

Socio-Economic Problems of Female Workers and their contribution in Household Income and Poverty Alleviation

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Abstract— Pakistan is a developing and densely populated country where females are almost more than 50 percent of the total population. In Pakistan, female workers are contributing almost 40 percent of their services to economic growth by working in both formal and informal sectors. Females can be seen doing every possible work for their family subsistence although by joining hands with their working family heads they are contributing to poverty alleviation. The present study estimated the socio-economic problems of female workers and their contribution in household income and poverty alleviation. The study was conducted in district Faisalabad by using purposive random sample technique with 150 random female respondents. The technique of bivariate analysis and binary logistic regression model estimated the variables having a significant impact on poverty level. The descriptive statistics estimated that 40 percent of female workers are earning less than 10,000 rupees per month. The study also provided the dynamic solutions to reduce the socio-economic problems and to make the female workers work more honorably and efficiently.

Index Terms— Female Workers, Household Income, Poverty Alleviation, Economic Growth, Female Income

1 INTRODUCTION

Pakistan is a developing country and the economy of Pakistan is semi-industrialized, with the several centers of growth. Pakistan is a third world country with more than 190 million populations. The increasing population of Pakistan provides the country with a potential demographic dividend to become the world's largest economies in the 21st century and at the same time it is challenging to provide adequate services with high potential level to planners and developers for the economic growth and development of the country.

In Pakistan, females comprised 48.63 percent of total population where majority was from the rural areas of the country. According to Labour Force Statistics (LFS) 2014-15, the contribution of female workers in economic growth increased to 15 percent from 8 percent, in last past ten years. In Pakistan, it is believed that the female workers are best considered for house chores within their house boundaries while males are considered the only bread earner of a household but from the last past one decade, industrial stabilization and higher living standards of people in country are making females well aware of working fields and now they are also becoming the part of labor force. Female can be seen doing every possible work for their family subsistence. They are joining hands with their male partners in formal and informal sectors.

Similarly, in many countries and regions women make opportunities for themselves as well as struggle for their freedom and family (Kollan and Parikh, 2005). Without the job of mothers, it was hard to afford the daily routine expenses (Almani et al., 2012). Thus, the female workers found more interest in school enrollment to make their household income contribution in the welfare and education of their children than the male (Woytek et al., 2013).

The women of Muslim world contributed actively as the part of labor force and engaged themselves in so many economic activities. (Mehmood et al., 2015). The gender bias found deep rooted and in rigid situation as it became

constraint and allowed to set a traditional mind set and constructed a firm belief (Hennebry, 2014).

Being an under-developed country, Pakistan is still in need to comprehend the interest of independently employed female work force who can serve the state as opposed to being served by it (Anjum et al., 2012). Similarly, it concluded that the participation of female workers in economic activity made a crucial role in generating more human capital which is considered as basic instruments of a state's development (Awan et al., 2011).

According to recent Global Gender Gap Report (GGPR) only 25 percent female workers of Pakistan involve in overall economic activities while the rate of male participation rate is much higher that is 86 percent of overall workforce. During the era of General Zia-ul-Haq, from 1977 to 1988, many indicators which presented the ceased or declined status of females and the gender discrimination were on its peak. On the same grounds it was due to implemented Islamic process and the laws against gender discrimination by General Zia-ul-Haq (Khan, 2007).

The participation rate of female workers found 50 percent in all the countries of the world thus the pact of international labor organization with the purpose of improvement of female employment and gender equality still under consideration or discussion (Iqbal, 2015). Similarly, the female labor force participation tended to increase with the increased wage rate (Mujahid, 2014).

The productivity of female labor was constrained by the organizational stress and a set of values. Thus motivational and commitment based policies needed for enhanced productive female labor force (Nwagbara and Akanji, 2012).

