# DETERMINANTS OF MARRIED WOMEN LABOR FORCE PARTICIPATION IN WAH CANTT: A DESCRIPTIVE ANALYSIS 

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#### Abstract

This paper is an attempt to determine the factors which effect the decision of married women to participate in the labor force. We found that education of the respondent, number of off springs, number of dependents, family size, income of husband, monthly expenditures of the family, positive attitude of husband and family towards the job of women, job satisfaction, have a positive impact on the labor force participation of married women. While age of the respondent, living with husband, strong relationship with spouse before marriage, satisfaction of house wives with their current life, restrictions from family regarding job, other earners in the family negatively affect the decision of married women to participate in the labor force. Rate of inflation prevailing in the economy of a country largely effect the labor force participation of married women.


Keywords: labor force participation, Married women

## INTRODUCTION

Labor force participation rate of married women in Pakistan is increasing day by day, the main reason behind which is high rate of inflation prevailing in our economy. With more and better job opportunities married women will participate more in the labor force which will accelerate overall growth of the economy, but a long time is needed for women to develop because of limited thinking pattern of our society.

Ijaz and tasnim (2009) found that poverty pushes married women into labor force participation. Bordia (2006) cocluded that countries like in Pakistan and India limited employment opportunities are responsible for women's low participation in the labor force.
According to Faridi, Sharif, et al. (2009) the basic level of education is not sufficient to enter in the labor market; the minimum criterion for female labor market participation is Metric level education. According to Bratti (2003) education increases the job attachment of women. Highly educated women have low fertility and high labor force participation. When the labor force participation rate of a nation increases, the real GNP per capita also rises. Yang (2000) found that an increase in the labor force participation rate mostly comes from an increase in the educational expenditures of children.

Women who are older, better educated, female head of the household, or coming from smaller better off urban families are more empowered to take decisions on their own about whether to get a job or not. In contrast, younger, poorly educated women who are from larger families enter the labor market not out of their own choice (Naqvi and Shahnaz 2002). Fertility also has a strong impact on the labor force participation rate of married women(Carrasco 2001). Leslie, Averett, et al. (2000) in their study reported that most of the women exit from labor force when they give born to new baby.

The presence of children, especially young children, tends to reduce the participation of women, women leave employment to have children and re-enter employment as their children approach school age (Hyslop 1999) (Cohany and Sok 2007).

[^0]Labor force participation of married women is highly influenced by a cut in wage or number of working weeks of their husbands. Roberts (2003) found in his study that women are more responsive to decrease in the weeks of work as compared to a cut off in wages of their husbands.

According to (Nam 1991) Women, particularly married women whose male household heads were self-employed in the tertiary sector, family workers, or unemployed, were almost two to three times more likely to participate in the labor market than those in high status families.

There is a negative impact of household extension on the labor force participation rate of married women. The reason for this that some householders are taking in family or friends, whose child care responsibilities are focused on their own children rather than on the householder's children It is likely that another subfamily in the household increases the woman's overall domestic duties and thus reduces even further the amount of time she might have for paid employment (Osenbaum and Ilbertson 1995). On the other hand Co residence with one's own parents or in-laws has a significant positive effect on married women's labor force participation. This suggests that co residence allows married women to share the burden of household work with their parents or in-laws, thus leading to the in- creased probability of labor force participation (Sasaki 2000).

With the increase in average cost of child care, the participation of mothers in the labor force decreases. By controlling the cost of child care, an increase in the predicted number of infants has no effect on the probability of participating, while an increase in the number of preschoolers actually raises the probability of participating (Connelly 1992).

## Objective of the Study

This study is an attempt mainly to explore why some married women are engaged in earning activities, and why some married women are not participating in labor force.

## DATA AND VARIABLES

Our sample consists of 146 married women aging from 20 to 70 in the city of Wah Cantt(Pakistam). The study uses both quantitative and qualitative data, collected through structured interviews and questionnaires. The dependent variable is labor force participation of married women.

The explanatory variables are age and education of the respondent, her current marital status, empowerment, decision power, wage rate, number of children, type of family in which she is living, family size, employment status of husband, income and education of husband, other earners in the family and their relationship with the respondent, rate of inflation in the economy, sex ratio, monthly expenditures of her family, attitude of her husband and family towards working women, family restrictions, views of the respondent regarding labor force participation decision. All these variables have direct and indirect influence on the labor force participation rate of married women.

All sampling units are selected randomly from each area (includes 40 various places). Combined information was collected on women and their households through questionnaire. In the questionnaire two separate parts were formed for participating/employed and non-participating/unemployed women.

## RESULTS AND DESCRIPTIVE ANALYSIS

In general the participation of women in the labor force is thought to have a good impact on the economic condition of the whole family as well as on the economy of the country. Even then many of the women are reluctant to go outside home and work. One of the reasons for this is that the first and major duty of a woman in our society is to look after her children and perform household duties properly. Still a large number of women who have enough education and training are participating in the labor force.

Respondents' opinions regarding their job status are recorded and thoroughly analyzed. The analysis shows that most of the respondents are satisfied with their current status regarding employment. The women who are participating in the labor force are happy with it and are not ready to quit their job
until and unless they are confronted with some serious problem. Same is true for house wives i.e. they are not willing to work outside home except some serious problem.

It was also observed from the data analysis that for almost all the women children are the main consideration in taking decision about participating in the labor force. Majority of the women who are participating in the labor force are doing for the welfare of their children, similarly majority of the house wives are not doing job in order to look after their children in a proper way.

Now we will presents the observed relationship of labor force participation of married women with the different variables in the study.

## General Characteristics of Respondents

## Age of the respondent

One of the main determinants of labor force participation rate of married women is their age. There exist a negative relationship between the age and the labor force participation of married women i.e. LFP of married women decreases with the increase in age. The labor force participation is maximum at the age up to 30 years. After that it gradually goes down. The reason for this can be that in younger age women are more energetic and (up to the age of 30 they are more often childless) and have less family responsibilities so they have more time to work outside home. On the other hand in case of house wives, the number of house wives decreases with the increase in the age. The women with the age of less than 30 years constitute the major portion of married women not participating in the labor force. The main reason for this might be the change of station after marriage and increased family responsibility

## Marital status

Marital status of women is an important determinant of the decision of women to work in the market. In this study all the women who are not living with their husband (i.e. divorced, separated or widow) are doing job. It shows that living with husband has a negative relation with the labor force participation of married women. On the other hand in this study all the housewives are living with their husbands.

## Family type

In Pakistan two types of family setups exist nuclear, i.e. living only with husband and children, and joint, i.e. living with some other people (mostly parents and siblings of the husband) in addition to husband and children.
$67 \%$ of total working women in the study are living in the nuclear family while $37 \%$ are living in joint family system. The proposition of women who are living in nuclear family and doing job is comparatively high. One reason for this might be that in nuclear families there is only one earner (i.e. husband) so women also participate in labor force to finance the expenditures of their family. On the other hand out of total housewives $54 \%$ are living in nuclear family while $46 \%$ were living in joint family. Most of these women were not participating in the LF because they want to look after their children more properly and due to lack of qualification and training.

