Rural Women's Contribution in Family Budget: A Case Study of District Layyah

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Abstract
The study aims at investigating that what factors affect contribution of women in family budget taking Layyah District as focus area. The authors have estimated coefficients using ordinary least square method. The findings suggest age of the woman as nonlinear function. It is examined that outside work permission, women's monthly wage rate, education of women, burden of poverty are directly influencing the contribution of rural women in their family budget. Family size, number of children, total monthly income of the women and women's monthly expenditure has inverse relationship with the contribution of woman. It is suggested that wage rate should be increased, financial incentives, credit facilities and scholarships should be provided to women of rural areas.
Keywords: Family Setup, Work permission, Dependency, Poverty, Layyah district, Children, Education level.

1. Introduction

Most of the rural areas in Pakistan are economically depressed in which rural women earn substantially less than rural men. In Pakistan, female labour force participation is very low. Women's fragile social status is a real obstacle to her pivot role in human and economic development. So there is a need to give the equal access to women regarding education, skills, and improvement of professional aptitudes. The incidence of poverty among women is higher than men. Women are largely neglected in the social, economic, political and legal spheres. Women's access to money-earning activities is an important means to improve their position (Polachek and Robst, 1997). Children's well being, particularly of daughters is positively affected by the mother's access to income-generating opportunities (Thomas, 1990; Haddad and Haddinot, 1995).

How much women are contributing in their household's incomes. Informal sector employment is generally a larger source of employment for women than for men in the developing countries. Most informal workers are deprived of secure work, workers' benefits and social protection. The factors such as educational, technical and vocational employment opportunities availed by women; wage rate and availability of credit towards working women greatly affect the contribution of women in economic activity. Socio-economic background of working women is the main determinant of female labour force participation at household level. Husband's employment status also affects their contribution.

Women's productive work and level of development are positively related. The participation of women has critical importance in determining the rates of savings, investment and production. Empirical evidences suggest that women are the most disadvantaged creature in society. The provision of sufficient opportunities to female workers is associated to improve their productivity and wellbeing of their children.

The issue of woman's recognition as a productive member is the issue of recent times and concern to Government. The development of a rural area in developing countries is remained considerable interest of many scholars. Many of the studies however have focused on the urban informal sector. Only few studies have focused on the role of women in the contribution of household budget in rural areas. The aim of this work is to investigate rural women's contribution in economic activities and how they contribute to the household economy based on primary data collected through field survey of district Layyah.

The rest of the paper is organized as follows; Section II describes the review of literature. Section III discusses the data and methodological issues. Results are produced in section IV, while conclusions and policy recommendations are given in section V.

2. Literature Review

The studies related to women's contribution in family budget have been organized at various times in the past at primary level. Few of them are nationally discussed and few are internationally conducted. We have summarized few of them in this section.

Bell (1974) estimated the contribution of working women in family income. The study found that median income of the families who held some employment had income 23 percent higher than in families with non-working wives. Employed women contributed only 16 percent of total family. The study concluded that professional and managerial workers contributed more than the service sector workers.

Cancian et al. (1991) focused on changes in the level and distribution of earnings of men and women and their impacts on the distribution of family income among married couples, and among all households. The study concluded that without wives' earnings, 9.2 percent of families were below the poverty line, and 26.4 percent were having income between one and two times of the poverty line.

Nasreen et al. (1994) analyzed the role of rural women in decision making in various family affairs. The study concluded that education, caste, income, family type (nuclear or joint) and age of the respondents had no significant association with the decision making process in family affairs. A large majority of the respondents agreed that they were satisfied with their position as housewives.

Azid, et al. (2001) estimated the degree of female participation in cottage industry of Pakistan by collecting the primary set of data. The study analyzed the economic behavior of female workers involved in the business of embroidery in Multan. The study concluded that female members were engaged in economic activity in informal labor market due to poverty. It is also found that number of children less than 5 years of age, distance from market and Purdah played a negative role in the participation of female in work.

Cameron et al. (2001) estimated the determinants of married women in five countries, Philpines, Korea, Sirilanka, and Thialand. In Korea, only 3 percent of women were likely to participate in economic activities. But the earned income of women as percentage of men was high in Korea. But in Philippines, women were 25 percent more likely to participate in economic activities. The study indicated that although in Korea, women got high wage rate, yet they participated less in economic activities.

