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An Investigation of the Contribution of Women to the Socio-Economic Development: A Case Study of District Peshawar

Abstract   The present study investigates women's contribution to the socio-economic development of a country via their shares in the family's total income. District Peshawar was selected as a research area A well-defined questionnaire was randomly distributed among women respondents both working women and housewives (sample size 450 = 300 urban and 150 rural). Two models, working women share in the income of household and wife's share in household income were estimated. Based on the findings of research it is deducted that Model 2 for working women's share in family's total is preferred to second Model 2 for housewives shares in family's total income although both models showed a positive and significant effect in most of the urban and rural areas of the Peshawar. It is suggested that the rate of economic participation of these women can be substantially raised through the introduction of appropriate measures if these are carried out with true letter and spirit.

Key Words: Socio-Economic Development, Working Women, House Wives

Introduction

Socio-economic development is a process of change in the social and economic conditions of a society. These changes shape and are shaped by individual perception and beliefs, cultural patterns, economic organization, method of production, distribution, social, political arrangements and even an international economy. The pace and pattern of socio-economic development in any country are crucially dependent upon many factors, but the most important is the human resource or human capital (Sehria, 1996).

Human resource is comprised of both men and women. If the contribution of the human resource to the socio-economic development is higher other things being equal, the higher will be the tempo of the development. So, it is necessary to know the size, quality, its quantity, the level of development of production activity and the most important to know participation and contribution of the two key elements (men and women) of the human resource.

Women in developing countries like Pakistan live in a society that is highly stratified into religion, cultural, cast and class variation, all of which have an impact on their lives (Neelam Farid-2006). Women participate besides attending their household activities as a housewife in the fields such as public or private jobs, business on other social work both in rural and urban places. But, unfortunately, their participation and contribution are not only underestimating as a compound to men but also hurdled by many factors. The women of Pakistan generally and Khyber Pakhtunkhwa especially face issues like honour killing, Swara and throwing acids, burning and now a day's terrorism. Many women's in Khyber Pakhtunkhwa are killed by terrorist attacks while going to their offices, workplaces, school, colleges, hospital etc. Even the banned Tahreek-e-Taliban Pakistan warned women of Hangu Town in the restive Khyber Pakhtunkhwa Province that they will be kidnapped and killed if they vote in the election May 11, 2013 (Election 2013 in Hangu by Ibrahim Shinwari, The Daily Dawn News, April 30, 2013). Mala Yousafzai, a young girl of 14 years, living in the district of Swat was shot in her head by Taliban activist while coming back to her home in a school van on 9th Set, 2012. She was a brave supporter of girl's education and has been awarded different awards, especially Noble Prize for standing up for girls' education. (Malala Yousafzai, Ever Noble literate by Sabir Shah, The News

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International, October 11 2014, Pakistan). Same is the case with the principal of Army Public School (APS) Peshawar, Lt. Col Tahira Qazi was shot by a terrorist while helping her school children in escaping from terrorists who attacked the school on December 16, 2014. (Peshawar bled by Amin Ahmad, The Dawn News, International, December 17, 2014, Pakistan).

According to the 1998 Census, the total population of Khyber Pakhtunkhwa was 17.744 million out of which 8.655 million were females. While the total population of Peshawar district was 2.019 million out of which 0.958 million were females. (Population Census Organization, Bureau of Statistics, Government of Pakistan).

Literature Review

Seemin and Faiz (1978) conducted research addressing different activities performed by the rural women (e.g. their daily routine of work, their age, their access to education, age at marriage time and also their attitude towards family planning). They found that there were some environmental and attitudinal variables that affect the performance of rural women in the economy.

Nazeer M. M and Jalel, Z. (1982) conducted a study in different parts of the Malakand Division. They found the negligible performance of women of that district. These household women were found performing their household work as gainfully as doing other employed workers. These unaccounted activities were to do their household works, work on the farm side, and to collect wood for domestic cooking, making handicrafts and embroidery.

Moughtin (1988) studied the income-generating activities of household women in the village of West Nuboriya. In his study, he found that rural women contribute a substantial amount to total household income by performing various activities at their homes and outside. It was found through the study that the routine work of a woman at her home like kitchen gardening, poultry keeping and embroider etc. had contributed a lot to the family's total income.

Adeel (1993) highlighted the importance of the role of women in the agriculture sector and in their household life like helping their men at farms providing support at the time of sowing and harvesting, watering the land, bringing fodder to their cattle, their eating habits, type of food intake, number of family members, their total time of work in a day and many others along with the connected problems which they are facing.

