

## **A Comparative Analysis of Urban and Rural working Women (A Case Study of District Peshawar)**

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### **Abstract**

*This study was conducted to investigate the comparative analysis of the earning of working women in the urban and rural areas of the district Peshawar. In this connection, three urban areas (Gulbahar, University Town and Hayatabad) and three rural areas (Kacha, Garahie, Palosai and Achinie) were selected. Cross-sectional data was randomly collected through well-defined questionnaires from the sample of 450 working women having age limit between 20 to 60 years. A multiple regression test was applied on two models. It was deduced, based on the findings that Model A for both selected urban and rural areas of the district Peshawar showed significant and positive relation with the status of working women except participation in decision making in one urban and two rural areas and ability to cope up with the situation in risk and uncertainty in one rural area showed negative relation. Similarly, Model B also showed positive and significant effect on working women's share of earning in family's total income. However, number of earning members of a family in all the three urban areas and two rural areas related negatively. Similarly, education of the head of the household in the two urban areas and total hours of work in a day in one rural area also related negatively with the working women's share of earning in their family's total income. Based on the findings and conclusions, it is recommended that government may allocate more funds and resources in budgets generally for urban and especially for rural areas for female education, increase in quotas for their jobs and create more opportunities for businesses so that it will enhance*

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*their status in jobs/businesses, which in turn would make them more empowered and independent in a society.*

**Keywords:** Working women, Urban and rural area, Family's income.

### **Introduction**

Both men and women are equally important as human resource for working together in any field of life including agriculture and industry.<sup>1</sup> In most of the developing countries women work side by side with men.<sup>2</sup> Women in Pakistan live in a society which is stratified into cast and class variations, regional and cultural variations, all of which collectively have a crucial impact on their daily lives.<sup>3</sup> Many women besides performing their household duties as a mother, wife, daughter and daughter-in-law; they are usually performing outside home activities including working in farms and fields, factories and industries, public and private jobs, different businesses or other social work both in urban and rural areas. However unfortunately their work is not considered and appreciated as compared to men and most of the time credit goes to men. This situation is predominately true in our country. The status of women in Pakistan is one of the systematic gender subordination.<sup>4</sup> The reasons behind this are many but the most important are; the unavailability of employment opportunities, poor condition of work place, unequal wages, double burden of work because of domestic responsibilities at home, cultural, social and to some extent political reasons.<sup>5</sup> This situation is true when these women perform piece-rate work in industrial or agricultural places in urban and rural areas.

Women of Pakistan generally and Khyber Pakhtunkhwa especially are not free from gender discrimination and sexual harassment at workplace.<sup>6</sup> In fact, nowadays KP's women are the main target of terrorists. Many of them are killed by terrorist attacks while going to schools, colleges, universities, work places, hospitals and banks. A young girl of fourteen years, Malala Yousafzai the resident of Swat district was targeted and shot by Taliban activist while she was coming back to her home from school on 9th September, 2012.<sup>7</sup> She was a strong supporter of girls education and has been awarded many different awards especially Nobel Prize for standing up in favor of girls education. Similarly, the principal of Army Public School (APS) Peshawar, Lt

Col. Tahira Qazi, was shot by terrorists on December 16, 2014, when she was helping her school children in escaping from the terrorists, who attacked the school on the same day.<sup>8</sup>

This study is conducted to analyze the factors affecting on working women in both Urban and Rural areas of the district Peshawar Khyber Pakhtunkhwa.

### **Literature Review**

Horton demonstrated a positive rise in the participation of women in the Labor Markets through the evidence from his surveys of various Labor Markets in the major parts of the world. It was noted that in middle income developing countries (Asia and Latin America) women shifted their occupation to some male-dominated and white-collar occupations. In these occupations a drastic rise of women's ratio was seen where they received a high pay in a fast pace than in America (at the time of industrialization).<sup>9</sup>

Karmarker found in his study a positive correlation between women's empowerment and availability of credit whereby micro-credit generated an employment opportunities for women folk. Some constraints in the operations such as majority of respondents needed loans, lacking adequate resources, marketing facilities, infrastructure, poor technological transformation, no or less access to financial markets and negligence of effective government policies were registered.<sup>10</sup>

Jabeen examined the participation of women in different income generating activities in the province of Khyber Pakhtunkhwa. She found that most of the women in research areas were actively engaged in generating income through home made products including marketing such as handicrafts, sewing, raising of livestock, quilt making, homemade jams, squashes and pickles, keeping of poultry for egg production.<sup>11</sup>

