# THE ROLE OF WOMEN EMPLOYMENT IN HOUSEHOLD ECONOMY IN ISLAMABAD, PAKISTAN



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#### Abstract

The current research examines the Role of Women Employment in Household The economy in Islamabad, Pakistan. Many past decades, women in Pakistan were alienated from the job markets, which negatively impacts their overalls-economic status. Women occupied almost half of the population of Pakistan, but their economic contribution is less than 25%. The present research, the quantitative research approach was chosen, the study universe was G-9 sectors of Islamabad and the inclusive criteria of the election of respondents were females, living in G-9 sectors and doing jobs. The theory of Modernization Approach to Women's Autonomy was applied. The closed-ended questionnaires were used and distributed questions among females who are educated and interview with those women who were uneducated or did not understand the English language. The Statistical Package for Social Sciences (SPSS) was used to analyze the data through the descriptive an inferential way. Findings of the study showed that the majority of women were educated and hold master level degree. They were doing the job with their own will and due to pressure of household economy. Moreover, women were contributing to the household economy in numerous ways, like paying children fees, contribution to household budgets, paying the household utility bills and purchase the materials for the house. Most of the educated women are doing jobs. Furthermore, the majority of women have stated that after their job, the household economic pressure has been minimized and contributing to the overall financial budgeted of house. Additionally, women want to continue their job in future as well and most of them were engaged in saving for their future investment. Despite these still many educated females are idle at home due to socio-cultural factors, where workplace harassment, employment discrimination are the leading factors. The Govt and other civil society organizations need to introduce such policies which give a friendly environment for women who are working outside the home. The results of inferential statistics also showed that there is a correlation between women's job and overcome the economic burden on the family.

**Keywords:** Women Employment, Household Economy, SPSS, Islamabad, Pakistan, Quantitative, Women's Autonomy.

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Chapter No.1

# **INTRODUCTION**

In the past, many decades, there was very less concept or no concept of women employees or work outside from home without the permission of family and children in some cases. Still, many regions in the world, where women are forcedly lived inside the home and bounded of traditional norms and values system. Similarly, Pakistan is among one of the countries, where a larger number of women are bounded into the home and they are not even allowed to go outside from home and do work or job in the market (Mohyuddin et al. 2012). Although women in Pakistan have occupied approximately, 49% of the total registered population, their participation and involvement in public work are very less and where it is less than 30% of their total population. So, presently, due to access to education, modern technology awareness, economic opportunities, and consciousness many women in Pakistan are working in different sectors nowadays and trying to enhance their skills.

Moreover, women's employment is contributing to Pakistan's economy and enhance their families' wellbeing and living style both directly and indirectly. Women's employment can transformation in the financial status of women of their family in developing countries like Pakistan, where women are now capitalizing their income on their children's education and their family wellbeing and also worked for the betterment of the society as a whole. Moreover, due to the current inflation, and high prices of daily the goods and services, or socio-economic burden, which force women to work along with their males in family (Awan & Sadia 2018:779). According to Naseem et al. (2012) women in Pakistan are more likely active in the markets and improving their family income through jobs and business, which are contributing huge among in the existing economy and country's economic development. Similarly, working women is not only improve their own socioeconomic background but also their children requirement and wants as well as their basic needs, because only the educated and working women know the real cost of the education in this modern era and wellbeing's of their children and family members as a whole. Nowadays, women are share of paid work, where they are working side by side with their male counterpart in their household. Women are now come in the forefront workers in diverse fields, like education, health, business, security, and consultancy and competing with males in society. But there are countless numbers of misapprehension and understandings are existing in the society regarding the working women and her way of women among males. Many religious scholars and conservative individuals are against women to work in public sectors and public places. On the other hand, liberals and well-educated individuals are in the indulgence of women to work and contribute to the economy of the country, family, children, and their own self (Ali 2013).

Similarly, in several rural areas of developing the countries, women are contributing their major portion and efforts in the household economy and economic development, through working in their own local firms and rendezvous with their livestock's which has a huge number of contribution in development of the household economy (Ambreen & Muhyuddin 2013). Furthermore, women are the chief service providers in the rural areas, where their incomes play a dynamic role for the family's endurance and enhancement of their overall wellbeing's and social and economic development of a country. Women are performing a dual role, both household responsibilities as well as outside house job. However, many societies, either they are developed or developing, they are not considering women's contribution to economic development as much as men (Mohyuddin et al. 2012). This situation is more usual in the rural areas as associated with urban areas, where women are more agonized and suffered because their work is not even measured or recognize as an economic activity.

Currently, women's employment has been instructed in many developed countries, where many women are working in factories and firms. However, the still enormous difference is remaining the same, as compared to their population ratio. A research study showed that the women employment rate in Luxembourg is nearly 50% and in Italy and Spain, where 80% of the women are employed and contributing to their household economy equal to their counterparts. After the year 2000, women progressively affianced in paid employment and economic activities. Moreover, women between the age group of 25-54 years old are more active in economic and social activities. Across the OCED countries rose from 54% in the 1980s to over 72% by the end of 2015 in the context of women's paid work (Thevenon 2013).

Furthermore, another study showed that female earning has significant effects on the household income and economic condition of a country, decrease the burden of poverty and increase the overall quality of life of women and family as a whole. So, women's employment gives the social and the economic empowerment to the society, which makes them able to take decision making at the household level for a better life. There are many differences that happened among the counties in relationships of the women employment and earning processes (Walker 2010). In the developed countries, like the United State of America (USA), where a large number of women are now working and contributing to their own household economy and to the society (Esping-Anderson' 1990).

In Pakistan, about half of the population that is 49% consisted of females, but their involvement in the overall economic activities are less as compared to their population ratio. Only high educated and feminist women are now working outside of their home even without the permission of their family members. Apart from this, in Pakistan, women employment is opposed by several religious and political parties and traditional and conservative mindset people. However, now women are more aware of their own social status and economic abilities and come forward in the jobs markets and hold now public officers through competitive examinations. Women's participation in the labour force was around 4% in the year 1990 and it reached 70% in the year 2000 and is continually increase year by year. This means that women are now more active in economic activities as compare to past movements. Despite their employee development and social progress, still, women

have very less participation in the job market, as compared to the other developed regions in South Asia (Awan & Sadia 2018).

Additionally, in a general sense, female's participation in the labor market is increased and enlarged the market assess abilities, which improve their socioeconomic status and quality of life. There are so numerous factors, which impulsion forward the women in labour markets. The progression in technology and science, where decreasing the overall fertility rate, the narrowing gender inequality, increasing in the household income and the structural changes in the living patterns of families. This these contribution makes women autonomous and independent in their household decisions making and enhance their overall social and the economic condition, where women become more independent and have the ability to earn and invest on their livelihood (Dhaliwa 2000).

In the developed countries of the world, where women employment ratio is almost equal to male employment. But, when it comes to the developing countries, still it is not satisfactory, where a large number of women are still unemployed or sit idle at home. Moreover, in a developing country, women have two types of responsibilities; in-home where she could serve their family and outside job. In rural areas, women are more engaged in agricultural activities, but unfortunately, their work has no regard as much and without any type of monetary rewards and psychological support. On the other hand, women in developed countries are doing higher-level outdoor jobs, which has a high reward in the society and larger monetary output Women both in a rural area, and urban areas have participated on their own level in economic activities, and they are contributing to their household economy and serving their family members and children.