The under developed economy of Pakistan is passing through stabilizing phase and for its economic growth, it will need more investments in public, private and foreign sectors, that will provide an employment for the youth, which in return will play an important role in alleviating poverty. Pakistan is considered a cultural bounded country where female workers are not allowed to work but they are paid less,

if employed. As in Pakistan, female constitute almost 50 percent of the total population and potential labor force, but their educational level including technical knowledge is very low, and thus, their working capabilities are unknown, for this purpose the working capacity of female workers must be identified and then develop those platforms for them to provide employment opportunities and also the equal rights to both male and female workers.

In Pakistan, it is believed that the female workers are best considered for house chores within their house boundaries. It is also believed that female workers have less decision power to craft their life according to their capabilities.

Social-cultural and traditional factors attached with the patriarchal systems typically known as the system where the male has primary rights of household or over the members of household or his family, thus it exhibited that female workers were with low status because the gender discrimination started at early stage of their life and became the way of their life (Pathan, 2012).

It usually observed that economically and financially empowered female tended to invest more in the education, nutrition and children's welfare, which eventually increases the economic growth of the country or society (Rijkers and Costa, 2012).

The present study was planned with the objectives:

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

2 MATERIALS AND METHODOLOGY

The universe of the present study was female respondents as population who belong to working and non-working categories in district Faisalabad. For this study, a sample of 150 respondents was selected by convenient sampling technique. In this research a purposive sampling was used. Due to time and financial constraints, it was impossible to survey the whole district. Therefore, a multistage purposive sampling technique was applied to select sample respondents. Sample must be reasonably large so that this is considerable variation in the data.

Gujrati (2003) considered a sample as large; it contains more than one hundred observations. According to these 150 observations were collected.

The people lived in Faisalabad belonged to different income groups. So for avoiding bias in data, the collected data was from those respondents who belong to low income community group of Faisalabad. Female workers belong to every possible working field were selected for the study objectives.

For this purpose, questionnaire was designed according to study objectives for the data collection through primary structured survey. Both open ended and closed ended questions were included in study questionnaire.

In the present study the collected data was analyzed using computer program SPSS 20, which is one of the most widely used software package in the world of social sciences and facilitating the data of research using individuals as well as the discrete units of analysis (Wellman, 1998).

The present study has been divided into three section of analysis by using descriptive, bivariate and multivariate techniques for the study objectives.

Descriptive Statistics:

The descriptive statistics used to analyze socio-economic characteristics of all the respondents, socio-economic problems of female worker and comparison of the living standards of both working and non-working female worker's households of respondent.

The average was calculated by using following formula given for basic concepts.

$$AM = \Sigma X / N (1)$$

Where; AM = Arithmetic mean

N = Total number of observations

ΣX = Total sum of variables

Percentage was calculated using following formula

$$P = F / N * 100 (2)$$

Percentages were calculated in a simple table for the purpose of comparison.

Where; F = Frequency of a class

N = Total number of observations

Bivariate analysis:

Bivariate analysis is used to determine relationship between the two variables. Bivariate analysis is helpful in testing simple hypotheses of association.

Multivariate Analysis:

The regression analysis technique is a collective name for the techniques for the modeling and analysis of quantitative data consisting of the values of a dependent variable and of one or more independent variables (Richard, 2004). In the present study the binary logistic regression taken under consideration for testing the model. Joshi et al., (2012) also used such form of regression analysis.

Cox and Snell R2 and Nagelkerke R2:

There are several measures intended to stimulate the R2 analysis, but none of them are really R2 thus the interpretation of Cox and Snell R2 and Nagelkerke R2 can be interpreted as an approximate variance in an outcome. This value tends to be smaller than R2 and value of it ranges as .2 to .4 are considered highly satisfactory.