Himayatullah and Yasmeen studied the effect of Sarhad Rural Support Program (SRSP) in 10 different women organizations on the Gender Development in the Abbottabad District of Pakistan. They found that these women organizations started various developmental programmes for the women in the research area such as the provision of credit and health facilities, schemes of water supply and income generation through different trainings in the field of making carpet, agriculture, poultry, rearing, making footwear arrangement, artificial food technology, leadership and accounting skills, which helped respondent women

not only in generating their income, but also enhanced the power of their decision making.<sup>12</sup>

Hussain et.al reported the role of community organizations and Pakistan Rural Support Program (PRSP) on the women generation activities of women folk. It was found that most of the female respondents borrow from PRSP because of their polite, clear procedure of loaning; no mortgaging requirements along with easy repaying facility and consequently the average income of those women were high as compared to those women who were not facilitated.<sup>13</sup>

Farid found a positive correlation between women's life and education in the Nowshera district of the Khyber Pakhtunkhwa Province. She found in her study that as the level of education is increasing among female, less will be the tendency of inter-family dependency amongst their family members because of achieving jobs, which in-turn raise their socio-economic status in a society.<sup>14</sup>

Saima et. al found the female's selection in the field of specialization in district Peshawar, Khyber Pakhtunkhwa that there is a significant effect of taking decision on the specialization field by female students. 75% of the respondent female students of the sample size selected their field by themselves, 13% were guided by their families to choose a certain field and 10% selected their field by advice. Only 1.7% chooses because of reputation and 46.7% choose their specialization field because of the availability of employment opportunities in these areas.<sup>15</sup>

It is encouraging to note the entry of women in police force, traffic warden and in many other organizations in KP and Islamabad.

### **Objectives**

This study was planned to investigate the working women's status, their age, education, profession, work experience, earning and share of their earnings in family total income. It was aimed to evaluate and compare the incidence of paid employment of urban women with the rural women and determine the level of their contribution in the economic prosperity of family.

### **Research Methodology**

District Peshawar was considered as a population of the study and out of this a sample size of 450 respondents were selected in the research area. Data collection process was done with the help of distribution of questionnaires. This questionnaire was designed and

developed to cover the main aspects of the given research objectives. The study area was divided into two main categories; urban and rural areas. Comprising three urban areas (Gulbahar, University Town, Hayatabad and three rural areas Kacha Garahie, Palosai and Achinie are selected), two models were developed; one for the working women's status and another for the share of the earning of working women in their family's total income.

#### *Analytical Techniques*

By using SPSS Statistical package, Multiple Regression test were applied on the models and results are presented in the Table 1 and Table 2.

Model A: Analyzes the status of working women (SWW) in both Urban and Rural areas of the research. The details of parameters used are elaborated below:

$$SWW = \alpha_0 + \alpha_1 \text{ Edu} + \alpha_2 \text{ W}_{\text{exp}} + \alpha_3 \text{ Occ} + \alpha_4 \text{ PDM} + \alpha_5 \text{ ACRU} + U_1$$

..... (1)

Where SWW = Status of working women (employed) is determined by the level of their income.

Edu = Education status of the respondents

Wexp = Work experience of the respondents in years

Occ = Occupation (nature of profession) of the respondents

PDM = Participation in decision making.

ACRU = Ability of women to cope up with situation in risk and uncertainty.

$\alpha_0$  = Constant on the Y-intercept

$\alpha_1, \alpha_2, \alpha_3, \alpha_4, \alpha_5$  = Slopes with the respect to corresponding variables or these are the parameters use to show the responsiveness of the women's status with respect to the corresponding variables.

$U_1$  = Error term

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

$$WWSY = \beta_0 + \beta_1 \text{ Edu} + \beta_2 \text{ W}_{\text{exp}} + \beta_3 \text{ Occ} + \beta_4 \text{ NEM} + \beta_5 \text{ EduHHH} + \beta_6 \text{ THW} + U_2$$

.....(2)

Where

WWSY = Working women’s share in families total income. It is determined by the ratio of working women’s salary 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 House hold (HHH).

THW = Total hours of work in a day

$\beta_0$  = Constant or Y-intercept

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$  =Slopes or parameters with respect to the corresponding variables

$U_2$  = Error term.

**Results**

Model A analyzes (SWW) The Status of Working Women in Urban and Rural Areas of Research.

SWW=

$$\alpha_0 + \alpha_1 Edu + \alpha_2 Wexp + \alpha_3 Occ + \alpha_4 PDM + \alpha_5 ACRU + U_1$$

Results of the factors affecting the (SWW) status of working women in the urban and rural areas are tabulated in the table 1.

