6 percent of female workers strongly disagreed and on the other side 1.35 percent female workers slightly disagreed with this. Whereas 2 percent female workers found neutral as they neither agreed nor disagreed.

Education makes a person well aware of everything around related to his or her profession and opens the door to new opportunities. Table revealed that only 8 percent of female workers strongly disagreed with it while 1.3 percent slightly disagreed with this. On the other side, 6.7 percent female workers stayed neutral in their responses while 32 percent female workers strongly agreed with this and only 2 percent of female workers simply agreed with this problem.

Economic problems linked to all those financial problems faced by the female workers as well as their households. The results showed in Table revealed that about only 32 percent and 3.3 percent female workers disagreed with that and found them better off after getting engaged into earning activity while 6 percent stayed neutral and 1.3 percent agreed with this problem and the majority with low income strongly agreed with this problem they constituted 7.3 percent of female workers.

The respondents were asked if they had choice to leave the work due to certain offered reason so would they leave it or continue based on their satisfaction level linked with their jobs or self-employment. Table showed that 7.3 percent female workers strongly disagreed while 6 percent female workers disagreed with this problem and said to continue their work anyway while the neutral female workers were only 2.7 percent of total. About 21.7 percent female workers were less satisfied with their works and agrees to leave if they get a chance and 12.7 percent female workers found dissatisfied because of sever working background and strongly agreed to leave if they get a chance.

The female workers were asked if they have to face more conducive environment or less conducive environment than male workers, where 23.4 percent female workers strongly agreed with this problem as they found more gender discrimination during their work or when they are on jobs while 7.3 percent, with

slight difference also agreed with this that they find the environment less conducive for them as compared to male workers. On the other hand, 4.7 percent female workers stayed neutral about their responses and only 3.3 percent female workers disagreed with this while 11.3 percent female workers strongly disagreed with this.

Results shows that out of total female worker respondents 28 percent strongly disagreed with this problem while 9.3 percent slightly disagreed and 6.7 percent female stayed neutral about their response whereas, 5.3 courageous female workers expressed their opinions on this problem and out of total only 0.7 percent female workers strongly agreed that their working ability has negative impact on their household head or husband's self-esteem.

Part-B Empirical Analysis:

This section would discuss the dichotomous variables behavior from set of independent variables by using binary logistic regression technique. The detail is given below.

4.28 Binary Logistic Regression (Multivariate Analysis):

The logistic regression model results are shown in table 28.

Table 28: Results of a binary logistic regression

	Coefficient	S.E.	Sig.	Exp(B)
Constant	-3.722	1.460	.011	.024
Total Household Income	-.623	.509	.645	.536
Respondent Education	-.396	.667	.079	.673
Family Size	.391	.561	.003	1.479
Dependency Rate	1.954	.816	.000***	7.059
Socio-economic problems	.224	.178	.366	1.252

***Indicate 1 percent level of significance

In table 29 the value of coefficient of respondent's total household income is -0.623, which means that about one unit increases in income will cause decrease poverty level by 0.623 percent holding all other independent variables constant. It is

very clear from the negative sign of the coefficient of poverty that there is a direct negative relationship between poverty and respondent's income. P value is 0.645 which means that it retains the null hypothesis that the value of coefficient is zero or it is not significant. These results are consistent with the study of (Fields and Kanbur, 2007). The value of respondent's education coefficient is -0.396, which means that one unit increases in the respondent's education will likely to decrease poverty by 0.396 percent. It is clear from this that if the low income community group keep on attaining more education then they will likely to face less of poverty due to better work opportunities. Thus, education can directly affect the income of female worker and it has indirect relationship with economic factor of households. Our results are consistent with the results of (Saastamoine *et al.*, 2005).

The estimated value of coefficient of household size as 0.391, which means that if there are one unit increases in the family size it will increase poverty level by 0.391 percent, by holding all other independent variables constant. In short, when the number of household members increase then there is chance to more people will get into poverty or can be below the poverty line. In this model poverty is used proxy for income contribution and poverty alleviation which means that when the more number of household or large family sizes will not alleviate the poverty and household starts to move toward poverty. The value of coefficient of dependency ratio is 1.954, which means that if one unit increases in the dependency ratio it will likely to increase the poverty level by 1.954 percent. The results of our study are similar to the results of (Vijayakumar, 2013) who concluded that the impact of dependency ratio on poverty is relatively very high. The value of coefficient of socio-economic problems is 0.224, which means if one unit increases in socio-economic problems it will likely increase in poverty level by 0.224. The results of our study are consistent with the results of (Rizvi, 1980).

Table 29: Summary of the model

-2 Log likelihood	Cox & Snell R ²	Nagelkerke's R ²
90.943	142	.268

Cox & Snell R² and Nagelkerke R²

For binary logistic regression models which have a categorical dependent variable, it is not possible to compute a single R² statistic as in the linear regression model, that has all of the characteristics of R² in the linear regression model, so these approximations are computed instead. These two measures are Cox & Snell R² and Nagelkerke R² given in Table 29. Both use a somewhat different formula, but both are equally valid for calculating the validity of the model. In this case Cox & Snell R² is .142, and Nagelkerke R² is .268. These numbers indicate goodness of fit of the model.

5. FINDINGS OF STUDY:

Key finding of study are briefly stated below: -

Majority of the respondents i.e. 59.3 percent were in the age group of 25-30 years old and their majority of the respondents i.e. 30.0 percent were illiterate. Their majority of the respondents i.e. 79.3 percent were married and they were living under nuclear family system. About 40.7 percent respondents had 6 to 8 family members. The most of the families have male heads and majority of the families have between Rs. 10,000/- per month income while their monthly expenditures were between Rs. 15,000/- to Rs. 25,000/- Due to high expenditures and low income about 84 percent of respondents lived below poverty line. Majority of the female worker respondents i.e. 21.3 percent were overburdened with personal and family commitments and 19.3 percent female workers revealed that the family norms and culture affected their work abilities and 32.3 percent female workers felt society and security fear and about 38 percent told that their work abilities were affected by growing age. They told that they felt satisfaction after availing work opportunities and earning. However, they were not satisfied at workplace. They found no negative impact on their husband's self-esteem. The increase in education level of respondents decreased their poverty

level. However, dependency ratio, family size and socio-economic problems are some factors which increased poverty level among respondents.

6. POLICY RECOMMENDATIONS:

In the light of the above findings we would like to make the following recommendations: -

1. The Government should take initiative to improve technical skill of female workers so that their earning may be increased.
2. Equal job opportunities must be created for educated women.
3. Working environment must be made conducive for female workers and sexual harassment cases may be dealt with iron hand. In this respect, legal framework must be strengthened.

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CONTRIBUTION OF AUTHORS AND CONFLICT OF INTEREST

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

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