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ECONOMIC CONTRIBUTION OF WORKING WOMEN IN HOUSEHOLD ECONOMY OF PAKISTAN: A QUALITATIVE STUDY

The paper shows that working women can bring economic prosperity to their household and contribute to overall economic development. Working women have an important role in generating financial resources for their homes. The data is collected by extensive interviews which consist of open ended questions. Unit of analysis of this study is a working woman. This empirical analysis is performed on the households in which there are two earners.

Keywords: working women; economic contribution; household economy.

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ЕКОНОМІЧНИЙ ВКЛАД ПРАЦЮЮЧИХ ЖІНОК В ЕКОНОМІКУ ДОМОГОСПОДАРСТВ В ПАКИСТАНІ: ЯКІСНИЙ АНАЛІЗ

У статті показано, що працюючі жінки економічно вигідні для родинного статку і економічного розвитку в цілому. Працюючі жінки можуть зіграти важливу роль як джерело фінансового доходу для своїх сімей. Дані для дослідження зібрано за допомогою деталізованих інтерв'ю, що передбачають розгорнуті відповіді на питання. Одиниця аналізу в цьому дослідженні — працююча жінка. Емпіричний аналіз проведено на матеріалах сімей, в яких працюють і чоловік, і дружина.

Ключові слова: працюючі жінки; економічний внесок; економіка домогосподарства.

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ЭКОНОМИЧЕСКИЙ ВКЛАД РАБОТАЮЩИХ ЖЕНЩИН В ЭКОНОМИКУ ДОМОХОЗЯЙСТВ В ПАКИСТАНЕ: КАЧЕСТВЕННЫЙ АНАЛИЗ

В статье показано, что работающие женщины экономически выгодны для семейного достатка и экономического развития в целом. Работающие женщины могут сыграть важную роль как источник финансового дохода для их семей. Данные для исследования собраны посредством детализированных интервью, предполагающих развернутые ответы на вопросы. Единица анализа в этом исследовании — работающая женщина. Эмпирический анализ проведен на материалах семей, в которых работают как муж, так и жена.

Ключевые слова: работающие женщины; экономический вклад; экономика домохозяйства.

Introduction. Pakistan is a homeland made after great struggle and hardship to practice the Islamic way of life. Pakistan is a diverse country in terms of its society and its population is a mixture of urban, rural and tribal people. The status of women in Pakistan is somehow clouded by many ideologies according to area, culture, literacy and poverty. Due to these ideologies, women are contributing comparatively less in economic development as they can contribute more, however the picture has changed in the last decade. The government policies and ideology of supporting and encouraging women to work in corporate sector have provided them with opportunities to

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contribute their share in the economic development of Pakistan. There is a significant change in the number of working women in corporate sector after these supportive measures of government. Social barriers are deteriorated as compared to previous situation and the role of women in Pakistani society is changing. They are eager to get education and support their families by utilizing their knowledge and abilities as working women. Currently, women are proving themselves as known doctors, teachers, architects and lawyers. Women are even providing their services in the armed forces of Pakistan.

Working women can bring economic prosperity to their households and also contribute to overall economic development. In current economic situation, dual income families can enjoy better standards of living as compared to single earning families, where a husband is a sole bread-earner. Education has also brought a positive change in male thinking; they know very well that working women can bring benefit to their families through their paid activities. However, work family conflicts are also rising day by day because women also have a structured social role in the society which despite their professional obligations they have to play. In some areas of Pakistan, working women are considered as family dishonor due to societal setup, nevertheless need for money is overriding social barriers. One has to decide the trade-off between the so-called family dishonor and actual family suffering.

The critical situation of the economy due to high rate of inflation, demolished social barriers, cultural flexibility and supportive policies of government are major factors which have enhanced the participation of women in the economy. One cannot deny the contribution of women in the economy and their role in bringing prosperity to their families but it is very important to explore the actual economic or financial contribution of working women to their houses. This study has adopted a qualitative approach to discover the actual economic contribution of working women in their household economy.

Literature Review. Working women have an important role in generation of financial resources for their homes. They play integral part in managing the economic affairs of their households. A study conducted by Kaur and Punia (2008) concluded that majority of the women work in corporate sector to solve their economic problems and less number of women opt professional careers to have independent incomes. The study also proved that one of other reasons to start working is that women want to utilize their education. Myrdal and Klein (2006) explored the motivational forces behind the need of women to work, and economic need is a significant factor among them.

According to Lalithadevi (2006), women work to support their families and extra money is a great incentive for them to keep on working. In view of Srilekha (2005), the majority of population in developing countries has poor living style and low incomes. In this situation, extra money added by working women in household economy help their families to maintain their social status. While classifying motivational factors for women to work, Kalarani (2005) discovered that women take decision on the basis of 3 major factors: a) personal factors, b) social factors and c) monetary factors. The study shows that women work to improve their economic conditions and to supplement incomes of their husbands. Henning and Jardim (2005) ascertain that women step out of their home for work to support their families and to minimize the

gap between income and expenses. Females from lower social class work due to economic needs, and females from upper social class have other non-financial motives like a) utilizing education, b) time pass activity. Robertson (2000) explains that there is a clear difference in economic situation of single earner families and dual earner families. Dual earner families enjoy better living style and have good economic standing. Gorman (1999) states that women enter employment to maintain stable living standards and also to supplement the income of their husbands.