Sheikh (1993) performed an experiment using national data to know the effect of education on women's position in Pakistan. It was found that one of the major hurdles in the improvement of women's position in the labor market is gender inequality in education.

Badran (1993) presented his survey report on women`s status and its role in rural Egypt. He found that majority of the rural women in the country were facing similar socioeconomic problems such as less approach to education and medical facilities. Furthermore, he found that many rural women even did not know their basic rights.

Huma (1994) designed an experiment to find out the gender as a variable in the organizational approach to rural development. She selected the Agha Khan Rural Support Programme (AKRSP). In the study, it got the general perception that the projects of AKRSP are helpful and beneficial to everyone, especially women. Furthermore, in her report, she stated that in general projects besides women, other family members (Men) were also invited along with the project members. In this way, it was easier to find out the gap and barriers between men and women at the job place.

Islam. et al.; (1996) conducted research which was supported by Bangladesh Rural Advanced Committee in Sahib Pur, Thana of Narsigdi district. In June 1994, the data was collected by the interview taken from 107 female members, registered in the female village organizations in seven different villages. They examined and analyzed the income-generating activities in agricultural and the participation of women in these activities like poultry, fish farming, and livestock and vegetable production.

Sehria (1996) examined the attitude and behaviourof Pushtoons (Pakhtoons) towards their women education. She found that the majority of her respondents belonged to the lower Socioeconomic class, the majority of these were illiterate and forced to practice their old, forefather's traditions and customs. She found in her research study that the majority of people are not realizing

the importance of women's education and strictly bound to follow their own Pakhtoon's law in their culture.

Nelam, (2006) demonstrated a positive correlation between women's life and education. She selected the Nowshera district as a research area in the Khyber Pakhtunkhwa Province. It was found in the study that as the level of education is increasing among female, less will be the tendency of inter-family dependency amongst their family members. Furthermore, it was reported that achieving jobs in their research area was made possible by the women's education which affected their socio-economic status in society.

Research Objectives

In this study, an attempt is made to study the socio-economic characteristics of women in the sample area, their occupation, income and contribution in family's total income. The factors that affect the contribution of women and housewives in the total income of the household.

The hypothesis of the Study

a) Women (working women and housewives) make a significant contribution to the National Economy
b) The participation and contribution of women (working women and housewives) have a positive impact on the socio-economic development of a country.

Methodology

For the data collection questionnaire was used for female respondents and also interviewed the working women and housewives both in rural and urban areas. Besides these primary data, secondary data were also collected from Journals, different organizations and institutions where women are working, published reports and theses, different websites and newspapers.

Research Instruments

Research instruments consisted of sample selection and analytical techniques.

Sample Selection

The sample size of the current research comprised of 450, out of which 300 urban and 150 rural households was selected. Questionnaires were distributed among women of age between 20-60 years.

Analytical Techniques

Two models were used, one for working women and others for Housewives in both urban and rural areas. Multiple regression test by using SPSS statistical package was applied, and results were represented in tables.

Model 1 for Working Women

Model 1 analyzes the (WWSY) Working Women's Share in Family's Total Income in Urban and Rural areas of the research.

$$WWSY = \beta_0 + \beta_1 Edu + \beta_2 W_{exp} + \beta_3 Occ + \beta_4 NEM + \beta_5 EduHH + \beta_6 THW + U_1$$

Where
WWSY = Working women's share in the family's total income. It is determined by the ratio of working women's income to the total family's income.
Edu = Education status of respondents
Wexp = Working experience of the Women
Occ = Occupation (Nature of Profession) of the women.
NEM = No. of earning family members

Edu. HHH = Education status of the Head of the Household (HHH). THW = Total hours of work in a day $\beta\_(0)$ = Constant or Y-intercept

$\beta\_(1)$, $\beta\_(2)$, $\beta\_(3)$, $\beta\_(4)$, $\beta\_(5)$, β_6=Slopes or parameters with respect to the corresponding variables U_1= Error term.

Model 2 for House Wives

Model 2 analyzes the (HWSY), House Wive's share in the family's total income in the Urban and Rural areas.

