

The Role of Working Women in Poverty Reduction (A Case Study of District Peshawar)

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Abstract

Women constitute about half of the total population of the country. The objectives of this study are to examine the status of the working women and their share to the family income and their contribution in the reduction of family poverty. A sample of 150 was selected from district Peshawar. The data is collected through questionnaire and analyzed using statistical techniques. The results show that 53% of women are not involved in earning from secondary occupation, because of their involvement in domestic chores. Majority (56%) of the respondents says that credit is easily available to them. The easy availability of credit is helpful in the reduction of poverty. Majority (35%) of the respondents regarded cultural social and economic constraints as main reason for women non-participation. (33%) are of the opinion that worst job conditions are the main reasons for women non-participation. 29% are of the view that society must provide women rights to the women, 21% stresses on proper education facilities, 25% says that society must provide job opportunities to the women, and 20% says that society must provide other facilities to women. Pakistani community continues to be a men taken-over community where are considered to be inferior to male dominance. Literacy performs an important aspect in enhancing communities and just knowledgeable females can better understand their privileges and can strongly compete with their counterparts (men).

Key words: Working Women, Poverty Reduction, Microfinance, Peshawar.

Introduction

Women's decision about participation in labor market is of critical importance in determining living standard, dependency burden and

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saving pattern in households. Women constitute more than half of the total population in Pakistan. But in Pakistan mostly women's work takes place in non-market activities in the home or the informal sector. In recent past women contribution in modern sector activities has been increasing. Factors determining the employment of women are extremely complex. At the individual level women's decision to work is subject to such factors as the availability of jobs, education and skills. Women are induced to participate in the labor market by the push and pull factors. The push factors mainly represent financial pressure. Women from the poorest families are pushed into the labor market due to severe economic necessity.¹ The pull factors are such attributes that create demand for labor and include the level of education, training and experience.

Education is one of the key determinants of women's entering the labor market. Investment in human capital such as experience and on-the-job training enhance productivity, which in turn leads to higher labor earnings. Demographic factors like age and family size are also considered to be important in affecting the labor force participation rates of the women. It has been observed that large family size and dependency burden might push mothers into the labor force. Other variables like family structure and education level of husband and parents can also be considered as potential determinants constraints on women's work participation. Some of the other factors that could influence women's participation in the labor force include availability of jobs, occupation and the distance from the possible place of work. The present study is an attempt mainly to analyze the share of working women in household incomes. In particular, the study explored the determinants of women's labor force participation decision, their wage rates. The present study focused mainly on women active role in poverty reduction.

The developing countries of the world are facing severe problem of gender inequality which results in absolute poverty, and slow economic growth. Pakistan is one among them facing the same problem. The socio-economic factors e.g. high population growth rate, poor economic conditions, social and cultural constraints and political uncertainty greatly deteriorates the state of poverty in Pakistan. Pakistan has inherited the menace of poverty since its creation. Female population which is fifty two percent of the total population of the country is main reason for poverty because of their low share in economic activities. By ensuring women economic participation menace of poverty would certainly

be minimized. The living condition of poorest families can be improved by drawing women into the economic stream. The economic condition of women is a best indicator of the living standard of herself and her family.

This study analyzed women's access to markets (labor, land, and credit) and women's decision making power within household and its relation with poverty reduction and productivity at the individual and household level.

Literature Review

Mohammad, et al focused on the phenomenon of women's economic activity and employment. The survey was conducted in urban areas of Iran using the household data of income and expenditure for the purpose of assessing the role of women in economic activities. Results of logistic model have shown that women are more efficient than men in managing household expenditures.²

Faridi et al. by using the data of Bahawalpur (district of Punjab, Pakistan), found that women's self-employment is positively related with age and experience. Moreover, women's self-employment is positively related with husband's wage, household assets, and number of children while; location, number of dependents and per capita income reduce women's self-employment chances.³

Elisia, Mussa, and Akarro identified the factors that hinder women participation in political, social and economic activities in Tanzania.⁴ They found that in South Africa women are the main reason for poverty, illiteracy and are concentrated in rural areas which are deprived of services and facilities. Cross tabulation was used to show relation between variables and multiple logistic regressions was used to determine relative importance of factors hindering women economic, social and political participation. There is a significant relationship between education level and working status of women. Religion also affect working status of women i.e. Christian's women are more involved in economic activities than Muslims and those with no religion.

