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Socio-Economic Peripherals of women's Assistance to Family Sustenance: A Primary Data Analysis

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ABSTRACT

The present study explores the factors that determine the women's contribution in family budget. Primary source of data are used for analysis. Four hundred women are interviewed. Three models are constructed for investigating women's contribution in family income. Ordinary least squares technique is employed for analysis. The study concludes that women's age, education, marital status, household size, healthy diet outside work permission and number of children are significantly contributing in household budget. It is suggested that responsible authorities should provide the educational facilities specially for females. Awareness for family planning and best health facilities should be given to the women.

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1. Introduction

Pakistan is a leading country in the list of underdeveloped economies. The total population of Pakistan is almost 220,892,340 (2020). The population growth rate is 2.00 percent per annum that is still very high. Almost more than half of the population consists of females. In Pakistan, the female labour force participation rate is 11.50 that is very low as compared to developed and many underdeveloped countries. The dependency burden is very high. Women's labour force participation has become a crucial issue in order to share the family's expenditure burden. Changing world scenario and advancement of technology, comforts and luxuries have become necessities of life. It has become very difficult to burn both ends with sole earner. Both life partner work participation has become an imperative.

According to G.Becker (1962) and Jacob Mincre (1974), Health and Education has direct and

positive influence on the women's life time earnings. But generally in developing economies and especially in Pakistan, health related issues and low level of education are the main obstacles for women's work participation. However, many studies explain that various levels of education raise the workers efficiency, skills and returns [Gaag and Vijnerberg (1989); Khandlber (1990); Schultz and Mwabu (1998)]. Generally, it is observed that less recognition is given to female as compared to male and many socio-economic constraints are imposed on women's work participation. The women's activities are restricted to inside home. Gender discrimination is another obstacle for work participation. Moreover, in less developed countries, women's life span is very low because of imbalanced provision of health facilities. Women's life expectancy is very short in poor countries because quality and access to health services are unequal [Tinker (2000)].

Developing economies like Pakistan are not only confronting with the issue of poverty but also facing the issues like high Unemployment, low GDP Growth Rate, High Inflation and misallocation or maldistribution of resources with financial constraints. These issues may be tackled by enhancing labour force participation especially female in order to share the burden of household budget. Borjas (2008) had developed a model based on Neo Classical theory of leisure labour choice and recognized the workers' decision about hours of work. More working hours means more wages and income to lessen the family financial burden.

Gjerdingen et. al (2001), Erlandson and Eklund (2004) discussed women's health related issues and their nature of work. Studies like Xu et. al (2004), Melchior (2007), Chaudhary et. al (2010) Lu (2011) and Leineweber et. al (2012) investigated the issues of job stress, family issues, depression and anxiety in young working female. Occupational health and safety of women workers and other socio-economic problem related to women's work participation. Faridi et. al (2009, 2011) explained the factors that motivated to females for work participation and income earnings activities. Khan and Khan (2009) analyzed the females efforts for family survival in urban informal sectors. Moreover, it is found in the literature that women's work participation in different employment status and involvement in earning activities were subject to various human capital formation, socio-demographic and economic factors [Ibrahim (2014), Shaheen et. al (2015), Hina (2015) and Kumar (2016)].

Kabir N. (2017) explored the economic issues of women's empowerment and active citizen ship in Bangladesh and focused on the females' access to economic resources. The study concluded that the membership of microfinance group played an important role in women's empowerment by increasing their income and reducing pressure on men through contributing in family budget. Kabir Md. S et. al (2019) studied the women's income sources in Rural Bangladesh. They sorted out the factors that influence the income of the rural women after participating in small scale farming activities, their assistance to family and their status as empowered. The study concluded that women's actual participation in agricultural farming no doubt, was not only the main source of income but made them empowered and supporting factor of the family. Hafeez Abida et. al (2020) focused on the women's contribution in reducing urban poverty through informal activities. They have measured the women's contribution in family budget by securing employment in informal sector. Findings showed that the contribution of young females in income rising activities and in family budget was greater.

After a comprehensive discussion of past literature, it is concluded that female labour force participation is inevitable for raising the income of family. Unfortunately, a large proportion of the females are involved in many business and economic activities but their efforts are unrecorded and un-estimated. Now-a-day, it is not possible for a single person to meet the need of the family. So, it is necessary to acknowledge the women workforce participation and their efforts for family survival. The

present study is about the analysis of different factors that are core source of contribution in family budget. The main objective of the research to explore the factors that contribute family budget. The rest of research paper is organized as follows. After the detailed introduction and stating the contribution of previous researchers on the present research, the second section discusses the data sources, methodology and model specification. The third section provides results and discussion. The last section of the article is specified for conclusion and policy recommendations.

