WOMEN'S CONTRIBUTION IN THE SOCIO – ECONOMIC DEVELOPMENT:
(A CASE STUDY OF DISTRICT PESHAWAR)

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ABSTRACT

This research study was conducted to know the women's contribution in the socio-economic development. Women constitute a good half of our country's total population. They make direct and indirect contribution to the national economy in several forms, but much of it goes unnoticed and unaccounted even it is neither adequately assessed nor evaluated. In fact, the aim of the study is to highlight the two categories of women i.e working women and house wives (paid/employed and un-paid/un-employed) who also contribute in the socio-economic development. So the main objectives of the research are: to study the general condition of socio-economic characteristics of the sample: to analyze the status of working women: and to find out women's contribution in the process of socio-economic development of Pakistan in general and target areas in particular. In the light of these objectives three hypotheses were developed which are: The incidence of paid employment of urban women is higher than the rural women; Women make a significant contribution in the (paid and unpaid) national economy; and the participation and contribution of women has a positive impact on the socio-economic development of a country. Both primary and secondary data were used to achieve the objectives and to test/justify the hypotheses in the research. For this purpose, Peshawar district was selected as a research area. Further three urban areas that is Gulbahar, University Town and Hayatabad and three rural areas, Kacha Garhie, Palosai and Achinie were selected. The sample size (age between 20 -60 years) was 450 which comprised of 300 urban and 150 rural households. However, from each urban and rural area 100 and 50 sample size was chosen respectively. A questionnaire was developed, pre-tested, distributed and collected in the selected research areas. To analyze the data three models were developed and regression test was run. Based on the findings of the research it is deduced that majority of the female respondents were of age (20-30) years in urban and (31-40) years in the rural areas. In both areas majority of the respondents approximately 50% were married and having male head of the household (75.6% in urban and 83.4% in rural areas). In urban areas most of the respondents are post-graduated (39.7%) while 63.3% were educated from madrassa in rural areas. In both areas 57.3% in urban and 98% in rural areas respondents contributed below or equal to Rs.10,000 in the family's total income. About 60% in both areas respondents feel satisfied with their life and in the same way 80.3% and 66% in urban and rural areas respectively feel that their living standard or status is improved as before. The result of regression analysis for the three models were that Model 1 for both urban and rural areas shows significant and positive effect on the status of working women in the district Peshawar except participation in decision making (in Gulbahar, Palosai and Achinie) and ability to cope up with the situation in risk and uncertainty (in Kacha Garahie) show negative relation with the status of working women. While participation in decision making (in all three rural areas) and ability to cope up with the situation in risk and uncertainty (in University Town, Hayatabad and Palosai) show insignificant results. Similarly Model 2 also shows positive and significant effect on working women's share in family's total income. However, number of earning members of a family in all the three urban areas and two rural areas i.e. Kacha Garahie and Palosai relate negatively. Similarly education of the head of the house hold (in Gulbahar and University Town) and total hours of work in a day (in Palosia)

also relate negatively with the working women's share in family's Total Income. The last Model 3 for selected urban and rural areas of research shows positive and significant effect on the house wive's share in family's total income. Except Family Organization (in Hayatabad, Gulbahar, Kacha Garahie and Palosia) and number of family member (in Achinie) which shows negative relation with house wives' share in the family's total income. As a whole majority of the results in all three models for urban and rural areas are significant at 0.01 level of significance and also the results of Durbin Watson test in these three models for both urban and rural areas showed no auto-correlation because the estimated values are found in the range of d_L=1.73 and d_u=2.3 .The value of R^2 and Adj.R^2 are found more than 70% in all three models both for urban and rural areas, even it is near and equal to 90% in Model 1 for both urban and rural areas, also in Model 2 for rural areas, which show that there is a strong relation between the dependent variable and independent variables in all the three models so the three models are good fit. The result of F-Statistics also shows that all the three models for selected urban and rural areas is significant at 0.01 level of significance. It is found and concluded from the result of the current study that generally working women (employed) and especially house wives (unemployed) also make a significant contribution in the (paid and unpaid) national economy in the form of their share in the family's total income while they have a direct and positive impact on the socio-economic development of a country like Pakistan. The rate of economic participation of these women can be substantially raised through the introduction of appropriate measures. For most among the recommendations which are based on the current study are that it is suggested government may allocate more resources or funds in budgets generally in urban and especially in rural areas for female education, increase in quotas for their jobs and create more opportunities for their businesses so that it will enhance their literacy rate, status in jobs and businesses which would make them more empowered and independent in a society. It is also recommended that more GO's, NGO's and other agencies like US Aid, should provide and extent their cooperation in regard of women of Khyber Pakhtunkhwa (i.e Qarz e Hassna for education, more loans for businesses at subsidize or free of interest rate).

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

To define socio economic development it will be split into three parts that is socio, economic and development. Socio means the social conditions of a person in a society and culture, where a person is living and his interaction is with the society and people. Secondly economic refers to the financial status of a person, which includes his wealth, property, cash money , bank balance, bonds, shares , vehicle , gold and silver even everything which he owns while development can be referred to quantitative and qualitative long term changes/actions in the economy, such actions can involve multiple areas including human capital, basic infrastructure, regional competitiveness, environmental sustainability, social inclusions, social norms, health, safety, literacy and other initiatives. So socio economic development is a process of changes in the socio economic conditions of a society. Socio economic change shapes and is shaped by individual perception and beliefs, cultural patterns, economic organizations, methods of production, distribution, social, political arrangements and even an international economy.

The pace and pattern of socio-economic development of any country in this world are crucially dependent upon many factors including living standard ,literacy rate, health conditions, availability of jobs, law and order situation, political and economic stability, capital formation and the most important one is the human resource. Human resource or human capital is the basic ingredient for the socio-economic development of any country. Men and women both are termed as human capital or human resource. If the contribution of human capital to the socio-economic development is higher, other things being equal, the higher will be the tempo of development. Therefore, it is necessary to know the size, the quality of human capital, its level of deployment for productive activity, and the most important to know the participation and contribution of the two key elements of the human resource (Nabila Khurshid-2007). So in this regard, the knowledge of human resource i.e. both men and women, particularly women those in the age level of 20 and 60 years, needs to be considered. Therefore, it is to inquire whether the two genders are being utilized productively or not. To know this, the official surveys and censuses are not enough, we need

to activate other channels about the activity status of men and women in terms of proportion of the total concerned population engaged in the socio-economic development.

Women in the developing countries like Pakistan, live in a society that is highly stratified into regional, cultural, cast and class variations, all of which have an impact on their lives (Neelam Farid, 2006) Women participate besides attending their household activities as a housewife and normally get themselves engaged in fields such as public or private jobs, businesses or other social work both in the rural and urban places. They are actively engaged in work and contributing in income generation to improve the quality of life, in fact, leads to the improvement in family standard. But unfortunately their participation and contribution is underestimated for many reasons, as compared to men. The reasons for this are many. It may be because of having limited employment opportunities, bad work conditions, and unequal wages, a double burden of labor due to unremitting domestic responsibilities at home, social, cultural and to some extent, political reasons. This situation is true whether they perform piece-rate work in cities or agricultural wage labor in the rural areas (Adeel.U.A-1993). Even these are not free from discrimination and sexual harassment at work place.

The women of Pakistan generally and Khyber Pakhtunkhwa especially face the shocks of terrorism also. In fact now a day's terrorism is one of the main hurdles in the way of socio economic development and especially that of women. Many women of Khyber Pakhtunkhwa are killed by terrorist attacks while going to their offices, schools, hospitals etc.Even the banned Tehreek-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. Pakistan). Similarly five students received minor injuries when one kilogram of explosive exploded in the Conference Hall of Institute of Islamic and Arabic Studies at University of Peshawar (Students of University of Peshawar under Terrorist Attack by Touseef-ur-Rehman, The Daily News International, Jan 2, 2013. Pakistan). In fact all these are threatening women folk not to go outside their homes.

In 1960 the population of Pakistan was 45.9 million and in 2012 it became 178.9 million. While according to the 1998 census the total population of Pakistan was 132.352 million out of which 63.478 million were female while the total population of Khyber Pakhtunkhwa was 17.744 million out of which 8.655 million were female (Population

Census Organization Bureau of Statistic, Government of Pakistan). However, according to Human Development Report 2011, released by United Nations, the women constituted 21.7% of the total workforce in 2009. According to the labor force survey 2003-04 released by the Statistical Division of Pakistan`s Federal Bureau of Statistics, the share of men and women in the labor force was 50.86% and 49.14% respectively. Out of the total women work force, 31.86% was engaged in rural areas where as 17.28% in urban areas.

The founder of Pakistan Quaid-e-Azam Muhammad Ali Jinnah said "No nation can rise to the height of glory unless your women are side by side with you" (Muhammad Ali Jinnah 1944, Dehli). Infact in our religion there is a freedom for women to take part in the socio economic activities within limits recommended by our Prophet (Sallallahu-Alayhi-Wasallam) and our Allah. The wife of Hazrat Muhammad (Sallallahu-Alayhi-Wasallam) Hazrat Khudeja (Radhiyallahu-Anha) was a famous merchant of Quraish tribe. Hazrat Aisha (Radhiyallahu-Anha) brought up many of orphans in her charity house. Razia Sultan was the Sultan of Delhi in India, who was the only women ruler of both the Sultanate and the Mughal period from 1236 to 1240. Like other Muslim Princesses of that time, she was trained to lead armies and rule a Kingdom. Fatima Jinnah, the sister of Muhammad Ali Jinnah and Begum Rana Liaqat Ali Khan were the prominent ladies in the Pakistan Independence Movement 1947.Benezir Bhutto was the first female Prime Minister not only in Pakistan but in the whole Muslim World. Naseem Wali Khan the pioneer female Political leader of National Party Khyber Pakhtunkhawa, Malala Yousafzai ,a young girl of 14 years living in district Swat ,she was a brave supporter of girls education , on 9th Sep 2012 ,she was shot in her head by Taliban activists while coming back to her home in a school van along with her other school friends in Mingora. She has been awarded different awards especially Nobel Prize for standing up against for girls education. (Malala: Youngest – Ever Nobel Literate by Sabir Shah, The Daily News International, October 11, 2014 Pakistan). Zarsanga, the famous old singer and Gul Para, the famous singer of today's young generation of Khyber Pakhtunkhwa, Hina Rabbanni khar, the first female foreign minister of Pakistan. Sharmeen Obaid Chinoy is the first Pakistani journalist and documentary filmmaker who is an Oscar award winner and won an Academy Award for her documentary, "Saving Faces" in 2012. She won an Emmy award for her documentary, "Pakistan: Childern of the Taliban"in 2010. She is also the first non-American to win the Living Stone Award for Young Journalist. Samina Khayal Baig is the first Pakistani women and the third Pakistani to climb

Mount Everest with her brother on May 19, 2013. She is also the youngest Muslim women to climb Everest, have done at the age of twenty one (21). These are so many other examples of brave and famous ladies in our country.

Our country, Pakistan is an Islamic democratic country which means that the two forces acting here are Islam and Democracy and it is clear from any comprehension that both of the two forces are not against the basic rights of women. But unfortunately the ignorance of women's contribution and participation in the socio-economic development is biased and ignored as compared to men. So there is a need to accept and acknowledge the women's participation and contribution in the socio-economic development of a country generally in Pakistan and particularly in Khyber Pakhtunkhwa.

1.2 STATEMENT OF THE PROBLEM

To highlight the women contribution, both to household sector (unpaid) and to the national economy (paid), we do not have enough data and empirical evidence at the national and international level. Even if it is available, that is old, scattered and inaccurate so here the main problem arises to know the female contribution in un-paid (house hold) sector and paid sector (to national economy) and also how much do they contribute? But the most important thing is, the need at government level in making and implementing policies concerning these issues that what is the actual situation of jobs for women in the country? How many women avail this opportunity and how many are deprived off? What are the wages /salaries for these women and how much time they spent at work place? In fact, the present study is hovering around these basic problems. In this research we find the real situation of women in the paid sector and unpaid sector. Also their age, education, occupation, income, their contribution in family`s total income, position in making decision, status, experience, skills... etc which are crucial for any socio-economic development in a country.

1.3 OBJECTIVES OF THE STUDY

This study seeks to achieve the following objectives:

1. To study the general condition of socio-economic characteristics of the sample their age, education, work/job experience etc.
2. To find out the status of working women, their occupations, income and contribution in family`s total income etc.

3. To inquire about the women's contribution in the process of socio-economic development of Pakistan, in general, and that of target areas, in particular.

1.4 HYPOTHESES OF THE STUDY

In the light of above objectives, the current study aims to test the following hypotheses:

1. The incidence of paid employment of urban women is higher than the rural women.
2. Women make a significant contribution in the (paid and un-paid) national economy.
3. The participation and contribution of women has a positive impact on the socio-economic development of a country.

1.5 RESEARCH METHODOLOGY

For the data collection, questionnaire is developed. It is pre-tested and made necessary changes accordingly. Also did face to face interviews for the needed information. Besides these, personal observations also made to supplement our primary data collection.

The following tools are used for the gathering of data.

1.5.1 Primary Data

Primary data is collected through:

1. Interviews with working women and households in the sampled rural and urban areas.
2. Questionnaires.

1.5.2 Secondary Data

Apart from questionnaires and conducting interviews, secondary data is collected through the following available sources:

a. Journals
b. Different organizations and institutions where women are working
c. Households and working women in the rural and urban areas.

d. Published reports and theses
e. Different websites.
f. Different news papers

1.6 RESEARCH INSTRUMENTS

The sample household were interviewed and questionnaires were distributed among the women aged 20–60 hailing from the selected urban and rural areas of Peshawar district.

1.6.1 Sample Selection

Universe

Our universe of the current study is Peshawar District so the geographic scope of the study is restricted to the selected rural and urban areas of Peshawar District, where a sample survey is conducted.

Sample Size

The sample is comprised of 300 urban and 150 rural households that are interviewed. So the total sample size came to 450. However, the urban areas comprise of Gulbahar, Hayatabad and University Town while in the rural areas, it consists of Achinie, Palosai and Kacha Garahai areas of Peshawar district.

1.6.2 Analytical Techniques

The data are presented in tabular form, with columns and rows providing information in absolute or / and percentage terms as relevant for quick view of the relevant situation.

1.7 SIGNIFICANCE OF THE STUDY

The main target and focus of this research is the province of Khyber Pakhtunkhawa. Primary data is collected from the selected rural and urban areas of district Peshawar. However, the conclusion derived on the basis of the results of the study could be applied and generalized as a whole to the overall conditions prevailing in other parts of the country. This research is providing a clear and actual picture of the women's socio-economic condition and contribution. It also provides a base for student researchers concerned NGO's (Non-Governmental Organizations) and at government level in the same field in making and

implementing the policy concerning women's problems and issues at regional and national level.

1.8 LIMITATIONS OF THE STUDY

We do not have enough data and empirical evidence at national and international level. Even of it is available that is old, scattered and inaccurate. Besides these constraints the other was time, money and resources so the research study was restricted to the selected different rural and urban areas of District Peshawar. However, this study can be generalized to other areas of the district as well as country and can be conducted on age below 20 and above 60 years.

It was noticed that the majority of the respondents that is women of the rural areas are illiterate and low educated. Further it is also found that whether the respondent belong to rural area or urban area, they refused to provide information especially the rural women regarding their education, age, participation in decision making etc and urban women regarding their income, expenditure, ownership of house, male and female member's attitude towards them.

Due to terrorism, military operations and insurgency in FATA during the past two decades the migration of IDPs of Swat, Waziristan, and Hangu to Peshawar District, it was difficult to know the exact enrollment and information about them. Many of the respondents even educated women of the urban areas gave some incorrect information in questionnaires and interviews. So the process of collecting the primary data was repeated. It is also noticed in the urban area that many working women are resistant to give information due to fear of income tax. While majority of the rural women are reluctant to provide information as they needed permission from their male family members.

1.9 ORGANIZATION OF THE STUDY

The study is presented in Six chapters as below:

Chapter-1: is the introduction in which a brief introduction to the problem, objectives, hypotheses, and significance of the study are given.

Chapter-2: reviews the relevant literature on women's participation and contribution in the socio economic development.

Chapter-3: gives the research methodology.

Chapter-4: Women's contribution in retrospect.

Chapter-5: provides the analysis of data.

Chapter-6: includes Summary, conclusions and recommendations based on the findings and results of the study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

The importance of women's contribution in Socio-economic development of a country particularly in Pakistan is gradually increasing but yet from the government side, there is an inadequate attention in academic, employment opportunities, planning and policies for the last three decades. In this chapter, we are presenting some of the important quantitative and qualitative work done on this subject in our country and in the different areas of the world, which are as under.

Akhtar (1966) recorded from the result of his research on the Socio-economic characteristics of city of Pakistan i.e Karachi, that the percentage of drop out of girls are lower than that of the boys in different schools, colleges and universities. In his research he took a stratified sample of 1987/88 from 3500 households in the city. In this sample survey in the large metropolitan city of Karachi, he found conditional probabilities of the girls from school dropout keeping in view to estimate the gender specific conditional probability.

Seemin and Faiz (1978) carried a study about the role of rural women in Pakistan. They made a research on 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. Both Seemin and Faiz found that there are some environmental and attitudinal variables that affects the performance of a rural women in the economy, that were customs, traditions, way of living, no or less approach to schools, early marriages and less awareness about family planning. It was suggested, to make more researches based on the Hymer-Rosnick hypothesis of substitution of manufactured goods for domestic manufactured goods, considering the increase in the work load of women and differentiation of families in terms of access to land. (Hymer and Resnick "A Model of an Agrarian Economy with the Non-Agricultural Activities". The American Economic Review 1969. 59, 4. Part 1).