The current study was conducted at the Islamabad, Pakistan G-9 sector, where the majority of working women are living. Women in Pakistan are now more active in labour markets as compared to their past involvement. The selection of G-9 sectors was due to easiness and more advance sectors where every walk of people is living. In the G-9 sector where markets and offices have also existed. Due to these reasons, the universe of the study was limited to G-9 sector.

#### **1.1. Statement of the Problem**

Women in Pakistan are consisted of around 49% of the total population, as compared to their population ratio their contribution to economic activities is very less. Being Pakistan as a developing and economically poor country, women employment is not satisfactory as much. Most of the traditional mindset people and religious parties are against the women's employment in Pakistan. Nowadays in Pakistan, educated women are more involved in employment and contributing to their household economy of country and wellbeing's of their children. Many research studies have shown that there is a strong relationship between women employment and household economy. Educated and working women are more likely to invest in their children's education and health as compared to unemployed and uneducated women in society. How women employment enhances the household economy in Islamabad, Pakistan?

#### 1.2. Objectives of the Research Study

The research study deals with the women employment and household economy in Islamabad, Pakistan. This study has following objectives.

- To examines the intensity and nature of women's employment in Islamabad, Pakistan.
- To study the impact of women employment and household economic development.
- 3. To explore the relationship between women employment and household economy in Islamabad, Pakistan.

#### **1.3. Significance of the Study**

This research study was conducted in Islamabad, which is the capital city of Pakistan. The study deals with the impact of women employment and its impacts on their household economy. The research has both practical as well as theoretical implications and importance. In the theoretical context, this study provides the thoroughfare to the upcoming new research students, who want to work on a similar topic. Furthermore, this research also produces awareness amongst the females about the outdoor and household economic contribution. Furthermore, the present research study enhances and adds to the current literature and knowledge. On the other hand, in the applied implication, the research study knowledgeable the working women about their empowerment in their lives and in society. Similarly, this study also helps to make the policies and laws about female employees in different institutions. Furthermore, this research study also informed working women regarding the significance of employment and its impacts on their overall wellbeing's of their family members, particularly their children.

Chapter No. 2

# **REVIEW OF THE LITERATURE**

The literature reviews of this research study concealment of the related research studies, published reports, and policy documents. This chapter covers the previous work done and identify new ways to study the topic in a complete length. Moreover, literature review identifies the research gap and provide a path and direction.

#### 2.1. Background of the Study

Both developed and developing countries, where women's household activities or household chores are not given any regarded and credit in society and omitted from the overall economic contributions. In developed countries, women's contribution has someway regarded and give them a reward, but the situation is more worsening in less developed or developing nations, where predominantly in the rural areas, where women's domestic work has no any worth and values as well as any regard (Mohiuddin et al. 2012).

In the preindustrial civilizations or societies, women are busy with the traditional domestic or household work, where they are taking care of their children, husband, and other members of the family. The household work was not regarded by the males in the society. however, after the industrial revolution and economic prosperous, women were come out from home and start a job in industries and contribute to the household economy as well as to the social involvement through donations and establishing small scale businesses. Both men and women are working for the wellbeing of their children and families at a larger scale. Women

were working in the production sector along with household chores. Soon after the industrial revolution, working women faced gender discrimination, low wages, longer working time, and lower standard jobs (Shah 2002).

Many women in developing countries like Asia, including Pakistan, are now struggling for their own basic rights, and levitation their voices against economic and social injustices and their rights of access to the modern education and employment opportunities in the markets. Moreover, women are more struggling at the beginning stages of their career to settle down their selves. Women who want to start entrepreneurs and business they are getting problems to admittance to the financial institutions, predominantly in the developing countries, where there is no any such strategy of the government to providing any kind of support, like a loan, pieces of training and safety etc., to women to establish a new business (Shah 2002).

Women who are empowered at the household level only, are more underprivileged in terms of their overall economic resources and their distribution (Arora 2005). According to the Federal Bureau of Statistics Report (FBS 2009-10), around 2.41% of the total female population in Khyber-Pakhtunkhwa are self-empowered and have say in the household decision-making process, but their economic contribution is very less as compared to their population ratio. Furthermore, few educated women are working in the govt education department of the KPK. In many departments either govt or private, where women have less proportion, like administration and management. Women have no access to education and health.

#### 2.2. Women's Employment and Level of Empowerment

Many studies have shown that there is a positive relationship between women's employment and their empowerment in society, respectively. The working women are more empowered in taking the decision-making process at the household, and at the larger scale in the society. In a poor household, women are more likely to work outside and spend more working hours as compared to rich families' women who are more spending time with other activities (Buvinic 1999). It was a common observation that majority of women are spending more time on household work, and have more responsibilities for childcaring and have less access to public affairs and public power utilization, administration and management of the country (Krishnaraj 2006:4441).

Moreover, women in rural areas, are working nonmarket economies and her involvement in other social and economic activities, which have less market value or in observing value (Choudhary & Parthasarathy 2007). In rural areas, women are more betrothed in the small scale agricultural and domestic work or activities, where they are performing weeding, harvesting, transplanting, etc. These activities are performing by women more as compared to men, which have no economic value, market credibility, and the undervalue and typically excluded from the monetary matters and calculations (Shelton and John 1996). It was commonly observed that most of the cases, women are working in the daytime, either they

belonged to industrialized regions or developing region. Few women who are working in clubs in developed countries are working at nighttime, which is less in the number and few women are involved (Naseem, Qadir and Bibi 2012). Also, women who are working in health department where they are nurse or doctor and any other paramedical staff are working both daytime and nighttime. Moreover, women are spending less time in labour forces, as compared to males, and getting fewer payments for their work.

#### **2.3.** Women's Employment and Household Economy

Women's are playing a significant role in the economic development of any country. Before the 19th century, many women were limited to working in their homes, when they were not fully walked into s providing the economic help for the overall existence of their family members and for their society so they dependents. In each society or country in the world, female's unemployment rate is always high as compared to males, regardless of industrial or non-industrial country. For women, job opportunities, like a business and other outside financial activity are less available. In developed countries, it is important for women to work and feed, but the condition is totally different in developing or traditional societies, where women have no issue if women are not having any outdoor job (Ali 2013).

In many countries, women are employed independently as well as, and taking care of their family, and children. In Ghana, employed women are the major main source of income and the family is contingent on them. Moreover, most women in

Gahanna are coming along with their husbands on workplaces and the overall equally contributing to their household economy. Numerous of the women are now in small entrepreneurs and have their own small-size business. Furthermore, in Ghana, those women are more active in financial activities, who are widows and divorced or separated from their husbands and less dependent on other people. such women are more likely to work at night times. Moreover, male and female both are facing countless issues when get arrived at the jobs or business, however, women are likely facing more issues as compared to males in society. In many societies, where traditional norms, customs and value system has occurred where women have fewer probabilities to work outside of their house because the culture did not allow women to work (Walker 2010).

A research study conducted by Awan & Sadia (2018:779) and stated that, when more women are incoming into the job market, then the economy will grow more quickly and rapidly. An increase in women's contribution to the labour force will consequence in faster economic development and development of production and consumption level. It was also observed that earning or employed women can be more use on the female children's education and economic growth of household. Notwithstanding the paid work of women, still, they are more working like women have dual varieties of responsibilities, outside work, and household responsibilities. Many endowed women are wedged only with the household work, even they do not get likelihoods to work outside of the home. Similarly, women have less admittance to the other economic activities, financial resources and saving mechanisms.