2. Data Sources Methodology and Model Specification

2.1 Data Sources

The present study is based on the primary source of data. The selected area Multan City is the largest city of South Punjab (Pakistan). The socio-economic infrastructure of Multan district generally, Multan City especially is comparatively better than other districts of the South Punjab. It is the city of mixed culture. Multan city is the hub of educational institutions both in public and private sectors. It has a second industrial base, but major source of income is agriculture sector. Female population is considered for field survey. Simple random sampling technique is employed to collect the data by well-organized survey through questionnaire. Various socio-economic factors that may contribute in the family budget are discussed in the questionnaire. The basic education level of the women is considered primary. Almost 400 working women's are selected randomly for survey.

2.2 Methodology

Based on the nature of the data, the appropriate estimation technique is ordinary least square method, because the dependent variable is quantifiable. The multivariate regression analysis technique is used to estimate the correlates. The general form of the multiple regressions is:

$$Y = f(X_1, X_2, \dots, X_k) \longrightarrow (1)$$

$$Y = \alpha_o + \alpha_1 X_1 + \alpha_2 X_2 + \dots + \alpha_k X_k + \mu_i \longrightarrow (2)$$

Where Y is dependent variable α_o is the intercept term and $\alpha_1, \alpha_2, \dots, \alpha_k$ are the partial regression coefficients. The variables $X_1, X_2, \dots, X_k$ are called explanatory variables μ_i is a stochastic disturbance term and satisfy all the OLS assumptions.

2.3 Specified Models and definitions of the variables

The general form of the operational model is given below

$$\begin{aligned} WCB = f(AGE, AGE^2, TED, POW, RSD, WWH, MST, \\ AHD, MEH, NCH, HPI, HPT, WWK, NHD, FMS, \longrightarrow (3) \\ NOD, HSZ, OFW, PED, SED, BED, MED, HED) \end{aligned}$$

All these variables determine women's contribution in family budget. Equation 3 explains only general form. Now we report the specific forms of the operational model. The second and third models explain the women's contribution in the family budget by considering the age profile of the respondent and education levels with other socio-economic variables. The model-I considers the complete year of age and completed year of education of the respondent.

Model – I

$$WCB = \alpha_o + \alpha_1 AGE + \alpha_2 AGE^2 + \alpha_3 TED + \alpha_4 OFW + \alpha_5 MST + \alpha_6 RSD + \alpha_7 WWH + \alpha_8 HSZ + \alpha_9 AHD + \alpha_{10} MEH + \alpha_{11} POW + \alpha_{12} NCH + \alpha_{13} HPI + \alpha_{14} WOH + \mu_i \longrightarrow (4)$$

In the model 3, we have introduced the various age groups instead of completed year of age in order to explain females' support to family regarding different age groups considering Age 3 as the reference category.

Model – II

$$WCB = \gamma_o + \gamma_1 AGE_1 + \gamma_2 AE_2 + \gamma_3 AGE_4 + \gamma_4 AGE_5 + \gamma_5 TED + \gamma_6 OFW + \gamma_7 RSD + \gamma_8 WWH + \gamma_9 HSZ + \gamma_{10} AHD + \gamma_{11} MEH + \gamma_{12} POW + \gamma_{13} NCH + \gamma_{14} HPI + \gamma_{15} HPT + \gamma_{16} FMS + V_i \longrightarrow (5)$$

In order to evaluate the contribution of women's various level of education in family budget, we have used dummies of different level of education in our model less than 5 year of education is taken as base category

Model – III

$$WCB = a_o + a_1 AGE + a_2 PED + a_3 SED + a_4 BED + a_5 MED + a_6 HED + a_7 RSD + a_8 WWH + a_9 HSZ + a_{10} AHD + a_{11} POW + a_{12} HPI + a_{13} HPT + a_{14} NHD + a_{15} NOD + \omega_i \longrightarrow (6)$$

Now, we provide the description of the variables used in the above specified model and their expected signs are given in table 1.

Table 1: Variables, their Description and Expected hypothesis

Variable	Description	Expected Signs
WCB	Women's contribution. It is measured as ratio of women's monthly income to the total household monthly income	—
AGE	Women's age in completed years	Positive
TED	Women's completed years of education	Positive
OFW	It is binary variable. 1 if the other member in the family is working. 0 otherwise	Negative
MST	It is qualitative variable. 1 if one is married and 0 otherwise	Negative
RSD	It is dummy variable. It captures the effect of region of residence. 1 if women belong to rural area, 0 otherwise	Negative
WWH	Women working hour per day	Positive
HSZ	Household size. Total number of persons living at home.	Negative
AHD	unavailability of healthy diet. 1 if the women is given good and Healthy diet. 0 otherwise.	Negative
MEH	Women's monthly expenditure on Health	Negative