Hicks (1980) conducted a study to find the relationship between Human Resource Capital and economic growth through a time series data of 83 developing countries for the

period of 1960-1977. In his study, he found that the literacy, occupation and expectancy are the major factors which affect the economic growth of a country. Further he found the ratio of these factors in low proportion in women as compared to men. However in estimating the relation between economic growth and Human Resource Capital, he was failed for the adjustments and effects of other related factors.

Qadri and Akbar (1982) presented a report on their study conducted on the role of women. He chose the agricultural sector in Sindh Province. As Sindh is one of the important provinces of our country where the primitive land lord (Wadhera) system is still prevailing and majority of their agricultural cultivation is from the working of their peasants, farmer (Mazaries). So to find the women's role in Agriculture Sector, both they found that rural women of Sindh Province have been engaged in different agricultural activities side by side with their men.

Nazeer M. M and Jalel, Z. (1982) reported from the results of their study conducted in different parts of Malakand Division. They found a 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 farm side, and collecting wood for domestic cooking, making handicrafts and embroidery. It was observed that if hired people are placed by removing these women folk in the research area it might result in the rise of expenditure and substantial fall in income.

Khan (1987) conducted a study on the Socio-economic status of Pakistan. In his research he found that 16% of women in Pakistan are literate, however the percentage of this literacy is more in urban women than in the rural women which is over 37% and 7% respectively. In the same way other finding was 0.02% of Pakistani women are the teaching staff in Agricultural Universities and women enrolment in the higher agriculture education is about 0.01% in Pakistan.

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 embroidery…etc. had contributed a lot to the family's total income. So it was suggested in the study that such contribution could be

increased and improved in the research area (New Village) through the support of finance and management system.

Adeel (1993) conducted a research on the role of Pakistani Women in all aspects of rural life. In his paper it was examined that women play important and crucial role in the different fields of life and in the development of their living standard. In his research, he suggested for the government to solve their issues and problems which they are facing. The paper highlighted the importance of 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 the national data to know the effect of education on women's position in Pakistan. It was found that one of the major hurdles in improvement of women's position in labour market is gender inequality in education. Many suggestions were given in which one of them government should provide female's access to not only basic education but also to higher education. Another suggestion was made for the procession of training and skills which these employed female are lacking at job places and due to this they are not given supervision jobs.

Badran (1993) presented his survey report on the women`s status and its role in the rural Egypt. He found in his survey that majority of the rural women in the country were facing similar socio-economic problems such as less approach to education and medical facilities. Further he found that many rural women even did not know their basic rights. He suggested that government should make and implement effective policies regarding these rural women. He added further that these policies should be in accordance with the provision of basic rights to the women along with basic education and medical facilities. The role of the women in socio-economic development is as important as men, so if women folk are healthy and educated, will not only improve the living condition of their family members but also give boost in the development of a country.

Huma (1994) designed an experiment to find out gender as a variable in the organizational approach to Rural Development. She selected the Agha Khan Rural Support Programme (AKRSP). This organization supported, founded and managed various prospects

for the Socio-economic development of women in Pakistan. In the study, it got general perception the projects of AKRSP are helpful and beneficial to everyone especially women. Further in her report, she stated that in general projects besides women, other family members (Men) were also invited along the project members. So in this way, it was easier to find out the gap and barriers between men and women at job place.

Akhtar et al. (1995) did a work on the status of rural women in Bangladesh. In his study he identified many activities like decision making and income generation. He gave a report based on the results of his project on income generating activities of women in the agricultural sector that women do not only their household works but also help their men in performing other economic activity in the research area. For example kitchen gardening, livestock raising, making food items like pickles, jams etc. however the productivity resulted from these kinds of activities was low because no or less technical knowledge, lack of resources to approach these technical knowhow. It was concluded and suggested that if women belonging from lower, small and landless families, if they are trained with improved techniques that could be helpful in raising not only their income but also living standards.

Nayga (1996) conducted a research study on the participation of wife as a labour force. The consumer expenditure survey report in 1992 by US Bureau of Labour Statistics was used as a secondary data. In the Bureau report some information about Socio-economic variables were given, which affect the family's expenditure on readymade food and homemade food. It was examined and results showed the evidence of variables such as wife's education and age, total number of kids at home, size and ownership of house with/without mortgage, total income of household, total number of earning members in a family, area of living and region as important variables affecting the family's expenditure on readymade food and homemade food. Along these determinants, the education of wife and her participation as labour force strongly affecting the family's expenditures on readymade and homemade food. The results showed the effect of both these variables is greater as compared to other variables.

Singh (1996) studied the Indian census Report and examined the data for the period of 1961-1981. His main focus of the study was the distribution of female workers among the main three occupations i.e. primary, secondary and tertiary levels. In his study he studied the different aspects of women workers such as their participation in these three occupational

levels, the variation of participation in different districts and the barriers faced by them in these three levels. His research area was Province of Punjab, which is comprised of various districts. It was concluded in the paper that district Ludhiana was one of the major contributor of women workers regarding three levels of occupations among other districts in Punjab Province. The paper also witnessed a sharp rise of women's participation in the mixed and modern occupations in most of the districts of Punjab Province during that period.

Islam et al. (1996) conducted a 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 107female 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 vegetables production. The results based on their findings were that there had no significant association between age ant the size of family on the women's participation. However, a significant relationship of attitudes of respondents (women) and their husbands on the women\s participation in income generating activities were found.

Sehria (1996) examined in her research study the attitude and behavior of Pushtoons (Pakhtoons) towards their women education. She found majority of her respondents illiterate. They belong to the lower Socio-economic class, majority of these were illiterate and forced to practice the their old, forefather's traditions and customs due to this they feel ashamed to allow their sisters and daughters for education. She found in her research study that 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.

Sajjid (1998) studied the role of rural women organization on the livestock management in Pakistan. He selected the Northern area of Pakistan as a research area and AKRSP as an organization who worked a lot for village women. In this context, the AKRSP has funded a strategic package for the village women of Northern areas, especially in the livestock and social sector development. He examined the utilization of this strategic package for the welfare and betterment of village women particularly in areas of financial human and material resources. He also reported about the participation and contribution of organizations of village women in the village (rural) and livestock development.

Rehman (1999) analyzed the women's involvement in micro credit finance in Bangladesh. For this purpose, he examined the different micro credit programmes of Grameen bank in Bangladesh, its structure of lending system for borrowers, also the implications of the Bank regarding borrower's house members and their assets but kept main focus on the process of lending of micro-credit programme at village level. Further in his study he found and gave some suggestions. He found the realities and actual picture of the women borrower's daily life routine, their involvement at home and helping in other works with their men. He also examined and found the bank workers attitude, their strategies and the extent of their involvement in financing in the micro credit programme.

Horton (1999) demonstrated a positive rise in the participation of women in the Labour Markets. The study showed evidence from the surveys of various Labour Markets in the major parts of the world that ratio of women `s participation and contribution is low to economic development but results showed contradiction in the Labour Markets of middle-income developing (Asia and Latin America) countries . In these developing countries 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 (in Asia and Latin America) than in America (at the time of industrialization). However inequalities and gender discrimination were prevailing same.

Basu and Basu (2000) conducted a research study to analyze the implementation of different economic development programmes for the improvement of level of women's empowerment in India. In his research to achieve this objective, he selected to take help from a case study based on this topic. That Socio-economic case study was related to some Government Organizations (GO's) and Non-governmental Organizations (NGO's) working in the districts of South Paraganas in the West-Bengal India. An interview was taken from about 70 women who got benefits from economic development programmes of these organizations. It was found in the study that these female respondents were self-employed in business for last three four years and were in search of finance. These GO's and NGO's provided them micro-credit thought their economic development progarmmes to run their business. It was found that due to these micro-credits the economic empowerments of women were increased due to income generation. However, it was surprising to know that overall increase in the economic empowerment of women by NGO's were more than GO's. The facts were found that the micro-credit programmes of NGO's had contributed a lot more than

that of GO's e.g their programmes improved the social and economic living standard of the women respondents. In fact these NGO's might had some qualities that made possible and more successful in approaching the lower class poor people of the society. This positive aspect of these NGO's lies in the strategies which are used in developmental progarmmes, while these strategies encompass the partnership participation and member's accountability.

Karmarker (2000) found in his study a positive correlation between women's empowerment and availability of credit. He pointed out the reality that micro-credit generated an employment opportunities for women folk but these micro-enterprises having some constraints in the operations such as they faced a majority of respondents needs loans, lacking adequate resources, marketing facilities, infrastructure, poor technological transformation, no or less access to financial markets and negligence of effective government policies. He stressed on the provision of more micro-credit finance to the women.

Mac Vicar et al (2000) presented a relationship between employees and employers. In his paper, he focused on the flexible employment relation and pattern between the two i.e, employee and employers. He gave many reasons for it such as employers seeks for business and financial needs and employees for improved and better lifestyle. A comparative case study was analyzed for the role and participation of women's work in flexible working arrangement in three different leisure's in Scotland, UK. It was found that gender role segregation was existed in generic and non-leisure specific jobs e.g. attendants, reception and front desk jobs. The suggestion was made for the provision of equal opportunities (in flexible) jobs and employment policies for women especially as they lack of family-friendly environment at work place.

Romaneinko (2000) examined women's status as marginalized employees in the dual labour market of America. It was explored the realities of dual labour markets, the marginalized labour working in the past time, the industries that having these kind of labours and the role of women employee institionalized in secondary labour market. The paper highlighted the facts that current instutionalized market of urban farmer proved the evidence of second-tier worker who are successfully adapted themselves in the prevailing discriminatory and in hospital conditions in labour markets. Further, two ethnographic case studies were chosen from the participants of second labour market of farmers in Louisiana which supports the evidence of the second-tier adaptation.

Stephen and Spring (2000) discussed the feminization of commercial fruit. Production and its effect on gender's role in Chile. They studied the case of the Santa Maria Seasonal and Permanent Worker's Union. The suggestion was made on the basis of findings that the participation of women could be affected by gender ideology at any working place. A detail description was presented about those working women who are facing challenges created by gender roles such as in sexuality, production, reproduction and organizational politics.

Kay (2000) conducted a comparative analysis on the social policy interventions and its impact on the men and women's lifestyle. The research area, i.e. various labour markets were selected which were operating in the economically advanced nations of the Western Europe. Basically in this research study those policies were highlighted which were in close contact with the paid workers specifically the paternal and material's employment. A cross-sectional data for men and women working in the Europe (UK) was taken. It was found that those social policies which were implemented universally, encouraged the paternal employment, but vary in style and in the extent in which they supported material's labour market activities. Further it was found in the research that the applications of these policies intervention were seen with in the women's population. It was examined and discussed in detail that family regarding policies in the UK could affect women fold in the various socio-economic situations. In the end it was concluded in the paper that these family regarding policies supported female being primarily as caregivers in the household or as responsible citizen having individualized rights, had an impact on both their personality and leisure and their ability to approach it.

Said Kamal Khan (2000) conducted a research project on the rural women's participation in the field of agriculture. He selected village Mehrdi Malakand Agency in Khyber Pakhtunkhwa province as a research area. He found in his research which is stated that most of the respondent women were engaged in the live stock activities in their homes such as keeping one or more and another kind of livestock. It was also found in the study that most of the women in the research area were totally and partially dependent on this source of income to meet their expenditure.

Spring and Spring (2001) studied the participation and contribution of women in commercial agriculture production and the effects on them, their family members and living

place where they are settled. In his research he focused on the type of strategies which women fold used for their survival in spite of the fact that numerous gender ideologies and institutional processes that resulted to exclude them. The book is comprises of 16 chapters distributed into three parts. In Part-I, general gender ideologies were discussed and their impacts on the participation of women in commercial sector were explored. Part-II asserts the effects of commercialization on nutrition, house hold food and the manufacturing and distribution of food systems. In the last Part-III deals the role and participation of women in commercialization along with the need to receive new technological innovations, access to the markets, and the trainings regarding in the same field.

Salma Jabeen (2002) examined a case study of twin villages Lala Kalay and Tarnab Kalay situated in the province of Khyber Pakhtunkhwa. Basically her project was in the women's participation in the different income generating activities in the province of Khyber Pakhtunkhwa. It was found in the study that most of the women in research areas were actively engaged in generating income through various activities such as handicrafts, sewing, raising of livestock, quilt making, homemade jams, squashes and pickles, keeping of poultry for egg production… etc. in the end it was concluded that all the respondents from each of the twin villages were actively participating and contributing in the income generation activities of their households. It was also found that these women were not only actively involved in the making but also in the marketing of this home made products. So the suggestion was made to provide an access to the market for the sale of their products and made it easy the availability of micro-credit finance so that the share of contribution of these women could be raised in the research area.

Himayatullah and Yasmeen (2003) demonstrated the effect of SRSP on the Gender Development in the Abbottabad District of Pakistan. In this regard an interview was taken from 65 women respondents in 10 different women organizations. These women organization started various developmental programmes for the women of research area such as the provision of credit and health facilities and schemes of water supply. Further, for the enhancement of income generation different training were arranged to these women in the field of making carpet, agriculture, poultry, rearing, making footwear arrangement, artificial food technology, and leadership and accounting skills. These training helped women not only in generating their income but also enhanced the power of their decision making.

Savita and Naurial (2003) assessed the impact of various income generating activities on the women's participation. It was found in the study that most of the respondent women about 60% spent 4-6 hours in making embroidery, chappal (shoes), squashes, jams, jewellery and soaps. While in return they get only 250 rupees per month which led to create a medium level of satisfaction. It was found and concluded based on the findings that the major reasons for the dissatisfaction among these women were because of low pay, non-cooperative attitude of households' members and no access to the marketing facilities.

Ghaman and Fauzana (2004) demonstrated a relationship between the families income of women on the nutritional status. In their paper they pointed out some factors/ variables which had a close impact on the women's socio-economic status. It was observed in the study that those women who were holding marginal land showed significantly better socio-economic status than those of having less land, which further led to a higher income (i.e. more than Rs. 224 per month earned by less land women owner) than others respectively. A surprising result showed significantly high nutritional status of non-earning women than earning women.

Hussain et al. (2005) gave a report on the role of community organizations on the women generation activities of women folk. For this purpose, he choose the other community organizations and PRSP (Pakistan Rural Support Program). He examined the procedure of their loan schemes and the attitude of the community organization members SRSP (Sarhad Rural Support Program)towards female respondents. It was found in the study that most of the female respondent borrows from PRSP because of their polite, clear procedure of loaning, no mortgaging requirements along with easy repaying facility. Results showed that the average income of those women who were facilitated with the PRSP's Credit Programmes were high as compared to those women who were not facilitated. So it was concluded in the study that there is a significant impacts of credit programmes of PRSP on the women belonged to a lower category (poor class). Suggestion was given in the light of these findings that if proper and easy accesses of loans are made available to the poor class women, their earnings could be raised by initiating their business activities.

Kwapong (2005) reported in his paper that how the empowerment of rural women could be facilitated by introducing education or functional literacy. In his study he presented the result of his survey which showed the empowerment level among the 200 respondent

women belonging to various communities in the research area. It was found in the research study that majority of the educated women were having high level of participation in different tasks concerning decision making abilities at home and outside home. It was suggested to enhance the individual economic independence of the respondent women at the same level just like high level of their decision making ability, more struggle has to be done for their access to higher education different income generation activities. At the end, it was concluded that without adult education the improvement in the women's capabilities could not be possible.

Neelam Farid (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. Further 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 a society. So it was recommended, to raise the socio-economic status of women in a society, we need the availability of more education facilities, which will enhance the chances of getting high income jobs, again it will raise the living standard. So it is suggested that without the cooperation of family member especially male members, it would be difficult to achieve the required objectives.

Nabila Khurshid (2007) demonstrated a positive effect of rural credit on the socio-economic status of rural women. It was a case study of Ponch district in Azad Kashmir. She found in her research study that various income generating activities such as livestock raising, poultry and crop production could raise the socio-economic status of the respondent female. Further it was found that the credit and saving schemes of NRSP (National Rural Support Programme) for the initiation of such like business activities could raise the income of the respondent females. The results showed strong evidence that the respondent female utilized these incomes to meet their own and household needs, which in turn improved their socio-economic status in the community. In the end it was recommended on the basis of this evidence that majority of the women in the research area wanted to expand their domestic business or initiating a new one so more loans should be provided on affordable interest rate to achieve the required result.

Ashia Farman (2008) conducted a research on females, living in the Northern Areas of Pakistan. She selected the Naga Valley in the Gilgit District for her research. It was found in the research that still many non-government and local organizations were working in the Hunza Valley. With the help of these organizations many schools and training centers were providing education, training and skills to the female of the area. Further, the study highlighted the realities which were prevailing such as these female in the Valley like other females in Gilgit District were facing some cultural, traditional and socio-economic barriers in getting education. So it was one of the major reason for low literacy level of female. The recommendation was given that government should increase the school facilities because the people of the research area could not afford to send their children especially female to the private schools as they were unaffordable. It was also recommended that steps should be taken to persuade and change the thinking of male community towards the importance of female education.