Faridi et al. by using the data of Bahawalpur (district of Punjab, Pakistan), found that educational attainment levels turn out to be very significant determinant. Female's labor force participation rises with increasing level of education. Presence of children in early age groups reduces the female labor force participation.⁵ They incorporated the socio-economic and demographic variables to determine female participation in work.

This study focuses on analysis of relationship among age of women and all levels of education with the female work participation. Cross-sectional data was collected from field survey. To estimate labor force determinants logistic regression technique is used. Education proved to be important determinant of women labor force participation, whereas presence of children in early age restricts female labor force participation.⁶

Chaudhry and Nosheen analyzed the determinants of women empowerment in Southern Punjab of Pakistan. Considering multidimensional nature of women empowerment, they estimated the cumulative index for women using four indices i.e. personal autonomy, family decision making, domestic economic decisions and political autonomy. The results demonstrated that women empowerment is considerably influenced by education, access to media, socio-cultural norms of the community, job of women and household participation rate.⁷

Somaya explored a relationship on the Economic Empowerment of women and female education in Egypt. She found from her studies that despite many efforts by the government and different stakeholders, that women's full participation in economic life is prevented by several challenges and constraints.⁸

Abe and Oishi used National Survey of Family Income and Expenditure of Japan from the period of 1994 and 2004 to investigate the earnings inequality for married women. Results show a decrease in inequality between 1993 and 2003, mainly because the average earnings of married women increased, and thus the earnings differential between high-earning women and all married women narrowed.⁹

Saikou and Wen-Chi Huang conducted study in rural Gambia to assess the role of working women in poverty reduction through microfinance. Microfinance proved to be helpful in poverty alleviation as it provide opportunity to rural women of Gambia to start business at micro level.¹⁰

Raam et al. found that rich married women who have children and husband reduced their supply of labor in US and UK than Nordic countries. The study used intergenerational data of five countries UK, Denmark, Norway, US and Finland. This study put emphasis to highlight the role of marital status and sex on intergenerational earnings mobility. In cases of own wage effect the results show a uniform mobility of married women in all the countries but in cases of family earnings the intergenerational mobility is high in Nordic countries than for UK and US.¹¹

Iringo conducted a study in Bunju village of Tanzania to analyze the reduction of poverty through women participation. Poverty can be reduced among women through their own ambitions, collective efforts; time and efficient utilization of resources. Poverty could be reduced through women empowerment and participation leading to creation of employment opportunities, income generating activities, and skill exchange.¹²

Ejaz used Pakistan Social and Living Standards Measurement Survey, 2004-05 and found that age, educational attainment and marital status have significant and positive effects on female labor force participation. Results investigate that women belong to the nuclear family and have access to vehicles, they are more likely to participate in economic activities, whereas a large number of children and the availability of home appliances reduces the probability of female labor force participation.¹³

Paula, Carmen, and Mary, compared the employment status of white women to those of black and other three groups of Latinas-Mexicans, Cubans and Puerto Ricans. During U.S history black women has higher employment rates but by late twentieth century race, national origin, education are regarded as the main determinants of employment. The Mexican's women having large number of children and frequent immigrations limit their employment as compared to white women. Secondly higher education of white women increases their share in labor market against each group of women with low educational background.¹⁴

Naqvi and Shahnaz by using Pakistan Integrated Household Survey of Pakistan from 1998-99, made an attempt to explore the factors which influence women's decision regarding work participation and concluded that age and education were positively related to decision making and participation in economic activities but married women were less likely to participate.¹⁵

Naila, and Simeen explored the poverty implications of women employment in garments industry by comparing socio-economic constraints faced by women, wages and working conditions and women contributions in household budgets. This paper studies the emergence of ready-made garments industry in Bangladesh, with motive to enhance export of the country and provide employment opportunity to women. These industries currently employs 1.5 million workers the majority of whom are women. Women working in such industries have positive impact on poverty reduction.¹⁶