Coady et al. (2001) analyzed the effects of Community program on participation of women in China by using the Probit regression model. The results indicated that program increased total household income by 27 percent in treatment villages and the probability of participation increased by 25 percent. The probability to join the labor market and education had positive relationship.

Naqvi and Shahnaz (2002) examined the effects of various demographic, socioeconomic and human capital related factors on women participation in economic activities. The results indicated that women who were older, better educated, head of the household, or come from smaller, better off urban families were more empowered to take employment decisions on their own. The study concluded that women living in nuclear families and in rural areas were less likely to participate in the economic activities.

Sultana and Kamal (2002) estimated the impact of Open and Distance Learning program to empower rural women in Bangladesh. The study concluded that the attitude, skill and knowledge level of the rural poor women, ability to prepare budget, ability to plan, ability to collect business-related information, ability to open network, ability to assess right and wrong of the rural women were enhanced after the training and they were able to contribute more in their family budget.

Khan and Khan (2008) estimated how much women were struggling for family survival in urban informal sector. It was found that women as head of household, women's education, and ownership of assets by woman, family size, household poverty, women's marital status (married women), women living in nuclear families and loan availed by the household had positive effect on contribution of women in their household budget. The study concluded that due to increase in the age of the woman, first of all the contribution increases and then decreases. However, number of adult males in the household had decreased the volume of contribution of woman. The husband's employment status would be a critical variable for a woman's contribution in household budget.

Khan and Khan (2007) highlighted the characteristics of informally employed women and their contribution in household budget. The results showed that woman's education, women as head of household, ownership of assets by women had positive effect on their contribution. The study concluded that in the informal employment, married women contributed more towards family budget. The age of the woman had a non – linear effect on their contribution.

Khan and Khan (2009) highlighted the factors that influence the decision of married women to participate in labor force activities. The study concluded that women's age, household poverty, family size, women as head of the household, women's education,   number of girls (5-15 years), number of daughters over 15 years of age, husband's unemployment and rural locality had a significant positive affect on labor force participation of married women. Ownership of assets by the household, household's per capita income, nuclear family status of household, number of infants, number of sons over 15 years of age, and husband's education negatively affected

labor force participation of married women. Poverty was found to be the major determinant of the labor force participation of married women.

Harkness (2010) analyzed the contribution of women's employment and earnings to household income inequality. The study concluded that for all countries, raising female Employment and earning, and reducing employment inequality between women would had a substantial impact on reducing household income inequality. The female earnings were an important factor in reducing household income inequality in all countries.

3. Data, Methodology and Selection of Variables

3.1. Profile of the Study Area and collection of data

For the analysis, the study choses and collected the data from district Layyah. Layyah was founded in 1550 A.D by Kamal Khan Mirani Baloch. There are three Tehsils of Layyah namely: Layyah, Choubara and Karor Lal Esan. The famous towns of district Layyah are Fateh Pur, Chock Azam and Kot Sultan. The area of district Layyah is 6291 km². Sariaki is the local language of district Layyah, while Urdu and English are just the medium of education. Major crops of Layyah are wheat, gram, cotton, and sugarcane. The women in the villages are highly involved in cultivation, harvesting, sowing of seeds, cotton picking, and rearing of animals. Agriculture sector is the main source of their livelihood. The women in these areas are hardworking but they are given low wages. Even children in these areas are doing different tasks of child labor. Five villages of Layyah are randomly selected namely Khokhar Abad, Kot Sultan, Sirai, Jaman Shah, and Ladhiana. These five villages of district Layyah are situated at North, East, West, South and center of the city.

3.2. Model Specification

Different researchers have used different models to estimate the contribution of women in their family budget. For example, Khan and Khan (2007), and Khan and Khan (2008) have used the OLS technique to see the effect of various factors on the women's contribution to their family budget. We have also used the OLS model to determine the contribution of rural women in their family budget. The general multiple regression model is given below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \ldots + \beta_k X_k + u_i$$

In the above regression model, X_1, X_2, ….., X_n represent explanatory variables, β_1, β_2, ……, β_k are partial regression coefficients and u_i shows error term of regression model. The present study is based upon three models which are given below. The first model explains how the contribution of rural woman is affected by the core variables such as: age of the woman, family size, number of children, poverty status etc.