Saima et. al (2010) presented her paper on the female's selection in the field of specialization in district Peshawar, Khyber Pakhtunkhwa. For this purpose, she interviewed the female students in the research area and applied chi-square test. The result showed 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, 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. It was recommended that although most of the female students selected their field of specialization by their own choice but still need is felt to increase the teacher's contribution in guiding female students because they were aware of the situations and facilities in the department as well as the female student's aptitude towards it.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter consists of the methodology of research and the materials which were used under investigation for analyzing the problem. A special case was taken to get correct and unbiased data related to the problem in the study. For example selecting the research area, size of the sample, sampling techniques, data collection method and data analysis, and especially the selection of appropriate variables in the models. For collecting primary data a questionnaire was developed with simple, easy and understandable questions. Due to certain constraints like time, money and resources, the study was restricted to only six areas that is three from rural and three from urban of District Peshawar. Peshawar is the provincial capital, having people from all over the province so the sample selected from this city is more representative of the province. The questionnaires were distributed and collected from the research area. Then the data was analyzed by using different statistical tools like SPSS and econometric models were established, applied, estimated and the final results were tabulated.

3.2 PROFILE OF THE RESEARCH AREA

3.2.1 History

The word Peshawar is derived from a Sanskrit word “Pushpapura”, meaning the city of flowers. The Mughal emperor Akbar formally gave the name Peshawar that means “The place of Frontier”. It stands right at the entrance of the Khyber Pass, a gateway to the subcontinent that is why over the centuries Peshawar has been the entry point to conquerors and invaders such as Alexander the great, the Mughal King and Mehmood Ghaznavi.

3.2.2 Description of the area

District Peshawar is the Capital City of Khyber Pakhtunkhawa Province. Peshawar City is having a tremendous historical, economic, political and military importance nationally and internationally. Mohmmand Agency lies to its north, The Federally Administered Tribal Area (FATA), Khyber Agency to its west. Kohat frontier region to its

South, Nowshera and Charsadda, the two settled districts are located to its North-East and North respectively. While approximately 40 km to the West Afghan border is lying.(District Census Report and KPK Census Report ,Peshawar:1998).

3.2.3 Location

The City of Peshawar lies between 71°22′ and 71°42′ East Longitude and 33°44′ and 34°15′ North latitude (District Census Report and KPK Census Report, Peshawar 1998).

3.2.4 Area

The Total Area of Peshawar City is 1,257 square Kilometer (District Census Report and KPK Census Report, Peshawar 1998).

3.2.5 Population

In 1998 the total population of the city was 2.019 million, out of which 0.958 million were female and 1.061 million were male also 11.38% of the population lived in Peshawar. This population has increased since 1951 from 0.391 million to 2.019 million in 1998 while it was 4.650 million in 2011. However the density was 1606.3 km² in March 1998. Similarly discussing the active population of district Peshawar among the population ten years and above to the total population consists of 0.393 million out of which 7.51% children below 10 years, 1.26% male workers out of total male and 64.23% female out of total female, all together makes 31.14% domestic workers of the district. However population distribution by age groups are 46.1%, 51.5%, 2.4% in group of less than 15 years, between 15 and 64 years and 65 years & above respectively. The single mean age at marriage of the female in district Peshawar is 21.3% like this 21.5% of the female between age 15 and 49 in populations, and 62.4% of female married are age 15 and above. In this way 15.8% out of total population employed labour force in agriculture (District Census Report and KPK Census Report, Peshawar 1998).

3.2.6 Language

There are many languages spoken by the residents of Peshawar city but Pushtu is the predominant language, and then followed by Hinko and the national language Urdu.

3.2.7 Climate

Climate of the district is extreme. The mean minimum and maximum temperature during Winter (December) and Summer (June) is 3°C and 42°C respectively. The most pleasant time of the year is the Spring which starts from mid of March. In August, the largest summer rainfall is recorded while in March, the largest winter rainfall is recorded. So the Summer in Peshawar prevails from May to September and Winter from mid November to March (District Census Report and KPK Census Report, Peshawar 1998).

3.2.8 Physical Features

The district Peshawar is generally a fertile area. The central part of the city district is comprised of land, which is best soil for the cultivation of sugarcane, wheat and tobacco. In the south east there is a small hilly area of the main Khattak range while Tarakai with the height of 700 meters enjoys the highest point of the hilly areas (District Census Report and KPK Census Report, Peshawar 1998).

3.2.9 Administrative Setup

District Peshawar has one Tehsil that is Peshawar. There are four towns Town I, Town II, Town III and Town IV and one Cantt area. The district is having 92 union councils out of which 36 are urban and 56 rural. Similarly like other districts in Pakistan, Peshawar district is headed by Deputy Commissioner (DC). DC is appointed by the provincial government from the federal or provincial civil service who coordinates with the District Officers of 12 administrative departments of the district.

Peshawar is connected with the rest of the country through a wide network of roads, railways and airways. The Bacha Khan International Airport serves the city and the province as the sole international airport in the region.

3.2.10 House Hold Size

There is a slight increase in the average size of the household of the city that is from 5.4 persons in 1961 to 8.5 persons in 1998, however the growth rate of population per year was decreased from 3.56% in 1961 to 3.08% in 1998. Out of the total households 47.7%

were having piped water inside their houses and 95% of household were having access to electricity (source: District Census Report and KPK Census Report, Peshawar 1998).

3.2.11 Literacy

The literacy ratio of the district Peshawar is given in the table 3.1. It shows that for the population of 10 years and above it was 25.72% in 1981 which increased to 41.79% in 1998. However the literacy ratio of female was lower than male in both years that is 1981 and 1998.

Table: 3.1

Literacy ratio by Gender, Urban/Rural and combined Area in 1981 and 1998 (%).

Area		Rural	Urban	All Area
1981	Male	34.00	46.03	1963
	Female	16.03	27.83	3.19
	Both Sexes	25.72	37.84	11.85
1998	Male	55.97	65.27	46.14
	Female	25.85	41.11	10.74
	Both Sexes	41.79	54.09	29.19

Source: District Census Report and KPK Census Report, Peshawar 1998

3.2.12 Education

Education is very important both for male and female, however this ratio is lower in female than male i.e. 25.42 for female and 55.63 for male as given in the table 3.2.

Table 3.2

Percentage of Education by gender in Rural/Urban and overall area 1998.

Area		Urban	Rural	All Area
Educated person as percentage of	Male	64.95	45.79	55.63
	Female	40.68	10.31	25.42
	Both sexes	53.72	28.80	41.41

Source: District Census Report and KPK Census Report, Peshawar 1998

3.2.13 Health

Health section is very important in the progress of any economy. District Peshawar is having major three Public Hospitals i.e. Lady Reading Hospital, Khyber Teaching Hospital and Hayatabad Medical Complex. Besides these three there are other Public and Private hospitals, Health Care Centers, Dispensaries etc, the detail is given in the table 3.3.

Table 3.3

Health Institutions/Centers, District Peshawar.

S. No.	Health Institutions/Centers	Nos.
1	Hospitals	24
2	Rural Health Centers	4
3	Basic Health Units	79
4	Dispensaries	67
5	Sub-Health Centers	0
6	T B Centers	4
7	MCH	19
8	Others	1
Total		**198**

Source: Ministry of Health, Bio-Statistics Section and Health Management Information system, Islamabad 2002.

3.2.14 Local Issues

The city of Peshawar district has suffered an ever increasing population because of the local migrants from all over the province and especially Afghan influx has a bad impact on the unplanned growth. Now a days due to huge influx of IDPs because of military operations and insurgency in FATA and natural disaster like flood, these civilian population have forced to move towards adjacent safe districts like Peshawar, which have generated many socio-economic problems for the city e.g. difficulties are facing in health sector as solid waste, air, water and noise pollution, infant mortality rate, maternal mortality rate along with street crimes and kidnapping for the last 20 years. The city also faces traffic problem on the roads, three big public and several other small private hospitals are not enough for the people of Peshawar .Most important issue is the terrorism, which the city faces for the last 10 years.

3.3 SAMPLE SELECTION

The sample selection comprises of three parts, the first part is sample size and sample technique, second one is research instrument and third & final one is Analytical technique.

3.3.1 Sample Size and Sampling Technique

For research study data have been collected both from urban and rural areas of Peshawar district. The urban sample comprises of three places that is Gulbahar, University Town and Hayatabad while the rural sample is chosen from three places that is Kacha Garahie, Palosai and Achinie. All these places both in urban and rural areas of district Peshawar were purposively selected because the factors determining this selection were distance from the road, closeness to each urban area, socio-economic characteristics of the respondents (residents/population) and cooperativeness of the later.

The total sample size was 450, 100 respondents were chosen each from all the urban areas of study while 50 each from the rural areas of the research were selected.

Table 3.4

Total Sample Size.

	Area		Sample House Hold
URBAN	1	Gulbahar	100
	2	University Town	100
	3	Hayatabad	100
RURAL	1	Kacha Garahie	50
	2	Palosai	50
	3	Achinie	50
Collected Area			**450**

Table 3.4 shows that data were collected from the three urban areas comprises the urban sample size about 300 and three rural areas comprises rural sample 150 so total sample size becomes 450.

Sampling techniques for the collection of data was random sampling technique. The reason behind it was that this technique was simple, economical, consumed less time and efforts and the most important it is convenient to choose a sample from the given population.

3.3.2 Research Instruments

The sample of households was personally interviewed by giving them a questionnaire which was designed for the sample households as a whole both for the selected urban as well as for rural areas of district Peshawar. However the questionnaire was having two parts. The first part was concerned with the respondent's personal information and the second part was about the socio-economic status of the respondent. All the questions inside the questionnaire were related to the topic of the research, and models used in the study. The schedule of the questions in the questionnaire is given in appendix.

3.3.3 Data and Data Collection

For the data collection, both primary as well as secondary data were used. In case of collecting primary data, a questionnaire was prepared in the particular context of women aged 20 to 60, containing all the relevant questions regarding the respondents income, employment status, experience, their contribution in family's total income, their education,

age, marital status, their head of the household, their relation to the head of the household, their status in making family's decisions, their ability to cope up with the situation in risk and uncertainty etc. All these questions are covering the required aspects of the research study. For secondary data collection, many different kinds of sources were used that are Federal Bureau of Statistic, economic survey of Pakistan, daily newspapers, research articles and internet etc.

3.4 Data Analytical Technique

In chapter 5, Data Analysis, its study deals with the modeling of the determinants of socio-economic factors, its impact on women's contribution and in turn country's development. To analyze the data three models, based on multiple regression technique were used to achieve the required objectives of the study. In these models working women's status, share of working women (Paid / employed) and House wives (Unpaid/ unemployed) in the family's total income are determined by eleven different socio-economic variables.

3.4.1 Determinants of the Models

Some of the recent studies like Badran (1993) and Akthar et. al. (1995) have used the same determinants as used in this current research i.e. women status and decision making ability but they used different method in their researches. Sheikh (1993), performed an experiment using the national data to know the effect of education on women's position in Pakistan while Sehria (1996) examined in her research study the attitude and behavior of Pushtoons towards their women education and her status. Salma Jabeen (2002) examined a case study of twin villages in the province of Khyber Pakhtunkhwa to analyze the women's participation in different income generating activities. However in this current research study many socio-economic factors are studied by considering the objectives of study following major eleven socio-economic variables are taken to analyze data through the application of regression analysis in these three models. These socio-economic variables are as follow:

i. Age
ii. Education (Edu)
iii. Education of the Head of Household (Edu.HHH)
iv. Family Organization (Structure) (FO)
v. No. of family members (NFM)

vi. Work experience (W.exp)

vii. Occupation (Nature of Profession) (Occ)

viii. No. of earning family members (NEM)

ix. Total hours of work in a day (THW)

x. Participation in decision making (PDM)

xi. Ability to cope up with situation in risk & uncertainty (ACRU)

The theoretical models are explained as follows: age of women, their education level, education of the Head of the house hold (HHH), Family Structure, number of family members, work experience, occupation (Nature of Profession), number of earning family members, total hours of work in a day, Participation in decision making and the ability to cope up with situation in risk and uncertainty.

Mathematically these models can be expressed as follow:

Model 1: Analyze Status of Working Women (SWW-Paid/Employed)

This model 1 is used to analyze the status of working women (SWW- employed). The theoretical model explains that the status of working women depends upon their education, work experience, occupation (nature of profession), participation in decision making and their ability to cope up with the situation in risk and uncertainty. The model can be developed as follow:

Model 1:

$$SWW = \propto_0 + \propto_1 \ Edu + \propto_2 \ W_{exp} + \propto_3 \ Occ + \propto_4 \ PDM + \propto_5 \ ACRU + U_i \ldots (3.1)$$

Where

SWW = Status of working women (employed) this status of working women is determined by the level of their salaries..

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.

$\propto_0 =$ Constant on the Y-intercept

$\propto_1, \propto_2, \propto_3, \propto_4, \propto_5 =$ Slopes with the respect to corresponding variables or these are the parameters use to show the responsive of the women's status with respect to the corresponding variables.

$U_i =$ Error term

Model 2: Analyze the share of working women (WWSY- Paid/ Employed) in the family's total income.

Model 2: this model is used to analyze the share of working women (WWSY- Paid / Employed) in the family's total income. The share of working women is determined by the ratio of working women's salary to the family's total income. The share of working women again depends upon education, Work experience, occupation, no. of earning family members, education level of the Head of the House hold (HHH), total no. of hours or work in a day. The model can be formulated as:

$$WWSY = \beta_0 + \beta_1 Edu + \beta_2 W_{exp} + \beta_3 Occ + \beta_4 NEM + \beta_5 Edu(HHH) + \beta_6 THW + U_2 \ldots (3.21)$$

Where as WWSY = Working women's share in family's 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.

Model 3: Analyze share of House Wives (HWSY- Unpaid/ Unemployed) in the family's total income.

Model 3: this model is used to analyze the share of house wives(HWSY -Unpaid/ unemployed) in the family's total income. The share of house wives is determined by the ratio of house wives poketmoney to the family's total income. Also it depends upon the age, education, total number of family members, family organization and total hours of work in a day.

Model 3:

$$HWSY = \gamma_0 + \gamma_1 Age + \gamma_2 Edu + \gamma_3 NFM + \gamma_4 FO + \gamma_5 THW + U_3 \text{--- (3.3)}$$

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

γ_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_3 = Error term

For the estimation of these three models, data was taken from the respondents in the selected urban and rural areas of the Peshawar district, related to the respondent's age, education status, the education level of the head of the household (HHH), family Organization

(Structure), Total number of family members, Work experience, Occupation (Nature of Profession), total number of earning family members, Total hours of work in a day, Participation of the respondents in decision making and their ability to cope up with the situation in risk and uncertainty.

3.4.2 Justification of Variables of the Models

These three models include eleven socio-economic variables. To study the impact of all these eleven variables is based on the assumption that "Other things remaining the same". Following are the explanation of justification of these variables.

3.4.2.1 Age

Age is one of the important factor and having a significant effect on the women's status and its contribution.

A woman age between 20 to 48 years is more energetic, strong and young as compared to woman age between 48 to 60 years who is lazy, weak and old. However these women of rural areas are doing more work than urban ones. So it can be analyzed that the age level of the respondent is one of the important determinant to affect the women's status and its contribution in the socio-economic development of a country.

3.4.2.2 Education (Edu)

Education is the second important variable in the socio-economic development. It is observed and seen that not only education but its level is also very important. The more educated, the high will be the status of woman and living standard of the family, other things remaining the same. The reason behind this is that high level of education makes people broad minded and optimistic in their behavior. So high educated woman whether she is employed or a house wife can better looks after her kids and family as compared to low educated ones whether she belongs to rural or urban area.

3.4.2.3 Education of HHH (Edu HHH)

It is important for a woman to be more educated but their head of the house hold (HHH) too. Normally seen that those women whose HHH are educated and doing some job

or business, their family's income and living standard is more better than the families having uneducated HHH's. Hence education of the HHH is as important as their women.

3.4.2.4 Family Organization (FO)

Generally in our country and specifically in our society people live in three major family organizations or structures i.e. Nuclear, Joint and Extended. As our religion teaches us to respect our elders and love the younger's, so people are living with their parents along with their children. Sometimes more in rural areas and less in urban areas extended families are seen. Extended families means husband, wife and their kids, living with their father and mother in laws, the families of brother/sister in laws with their children. However with the passage of time and more changes in the socio-economic factors in our society, this trend is changing day by day. People prefer a nuclear family (Husband, wife and their children). These kinds of organization of the family effect the living standards, family's expenditure, their total hours of work at home in a day, status in decision making, and ability to cope up with the situation in risk and uncertainty.

3.4.2.5 Number of Family Members (NFM)

The living standard of a family not only depends on the education, income, family's organization but the total number of family members also. It is seen the more the number of family members, more will be the expenditure of the family, on their education, food, health, recreation and many other things. It is observed that an educated family in our society having 2 to 4 children will have better living standard as compared to the uneducated or low educated family. So it can be concluded that the number of family members have a crucial effect on the living standard of a family.

3.4.2.6 Work Experience (W.exp)

Work experience can be gained through working at some job place. This includes the skills, trainings, education, and most important one is the way how employees do and complete their task (work) with in time. It is in the practice that an experienced one having more and high pay job opportunities as compared to an inexperienced or less experienced one. However this is also true in the case of women with high level of education as compared to low level of Education. So it can be concluded that an experienced woman can get high

pay job to be more independent and contribute more in the family's income which in turn affect their living standard and many other factors.

3.4.2.7 Occupation (Occ)

Occupation is profession which a person acquires to survive in a society. There are many kinds of professions like teaching, business, secretarial, banking, medical, law, clerical jobs, technicians, electricians, mechanics, drivers, house cleaning, watch keepers and many others. It is seen in every society that an uneducated or low educated person acquire low pay occupation like house cleaning, drivers, mechanics, servants etc while high educated person get high pay occupations like doctors, bankers, professors, lawyers, politicians etc. so it can be concluded that these high pay (or high income) occupations are considering in high class in a society while low pay (or low income) occupations are considering in lower class in a society, hence living standard and vice versa. So it can be analyzed that occupation keeps an important place to effect a person's personality and his / her status in a society.