Model specification:

Poverty = f (THY, RESEDU, FS, DEP, SEP)

$$Y = (\log \beta_0 + \log \beta_1 X_1 + \log \beta_2 X_2 + \log \beta_3 X_3 + \log \beta_4 X_4 + \log \beta_5 X_5 + \epsilon)$$

Y = Poverty (above or below poverty line),

It is dummy variable in the form of 0 and 1

X_i = Independent variables

ln = Logarithm of independent variables with the base of 2.47

ln X_1 = Log of respondent's total household income

ln X_2 = Log of respondent's education

ln X_3 = Log of respondent's family size

ln X_4 = Log of number of dependent family members

ln X_5 = Log of respondent's socio-economic problems

β_0 = Constant term
 $\beta_1, \beta_2, \beta_3, \beta_4$ and β_5 are the coefficients of independent variables.

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3 RESULTS AND DISCUSSION

3.1 Socio-Economic characteristics of respondents

Table 1 provides the summary of socio-economic characteristics of the respondents where 75 percent are female workers and 75 are household females. The paid females more command over household resources allocation (Khera and Nayak 2009).

Research findings indicated that majority of the respondents that is, 59.3 percent were in the age group of 25-30 years old while only 17.4 percent of females were belong to above 40 years of age group. The results of present study are similar to (Minhas 1995) who concluded that young female are more active and tend to participate more in activities. Table 1 shows that 30 percent respondents are illiterate which means they do not even had formal education throughout their life. Only 17.3 percent had above matric level while 20.7 percent of female had only primary level education.

The findings of (Iftikhar et al., 2009) who found in his study that larger part (56.5 percent) of the female were illiterate, and 12.8 percent of the respondents were primary and matric, respectively. While 6.5 percent and 6.3 percent were intermediate. Table 1 portrays that a majority of the respondent that is 79.3 percent were married while 11.3 percent of females were single and only 9.3 percent of females were widow or divorced. The findings are similar with (Anwar, 2003), who investigated that the majority of female workers were married. Table 1 indicates that 70 percent of the respondents were living in the nuclear family system while 30 percent of respondents were living in a joint family system. The present study is inconsistent with (Faridi et al., 2009) who concluded that females belonged to joint family system, were more likely to participate in the labor market. The results of the study revealed that only 4.7 percent families had less than 3 members in their families while majority of the families, that is, 61.3 percent had 4 to 6 members in their families while 34 percent respondents had more than 6 family members. The present study results are similar with (Faridi et al., 2009) who concluded that the larger the household size, the more will be the poverty incidence.

Table 1 results revealed that majority of the respondents, that is, 96 percent household heads were male while only 4 percent of household heads were female. Female-headed households were worse as compared to male-headed counterparts and thus more likely to be poor (Barros et al., 1997).

The study revealed that majority of the respondents, that is, 39.3 percent earns up to 10,000 rupees monthly household income. The 16 percent of households were above the poverty line while the 84 percent were below the poverty line. The present study is same as (Sanusi, 2010) who used the poverty rate as a proxy for growth, and found that majority (70 percent) of Nigerians were below the poverty line. Table 1 clearly shows that only 32.7 percent of respondent household had less monthly expenditures while majority of households as 50.7 percent faced the total monthly expenditures near about 15000 to 25000 rupees. In this regard, (Noll, 2007) concluded that the

household expenditures resulted from budget limitations and choices based on needs, demand, preferences while this may be regarded as manifestations of economic and social inequalities.

Table 1: Distribution of the respondents according to

Respondents	Frequency	Percentage
Working	75	50.0
Non-working	75	50.0
Total	150	100.0
Age (Years)	Frequency	Percentage
25- 30	89	59.3
31-40	35	23.3
Above 40	26	17.4
Total	150	100.0
Education (Years)	Frequency	Percentage
Illiterate	45	30.0
Primary	31	20.7
Middle	18	12.0
Matric	30	20
Intermediate and above	26	17.3
Total	150	100.0
Marital status	Frequency	Percentage
Single	17	11.3
Married	119	79.3
Widow/Divorced	14	9.3
Total	150	100.0
Family system	Frequency	Percentage
Joint	45	30.0
Nuclear	105	70.0
Total	150	100.0
Family size	Frequency	Percentage
Less than 3	7	4.7
4 to 6	92	61.3
Above 6	51	34
Total	150	100.0
Household head	Frequency	Percentage
Male	144	96.0
Female	6	4.0
Total	150	100.0
Total Household Income	Frequency	Percentage
Up to 10,000	59	39.3
10,001 to 20,000	49	32.7
20,001 to 30,000	36	24.0
30,001 to 40,000	6	4.0
Total	150	100.0
Poverty level	Frequency	Percentage
Above poverty line	24	16.0
Below poverty line	126	84.0
Total	150	100.0
Total Household Expenditures	Frequency	Percentage
Up to 15,000	49	32.7
15,000 to 25,000	76	50.7
Above 25,000	24	16.6
Total	150	100.0