## Family size

Family size is an important variable in the decision of women to participate in the LF. Women with small family size are more likely to participate in the labor force as compared to the women with larger family size. women having family size below 5 have a greater participation rate, it is because of less house hold responsibilities on them so they have more time to work outside home. The women with the family size from 5 to 10 are more likely to participate in the LF, it is because with the increase in the family size number of dependents increases (dependents are mostly their own children), so the women participate more in the labor force to finance high expenditures of their children. Another reason for this might be that with the increase in the family size there might be some other persons to perform household duties so mothers are free to go out and work. The women with family size greater than 10 are less likely to participate in the labor force, the reason for this is

[^1]that with the increase in the family size the number of earners also increases, (as women with family size more than 10 are usually living in a joint family), so they participate less in the LF.

On the other hand the reason of women who are not participating in the LF is that regardless of family size, to perform household duties and to look after her children is considered as the first duty of a married woman in Pakistan.

## Relationship with spouse before marriage

The labor force participation of women who had no relationship with their spouse before marriage is more. As the before marriage relationship becomes stronger the participation rate of women in the labor force decreases. The reason for this might be that in blood relationships more attachment is involved and husband does not want to put much work burden on her wife.

## Personal Characteristics of Participating and Non Participating Women

## Education of the respondent

There is a positive relation between level of education and LFP of married women. The increase in education the chance of not working in the market decreases. There is a remarkable increase in the LFP after intermediate. It is because the women with high education have more job opportunities. The small proposition of women having who are having enough education but still are not participating in the LF accounts for family customs, non willingness to do job, extra burden of household duties.

## Employment status of the respondents

In our study almost $63 \%$ women were participating in the labor force while $37 \%$ were house wives.

## Occupation of the respondents

Selection of occupation depends upon the choice and preference of the person. Most of the women think of teaching as the most suitable and feasible profession for them because of a lot of benefits attached to this profession for example long summer and winter vacations, less working hours, least public dealing etc. One of the reasons of women who are not participating in the labor force could be that they are unable to get a job of their choice. So instead of acquiring an occupation in which they are not interested they prefer to stay unemployed.

## Number of years of job of the respondents

Number of years of job should also be considered while studying the LFP of married women. Most of the women have less job experience and fewer women lie in the category of more number of years of job. The reason for this is that with time women quit job because of various reasons (for example ill health, much workload etc) and very less women participate in LF till their age of retirement.

## Income of the respondents

Income is an important variable in determining the LFP of married women. It acts as an incentive for job. There is a positive relation between income and LFP. We made income categories in the light of data obtained. E.g. (2000-10000), (11000-15000), (16000-20000)....... above 650000. As we know that for high income high education and experience is required. For this reason there are fewer women in the categories of high income and women are concentrated in the categories showing middle level of income.

## Reasons of participating in the labor force

Presence of children is one of the most important determinants of labor force participation rate of married women. Most of the women in our society are doing job because they want to give their children a better life. So children are the basic reason of participation of married women in the labor force. Among other reasons for the utilization of knowledge and high rates of expenditures are important. It is noteworthy that for all the reasons for which women are participating in the labor force has a positive impact on the LFP rate of married women.

## Reasons of entering into the labor force

All the reasons for which the women will enter into the labor force have a positive relationship with the labor force participation rate of married women. High rates of expenditures and financial down fall are the two major reasons for the women to enter into the labor force. High rates of expenditures will be most probably because of children so it indirectly points out children to be the main reason for house wives to enter into the labor force. Almost $48 \%$ house wives are ready to entre into the labor force due to high rates of expenditures while $30 \%$ will enter in to the LF due to financial downfall.

## Reasons to quit job

All the reasons for which the women will quit job have a negative relationship with the labor force participation rate of married women. As told earlier the children are the most important reason for women to be in the labor force but it is also note worthy that children are also one of the main reason for which women will leave the labor force. Most of the women are ready to quit job if their children needs more time. Much work load and ill health are also major reasons to quit job.

## Financial status: a reason to quit job

To be financially strong is thought to be a reason to quit job. But decision to leave the labor force is more likely to be dependent on the job satisfaction than on the financial status. So majority of the women do not want to quit job even if they financially become strong.

Almost $64 \%$ of women are not willing to quit their job while almost $36 \%$ of women will quit job if they financially become strong.

## Reasons of not being in the labor force

There are various reasons for which women are not participating in the labor force and women who are currently are participating in the labor force will not be working outside home anymore. Some of the important reasons are non availability of job, to avoid hard work, to give more time to children and household, no financial pressure, lack of qualification and training, due to marriage. Most of the women, working as well as house wives, do not consider non availability of job and to avoid hard work as reasons of their not being in the LB. If we talk about giving more time to household and children, then almost $82 \%$ housewives are not doing job due to this reason while $67 \%$ of working women think of it as a reason of their not being in the labor force. So to give more time to household and children largely effect the decision of women to participate in the labor force. $70 \%$ of housewives are not doing job because of no financial pressure. So this is also one of the main reasons of their low participation in the labor force. On the other hand $40 \%$ of the women think of no financial pressure as a reason of not doing job. In case of lack of qualification a large amount of house wives do not participate in the LF because they do not have enough education. While only a few working women consider it a reason of their not being in the LF. Marriage is a reason of many house wives for their not being in the labor force while a few working women think of their being married to be a reason of their non participation in the LF.

## Salary for personal usage

By the salary kept for personal use we mean that portion of the respondent's income which she entirely spends on her own self. Majority of the women keep only $0 \%$ to $20 \%$ of their salary for their personal use. And major part of their salary is utilized to run house or to meet the necessities of their children. Women who keep $21 \%$ to $40 \%$ and $41 \%$ to $60 \%$ of their salary for their own use are $11 \%$ and $20 \%$ respectively. Most of which are childless or have children who are not dependent on them. So from this pattern we can say that most of the women participate in the LF to meet the high expenditures of their children and family.

## Age of the husband

Age of the husband is thought to have some effect the participation rate of married women. But in this study no definite relationship between participation rate of married women and age of their husband has been found. In case of working women the LFP increases up to the age of 50 years and then it

[^2]decreases. Similarly in the case of house wives, the number of house wives increases and then decreases. So we can see that there is no definite relationship between LFP rate of married women and age of their husbands.

## Education of the husband

Education of the husband has a positive relationship with the labor force participation rate of wife. Along with the increase in the level of education of husband the labor force participation of women increases. It is also note worthy that the participation rate of those women whose husbands are illiterate is higher. $50 \%$ women whose husbands are illiterate are participating in the LF. It is so because being illiterate one cannot earn that much (as wage rate is mostly determined by the level of education). So in order to meet the expenditures of family the wives of illiterate husbands are also participating in the labor force. Then there is a decrease in the participation rate as education of husband increases. The ratio of house wives is more than those of participating in the labor force at husband's educational levels of middle and matric. The reason for this might be that the level of education of these women is also low and they are unable of getting a reasonable job. After matric there is an increase in the participation rate of women. As the level of education of husbands increases the labor force participation rate of married women also increases. The reason is that these women are also having enough qualification to get a reasonable job. Moreover besides the fact that there husbands are going job they also participate in the labor force due to high rate of inflation prevailing in our economy. They have to work outside home to meet the high rates of expenditures of their family.