3.4.2.8 Number of earning family members (NEM)

If the income of a family is high then it is possible to overcome family's expenditure like food, clothing, health, education and many others. One of the main factor of family's total income is the number of earning members in that family. If more persons are earning, high will be the total income of a family and easier will be to overcome the expenditures and life will be prosperous while the situation will be opposite if less persons are earning. Hence it can be concluded that for a better living standard in a society, the number of earning members in a family should be increased. In this case if women in a family do job like men, she will also bring a good sum of money and will spend it on herself and on her family. In this way a better living standard could be achieved.

3.4.2.9 Total hours of work in a day (THW)

The pay or wages of any profession (Occupation) not only depends upon education level but also on total number of hours in a day. This is a natural observation, an uneducated or low educated person does long hours of work in a day with less amount of money while in contrast a highly educated or professionally skilled and experienced person will do short time jobs with a high pay. The reason behind this is that, an uneducated person or low educated

(like mechanic, servants etc) do physical jobs and high educated one (like doctors, bankers etc) do mental jobs. This is the reason behind doing long / short hours of work in a day in a low income / high income jobs respectively. While in case of Housewives they do their household work at home. It means the total time of household work in a day.

3.4.2.10 Participation in decision making (PDM)

When a person intends to do or not to do something it is known as decision making. This kind of ability comes with education, learning, participating and many other activities. When a person is able to see or control his / her job place/ house hold works with efficiency and accuracy then he/ she is (unable , moderately able, or highly able) able to participate in the decision making whether it is at home or at job place. This kind of variable is psychologically associated with the human behavior. If more control, Support is given to a woman at home or at job place, highly able she will be in the participation of decision making or vice versa. This means participation in the decision making not only depends upon education but also the degree of power to control or the level of support given at home / job place. So we can conclude that the participation in decision making strongly effect the status of a women whether she is an employed or a house wife (in urban or rural areas).

3.4.2.11 The ability to cope up with situation in Risk & Uncertainty (ACRU)

Education can increase the ability of a person to cope up any kind of situation that deals with the risk and uncertainty. However this factor can also be connected with the human psychological behavior. Because if a person is educated, knows what is happening around her/ him (job place / home), is given a high level of support in decision making then she / he will be able to cope up with situation in risk and uncertainty. This kind of ability is normally divided into three different degrees i.e. unable, moderately able and highly able. So it is observed and analyzed that if more power or support is given to a person in decision making, whether it is at home or job place (both in urban or rural areas) , he / she will be highly able to cope up with the situation in risk and uncertainty and vice versa. In the end we can conclude that highly able to participate in decision making and to cope up with the situation can strongly affect the women's status, which in turn can affect her life.

CHAPTER 4

WOMEN'S SOCIO-ECONOMIC CONTRIBUTION IN THE RETROSPECT

4.1 INTRODUCTION

In this chapter, first the importance of women in the field of development and then the different variables or factors which are responsible for the socio-economic development of a country are discussed. Second till now the steps taken and policies implemented by the Government of Pakistan are elaborated.

4.2 SOCIO-ECONOMIC DEVELOPMENT IN PAKISTAN

There are many factors which are responsible for the socio-economic development of any country in this world. Human resource is one of the crucial factor among other factors. However human resource or human capital is comprised of men and women. Both help and contribute to the development of the country. In Pakistan the total population was 2.019 million out of which 0.958 were women (District Census Report 1998). Many women are engaged in different fields of life that is banking, medical, teaching, judiciary, army, air force, politics, secretarial, house maid and other. In-spite of this, majority of women are illiterate, unskilled and house wives. So there is a dire need to improve the literacy ratio of women, make some arrangements for their training and education to improve their status not only at home but also in the society which will further help in socio-economic development of the country. According to different researches and theories in social sciences, conducted in different parts of the world and reached to this result that to improve the status or living standard of any society, a positive change would be brought in the socio-economic factors which would lead to the development of the country. These socio-economic factors are categorized mainly into three kinds that is Income, Education and Occupation. Further these factors are categorized and depending on many factors.

4.2.1 INCOME

Income means the earnings, it may be considered as wages, salaries, pay or in the form of unemployment benefits, workers compensations, social security, pension, profit or

dividends, financial assistance, rent from land, building etc, or we can say the financial resources of a person. Income or financial resources are categorized into three states in any society or economy that is High Income, Middle Income and Low Income. These three states are based on the per capita or average earning of a person in a country. For example in Pakistan per capita income in dollar term is $1256.8 in 2011-1012 as compared to $586 in 2002-2003. This means a person is earning an average income $ 1256.8 per annum, he would be considered in a middle income class, and similarly a person earning more than this average income he would be in high income class and in the last a person earning lower than this average level, he would be in lower income. A person would be considered as poor in that country, because a poor has less money to meet his both ends even he could be unable to get his basic necessities of life and the rich one who is getting more than the average income, would be able to get everything needed in his life, because of more income, more savings, more investment and more earning profits, just like in our country. In America, Japan and England the per capita income are $51704, $35855, $36569respectively (Annual Report on World`s Per Capita Income by International Monetary Fund -2010-2012). It means their people are earning a lot more than our people. So these countries are rich and developed countries and we are poor and developing country.

Hence, it means that basic socio-economic variable that is income of a person should be raised so that his living standard or status should be improved and that will lead to the development of a country.

4.2.2 EDUCATION

Education is the second important socio-economic variable which affects the status of the people and pace of the development in any country. Education means the access of the people to the basic education at primary level. However if anyone has the availability of resources and opportunities he can get education at middle, Matric, intermediate, graduation, post-graduation and above level. Education, like income, categorizes people in a society into three levels that is low education level, middle education level and high education level. Low education level means a person is getting up to Matric level, he will be considered low educated, similarly middle education level is meant to be graduated like getting degree in the bachelors of arts / science and masters of arts and science. In the last high education level means a person is getting highest degree, professional degree like medical, engineering,

scientist or doctorate degree. Hence it shows that getting highest degree of education leads to a favorable socio-economic outcomes that is more income more spending, more savings, more control, greater social support and networking which would lead to the progress of any country. In case of low education level, the situation is totally different that is low education, low income, low economic and social control, which in turn leads to less support and networking in a society.

From the above discussion it reveals that like income, education is a vital factor in the improvement of the status and living standard of a person in a society. Which further means attracting high level of education, increases literacy ratio which leads to the socio-economic development in any country.

4.2.3 OCCUPATION

Occupation is the second name of profession. It reflects the education required to obtain a particular job, additionally it reflects the achievements in skills, experience, training required for the job and receiving income in turn for it. So occupation comprises of both income and education, which vary in level with different jobs and income received. Occupational status measures the social position by describing the ability of control and decision making, job description, job position, psychological demands on the job and many others…

Like other two socio-economic factors, occupational status is also divided into three categories. High status occupation, middle status occupation and low status occupation. High status occupation encompasses physicians, surgeons, lawyers, chemical and bio-medical scientists, engineers, professors, holders of doctorate degrees, politicians, judges, army generals, etc. All these have high rank and social and economic position in a society revealing their job positions, decision making ability and control, their power and many other psychological demands on the job. On contrary, low status occupations includes people in food preparation, workers, counter attendants, helpers, waiters, dishwashers, sweepers, maid, housekeepers, vehicle cleaners, mechanics, technicians, carpenters, clerks, peons…etc. Low occupational status shows low income, low living standards, less ability to control. Low demands on the job.

4.2.4 OTHER VARIABLES

Besides the three basic and important socio-economic factors/variables, now a days there are other variables which are affecting the living standards and socio-economic development in a country. These are health, wealth, infrastructure facilities, availability of creational facilities, political and economic situation in a country, law enforcement agencies, inflation, unemployment, poverty, crime ratio … etc. These and many other are the factors which are responsible for the improvement of the living standard and high rate of progress in the socio-economic development in any country.

4.3 WOMEN AND SOCIO-ECONOMIC DEVELOPMENT

Socio-economic development is the process of positive changes in social and economic factors (or variables) related to a person, a society and an economy. In other words, these are the factors regarding social and economic experiences and realities that help to mold one's personality, attitude and life style. These changes in people lead to the changes in a society through location, where people live, do work, share things in common as related, interact with each other through different relationships, in this way these changes the Socio-economic factors/variables which in turns changes the socio-economic structure in society. The impacts of these factors / variables are, to change the society and economy from traditional stage to the advanced stage and achieving economic growth and then reaching to the economic development.

Among many socio-economic factors like, literacy ratio, employment rate, health condition, social setup, economic and political stability, law enforcement situation, industrial growth and the most important one is the human resource, or human capital which is composed of men and women. After world war-II the subject of human resource popularized the importance of women more than before. Because in the world war all the industries, factories, land and cities were destroyed in bombardment and most of the men were killed in fighting. So the ratio of women was increased as compared to men. At that time in Europe a need was felt to start for new life, these factories, industries, land and cities had to be not only build but also to be revived and supervised. That was only possible if they educate, train and give skill to their women so that they could work side by side with men. In this way women at that time did hard work not only in land cultivation but also helped and supervised

in factories and industries. The progress and development of these countries were not only dependent on men but also on women.

So it is important to bring a change in the human resource and necessarily in the folk of women. More or less the same situation is here in developing countries like Pakistan and especially in the province of Khyber Pukhtunkhwa. The women living in this province like other women in the country faces many social, political, cultural and economical problems. Not only the men of Waziristan, Swat and tribal areas of this province but in the plain areas like Mardan, Charsadda and even in Peshawar, they still follow and do practice the old tradition. The women of this province like other places in the country face issues of honor-killings, Swara, rape and many others. Despite having freedom for women in Pakistan, these women of the Khyber Pakhtunkhwa are having challenges like illiteracy, gender discrimination, ignored in inheritance, acid throwing, forced marriages, buying and selling of women, prevention from electoral process, banned on going outside their homes etc. Many women of not only district Peshawar but of Khyber Pakhtunkhwa are educated and employed but still they need changes in their lives regarding to Socio-economic factors. That is only possible when a big change should be brought in these basic Socio-economic factors as discussed earlier in this chapter that is income, education and occupation but also in other factors like their thinking, life style, norms, traditions and culture. If this could happen our society will move from traditional stage to the advanced and developed stage.

It is a great challenge before women of Khyber Pakhtunkhwa which is not impossible, but having some difficulties and hurdles which should be eradicated. Because our country is an Islamic and democratic country, both these two forces that is Islam and democracy favor the freedom of women, so there is a need to take steps and make an improvement in the policies regarding women folk in Pakistan generally and the Khyber Pakhtunkhwa province especially, if the country has to achieve development in the socio-economic field.

4.4 HISTORY OF THE STEPS TAKEN BY DIFFERENT GOVERNMENTS IN PAKISTAN FOR UPLIFTING WOMEN

Women of Pakistan generally and the Khyber Pakhtunkhwa especially like other women in other countries, having the capabilities of not only to look after their homes but also do work in different fields of life side by side with men. Besides facing boldly the

problems like Socio-economic, political, cultural and now a day's terrorism and threats from Taliban, their spirit and enthusiasm is not affected but hurdled. The Government of Pakistan and Khyber Pakhtunkhwa both not only appreciated but also helped in making and implanting policies regarding women's issues and women's rights. Following is a short overview about these polices and steps taken by different regimes, since independence till date.

4.4.1 THE ERA OF QUAID-E-AZAM MUHAMMAD ALI JINNAH AND LIAQAT ALI KHAN

In August 1947, when Pakistan came into existence on the map of the world, our founder Quaid-e-Azam Muhammad Ali Jinnah became the first governor General and Liaqat Ali Khan was the first Prime Minister. Quaid-e-Azam Muhammad Ali Jinnah was optimistic about women. He appointed and supported Muslim women leaders from all classes at the time of Pakistan movement in the mid of 1940's. The Pakistan movement and Muslim League party were also led by their wives, sisters, mothers and their relatives of the leading politicians, Fatima Jinnah the younger sister of Muhammad Ali Jinnah and Begum Raana Liaqat Ali Khan, the wife of Liaqat Ali Khan and many others were the prominent women leaders in that movement. It was the result of Quaid-e-Azam's efforts that before 1947, a right was given bythe British Government to the women of Indo-Pak, to vote for Muslim League in the general elections (The charismatic Leader; Quid-e-Azam M. Ali Jinnah and the creation of Pakistan by Dr. Sikandar Hayat, 2008)

After the independence of Pakistan, sister of Quaid-e-Azam, Fatima Jinnah founded and started feminist groups and women's organization that worked for Pakistani women to give them basic rights and solve the different issues concerning Socio-economic injustices against them. The first Prime Minister of Pakistan and one of the pioneer leader of Pakistan Muslim League (at the time of Pakistan Movement). Mr. Liaqat Ali Khan also did best of his efforts for the women. Although in 1947 under the Pakistan Ordinance (Creation of Pakistan), Pakistani women were granted major suffrage, the women of Pakistan were reaffirmed the right of voting in the national elections 1956, under the interim constitution. This was a proof in the constitutional history of Pakistan (1956-1973), the provision of reservation of seats for women in the National Assembly. However by the sudden death of Muhammad Ali Jinnah, despite of the fact, that Liaqat Ali Khan's government faced chronic

challenges and endless regional and line of control conflicts with neighboring country India.He did a lot for women folk and was assassinated in 1951. The death of Quaid-e-Azam on September 11, 1948 and Liaqat Ali Khan's assassination were great shocks for the people of Pakistan (With the Quid-e-Azam during his last days by Lt. Col. Ilahi Baksh, 1949)

4.4.2 THE ERA OF GENERAL AYUB KHAN

After the assassination of Liaqat Ali Khan, Major General Sikandar Mirza became the first elected President of Pakistan on 5th March, 1956. Although the constitution of 1956, provided parliamentary form of government in a country, with all executives control and power with the Prime Minister but a negligible work was done for the welfare of Pakistani women. It was General Muhammad Ayub Khan who took over as a President of Pakistan on 27th October 1958 and set path and made country to achieve its historical success in the field of social, economic, political, industrial and foreign relations ever before. Besides other changes, he took a bold step and made some reforms in the Muslim Family Laws through 1961 Ordinance on 2nd March 1961 (Diaries of Field Marshal Mohammad Ayub Khan (1966-1972). Edited and Annotated by Craig Baxter Published by Oxford University Press Pakistan 2007). According to this Ordinance marriages and divorces be registered, for a man permission should be taken from the court with the consent of the current wife for the second and subsequent marriage(s), granted rights to the grand children in inheritance from the grandfather's property, fixed the minimum age for marriage that is 18 years for male and 16 years for female. Hence through these Acts of Dissolution of Muslim marriage and child marriage restraints providing in the laws, made safe the rights of women in the society. It was a remarkable change in the history of Pakistan whose effects can be seen till now (Pakistan Law Journal, 2007, Vol.XXXV, PLJ Committee, Punjab Bar Council).

4.4.3 THE ERA OF ZULFIQAR ALI BHUTTO

After a forced resignation by President Ayub Khan because of some political and socio-economic issues, General Yahya Khan imposed Martial Law on March 25, 1969 and became the President of Pakistan; however, Mr. Zulfiqar Ali Bhutto took over as Prime Minister of Pakistan on 20th December 1971. He was having a liberal attitude regarding women status. In his regime all the government jobs were freely opened to women including civil and foreign services, also in district management group. Reserve seats for women were also allocated in the assembly that was five percent each in Provincial Assemblies and ten

percent in National Assembly without putting restriction on general seats as well. Despite of these actions, implementation was poor because his government faced some political and financial crises due to the war with India which ultimately divided the country into East Pakistan (Bangladesh) and West Pakistan (Our Country.)(Agar Mujhe Qatal Kia gia… Zulfiqar Ali Bhutto by Kausar Gulnaz. 2003).

Zulfiqar Ali Bhutto gave a special consensus about women in the 1973 Constitution of Pakistan (Z. Ali. Bhutto:Wiladat se shahadat tak by Sajjad Bukhari, 2009). It is clearly stated in the constitution that there would be no discrimination on the basis of sex alone. The rights of women were kept saved by giving them the protection of family, marriage, mother and the child, working in offices as well as their participation in all spheres of life. However, many people like opposition parties and especially the judges criticized it and upheld the "Law of Islam". Zulfiqar Ali Bhutto was a versatile and liberal leader and he liked to introduce Western culture in the country especially in the life style of women, television, print media… etc. An official delegation from Pakistan also participated in the Mexico for the First World Conference in 1975, which ultimately led to the First Pakistan Women's Rights Committee.

4.4.4 THE ERA OF GENERAL ZIA-UL-HAQ

On 5th July 1977, the Army Chief of Staff, General Zia-ul-Haq overthrew the democratic government of Zulfiqar Ali Bhutto, and became the succeeding President of Pakistan. General Zia-ul-Haq was an extremist Islamic leader. His martial law regime (1977-1986) was full of policies contradictions. He took many steps towards Islamic institutional building for the development of women status. It can be judged from the establishment of Women's Division in the Cabinet Secretariat and special appointment of commission for the status of Pakistan `s women. All these were included in sixth development plan during his martial law regime. In addition to this, first time in the sixth development plan a chapter on women's development was included. An eminent politician Syeda Abida Hussain prepared this chapter with a group of twenty eight professional women. There were many objectives but it was mentioned importantly that an integrated approach should be adopted for the improvement of women's status. General Zia-ul-Haq, in 1981, established the Majlis-e-Shoora as a Federal Advisory Council and twenty women belonging to the different spheres of life were inducted in it, despite of this Majlis-e-Shoora had no such power over the

executive departments. However, in 1985, the National Assembly elected non-party elections doubled women's reserved quota (20%).