$HWSY = \gamma_0 + \gamma_1 \, Age + \gamma_2 \, Edu + \gamma_3 \, NFM + \gamma_4 \, FO + \gamma_5 \, THW + U_2$

Where

HWSY=Housewives share in family's total income. It is determined by the ratio of housewives to the family's total income

Age = Age of the respondents in years

Edu = Education status of the respondents

NFM = No. of family members

FO = Family Organization (Structure) THW = Total hours of work in a day $\gamma\_(0)$= Constant of Y-intercept

$\gamma\_(1)$, $\gamma\_(2)$, $\gamma\_(3)$, $\gamma\_(4)$, $\gamma\_(5)$= Slopes or parameters with respect to the corresponding variables

U_2= Error term

Results

The Model 1: is Estimated for Both Urban and Rural Areas using Primary Data and the Results are Given Below;

Table 1. Results of the Factors Affecting the (WWSY) Working Women's Share in Family's Total Income in the Urban and Rural Areas

Variables	Gulbahar	University Town	Hayatabad	Combined Urban
Constant	0.190	0.300	0.165	0.187
Edu	0.030 (3.710)	0.023 (2.488) **	0.021 (2.840) ***	0.021 (4.783) ***
Wexp	0.044 (5.151)	0.033 (2.863) ***	0.035 (4.113) ***	0.048 (9.077) ***
Occ	0.016 (1.636)	0.025 (2.310) **	0.032 (3 953) ***	0.026 (4.716) ***
NEM	-0.048 (-2.388)	-0.021 (-1.089)	-0.069 (-3.863)	-0.055 (.6.944) ***
EduHHH	-0.030 (-3.079)	-0.034 (-4.128) ***	0.025 (3.971) ***	-0.001 (-0.240)
THW	0.057 (3.590)	0.035 (2.334) **	0.031 (3.581) ***	0.041 (5.925) ***
R^2	0.762	0.845	0.871	0.800
Adj R^2	0.747	0.833	0.861	0.795
F	49.104	66.496	86.473	170.487
D.W	1.904	1.755	1.836	1,777

Variables				
	Kacha Garahie	Palosai	Achinie	Combined Rural
Constant	0.091	0.240	-0.061	0.059
Edu	0.024	0.033	0.022	0.026
	(2.650) **	(3.635) ***	(2.202) **	(4.525) ***
Wexp	0.049	0.034	0.022	0.047
	(4.148) ***	(2.167) **	(1.463)	(6.118) ***
Occ	0.029	0.043	0.039	0.030
	(3.057) ***	(3.413) ***	(3.294) ***	(4.732) ***
NEM	-0.036	-0.062	0.009	-0.024

Variables			
	Kacha Garahie	Palosai	Achinie	Combined Rural
EduHHH	(-2.090) **	(-3.372) ***	(0.401)	(-2.026) **
	0.022	0.021	0.041	0.027
THW	(2.824) ***	(2.032) *	(3.695) ***	(4.584) ***
	0.044	-0.025	0.034	0.021
	(2.352) **	(-1.050)	(1.383)	(1.572)
$R2$	0.946	0.950	0.895	0.912
Adj R^2	0.935	0.937	0.874	0.906
F	85.334	72.403	42.649	165.245
D.W	1.961	1.830	1.752	1.823

* Significant at 0.10 levels of significance
**Significant at 0.05 level of significance ***Significant at 0.01 level of significance Figures in parentheses are estimated t-values.
Source: Author's own calculation using SPSS version 19

Table 1 shows that Education (Edu) is positively significant with the (WWSY) working women's share in family's total income in the selected urban and rural areas. The coefficient of the education level of working women is (0.030), (0.023) and (0.021) in Gulbahar, University Town and Hayatabad respectively in urban areas and (0.024), (0.033) and (0.022) in Kacha Garahie, Palosai and Achinie respectively in rural areas. The second factor Work Experience (Wexp) also have a significant and positive relationship with the (WWSY) working women's share in income in the three selected urban areas. The coefficient of work experience (Wexp) is in Gulbahar is (0.044), in University Town is (0.033), and in Hayatabad is (0.035). But the situation is different in the three rural areas. It is highly significant in Kacha Garahie (0.049) at 0.01 level of significance, in case of Palosai (0.034), it is significant at 0.05 level of significance, and in Achinie (0.022) it is insignificant. The third-factor Occupation (Occ) like the previous two factors (i.e., education and work experience having a positive relationship with the (WWSY) working women's share). The coefficient of occupation (Occ) in Gulbahar, University Town and Hayatabad is (0.016), (0.025) and (0.032) respectively. While in three rural areas, the coefficient of occupation in Kacha Garahie, Palosai and Achinie are (0.029), (0.043) and (0.039) respectively. The fourth factor (NEM) number of earning members in a family, unlike previous factors having a negative relation with the (WWSY) in urban areas as well as in rural areas. (NEM) is insignificant in University Town but significant at 0.05 level in Gulbahar and at 0.01 level in Hayatabad. The coefficient of (NEM) in Gulbahar is (-0.048), in University Town is (-0.021) and in Hayatabad is (-0.069). Similarly, (NEM) is negatively related with (WWSY) in Kacha Garahie (-0.036) and Palosai (-0.062). However, it is significant in both these areas. In the case of Achinie (0.009), it is positively related but insignificant.