Socio-Economic characteristics of respondents

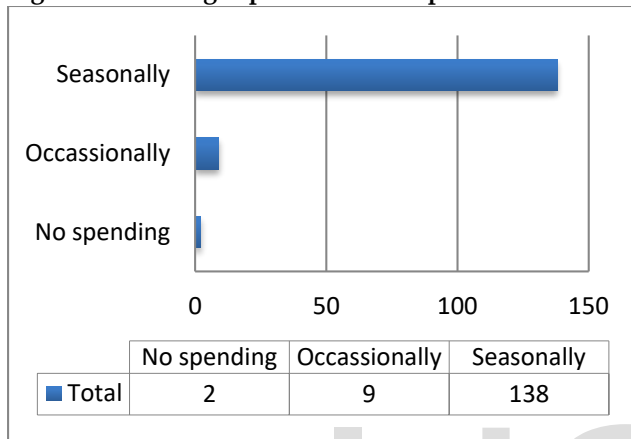
Source: Author's own estimation

3.2 Other monthly expenditures of respondent

Apparel and services

The figure 1 shows that out of 150 respondents only 1 percent of respondent do not enjoy such expenditures, ranged in because of their less source of income and low income while 6 percent buys apparel and services occasionally and 93 percent of respondent tend to do it seasonally.

Figure 1: Clothing expenditures composition

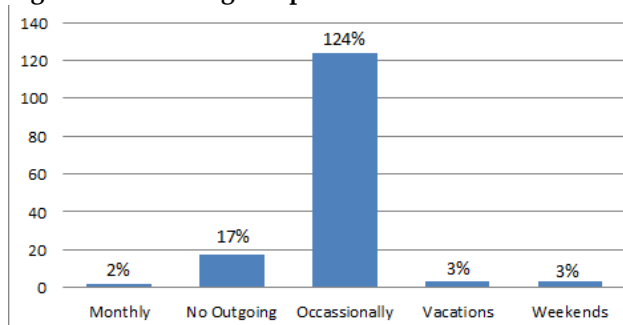


Source: Author's collected data

Travelling and services

Figure 2 shows that out of 150 respondents interviewed the 124 percent of respondents tend to prefer travelling on occasionally while only 3 percent of respondents travel on weekends and vacations while only 2 percent of respondents households preferred going out monthly whereas 17 percent of respondent do not go out because of low income and more other expenditures.