Further, the process of Islamization was in progress, with the introduction of Qanun-e-Shadat Order (Law of Evidence Order) and the set of Hudood Ordinance which described discriminatory legislation against women folk. General Zia-ul-Haq also proposed laws related Qisas and Diyat in which the Islamic panel would govern Qisas (retribution) and Diyat (compensation) in different crimes involving the injury of a body. In case of a woman if she was a victim, half would be the amount of Diyat (M.Mehmood, 2008, Hudood Law Ordinance 1979, sixth edition).

In 1979, a subcategory of the Hudood Ordinance that is the offence of Zina (Enforcement of Hudood) Ordinance was also introduced, in this ordinance the category of forced intercourse (Zina-bil-jabr) if a woman who accused a man for (rape) Zina-bil-jabr, and could not find on prove, herself to the judicial system that she was raped, she would face adultery charges, in case of receiving "Hadd" by the rapist, the Quran describes the maximum punishment that either the rapist must provide four adult men(Muslims) witness for this rape, however a woman witness would not satisfy this requirement of evidence. Such a situation will be treated as the perpetration might be acquitted and the victim might face adultery charges. The result of this act was that the threat of being prosecuted, discouraged victims from filing complaints (M. Mahmood, 2009 Law of Crimes "The Major Acts" 2009 Published by Pakistan Law Times Publications).

During the General Zia-ul-Haq's regime there were considerable evidences that his legislation made a negative impact on the lives of Pakistani women and made them near to extreme violence. It was seen under the Hudood Ordinance that majority of the women in prison were charged cruelly and similarly other cases were also noticed. At that time, a national level study was conducted in Dar-ul-Amans (Women's Shelter Homes), it showed that twenty one percent of women were facing Hudood cases against them. In 1998, a report by Amnesty International, described that more than one third of Pakistani women were in prison being accused or formed guilty of rape (Zina).

4.4.5 THE ERA OF BENAZIR BHUTTO

After the General Zia-ul-Haq's regime, different democratically elected governments brought a visible change in the policies of 7th, 8th and 9th development plans regarding women's development. Gender inequality was poorly failed due to lag between policy interval and their implementation.

In 1988, Benazir Bhutto (the daughter of former ex-prime Minister of Pakistan Zulfiqar Ali Bhutto) became the first female Prime Minister of Pakistan and also in Muslim countries. Being a woman and political leader, she had promised and raised her voice, during her election campaigns, that she had special concerns over the Socio-economic issues of Pakistani women. Benazir Bhutto also announced her plans to establish courts, women's development banks, women's police and special health centers for the folk of Pakistani women. She promised to repeal the discrimination against women by the Hudood law. Despite of having two incomplete government periods that is from 1988 to 1990 and 1993 to 1996 she was failed to propose any legislation for the welfare and betterment of women's status. In fact, Benazir was not able to repeal a single line of General Zia's Islamization Laws. While these laws were protected both from judicial review and ordinary legislative modification as these were imposed by Zia-ul-Haq in the eight constitutional amendments (Daughter of the East: An Autobiography by Benazir Bhutto 1988).

However, in the Benazir's government, First Women Bank (1989) and Ministry of Women's Development (MWD) were established. The first women bank Ltd (FWB) addresses women's financial needs and requirements; it was given a role to finance different institutions and social welfare organizations that are working for the women. This bank was headed, managed and run by women. The main achievement of this bank was in 1992-93, the Social Action Plan aimed to reduce the gender inequality by improving the women's status, and their access to the social services. The Ministry of Women's Development (MWD) established women's studies centers at five different universities in Karachi, Quetta, Lahore, Peshawar and Islamabad. However, only one center at university of Karachi was able to run the masters classes while the other four centers became non-functional because of non-availability of funds. However the Ministry of Women Development (MWD) was given a task of designing at national focal machinery but due to the lack of financial resources it was

failed in its implementation. Ultimately it leads to the non-availability of avenues for the growth of women's Socio-economic status.

4.4.6 MIAN NAWAZ SHARIF

In 1997, Mian Muhammad Nawaz Sharif was elected as a Prime Minister in the general elections in a country. Like Benazir Bhutto, he also had promised to adopt and implement Islamic law as a supreme law of Pakistan. Despite of the fact, Mr. Nawaz Sharif was also optimistic towards women's development but like Benazir he also could not do anything especially regarding the Hudood Ordinance enforced by General Zia-ul-Haq. However, his government formally enacted the Diyat and Qisas Ordinance in which some changes were supposed to brought, based on Shariah. In earlier time, this ordinance had been kept enforce, the power of President to reissue it after 4 months. Further the Sharif's government presented the 15th amendment in the constitution in which the existing legal system would be replaced with a complete Islamic law and it would be able to over ride any judgment or law of any court in Pakistan along with the constitution. This proposal was approved by the majority of members in the National Assembly because where his position was in commanding majority, however, it was opposed criticized and stalled by a strong opposition group of the women, different human rights activists and many opposition parties (Nawaz Sharif: Courage in Leadership by Syed Abdul Qaddus, 1991).

In 1997, the Commission for Women has an inquiry report clearly mentioned that Hudood Ordinance must be repealed as it clearly discriminates status of the Women and it is in contrary to the women's right. However both Nawaz Sharif and Benazir Bhutto implemented these recommendations.

In 1997, Women Development Program highlighted the enhancement of the status of Pakistani women in their sixteen objectives. This document was considered as a critical policy development as it further ignored women folk in listing them twenty one major areas of interest. Further, "the Human Development and Poverty Reduction Strategy" which was another important policy document released in 1999, clearly described women as one of major target group for the reduction of poverty in a country but it lacks gender framework (Ghaddar Kon by Sohail Waraich, Oct 18, 2013).

One of the major achievements of Nawaz`s government was the inauguration of the women university on August 6th, 1999. This was the country's first university for women however due to the delay in the release of funds from the Federal government it faced some problems in its starting.

4.4.7 THE ERA OF GENERAL PERVEZ MUSHARRAF

In 2000, General Pervez Musharraf, the Chief of Army Staff overthrew the Nawaz government and took over as a president of Pakistan. General Pervez Musharraf was a liberal and broad-minded leader, he was having very optimistic attitude towards women's development and their status. He began his work in totally different style as compared to General Zia-ul-Haq (In the line of Fire: A Memoir. By Pervez Musharraf, 2006). It was on September 2nd, 2004, when the Ministry of Women Development was established as an independent ministry as it was separated from the Social Welfare and Education Ministry. Further in July 2006, his government started work on an amendment to the controversial Hudood Ordinance in 1997, introduced by General Zia-ul-Haq regime. He ordered both the ministries that is the council of Islamic Ideology (came under the Ministry of Religious Affairs) and Ministry of Law to make a consensus for the amendments to the concern law. In the same month, he signed an ordinance which results in the release on bail about one thousand and three hundred women who were the victims of the same law other than murder and terrorism. However, in late 2006, the Women's Protection Bill was passed by the parliament of Pakistan, repealing in some of the Hudood Ordinances. It was allowed through the bill, while prosecuting the rape cases, DNA tests and other related scientific evidences should be applied. (Protection of Women Act, VI of 2006: Pakistan Law Journal 2007, Page 463.)

General Pervez Musharraf faced a strong protest from the political Islamic leaders and other hard line Islamist organizations even some foreign experts stated that it would be impossible to enforce these reforms in a country. Despite of these criticisms and unlike Benazir and Nawaz, General Pervez Musharraf passed the bill and signed it into the Law.

Besides above mentioned reforms on 12th July 2006, the cabinet in its meeting decided to give ten percent quota for Women in the Central Superior Services. In December 2006, the Prime Minister Shaukat Aziz had increased the quota of women in all government departments from 5% to 10% which was approved by the Ministry of Women Development.

In the same year, Pervez Musharraf also passed the Protection of Women Act (Criminal Law Amendment), later on which also strongly criticized by major Women's rights activists and human rights organization because it was unable to repeal the Hudood Ordinance. (M. Mehmood, 2009, Law of Crimes "The Major Acts"2009 Pakistan Law times Publications).In South Asian countries human traffic especially women in the name of jobs, work permit abroad victimized for prostitution, to prohibit these crimes one of the major steps taken by Musharraf is that he passed an ordinance in the name of "Prevention and Control of Human Trafficking Ordinance 2002"in which the punishment and procedure has been described. Later on the rules were made in which especially child and woman who are victimized give home, shelter and security arrangements either by government or by Non-Governmental Organizations (NGOs) for their accommodation, food, medical treatment and legal assistance by the court as mentioned in Prevention and Control of Human Trafficking Rules 2004, section 3(2), section 4, section 5 and section 6. (M. Mehmood, 2003, The Prevention and Control of Human Trafficking Ordinance 2002, published by Al-Qanoon Publisher, Lahore 2003)

4.4.8 THE ERA OF ASIF ALI ZARDARI

In 2009, Asif Ali Zardari (husband of Benazir Bhutto) became the President of Pakistan leading the Pakistan People's Party government in the country. Like his wife Benazir Bhutto he was having liberal attitude towards women. It was in his government, which made remarkable developments in the field of women's right legislation and women empowerment in the country which was commanded by Human Rights Commission of Pakistan and international community.

On 21st January 2010, the National Assembly passed a bill for the protection against Women's harassment at work place 2009(M. Mehmood, 2014 Law of Crimes "The Major Acts"2014published by Pakistan Law times Publications, 40th edition). Further two more additional bills regarding the old practices of Watta-Satta, Vari, Marriage to the Holy Quran and Swara, in which for the settlement of disputes, used woman as a tradable commodity were also signed by Asif Ali Zardari in December 2012. However, the establishment of special task forces to check and protect women from such kind of actions especially Karo-Kari were ordered in interior Sindh only and ignoring other areas in Pakistan. (Trial and Tribulation of Asif Ali Zardari, by Shahid Hussain, 2004. Veer Publication Pakistan)

In 2000, General Pervez Musharraf established the National Commission on Women's status for three years, later the government of Asif Ali Zardari revived it for further three years' time. He also approved a bill for making the commission as a permanent body with an aim to reduce the abuses against women and ensure its implementation in favor of Women's right.

One of the major achievements in the Asif Ali Zardari's government was that he appointed their female party loyalist and parliament member Dr. Fehmida Mirza as the first female speaker of National Assembly not only in Pakistan but also in South Asia. During his regime, Hina Rabbani Khar wasseenas first female foreign minister, also first secretary of Defense was Nargis Sethi and many other female ministers, secretaries, ambassadors, few female major general and numerous other prestigious positions within the government organizations were given to women.

CHAPTER 5

ANALYSIS OF DATA

5.1 Introduction

In this chapter, the data analysis of the current study is carried out. The analysis of data is given and explained in two parts. First part of this chapter provides descriptive analysis about the socio-economic factors which are responsible for the changes in the women status, contribution of urban and rural women (paid and unpaid). Further, the socio-economic characteristics of rural and urban women (employed and House wives) are explained. In the second part, the models using regression analysis which are specified in chapter 3 are estimated. The regression analysis is applied to analyze the relationship between women's status and contribution of urban and rural women (paid and unpaid) and different socio-economic variables. The contribution of women in the socio-economic development of a country is analyzed and results are tabulated.

5.2 Descriptive Analysis

Data is collected from women of the selected research areas which included urban and rural areas of district Peshawar, then results are given and provided in the form of tables for all those socio-economic factors which are concerned to the behavior of urban and rural women (employed and house wives).

5.2.1 Age Profile of the Respondent

The total population of Peshawar district was 2.019 million according to 1998 census. The male population was 1.061 million and female population was 0.958 million. However, the age profile of the sampled respondents is given in the table 5.1.

Table 5.1

Age of the Sampled Respondents

Urban Area								
Age in Years	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
20 - 30	**38**	**38.0**	**48**	**48.0**	**41**	**41.0**	**127**	**42.3**
31 - 40	**39**	**39.0**	**22**	**22.0**	**37**	**37.0**	**98**	**32.7**
41 - 50	**13**	**13.0**	**17**	**17.0**	**13**	**13.0**	**43**	**14.3**
51 - 60	**10**	**10.0**	**13**	**13.0**	**9**	**9.0**	**32**	**10.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Age in Years	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
20 - 30	**20**	**40.0**	**14**	**28.0**	**16**	**32.0**	**50**	**33.3**
31 - 40	**16**	**32.0**	**19**	**38.0**	**20**	**40.0**	**55**	**36.7**
41 - 50	**7**	**14.0**	**8**	**16.0**	**7**	**14.0**	**22**	**14.7**
51 - 60	**7**	**14.0**	**9**	**18.0**	**7**	**14.0**	**23**	**15.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

The table 5.1 shows the number of respondents with their frequencies and percentages having different ages falling in four levels that is age in years between 20-30, 31-40, 41-50 and 51-60. Majority of the respondents (42.3 percent) in the urban areas have fallen in the age level of 20-30. This makes a percent of 48.0 in the University Town. Same is the case with Gulbahar (38.0) and then Hayatabad (41.0). So the highest number of respondents lies in the level of 20-30 then 31-40 and so on. In the rural areas majority of the respondents fall in the level 31-40 that makes 36.7 percent. In this range the highest percentage is 40 in Achinie while the second highest is 38.0 percent in Palosai and last one is Kacha Garahie having 32.0 percent. Similarly the second highest level of respondents fall in the level 20-30 (years) which is 33.3 percent, out of which Kacha Garahie is highest 40.0 percent then Achinie 32.0 percent and finally Palosai 28.0 percent. From this it can be

concluded that most of the respondents lies in the age level of 20-30 in urban areas and in the age level of 31-40 in rural areas.

5.2.2 Marital Status of the Respondents

In the current study the marital status of the respondents is divided into four categories i.e. Married, Unmarried, Widow and Divorced. The table 5.2 below provides the marital status of the sampled respondents in the selected urban and rural areas.

Table 5.2

Marital Status of the Sampled Respondents

Urban Area								
Marital Status	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Married	**50**	**50.0**	**48**	**48.0**	**49**	**49.0**	**147**	**49.0**
Unmarried	**35**	**35.0**	**37**	**37.0**	**36**	**36.0**	**108**	**36.0**
Widow	**12**	**12.0**	**11**	**11.0**	**11**	**11.0**	**34**	**11.3**
Divorced	**3**	**3.0**	**4**	**4.0**	**4**	**4.0**	**11**	**3.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Marital Status	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Married	**28**	**56.0**	**26**	**52.0**	**33**	**66.0**	**87**	**58.0**
Unmarried	**14**	**28.0**	**11**	**22.0**	**7**	**14.0**	**32**	**21.3**
Widow	**5**	**10.0**	**8**	**16.0**	**8**	**16.0**	**21**	**14.0**
Divorced	**3**	**6.0**	**5**	**10.0**	**2**	**4.0**	**10**	**6.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.2 shows that majority of the respondents (49.0 percent) in the urban areas are married. It is highest in Gulbahar which is 50.0 percent then Hayatabad 49.0 percent and then University Town 48.0 percent. While the second category in urban areas is of unmarried women who constitute 36.0 percent then Widow (11.3 percent) and in the last divorced (3.7

percent). Like urban area, in rural area majority of the women fall in the category of married women which makes 58.0 percent. Out of which in Achinie is highest 66.0 percent, then Kacha Garahie 56.0 percent and in the last Palosai 52.0 percent. The second highest category of the women in rural area is unmarried women (21.3 percent) while widows (14.0 percent). From this it can be concluded that marital status of the women is one of the important factor to affect the participation and contribution of women in the socio-economic development.

5.2.3 Head of the House Hold of the Respondents

Head of the Household (HHH) means the person who has control and command of running the affairs of the house of the respondent. This is divided into two categories male and female. The following table 5.3 gives the frequencies and percentage of head of the house hold falling in male and female categories.

Table 5.3

Head of the Household (HHH) of the Sampled Respondents

Urban Area

HHH	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male	**74**	**74**	**70**	**70.0**	**83**	**83**	**227**	**75.6**
Female	**26**	**26**	**30**	**30.0**	**17**	**17**	**73**	**24.4**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

HHH	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male	**44**	**88.0**	**33**	**66.0**	**48**	**96**	**125**	**83.4**
Female	**6**	**12.0**	**17**	**34.0**	**2**	**4**	**25**	**16.6**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.3 shows that in both urban and rural areas majority of the head of households are male i.e 75.6 percent and 83.4 percent respectively. While female head of the households constitute 24.4 percent in urban and 16.6 percent in rural areas. In urban area the highest

percentage of male head of households are in Hayatabad (83 percent) then Gulbahar (74 percent) and in the last University Town (70.0 percent). Similarly in rural areas, out of the 83.4 percent of the male households, 88.0 percent from Kacha Garahie, 96.0 percent Achinie and 66.0 percent in Palosai. The results in the tables reveal that majority of the head of the households are male in both urban and rural areas of the selected research area. However there is a slight difference in their percentage.

5.2.4 Relation of the Respondent with the HHH

Relation of the respondent with the head of house hold (HHH) means what kind of connection is between the respondent and the HHH, which is categorized into four i.e. Mother, Wife, Daughter and Other. Other relations mean whether the respondents are Sister, Sister-in-law, Cousin, Mother-in-law, Aunty or Grand Mother of the HHH. Following table 5.4 shows a clear picture of the relation in the selected areas.