The fifth factor (Edu.HHH) education of the head of the household is negative and significant in urban areas as in Gulbahar and University Town while positive and significant at 0.01 level of significance in Hayatabad. Coefficient of (Edu.HHH) are (-0.030), (-0.034) and (0.025) in Gulbahar, University Town and Hayatabad, respectively. Which means (Edu.HHH) having a positive relation with (WWSY) only in Hayatabad. While (Edu.HHH) is positively and significantly related to the (WWSY) in rural areas. Coefficient of (Edu.HHH) is (0.022), (0.021) and (0.041) for Kacha Palosai and Achinie Garahie, The last factor (THW) Total Hours Work Spent by a working woman at job place and at home having positive and significant relation at 0.01 level of significance with the (WWSY) in these three urban areas except it is significant at 0.05 level of significance in the University Town. In the case of rural areas (THW) is positively related in Achinie (0.034) and Kacha Garahie (0.044). While in Palosai it is opposite where the (THW) is negative and insignificant (-0.025). The values of R^2 and Adjusted R^2 in urban areas, Gulbahar is (0.747), University Town (0.833) and Hayatabad (0.861) are high. Similarly, in the three rural areas, R^2 is 0.935, followed by Kacha Garahie, (0.937), Palosai and Achinie (0.874). Which show that there is a strong relationship between the dependent and independent variables, and the model is a good fit. In case of F-statistic, its calculated values are (49.104), (66.496) and (86.473) for Gulbahar, University Town and Hayatabad respectively in urban areas and (85.334),

(72.403) and (42.649) for Kacha Garahie, Palosai and Achinie respectively in rural areas. According to F-statistic, the overall model is significant at 0.01 level of significance in all the selected areas of the research

The Model 2: is Estimated Both for Urban and Rural Areas Using Primary Data and the Results are Given Below;

Table 2. Results of the Factors Affecting the (HWSY) House Wives'

	Share in the Family's Total Income in the Urban Areas			
Variables	**Gulbahar**	**University Town**	**Hayatabad**	**Combined Urban**
Constant	0.118	-0.008	0.062	0.049
Age	0.035 (3.425) ***	0.033 (3.122) ***	0.040 (2.402) **	0.035 (5.569) ***
Edu	0.033 (5.416) ***	0.039 (5.669) ***	0.044 (9.300) ***	0.042 (13.910) ***
NFM	0.076 (7.336) ***	0.027 (2.071) **	0.041 (2.836) ***	0.045 (6.988) ***
FO	-0.050 (-3.828) ***	0.052 (3.127) ***	-0.030 (-1.998) **	-0.013 (-1.554)
THW	0.025 (3.115) ***	0.038 (3.383) ***	0.046 (5.428) ***	0.040 (7.911) ***
R^2	0.828	0.728	0.708	0.731
Adi R^2	0.819	0.713	0.692	0.726
F	90.468	50.728	45.076	159.806
D.W	1.812	1.726	1.904	1.889

Variables	**Kacha Carahic**	**Palosai**	**Achinie**	**Combined Rural**
Constant	0.114	0.203	0.197	0.131
Age	0.041 (3.358) ***	0.055 (2.945) ***	0.031 (3.514) ***	0.053 (6.803) ***
Edu	0.035 (2.663) **	0.023 (2.474) **	0.017 (2.784) ***	0.035 (6.257) ***
NFM	0.062 (3.615) ***	0.008 (0.341)	-0.027 (-3.903) ***	0.023 (2.914) ***
FO	-0.055 (-2.149) **	-0.060 (-3.093) ***	0.022 (2.271) **	-0.020 (-1.731) *
THW	0.035 (1.507)	0.045 (2.304) **	0.031 (4.001) ***	0.016 (1.732) *
R^2	0.809	0.709	0.868	0.727
Adi R^2	0.787	0.673	0.853	0.718
F	37.292	19.956	57.874	75.259
D.W	1.983	1.760	1.756	1.852

**Significant at 0.05 level of significance
***Significant at 0.01 level of significance
Figures in parentheses are estimated t-values.
Source: Author's own calculation using SPSS version 19