$$WCB = f \begin{bmatrix} AGEW, AGSQ, FSIZ, NCHI.MARD, FST, OWRP, FTMI, \\ WMEX, WMWA, REDU, DRAT, POVS, HDMI, WHOH \end{bmatrix} \ldots\ldots\ldots(1)$$

In our second model, some new important variables such as work experience of the women, education of the women, number of earners in the family, children between different age groups etc. are included.

$$WCB = f \begin{bmatrix} WEXP, EDUW, EXSQ, NEAR, WMWA, WMEX, HWHO, DRAT, POVS, \\ REDU, CHAA, CHAB, CHAC, FST, OWRP, FTMI, WORH, WHOH \end{bmatrix} \ldots\ldots\ldots(2)$$

Our third model explains how various education levels of females affects women's contribution in family budget. The functional form of the model is:

$$WCB = f \begin{bmatrix} FSIZ, MARD, NCHI, FST, NEAR, POVS, OWRP, REDU, WMWA, \\ WMEX, FTMIPEDU, SEDU, BEDU, HED, WRKS, WSPN, WHOH \end{bmatrix} \ldots\ldots\ldots(3)$$

3.3. Description of the Variables

The description of the variables is as follow in table 1.

Table 1. Variable Definition

Variables	Definitions
Dependent variable	
WCB (woman's contribution to family budget)	Ratio of woman's income to total family income
Independent variables	
AGEW (woman's age)	Age in completed years
AGSQ (woman's age square)	Square of woman's age
FSIZ (family size)	Number of family members
NCHI (number of children)	Total number of children
MARD (marital status)	'1' If she is married ,0 otherwise
FST (family set up)	'1' If nuclear , '0' otherwise
OWRP (outside work permission)	'1' If she is permitted to work outside, '0' otherwise
FTMI (family's total monthly income)	Family's total monthly income in rupees
WMEX (woman's monthly expenditures)	Amount of money which she spends on herself
WMWA (woman's monthly wage)	Woman's monthly wage in rupees
REDU (restrictions to achieve education)	'1' If there is restriction to achieve education, '0'otherwise
DRAT (Dependency ratio)	Ratio of number of dependents in the family to total members of the family
POVS (poverty status)	'1' if the respondent is living below the poverty line, '0'otherwise, where poverty line is Rs. 1276/-
HDMI (Head's monthly income)	Monthly income of head of household in rupees
WHOH (woman as head of household)	'1' If head of household is woman, '0'otherwise
WEXP (work experience)	Woman's work experience (in years)
EXSQ (experience square)	Square of woman's work experience)
NEAR (number of earners)	Total numbers of earners in the family
EDUW (woman's education)	Woman's education in completed years
HWHO (husband's working hours)	Working hours of husband
CHAA (category A for child age)	'1' If female has child between the age of zero and three years, '0' otherwise
CHAB (category B for child age)	'1' If female has child between the age of four to seven years, '0' otherwise
CHAC (category C for child age)	'1' If female has child between the age of seven to eleven years, '0' otherwise
WORH (working hours)	Woman's working hours
PEDU (primary education)	'1' If Woman has education between 0 and 5 years, '0' otherwise.
SEDU (secondary education)	'1' If Woman has education between 5 and 12 years '0' otherwise.
BEDU (Bachelor Education)	'1' If Woman has education between 12 to 14 years '0' otherwise
HED (Higher education)	'1' If Woman has education between 14 years and up to M.Phil, '0' otherwise.
WRKS (work satisfaction)	'1' If she is satisfied from her work, '0' otherwise
WSPN (woman's spending on herself)	'1'If she can spend most part of her income on herself , '0' otherwise

4. Results and Discussion

Table 2 explains the results of the OLS model 1 of rural women contribution in family budget. The results show the estimated coefficients and their standard errors. The two tailed t – statistics is applied having 1%, 5 %, and 10 % level of significance. The intercept shows the average effect of the all omitted variables which affect the dependent variable.   Age of the woman has a positive relationship with the contribution of women in family budget, while the coefficient of AGSQ (age square) is negative and both are statistically significant. Increase in age increases the family size, awareness and experience. Older women have also more and relaxed social contacts as compared to younger women. Our results are consistent with Naqvi and Shahnaz (2002), Khan and Khan (2007), Khan and Khan (2008), and Khan and Khan (2009).