Generally, it was observed that women are less paid as compared to men. Most of the women are employed in informal sectors, where they have less contribution in the direct economic standings or low productively and output. Women have scarcer chances of mobilities than men, mostly in developing countries. Generally, women are economically reliant on males and have less economic influence or household contributions. Moreover, their wages or salaries are also different, that is women are more affianced with more informal economic activities. Women are more devoted to the household work and the male is more devoted towards economic activities or outdoor jobs and activities (Walker 2010). Furthermore, women have a twofold role, taking care of their children, husband, elder people at their home, etc., which give fewer regards, chance, and value to women. On the other hand, males have only one duty in major cases, that is the job or working outside and monitory contribution in the household economy.

Numerous studies have shown that there is a statistically positive relationship between women's employment and economic development of a country. A study by Bibi and Afzal (2012:11) and stated that various women have been entered into the job markets due to the higher rate of inflation, poor financial condition, the burden of poverty on their husbands, increasing the overall prices of goods and services in the markets. Moreover, another study conducted by Mujahid (2013) and argued that there is a strong positive relationship between women's service and the economic growth and development of the condition of the household economy. Furthermore, women's contribution to the labour market means, their contribution to increasing household resources and enhancing their general wellbeing's and social status by allowing them to work and businesses.

Furthermore, according to the Galor and Weil (1996) who have stated that Muslim women are now more inflowing towards the job markets as compare to past movements where women were only involved in the household duties and contributing to their household economic activities. Similarly, women are increasing in participation in the labour force in the government sector as well, due to higher wages, social safety, security in job tenures and employment benefits after retirement. Presently, several women are entered in government sectors job due to numerous, where the job security, benefits of retirement, martial leaves and relax job and lessen the burden of work. Many economists have demonstrated that women's employment has improved the women's overall social status and increase national income (Fadayomi 1991., Kingdom and Unni 2001).

According to Sasaki (2002), conducted research in Japan, and stated that the quantity of working women is increasing now as compared to three decades ago in Japan. The majority of women were married, and their husband has less or no earning, which not fulfils their household expenses, more women are forcedly working outside home who are independent. Moreover, there is a negative relationship between the husband's income level and women's employment status. If the husband has more earning, then women are not moved towards jobs and business and if women have more earning, they cannot respect their husband. A

study presented that after the year 2004, women's economic and labour force involvement has been an increase and a foremost part of the national income is received by women. It was projected that nearly 19.44% rate during the year 2000 and it increase from the 14.19% during 2004 and gradually increasing and new young women are more enter into the service industry (Adsera 2004).

In Pakistan, nowadays many women are engaged and working outdoor activities and contributing their household economy and supporting their family livelihoods. Due to the biological differences, their roles and duties are also different, which based on their ability and capacity (Shah 2002). Due to the major economic problems and burden of family poverty, both wife and husband are now working in Pakistan, and both are equally contributing to their wellbeing and social and economic status. All these were done due to the access and attainment of education, awareness level, usage of the modern technology, the economic pressure or burden, the burden of poverty, and level of women's empowerment, the invention in new modern technology, and exposure to mass media and information. Furthermore, women in villages, are now working as nurses, teachers and working in different field of life, which are suitable for women in the short and long run. These occupations have less value in the market as compared to management and administration related duties (Ambreen and Mohyuddin 2013).

#### 2.4. Women's and Paid Work in Pakistan

Women have been associated and working in almost all fields in Pakistan and performing their convinced economic activities at their sides, exclusive roles, and under loads of double responsibilities faced by women in Pakistan, as well like different underdeveloped regions of the world and especially in Muslim countries (Khan 2007). Most of working women in Pakistan, are connected with and performing with low-level jobs, which have fewer regards and monitory value in Pakistan, such as teaching, nursing, and farming, etc., due to predefine social standing and describe roles, religious limitations, and educational and cultural barriers, women are forced to performed low-level jobs. However, due to all these barricades, a greater number of middle and low-level socioeconomic backgrounds women are affianced in the agricultural activities and trying to fulfil their basic needs.

On the other hand, rich and upper-class women are working and many of them are being appointed in the higher-level jobs rage from the administration to officer's level jobs at Govt levels (Rotaru 2009). Furthermore, women who are participating in the overall decision-making process are those women, who are doing jobs, own businesses, and feminists. The paid work job has high effects on the decisionmaking power among women in society, in their household junk and in the managerial side. Furthermore, the demographic variables have also important and significant impacts on education and women's employment status (Shahnaz 2002). Women in a domestic and working outside are contributing to economic activities, have also higher consumption levels and enrich the economic status of children through high investment in education and health.

Furthermore, most of the neglected issues existed in the developing countries, such as Asian women, whether they are entrepreneurs or doing jobs or businesses, have inferior status and lower recompense in society and home, as likened to men (Dhaliwal 2000). Along with these issues, women in Asia are facing cultural barriers, social norms, lack of educational opportunities, and lower level of economic opportunities, which curtailed their role in the society and limit their economic activities within the four walls of home (Mammen & Paxson, Autumn 2000).

Many educated women are not even joining the businesses or industries and developmental jobs, due to the discrimination, the lower wages, longer durations of work and environment of the country. Although due to educational emergencies, women have sophisticated participation in industrial work in Asia, particularly in Pakistan, the discrimination process has not altered in the workplaces, where women are facing rang of discrimination from harassment, lower wagers, considered as part-time worker etc., (Korinek 2005). On the other way, many educated women are linking the paid work jobs, due to empowerment of their financial status. This tendency is increasing, and women's status is going advanced and higher and they become sovereign in their decision-making process.

In conclusion, those women who are doing jobs and engaged in any type of economic activities, which have monitory value have to say in household decision making. Moreover, working women can know the importance of investment in their children's education and health and wise use of money. society will flourish if women give their input in the developmental process. Employed women are more empowered and independent in society as compared to unemployed women. Employment of women can greater contribution to the household economy of any family.

#### Assumptions

Based on the review of literature, following assumptions have been assumed:

- Women who are educated and married have more chances to contribute to the household economy.
- Married women are more involved in paid work activities due to burden of poverty and economic pressures in family level.
- 3. Women who are in paid work have a higher level of living standards and their children are enrolled in renown and expensive educational institutions.
- 4. Women's employment, empowerment, and household economy are associated with each other.

Chapter No 3

# THEORETICAL FRAMWORK

The social theories are formulated to understand social phenomenon in a systematized manner. The theory provide base to the existing knowledge, challenge the existing knowledge, and modify the existing knowledge. The present research deals the framework of modernization approach to women's autonomy.

#### **3.1. Modern Approach to Women's Autonomy**

The concept of Modern Approach to the Women's Autonomy, is an evolution of modernization, overcome the social barriers and way forward to the self-expression and mobility among women in different areas of the world. The notion of this approach was first developed by the Kuznetz in 1966 and later the Inkeles and Smith in 1974 further expend the approach to study the process of women's empowerment and level of modernization in the society. According to this present approach, women are progressing in society through their own possessed skills and level knowledge which they have acquired from the education and past experiences and involvement in a different section in the society. The approachability and accessibility of the modern education and exposure to the mass media and information technology, women's have erected their own goodwill in the society, which give them self-independence and autonomy in the society through their own efforts and capacity.