Table 2 shows that the Age factor has a significant and positive relationship with the (HWSY) Housewives share in the family's total income in the selected urban and rural areas of the research. The coefficient of age is (0.035), (0.033) and (0.040) in Gulbahar, University Town and Hayatabad respectively in urban areas similarly (0.041), (0.055) and (0.031) for Kacha Garahie, Palosai respectively in rural areas Th e case with Education (Edu) factor that is significant at 0.01 level of significance and positive with (HWSY) in all three urban areas. The coefficient of education in Gulbahar, University Town and Hayatabad is (0.033), (0.039) and (0.044) respectively. Same is the case in rural areas, the coefficients of (Edu) for Kacha Garahie is (0.035), Palosai is (0.023), and Achinie is (0.017). (NFM) or number of family members also has like previous factors having a positive and significant effect on (HWSY) at 0.01 level of significance. However, it is significant at 0.05 level of significance in the University Town. The coefficients of (NFM) is (0.076) for Gulbahar, (0.027) for

University Town and (0.041) for Hayatabad. However, (NFM) which is having different relation with Housewives' Share in Family's Total Income (HWSY) in rural areas i.e. (NFM) is positive in relation in Kacha Garahie and Palosai but negative in Achinie. The coefficients of (NFM) in Kacha Garahie is (0.062), Palosai is (0.008) and Achinie (-0.027). (FO) or Family Organization is the second last factor which means the type of family structure in which they live that is nuclear, joint or extended family structure. Coefficients of (FO) in urban areas are (-0.050) (0.052) and (-0.030) for Gulbahar, University Town and Hayatabad respectively. Similarly, in rural areas (FO) or family organization having a negative relation with (HWSY) in Kacha Garahie and Palosai but positive in Achinie. The coefficients of (FO) are given as (-0.055) in Kacha Garahie, (-0.060) in Palosai and (0.022) in Achinie. Last factor (THW) total hours of work done by housewives is significant at 0.01 level of significant and in positive relationships with the (HWSY) in the all three urban and three rural areas of District Peshawar. The coefficients of (THW) in urban areas are; for Gulbahar, University Town and Hayatabad is (0.025), (0.038) and (0.046) respectively. While (THW) for rural areas are; Kacha Garahie, Palosai and Achinie is (0.035), (0.045) and (0.031) respectively. The values of R and Adj. R are 0.819 for Gulbahar, 0.713 for

University Town and 0.692 for Hayatabad in urban areas and for Kacha Garahie (0.787), Palosai (0.673) and Achinie (0.853) are in rural areas. This shows that the model is a good fit and shows a strong relationship between the dependent and independent variables. In the case of F-Statistics, the calculated values are 49.104 for Gulbahar, 66.496 for University Town and 86.473 for Hayatabad in urban areas. In the case of rural areas for Kacha Garahie, Palosai, and Achinie are (37.292), (19.956) and (57.874) respectively. According to F-statistic, the overall model is significant at 0.01 levels of significance in all the three urban and rural areas of the research study.

Conclusions and Recommendations

In this research study, the basic purpose was to find out the women's contribution to the socio-economic development, pattern and factors responsible for this. Based on the findings of the study of the research it is deducted that Model 1 shows positive and significant effect on working Women's Share in family's total income both in urban and rural areas of the district Peshawar. However, the number of earning members of a family in all the three urban areas and two rural areas, i.e. Kacha Garhi and Palosai related negatively. Similarly, education of the head of the household (in Gulbahar and University Road) and total hours of work in a day (in Palosai) also related negatively with the working women's share in the family's total income. The model 2 also showed a positive and significant effect of independent variables on the Housewives' share in the family's total income. Except for family organization (in Hayatabad, Gulbahar, Kacha Garahie and Palosai) the and number of family members (in Achinie) which showed negative relation with Housewives share in the family's total income. In the light of these conclusions it is suggested that like other developing countries the literacy ratio in our country is low and for female it is below 50% so Government may allocate resources or funds in the budgets especially for female education, along with student loan schemes such as Qarz-e-Hasana may be initiated from the public and private banks especially for females. Also, self-employment facilities should be crafted by small business by ZTBL, FWB and BOK of KP government, especially on free interest or interest-free rates for women. The government should initiate and encourage more projects like (WBDC) Women Business Development Centers in Peshawar. The contribution of women both as working women and housewives would grow more and positive if the aforementioned suggestions are carried out with true letter and spirit.

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