## Employment status of the husband

Employment status of husband is an important determinant of labor force participation rate of married women. The women whose husbands are unemployed are more likely to participate in the labor force. But in the country like Pakistan, where high rate of inflation prevails, employment status of the husband has a little effect on the participation rate of wife in the labor force. A large number of women are doing job, regardless of the fact that husbands are employed, high rate of inflation and expenditures and high level of education of women account for reasons of this.

## Income of the husband

Though income of the husband is thought to have a strong impact on the participation rate of wife but similar to the employment status of the husband in the countries like Pakistan it has a little impact on the labor force participation rate of married women due to the high rate of inflation prevailing in the economy of Pakistan. The participation rate of married women first increases along with the increase in the income of their husbands. At low levels of income (for example 2000-10000 or 11000-15000) the ratio of housewives is greater. The reason for this can be that as income level of these husbands is low characterized by low level of education, likewise the education level of their wives is also low (in most of the cases), so they have less job opportunities. In the income categories of husbands above 15000 , the participation rate of women increases because these women must be educated enough to get a job.

## Attitude of husband and family towards the job of respondent

Attitude of husband and family towards the job of women matters a lot. The positive attitude of husband and family has a positive impact while a negative attitude has a negative impact on the participation rate of married women in the labor force. In the present study the attitude of majority of husbands and families towards the job of women is co operative.

## Empowerment in household decisions

Women who are participating in the labor force are thought to be more empowered in house hold decisions. The ratio of women who are not at all empowered in household decisions is higher in house wives than in working women. Similarly the ratio of women who are more than $80 \%$ empowered in household decisions is greater in working women. So we can say that at the lower extreme i.e. below $20 \%$ are those women who are not participating in the labor force while at the upper extreme i.e.
above $81 \%$ are those women who are participating in the labor force. This shows the strong position of working women. The most important reason for this might be that they are earning something for their family. So participation in the labor force has a positive impact on the position of women at home.

## Empowerment in the decision of doing job

The empowerment in the decision to do job is very important in determining the participation rate of married women in the labor force. Most of the women now a day are empowered regarding their decision to do job. In this study $91 \%$ women were empowered in the decision of doing job while only $9 \%$ were not.

## Satisfaction of working women regarding their current status

Satisfaction level of working women regarding their job and other aspects of life is very important. The more the women are satisfied with their current life the more will be their chances to stay in the labor force. There is a positive relationship between job satisfaction and labor force participation of married women because if the women are not satisfied with their job they will quit from that job and labor force participation rate will be decreased.

## Satisfaction of house wives regarding their current status

Satisfaction level of a house wife regarding their current unemployed status and other aspects of life is very important. The more the house wives are satisfied with their current life the less they will be willing to enter the labor force. Most of the house wives were satisfied with their present life so their chances to enter into the labor force are low.

## Restrictions regarding job

Restrictions are hurdles in the participation of married women in the labor force. So there is a negative impact of restrictions on labor force participation rate of married women. Restrictions decreases the level of job satisfaction hence negatively affects the participation rate of married women. Now a days majority of the working women do not face any restriction from their family regarding their job.

## To rely on wives' income; a dishonour

Most of the people in our society do not consider it a dishonour to rely on wives' income. It has a positive impact on the participation rate of married women in the labor force. It can be considered as one of the reasons of increased labor force participation of married women.

The positive opinion of both husband and wife regarding considering relying on wives' income a dishonour has a negative impact on labor force participation of married women.

## Impact of purdah on labor force participation of married women

Purdah has no negative impact on labor force participation rate of married women. A small proportion of women considered purdah as a hurdle in the job while majority of women do not considered it as a hurdle in their job.

## Demographic Characteristics of Families of the Respondents

## Number of off springs

Off springs is the most important part of a woman's life. The whole world of a mother revolves around her children. Off springs are one of the main reasons of both participation and non participation of married women in the labor force. Presence of children has a positive impact on the labor force participation of married women i.e. over all proportion of working women having children is higher. Most of the childless ladies also do job because they do not have children so they have less household responsibilities and have more time to work outside home.

## Number of dependents

Presence of dependents has a positive impact on the rate of participation of married women in the labor force. Number of dependents is one of the main reasons for married women to work outside home. In majority of cases the dependents are their own off springs. Most of the women who do not have any dependent are childless ladies. Fewer women have more dependent because all the children do not entirely depend upon their mother. There are only a few cases in which all the children depends upon the respondent (most of these respondents are widow, separated or divorced and they are very less in proposition).

## Other earners in the family and relationship of respondent with other earner

There is a negative relationship between the other earners in the family and labor force participation of married women. The reason for this might be that with more earners in the family there might be less financial problem so women are more likely to stay at home. Moreover when other members of the family are involved in the job outside home the burden of household activities will be all on the married women so they will not be able to work outside home. Along with the presence of other earner in the family, his/her relationship with the woman is also important. If he/she is not supporting the woman and her family then his/her presence has no effect on the LFP of woman, that is why many women participate in the labor force besides the presence of other earners in the family.

## Household Monthly Expenditures, Household Major Expenditure Items And Assets Ownership

## Monthly expenditures of the family and major expenditure items

High rates of expenditures are one of the major reasons of high labor force participation of married women. As the expenditures increase, the participation rate also increases. Mostly women participate in the labor force to meet the high rates of expenditures of their families. Most of the women mainly spend on the education of their children, as education of off springs is the major expenditure item we can say that the expenditures on education of off springs have a very strong impact on the labor force participation rate of married women. An increase in the labor force participation rate mostly comes from an increase in the educational expenditures (Yang 2000). Second major expenditure item of majority of the women is food.

## Net assets

By net assets we mean total amount of assets a person holds minus his total amount of liabilities. Net assets tells us the overall economic condition of a family. The more the amount of net assets the more will be the family financially sound. Respondents were fully investigated in order to estimate the true value of their net assets. The possibility of participation of married women in the labor force rises when net assets of the family are zero. Then there are consecutive increasing and decreasing patterns in the participation rate which shows no strong effect of net assets on labor force participation rate of married women. The women whose net assets are in negative value i.e. they have liabilities on them are more likely to participate in the labor force, the reason for this is that the resources of their family are not enough to run the household and to pay back the loan so they also do job to support their family. So net assets of a family only affects the labor force participation of married women in two cases i.e. either net assets are in negative or are zero.

From the above discussion, it is concluded that majority of the variables affect the labor force participation of married women in the same way as they were thought to affect it. But there are also some variables which gave opposite results for example education, employment status, income of husband and number of off springs. They were thought to be in a negative relation with labor force participation of married women but in actual they positively affect labor force participation of married women.

## CONCLUSION AND POLICY IMPLICATIONS

The study arrives at several interesting results. Off springs are the main reason of both participation and non participation of married women in the LF. Many variables e.g. income, education and employment status of husband, which were thought to have a negative impact on the LFP of married women, positively affect the LFP of married women. It is because of the high rate of inflation prevailing in the economy of Pakistan. Moreover we can say that working women are leading a better life than housewives. Working women are more empowered to take household decisions (regarding education, job, children etc). They are financially more sound, their children are more confident, they are more independent and most importantly their standard of living is far better than a housewife.