Moreover, women status can be variation through the obliteration of the traditional norms and values, and spread of the education, which can give them awareness regarding women empowerment and they can easily improve their group welfare

into the self-interest and best well-being of collective women in the society. The self-interest and self-motivation among women are prominences on the liberated spirit to take control of their own life and behave autonomously to capitalize the way of life. The economic development, access to the market jobs, modern technology, admittance to household resources, has transformed the women's positions or status in the inside house and outside the society, where women are reinvigorated to make decisions in their best attention and for the best interest of their family members.

Furthermore, the Modernization Approach to the Women's Autonomy has various features, such as access to the education, choice of career, increase in their level of income, and gender balance in the society. These projections or features have noteworthy effects on women's autonomy to make decisions at domestic affairs, as well as in the whole society (Sultana 2011). Many studies have revealed that women who have exposure to education, job and mass media has more say in the society and house as compared to the less educated women and jobless women. Employment gives women and chances to stand on their own feet's and allow or enable them to move from one place to another residence easily and freely.

Similarly, women, who hold a higher educational degree, exposure of job and familiar with mass media, are more likely to become autonomous to make decisions within and outside of the household matters. As a result, the modernization approach of women's autonomy also applied in the female labour force contribution

and participation. Where women who are well educated and having a good job are empowered women in society. Moreover, educated women have skills and ability to know what is best or better for her and for her entire family and what should not perform certain activities.

In addition, those woman's, who are living in urban areas or in cities have easy access to the economic activities, access to the job market, social gatherings and opportunities to interact with different people, are more likely autonomous, then those women, who are inhabiting in the rural areas and less economic resourceful. Women who are living under the boundaries of traditional norms and values have fewer chances to access education and do the job outside their home.

Additionally, education is the most forcing factors and to push women empowerment and give the opportunity to exposure to the outside world. Furthermore, education provides an opportunity for women to admittance for a job in the market and way forward for interaction. Similarly, working women can fulfil their household expenditures and able to fulfil their children's enlightening expenses. The employment of women is more depending on the educational status of women. Women's autonomy is the concept where women are working outside of the house and performing different jobs. Those women who are employed in any sector, either govt level job or developmental sector, private sector jobs, have a relationship with their empowerment and contribution in their household economy in a positive way. Furthermore, autonomous women have more chances to educate their children in a better way. The autonomous women are more likely to invest more amount on their children health and hygiene and education. Investment on education and health means long term investment which enhances the social status in society. So, women, employment is important factors to contribute to the household economy and their empowerment not only at the household level but at the large-scale level.

#### **3.2.** Application of the Theory

The present research study deals with the role of women's employment and its impact on the household economy in Islamabad, Pakistan. In the current research context, women autonomy or employment is a process of doing different jobs and contribution in the household economy through money. Most of the cases, educated women are working more as compared to uneducated women. Education provides employment to women, which empowered women in household decision making and enhance their economic status.

Employment and household economy have direct relation, where educated women can earn money and invest this money on their children's education and wellbeing, health, and overall good being. Moreover, women's employment is contributing to other sectors of the economy in household level. Women can use their resources to make of house, purchase land for agriculture and purchase food items etc.

In the current modern technological era, burdened of inflation, the only male cannot fulfil the household requirement, it is necessary for husband and wife both do the job and contribute to their household economy. Women's in Islamabad who are working outside either educated or uneducated are contributing to their household economy directly and indirectly. Working women's purchasing household items of daily uses, save money for their children's education, daily use appliances and health and marriages as well. Furthermore, working women know about how to efficiently use the household resources and know the positive value of money. So, working women know how to use household resources effectively and minimize their cost and maximize their output or return. Most of those women, who have job and autonomy in their decision-making process have more valuable in their household decisions.

#### **3.3.** Propositions

The modernization approach of women's autonomy is that women who are well educated, have access to the employment and access of money enhance their household resources and economic wellbeing's. Working women is contributing a lot to their household economy and know to efficiently use the scarce resources and get maximum benefits.

#### 3.4. Hypothesis

The hypothesis of the research how the women's employment impacts the household economy in Islamabad Pakistan.

#### 3.4.1. Null Hypothesis (H<sub>o</sub>)

The women employment has no effects on the household economy.

## 3.4.2. Alternative Hypothesis (H1)

The women employment has effects on the household economy.

Chapter No 4

## CONCEPTUALIZATION AND OPERATIONALIZATION

## 4.1. Conceptualization

The conceptualization is a process, where variables can be well-defined and explain through the prevailing literature review. The literature is quoted by through proper referencing process. In the present research study, women's employment and household economy are the two direct variables.

#### 4.1.1. Women Employment

According to the United Nations (UN 2010), women employment is a process where women either educated or uneducated is a part of the workforce and earning some sort of money or wage as a return of their services, irrespective of their level of job, nature of job and level of education which women have occupied. As, in economic development, both men and women are working together and earn their livelihood and wellbeing's in the household. Currently, the paid work is enlarged among educated women and started after the industrial revolution in Europe and across the developed world. Women employment is more on the highest level from the year 1990s to onward. The total number of women's participation in paid work increase from the year 1990s where it was observed 5% and after the year 2010 it reached 52% of women's employment in the world.

Moreover, the Sultana (2011) has argued and explain that, women who are part of paid work and earn money through wages in the return of their services. The present era, the traditional economies are transforming into the services industries, where women have more chances to participate in economic activities actively. Finally, Lerner (1958) women employment is the process of women's involvement in job marketplace regardless of the level of education, nature of job and level of salary and nature of work what she has been done and doing. Women's who are doing jobs in the government sector, development side and in business and in return earn some sort of money as a reward of their regular employment.

From all the definition, it is cleared that, women employment is the process of women's involvement in jobs or business and earn money and involved in their own household economy.

#### 4.1.2. Household Economy

According to Folbre (1986), Sultana (2011), the household economy is the in household or house, where all the activities related to money, finance such as food items value, buildings, luxury etc., all the decisions related to house are included into the household economy.

Moreover, Ali & Javad (2012) define the household economy as, the collective and shared economic activities of the household, which are called household sector as distinct from the business, government, and foreign sectors.

Furthermore, Adams (2002) has argued that the household economy is also called family economics. In turn, family economics included, the study of the children associated issues and topic, parental involvement in the socialization of children. Secondly, marriages etc., which are also included in household economics. Third, transfer of money etc., in the marriages process and other developmental processes. In a net shell, all the financial matters of a family are called the household economy. All the definition from above showed that household economy included all the financial and developmental activities of the family performed through money.

## 4.2. Operationalization

Operationalization is the procedure, where the variables are explains in the similar context of the existing phenomenon. In this current study, women employment and household economy are represented variables.

## 4.2.1. Women Employment

Women's employment, in the context of the present research, is that those women's who are doing different jobs outside their houses irrespective of their educational background, nature of job and level of salary. Women employment included, women working in government sectors, development sectors and doing business in Islamabad or Rawalpindi. Furthermore, women who are contributing to their household economy through their job.

Moreover, women who are spending their salaries or income on their family members or spend on health and education of their children. In the present context, women employment also included the paid work of women, who are involved in economic activity.