Figure 2: Travelling composition



Source: Author's collected data

3.3 Socio-economic problems of female workers

With reference to table 2, majority of female workers, that is, 21.3 percent agreed that personal and family responsibilities commitments overburden them while 4.7 percent and 7.3 percent of disagreed. On the other hand only 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. Majority of respondent that is, 19.3 percent supported that family norms and culture affect their work abilities while 9.3 percent female workers disagreed upon it. Table 2 indicates that 32.3 percent of female workers feel society and security fear while 8.25 percent female workers feel this fear to greater extent. On the other hand only 8 percent female workers neither agreed nor disagreed. Table 2 portrays that 38 percent pf female workers responded that they are affected by growing age on the other side 1.35 percent female workers slightly disagreed . Table 2 revealed that only 8 percent of female workers did not find the education as constraint while 32 percent female workers strongly responded that low level of education becomes a constraint. Economic problems linked to all those financial problems faced by the female workers as well as their households. The results showed in Table 2 revealed that about only 32 percent and 3.3 percent female workers found them better off after getting engaged into earning activity while 6 percent stayed neutral and female workers with low income that is, 7.3 1.3 percent were still going through financial problems. The respondent 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 4.11 showed that 6 to 7.3 percent female workers responded not to leave the work as they found satisfied with their jobs while only 2.7 percent of total. Majority of female workers, that is 21.7 to 12.7 percent female workers were less satisfied with their works and responded to leave if they get a chance. The majority of female workers that is, 23.4 percent responded 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. Table 2 shows that out of total female worker respondents 28 percent responded that their working ability do not have any negative impact on their husband's self-esteem 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 75 respondents, only 0.7 percent female workers responded that their working ability has negative impact on their household head or husband's self-esteem. It is important to note that different authors have defined the socio-economic problems of female workers differently. The present study is an effort to identify the socio-economic problems of female workers regarding their work and family. The study is same as (Naqvi and Shahnaz, 2002) who justified the effects of various demographic, socio-

economic and human capital related factors which affect the women participation in economic activities. The probit model estimated that marital status, primary education, number of children and female head of households are inversely related with women's participation in economic activities.

The present study is also similar with (Fatima, 2013) who

incorporated the low level of women's empowerment as great concern in most nations, more highly in developing nations. In case of Pakistan, women were found still behind in educational and labor force spheres. Moreover, she estimated that due to cultural and social norms women also lack decision making power in the household.

Table 2: Socio-economic problems of female workers

Problems	Strongly Disagree	Disagreed	Neither agree or disagree	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%)
Does the Family norms and culture affecting your working abilities?	14 (9.3%)	11 (7.3%)	12 (8%)	29 (19.3%)	9 (6%)
Do you still feel society and security fear while working?	6 (4%)	3 (2.25%)	12 (9%)	43 (32.2%)	11 (8.25%)
Does your age problem become constraint in finding more working opportunities?	9 (6%)	2 (1.35%)	4 (2.7%)	3 (2%)	57 (38%)
Does your less education become constraint in finding better working opportunities?	12 (8%)	2 (1.3%)	10 (6.7%)	3 (2%)	48 (32%)
Do 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%)
Would you give up working if you had a choice?	11 (7.3%)	9 (6%)	4 (2.7%)	32 (21.7%)	19 (12.7%)
Do 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 has negative impact on husband self-esteem?	42 (28%)	14 (9.3%)	10 (6.7%)	8 (5.3%)	1 (0.7%)

Source: Author's own estimation

Living standard comparison of female workers families to non-worker female families

Comparison comprised of all monthly expenditures and the total monthly household income of an individual to estimate the differences in the amount and expenditures and income of both household.

Total income comparison of respondent households

Table 3 revealed that where there is female workers income contribution the family enjoyed more than the low income community group that is 42.7 percent, between 10,000 to 20,000 rupees monthly income on average while on the

other hand the families with no female worker had to compromise with their income levels and enjoy less level of income that is 60 percent monthly. The low income community group of female workers is of 20 percent. With the contribution of income 32 percent of families are above. Similarly, (Phipps and Burton 1998) reported that an extra dollar of female income more likely to be spent on children than an extra dollar of male income. The study also investigated that shared income was applicable to certain categories of consumption like on households while it was rejected for other categories like food, transport, and clothing.