Ashraf conducted the study on the role of women in urban areas of Arab societies, and determine factors contributing to

women's work in all economic sectors. He also determined the relationship between their economic activities and other factors like education, social, culture and health facilities. He concluded that education, family size, fertility rates, and population are the main factors of women employment.¹⁷

Azid et al. have studied the factors influencing female participation in cottage industry of Pakistan. The study has concluded that number of the children, age of the females, education, poverty status have a positive and significant impact on female labor force participation.¹⁸

The main purpose of the study was to analyze the share of working women to the household income and its impact on poverty reduction. The motive to reduce poverty minimizes the inequality between men and women and encourages women participation in economic activities. As a result, the status of women improves on two grounds; First poverty reduction results in the improvement of overall wellbeing of women and family, and second, inequality declines resulting in increased participation of women in economic activities.

The study has the following main objectives:

- i). To examine the impact of women participation in raising household level of income and on their living standard in the target area;
- ii). To identify the effects of income earning activities in decision making process and attitude towards work, and positive impact of women participation on poverty reduction in the target area;
- iii). To analyze the efficacy of education on getting paid employment and obstacles related to getting employment, and examining the nature of obstacles whether these obstacles are due to availability or type of education.

The following hypotheses have been tested through this study. It was assumed that:

- i). There is a positive correlation between woman's share in household income and poverty reduction.
- ii). Woman participation in economic activities raises income of the household and improves living standard of the household.

Research Methodology

Primary data is used to carry objectives and hypothesis of the study. To analyze the data descriptive analysis was used.

Research Area

The geographical coverage of this study was confined to district Peshawar of KP to highlight how women's share in household income help in reduction of poverty. The reason why this area is selected for research are that it is easy to access for the researcher and highest proportion of women are working paid employment in this district.

Data and Data Collection

It is clear from the nature and main objectives of study that primary data is used. However in certain cases secondary sources is used for description purposes. The primary data was collected through the detailed questionnaire in the area. The area of research for this purpose is district Peshawar. The questionnaire included all the relevant questions about all the aspects of working women. The research used a close ended structured questionnaire for this purpose.

A sample size of 150 is taken from the population of 1,30,000 working women in district Peshawar to assess the share of working women in household's income and its positive impact on poverty reduction.¹⁹ Sample was drawn through stratified random sampling by dividing the population into different groups on the basis of the employment status of the women.²⁰

To carry out the objectives of this research and test the hypothesis of the research, and to know about different aspects of the working women, descriptive analysis is used.

To know about different aspects of the working women, the problems they face and the amount of their participation in the family income, descriptive analysis is used. The data collected through questionnaire was analyzed, frequencies and percentages were calculated and the results are described in the form of tables and graphs.

Results

Descriptive analysis is carried out to analyze those factors which determine the working status of the women and their share in the family income. The results of the analysis are tabulated with frequencies and percentages. Question-wise descriptive analysis is given below:

Age of the Respondents

To get data regarding age of respondents, the question regarding age of the respondents in the questionnaire. The responses of the households regarding age are listed in the table 1 below;

Table 1: Age of the respondents

Age	Frequency	Percent	Statistics	Age
21-25	24	16.0	Valid	150
26-30	49	32.7	Missing	0
31-35	45	30.0	Mean	2.5667
36-40	32	21.3	Std. Deviation	.99944
Total	150	100.0	Variance	.999

The table above shows that majority of the respondents (33%) are within the age-group of 26-30, followed by the respondents of the age-group 31-35. The results show that most of the households are in middle age groups and having more years of work and earning. Age is an important factor in determining the women share in the family income. The higher the age means that more years of earning and hence greater contribution to the family income. The mean value is 2.5667 which means that majority of the respondents are in the middle age groups. Standard deviation and variance show that variations in the data are very low.

Marital Status of the Respondents

The situation of women marital status of females whether they are married or not is a significant determinant to determine women's share in family income. The table below shows the marital status of the respondents.

Table 2: Marital status of the respondent

Marital status	Frequency	Percent	Statistics	Marital status
Unmarried	77	51.3	Valid	150
Married	61	40.7	Missing	0
Widow	6	4.0	Mean	1.6067
Divorced	6	4.0	Std. Deviation	.74991
Total	150	100.0	Variance	.562

The table 2 shows that majority of the working women (51%) are unmarried, while 40% of them are married. Few of them are widows (4%) and divorced (4%). This shows that majority of the respondents are supporting their families with their income. This factor is very important in determining the women share in the family income and reduction in the poverty level of the family. The mean value of the data is 1.6067 which shows that majority are unmarried. The standard deviation and variance are very low which shows small variations in the data.