### 4.2.2. Household Economy

In the context of the current research study, the household economy is the overall wellbeing's of house, where male and females are working outside the home and their standard of living. The household economy is measured by the level of income, one is acquiring from economic activities. Moreover, the household economy included the materials things and property one owned.

In the present context household economy is the economic contribution of women in their household by women. Household economy included money, movable and non-movable property, which are a source of income for the families who are living in their household. Furthermore, investment in health, education and luxury is also included in the household economy.

Chapter 5

## **RESEARCH METHODOLOGY**

The research methods or methodologies are planned and organized information and arrangement of information in a systematic manner throughout the research process where certain steps which are needed to follow while conducting research work.

#### 5.1. Research Design

For the present research, the quantitative research method was implemented to conduct a study in an organized and methodical way. The research study analyzed the impact of women's employment on their household economy in G-9 sectors of Islamabad, Pakistan.

#### **5.2.** Universe of the Study

The universe of the research study was G-9 sector of Islamabad, Pakistan, which is the capital city of Pakistan. The reason behind selection of Islamabad, G-9 sector is that it is more convenient for the researcher. Secondly, in G-9 sector larger number of women are doing jobs outside home and where every walk of life is settled in G-9 sector of Islamabad

## **5.3.** Target Population

The target population of the present study was those women who are doing jobs, business, and any economic activity, which contributed their household economy in any form and way. The age bracket was predefined, that was above 22 years and below 60 years. because in this age women are more active in economic activities.

## **5.4. Sampling Techniques**

In the research study, the simple random sampling technique was selected for the data collection purpose. The researcher visited private offices, schools, and main markets (Karachi company) of G-9 sectors of Islamabad, Pakistan.

## 5.5. Sample Size

The total one hundred and fifty (150) respondents (working women's) were the sample size of the study. The sample size of 150 was enough to get the required results from working women of Islamabad.

Sample Size & Sampling Techniques			
Target Population	Sample size	Sampling Techniques	
Working women from the G-	The sample size of the	The simple random	
9 sector, who are working in	study was one hundred	sampling techniques	
different fields, either govt or	and fifty (150) working	was selected and	
private sector, and	women.	collected data.	
contributing to their			
household economy.			

## 5.6. Data Collection Tools

The closed-ended structured, self-administered questionnaires were designed to collect data from respondents. The reason behind designed the self-administered questionnaires was the selection of working women. Some of the females were working but not educated. The illiterate respondents were interviewed face to face.

## **5.7. Data Collection Techniques**

Self-administered questionnaires were designed and given to the respondents directly. On the other hand, the illiterate women were interview face to face from different areas of G-9 sectors of Islamabad

### **5.8.** Data Analysis Tools

Due to the quantitative nature, the Statistical Package for Social Sciences (SPSS) was used as a data analysis tool.

## 5.9. Data Analysis Techniques

Both descriptive and inferential statistics were applied to analyze the data. Results were interpreted through percentages and frequencies at the first stage. In the second stage, the correlation was checked through Chi-Square and bivariate correlation test.

### 5.10. Pre-Testing

Total fifteen (15) questionnaires were taken to test before entering the actual research field. After pre-test, some modifications have been done as per observation before formal data collection.

#### 5.11. The Limitations and Opportunities of Study

The present research study gives applied knowledge for the researcher how to enter the field and interact and meet with respondents and conduct research or data collection. Furthermore, the research gives acquaintance of the field, so this fieldwork helps in the future also. Secondly, through the fieldwork, it was known to the researcher to build self-assurance with respondents (Confidence building) in the fieldwork process. This research also delivers the experience of directing a research study in a proper manner.

The current research has also some of the boundaries and limitations, i.e., the researcher has confronted trouble and difficulties during the data collection process, because all the respondents were females. Secondly, the researcher has faced some type of difficulty regarding the socio-demographic info of respondents. Due to this the researcher has built the confidences with respondents and guaranteed them the confidentiality of the information which they will provide and only use this information for research work. Due to female respondents, the researcher has assisted by a female classmate during the data collection process.

#### 5.12. Ethical Concern

Social research has some of the moral concerns, to follow these ethical concerns is a very significant step while accompanying research or fieldwork. In every research study the respondent's circumstantial is varied from respondents and place to place, so to preserve the ethical standards of respondents. Second ethics is to let the respondents free and give them an appropriate time so that they will deliver reliable data.

The researcher has provided an open, freely, and friendly environment and assisted by female classmates which give respondents comfortable and do not put them under pressure. Before conducting the interviews, the researcher has told them the intension of research and show them the departmental permission letter.

Chapter No 6

## RESULTS

### Part 1. Descriptive Statistics: (frequencies & percentages)

This section deals with the analysis of the numeric data in tabular form. The descriptive statistics comprised the percentages and frequencies of the response. This section also consisted of the socio-demographic profiles of respondents.

The second section was based on the inferential statistical methods and techniques to test the relationship between the variables and the concepts.

Category	Frequency (F)	Percentage (%)
Less than 20	14	9.3
21-25	20	13.3
26-30	33	22.0
31-35	35	23.3
36-40	30	20.0
Above 40	18	12.0
Total	150	100.0

Table No. 1. Age of Respondent

The table No. 1 showed the age of respondents where 9.3% of respondents were less than 20 years, 13.3% of respondents were between 21 to 25 years, 22% of respondents were 26 to 30 years. 23.3% of respondents were between 31 to 35 years, 20% of respondents were between 36-40 years and finally, 12% of respondents were above 40 years old. The conclusion of the table showed that majority of respondents were between the age of 31 to 35-year-old.

Category	Frequency (F)	Percentage (%)
Below Matric	9	6.0
Matric or Intermediate	14	9.3
Graduation	20	13.3
Master	49	32.7
M.Phil.	47	31.3
Above M.Phil.	11	7.3
Total	150	100.0

Table No. 2. Qualification of Respondent

The table No. 2 showed the qualification of respondents where, 6% of respondents were below matric, 9.3% were matric or intermediate, 13.3% of respondents were Graduates, 32.7% of respondents were master, 31.3% of respondents were M.Phil. and 7.3% of respondents were above M.Phil. level education. The conclusion of the table showed that majority of respondents have master level education.

Category	Frequency (F)	Percentage (%)
Nuclear	85	56.7
Joint	55	36.7
Extended	10	6.7
Total	150	100.0

Table No. 3. Family Type

The table No. 3 showed the family type of respondents, where 56.7% of respondents were living in nuclear family, 36.7% of respondents were living in joint family and 6.7% were living in extended family. The conclusion of the table showed that majority of respondents were living in nuclear way.

Category	Frequency (F)	Percentage (%)
Less than 15000	3	2.0
15000-25000	11	7.3
26000-35000	25	16.7
36000-45000	46	30.7
46000-55000	39	26.0
Above 55000	25	16.7
Total	150	100.0

**Table No. 4. Monthly Income** 

The table No. 4 showed the monthly income of respondents, where 2% have less than 15000, 7.3% of respondents have 15k to 25k, 16.7% of respondents have 26k to 35k, 30.7% of respondents have 36k to 45k, 26% of respondents have 46k to 55k and 17% of respondents have above 55k monthly income.

Category	Frequency (F)	Percentage (%)
Married	65	43.3
Unmarried	59	39.3
Widow	11	7.3
Separated	8	5.3
Divorce	7	4.7
Total	150	100.0

 Table No. 5. Marital Status of Respondents

The table No. 5 showed the marital status of respondents, where 43.3% of respondents were married, 39.3% of respondents were unmarried, 7.3% of respondents were widows, 5.3% of respondents were separated and 4.7% of respondents were divorce. The conclusion of the table showed that majority of respondents were marred.