The variable family size has negative relationship with the contribution of woman in family budget as larger family size increases the labor supply. So due to surplus labor supply, financial matters of the family are easily solved and there is less need for the woman to contribute in family budget. In our analysis, family size has not significant relationship with the contribution of women in economic activities.

The coefficient of number of children is negative and insignificant. The effect of the number of the children on the contribution of women depends upon the age of the children and also on the activities of the children. For infants, the explanation may be that women are involved in child caring activities so that their contribution is remained low because the birth of child reduces time for economic activities. The insignificant results show that number of children is not very important to determine the contribution of woman in family budget because the area where we have collected data is purely rural. And the husbands in rural areas don't care that woman is overburdened or relaxed. Due to poverty, women in rural areas are highly involved both in child caring and economic activities. But for rich families, the opposite is true.

Another variable is marital status (MARD) which affects the contribution of women negatively and statistically insignificant. Our results are consistent with the findings of Naqvi and Shahnaz (2002). Due to increasing responsibilities of married women, they are less likely to contribute in economic activities.

Another variable which affects the contribution of women in their family budget is family set up. Women belonging to nuclear families contribute more as the coefficient of FST is positive and insignificant. The reason is interpreted in this sense that women living in joint family system face different constraints imposed by her in –laws because usually in this type of family, mother – in – law has the authority in decision making regarding income, employment and expenditures. So women's decision to participate in economic activities is strongly affected by their co- residents. Earning members in the family are also more in combined family system, so women normally contribute less.

With regards to Outside Work Permission which affects the contribution of women, women that are permitted to work outside the home contribute more as compared to women who have no permission to go outside the home for work. The significant results show that permission to women to work outside is the main factor which increases the contribution of women in family budget because now they can easily go to cities for work and earn high wages. If women have permission to work outside the home, they can earn 0.051 more rupees on the average.

The coefficients of FTMI and WMEX are negative and insignificant. It means that due to increase in family's total monthly income, contribution of women in family budget decreases because families having more income need less contribution of women in economic activities. Rich families don't force women to participate in economic activities. But the coefficient of women's monthly expenditures doesn't make sense. Theoretically, women having more expenditure should contribute more. Our results are inconsistent with the theory. Our results show that women having more monthly expenditures contribute less. This depends upon family structure. As woman belonging to rich families spend more income on herself because she has good standard of living and at the same time she has no need to participate in economic activities because the jobs in rural areas are of low standard and husband's income is enough for survival of the family.   On the other hand, the women belonging to poor families have less income to spend on their selves; they usually contribute more in income earning activities for the survival of their family.

Woman's monthly wage has a positive effect on the contribution of woman. The coefficient of WMWA is positive and highly significant. This is the fact that woman earning more monthly wage rate are able to contribute more in family budget. This is the very important variable which affects the contribution of women in family budget. The coefficient shows that if the woman's monthly wage increases by one rupee, the contribution of woman in family budget increases by 1.73 rupees, holding the effect of other variables constant.

Restrictions to achieve education are the main cause of low earning and similarly of women's less contribution. Naqvi and Shahnaz (2002) estimated that more educated women are more likely to participate in labor market. The coefficient of REDU shows that if the restrictions to achieve education is imposed by 1 unit then on the average holding the effect of other variable constant, the contribution of women decreases by .034118 rupees. The highly significant result shows that this variable is very important to determine the contribution of women in family budget because uneducated women have low productivity and they earn low

wages. Mostly in the areas, where we have collected data, women are involved in agriculture sector, in rearing of animals, and in making cot sewing material. These types of activities give very low earnings. Empirical evidences suggest that education increases the productivity, skills, and job opportunities for workers. For example, Naqvi and Shahnaz (2002) supported this view. The variable DRAT which is the ratio of number of dependents to total family members is positive and insignificant. It means that if the dependency ratio increases by 1 unit, on the average contribution of women to family budget increase by .0601 rupees.

Household's poverty status is the most important variable that affects the distribution of women's time to labor market and nonmarket work. In our analysis, we have used the household's poverty status as the binary variable. For this purpose, we have used the national poverty line. The families living below the national poverty line are considered poor and the women belonging to these families contribute more in their family budget. The positive results show that burden of poverty forces women to participate in economic activities and generate income for their family. Our results are matched with Azid et al. (2001), Khan and Khan (2008), Khan and Khan (2009).