POW	Outside work permission. “1” if the women have no permission to work outside, “0” otherwise.	Negative
HPI	Household per-capita income	Negative
HPT	Household property holding. 1 if household women have property. 0 otherwise	Negative
NHD	Health center distance nearest to Home. It measured in Kilo meters	Positive
WHO	Women own House	Positive
NOD	Number of dependents	Positive
PED	Primary level of education. 1 if women is primary educated, 0 otherwise	Negative
SED	Secondary level of education. 1 if women is educated up to secondary level, 0 otherwise	Negative
BED	Bachelor level of education. 1 if women is educated up to bachelor level, 0 otherwise	Negative
MED	Masters level of education. 1 if women is educated up to Masters level, 0 otherwise	Negative
HED	Higher level of education. 1 if women is educated up to higher level, 0 otherwise	Negative
NCH	No. of Children.	Positive

3. Results and Discussion

We explain the findings of the study relating to all specified model. Table 2 provides the discussion of the factors that highlight the women's contribution to family budget.

Table 2: OLS Estimates of the Model-I

Variable	Coefficients	Std.Error	t-Statistics
AGE	0.0158***	0.0095	1.66
AGE ²	-0.0002**	0.0001	-2.00
TED	0.018*	0.0045	4.00
OFW	-0.0442	0.0451	-0.98
MST	-0.0768***	0.0450	-1.71
RSD	-0.0727***	0.0408	-1.78
WWH	0.0035	0.0043	0.81
HSZ	-0.0157*	0.0069	-2.28
AHD	-0.0167	0.0302	0.55
MEH	-3.67E ⁻⁰⁶	6.34E ⁻⁰⁶	-0.579
POW	-0.0691**	0.0302	-2.29
NCH	0.0119	0.0114	1.04
HPI	-6.90E ⁻⁰⁷	9.29E	-0.7431
WOH	0.0120	0.0284	0.42
C	0.0578	0.1831	0.32
R ²	0.136	F- Statistics	4.326
Adj R ²	0.105	Prob (F-Statistics)	0.000
Size of Sample	400		

*significance at 1% level

** significance at 5% level

*** significance at 10% level

The overall significance of the model is gauged by the value of F-statistic that is highly significant at one percent level of significance. The value of Coefficient of determination R^2 is low (0.14). Generally, in Cross-sectional data analysis the value of R^2 and adjusted R^2 is low, which does not matter.

We have observed that the Coefficient of AGE is positive and marginally significant. The women's contribution in family budget is increased about 0.016 units due to an increase of one year of women's age. The AGE square has a negative impact on the family budget and is very significant. The reason may be that as the women has reached the prime age, her working efficiency falls and income reduces. These findings are matched with the studies of Hafeez and Ahmad (2007) and Goksel (2013).

Women's education has turned out be very significant factor regarding their contribution in family income. The Coefficient of Total Years of Education (TED) 0.018. Educated Women's struggle for family survival is encouraged. Our results are consistent with the findings of Khan and Khan (2007), (2008) and (2009). Other family worker in the household has discouraged the women's efforts for family. The coefficient of other family worker (OFW) is not only negative but insignificant. It is noted in the present study that the married women reduce their share in family income. The Coefficient of marital status (MST) is 0.0768 and statistically significant at 10 percent level. Married women's contribution in family income decreases about 0.768 units.

The Coefficient of region of residence is negative and significant at 10 percent level of significance. The women's belongs to rural area have less contribution as compared to urban area's women. The reason may be that in urban area, there are more jobs opportunities and friendly working atmosphere.

It is also discovered in the present study that women's working hours enhance the women's share to family budget. But it is not so important the present analysis. Household size (HSZ) has negative and highly significant impact on the women's efforts for family survival. The Coefficient of HSZ is -0.0157. The reason may be that the women's households' activities which are unrecognized become very vital as compared to workforce participation. The variables like unavailability of healthy diets (AHD) and women's monthly expenditures on health are not only obstacles in the way of women's efforts for family survival but have insignificant influence. The Coefficient of no permission outside (POW) is -0.0691 and is highly significant at one percent level. The women's share to family income reduces about 0.0691 points because of no permission to one female to work outside the home. The reason may be that the women face many problems and purdah observing females cannot work outside home.

It is noted in the present research that the number of children and women's own house have positive and insignificant influence on females struggle for family survival. Household's Per Capita income has inversely related to women's contribution to family. The coefficient of HPI is negative and statistically insignificant.