Category	Frequency (F)	Percentage (%)
Job Govt	15	10.0
Private Job	75	50.0
Business	39	26.0
Any Other	21	14.0
Total	150	100.0

 Table No. 6. Nature of Employment

The table No. 6 showed the nature of employment, where 10% of respondents were doing Govt Job, 50% were doing private jobs, 26% of respondents were doing businesses, and 14% have any other nature of employment. Many women were working insurance agents, tuitions teachers etc. The conclusion of the table showed that majority of respondent were doing private jobs.

Category	Frequency (F)	Percentage (%)
In Hostel	13	8.7
Office Residence	28	18.7
With Relatives	50	33.3
With Own Family	37	24.7
Any Other	22	14.7
Total	150	100.0

**Table No. 7. Living Status** 

The table No. 7 showed the living status of respondents, where 8.7% of respondents were living in hostels 18.7% were living in office residency, 33.3 were with their relatives and friends, 24.7% were with their family members and 14.7% were living in any other sources. Many women were living in private flats with friends. The conclusion of the table showed that majority of respondents were living with their relatives.

Category	Frequency (F)	Percentage (%)
Less than 1 Year	21	14.0
1-5 Years	42	28.0
6-10	73	48.7
Above 10 Years	14	9.3
Total	150	100.0

**Table No. 8. Job Experience-Years** 

The table No. 8 showed the job experiences of respondents where, 14% of respondents have less than 1 year of experiences, 28% of respondents have 1-5 years of experiences, 48.7% of respondents have 6-10 years of experiences, and 9.3% of respondents have more than 10 years of job experiences. The conclusion of the table showed that majority of the respondents have 6-10 years job experiences.

Table No. 9. Number of Working Hours a Day

Category	Frequency (F)	Percentage (%)
Less than 5 Hours	15	10.0
5-8 Hours	103	68.7
More Than 8 Hours	32	21.3
Total	150	100.0

The table No. 9 showed the total Number of working hours a day, where 10% of respondents were working less than 5 hours, 68.7% were working 5-8 hours and

21.3% of respondents were working more than 8 hours. The conclusion of the table showed that, majority of respondents were working 5-8 hours per day.

Category	Frequency (F)	Percentage (%)
No Children	66	44.0
1-3	28	18.6
4-5	39	26.0
More than 5	17	11.3
Total	150	100.0

Table No. 10. Total No of Children

The table No 10 showed the total Number of children where 44% of respondents have no children, 18.6% of respondents have 1-3 number of children, 26% of respondents have 4-5 children and 11.3% of respondents have more than 5 children. The conclusion of the table showed that majority of respondent's have no children, because majority of response were unmarried.

Table No. 11. Going Office By

Category	Frequency (F)	Percentage (%)
With Public Transport	43	28.7
Own Vehicle	23	15.3
Office Vehicle	32	21.3
With Relatives or Family Members	37	24.7
Any Other	15	10.0

Total	150	100.0

The table No. 11 showed the going office by the convenes, where 28.7% of respondents were using public transport, 15.3% of respondents have their own vehicles, 21.3% of respondents have office vehicles, 24.7% of respondents were going with their relatives and family members and finally, 10% of respondents were going office any other sources. The conclusion of the table showed that majority f the respondents were going with friends, or family members.

 Table No. 12. Women Employment is Necessary

 Erequency (F)
 Percentage (%)

Category	Frequency (F)	Percentage (%)
Yes	95	63.3
No	55	36.7
Total	150	100.0

The table No 12 showed the status of omen employment either necessary or not where 63.3% of respondents were said "Yes" response and 36.7% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that women's employment is necessary for their empowerment and household economic contribution.

Category	Frequency (F)	Percentage (%)
Yes	109	72.7
No	41	27.3
Total	150	100.0

 Table No. 13. Illiterate Women Remaining in House

The table No 13 showed the respondents perception regarding the Illiterate women are remaining in house, where 72.7% of respondents were said "Yes" response and 27.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that illiterate women are remaining in house, because they have less economic or job opportunities.

Table No. 14. Due to High Cost of Living Doing Job

Category	Frequency (F)	Percentage (%)
Yes	97	64.7
No	53	35.3
Total	150	100.0

The table No 14 showed the respondents view about the due to high cost of living you are doing job, where 64.7% of respondents were said "Yes" response and 35.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that due to high cost of living they are doing jobs.

Category	Frequency (F)	Percentage (%)
Yes	114	76.0
No	36	24.0
Total	150	100.0

Table No. 15. Education is Necessary for Job

The table No 15 showed the statement about the education is necessary for job where 76% of respondents were said "Yes" response and 24% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that education is necessary for job, because education provide multiple opportunities to the women in the job market.

Table No. 16. Society Supports Working Women

Category	Frequency (F)	Percentage (%)
Yes	105	70.0
No	45	30.0
Total	150	100.0

The table No 16 showed the view of respondents about our society supports the working women, where 70% of respondents were said "Yes" response and 30% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that society supports the working women.

Category	Frequency (F)	Percentage (%)
Yes	115	76.7
No	35	23.3
Total	150	100.0

**Table No. 17. Mostly Educated Women Work** 

The table No 17 showed the mostly educated women work, where 76.7% of respondents were said "Yes" response and 23.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that mostly the educated women are work in the job market because education provide skills and ability to work with good positions.

**Table No. 18. Family Supports Decision of Job** 

Category	Frequency (F)	Percentage (%)
Yes	108	72.0
No	42	28.0
Total	150	100.0

The table No 18 showed the women's perception about your family supports your decision of job, where 72% of respondents were said "Yes" response and 28% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that their family supports your decision of job.

Category	Frequency (F)	Percentage (%)
Yes	111	74.0
No	39	26.0
Total	150	100.0

 Table No. 19. Managing your Work and Family

The table No 19 showed you are managing your work and family, where 74% of respondents were said "Yes" response and 26% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are managing your work and family.

 Category
 Frequency (F)
 Percentage (%)

 Yes
 118
 78.7

 No
 32
 21.3

 Total
 150
 100.0

 Table No. 20. Job is According to Qualification

The table No 20 showed the women perception about their job is according to your qualification, where 78.7% of respondents were said "Yes" response and 21.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that their job is according to your qualification.

Category	Frequency (F)	Percentage (%)
Yes	121	80.7
No	29	19.3
Total	150	100.0

Table No. 21. Willingly Doing Job

The table No 21 showed the respondents perception that either they are willingly doing job or not, where 80.7% of respondents were said "Yes" response and 19.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are willingly doing job.

Category	Frequency (F)	Percentage (%)
Yes	132	88.0
No	18	12.0
Total	150	100.0

Table No. 22. Job is According to Your Skills

The table No 22 showed your job is according to your skills, where 88% of respondents were said "Yes" response and 12% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that their job is according to their required skills which they have taken at the University.

Category	Frequency (F)	Percentage (%)
Yes	116	77.3
No	34	22.7
Total	150	100.0

Table No. 23. Doing Job Due to Economic Pressure

The table No 23 showed you are doing job due to economic pressure where 77.3% of respondents were said "Yes" response and 22.7% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that you are doing job due to economic pressure in your family. Majority of women are supporting their family.