Although literature emphasize more on the economic contribution of women in household economy but the nature and portion of work-related expenses in female earnings is hardly investigated. Some of the studies explain that work-related expense varies with the income level of working women. Women from lower income group try to minimize this expense. On other hand, high income level working women have less financial obligations towards their families, so these women have high work-related expense.

There are few studies done to calculate the work-related expenses of working women. Perzeszty (1986) found that working women incur certain work-related expenditures which include personal care, clothing, meals and transportation. In his study about work-related expenses, Hanson et al. (1991) concluded that 46% of working women's salary remains after incurring all work related expenditures. This figure shows that major portion of female earnings is being spent on the work-related expenses. The study was conducted in 1991 and inflation rate is too high in 2012. It means that a portion of remaining salary after deducting the work-related expenses will be smaller.

The economic participation of women and their presence in the workforce in quantitative terms is important not only for lowering the disproportionate levels of poverty among women, but also as an important step towards raising household income and encouraging economic development in the country as a whole.

Sen (1999) makes a compelling claim that societies need to see women less as passive recipients of help but more as dynamic promoters of social transformation. This point of view suggests that education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development.

This study is an effort to explore actual economic contribution of working women in household economy after all work-related expenses. This study provides an actual insight of working women financial contribution in their homes.

Research Design. This study strictly follows qualitative approach as a research methodology. The data is collected by extensive interviews which consist of open-ended questions. Unit of analysis of this study is a working woman. This empirical analysis was performed on the households in which there were 2 earners. The respondents are asked questions about their salaries and work related expenses.

Analysis and Findings. This paper aims to fill in the gap in the literature by analyzing the net income contribution of working women to the total income of households. Net income has been defined as the difference between disposable income, childcare expenditures, and other expenditures directly incurred due to the work carried out outside home by working women. If it is worthwhile economically, this income should be higher than zero. We find that this is, in fact, the case. This study

also found that for the most part, the net income is economically significant. Furthermore, the results suggest that the higher the income and the education of the working women, the higher the probability of the net contribution to the total income of the household to be significant.

One of the respondents, who have done her master degree in Urdu literature, has her own beauty parlor inside her house. Her husband is a lecturer of English in a college in Islamabad. She can earn Rs. 30000 to 35000 per month from her work while the salary of her husband is Rs. 30000 per month. They have two school going daughters. She revealed that before her marriage she had a beauty parlor in her parent's house. They always encouraged her to work in order to achieve a good standard of life. When she married and came to her husband's house, the income of her husband was enough initially but with the time they realized that they should save some money for children.

She wanted to be independent financially and to help her husband to meet the expenses of the household. Therefore, she decided to open a beauty parlor for which her husband encouraged her, he always gives respect to her decisions. Her father-in-law did not want her to work and particularly open a beauty parlor but with the help of her husband he agreed and now he is happy with her decision.

A school teacher responded:

"I'm working to get higher standard of life. I spend a part of my income for the education of my children while the rest of it I save each month. Although the income of my husband was enough for our living expenses but I wanted to improve life status, so I decided to work. My mother who was also a teacher always encouraged me to work".

We found that she worked from morning till evening in order to perform her duties at the school as well as to maintain the house and take care of her children but she is satisfied with her life and work.

Working women are having the point of view compared with the non-working women; working women have a higher social status in Pakistani society because they are the helping hands and support the house economy and play some role in decision-making with their males. However, it can't be generalized as working women with problems due to their children or a negative behavior of people around them, or with much work-load are having an opposite viewpoint. However, in urban areas females have enough salary with appropriate working hours which make them satisfied with their jobs and they don't want to change their present jobs like teachers, doctors, nurses, lawyers etc.

This study shows that the chances of a woman to be a paid and productive member of the society increases with education and improves significantly the better educated the woman is. Education empowers women to make decisions about their own lives and to participate more fully in their development. This study shows that working women have a positive contribution to households economy and these women save enough money after their work related expenses through which they can help their families to enjoy a better standard of living.

Conclusion. This study highlights working women's contribution in household economy by conducting extensive qualitative interviews. It provides an insight of their contribution and supports their importance in prosperity of their families. This study shows that working women have a significant contribution in their household econo-

my. In current economic situation, it is very difficult to maintain a good standard of living for single earner families. This study concludes that there is more prosperity in those households where both male and female are earning. There is also a need to change societal attitude towards working women. Society has to understand the role of working women not only in household economy but in overall economy of a country. This study proves that working women save a significant portion of their salaries after spending their work related expenses which is further spent on their families.

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