Total household monthly expenditures comparison of respondent households

The total of monthly approximated expenditures are calculated by adding food, education, utility bills, personal expenditures of respondents, expenditures on specific person of family, expected estimated home guest expenditures, last month unexpected expenditure(s), loan installment, costs of water problem, gas alternative, electricity alternative, sanitation, monthly rent and per patient estimated cost on monthly basis. Table 3 shows the comparison between both households, where it is clear that more the income, more will be the expenditures, at first the range from 1000 to 10,000 rupees only had 5.3 percent expenditures incurred from female workers household while on the other hand non-worker female families spends more than 10,000 rupees per month as they are with 45.7 percent while female worker household were of 62.7 percent who spend in that range per month. Similarly the comparison goes on the same grounds as (Anderson and Eswaran, 2009) noted that the participation of females in paid work contributed positively to household

Total Household Income groups	Female worker household	Non-worker female household
Up to 10,000	15 (20%)	45 (60%)
10,001 to 20,000	32 (42.7%)	18 (24%)
20,001 to 30,000	24 (32%)	10 (13.3%)
30,001 to 40,000	3 (4%)	2 (2.7%)
Above 40,000	1 (1.3%)	0 (0%)
Total	75 (100.0%)	75 (100.0%)

Total Household Monthly Expenditures	Female worker household	Non-worker female household
1,000 to 10,000	4 (5.3%)	1 (1.3%)
10,001 to 20,000	47 (62.7%)	34 (45.7%)
20,001 to 30,000	19 (25.3%)	33 (44%)
30,001 to 40,000	3 (4%)	6 (8%)
40,001 to 50,000	2 (2.7%)	1 (1.3%)
Total	75 (100.0%)	75 (100.0%)

Table 3: Living standard comparison

Source: Author's own estimation

Testing Hypothesis

Hypothesis 1: More the total household income of the respondent, less will be the poverty level

Table 4: Association between total household income of the respondent and the poverty level

Total Household Income	Poverty		Total
	Not Poor (Above poverty line)	Poor (Below poverty line)	
Up to 12000	11 (17.0%)	95 (89.0%)	106 (106.0%)
12001-24000	9 (5.8%)	27 (30.2%)	36 (36.0%)
Above 24000	4 (1.3%)	4 (6.7%)	8 (8.0%)
Total	24 (24.0%)	126 (126.0%)	150 (150.0%)

Pearson Chi-Square = 11.54 d.f. = 2
Significance = .01* Gamma = -.562

Table 4 represents the association between total household income of the respondents and their level of poverty. The chi-square value (11.54) shows a significant (P= 0.01) association between total household income of the respondents and their level of poverty. The gamma value shows a negative relationship between the variables. So the hypothesis "More the total household income of the respondent, less will be the poverty level" is accepted.

Hypothesis 2: More the education of the respondent, less will be the poverty level

Table 5: Association between education of the respondent and the poverty level

Education	Poverty		Total
	Not Poor (Above poverty line)	Poor (Below poverty line)	
Illiterate	1 (7.2%)	44 (37.8%)	45 (45.0%)
Schooling	14 (12.6%)	65 (66.4%)	79 (79.0%)
Higher education	9 (4.2%)	17 (21.8%)	26 (26.0%)

Total	24 (24.0%)	126 (126.0%)	150 (150.0%)
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Pearson Chi-Square = 13.23 d.f. = 2
Significance = .00* Gamma=-.666

Table 5 represents the association between the education of the respondents and their level of poverty. The chi-square value (13.23) shows a significant (P= 0.00) association between the education of the respondents and their level of poverty. The gamma value shows a negative relationship between the variables. So the hypothesis "More the education of the respondent, less will be the poverty level" is accepted.

Hypothesis 3: Larger the family size of the respondent, higher will be the poverty level

Table 6: Association between family size of the respondent and the poverty level

Family Size	Poverty		Total
	Not Poor (Above poverty line)	Poor (Below poverty line)	
Up to 5	17 (10.7%)	50 (56.3%)	67 (67.0%)
6-10	6 (10.1%)	66 (61.3%)	72 (73.0%)
Above 11	1 (1.6%)	10 (8.4%)	11 (11.0%)
Total	24 (24.0%)	126 (126.0%)	150 (150.0%)

Pearson Chi-Square = 8.517 d.f. = 2
Significance = .004* Gamma= 1.000

Table 6 represents the association between family size of the respondents and their level of poverty. The chi-square value (8.517) shows a significant (P = 0.004) association between total household size of the respondents and their level of poverty. The gamma value shows a positive relationship between the variables. So the hypothesis "Larger the family size of the respondent, higher will be the poverty level" is accepted.