Literacy Level of the Respondents

One of the most important variables in the determination of the women share in the family income and their role in improving the family living standards and reduction of poverty, the question regarding literacy level is included. The data is shown in table 3 below:

Table 3: Literacy Level of the Respondents

Level of education	Frequency	Percent	Statistics	Level of education
Illiterate	36	24	Valid	150
Matriculation	9	6.0	Missing	0
Intermediate	8	5.3	Mean	2.7733
B.A/B.Sc	36	24	Std. Deviation	1.86866
MA/M.Sc	25	16.7	Variance	3.492
Above	36	24.0		
Total	150	100.0		

Source: Field Survey 2013

The table above shows that majority of the respondents are having high qualification. Almost 65% of the respondents are having qualification of B.A/B.Sc and above. However, there is a large number of illiterate respondents as well. These illiterate working women also contribute to the family income and reduction in poverty. Education is important factor in determining the share of working women in family income. The high the education level, the higher is the contribution of females in the household income. The variance and standard deviation of this question are very high which shows that there are very large variations in the data set.

Employment Status of the Respondents

The table below includes response of females regarding employment status of the respondents. The responses are provided below in table 4:

Table 4: Employment Status of the Respondents

Employment status	Frequency	Percent	Statistics	Employment status
Self employed	54	36.0	Valid	150
Government Servant	37	24.7	Missing	0
Private employee	50	33.3	Mean	2.0933
Agriculture	9	6.0	Std. Deviation	.96479
Total	150	100.0	Variance	.931

Source: Field Survey 2013

The table above shows that majority of the respondents (36%) are self-employed followed by (33.3%) which are employed in private organizations. About 25% of the respondents are the government servants. Employment status is important in determining the women share in family income. Some professions pay more while others pay less. A woman working in private organizations earn more but having low job security as compare to women employed in the government job. Mean value of data is given as 2.0933 and standard deviation 0.96499 which shows very small variation in the data set.

Type of Family

To collect information regarding the type of family, this question was included in questionnaire. The responses are provided below in table 5:

Table 5: Type of Family

Type of Family	Frequency	Percent	Statistics	Type of Family
Nuclear	96	64.0	Valid	150
Joint	54	36.0	Missing	0
Total	150	100.0	Mean	1.3600
			Std. Deviation	0.48161

Variance	.232
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Source: Field Survey 2013

The above table shows that majority (64%) of the respondents belong to nuclear family and (36%) of the respondents belong to joint family system. In nuclear family system a female can easily contribute in her family income. In joint family system her share is of little importance. Mean of the data set is given as 1.3600 which means that majority belong to nuclear families. The standard deviation is 0.48161 and variance of the data set is given as 0.232 which means there is little variation in the data set.

Number of Children

Number of children is an important variable in determining level of poverty. Details about number of children are given in the table below;

Table 6: Number of Children

Number of children	Frequency	Percent	Statistics	Number of children
0	52	34.7	Valid	150
1-3	31	20.7	Missing	0
4-7	39	26.0	Mean	1.9333
8-11	28	18.7	Std. Deviation	.80824
Total	150	100.0	Variance	.653

Source: Field Survey 2013

The table below shows that most (37%) of women have children between 4-7 (34%) respondents have children between 0-3. There are also women who have more than 8 children. The greater the number of children the more it will be difficult to achieve better living standards. Standard deviation and variance are low which shows that there is small variance in the data.

Family Educational Background

Women decision about work is greatly determined by her family educational background. The responses are shown in table below;

Table 7: Family Educational Background

Family Educational	Frequency	Percent	Statistics	Family Educational
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Background		Background		
Uneducated	51	34.0	Mean	1.6600
Educated	99	66.0	Std. Deviation	0.47530
Total	150	100.0	Variance	0.226

Source: Field Survey 2013

Table shows family educational background of the respondents. (66%) of respondents belong to educated families and (34%) of respondents belong to uneducated families. This result shows that the more educated the families the more will be women contribution in economical activities. The mean of the data is 1.6600 which means that majority of the respondents belong to educated family background. Standard deviation is 0.47530 and variance is 0.226 which shows that there is small variance in the data.