 Category
 Frequency (F)
 Percentage (%)

 Yes
 125
 83.3

 No
 25
 16.7

 Total
 150
 100.0

Table No. 24. Want to Continue Your Job in Future

The table No 24 showed you want to continue your job in future, where 83.3% of respondents were said "Yes" response and 16.7% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that you want to continue your job in future.

Category	Frequency (F)	Percentage (%)
Yes	85	56.7
No	65	43.3
Total	150	100.0

Table No. 25. Doing Job Due to Your Children's Future

The table No 25 showed the view of respondents about the you are doing job due to your children's future, where 56.7% of respondents were said "Yes" response and 43.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are doing job due to your children's future.

 Table No. 26. Fulfilling your Household Expenses

Category	Frequency (F)	Percentage (%)
Yes	114	76.0
No	36	24.0
Total	150	100.0

The table No 26 showed the view of respondents about the you are fulfilling your household expenses, where 76% of respondents were said "Yes" response and 24% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that the respondents are fulfilling your household expenses.

Category	Frequency (F)	Percentage (%)
Yes	121	80.7
No	29	19.3
Total	150	100.0

Table No. 27. Working to Support Your Family

The table No 27 showed the view of respondents about the you are working to support your family, where 80.7% of respondents were said "Yes" response and 19.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are working to support your family.

 Category
 Frequency (F)
 Percentage (%)

 Yes
 51
 34.0

 No
 99
 66.0

 Total
 150
 100.0

Table No. 28. Paying Your Children's School Fee

The table No 28 showed the view of respondents about they are e paying your children's school fee, where 34.0% of respondents were said "Yes" response and 66% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are not paying children fee, because many respondents don't have children and most of them were single.

Category	Frequency (F)	Percentage (%)
Yes	61	40.7
No	89	59.3
Total	150	100.0

Table No. 29. You are Bread Winner in House

The table No 29 showed you are the bread winner in house, where 40.7% of respondents were said "Yes" response and 59.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they were not a bread winner in their home. This showed that women are more independent in the society as compared to male in terms of family responsibility.

**Table No. 30. Performing Household Chores** 

Category	Frequency (F)	Percentage (%)
Yes	109	72.7
No	41	27.3
Total	150	100.0

The table No 30 showed the respondents' view about the statement that you are performing daily household chores and care activities, where 72.7% of respondents were said "Yes" response and 27.3% of respondents have stated "No" response or were not agreed with the statement. The conclusion of the table stated that majority

of respondents were stated that they are performing daily household chores and care activities.

Category	Frequency (F)	Percentage (%)
Yes	114	76.0
No	36	24.0
Total	150	100.0

 Table No. 31. Limitations of Domestic Budget Forces Work

The table No 31 showed the limitations of domestic budget forces women to work where 76% of respondents were said "Yes" response and 24% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that due to the limitations of domestic budget forces women to work by their own self.

 Table No. 32. Due to Job Economic Pressures become Less

Category	Frequency (F)	Percentage (%)
Yes	124	82.7
No	26	17.3
Total	150	100.0

The table No 32 showed the due to your job economic pressures become less where 82.7% of respondents were said "Yes" response and 17.3% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the

table stated that majority of respondents were stated that due to your job economic pressures become less.

Category	Frequency (F)	Percentage (%)
Yes	126	84.0
No	24	16.0
Total	150	100.0

Table No. 33. Working to Contribute to Household Budget

The table No 33 showed the women were working to contribute to their household budget where 84% of respondents were said "Yes" response and 16% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are working to contribute to their household budget.

Table No. 34. The Necessities of Life are Affordable After Job

Category	Frequency (F)	Percentage (%)
Yes	89	59.3
No	61	40.7
Total	150	100.0

The table No 34 showed the necessities of life are affordable for you after job where 59.3% of respondents were said "Yes" response and 40.7% of respondents have

stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that the necessities of life are affordable for you after job.

Category	Frequency (F)	Percentage (%)
Yes	110	73.3
No	40	26.7
Total	150	100.0

**Table No. 35. Paying Domestic Utility Bills** 

The table No 35 showed the respondents perception regarding the payment of bill here you can pay the domestic utility bills where 73.3% of respondents were said "Yes" response and 26.6% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that they are paying the domestic utility bills where they are living.

 Table No. 36. Saving Money for Future Expenses

Category	Frequency (F)	Percentage (%)
Yes	117	78.0
No	33	22.0
Total	150	100.0

The table No 36 showed the respondents' view regarding the you are saving money for future expenses were 78% of respondents were said "Yes" response and 22% of respondents have stated "No" response or were not agreed with the statment. The conclusion of the table stated that majority of respondents were stated that women are saving money for future expenses.

### Part. 2. Inferential Statistics

	Mean	Std. Deviation	Ν
Due to high cost of living you	1.3533	.47961	150
are doing job			
Your willingly doing job	1.1933	.39624	150

The table No 37 showed the descriptive analysis here two questions were correlated to gather and total Number of respondents were N = 150, Means score of the statement due to high cost of living you are doing job = 1.3533 and the mean score of doing job = 1.1933. Both figures of standard deviation are in between -1 to +1. So, there is not any deviation in the data.

		Due to high cost of living and economic cause	Doing Job	
Due to high cost of living and economic cause	Pearson Correlation	1	$.168^{*}$	
	Sig. (2-tailed)		.040	
	Ν	150	150	
Doing Job	Pearson Correlation	.168*	1	
	Sig. (2-tailed)	.040		
	Ν	150	150	
*. Correlation is significant at the 0.05 level (2-tailed).				

Table No. 38. Correlations between Doing Job and Cause of Doing Job

The table No. 38 showed the correlation between respondents' perception of doing jobs and her willingness. The results showed that women's job has directly correlation with economic participation and contribution in economy of household budgets and it is also impacting on the whole of the society. The Confidence

Interval (C.I was 95% and Margin of Error is 0.05%). The Sig value is less than 0.05% which showed that there is a relationship or correlation between the cause of job and economic contribution or economic empowerment of women.

Chapter No. 7

# DISCUSSION, CONCLUSION AND RECOMMENDATIONS

## 7.1. Discussions

In the context of Pakistan, when looked back to last three to four decades, there was less or no perception of women employment and work outside of the home without family or children's permissions. Despite advancement, still many regions of the world, mostly Islamic countries, women are forcedly lived inside the four walls. Similarly, Pakistan is among one of those countries, where a massive and larger number of women are destined into the home and they are not allowed to work or job outside of their four walls. The population of women is almost 49% of the total population, whereas their social, political, and economic contributions are less than 25% of the overall labour force. In the present study which was led in the G-9 sectors of Islamabad regarding the women employment and household economics where respondents were randomly selected and interviewed. The selection criteria are women residence of G-9 and doing jobs. In Islamabad, which is the capital city of Pakistan, where women are now doing different nature of jobs, due to more job opportunity and safe for women's employment due to the capital city. In Islamabad, most of the women are serving in private level jobs where the majority of 50% of respondents were doing private jobs and earning an average income of 36k to 45k monthly which means women have enough income to sustain their livelihood.