Table 5.4

Relation of the Respondent with the HHH

Urban Area								
Relation of the Respondent with HHH	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Mother	**16**	**16.0**	**11**	**11.0**	**7**	**7.0**	**34**	**11.3**
Wife	**34**	**34.0**	**30**	**30.0**	**27**	**27.0**	**91**	**30.3**
Daughter	**35**	**35.0**	**43**	**43.0**	**47**	**47.0**	**125**	**41.7**
Other	**15**	**15.0**	**16**	**16.0**	**19**	**19.0**	**50**	**16.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Relation of the Respondent with HHH	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Mother	**8**	**16.0**	**4**	**8.0**	**6**	**12.0**	**18**	**12.0**
Wife	**14**	**28.0**	**16**	**32.0**	**20**	**40.0**	**50**	**33.3**
Daughter	**10**	**20.0**	**16**	**32.0**	**10**	**20.0**	**36**	**24.0**
Other	**18**	**36.0**	**14**	**28.0**	**14**	**28.0**	**46**	**30.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.4 shows the relation of the respondent with the head of house hold (HHH). The result shows that most of the respondents are daughters (41.7 percent) in the urban areas. Out of this Hayatabad stands a high position (47.0 percent), then University Town (43.0 percent) and last one is Gulbahar (35.0 percent). The second highest relation of the respondents is of wives (30.0 percent) while the third highest relation is others (16.7 percent). In rural areas most of the respondents are wives (33.3 percent). In this connection Achinie makes the highest percentage of 40.0 while Palosai 32.0 percent and Kacha Garahie 28.0 percent. Others make the second highest relation with the HHH (30.7 percent) then the third highest areas daughters (24.0 percent) and in the last mothers make 12.0 percent. It can be concluded from these tabulated results that most of the respondents are daughters in the urban and wives in the rural areas.

5.2.5 Literacy Status of the Head of the House Hold (HHH)

If a person is able to read a newspaper or magazine and he is able in writing a short letter then he is considered as literate in a society. The table 5.5 shows the literacy status of the HHH in the selected areas of the urban and rural areas of district Peshawar.

Table 5.5

Literacy Status of the Head of the Household (HHH)

Urban Area

Literacy status of the HHH	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Literate	**85**	**85.0**	**83**	**83.0**	**82**	**82.0**	**250**	**83.3**
Illiterate	**15**	**15.0**	**17**	**17.0**	**18**	**18.0**	**50**	**16.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Literacy status of the HHH	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Literate	**17**	**34.0**	**17**	**34.0**	**14**	**28.0**	**48**	**32.0**
Illiterate	**33**	**66.0**	**33**	**66.0**	**36**	**72.0**	**102**	**68.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.5 shows the literacy status of the HHH. It is shown that majority of the HHH are literate (83.3 percent) in the urban areas while illiterate HHH makes a small percentage (16.7 percent) as compared to literate HHH. Gulbahar stands first in making the highest percentage 85.0 of literate HHH, while university Town and Hayatabad comes second (83.0 percent) and third (82.0) in the result. However only 16.7 percent of the HHH are illiterate in urban areas. In rural areas the situation is opposite to that of the urban areas. Majority of the HHH are illiterate comprising 68.0 percent. Out of which the highest percentage 72.0 is in Achinie and 66.0 percent both in Kacha Garahie and Palosai. However, the literate HHH are 32.0 percent in rural areas. From these results it can be concluded that literacy status of the HHH is high in urban as compared to rural.

5.2.6 Education status of the HHH

Education profile of the Head of the House Hold (HHH) is divided into seven levels i.e. Madrassa, Primary, Middle, Matric, Intermediate, Graduate and Post Graduate. Usually people send their children to Masjid, Madrassas or Qari… etc. for the learning of Quran while for Schooling people send their children to school where they get education from Primary level, then Secondary level, Middle and reaching to Post Graduate level.

Table 5.6

Education Status of the Head of Household (HHH)

Urban Area

Education status of HHH	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Madrassa	**15**	**15.0**	**17**	**17.0**	**16**	**16.0**	**48**	**16.0**
Primary	**5**	**5.0**	**13**	**13.0**	**5**	**5.0**	**23**	**7.7**
Middle	**3**	**3.0**	**4**	**4.0**	**4**	**4.0**	**11**	**3.7**
Matric	**18**	**18.0**	**5**	**5.0**	**5**	**5.0**	**28**	**9.3**
Intermediate	**5**	**5.0**	**3**	**3.0**	**6**	**6.0**	**14**	**4.7**
Graduate	**30**	**30.0**	**19**	**19.0**	**25**	**25.0**	**74**	**24.7**
Post Graduate	**24**	**24.0**	**39**	**39.0**	**39**	**39.0**	**102**	**34.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Education status of HHH	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Madrassa	**33**	**66.0**	**33**	**66.0**	**39**	**78.0**	**105**	**70.0**
Primary	**4**	**8.0**	**6**	**12.0**	**3**	**6.0**	**13**	**8.7**
Middle	**2**	**4.0**	**3**	**6.0**	**3**	**6.0**	**8**	**5.3**
Matric	**7**	**14.0**	**3**	**6.0**	**0**	**0.0**	**10**	**6.7**
Intermediate	**1**	**2.0**	**2**	**4.0**	**3**	**6.0**	**6**	**4.0**
Graduate	**1**	**2.0**	**1**	**2.0**	**0**	**0.0**	**2**	**1.3**
Post Graduate	**2**	**4.0**	**2**	**4.0**	**2**	**4.0**	**6**	**4.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.6, it is clear that majority of the HHH in urban areas are post graduated (34.0 percent). Out of this Hayatabad and University Town are securing equal percentage (39.0 percent) while Gulbahar makes 24.0 percent, 24.7 percent of HHH are graduate while 16.0 percent got Madrassa or Quran education. In rural area the situation is totally different; majority (70.0 percent) of the HHH got Madrassa or Quran education but did not go to school. However among the other levels many of the HHH got only primary education (8.7 percent) then some of the HHH did Matric (6.7 percent) and then so on. It is clear from above results in the table that education of the HHH is very much high in urban areas as compared to the rural one.

5.2.7 Literacy status of the Respondents

In the table 5.7 the literacy status of the respondents is given. From the table it is clear that majority of the respondents in urban areas are literate (82.0 percent) and only 18.0 percent respondents are illiterate. The highest literacy percentage is in University Town i.e 87.0. In rural areas the case is opposite, most of the respondents are illiterate (62.7 percent) and only 37.3 percent are literate. However the Palosai stands on top in making highest percentage i.e 50.0 while second is Achinie 34.0 percent and last Kacha Garahie 28.0 percent. So it can be concluded that majority of the respondents are literate in urban areas and illiterate in rural areas.

Table 5.7

Literacy Status of the Respondent

Urban Area

Literacy status of Respondent	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Literate	**78**	**78.0**	**87**	**87.0**	**81**	**81.0**	**246**	**82.0**
Illiterate	**22**	**22.0**	**13**	**13.0**	**19**	**19.0**	**54**	**18.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Literacy status of Respondent	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Literate	**14**	**28.0**	**25**	**50.0**	**17**	**34.0**	**56**	**37.3**
Illiterate	**36**	**72.0**	**25**	**50.0**	**33**	**66.0**	**94**	**62.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.8 Education status of the Respondents

In the table 5.8 the education status of the respondents in the selected areas of the research is given. Education status is divided into seven levels i.e Madrassa, Primary, Middle, Matric, Intermediate, Graduate and Post Graduate.

Table 5.8

Literacy Status of the Respondent

Urban Area								
Education status of Respondent	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Madrassa	**22**	**22.0**	**12**	**12.0**	**19**	**19.0**	**53**	**17.7**
Primary	**3**	**3.0**	**8**	**8.0**	**5**	**5.0**	**16**	**5.3**
Middle	**2**	**2.0**	**6**	**6.0**	**1**	**1.0**	**9**	**3.0**
Matric	**8**	**8.0**	**6**	**6.0**	**4**	**4.0**	**18**	**6.0**
Intermediate	**2**	**2.0**	**3**	**3.0**	**5**	**5.0**	**10**	**3.3**
Graduate	**33**	**33.0**	**18**	**18.0**	**24**	**24.0**	**75**	**25.0**
Post Graduate	**30**	**30.0**	**47**	**47.0**	**42**	**42.0**	**119**	**39.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Education status of Respondent	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Madrassa	**36**	**72.0**	**25**	**50.0**	**34**	**68.0**	**95**	**63.3**
Primary	**5**	**10.0**	**6**	**12.0**	**6**	**12.0**	**17**	**11.3**
Middle	**1**	**2.0**	**4**	**8.0**	**2**	**4.0**	**7**	**4.7**
Matric	**2**	**4.0**	**3**	**6.0**	**6**	**12.0**	**11**	**7.3**
Intermediate	**1**	**2.0**	**1**	**2.0**	**2**	**4.0**	**4**	**2.7**
Graduate	**4**	**8.0**	**7**	**14.0**	**0**	**0.0**	**11**	**7.3**
Post Graduate	**1**	**2.0**	**4**	**8.0**	**0**	**0.0**	**5**	**3.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the above table it is clear that in urban areas most of the respondents are Post Graduates (39.7 percent) then Graduates (25.0 percent). While among Post Graduates University Town makes the highest score i.e 47.0 percent then Hayatabad 42.0 percent and then Gulbahar 30.0 percent. In rural areas the situation is opposite to that of urban one. Because here majority of the respondents get Madrassa or Quranic education 63.3 percent and did not get other school education. However 11.3 percent of the respondents got Primary education, out of which 12.0 percent respondents are both in Palosai and Acinie and 10.0

percent are in Kacha Garahie. The least percentage 2.7 respondents got Intermediate level. From this discussion it becomes clear that majority of the respondents are educated in urban areas and got high level of education while the situation of the respondents are opposite in rural areas.

5.2.9 Family Organization of the Respondents

In the table 5.9 the profile of family organization of the respondents is given. It is divided into three groups i.e Nuclear, Joint and Extended. Nuclear family means Husband, wife and their children. Joint family means husband, wife their children and their father in law and Mother-in-law. While extended family organization means Husband, wife their children, father in- law, mother-in-law and brother-in-law and sister-in-law with their families, sometimes with uncle, aunty and cousins also.

Table 5.9

Family Organization of the Respondents

Urban Area								
Family Organization	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Nuclear	**48**	**48.0**	**41**	**41.0**	**31**	**31.0**	**120**	**40.0**
Joint	**47**	**47.0**	**52**	**52.0**	**55**	**55.0**	**154**	**51.3**
Extended	**5**	**5.0**	**7**	**7.0**	**14**	**14.0**	**26**	**8.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Family Organization	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Nuclear	**12**	**24.0**	**9**	**18.0**	**14**	**28.0**	**35**	**23.3**
Joint	**28**	**56.0**	**27**	**54.0**	**25**	**50.0**	**80**	**53.3**
Extended	**10**	**20.0**	**14**	**28.0**	**11**	**22.0**	**35**	**23.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.9, it is clear that in urban areas most of the respondents live in Joint family organization (51.3 percent) while 40.0 percent respondents live in nuclear family

organization only 8.7 percent of respondents are enjoying the extended family organizations. In Joint family organization, it is seen that Hayatabad makes the highest percentage 55.0 while University Town makes 52.0 percent and Gulbahar makes 47.0 percent. In rural area the situation is such like majority of the respondents are living Joint family (53.3 percent) and 23.3 percent respondents are living in nuclear and extended family. It is clear from the results in the table that most of the respondents are living in Joint family organizations both in urban and rural areas however the rest of the respondents are in Nuclear and Extended family organizations.

5.2.10 Number of Family Members of the Respondents

Table 5.10 provides the information about the number of family members of the respondents. Number of family members is divided into four groups i.e (up to 5), (6-10), (11 – 15) and (16 &above). If the respondents having family members 1, 2, 3, 4, or 5 it falls in the group up to 5. In case if the family members increases from 5 then it falls in the group (6 – 10). Similarly third group number of family members is between (11 and 15). However fourth group respondents fall in the category of family members who are 16 and above in number.

Table 5.10

Number of Family Members of the Respondents

Urban Area								
No. of family members	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Upto 5	**43**	**43.0**	**38**	**38.0**	**30**	**30.0**	**111**	**37.0**
06 - 10	**39**	**39.0**	**43**	**43.0**	**43**	**43.0**	**125**	**41.7**
11 - 15	**16**	**16.0**	**16**	**16.0**	**25**	**25.0**	**57**	**19.0**
16 & Above	**2**	**2.0**	**3**	**3.0**	**2**	**2.0**	**7**	**2.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Urban Area								
No. of	Kacha Garahie		Palosai		Achinie		Overall Urban	

family members	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Upto 5	**17**	**34.0**	**12**	**24.0**	**14**	**28.0**	**43**	**28.7**
06 - 10	**22**	**44.0**	**19**	**38.0**	**19**	**38.0**	**60**	**40.0**
11 - 15	**8**	**16.0**	**15**	**30.0**	**11**	**22.0**	**34**	**22.7**
16 & Above	**3**	**6.0**	**4**	**8.0**	**6**	**12.0**	**13**	**8.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.10 shows that in urban areas most of the respondents having number of family members in second group i.e between 6 to 10 (41.7 percent). In this connection, Hatayabad and University Town having the same percentage about 43.0 while Gulbahar is having 39.0 percent. The second highest number of family members of the respondents are up to 5 which is 37.0 percent. Similarly group (11-15) and group (16 and Above) falls third (19.0 percent) and fourth (2.3 percent) respectively. In rural areas the most of the respondents having number of family members from 6 to 10 (40.0 percent). In this connection Kacha Garahie makes the highest percentage about 44.0 while Palosai and Achinie make equal percentage i.e 38.0. Similarly the second group of respondents is up to 5 (28.7 percent), then group 11 to 15 (22.7 percent) and group 16 & Above (8.7 percent). From the above discussion it can be concluded that in both urban and rural areas most of the respondents are having the second group (6 - 10) of family members. The reason is that majority of the respondents live in joint family that is why the number of family members are more.

5.2.11 House Structure of the Respondents

Table 5.11 shows the house structure of the respondents, which is divided into Kacha and Pakka house. Kacha house means, house made or build with readymade roof (Tayyar Chatthey or with clay) while the Pakka houses means houses made of bricks, cement, steel and equipped with other basic necessities like electricity, gas, water connection etc.

Table 5.11

House Structure of the Respondents

Urban Area								
House Structure	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Kacha	**11**	**11.0**	**12**	**12.0**	**6**	**6.0**	**29**	**9.7**
Pakka	**89**	**89.0**	**88**	**88.0**	**94**	**94.0**	**271**	**90.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
House Structure	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Kacha	**37**	**74.0**	**28**	**56.0**	**34**	**68.0**	**99**	**66.0**
Pakka	**13**	**26.0**	**22**	**44.0**	**16**	**32.0**	**51**	**34.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.11 shows that majority of the respondents in urban areas are living in Pakka houses (90.3 percent) while the rest of them live in Kacha houses (9.7 percent). These respondents of Pakka Houses in urban area are 94.0 percent live in Hayatabad, 89.0 percent in Gulbahar and 88.0 percent in University Town. In rural areas the case is opposite most of the respondents live in Kacha houses (66.0 percent) however 34.0 percent of the respondents live in Pakka houses. Out of Pakka houses, Palosai makes highest percentage of 44.0 while Achinie makes 32.0 percentage and Kacha Garahie makes 26.0 percentage. It can be concluded from the figures in the table 5.11 that most of the respondents are living in Pakka houses in urban areas while in Kacha houses in rural areas.

5.2.12 Size of House of the Respondents

Table 5.12 provides the size of house of the respondents. Size of house is divided into five categories which are below 5 Marla, 5 Marla, 10 Marla, 1 Kanal and Above 1 Kanal.

Table 5.12

Size of House of the Respondents

Urban Area

Size of House	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 5 Marla	**15**	**15.0**	**6**	**6.0**	**18**	**18.0**	**39**	**13.0**
5 Marla	**27**	**27.0**	**23**	**23.0**	**30**	**30.0**	**80**	**26.7**
10 Marla	**58**	**58.0**	**29**	**29.0**	**18**	**18.0**	**105**	**35.0**
1 Kanal	**0**	**0.0**	**27**	**27.0**	**27**	**27.0**	**54**	**18.0**
Above 1 Kanal	**0**	**0.0**	**15**	**15.0**	**7**	**7.0**	**22**	**7.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Size of House	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 5 Marla	**0**	**0.0**	**5**	**10.0**	**6**	**12.0**	**11**	**7.3**
5 Marla	**5**	**10.0**	**5**	**10.0**	**8**	**16.0**	**18**	**12.0**
10 Marla	**30**	**60.0**	**26**	**52.0**	**26**	**52.0**	**82**	**54.7**
1 Kanal	**15**	**30.0**	**12**	**24.0**	**10**	**20.0**	**37**	**24.7**
Above 1 Kanal	**0**	**0.0**	**2**	**4.0**	**0**	**0.0**	**2**	**1.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.12, it is shown that in urban areas most of the houses of respondents are 10 Marla (35.0 percent), out of which 58.0 percent respondents are in Gulbahar, 29.0 percent in University Town and 18.0 percent in Hayatabad. The second highest is 5 Marla (26.7 percent) then 1 Kanal is 18.0 percent and so on. In rural areas most of the respondents live in 10 Marla (54.7 percent) while the rest of them live in 1 Kanal (24.7 percent) then 5 Marla (12.0 percent) and so on. It can be concluded from the results shown in the table 5.12 that most of the respondents of the urban areas live in 10 Marla and few of them are in above 1 Kanal. The reason is that most of the respondents in urban areas are living in rented houses and pay high rents. While in rural areas a person lives in his own house and does not pay rent. However, in some cases in urban areas people from lower class rent a house (5 or 10 marlas) combinly, live and use one room one bathroom with their family. So different families share one small house because of poverty.