Number of Dependent Family Members

Poverty depends upon the total number those family members who are not participating in the earning activities. To know about the extent of poverty a question about dependent family members is added in the questionnaire. Respondent's response is given in table below:

Table 8: Number of Dependent Family Members

Number of Dependent Family Members	Frequency	Percent	Statistics	Number of Dependent Family Members
1-5	70	46.7	Valid	150
6-10	65	43.3	Missing	0
11-15	13	8.7	Mean	1.6467
16-20	2	1.3	Std. Deviation	.69646
Total	150	100.0	Variance	.485

Source: Field Survey 2013

The above table shows different number of dependent family members. Majority (20%) families have 4 dependent members followed by families (17%) having 6 family members. Still there are families which are joint family systems where number of dependent family members is large i.e. 14 and 18 contributing a lot

to poverty. Mean value is 6.3800. The variance and standard deviation of this question are very high which shows that there are very large variations in the data set.

Number of Earning Family Members

Living standard of a family depends on number of earning family members; the greater the number of earning family members better will be the living standards of the family. Details about number of earning family members are given in table below:

Table 9: Number of Earning Family members Source: Field Survey 2013

Number of Earning Family members	Frequency	Percent	Statistics	Number of Earning Family members
1.00	18	12.0	Valid	150
2.00	52	34.7	Missing	0
3.00	35	23.3	Mean	2.8933
4.00	26	17.3	Std. Deviation	1.33686
5.00	12	8.0	Variance	1.787
6.00	6	4.0		
7.00	1	.7		
Total	150	100.0		

Source: Field Survey 2013

Table shows that majority of families (34.7%) have only two earning members followed by families (23.3%) having three earning members. About 12% families have only one earning member. 17 % families have 4 earning members. 8% families have 5 earning members. 4% have 6 earning members and only a single case of (0.7%) have seven earning members. The families having greater number of earning members have better living standard than families where earning members are less than dependent members. Mean value is 2.8933. Standard deviation and variance of this question shows that there is little variation in the data set.

Nature of Skill

To know about nature of skill a question is included in questionnaire. The results regarding the question are shown in table below:

Table 10: Nature of Skill

Nature of skill	Frequency	Percent	Statistics	Nature of skill
Education	44	29.3	Valid	150
Agriculture	10	6.7	Missing	0
Business	21	14.0	Mean	3.5400
Health	11	7.3	Std. Deviation	2.02213
Artesian	24	16.0	Variance	4.089
Any other	40	26.7		
Total	150	100.0		

Source: Field Survey 2013

Table above shows that majority (29%) of the respondent's skill are education, followed the respondents that have variety of skills which is specified as an open choice any other in the question. (16%) are related to artesian, (14%) respondents are skilled in business, (7%) respondent's skills are health. High variance and standard deviation of this question shows that there is high variation in the data set.

Nature of Job

The status of working women is determined by the nature of job. To know in what kind of earning activities women are engaged this question is added in the questionnaire. Table given below shows respondents' response to this question:

Table 11: Nature of Job of the Respondent

Nature of Job	Frequency	Percent	Statistics	Nature of Job
Ministerial	2	1.3	Valid	150
Agriculture	10	6.7	Missing	0
Shop keeping	18	12.0	Mean	5.56000
Business	9	6.0	Std. Deviation	2.014977
Teaching	44	29.3	Variance	4.060
Health Technician	8	5.3		
Knitting, embroidery, sewing	18	12.0		
Any other	41	27.3		
Total	150	100.0		

Source: Field Survey 2013

Table shows that (29%) of respondents are engaged in teaching at different levels i.e. schools, colleges and universities. (27%) of respondents are involved in different income earning activities which is specified as any other in the questionnaire. (12%) of respondents earn their income from shop keeping and knitting embroidery stitching etc at home which is most suitable job for those women who are not educated. (6%) of women are involved in business at small scale and agriculture. Also some health technicians are also interviewed whose share in the sample was (5%). (1%) of women are also involved in ministerial job but their share is very small in the sample. From the above table it is cleared that in the sample area women preferred teaching the most.