Table 1: Results of the factors affecting the Status of Working Women (SWW) share in the family’s total income in the urban and rural areas

Variables	Const ant	Edu	Wexp	Occ	PDM	ACRU	R <sup>2</sup>	Adj	F	D. W
Gulbahar	0.884	0.103 (4.132) ***	0.202 (5.553)* **	0.117 (3.627) ***	-0.343 (-4.706)* **	0.187 (2.609) **	0.7 7	0.75 6	54.87 2	1.7 49
University Town	0.122	0.098 (2.485) **	0.089 (3.167)* **	0.223 (5.104) ***	0.154 (3.757)* **	0.099 -1.544	0.9 23	0.91 7	171.4 42	1.8 22
Hayatabad	-0.026	0.136 (5.311) **	0.105 (3.017)* **	0.161 (4.995) ***	0.34 (4.014)* **	0.04 -0.657	0.9 28	0.92 4	230.2 97	1.9 13
Combined Urban	0.046	0.114 (6.981) ***	0.203 (11.082) ***	0.192 (9.380) ***	0.043 (1.656)* ***	0.11 (2.679) ***	0.8 54	0.85 1	297.8 05	1.8 72
Kacha Garahie	0.391	0.217 (5.811) ***	0.22 (3.820)* **	0.167 (3.774) ***	0.098 -1.677	-0.189 (-2.551)* *	0.9 8	0.97 7	298.0 85	1.9 52

Palosai	0.198	0.198 (4.234) ***	0.264 (5.170)* **	0.122 (2.154) **	-0.029 (-0.251)	0.065 -0.579	0.9 5	0.94 1	92.09 1	1.9 78
Achinie	0.212	0.112 (2.174) **	0.18 (2.483)* *	0.156 (2.495) **	-0.03 (-0.272)	0.231 (1.867) *	0.9 16	0.90 3	67.93 5	1.8 37
Combined Rural	0.222	0.177 (7.205) ***	0.233 (6.944)* **	0.127 (4.470) ***	0.083 -1.654	0.016 -0.27	0.9 49	0.94 6	358.7 76	1.8 23

Note: \* $P < 0.1$  \*\* $P < 0.05$  \*\*\* $P < 0.01$ ; Edu=Education;

Figures in parentheses are estimated t-values. Source: Author's own calculation using SPSS version 19.

Table 1 shows that Education (Edu) has a significant ( $P < 0.01$ ) and positive relation with the status of working women (SWW) in all the three urban and rural areas of the research. The coefficient of Education (Edu) in urban areas were; Gulbahar (0.103), university Town (0.098) and in Hayatabad (0.136) while in rural areas were; Kacha Garahie (0.217), Palosai (0.198) and Achinie (0.112). The Work Experience (Wexp) of the working women (SWW) was also positively related to the status of working women in all urban and rural areas of the research in district. The coefficient of Work Experience (Wexp) in urban areas was; Hayatabad (0.105), University Town (0.089) and Gulbahar (0.202) while in rural areas Kacha Garahie (0.220), Palosai (0.264) and Achinie (0.180). The Occupation (Occ) like Education and Work Experience (Wexp) of working women was positively related in all the three urban areas and rural areas of the district. The coefficient for occupation of urban areas in Gulbahar, University Town, and Hayatabad were (0.117), (0.223) and (0.161) respectively (Table 1) and of rural areas in Kacha Garahie, Palosai and Achinie were (0.167), (0.122) and (0.156) respectively. The participation of women in decision making (PDM) at job place/home was significant ( $P < 0.01$ ) correlated to the status of working women (SWW) in University Town and Hayatabad while it was significant but negatively correlated in Gulbahar of the urban areas, whereas it showed non-significant relation with the Status of Working Women (SWW) in all the three rural areas. However it was only positively correlated with (SWW) in Kacha Garahie and negative in Palosai and Achinie.

The last variable, ability to cope up with the situation in risk and uncertainty (ACRU) by working women was positively correlated with the status of working women (SWW) in all the three urban and rural areas of the research except in one rural area i.e. Kacha Garahie, where it showed negative value. The