Hypothesis 4: More the dependency rate of respondent household, higher will be the poverty level

Table 7: Association between dependency rate of respondent household and the poverty level

Dependency Rate	Poverty		Total
	Not Poor (Above poverty line)	Poor (Below poverty line)	

Up to 5	22 (18.4%)	93 (96.6%)	115 (115.0%)
6-10	1 (5.0%)	30 (26.0%)	31 (31.0%)
Above 11	1 (0.6%)	3 (3.4%)	4 (4.0%)
Total	24 (24.0%)	126 (126.0%)	150 (150.0%)

Pearson Chi-Square = 5.895 d.f. = 2
Significance = .018* Gamma= .790

Table 7 represents the association between total household dependency of the respondents and their level of poverty. The chi-square value (5.895) shows a significant (P = 0.018) association between total household dependency of the respondents and their level of poverty. The gamma value shows a positive relationship between the variables. So the hypothesis "More the dependency rate of respondent household, higher will be the poverty level" is accepted.

Hypothesis 5: More the socio-economic problems of the respondent, more will be the poverty level

Table 8: Association between socio-economic problems of the respondent and the poverty level

Socio-economic problems	Poverty		Total
	Not Poor (Above poverty line)	Poor (Below poverty line)	
Low	2 (2.2%)	12 (11.8%)	14 (14.0%)
Medium	12 (10.4%)	53 (54.6%)	65 (65.0%)
High	10 (11.4%)	61 (59.6%)	71 (71.0%)
Total	24 (24.0%)	126 (126.0%)	150 (100.0%)

Pearson Chi-Square = 31.56 d.f. = 2
Significance = .26 Gamma= .095

Table 8 represents the association between socio-economic problems of the respondents and their level of poverty. The chi-square value (31.56) shows an insignificant (P = 0.26) association between socio-economic problems of the respondents and their level of poverty. The gamma value shows a positive relationship between the variables. So the hypothesis "More the socio-economic problems of the respondent, more will be the poverty level" is accepted

Contribution of female workers income in household income and poverty alleviation

The results of binary logistic model said that female workers had great impact on household income. The income of female workers worked as another income in

household which mostly spend on children education and to facilitate households.

The functional form of model can be written as follow:

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

Here, poverty used as proxy variable for living standard of female worker families.

THY = Total Household Income

RESEDU = Respondent's Education

FS = Family Size

DEP = Dependency

SEP = Socio-Economic problems

$$Y = (\log \beta_0 + \log \beta_1 X_1 + \log \beta_2 X_2 + \log \beta_3 X_3 + \log \beta_4 X_4 + \log \beta_5 X_5 + \epsilon)$$

Results of binary logistic regression

Total Household income

Table 9 shows that value of coefficient of respondent's total household income is estimated as -0.623, which means that about one percent increase in income, and then there are chances to 0.623 percent decrease in the log-odds of poverty, holding all other independent variables constant. P value is 0.645 which indicates that the household income has insignificant negative impact on poverty. The present study is similar as (Fields and Kanbur, 2007) who brought the issue of shared income within the household to the forefront as an impact of minimum earned wages by both male and female households on the poverty.

Respondent's education

The value of respondent's education coefficient is -0.396, which means that about one percent increase in the respondent's education will create the chances to decrease in the log-odds of poverty by 0.396 percent in the log-odds of poverty, by holding all other independent variables constant. The present study is same as (Saastamoine *et al.*, 2005) who concluded that female workers with secondary or basic education reported chronic problems than those with higher education, and semi-professionals, routine employees and manual workers.