Total Income of the Family

The total earning of the family is shown in table below:

Table 12: Income of the Family Head

Income of the Household Head	Frequency	Percent	Statistics	Income of the Household Head
1000-20000	46	30.7	Valid	150
21000-40000	56	37.3	Missing	0
41000-60000	29	19.3	Mean	2.2067
61000-80000	12	8.0	Std. Deviation	1.16029
81000-100000	4	2.7	Variance	1.346
Above 100000	3	2.0		
Total	150	100.0		

Source: Field Survey 2013

Table below shows different income combination of the household head and frequency of working women. From the table it is cleared that there is high variation in the data, which is also depicted by the high variance and standard deviation.

Contribution in Family Income

Women contribution in household income is an important determinant in analyzing poverty. The more women contribute to their household income the more effective is their role in poverty reduction. The response to this question is shown table below:

Table 13: Contribution in Family Income

Contribution in Family Income	Frequency	Percent	Statistics	Contribution in Family Income
1000-20000	97	64.7	Valid	150
21000-40000	23	15.3	Missing	0
41000-60000	25	16.7	Mean	1.5933
61000-80000	4	2.7	Std. Deviation	.90559
above 80000	1	.7	Variance	.820
Total	150	100.0		

Source: Field Survey 2013

The above table shows that the respondents contribute different share from their income in the household income and thus play an effective role in poverty reduction. The share of working women in household income depends on their income. Variance and standard deviation for this question is high which shows that there is high variation in the data set.

Effect of Female's earning on poverty Reduction

To know about the affect of female's earning on the reduction of poverty level, a question is added in the questionnaire. Responses are given in table below:

Table 14: Effect of Female's earning on poverty Reduction

Effect of Female's Earning on poverty Reduction	Frequency	Percent	Statistics	Effect of Female's Earning on poverty Reduction
Bad	5	3.3	Valid	150
Satisfactory	29	19.3	Missing	0
Good	116	77.3	Mean	2.7400
Total	150	100.0	Std. Deviation	.51069
			Variance	0.261

Source: Field Survey 2013

Above table shows that majority of women (77%) have the opinion that women's income has good impact on poverty reduction,

followed by women (19%) who choose it as satisfactory. Some respondents regarded women's income as bad impact on poverty reduction. The mean value is 2.7400 which mean that majority of the respondents regarded impact of women's income on poverty reduction as good. Standard deviation is (0.51069) and variance is (0.261) which means that there is little variation in the data set.

Monthly Income from both Primary and Secondary Occupations

Women's share in household income is determined by her income. Here income is divided in two; income from primary occupation and income from secondary occupation. Income of respondent from primary and secondary occupation is shown in table below:

Table 15: Monthly Income from Primary and secondary Occupation

Monthly Income from Primary Occupation	Frequency	Percent	Statistics	Monthly Income from Primary Occupation
1000-20000	82	54.7	Valid	150
21000-40000	31	20.7	Missing	0
41000-60000	20	13.3	Mean	1.8667
61000-80000	9	6.0	Std. Deviation	1.17962
Above 80000	8	5.3	Variance	1.391
Total	150	100.0		

Source: Field Survey 2013

Table above shows different combination of income women earn from their both primary and secondary occupation. Income of the women is dependent on their level of education, nature of job. A large number of women (55%) earn Rs 20000 and below per month, whereas (45%) women earn more than Rs.20000 per month. Variance and standard deviation are high for this question showing large variation in the data.

Problems in Work

Women's decision about work depends on the environment of workplace. To know about the existence of problems in the workplace a question is included in questionnaire. Response of the respondents is given in the table below:

Table 16: Problems in Work Source: Field Survey 2013

Problems in Work	Frequency	Percent	Statistics	Problems in Work
No problems	49	32.7	Valid	150
Psychological problems	17	11.3	Missing	0
Work Burden	49	32.7	Mean	1.5533
Negative response from Co-workers	22	14.7	Std. Deviation	1.31352
Any other	13	8.7	Variance	1.725
Total	150	100.0		

Table 16 describes that most (33%) out of total respondents have no problems at their work place. However the remaining 67% face different problems. Out of that 67%, 33% have the problem of work burden, 15% face negative response from the co-workers and 11 % have psychological problems. Small value of standard deviation and variance show little variation in the data set.