From these results following policy implications are suggested:

1. To increase the labor force participation of married women, it is necessary that they should be educated enough to get a reasonable job. So government should establish educational and vocational institutions for adult women so that they can increase their skills and be able to participate in the labor force.
2. More childcare centers should be established and childcare allowance should be given so that women can to participate in the labor force.
3. Real wages should be increase. As a result the labor cut off rate of married women along with their age will be decreased to greater extent. Minimum wage rate should also be determined.
4. Women should be taught through different awareness programs about the importance of their participation in the labor force, its benefits to them, their family and whole nation.

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## APPENDIX

## Table 1: Distribution of Respondents by Age

| Age of the Respondent | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| Up to 30 | $\begin{aligned} & 32 \\ & (34.8) \\ & {[54.2]} \end{aligned}$ | $\begin{aligned} & 27 \\ & (50) \\ & {[45.8]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 59 \\ & (40.41) \end{aligned}$ |
| 31-40 | $\begin{aligned} & 28 \\ & (30.4) \\ & {[62.2]} \end{aligned}$ | $\begin{aligned} & 17 \\ & (31.5) \\ & {[37.8]} \end{aligned}$ | $\begin{aligned} & 45 \\ & (30.8) \end{aligned}$ |
| 41-50 | $\begin{aligned} & 24 \\ & (26.1) \\ & {[801} \end{aligned}$ | $\begin{aligned} & 6 \\ & (11.1) \\ & {[20]} \end{aligned}$ | $\begin{aligned} & 30 \\ & (20.5) \end{aligned}$ |
| 51-60 | $\begin{aligned} & 7 \\ & (7.6) \\ & {[63.6]} \end{aligned}$ | $\begin{aligned} & \hline 4 \\ & (7.4) \\ & {[36.4]} \end{aligned}$ | $\begin{aligned} & \hline 11 \\ & (7.5) \end{aligned}$ |
| 61-70 | $\begin{aligned} & \hline 1 \\ & (1.1) \\ & {[100]} \end{aligned}$ | $\begin{aligned} & 0 \\ & (0) \\ & {[0]} \end{aligned}$ | $\begin{aligned} & 1 \\ & (0.68) \end{aligned}$ |
| Total | $\begin{aligned} & 92 \\ & (63 \%) \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 54 \\ & (37 \%) \\ & \hline \end{aligned}$ | 146 |

Table 2: Distribution of Respondents by Current Marital Status

| Current Marital Status | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Married | 82 | 54 | 136 |
|  | $(89)$ | $(100)$ | $(93.2)$ |
|  | $[60.3]$ | $[39.7]$ | 4 |
| Divorced | 4 | 0 | $(2.7)$ |
|  | $(4.3)$ | $(0)$ | 1 |
|  | $[100]$ | $[0]$ | $(0.68)$ |
| Separated | 1 | 0 | $(0)$ |
|  | $(1.1)$ | $[0]$ | 5 |
|  | $[100]$ | 5 | 0 |
| $(0)$ |  |  |  |
| Widow | $(5.4)$ | $[0]$ | 146 |
|  | $[100]$ | 92 | 54 |
|  | $(63 \%)$ | $(37 \%)$ |  |
| Total |  |  |  |

Table 3: Distribution of Respondents by the Type of Family

| Type of Family | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Nuclear | 62 | 29 | 91 |
|  | $(67.3)$ | $(53.7)$ | $(62.3)$ |
|  | $[68.1]$ | $[31.9]$ | 55 |
| Joint | 30 | 25 | $(37.7)$ |
|  | $(32.6)$ | $(46.3)$ | 146 |
|  | $[54.5]$ | $[45.5]$ |  |
| Total | 92 | 54 | $(37 \%)$ |
|  | $(63 \%)$ |  |  |

Table 4: Distribution of Respondents by Family Size

| Family Size | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Below 5 | 31 | 13 | 44 |
|  | $(33.7)$ | $(24.1)$ | $(30.1)$ |
|  | $[70.5]$ | $[29.5]$ | 89 |
|  | 56 | 33 | $(61)$ |
|  | $(60.9)$ | $(61.1)$ | 11 |
|  | $[62.9]$ | $[37.1]$ | $(7.5)$ |
| $(11-15)$ | 5 | 6 | $(11.1)$ |
|  | $(5.4)$ | $[54.5]$ | 2 |
|  | $[45.5]$ | 2 | $(1.4)$ |
| Above 15 | 0 | $(3.7)$ | 146 |
|  | $(0)$ | $520]$ |  |
| Total | $[0]$ | $(37 \%)$ |  |
|  | 92 | $(63 \%)$ |  |

Table 5: Distribution of Respondents by the Relationship with Spouse before Marriage

| Relationship with spouse before <br> marriage | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| sst cousin | 15 | 22 | 37 |
|  | $(16.3)$ | $(40.7)$ | $(25.3)$ |
|  | $[40.5]$ | $[59.5]$ | 28 |
|  | 18 | 10 | $(19.2)$ |
| nd cousin | $(19.3)$ | $(18.5)$ | 9 |
|  | $[64.3]$ | $[35.7]$ | $(6.2)$ |
| Other relative | 7 | 2 | $(3.7)$ |
|  | $(7.6)$ | $[22.2]$ | $(10.3)$ |
| Members of zaat/ biradari | $[77.8]$ | 4 | 37 |
|  | 11 | $(7.4)$ | $(25.3)$ |
| Unrelated and unknown | $(11.9)$ | $[26.7]$ | 20 |
|  | $[73.3]$ | 10 | $(13.6)$ |
| Unrelated but known | 27 | $[27]$ | 146 |
|  | $[29.3)$ | 6 |  |
| Total | 14 | $(11.1)$ | $[30]$ |

Table 6: Distribution of Respondents by Education

| Education | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Illiterate | 7 | 8 | 15 |
|  | $(7.6)$ | $(14.8)$ | $(10.3)$ |
|  | $[46.7]$ | $[5.3]$ | $(4.8)$ |
| Primary | 2 | 5 | 7 |
|  | $(2.2)$ | $(9.3)$ | 5 |
|  | $[28.6]$ | $[71.4]$ | $(3.4)$ |
| Middle | 1 | 4 | $(7.4)$ |
|  | $(1.1)$ | $[80]$ | $(16.4)$ |
|  | $[20]$ | 17 | 18 |
| Matric | 7 | $(31.5)$ | $(12.3)$ |
|  | $(7.6)$ | $[70.8]$ | 29 |
| Intermediate | $[29.2]$ | 7 | $(12.9)$ |
|  | 11 | $[38.9]$ |  |
| Graduate | $(11.9)$ | 6 |  |


|  | $(25)$ | $(11.1)$ | $(19.9)$ |
| :--- | :--- | :--- | :--- |
|  | $[79.3]$ | $[20.7]$ | 43 |
| Masters | 36 | 7 | $(29.5)$ |
|  | $(39.1)$ | $(12.9)$ | 5 |
|  | $[83.7]$ | $[16.3]$ | $(3.4)$ |
| M.Phill | 5 | 0 |  |
|  | $(5.4)$ | $(0)$ | 0 |
|  | $[100]$ | $[0]$ | $(0)$ |
| Above M.Phill | 0 | 0 |  |
|  | $(0)$ | $(0)$ | 146 |
| Total | $[0]$ | $[0]$ | 54 |
|  |  |  |  |
|  | 92 | $(63 \%)$ |  |