5.2.13 Tenure of Living house of the Respondents

Table 5.13 shows the tenure of living house of the respondent in the selected areas of District Peshawar. Tenure of living house is categorized into four i.e. Self-owned, rented, public and other. Last category others means many people in rural areas live in houses without paying rent to the land lord and they compensate it by working at their land lord's house or farms or fields. Similarly in urban areas servants live in the servant quarter or servant room without paying rent.

Table 5.13

Tenure of Living House of the Respondents

Urban Area

Tenure of Living House	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Self-Owned	**56**	**56.0**	**57**	**57.0**	**50**	**50.0**	**163**	**54.3**
Rented	**39**	**39.0**	**18**	**18.0**	**38**	**38.0**	**95**	**31.7**
Public	**4**	**4.0**	**15**	**15.0**	**5**	**5.0**	**24**	**8.0**
Other	**1**	**1.0**	**10**	**10.0**	**7**	**7.0**	**18**	**6.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Tenure of Living House	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Self-Owned	**8**	**16.0**	**22**	**44.0**	**11**	**22.0**	**41**	**27.3**
Rented	**24**	**48.0**	**16**	**32.0**	**28**	**56.0**	**68**	**45.3**
Public	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Other	**18**	**36.0**	**12**	**24.0**	**11**	**22.0**	**41**	**27.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.13 shows that in urban areas most of the respondents live in their own houses (54.3 percent) while 31.7 percent respondent live in the rented houses and so on. Out of own houses University Town stands first (57.0 percent) then Gulbahar (56.0 percent) in the last Hayatabad (50.0 percent). In rural areas majority of the respondents are living in the rented

houses (45.0 percent) while 27.3 percent respondents have their own houses and same percentage (27.3) having other houses. Out of rented houses Achinie stands for (56.0 percent), Kacha Garahie stands second (48.0 percentage) and in the last Palosai (32.0 percentage). The reason is that these three rural areas are closest to the urban areas of Peshawar district so many labour from other parts of the province come for the jobs and get rented houses (quarters, servant houses) in the range of Rs. 4,000 to Rs. 8,000. These people work all the day in urban areas and go to their homes in the evening. From the table it is clear that majority of the respondents in urban areas are having their own houses because many of them came from other districts of the Province in search of job, education… etc and settled here so they prefer to live in their own houses instead of rented one.

5.2.14 Respondents having Vehicle at Home

Table 5.14 provides the information about those respondents who have and have not vehicle at home. Simply it is given in their answer i.e. Yes or No. From the table it shows that in urban areas majority of the respondents having vehicle (86.3 percent) while only 13.7 percent do not have. In this connection Hayatabad's respondents having 90.0 percent vehicle, University Town 89.0 percent and Gulbahar 80.0 percent. In rural areas 76.7 percent of the respondents having vehicle and 23.3 percent do not have. The high percentage of having vehicle at home is in Achinie (80.0 percent) Kacha Garahie (76.0 percent) and Palosai 74.0 percent. From the table 5.14 it can be seen that percentage of own vehicle is higher in urban areas as compared to rural. The reason behind is that the income of the people in urban areas is high as compared to rural one. So the saving rate and purchasing power of the people of urban area is high to purchase their own vehicle.

Table 5.14

Vehicle at Home of the Respondents

Urban Area

Vehicle at Home	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**80**	**80.0**	**89**	**89.0**	**90**	**90.0**	**259**	**86.3**
No	**20**	**20.0**	**11**	**11.0**	**10**	**10.0**	**41**	**13.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Vehicle at Home	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**38**	**76.0**	**37**	**74.0**	**40**	**80.0**	**115**	**76.7**
No	**12**	**24.0**	**13**	**26.0**	**10**	**20.0**	**35**	**23.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.15 Kind of Vehicle at the Respondent Home

Table 5.15 shows the different kinds of vehicle at the respondent's home. It is shown in the table that most of the respondents in urban areas are having motor car (59.8 percent) while the rest of them own motorcycle (18.5 percent), other (13.1 percent) and Bicycle (8.5 percent) in order. In rural areas majority of respondents having bicycle (39.1 percent), while other respondents having other kind of vehicle (32.2 percent), motorcycle (20.0 percent) and motor cars in urban area are only 8.7 percent. From this it can be concluded that the percentage of owning motor car is high because most of the respondents are middle class families so they can offered 1000 to 1300 cc motor car and 13.1 percent of the respondent having other kinds of vehicle in which big vehicles like Parado, Pajero, Land Cruiser and Double Cabin are included. While in rural areas majority of the respondents are having bicycles. The reason behind this is bicycle is cheap and affordable to lower income class and they can easily travel to their work place without the expenditure of petrol or diesel. Also 32.2 percent of the respondent having other vehicle means that they are having rickshaw, chingchi, bull cart, donkey cart, Tonga etc. to earn their income. However 20.0 percent people having motorcars which means most of them using it as a taxi or rent a car.

Table 5.15

Kind of Vehicle at Home of the Respondents

Urban Area								
Kind of Vehicle	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Bicycle	**6**	**7.5**	**7**	**7.9**	**9**	**10.0**	**22**	**8.5**
Motorcycle	**24**	**30.0**	**15**	**16.9**	**9**	**10.0**	**48**	**18.5**
Motorcar	**44**	**55.0**	**54**	**60.7**	**57**	**63.3**	**155**	**59.8**
Other	**6**	**7.5**	**13**	**14.6**	**15**	**16.7**	**34**	**13.1**
Total	**80**	**100**	**89**	**100.0**	**90**	**100**	**259**	**100**

Urban Area								
Kind of Vehicle	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Bicycle	**12**	**31.6**	**10**	**27.0**	**23**	**57.5**	**45**	**39.1**
Motorcycle	**6**	**15.8**	**10**	**27.0**	**7**	**17.5**	**23**	**20.0**
Motorcar	**3**	**7.9**	**2**	**5.4**	**5**	**12.5**	**10**	**8.7**
Other	**17**	**44.7**	**15**	**40.5**	**5**	**12.5**	**37**	**32.2**
Total	**38**	**100**	**37**	**100.0**	**40**	**100**	**115**	**100**

Source: Survey Results: 2013

5.2.16 Earning members of the Family of the Respondents

Table 5.16 shows the total earning members in the family of the respondents. It is divided into three groups having numbers (1 – 2), (3 – 4), and (5 & above). From the table it can be seen that 44.7 percent of the respondents in urban areas are having 3 or 4 earning members in their family while 43.7 percent having only 1 or 2 earning members and few of the respondents having 5 or above earning members. In group 2 having (3 – 4) earning members, University Town makes the highest score i.e. 55.0 percent while Hayatabad 46.0 percent and Gulbahar 33.0 percent. In rural areas majority of the respondents having also same second group (3 – 4) of earning members (56.7 percent) while rest of respondents having 1 to 2 earning members (29.3 percent) and other having 5 and above earning members (14.0 percent). From the above discussion it is clear that both in urban and rural areas majority of the respondents are having 3 to 4 earning members in their family. The reason

behind it is that most of the respondents are living in joint a family that is why number of earning members increased as compared to nuclear families.

Table 5.16

Earning Members of the Family of the Respondents

Urban Area								
Earning members of Family	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
01 - 02	**49**	**49.0**	**38**	**38.0**	**44**	**44.0**	**131**	**43.7**
03 - 04	**33**	**33.0**	**55**	**55.0**	**46**	**46.0**	**134**	**44.7**
5 & Above	**18**	**18.0**	**7**	**7.0**	**10**	**10.0**	**35**	**11.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Urban Area								
Earning members of Family	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
01 - 02	**17**	**34.0**	**11**	**22.0**	**16**	**32.0**	**44**	**29.3**
03 - 04	**27**	**54.0**	**33**	**66.0**	**25**	**50.0**	**85**	**56.7**
5 & Above	**6**	**12.0**	**6**	**12.0**	**9**	**18.0**	**21**	**14.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.17 Family's Total Income of the Respondent

Table 5.17 gives the range of total income of the family of the respondents. It is given in rupees per month. Family's income is divided into six different levels among which the minimum level is having below Rs. 10,000 and the maximum level is having Rs. 100,001 and above.

Table 5.17

Family's Total Income of the Respondents

Urban Area

Family's Total Income in Rs. per month	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**3**	**3.0**	**0**	**0.0**	**0**	**0.0**	**3**	**1.0**
10,001 - 25,000	**6**	**6.0**	**8**	**8.0**	**4**	**4.0**	**18**	**6.0**
25,001 - 50,000	**6**	**6.0**	**8**	**8.0**	**5**	**5.0**	**19**	**6.3**
50,001 - 75,000	**10**	**10.0**	**10**	**10.0**	**6**	**6.0**	**26**	**8.7**
75,001 - 100,000	**23**	**23.0**	**14**	**14.0**	**20**	**20.0**	**57**	**19.0**
100,001& Above	**52**	**52.0**	**60**	**60.0**	**65**	**65.0**	**177**	**59.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Family's Total Income in Rs. per month	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**5**	**10.0**	**2**	**4.0**	**0**	**0.0**	**7**	**4.7**
10,001 - 25,000	**16**	**32.0**	**3**	**6.0**	**14**	**28.0**	**33**	**22.0**
25,001 - 50,000	**22**	**44.0**	**23**	**46.0**	**22**	**44.0**	**67**	**44.7**

50,001 - 75,000	**4**	**8.0**	**15**	**30.0**	**13**	**26.0**	**32**	**21.3**
75,001 - 100,000	**3**	**6.0**	**7**	**14.0**	**1**	**2.0**	**11**	**7.3**
100,001& Above	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

The table 5.17 shows that majority of the respondents in the urban areas are earning total income at the maximum level i.e 100,001 and above (59.0 percent) while the few respondents having their family's total income in the minimum level i.e below Rs. 10,000 (1.0 percent). Out of the maximum level of total income, Hayatabad makes highest percentage of 65.0, then University Town 60.0 percent and in the last Gulbahar 52.0 percent. In rural areas the no one of the respondent is having total income Rs. 100,001 or above. However few of the respondent's total income below Rs. !0,000 (4.7 percent) the majority of the respondents in area having total income in the level of Rs. 25,001 – Rs.50,000 (44.7 percent). From the tables it is revealed that respondents in urban areas are having the total income at a maximum level because of many reasons but one of them is that most of the respondents and their family members are educated and on job while in rural areas most of the respondents are working women (i.e. house maids, dish washer, washing clothes, cleaning house…… etc)in spite of being uneducated, their pay or wages are very low that is why their family's total income is not so much high as compare to the urban one.

5.2.18 Respondent having Cash amount in hand at the moment

Table 5.18 provides the information about the respondent who is having cash amount in rupees at the moment. The reason behind this question is to know about the respondent\s socio-economic condition, whether she has money or not and if she has then how much? Because the amount of cash in hand at the moment shows how much respondents are economically strong.

Table 5.18

Respondent having Cash amount in Hand at the Moment

Urban Area

Cash amount on hand at the moment	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**47**	**47.0**	**37**	**37.0**	**35**	**35.0**	**119**	**39.7**
10,001 - 20,000	**25**	**25.0**	**26**	**26.0**	**29**	**29.0**	**80**	**26.7**
20,001 - 30,000	**7**	**7.0**	**10**	**10.0**	**10**	**10.0**	**27**	**9.0**
30,001 - 40,000	**5**	**5.0**	**7**	**7.0**	**8**	**8.0**	**20**	**6.7**
40,001 - 50,000	**8**	**8.0**	**10**	**10.0**	**5**	**5.0**	**23**	**7.7**
50,001& Above	**8**	**8.0**	**10**	**10.0**	**13**	**13.0**	**31**	**10.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Cash amount on hand at the moment	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**50**	**100.0**	**50**	**100.0**	**50**	**100.0**	**150**	**100.0**
10,001 - 20,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
20,001 - 30,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
30,001 - 40,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**

40,001 - 50,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
50,001 & Above	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.18 reveals that in urban areas majority of the respondents having cash equal or below Rs. 10,000 (39.7 percent), while some of the respondents having cash amount between Rs. 10,001 and Rs. 20,000 (26.7 percent). However 10.3 percent of the respondents having equal or more than Rs. 50,001 in hand. Out of this range Hayatabad makes the highest percentage about 13.0 while University Town makes 10.0 percent and Gulbahar makes 8.0 percent. In rural areas the situation is totally opposite All the respondents having equal or less than Rs. 10,00 amount of cash in hand (100 percent). It shows that all the three selected rural areas i.e Kacha Garahie, Palosai and Achinie making equal (50.0 percent) percentage. From the table 5.18 it is clear that all the respondents in the urban areas having some amount of cash in hand at the moment it ranges from minimum amount from equal or less than Rs. 10,000 to maximum amount Rs. 50,001 or above. While all the respondents in rural areas having the least minimum amount. The reason behind it is that most of the respondents having some amount of cash in hand due to their high pay job or pocket money (savings) from husbands. While all respondents in rural areas having the minimum amount of cash because of their low pay jobs and having no or minimal pocket money from husbands.

5.2.19 Total House hold (HH) Expenditure of the Respondents

Table 5.19 shows the six different levels of house hold (HH) expenditure of the respondents. From the table it is clear that most of the respondents in the urban areas having HH expenditure at the level between Rs. 25,001 to Rs. 50,000. While only 7.0 percent respondents having their HH expenditure Rs. 100,001 and above. In the rural areas majority of the respondents having their HH expenditure in the level of Rs. 10,001 to Rs. 20,000 (56.7 percent). While out of the rest of the respondents having their HH expenditure in the level of Rs. 20,001 to Rs. 30,000 and only few of the rest of the respondents HH expenditure fall in minimum level of Rs. 10,000 or below. The results in table 5.19 shows that in urban areas all the respondents having HH expenditure25,001 – 50,000 Rupees per month and some of them

having Rs. 100,001 and above, the reason is that these respondents having high level of total income which they can bear this level of expenditure while in case of rural areas respondents having low level of family's total income and high level of expenditures that is the reason, these people hardly meet their both ends.

Table 5.19

Total Household (HH) Expenditure of the Respondents

Urban Area								
Total HH Expenditures in Rs. Per month	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**3**	**3.0**	**0**	**0.0**	**0**	**0.0**	**3**	**1.0**
10,001 - 25,000	**11**	**11.0**	**20**	**20.0**	**11**	**11.0**	**42**	**14.0**
25,001 - 50,000	**42**	**42.0**	**28**	**28.0**	**35**	**35.0**	**105**	**35.0**
50,001 - 75,000	**27**	**27.0**	**31**	**31.0**	**30**	**30.0**	**88**	**29.3**
75,001 - 100,000	**13**	**13.0**	**11**	**11.0**	**17**	**17.0**	**41**	**13.7**
100,001 & Above	**4**	**4.0**	**10**	**10.0**	**7**	**7.0**	**21**	**7.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Total HH Expenditures in Rs. Per month	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**1**	**2.0**	**0**	**0.0**	**1**	**2.0**	**2**	**1.3**
10,001 - 25,000	**33**	**66.0**	**19**	**38.0**	**33**	**66.0**	**85**	**56.7**
25,001 - 50,000	**16**	**32.0**	**31**	**62.0**	**16**	**32.0**	**63**	**42.0**
50,001 -	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**

75,000								
75,001 - 1,00,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
1,00,001 & Above	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.20 Employment Status of the Respondents

Table 5.20 gives the information about employment status of the respondents in the research area. It can be seen that majority of the respondents in the urban areas are employed (80.3 percent). However the highest percentage of employed respondents are in Hayatabad area (85.0 percent) while University Town and Gulbahar having 77.0 percent and 79.0 percent respectively. In rural areas approximately equal percentage of the respondents are employed (50.7 percent) and house wives (49.3 percent).

Table 5.20

Employment Status of the Respondents

Urban Area								
Employment status of the Respondent	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Employed	**79**	**79.0**	**77**	**77.0**	**85**	**85.0**	**241**	**80.3**
House Wife	**21**	**21.0**	**23**	**23.0**	**15**	**15.0**	**59**	**19.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Employment status of the Respondent	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Employed	**26**	**52.0**	**23**	**46.0**	**27**	**54.0**	**76**	**50.7**
House Wife	**24**	**48.0**	**27**	**54.0**	**23**	**46.0**	**74**	**49.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.20 reveals that majority of the respondents in urban areas employed and few of them are house wives. The reason behind it is that all the respondents are educated and belong to educated family that is why they are allowed to do jobs. In rural areas as the figure shows approximately half of the respondents are employed and half of them are house wives. Here the reason behind the employed respondents is that they belong to poor and lower class families so to earn money by working in houses located mostly in urban areas they go outside of their houses. While the same percentages of respondents are house wives because most of their Head of the households are illiterate and do not like to send their women outside their houses for earning money.

5.2.21 Nature of Profession of the Respondents

Table 5.21 provides the nature of professions of the respondents of the current study. Here it is divided into seven groups. These are house maids, doctors, bankers, teachers, lawyers, secretarial or others and households.