Participation in decisions of family matters

Table below shows women's response to participation in decision of family matters.

Table 17: Participation in decisions of family matters

Participation in decisions of family matters	Frequency	Percent	Statistics	Participation in decisions of family matters
No	40	26.7	Valid	150
Yes	110	73.3	Missing	0
			Mean	1.7333
Total	150	100.0	Std. Deviation	0.44370
			Variance	0.197

From the table it is clear that majority of working women 73% participate in decision of family matters however 27% do not participate in decision of family matters. Mean value is 1.7333. Standard deviation and variance is low for this question which means that there is little variance in the data set.

Participation in Domestic Economic activities

Women also participate in domestic activities beside economic activities. Some women cannot actively take part in their domestic chores. For this purpose they hired maids. Responses of respondents are given in table below;

Table 18: Participation in Domestic Economic activities Source: Field Survey 2013

Participation in Domestic Economic activities	Frequency	Percent	Statistics	Participation in Domestic Economic activities
No	69	46.0	Valid	150
Yes	81	54.0	Missing	0
Total	150	100.0	Mean	1.5400
			Std. Deviation	0.50007
			Variance	0.250

Purdah System

An important cultural constraint on working women in the research area is purdah system. Table 21 shows the response of working women;

Table 19: Purdah system

Purdah system	Frequency	Percent	Statistics	Purdah system
Strict purdah	21	14.0	Valid	150
Normal Purdah	77	51.3	Missing	0
No purdah	52	34.7	Mean	2.2067
Total	150	100.0	Std.	.66853
			Deviation	
			Variance	0.447

Purdah is an important cultural constraint on women's decision about work. This constraint is more severe in the research area due to majority of Pukhtoon caste. Above table shows that most of the women (52%) prefer normal purdah, while (35%) prefer no purdah, 14% prefer strict purdah. Mean value is 2.2067 which means that normal purdah is preferred by majority. Standard

deviation is 0.66853 and variance is 0.447 which means that there is negligible variance in the data set.

Family Response/Support on Women Participation

To know about family's response on women participation a question is added in the questionnaire. Family response on women participation is depicted in table given below:

Table 20: Response on women participation

Family response on women participation	Frequency	Percent	Statistics	Family response on women participation
Negative	27	18.0	Valid	150
Positive	123	82.0	Missing	0
Total	150	100.0	Mean	1.8200
			Std. Deviation	.38547
			Variance	.149

Source: Field Survey 2013

Table above shows family's response on women participation. Family's negative response is a constraint on women participation in income earning activities. Looking to the table above, it can be said that most of the families' (82%) show positive response on women participation however some families (18%) have objection on women participation at work. Mean value is 1.8200. Least values of standard deviation and variance shows that there is minimum variation in the data set.

Main Reasons of poverty

To know about respondent's point of view about reasons of poverty a question is asked in the questionnaire. Table below shows respondent's response on reasons of poverty:

Table 21: Main reasons of Poverty

Main reasons of poverty	Frequency	Percent	Statistics	Main reasons of poverty
Low Education	70	46.7	Valid	150
Women Non participation	71	47.6	Missing	0

Any other	9	6.0	Mean	1.5867
			Std.	.60409
Total	150	100.0	Deviation	
			Variance	.365

Table above shows that majority (48%) of the respondents regarded women non-participation as the main reason of poverty. Women population is more than half of men's population so if women participate fully they can prove helpful in poverty reduction. 47% of respondents regarded low education as the main reason of poverty. And 6% mentioned random causes for poverty. Mean value is 1.5867. Small values of standard deviation and variance shows that there is little variance in data.