Table 7: Distribution of Respondents by Employment Status

| Labor Force Participation | Working Women | Housewives | Total |
| :--- | :--- | :--- | :--- |
|  | 92 <br> $(63 \%)$ | 54 <br> $(37 \%)$ | 146 |

Table 8: Distribution of Working Women by Occupation

| Occupation of the Respondent | Working Women |
| :--- | :--- |
| Professional | 3 |
|  | $(3.2)$ |
| Business | 4 |
|  | $(4.3)$ |
| Govt. Service | 50 |
|  | $(54.3)$ |
| Private Service | 32 |
|  | $(34.8)$ |
| Other | 3 |
|  | $(3.2)$ |
| Total | 92 |

Table 9: Distribution of Working Women by Number of Years of Job

| Number of Years of Job | Working Women |
| :--- | :--- |
| $(0-5)$ | 30 |
|  | $(32.6)$ |
| $(6-10)$ | 25 |
|  | $(27.1)$ |
| $(11-15)$ | 10 |
|  | $(10.9)$ |
| $(16-20)$ | 17 |
|  | $(18.4)$ |
| $(21-25)$ | 4 |
|  | $(4.3)$ |
| $(26-30)$ | 6 |
|  | $(6.5)$ |
| above 30 | 0 |
|  | $(0)$ |
| Total | 92 |

Table 10: Distribution of Working Women by Income

| Income of Working Women | Working Women |
| :--- | :--- |
| $(2000-10000)$ | 29 |
|  | $(31.5)$ |
| $(11000-15000)$ | 11 |
|  | $(11.9)$ |
| $(16000-20000)$ | 15 |
|  | $(16.3)$ |
| $(21000-25000)$ | 11 |
|  | $(11.9)$ |
| $26000-35000)$ | 15 |
|  | $(16.3)$ |
| $(36000-45000)$ | 5 |
|  | $(5.4)$ |
| $(46000-65000)$ | 3 |
|  | $(3.2)$ |
| above 65 | 3 |
|  | $(3.2)$ |
| Total | 92 |

Table 11: Distribution of Working Women by Reason Of Doing Job

| Reason of Doing Job? | Working Women |
| :--- | :--- |
| To b independent | 7 |
|  | $(7.6)$ |
| Husband unemployed | 2 |
|  | $(2.2)$ |
| To give your children better life | 43 |
|  | $(45.6)$ |
| Utilize knowledge | 20 |
|  | $(21.7)$ |
| Grand salary | 3 |
|  | $(3.3)$ |
| High expenditures | 9 |
|  | $(9.8)$ |
| Time pass | 2 |
|  | $(2.2)$ |
| Any other | 6 |
|  | $(6.5)$ |
| Total | 92 |

Table 12: Distribution of Housewives by Reason to Enter Into the Labor Force

| If you ever enter in job, what will be the <br> reason? | House Wives |
| :--- | :--- |
| To be independent | 6 |
|  | $(11.1)$ |
| Financial down fall | 16 |
|  | $(29.6)$ |
| Increased expenditures | 26 |
|  | $(48.1)$ |
| Any other | 6 |
|  | $(11.1)$ |
| Total | 54 |

Table 13: Distribution of Working Women by Reason to Quit Job

| If you ever quit your job, what will be the reason? | Working Women |
| :--- | :--- |
| Salary is less | 5 |
|  | $(5.4)$ |
| Negative attitude of people towards working women | 2 |
|  | $(2.2)$ |
| B/c of children | 32 |
|  | $(34.8)$ |
| B/c of husband | 2 |
|  | $(2.2)$ |
| Workload | 30 |
|  | $(30.4)$ |
| U r expecting | 1 |
| Other | $(1.1)$ |
| Total | 20 |
|  | $(20.7)$ |

Table 14: Distribution of Working Women by the Decision of Continuing Job If Financially Becomes Strong

| If you Financially become Strong then will you <br> Continue your Job? | Working Women |
| :--- | :--- |
| Yes | 59 <br> $(64.1)$ |
| No | 33 <br> $(35.9)$ |
| Total | 92 |

Table 15: Distribution of Housewives by Reasons of Not Being in the Labor Force

| If you do not Work give Reason | House Wives |  | Total |
| :--- | :--- | :--- | :--- |
|  | Yes | No |  |

Table 16: Distribution of Working Women by Reasons of Not Being in the Labor Force

| If you do not Work give Reason | Working Women |  | Total |
| :--- | :--- | :--- | :--- |
|  | Yes | No |  |
| Due to non availability of job? | 15 <br> $(16.3)$ | 77 <br> $(83.7)$ | 92 |
| Due to avoid hard work? | 13 <br> $(14.1)$ | 79 <br> $(85.9)$ | 92 |
| Due to give more time to your household and family? | 62 <br> $(67.4)$ | 30 <br> $(32.6)$ | 92 |
| Due to no financial pressure? | 33 <br> $(35.9)$ | 59 <br> $(64.1)$ | 92 |
| Due to lack of qualification? | 3 <br> $(3.3)$ | 89 <br> $(69.3)$ | 92 |
| Due to marriage | 12 <br> $(13.04)$ | 80 <br> $(86.9)$ | 92 |

Table 17: Distribution of Working Women by Percentage of Salary Kept for Personal Use

| Salary Kept for Personal Use | Working Women |
| :--- | :--- |
| $(0 \%-20 \%)$ | 54 <br> $(58.7)$ |
| $(21 \%-40 \%)$ | 10 |
| $(10.9)$ |  |$|$| 18 |
| :--- |
| $(19.6)$ |
| $(41 \%-60 \%)$ |
| $(60 \%-80 \%)$ |
| $(81 \%-100 \%)$ |
| (4.3) |
| Total |

Table 18: Distribution of Respondent by Age of the Husband

| Age of Husband | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| $20-30$ | 13 | 11 | 24 |
|  | $(15.6)$ | $(20.3)$ | $(17.6)$ |
|  | $[54.2]$ | $[45.8]$ | 47 |
|  | 25 | 22 | $(34.5)$ |
|  | $(30.5)$ | $(40.7)$ | 40 |
|  | $[53.2]$ | $13.8]$ | $(29.4)$ |
| $31-40$ | 27 | $(24.1)$ |  |
|  | $(32.9)$ | $[32.5]$ | $(16.2)$ |
|  | $[67.5]$ | $(12.9)$ |  |
| $41-50$ | 15 | $[31.8]$ | 3 |
|  | $(18.3)$ | 1 | $(2.2)$ |
|  | $[68.2]$ | $[33.9]$ |  |
| $51-60$ | 2 | 54 | 136 |
|  | $(2.4)$ | $[39.7 \%]$ |  |
| $61-70$ | $[66.7]$ |  |  |
| Total | 82 |  |  |
|  | $[60.3 \%]$ |  |  |