Table 2. Ordinary least square estimates

VARIABLES	MODEL 1	MODEL 2	MODEL 3
AGEW	0.008***	----	----
AGSQ	-0.000083***	----	----
FSIZ	-0.004	-0.001	-0.002
NCHI	-0.004	----	-0.0007
MARD	0.049	----	-0.023
FST	0.017	0.006	0.013
OWRP	0.051*	0.058*	0.056*
FTMI	-0.00000049	-0.00000085	-0.000001**
WMEX	-0.000008	-0.00001***	-0.00001
WMWA	0.0000017*	0.00001*	0.000016*
REDU	-0.034***	-0.041**	-0.033
DRAT	0.060	0.039	----
POVS	0.074*	0.075*	0.086*
HDMI	-0.0000016	----	----
WHOH	0.059	0.062	----
WEXP	----	0.006***	----
EXSQ	----	-0.0001	----
NEAR	----	-0.003	0.0002
EDUW	----	0.005**	----
HWHO	----	0.0002	----
CHAA	----	-0.031	----
CHAB	----	0.009	----
CHAC	----	-0.025	----
WORH	----	0.0007	----
PEDU	----	----	0.01
SEDU	----	----	0.006
BEDU	----	----	0.051
HED	----	----	-0.001
WRKS	----	----	0.006
WSPN	----	----	0.007
CONSTANT	-0.017	0.052	0.108*
R Square	0.41	0.46	0.44

Note: * shows significant at 1 percent, ** shows significant at 5 percent and *** denotes significant at 10 percent level.

Another variable included in our analysis is monthly income of the head of the household. The coefficient of HDMI is positive which shows that as the head's monthly income increases by 1 rupee the contribution of women in family budget decreases by 1.76 rupees, holding the effect of other variables constant. The explanation may be that as the head of household satisfies most of the needs of the family so there is no need for the women to contribute in family budget. Women as head of household contribute more in their family budget because the whole responsibility of the family is on the women. The female-head decisions are different from male-head decisions because the female headed households are more vulnerable to poverty than male headed household. As

a result there is more need for women to contribute in their family budget. The positive coefficient of WHOH shows that women as head of household contribute more in their family budget as compared to women where the head of household is male. Our positive results are consistent with Khan and Khan (2007); Khan and Khan (2008).

The coefficient of woman's experience (WEXP) is positive and significant but the coefficient of experience square (EXSQ) is negative and insignificant. The positive coefficient of working experience of women shows that if the woman's experience increases by 1 year, on the average the contribution of woman increases by .006172 rupees, holding the effect of other variables constant. Experience increases women's productivity and skill. Due to specialization in their work, they become expert by doing the same job again and again, and they give more output and achieve high wage rate and are able to contribute more in family income. The significant results show that woman's experience is the most important variable which affects the contribution of women in family budget because experienced women are better trained and they work more efficiently as compared to inexperienced women. Whereas, the coefficient of EXSQ gives the explanation that as the women becomes older, she becomes physically weak although she has better experience.

We have included the variable, the education of woman in our model, her completed years of education. As education is the one of the major individual characteristics of the women. We have found a positive and significant relationship between the number of years of woman's education and her contribution in family budget. The variable EDUW is significant. This shows that as the education of rural woman increases by 1 year, contribution of rural woman in family budget increases by 0.005271 rupees. Our results show that education increases the productivity by increasing the skill through training and they contribute more in their family budget. Another explanation may be that education increases women's efficiency in household tasks and reduces the time in home production and increases the time in market activities. So our results justify the theory and are consistent with the findings of Naqvi and Shahnaz (2002), Khan and Khan (2008), Khan and Khan (2009).

The variable NEAR (number of earners in the family) has negative coefficient and is insignificant. As the earning members in the family are more, family is well off and there is less probability for women to involve and participate in economic activities. We have found a negative and significant relationship between the woman's monthly expenditures and her contribution in family budget. The woman belonging to richer families and living in rural areas spend more income on herself but contribute less in economic activities because the job in rural areas are of low standard and rich families don't permit woman to work in these activities. So woman with more monthly expenditure contributes less in economic activities.