Moreover, women in Pakistan have occupied approximately, 49% of the population as mentioned, but their participation in public work is very less and it is less than 30% of their total population. Presently, due to education and economic opportunities and awareness, many women in Pakistan are working in different fields. Women's employment is contributing to Pakistan's economy and enhance their families' wellbeing, directly and indirectly. Women's employment can change the financial status of their family in Pakistan, where women are now investing their income on their children's education mostly. Moreover, due to current inflation and high prices of daily goods and services which force women to work along with their males in family (Awan & Sadia 2018:779). Most of the educated women in Islamabad are doing different nature of jobs, and most of them are considering that women's employment is necessary for empowerment. The results showed that 63.3% of women are stated that women employment is important, and most of the educated women are doing jobs, whereas the majority of 72.7% of respondents have stated that illiterate women remain in the home and have fewer employment opportunities. Women in Islamabad are mostly working between 5-8 hours on daily basis and the majority of the 70% were doing job willingly.

Many studies Shah (2002), Sultana (2011), Mohiuddin et al. (2002) have shown that female earning has a significant effect on the household income, overcome the burden of poverty and enhance the overall equality of life. Women's employment gives her social and economic empowerment, which make them able to take decision making at the household level. There are numerous variations existed among the counties in terms of women employment and earning processes. In the United State of America (USA), where many single women are working and contributing to their own household economy (Esping-Anderson' 1990). The results of the present study showed that majority of 64.7% of women are working due to economic pressures and high living cost, and also society encourages them to do a job where 70% of respondents have stated that society encourages them to do the job and live with honour. Moreover, 72% of respondents were stated that their family is supporting them, and 74% of respondents were also stated that they are managing both office work as well as household chores.

In Pakistan, the majority of the ratio of working women is the only educated and feminist women are women outside of their home. In addition, in Pakistan, women employment is opposed by many religious and political parties and traditional or closed mindset people. However, now women are more aware of their social status and come forward in the jobs, though even competitive examinations. Women's participation in the labour force was 4% in the year 1990 and it reached 70% in the year 2000. This showed that women are now more active in economic activities. Despite their employment progress, still, women have very less participation in the job market, as compared to the other developed regions in South Asia (Awan & Sadia 2018). Whereas the results also support that most of the dedicated women are doing work and illiterate women are left in the home. Moreover, 78.7% of women have stated that their job is according to their qualification and skills, and they are doing job willingly. Furthermore, 83.3% of women want to continue their job in future and they are also doing jobs to minimize the economic pressure of their family.

In the developed countries of the world, where women employment ration is almost equal to male. But, when it has come to the developing countries, still it is not satisfactory, where a large number of women are unemployed or sit idle at home. Moreover, in a developing country, women have two types of responsibilities; inhome where she could serve their family and outside job. In rural areas, women are more engaged in agricultural activities, but unfortunately, their work has no regard and without any type of monetary rewards. On the other hand, women in developed regions are doing higher-level jobs, which has a high regard in society and larger monetary output and reward. Women both in a rural area, and urban areas have participation on their own level in economic activities, and they are contributing to their household economy and serving their family members and children. Similarly, women of Islamabad where 76% of women are fulfilling their household expense, 80% are supporting their family members. Moreover, 76% of women have stated that due to limitation in the domestic budget which forced women to work, and 84% of women are contributing to their household budget and 63% of response also paying the domestic utility bills as well.

This shows that women in Islamabad have diverse backgrounds and most of them are migrated and residence for work. Now women employment trend is changing in Pakistan where women are also come forwards to work in the public sector as well. So, there is a relationship between women employment and economic development of the household as well as the whole society. Govt Need to make such policies which encourage women to do jobs and contribute to the economy of Pakistan.

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#### 7.2. Conclusion

Many research studies have proved that women employment has a relationship with socio-economic development. The women employment has a significant effect on the household economy where women contribute to the household budgets, pay the unitality bills, purchase household chores, payment of children schools fees etc. In Pakistan, many decades, women were alienated from the employment markets, but in recent decades, change in women employment have been observed where many women even joining the civil services of Pakistan and have their own business. Women now in Pakistan are participating in politics and other public sectors work. Employed women can overcome the economic pressure off households and fulfils the household expenses through their earning. However, women in Pakistan are still facing numerous challenges and issues which need to address like workplace harassment, discrimination in salaries and executives level jobs. Women occupied almost half of the population of Pakistan if they contribute to economic development through employment than the country will progress and achieve its goals of development.

## 7.3. Recommendations

Based on the present findings and results the flowing recommendations have been applicable:

- 1. The Govt provide free education to women in Pakistan, because they occupied almost half of the population, but their economic contribution is less than 25%.
- Most of working women are educated and feminist, so the Govt and other non-Govt organization encourage other women in employment markets through provision of skills development programs.
- 3. Make such policies and programs which overcome the workplace harassment, discrimination in wages or salaries and empower women.

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# THE ROLE OF WOMEN'S EMPLOYMENT IN HOUSEHOLD ECONOMY IN ISLAMABAD, PAKISTAN



## By

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Introduction

I am the research student department of Sociology, Quaid-I-Azam University, Islamabad, conducting research on "The Role of Women's Employment in Household Economy in Islamabad, Pakistan. I need your opinion about employment and household income.

	SECTION: A. PROFILE OF RESPONDENTS					
S. No	Category	Responses				
1	Name (Optional)	1				
2	Age (Years)	1. Less than 202. 21-253. 26-304. 31-355.36-406. Above 40				
3	Qualification of Respondent	1. Below Matric 2. Matric or Intermediate 3. Graduate 4. Master 5. M-Phil 6. Above M-Phil				
4	Family Type	1. Nuclear 2. Joint 3. Extended				
5	Monthly Income	1. <15000				
6	Marital Status	1. Married 2. Unmarried 3. Widow 4. Separated 5. Divorced				
7	Nature of Employment	1. Govt Job 2. Private Job 3. Business 4. Any other				
8	Living status	1. In hostel2. Office Residency3. With Relatives4. With own family5. Any other				
9	Job experience- years	1. Less than 1 year 2. 1-5 3. 6-10 4. 10>				
10	Total Number of	1. Less than 5 hours 2. 5-8 hours 3. More than 8				

	working hours a	hours
	day	
11	No of children	1. No children 2. 1-3 3. 4-5 4. 5>
12	Going office by	1. Public Transport 2. Own vehicle 3. Office
		vehicle 4. With relative or family members 5. Any
		other

SECTION: B. WOMEN'S EMPLOYMENT				
S. No	Category	YES	NO	
13	Women employment is necessary			
14	Illiterate women are remaining in house			
15	Due to high cost of living you are doing job			
16	Education is necessary for job			
17	Our society supports the working women			
18	Mostly educated women work			
19	Your family supports your decision of job			
20	You are managing your work and family			
21	Your job is according to your qualification			
22	Your willingly doing job			
23	Your job is according to your skills			
24	You are doing job due to economic pressure			
25	You want to continue your job in future	•	•	
26	You are doing job due to your children's future		•	

SECTION: C. HOUSEHOLD ECONOMY				
S. No	Categories		NO	
27	You are fulfilling your household expenses			
28	You are working to support your family			
30	You are being paid according to your skills			
30	You are the bread winner in house			
31	You are performing daily household chores and care activities			
32	Limitations of domestic budget forces women to work			
33	Due to your job economic pressures become less			

34	You are working to contribute to their household budget	
35	The necessities of life are affordable for you after job	
36	You can pay the domestic utility bills	
37	You are saving money for future expenses	