Table 19 Distribution of Respondents by Education of the Husband

| Education of husband | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| Illiterate | $\begin{aligned} & \hline 3 \\ & (3.7) \\ & {[50]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 3 \\ & (5.6) \\ & {[50]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 6 \\ & (4.4) \end{aligned}$ |
| Primary | $\begin{aligned} & 0 \\ & (0) \\ & {[0]} \\ & \end{aligned}$ | $\begin{aligned} & 1 \\ & (1.9) \\ & {[100]} \end{aligned}$ | $\begin{aligned} & 1 \\ & (0.74) \end{aligned}$ |
| Middle | $\begin{aligned} & 3 \\ & (3.7) \\ & {[37.5]} \end{aligned}$ | $\begin{aligned} & 5 \\ & (9.3) \\ & {[62.5]} \end{aligned}$ | $\begin{aligned} & 8 \\ & (5.9) \end{aligned}$ |
| Matric | $\begin{aligned} & \hline 17 \\ & (20.7) \\ & {[45.9]} \end{aligned}$ | $\begin{aligned} & \hline 20 \\ & (37.03) \\ & {[54.1]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 37 \\ & (27.2) \end{aligned}$ |
| Intermediate | $\begin{aligned} & \hline 17 \\ & (20.7) \\ & {[68]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 8 \\ & (14.8) \\ & {[32]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 25 \\ & (18.4) \end{aligned}$ |
| Graduation | $\begin{aligned} & 21 \\ & (25.6) \\ & {[67.7]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 10 \\ & (18.5) \\ & {[32.3]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 31 \\ & (22.8) \end{aligned}$ |
| Masters | $\begin{aligned} & 20 \\ & (24.4) \\ & {[74.1} \end{aligned}$ | $\begin{aligned} & 7 \\ & (12.9) \\ & {[25.9]} \end{aligned}$ | $\begin{aligned} & 27 \\ & (19.9) \end{aligned}$ |
| M.phil | $\begin{aligned} & 1 \\ & (1.2) \\ & {[100]} \end{aligned}$ | $\begin{aligned} & 0 \\ & 0 \\ & (0) \\ & {[0]} \end{aligned}$ | $\begin{aligned} & 1 \\ & (0.7) \end{aligned}$ |
| Above M.phil | $\begin{aligned} & 0 \\ & (0) \end{aligned}$ | $\begin{aligned} & 0 \\ & (0) \end{aligned}$ | 0 |
| Total | $\begin{aligned} & 82 \\ & (60.3 \%) \\ & \hline \end{aligned}$ | $\begin{aligned} & 54 \\ & (39.7 \%) \\ & \hline \end{aligned}$ | 136 |

Table 20: Distribution of Respondents by the Employment Status of the Husband

| Employment Status of Husband | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
|  |  |  |  |
| Working husbands | 76 | 52 | 128 |
|  | $(92.7)$ | $(96.3)$ | $(94.1)$ |
|  | $[59.4]$ | $[40.6]$ |  |
| Non working husbands | 6 | 2 | 8 |
|  | $(7.3)$ | $[3.7]$ | $(5.9)$ |
|  | $[75]$ | $[25]$ | 136 |
| Total | 82 | 54 | $(39.7 \%)$ |

Table 21: Distribution of Respondents by Occupation of the Husband

| Occupation of Husband | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Professional | 1 | 1 | $(1.9)$ |
|  | $(1.3)$ | $[50]$ | 2 |
|  | $[50]$ | 9 | $(17.3)$ |
| Business | 12 | $[42.9]$ | 21 |
|  | $(15.8)$ | 34 | $(65.4)$ |
| Govt. Service | $[57.1]$ | $[41.5]$ | 82 |
|  | 48 | 4 | 15 |
| Private Service | $(63.2)$ | $[26.7]$ |  |
|  | $[58.5]$ | 1 | 1 |
| Farmer | 11 | $(1.9)$ |  |
| Other | $(14.5)$ | $[73.3]$ | $(500]$ |

Table 22: Distribution of Respondents by Income of the Husband

| Income of Husband | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| $(2000-10000)$ | 9 | 11 | 20 |
|  | $(11.1)$ | $(20.4)$ | $(14.8)$ |
|  | $[42.9]$ | $[55]$ | 30 |
| $(11000-15000)$ | 11 | $(35.2)$ | $(22.2)$ |
|  | $(13.6)$ | $[63.3]$ | 16 |
|  | $[36.7]$ | 5 | $(11.9)$ |
| $(16000-20000)$ | 11 | $[3.3)$ | 12 |
|  | $(13.6)$ | 3 | $(8.9)$ |
| $(21000-25000)$ | $[68.75]$ | $(5.6)$ | 22 |
|  | 9 | $[25]$ | $(16.3)$ |
| $(26000-35000)$ | $(11.1)$ | 4 | 12 |
|  | $[75]$ | $(7.4)$ | $(8.9)$ |
| $(36000-45000)$ | 18 | 5 | $(9.2]$ |

Table 23: Distribution of Working Women by the Attitude of Husband towards their Job

| Attitude of Husband towards Job of the <br> Respondent | Working Women |
| :--- | :--- |
| Cooperative | 75 <br> $(91.5)$ |
| Non cooperative | 2 <br> $(2.4)$ |
| Against | 0 <br> $(0)$ |
| Respectful | 4 <br> $(4.9)$ |
| Not respectful | 0 <br> $(0)$ |
| Helpful | 1 <br> $(1.2)$ |
| Not helpful | 0 <br> $(0)$ |
| Total | 82 |

Table 24: Distribution of Working Women by the Attitude of the Family towards their Job

| Attitude of Family towards the Job of Respondent | Working Women |
| :--- | :--- |
| Cooperative | 79 |
|  | $(85.9)$ |
| Non cooperative | 3 |
|  | $(3.2)$ |
| Against | 2 |
|  | $(2.2)$ |
| Respectful | 3 |
|  | $(3.2)$ |
| Not respectful | 0 |
|  | $(0)$ |
| Helpful | 5 |
|  | $(5.4)$ |
| Not helpful | 0 |
|  | $(0)$ |
| Total | 92 |

Table 25: Distribution of Respondents by Empowerment in the Household Decisions

| Empowered in the <br> Household Decisions | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| 0\% | $\begin{aligned} & \hline 3 \\ & (3.3) \\ & {[30]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 7 \\ & (12.9) \\ & {[70]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 10 \\ & (6.8) \end{aligned}$ |
| (1\%-20\%) | 3 <br> (3.3) <br> [33.3] | 6 <br> (11.1) <br> [66.7] | $\begin{aligned} & \hline 9 \\ & (6.2) \end{aligned}$ |
| (21\%-40\%) | 4 <br> (4.3) <br> [44.4] | 5 <br> (9.2) <br> [55.6] | $\begin{aligned} & \hline 9 \\ & (6.2) \end{aligned}$ |
| (41\%-60\%) | $\begin{aligned} & \hline 45 \\ & (48.9) \\ & {[64.3]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 25 \\ & (46.3) \\ & {[35.7]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 70 \\ & (47.9) \end{aligned}$ |
| (60\%-80\%) | $\begin{aligned} & 10 \\ & (10.9) \\ & {[52.6]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 9 \\ & (16.7) \\ & {[47.4]} \end{aligned}$ | $\begin{aligned} & \hline 19 \\ & (13) \end{aligned}$ |
| (81\%-100\%) | 27 <br> (29.3) <br> [93.1] | 2 <br> (3.7) [6.9] | $\begin{aligned} & \hline 29 \\ & (19.9) \end{aligned}$ |
| Total | $\begin{aligned} & 92 \\ & (63 \%) \end{aligned}$ | $\begin{aligned} & 54 \\ & (37 \%) \end{aligned}$ | 146 |