Family size

In developmental terms poverty is associated with higher family size likewise in a 1996 survey of Tanzania for poverty; (Kamuzora and Gwalema, 1998) found that poverty level seemed to be decreased with higher

household size and number of children. In contrast the present study estimates the value of coefficient of household size as 0.391, which means that if there is one percent increase in the family size then the chances to increase the poverty is by 0.391 percent in the log-odds of poverty, by holding all other independent variables constant.

Dependency rate

The value of coefficient of dependency rate is 1.954, which means that about one percent increase in the one dependent member in family will create the chances to increase the poverty by 1.954 percent in the log-odds of poverty, holding all other independent variables constant. It is statistically significant at significance at 0.000. Similarly (Vijayakumar, 2013) concluded that the impact of dependency ratio on poverty is relatively very high. In general, high age dependency ratio again induces people to go down further poverty trap, noted as vicious circle in poor family system.

Socio-economic problems

The value of coefficient socio-economic problems is 0.224, which means that about one percent increase in socio-economic problems, and then there are chances to 0.224 percent increase in the log-odds of poverty, by holding all other independent variables constant. It is also not statistically significant. It is due to many respondents were not willing to express these problems thus they just shared their slight responses for study purpose thus the result lied as indirect positive relationship which means as the socio-economic problems increase the poverty also increases. The present study is same as (Rizvi, 1980) revealed in his study that in most underdeveloped countries of the world the female as a girl-child is given lower status with fewer rights, opportunities and benefits of childhood as compared to the boy-child. Women at a young age experienced inequality and found it very difficult to overcome this inequality.

Constant

In Table 9, the value -3.722 is the expected value of the log-odds of poverty when all of the predictor variables equal to zero. In most cases, this is not interesting. Also, often times zero is not a realistic value for a variable to take.

Table 9: Results of binary logistic regression

Variables	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

Cox & Snell R² and Nagelkerke R²

Table 10 indicates that the Cox & Snell is .142, and Nagelkerke is .268. These numbers indicate modest improvement in fit over the baseline model

Table 10: Summary of the model

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

The present study aims at providing dynamic solutions, showing the relative role of female workers. Similarly, (Joshi *et al.*, 2012) estimated the study of Nepal poverty, where the determinants of income and consumption poverty were far estimated, by including household characteristics (age and gender of household head, family size, economically active population-dependency ratio, education, occupation, and caste), physical assets, and social capital showed that incidence of poverty. Family size could determine poverty in either positive or negative way. Thus, larger family requires more food that increases the chance of being poor.

In contrast (Bavier, 2008) concluded that the poverty measures were no longer reflected current spending patterns as some policymakers and researchers were still concerned that income may be too unstable over time to provide an accurate stance of one’s welfare. Poverty incidence measured both in terms of income as well as consumption is high in the study areas. In the same context, (Mabsout and Stavern, 2010) incorporated education as independent variable and included the education in years. Thus, the present study reveals that female worker income contribution brought the prosperity of household which means that more the income contribution of female workers in household income, less will be the chances of poverty or in other words poverty will be alleviated.

Conclusion and recommendations:

The main aim of the study was to analyze the contribution of female workers in the household income and to identify their role in alleviating poverty. The following recommendations are proposed for improving the socio-economic status of female workers which will bring prosperity to their household as well as help the country for better GDP growth because the poverty alleviation is

considered as the best indicator of higher GDP growth in a country.

- **Initiative for female recruitment technical skills schemes**
Government should introduce female employment technical skills schemes to support them where the females belong to any level of education can attain a skill for working opportunity, especially for illiterate female workers.
- **Extending the role of women**
To give fair chances to every woman who wants to do work instead of focusing on male as priority for the job selection, the role of working women in household contribution must be encouraged through media.
- **Security concerns**
In the developed countries the security arrangements are well performed and kept, thus the females tend to participate more there because of safe and sound environment. Safe and discrimination free environment is the basic key factor which ensures the females as well as their families who support them. Thus the government should bring up the strict adoption of laws on national level.

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