coefficients of this factor in urban areas were Gulbahar (0.187), University Town (0.099) and Hayatabad (0.040). In rural areas coefficient of this factor were; Palosai (0.065), Achinie (0.231) and Kacha Garahie (-0.189). The values of  $R^2$  and adjusted  $R^2$  in urban areas were; Gulbahar (0.756), University Town (0.917) and Hayatabad (0.924) similarly in rural areas were; Kacha Garahie (0.977), Palosai (0.940) and Achinie (0.903) which showed that the model was fit and there was strong relation between dependent variable and the independent variables. The calculated F-statistic values for Gulbahar, University Town and Hayatabad were (54.872), (171.442) and (230.297) respectively for urban areas and for Kacha Garahie, Palosai and Achinie were (298.085), (92.091) and (67.935) respectively for rural areas. According to F-statistic the overall model for all these selected research areas was significant at 0.01 levels. For auto correlation, Durbin-Watson (D.W) test was applied. According to Durbin-Watson test, if the estimated value falls between  $d_L=1.73$  and  $d_U=2.3$  whereas  $d_L$  and  $d_U$  are the lower and upper values of DW test respectively, then there is no auto-correlation in the model. For the sample size  $n=100$  and  $k=5$  (5 explanatory variables), the estimated D.W values were (1.749), (1.822), and (1.913) for Gulbahar, University Town and Hayatabad respectively in urban areas while (1.952), (1.978), and (1.837) for Kacha Garahie, Palosai and Achinie respectively in rural areas. These estimated values for these areas fell between the  $d_L=1.73$  and  $d_U=2.32$ , so it can be concluded that there was no auto correlation in the model for all the urban and rural areas of the study.

#### *Model B for Urban and Rural Areas*

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

WWSY=

$$\beta_0 + \beta_1 \text{Edu} + \beta_2 \text{W}_{\text{exp}} + \beta_3 \text{Occ} + \beta_4 \text{NEM} + \beta_5 \text{EduHH} + \beta_6 \text{THW} + U_2$$

.....(2)

Results of the factors affecting Working Women's Share (WWSY) in Family's Total Income in the urban and rural areas are given in table 2.

Table 2: Results of the factors affecting the Working Women's Share (WWS) in the family's total income in urban and rural areas



Variables	Constant	Edu	Wexp	Occ	NEM	Edu HHH	THW	R2	R2 Adj	F	D. W
Gulbahar	0.19 0	0.030 (3.710) ***	0.044 (5.151) ***	0.016 -1.636	-0.048 (-2.388) **	-0.030 (-3.079) ***	0.057 (3.590) ***	0.7 62	0.74 7	49. 10	1.9 04
University Town	0.3	0.023 (2.488) **	0.033 (2.863) ***	0.025 (2.310) **	-0.021 (-1.089)	-0.034 (-4.128) ***	0.035 (2.334) **	0.8 45	0.83 3	66. 49	1.7 55
Hayatabad	0.16 5	0.021 (2.840) ***	0.035 (4.113) ***	0.032 (3.953) ***	-0.069 (-3.863) ***	0.025 (3.971) ***	0.031 (3.581) ***	0.8 71	0.86 1	86. 47	1.8 36
Combined Urban	0.18 7	0.021 (4.783) ***	0.048 (9.077) ***	0.026 (4.716) ***	-0.055 (-6.944) ***	-0.001 (-0.240)	0.041 (5.925) ***	0.8 00	0.79 5	170 .4	1.7 77
Kacha Garahie	0.09 1	0.024 (2.650) **	0.049 (4.148) ***	0.029 (3.057) ***	-0.036 (-2.090) **	0.022 (2.824) ***	0.044 (2.352) **	0.9 46	0.93 5	85. 33	1.9 61
Palosai	0.24	0.033 (3.635) ***	0.034 (2.167) **	0.043 (3.413) ***	-0.062 (-3.372) ***	0.021 (2.032) *	-0.025 (-1.050)	0.9 50	0.93 7	72. 40	1.8 30
Achinie	- 0.06 1	0.022 (2.202) **	0.022 -1.463	0.039 (3.294) ***	0.009 -0.401	0.041 (3.695) ***	0.034 -1.383	0.8 95	0.87 4	42. 64	1.7 52
Combined Rural	0.05 9	0.026 (4.525) ***	0.047 (6.118) ***	0.03 (4.732) ***	-0.024 (-2.026) **	0.027 (4.584) ***	0.021 -1.572	0.9 12	0.90 6	165 .24	1.8 23

Note: \*  $P < 0.10$  \*\*  $P < 0.05$  \*\*\*  $P < 0.01$

Figures in parentheses are estimated t-values. Source: Author's own calculation using SPSS version 19

Table 2 shows that Education (Edu) has positive significant contribution in the (WWSY) working women's share in family's total income in the selected urban areas. The coefficient of education level of working women were (0.030), (0.023) and (0.021) Gulbahar, University Town and Hayatabad respectively. The coefficient of education for Kacha Garahie was (0.024), Palosai (0.033) and Achinie (0.022). The second factor Work Experience (Wexp) also had significant and positive relation with the (WWSY) working women's share in income in the three selected urban and rural areas of district Peshawar. The coefficient of work experience (Wexp) in Gulbahar was (0.044), in University Town (0.033), and in Hayatabad (0.035), while in Kacha Garahie was (0.049), Palosai (0.034) and Achinie (0.022).