Table 26: Distribution of Respondents by the Empowerment in the Decision of Doing Job

| Respondent's Empowerment in <br> Decision of doing Job | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Yes | 91 | 42 | 133 <br> $(91.1)$ |
|  | $(98.9)$ | $(77.8)$ | $[31.6]$ |
|  | $[68.4]$ | 12 | $(82.2)$ |
| No | 1 | $[92.3]$ | 13 |
|  | $(1.1)$ | 54 | $(37 \%)$ |
| Total | $[7.7]$ | 92 |  |
|  | $(63 \%)$ |  |  |

Table 27: Distribution of Working Women by Job Satisfaction

| Do you think you are leading a better life than a <br> Housewife? | Working Women |
| :--- | :--- |
| Yes | 85 |
|  | $(92.4)$ |
| No | 7 |
|  | $(7.6)$ |
| Total | 92 |

Table 28: Distribution of Housewives by satisfaction regarding current status

| Do you think you are leading a better life than a <br> Working Woman? | House Wives |
| :--- | :--- |
| Yes | 44 |
|  | $(81.5)$ |
| No | 10 |
|  | $(18.5)$ |
| Total | 54 |

Table 29: Distribution of Working Women by Restrictions from the Family Regarding Job

| What Are The Family Restrictions On You <br> Regarding To Your Job? | WORKING WOMEN |
| :--- | :--- |
| Come home early | 7 <br> $(7.6)$ |
| Can't attend office parties | 2 <br> $(2.2)$ |
| Can't invite male colleagues at home | 12 <br> $(13.04)$ |
| Can't work with males | 2 <br> $(2.2)$ |
| Any other | 0 <br> $(0)$ |
| No restrictions | 69 <br> $(75)$ |
| Total | 92 |

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Table 30: Distribution Respondents by the Opinion about considering it a Dishonor to Rely on Wives' Income

| Do you and your Husband consider it <br> Dishonor to Rely on Wives' Income? | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Yes | 19 | 26 | $(48.1)$ |
|  | $(20.7)$ | $[57.8]$ | $(30.8)$ |
|  | $[42.2]$ | 28 | 101 |
|  | 73 | $(51.9)$ | $(69.2)$ |
| No | $(79.3)$ | $[27.7]$ | 146 |
|  | $[72.3]$ | 54 | $(37 \%)$ |

Table 31: Distribution of Respondents by Purdah as a Hurdle in Doing Job

| Can Purdah become Hurdle for <br> Working? | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| To greater extent | 5 | 3 | 8 |
|  | $(5.4)$ | $(5.6)$ | $(5.5)$ |
|  | $[62.5]$ | $[37.5]$ | 24 |
|  | 9 | 15 | $(16.4)$ |
| To some extent | $(9.8)$ | $[62.5]$ | 114 |
|  | $[37.5]$ | 36 | $(78.1)$ |
| Not at all | 78 | $(66.7)$ | 146 |
|  | $(84.7)$ | $[31.6]$ |  |
| Total | $[68.4]$ | $(37 \%)$ |  |

Table 32: Distribution of Respondents by the Difference between Working Women and House Wife

| How do you Compare Working Women with Housewife? | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| Housewife can look after their children properly | $\begin{aligned} & 27 \\ & (29.4) \\ & {[41.5]} \end{aligned}$ | $\begin{aligned} & 38 \\ & (70.4) \\ & {[58.5]} \end{aligned}$ | $\begin{aligned} & 65 \\ & (44.5) \end{aligned}$ |
| Housewife can give more time to their husband | $\begin{aligned} & \hline 1 \\ & (1.1) \\ & {[100]} \end{aligned}$ | $\begin{aligned} & 0 \\ & (0) \\ & {[0]} \end{aligned}$ | $\begin{aligned} & 1 \\ & (0.68) \end{aligned}$ |
| Housewife has limited contacts | $\begin{aligned} & \hline 11 \\ & (11.9) \\ & {[84.6]} \end{aligned}$ | $\begin{aligned} & \hline 2 \\ & (3.7) \\ & {[15.4]} \end{aligned}$ | $\begin{aligned} & \hline 13 \\ & (8.9) \end{aligned}$ |
| Working women have better standard of living than housewife | $\begin{aligned} & 53 \\ & (57.6) \\ & {[79.1]} \end{aligned}$ | $\begin{aligned} & 14 \\ & (25.9) \\ & {[20.9]} \end{aligned}$ | $\begin{aligned} & \hline 67 \\ & (45.9) \end{aligned}$ |
| Total | $\begin{aligned} & \hline 92 \\ & (63 \%) \end{aligned}$ | $\begin{aligned} & \hline 54 \\ & (37 \%) \end{aligned}$ | 146 |

Table 33: Distribution of Respondents by Number of Off Springs

| Number of Off Springs | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| 0 | $\begin{aligned} & 10 \\ & (10.9) \\ & {[58.8]} \end{aligned}$ | $\begin{aligned} & 7 \\ & (12.9) \\ & {[41.2]} \end{aligned}$ | $\begin{aligned} & 17 \\ & (11.6) \end{aligned}$ |
| 1-2 | $\begin{aligned} & \hline 36 \\ & (39.1) \\ & {[62.1]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 22 \\ & (40.7) \\ & {[37.9]} \end{aligned}$ | $\begin{aligned} & \hline 58 \\ & (39.7) \end{aligned}$ |
| 3-5 | $\begin{aligned} & \hline 41 \\ & (44.6) \\ & {[64.1]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 23 \\ & (42.6) \\ & {[35.9]} \\ & \hline \end{aligned}$ | 64 <br> (43.8) |
| 6-8 | $\begin{aligned} & 4 \\ & (4.3) \\ & {[66.7]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 2 \\ & (3.7) \\ & {[33.3]} \\ & \hline \end{aligned}$ | $\begin{aligned} & \hline 6 \\ & (4.1) \end{aligned}$ |
| Above 8 | 1 <br> (1.1) <br> [100] | 0 <br> (0) <br> [0] | $\begin{aligned} & 1 \\ & (0.68) \end{aligned}$ |
| Total | $\begin{aligned} & 92 \\ & (63 \%) \end{aligned}$ | $\begin{aligned} & 54 \\ & (37 \%) \end{aligned}$ | 146 |

Table 34: Distribution of Working Women by the Number of Dependents

| Number of Dependents | Working Women |
| :--- | :--- |
| 0 | 21 |
| $(22.8)$ |  |
| $(1-3)$ | 56 |
|  | $(60.9)$ |
| $(4-6)$ | 13 |
|  | $(14.1)$ |
| $(7-9)$ | 2 <br> $(2.2)$ |
| Total | 92 |
|  | $(100 \%)$ |