Table 3: OLS Estimates of Model 2

Variables	Coefficients	Std.Error	t-statistic
AGE-1	-0.167*	0.0519	-3.21
AGE-2	-0.099*	0.0409	-2.42
AGE-4	0.26	0.044	0.59
AGE-5	0.1575*	0.0511	3.08
TED	0.0199*	0.0045	4.42
OFW	-0.037	0.045	-0.82
RSD	-0.075***	0.039	-1.92
WWH	0.0046	0.0042	1.06
HSZ	-0.0154**	0.0076	2.03
AHD	-0.0055	0.0302	-0.18
MEH	-5.73E ⁻⁰⁶	6.30E ⁻⁰⁶	-0.91
POW	-0.057	0.030	-1.90
NCH	0.0096	0.0116	0.83
HPI	-5.79E ⁻⁰⁷	9.23E ⁻⁰⁷	-0.63
HPT	-0.1202***	0.0656	-1.83
FMS	-0.0191	0.029	-0.65
C	0.586*	0.119	4.92
R ²	0.16	F Statistics	4.273
Adj R ²	0.12	Prob. (F-statistics)	4.273
Sample size	400		

**significance at 1% level

** Significance at 5% level

*** Significance at 10% level

Table 3 discuss the findings of model 2 in which different age groups are taken as explanatory variables in lieu of completed years of age, in order to examine the contribution of women's in family income regarding the age profile of women. Other socioeconomic variables are almost same as discussed in the model 1. The overall model is highly significant with low explanatory power. Age1 and Age2 belong to the age groups (15 – 24) and (25 – 34) respectively. The findings show that women in the both groups have negative influence on family budget.

The Coefficients of both age groups are negative and highly significant at one percent level of significance. The reason may be that the women in early age groups are in learning process and are not working or may be married and have to fulfil child caring responsibilities. Moreover it is noted that the return to age has positive trend. Women's share to family budget is continuously increasing in the upper age cohorts AGE4 (45-54) and AGE5 (55-64). The coefficients of AGE4 and AGE5 are 0.026 and 0.1575 respectively. The women's belongs to AGE4 and AGE5 are contributing more as compared to AGE3 (35-44) which is benchmark age category.

Table 4 OLS Estimates of Model-3

Variable	Coefficient	Std. Error	t-Statistic
AGE	0.0073*	0.0012	6.08
PED	-0.2055*	0.0645	-316
SED	0.00024	0.0519	0.005
BED	0.0338	0.0443	0.763
MED	0.0395	0.0424	0.932
HED	0.0855	0.0543	1.575
RSD	-0.0992*	0.0411	-2.414
WWH	0.0039	0.0042	0.929
HSZ	-0.0119**	0.006	-1.98
AHD	-0.0300	0.0289	-1.038
POW	-0.0679*	0.0298	-2.279
HPI	-1.10E-060	8.35E-07	-1.32
HPT	-0.1295**	0.0656	-1.97
NHD	-0.0033	0.0031	-1.065
NOD	0.0097	0.0127	0.764
C	0.4988*	0.1005	4.963
R ²	0.142	F-statistics	4.2339
Adj. R ²	0.109	Prob. (F-Statistics)	0.000
Sample size	400		

**Significance at 1% level

** Significance at 5% level

*** Significance at 10% level

Table 4 explains the findings of the model 3 which trace out the returns to women's education in household family budget. We have observed that all other variables in the model report the almost same results and their role in sustaining the family is like as in earlier discussed the model. Uneducated females and educated less than five years are taken as base category education. The elementary level of education has negative influence on family budget. Women's educated up to primary level decrease their share in family budget about 0.21 units. The Coefficients of Primary education (PED) is highly significant. The reason may be that the low educated women are unable to secure the jobs. Moreover, it is observed that returns to education have positive trend with increasing return. The highly educated women like M.Phil, PhD degree holders are contribution more in family budget as compared to master degree holders' women. Secondary school certificate holders' women are contributing less than the bachelor's degree holders' women.

4. Conclusions

The present study is about women's role for survival of their families. It is based on the primary source of data. The only females respondents are interviewed. Certain socio-economic aspects of women are studied and analyzed in order to examine their contribution for family survival. The research has framed three models for analysis the women's contribution. Overall model considers completed age and completed years of education with other socio-economic variables. The model 2 and model 3 evaluate the impact of various age-groups and various education levels respectively. The study concludes that matured aged and highly educated women's role is observed more effective and responsible for family survival. Moreover, marital status, region of residence, household size, healthy

diet and women's work per mission are very important factors that play very important role for making families financially more strong.

Following policies are suggested based on the findings of the present research.

- Women's education is very important. Government should provide the educational facilities especially higher education. Technical education for women should be encouraged.
- Family planning is necessary to balance the household size.
- Healthy diet for females is very important.
- Work permission out side the home should be applicable by the society and friendly atmosphere should be provided at the work place.
- Rural areas should be provided facilities at par given urban areas.

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