Availability of Credit

Poverty can be measured by the availability of credit. The more easily the credit is available the lower will be poverty. To know about the availability of credit, the responses are given in the table below:

Table 22: Availability of credit

Availability of credit	Frequency	Percent	Statistics	Availability of credit
No	65	44.0	Valid	150
Yes	84	56.0	Missing	0
			Mean	1.5733
Total	150	100.0	Std.	.50959
			Deviation	
			Variance	0.260

Source: Field Survey 2013

Table above shows that majority (56%) of the respondents says that credit is easily available to them. The easy availability of credit is helpful in the reduction of poverty. However 44% of them are having the opinion that credit is not easily available to them. Mean value is 1.5733 which means that most of the respondents get credit easily. Standard deviation is 0.50959 and variance is 0.260 showing low variation in the data set.

Main Reasons for Women Non-Participation in Economic Activities

To know about the main reasons for women non-participation in economic activities this question is added in the questionnaire. Table below shows respondent's response to women non-participation in economic activities;

Table 23: Main reasons for women non-participation in economic activities

Main reasons for women non-participation in economic activities	Frequency	Percent	Statistics	Main reasons for women non-participation in economic activities
Low education	39	26.0	Valid	150
Job conditions	49	32.7	Missing	0
Cultural social and economic constraints	53	35.3	Mean	2.2133
Any other	9	6.0	Std. Deviation	.90180
Total	150	100.0	Variance	.813

Source: Field Survey 2013

The main reasons for women non-participation is shown in above table. The table shows that majority (35%) of the respondents regarded cultural social and economic constraints as main reason for women non-participation. (33%) are of the opinion that worst job conditions are the main reasons for women non-participation. (26%) says that low education is the main reason for women non participation in economic activities. Small value of standard deviation and variance shows that the data have low variation.

Role of Women Participation in poverty reduction

To know about the role of working women in poverty reduction, a question was included in the questionnaire. Responses are provided in table below;

Table 24: Role of women participation in poverty reduction

Role of women participation in poverty reduction	Frequency	Percent	Statistics	Role of women participation in poverty reduction
No	6	4.0	Valid	150
May be	57	38.0	Missing	0
Yes	87	58.0	Mean	2.5400

Total	150	100.0	Std.	.57498
			Deviation	
			Variance	.331

Source: Field Survey 2013

Table above shows that majority (58%) of total households are having the opinion that employed females play a positive role in poverty reduction. (38%) were uncertain and 4 % were against this view. Mean of the data for this question is 2.5400 which means that women play a positive role in reduction of poverty. Standard deviation is 0.5498 and variance is 0.331 which means that the data set has low variations.

Conclusions and Recommendations

Women constitute almost one-half of our country's total population. Socio-economic characteristics like education, income, family structure etc. determines the status of the working women, and their contribution to the family income. The purpose of this study was to analyze the role of working women in the poverty reduction of the family. A sample of 150 is selected from district Peshawar which is the targeted area of this research. The data is collected through questionnaire. The data is analyzed using statistical techniques and SPSS. The results shows that 53% of women are not involved in earning from secondary occupation, because of their involvement in domestic chores. Majority (56%) of the respondents says that credit is easily available to them. The easy availability of credit is helpful in the reduction of poverty. Majority (35%) of the respondents regarded cultural social and economic constraints as main reason for women non-participation. (33%) are of the opinion that worst job conditions are the main reasons for women non-participation. (26%) says that low education is the main reason for women non participation in economic activities. 29% are of the view that society must provide women rights to the women, 21% stresses on proper education facilities, 25 % says that society must provide job opportunities to the women, and 20 % says that society must provide other facilities to women. Pakistani community continues to be a men taken-over community where women, no matter they will continue to perform or not, but even then women are considered to be inferior to male dominance in all aspects of life. Women are in no way alone in community and possess sub-ordinate status to men, this position of females in the country could not improve in the past. Literacy performs an important aspect in enhancing communities and just

knowledgeable females can better understand their privileges and can strongly compete with their counterparts (men). Pakistani community is a primarily Islamic community, so proper attention should be given to derive Islamic laws and explanations of the laws properly regarding the female's education, their uplift so that they can better participate in the economic growth of the country. More legislation is needed to protect and put limit on female's total hours of job and to monitor work environment. Equality is improved when people take aspects on equal basis in all places of household liability, for example birth control, baby-rearing and work as housewife. Gender neutral ideas, policies, action strategies should be developed to enhance female's status in the society and media. The reporters, editors, producers and directors should highlight the multi-dimensional role of females to the country.

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