The third factor Occupation (Occ) like the previous two factors i.e. education and work experience also had positive

relation with the (WWSY) working women's share both in urban as well as rural areas. The coefficient of occupation (Occ) in Gulbahar, University Town and Hayatabad were (0.016), (0.025) and (0.032) respectively. In Kacha Garahie, Palosai and Achinie were (0.029), (0.043) and (0.039) respectively.

The fourth factor Number of Earning Members (NEM) in a family, unlike previous factors having negative relation with the (WWSY) in all urban and rural areas except in one rural area i.e. Achinie, where it relates positively. The coefficients of (NEM) in Gulbahar were (-0.048), in University Town (-0.021) and in Hayatabad (-0.069). In Kacha Garahie (-0.036) and Palosai (-0.062) while in Achinie (0.009). The fifth factor Education of the Head of the House Hold (Edu.HHH) showed variable relation in all urban and rural areas. It was negative and significant in Gulbahar and University Town and positive in Hayatabad. Coefficient of (Edu.HHH) were (-0.030), (-0.034) and (0.025) in Gulbahar, University Town and Hayatabad respectively.

In case of all three rural areas, Education of the head of the household (Edu.HHH) was positively and significantly related with the (WWSY). The Coefficients of (Edu.HHH) were (0.022), (0.021) and (0.041) for Kacha Garahie, Palosai and Achinie, respectively (Table 2). The last factor Total Hours Work (THW) Spent by a working woman at job place and at home having positive and significant relation with the (WWSY) in all three urban and rural areas except in one rural area i.e Palosai (-0.025) where it relates negatively. The values of  $R^2$  and adjusted  $R^2$  values of the Gulbahar were (0.747), University Town (0.833) and Hayatabad (0.861) in all three urban research areas while for Kacha Garahie, Palosai and Achinie in all three rural research areas were 0.935, 0.937 and 0.874 respectively. This shows that there was a strong relation between the dependent variable and independent variables, so the model was good fit. In case of F-Statistic, its calculated values were 49.104, 66.496 and 86.473 for Gulbahar, University Town and Hayatabad respectively. While in case of rural areas, for Kacha Garahie it was (85.334), Palosai (72.403) and Achinie (42.649).

According to F-Statistic, over all models was significant at 0.01 levels of significance in all the selected urban and rural areas of the research. To test the auto-correlation, Durbin-Watson (D.W) test was applied, according to which if the estimated value falls between  $d_L=1.73$  and  $d_U=2.3$  then there will be no auto-correlation in the model. For sample size  $n=100$  and  $k=6$  (6 explanatory

variables). The estimated values of D.W test for Gulbahar was (1.904), University Town was (1.755) and Hayatabad it was (1.836) and for Kacha Garahie, Palosai and Achinie were 1.961, 1.830 and 1.752 respectively. All of these value fall between the required range that was  $d_L=1.73$  and  $d_U=2.3$ . Hence it is concluded that there was no auto-correlation in the model for all the selected three urban and rural areas of the district Peshawar.

### **Conclusions and Recommendations**

This study was basically conducted to know the working women's status, their age, education, profession, earning and share of their income in family's total income. Based on the findings and results of the study it was found that Model A showed the factors significantly and positively contributed towards the status of working women both in urban and rural areas of the district Peshawar. Except participation in decision making in one urban and two rural areas and ability to cope up with the situation in risk and uncertainty in one rural area showed negative relation with the status of working women. Similarly Model B also showed positive and significant effect on working women's share of earning in family's total income. However, number of earning members of a family in all the three urban areas (Gulbahar, University Town and Hayatabad) and two rural areas (Kacha Garahie and Palosai) related negatively. Education of the head of the household in the two urban areas (Gulbahar and University Town) and total hours of work in a day in one of rural area (Palosai) also related negatively with the working women's share of earning in their family's total income. It is recommended that Government may allocate more funds and resources in the budgets for urban areas and rural areas for female education, increase in quotas for their jobs, rise in their salaries and create more opportunities for their business to make them more empowered and independent in a society. It is also suggested that more GO's, NGO's and other agencies like US Aid should provide and extend their cooperation regarding the woman participation in various socio-economic cultural and political matters and conducive enabling working environment is imperative for growth and development of women.

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