Table 35: Distribution of Working Women by Relationship with Dependents

| Relationship with Dependents | Working Women |
| :--- | :--- |
| Children | 58 |
|  | $(82.9)$ |
| Other | 5 |
|  | $(7.04)$ |
| Whole family | 5 |
|  | $(7.04)$ |
| Children + other | 3 |
|  | $(4.2)$ |
| Total | 70 |
|  | $(100 \%)$ |

Table 36: Distribution of Respondents by Others Earners in the Family

| Other Earners in the Family | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
|  |  |  |  |
| Yes | 24 | 23 | 47 |
|  | $(26.1)$ | $(42.6)$ | $(32.2)$ |
|  | $[51.1]$ | $[48.9]$ | 99 |
| No | 68 | 31 | $(67.8)$ |
|  | $(73.9)$ | $(57.4)$ | 146 |
|  | $[68.7]$ | $[31.3]$ |  |
| Total | 92 | 54 | $(37 \%)$ |
|  | $(63 \%)$ |  |  |

Table 37: Distribution of Respondents by Other Earner's Relationship with the Respondent

| Other Earner's <br> Respondent | Relationship with | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- | :--- |
| Children | 10 | 6 | $(26.1)$ | $(34.04)$ |
|  | $(41.7)$ | $[37.5]$ | $(6$ | 26 |
|  | $[62.5]$ | $(69.6)$ | $(55.3)$ |  |
| In-laws | 10 | $[61.5]$ | $(8.5)$ |  |
|  | $(41.7)$ | $(0)$ | 4 |  |
|  | $[38.5]$ | $[0]$ | $(2.1)$ |  |
| Parents | 4 | $(4.3)$ | $(100]$ | 47 |
|  | $(16.7)$ | 23 | $(48.9 \%)$ |  |
| Children + in-laws | $[100]$ | $(0)$ |  |  |

Table 38: Distribution of Respondents by Total Monthly Expenditures of the Family

| Total Monthly Expenditure of the <br> Family | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| $(8000-15000)$ | 18 | 17 | $(31.5)$ |
|  | $(19.6)$ | $[48.6]$ | $(23.9)$ |
|  | $[51.4]$ | 6 | $(11.1)$ |
| $(16000-20000)$ | 19 | $[24]$ | 25 |
|  | $(20.6)$ | 5 | $(9.3)$ |


|  | $[71.4]$ | $[28.6]$ |  |
| :--- | :--- | :--- | :--- |
| Total | 92 <br> $(63 \%)$ | 54 <br> $(37 \%)$ | 146 |

Table 39: Distribution of Respondents by Major Expenditure Items

| Major Expenditure Items | Working Women | House Wives | Total |
| :--- | :--- | :--- | :--- |
| Food | 30 | 29 | 59 |
|  | $(32.6)$ | $(53.7)$ | $(40.4)$ |
|  | $[50.8]$ | $[49.2]$ | 5 |
|  | 3 | 2 | $(3.4)$ |
| Clothing | $(3.2)$ | $(3.7)$ | 15 |
|  | $[60]$ | 1 | $(10.3)$ |
| Utility bills | 14 | $(1.9)$ | 67 |
|  | $(15.2)$ | $[6.6]$ | $(45.9)$ |
| Education | $[93.3]$ | $(40.7)$ | 0 |
|  | 45 | $[32.8]$ | $(0)$ |
| Transportation | $(48.9)$ | 0 | 146 |
|  | $[67.2]$ | $(0)$ |  |
| Total | 0 | $[0]$ |  |
|  | $(0)$ | 54 | $(37 \%)$ |

Table 40: Distribution of Respondents by Net Assets

| Net Assets | Working Women | House Wives | Total |
| :---: | :---: | :---: | :---: |
| Nil | $\begin{aligned} & 20 \\ & (21.7) \\ & {[100]} \end{aligned}$ | 0 <br> $(0)$ <br> $[0]$ <br>  | $\begin{aligned} & 20 \\ & (13.7) \end{aligned}$ |
| Up to 20000 | $\begin{aligned} & 1 \\ & (1.1) \\ & {[25]} \\ & \hline \end{aligned}$ | $\begin{array}{\|l} \hline 3 \\ (5.6) \\ {[75]} \\ \hline \end{array}$ | $\begin{aligned} & \hline 4 \\ & (2.7) \end{aligned}$ |
| Above 20000-50000 | $\begin{aligned} & 7 \\ & (7.6) \\ & {[87.5]} \\ & \hline \end{aligned}$ | $\begin{array}{\|l\|} \hline 1 \\ (1.9) \\ {[12.5]} \\ \hline \end{array}$ | $\begin{aligned} & 8 \\ & (5.5) \end{aligned}$ |
| Above 50000-1 lac | $\begin{aligned} & 5 \\ & (5.4) \\ & {[83.31} \end{aligned}$ | $\begin{aligned} & \hline 1 \\ & (1.9) \\ & {[1671} \end{aligned}$ | $\begin{aligned} & \hline 6 \\ & (4.1) \end{aligned}$ |
| Above 1 lac- 5 lac | $\begin{aligned} & \hline 8 \\ & (8.7) \\ & {[80]} \\ & \hline \end{aligned}$ | $\begin{array}{\|l\|} \hline 2 \\ (3.7) \\ {[20]} \\ \hline \end{array}$ | $\begin{aligned} & \hline 10 \\ & (6.8) \end{aligned}$ |
| Above 5 lac-20 lac | $\begin{aligned} & 19 \\ & (20.7) \\ & {[52.8]} \end{aligned}$ | $\begin{aligned} & 17 \\ & (31.5) \\ & {[47.2]} \end{aligned}$ | $\begin{aligned} & 36 \\ & (24.7) \end{aligned}$ |
| Above 20 lac-50 lac | $\begin{aligned} & 10 \\ & (10.9) \\ & {[43.51} \end{aligned}$ | $\begin{aligned} & \hline 13 \\ & (24.1) \\ & 156.51 \end{aligned}$ | $\begin{aligned} & 23 \\ & (15.8) \end{aligned}$ |
| Above 50 lac-1 billion | $\begin{aligned} & 13 \\ & (14.1) \\ & {[56.5]} \end{aligned}$ | $\begin{aligned} & 10 \\ & (18.5) \\ & {[43.5]} \end{aligned}$ | $\begin{aligned} & 23 \\ & (15.8) \end{aligned}$ |
| Above 1 billion | $\begin{aligned} & \hline 6 \\ & (6.5) \\ & {[50]} \end{aligned}$ | $\begin{aligned} & \hline 6 \\ & (11.1) \\ & {[501} \end{aligned}$ | $\begin{aligned} & \hline 12 \\ & (8.2) \end{aligned}$ |
| Net assets in negative | $\begin{aligned} & 3 \\ & (3.3) \\ & {[75]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 1 \\ & (1.9) \\ & {[25]} \\ & \hline \end{aligned}$ | $\begin{aligned} & 4 \\ & (2.7) \end{aligned}$ |
| Total | $\begin{aligned} & 92 \\ & (63 \%) \end{aligned}$ | $\begin{array}{\|l\|} \hline 54 \\ (37 \%) \\ \hline \end{array}$ | 146 |

.Note (For each table): Values in round brackets are percentages from the column totals, while the values in the square brackets are percentages from the row totals.


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