We have found a positive relationship between women's contribution in family budget and the husband's working hours. The reason may be that as the working hours of husband increase, he spends less time at home and more time in work outside the home, so woman feels herself free to participate in income earning activities. The number of children between the various age groups also differently affects the contribution of rural women in their family budget. The coefficient of CHAA (presence of children between the age group of 0 to 3 years) and CHAC (presence of children between the age group of 7 to 11 years) are negative and insignificant. The negative relationship supports the fact that children under the age of 3 years need care of their mothers, while the children between the ages of 7 to 11 years are involved in different tasks of child labor, so woman contributes less in rural areas of Pakistan.

Child category CHAB (presence of children within the age group of 4 to 7 years) have shown positive and insignificant relationship with the contribution of women in family budget. The reason may be that children within this age group are school going and they do not need care of their mothers, so women have time to contribute in income generating activities. The positive sign of the coefficient of WORH shows that as the working hours of woman increase by 1 hour, the contribution of woman decreases by .000725 rupees holding the effect of other variables constant. The insignificant results show that this variable is not very important for women's employment decision because in rural area under study, most of the women are working long hours, but achieving low wages, so they contribute less in income generating activities.

We have included four categories of women's education level. The coefficient of PEDU (education up to primary level), SEDU (education up to secondary level), and BEDU (education up to graduation level), are positive and insignificant, while the coefficient of higher level of education (HED) is negative and insignificant. Our positive results are supported by Azid et al. (2001). Education enhances the productivity and skills of the people. The coefficient of (SEDU) is positive and not significant. This shows the fact that women having education above primary and up to secondary level contribute more in their family budget. Our results are supported by Azid et al. (2001). The negative coefficient of HED shows that contribution of rural women in their family budget decreases. The explanation may be that jobs in the rural areas are of low standard and higher level of education of women shows that they come from the families who want that their women at least get better job otherwise no job. These women increase their productivity in making of fashionable clothes for them and spend most of their time in their makeup rather than in economic activity.

As regards, the coefficient of WRKS is positive and not significant. The coefficient shows that if the work satisfaction increases, the contribution of rural women in family budget increase by .007698 rupee holding the effect of other variables constant. During our survey, we have observed that women were participating in economic activities because they were forced to work though they were not looking satisfied from their work. Some women were forced by their in- laws and husband to work to share the burden of the family.

The coefficient of women's spending on her (WSPN) is positive and insignificant. We have used the binary variable showing that whether the women can spend most of her income on herself or not. During the survey, we have observed that some women want to spend income on their personal needs but they are forced not to spend major part of their income on their own requirements due to family burden or because their husband don't allow them to spend their income according to their own desire. Mostly, in rural area, men control whole income of the women and don't give them money to spend on them freely.

5. Conclusion and policy implications

The objective of study is to examine the factors enforcing women to participate in family budget. Based on the field survey and primary data collected from Layyah District, the main findings of the study suggest that age of the woman has shown a nonlinear effect on the contribution of women in her family budget. We have found that outside work permission, women's monthly wage rate, education of women, burden of poverty are positively influencing the contribution of rural women in their family budget. Family size, number of children, total monthly income of the women and women's monthly expenditure has negative effect on the contribution of woman. Poorer the household, greater will be the contribution of women in household budget. The permission to woman to work outside the home greatly affects the contribution of women in her family budget. The important variables in our analysis are education of the women, age of the women, poverty status, outside work permission, women' monthly wage rate, total monthly income of the family, women's monthly expenditures, restrictions to achieve education, and work experience of the woman. Authors suggest some policy implications that are based on the study as follows.

Poverty is the main problem in rural areas. Low contribution of women in rural areas is due to low wage rate. To increase the wage rate of women proper; technical training, marketing facilities and minimum wage law implementation should be made practical to women. Education, the most important factor, as results show, financial incentives may be provided to make adult education schools more relevant to the needs of women workers. Credit facilities should be given to women because women have limited access to financial institution which provides credit facilities. The wage gap between man and women is another cause of low contribution of rural women. This gap should be eliminated by government. Government should implement economic policy that would promote employment among working women. Cost of girl's education should be reduced. Women economic independence in the society and their participation in economic life should be promoted. Information about family planning should be provided to rural women because the burden of more infants also decreases her contribution

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