Table 5.21

Nature of Profession of the Respondents

Urban Area								
Nature of Profession	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
House Maids	**20**	**20.0**	**15**	**15.0**	**18**	**18.0**	**53**	**17.7**

Doctors	**13**	**13.0**	**12**	**12.0**	**15**	**15.0**	**40**	**13.3**
Bankers	**8**	**8.0**	**7**	**7.0**	**6**	**6.0**	**21**	**7.0**
Teachers	**27**	**27.0**	**29**	**29.0**	**29**	**29.0**	**85**	**28.3**
Lawyers	**6**	**6.0**	**6**	**6.0**	**7**	**7.0**	**19**	**6.3**
Secretarial or Others	**5**	**5.0**	**8**	**8.0**	**10**	**10.0**	**23**	**7.7**
Household	**21**	**21.0**	**23**	**23.0**	**15**	**15.0**	**59**	**19.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Nature of Profession	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
House Maids	**13**	**26.0**	**9**	**18.0**	**18**	**36.0**	**40**	**26.7**
Doctors	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Bankers	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Teachers	**5**	**10.0**	**8**	**16.0**	**8**	**16.0**	**21**	**14.0**
Lawyers	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Secretarial or Others	**8**	**16.0**	**6**	**12.0**	**1**	**2.0**	**15**	**10.0**
Household	**24**	**48.0**	**27**	**54.0**	**23**	**46.0**	**74**	**49.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.21 shows the situation of professions of the respondents in the selected areas of the sample. It is seen in urban areas majority of the respondents are involved in teaching profession (28.3 percent). Households are second highest (19.7 percent) while house maids are third one (17.7 percent). In the same way next are Doctors (13.3 percent), Secretarial or others (7.7 percents), Bankers (7.0 percent) and Lawyers (6.3 percent). While in rural areas majority of the respondents are households (49.3 percent) while the rest of the respondent are employed as house maids (26.7 percent) and Teachers (14.0 percent). From the figures in the table, it can be seen that most of the respondents in the urban areas are involved in teaching profession because many respondents are teaching in Schools, Colleges and Universities which make their highest percentage. Apart from this most of the respondents are house wives. These are those respondents who got education mostly at intermediate and graduate level and working as house wives at their homes. The third highest respondents are house

maids the reason is that every second house of the respondents keep maid to help in their house works and these house maids come from the nearest connected rural areas in search of jobs. However doctors, lawyers and bankers also exist but not in a high percentage. In rural areas approximately fifty percent respondents are house wives and remaining fifty percent are house maids and teachers.

5.2.22 Employment Section of the Respondents

Table 5.22 provides the employment section of the respondents in the district. It is given in four groups i.e. Government Services, Private Servants, Personal Business, Others are for employed respondents and house hold for house wives. So in this way four groups for employed and one group (house hold) for house wives respondents.

Table 5.22

Employment Section of the Respondents

Urban Area								
Employment Section	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Govt. Service	**14**	**14.0**	**17**	**17.0**	**28**	**28.0**	**59**	**19.7**
Private Service	**54**	**54.0**	**52**	**52.0**	**45**	**45.0**	**151**	**50.3**
Personal Business	**8**	**8.0**	**3**	**3.0**	**2**	**2.0**	**13**	**4.3**
House hold	**23**	**23.0**	**27**	**27.0**	**23**	**23.0**	**73**	**24.3**
Any Other	**1**	**1.0**	**1**	**1.0**	**2**	**2.0**	**4**	**1.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Employment Section	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Govt. Service	**0**	**0.0**	**2**	**4.0**	**1**	**2.0**	**3**	**2.0**
Private Service	**5**	**10.0**	**11**	**22.0**	**9**	**18.0**	**25**	**16.7**
Personal Business	**10**	**20.0**	**7**	**14.0**	**11**	**22.0**	**28**	**18.7**
House hold	**27**	**54.0**	**21**	**42.0**	**27**	**54.0**	**75**	**50.0**
Any Other	**8**	**16.0**	**9**	**18.0**	**2**	**4.0**	**19**	**12.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.22, it shows that in urban areas 50.3 percent of the respondents are engaged in Private Services. While 19.7 percent are in government services, while the rest of the employed respondents are doing their personal business (4.3 percent) and other ones (1.3 percent). However 24.3 percent of the respondents are house hold. In rural areas 50 percent of the respondents are households while half percent are employed in different employment sections in the descending order like personal business (18.7 percent), Private Services (16.7 percent) other jobs (12.7 percent) and at the end government services (2.0 percent). From the table 5.22 it can be said that because of non-availability and shortage of government jobs only 19.7 percent in urban and 2.0 percent in rural areas, the respondents got jobs there however due to the availability of private jobs most of the employed respondents are engaged in it (e.g. 50.3 percent in urban and 16.7 percent in rural areas). 50 percent of the respondents in rural areas are households because of non-permission and cultural restriction from HHH. Similar is the case with the urban house hold respondents. However few percent of respondents are doing their second business like running beauty parlors, designing and stitching clothes and doing embroideries…etc.

5.2.23 Salary or Pocket money of the Respondents

Table 5.23 shows the respondents monthly salary or Pocket money in rupees. Employed respondents get income in the form of salary while house wives get in the form of pocket money from Husband, Father or Brother or (HHH). The table 5.23 shows that most of

the urban respondents get pocket money or salary equal or below Rs. 10,000 (38.3 percent). While 38 percent of the respondents get Rs. 10,001 to Rs. 25,000 only 11.4 percent of the respondents get Rs. 50,001& Above. In case of rural areas all the respondent get equal or below Rs. 10,000. From the discussion it can be concluded that in rural areas as 50 percent of the respondents are house wives and uneducated, low wage jobs earners, or from their HHH they get none or only few hundreds of rupees as pocked money. Similarly the 50 percent of the employed respondents are house maids and teachers. These house maids get Rs. 1,000 to Rs. 2,000 per work per month and teachers get Rs. 2,000 to Rs. 8,000 per month in the form of salary. That is the reason behind 100.0 percent respondents in rural areas getting salary or pocked money equal or below Rs, 10,000. In case of urban areas the same lowest range of salary or income is received by 38.3 percent of the respondents because most of them are house wives and house maids. While in the range of Rs. 10,001 to Rs. 25,000 income is getting by only 38.0 percent respondents because most of them are school teachers. Only 12.3 percent and 11.4 percent of the rest of the respondent are getting Rs. 25,001 to Rs. 50,000 and Rs. 50,001&above respectively. The reason behind is that these are those respondents who are working as doctors, bankers, lawyers at executive posts or doing their own personal business or belonging to a high class or rich families.

Table 5.23

Salary or Pocket Money of the Respondents

Urban Area								
Salary or Pocket Money in Rs. Per month	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**42**	**42.0**	**43**	**43.0**	**30**	**30.0**	**115**	**38.3**
10,001 - 25,000	**43**	**43.0**	**32**	**32.0**	**39**	**39.0**	**114**	**38.0**

25,001 - 50,000	**11**	**11.0**	**15**	**15.0**	**11**	**11.0**	**37**	**12.3**
50,001 & Above	**4**	**4.0**	**10**	**10.0**	**20**	**20.0**	**34**	**11.4**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Salary or Pocket Money in Rs. Per month	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**50**	**100.0**	**50**	**100.0**	**50**	**100.0**	**150**	**100.0**
10,001 - 25,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
25,001 - 50,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
50,001 & Above	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.24 Respondent Spends Her Earning /Pocket Money

In the table 5.24, the spending of earning or pocket money of the respondent is given. Table shows that most of the respondents in the urban areas are adding their income or pocket money in family's total budget (35.0 percent). Similarly 31.0 percent of the respondents spend it in the category of "All of the Above". While 22.3 percent spend it on their use and only 11.7 percent of the respondents save their money. In rural areas majority of the respondents (52.7 percent) use their salary or pocket money in the group of "All of the above". While 27.3 percent of the respondent add their income or pocket money in the family budget to meet their HH expenditures. In this way 12.0 percent of the respondent makes it savings and 8.0 percent respondents spend it on their personal use. From the discussion, it is revealed that most of the respondents of both urban and rural areas whether they are house

wives or employed add their salary or pocket money to the family's budget and "All of the above" categories, which means they contribute and support their HHH in overcoming HH expenditures. In case of rest of the respondent in both selected areas of the sample some of them spend on their personal use and few of them make it in the form of savings.

Table 5.24

Respondent Spends Her Earning/Pocket Money

Urban Area

Spending of Earning or Pocket Money	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Personal Use	**18**	**18.0**	**23**	**23.0**	**26**	**26.0**	**67**	**22.3**
Add in Family's Budget	**32**	**32.0**	**42**	**42.0**	**31**	**31.0**	**105**	**35.0**
Savings	**13**	**13.0**	**16**	**16.0**	**6**	**6.0**	**35**	**11.7**
All of the Above	**37**	**37.0**	**19**	**19.0**	**37**	**37.0**	**93**	**31.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Spending of Earning or Pocket Money	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Personal Use	**10**	**20.0**	**1**	**2.0**	**1**	**2.0**	**12**	**8.0**
Add in Family's Budget	**17**	**34.0**	**17**	**34.0**	**7**	**14.0**	**41**	**27.3**
Savings	**6**	**12.0**	**6**	**12.0**	**6**	**12.0**	**18**	**12.0**
All of the Above	**17**	**34.0**	**26**	**52.0**	**36**	**72.0**	**79**	**52.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.25 Respondent's Contribution in the Family Total Income

Table 5.25 gives the results of respondent's contribution in the family's total income. This contribution is divided into six different levels in rupees per month. The lowest level is equal or below Rs. 10,000 and the highest level is Rs. 100,001 & Above.

Table 5.25

Respondent's Contribution in the Family's Total Income

Urban Area								
Contribution in the family's total Income in Rs. Per month	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**57**	**57.0**	**60**	**60.0**	**55**	**55.0**	**172**	**57.3**
10,001 - 20,000	**33**	**33.0**	**26**	**26.0**	**29**	**29.0**	**88**	**29.3**
20,001 - 30,000	**5**	**5.0**	**7**	**7.0**	**7**	**7.0**	**19**	**6.3**
30,001 - 40,000	**2**	**2.0**	**2**	**2.0**	**2**	**2.0**	**6**	**2.0**
40,001 - 50,000	**1**	**1.0**	**3**	**3.0**	**2**	**2.0**	**6**	**2.0**
50,001 & Above	**2**	**2.0**	**2**	**2.0**	**5**	**5.0**	**9**	**3.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Contribution in the family's total Income in Rs. Per month	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Below 10,000	**49**	**98.0**	**49**	**98.0**	**49**	**98.0**	**147**	**98.0**
10,001 - 20,000	**1**	**2.0**	**1**	**2.0**	**1**	**2.0**	**3**	**2.0**
20,001 - 30,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
30,001 - 40,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
40,001 - 50,000	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
50,001 & Above	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**

Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.25 shows that in urban areas majority of the respondents (57.3 percent) contribute in the lowest level equal to or below Rs, 10,000. While (29.3 percent) of the respondents contribute in the second level of Rs. 10,001 to Rs. 20,000. Similarly other respondents in the other levels and only 3.0 percent contribute in the highest level of Rs. 50,001& Above. In rural areas 98.0 percent of the respondents contribute the lowest level (equal to or below Rs. 10,000) and only 2.0 percent contribute in the second level that ranges from Rs. 10,001 to Rs. 20,000. It is clear from the table 5.25 and can be concluded that more than half percent of the respondents in the selected urban areas contribute equal or below Rs. 10,000 and rest of them in other levels. The reason behind this is that there are more than fifty percent respondents who are house wives, house maids and school teachers whose income or pocket money which is equal or below Rs. 10,000 that is why their contribution in the family's income is a so much low . While only few percent of the respondents contribute in the level of (Rs. 75,001& Rs. 100,000) and (Rs. 100,001 & Above) because these are a few high professional employees and receiving their salaries above Rs. 50,000. In rural areas the situation is somehow same that all the respondents having Rs. 10,000 or less pocket money in hundreds and low salaries from Rs. 1,000 to Rs. 8,000. Similar is the case with the rest of the respondents (2.0 percent) who fall in the range of Rs. 10,001 to 20,000.

5.2.26 Respondents Experience of Work in a Job

Table 5.26 provides experience of work of those respondents who are employed. It is given in six different levels where the minimum level of job experience is from 1 year to 5 years while the maximum level is from 26 years and above. From the table 5.26, it is observed and seen that most of the respondents (46.0 percent) of the urban areas having the minimum experience (1 – 5 years) while 4.4 percent of the respondents having maximum level of experience (26 years & Above). In rural areas most of the respondents (37.9 percent) having job experience between 6 to 10 years. However the minimum level of job experience (1 – 5 years) is achieved by 32.0 percent of the respondents and maximum level of job experience (26 years & Above) is achieved by 7.8 percent. These results in the table 5.26 shows that most of the respondents whether belong to urban areas or rural areas who have an

experience in job at the minimum level are those who are at the age between 20 – 30 years. This means these are youngsters and it is their starting years of job. While the respondents who got the maximum level of job experience are those one who are in old age (between 50 to 60 years), got enough experience in their work and near to the retirement stage. From this it can be concluded that most of the respondents in the both selected areas of district Peshawar are youngsters, fresh new graduates and newly inducted employees that is why they got only job experience at minimum level i.e between 1 – 5 years. While old age, skilled, trained, near to retirement, got maximum level of experience in jobs are those respondents who are only in little percentage in the district.

Table 5.26

Respondent's Experience of Working in a Job

Urban Area								
	Gulbahar		University Town		Hayatabad		Overall Urban	
Experience of Job	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
1 - 5 Years	**34**	**39.5**	**41**	**53.2**	**39**	**45.9**	**114**	**46.0**
6 - 10 Years	**29**	**33.7**	**17**	**22.1**	**18**	**21.2**	**64**	**25.8**
11 - 15 Years	**9**	**10.5**	**7**	**9.1**	**17**	**20.0**	**33**	**13.3**
16 - 20 Years	**7**	**8.1**	**7**	**9.1**	**5**	**5.9**	**19**	**7.7**
21 - 25 Years	**2**	**2.3**	**2**	**2.6**	**3**	**3.5**	**7**	**2.8**
26 Years & Above	**5**	**5.8**	**3**	**3.9**	**3**	**3.5**	**11**	**4.4**
Total	**86**	**100**	**77**	**100.0**	**85**	**100**	**248**	**100**

Rural Area								
	Kacha Garahie		Palosai		Achinie		Overall Urban	
Experience of Job	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
1 - 5 Years	**15**	**41.7**	**6**	**20.0**	**12**	**32.4**	**33**	**32.0**
6 - 10 Years	**11**	**30.6**	**14**	**46.7**	**14**	**37.8**	**39**	**37.9**
11 - 15 Years	**6**	**16.7**	**5**	**16.7**	**8**	**21.6**	**19**	**18.4**
16 - 20 Years	**1**	**2.8**	**0**	**0.0**	**0**	**0.0**	**1**	**1.0**
21 - 25 Years	**2**	**5.6**	**0**	**0.0**	**1**	**2.7**	**3**	**2.9**
26 Years & Above	**1**	**2.8**	**5**	**16.7**	**2**	**5.4**	**8**	**7.8**
Total	**36**	**100**	**30**	**100.0**	**37**	**100**	**103**	**100**

Source: Survey Results: 2013

5.2.27 Conditions due to which Respondents Joined the Job

Table 5.27 gives information about actual conditions due to which the employed respondents joined the job. There are five different kinds of conditions e,g personal choice, Father/Husband asked to work, Seek permission from Father / Husband, Poor financial conditions and other reasons.

Table 5.27

Conditions Due to which Respondents Joined the Job

Urban Area								
Respondents joined the Job	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Personal Choice	**36**	**41.9**	**34**	**44.2**	**46**	**54.1**	**116**	**46.8**
Father/Husband Asked to Work	**10**	**11.6**	**14**	**18.2**	**7**	**8.2**	**31**	**12.5**
Seeked Permission from Father/Husband	**4**	**4.7**	**6**	**7.8**	**12**	**14.1**	**22**	**8.8**
Poor financial conditions	**25**	**29.1**	**15**	**19.5**	**16**	**18.8**	**56**	**22.6**
Other Reasons	**11**	**12.8**	**8**	**10.4**	**4**	**4.7**	**23**	**9.3**
Total	**86**	**100**	**77**	**100.0**	**85**	**100**	**248**	**100**

Rural Area								
Respondents joined the Job	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Personal Choice	**10**	**27.8**	**6**	**20.0**	**4**	**10.8**	**20**	**19.4**
Father/Husband Asked to Work	**1**	**2.8**	**3**	**10.0**	**7**	**18.9**	**11**	**10.7**
Seeked Permission from Father/Husband	**12**	**33.3**	**6**	**20.0**	**4**	**10.8**	**22**	**21.4**
Poor financial	**9**	**25.0**	**14**	**46.7**	**18**	**48.6**	**41**	**39.8**

conditions								
Other Reasons	**4**	**11.1**	**1**	**3.3**	**4**	**10.8**	**9**	**8.7**
Total	**36**	**100**	**30**	**100.0**	**37**	**100**	**103**	**100**

Source: Survey Results: 2013

It is seen in the table 5.27 that in the urban areas majority of the respondents 46.8 percent joined the job by their own personal choice while due to poor financial conditions 22.6 percent of the respondents joined the jobs. However Father / Husband asked 12.5 percent of the respondents to do job and 8.8 percent of the respondents joined their work place by taking permission from their Father or Husband. In last only 9.3 percent of respondent got job because of other reasons. In case of rural areas majority of the respondents 39.8 percent joined their job or work place due to poor financial conditions and 19.4 percent of the respondent joined jobs by their own personal choice. While 10.7 percent of the respondents were forced to do work due to the pressure of Father / Husband and only 21.4 percent of the respondents seek permission from father or husband for the job. So it is concluded from the figures in the table 5.27 that majority of the respondents in the urban areas joined jobs because of their own choice while in rural areas because of poor financial conditions. The reason behind this is that respondents in the urban areas are educated, broad minded and most of them belong to the middle income class in the society that is why they are in the jobs because of their own choice while in case of rural areas majority of the respondents are illiterate, low educated and belong to poor and lower income class that is why they joined the work place due to poor financial conditions.

5.2.28 Respondents Total Hours of Work in a Day

Table 5.28 shows the total hours of work per day by the respondents (employed / House wives). It is seen that majority (70.7 percent) of the urban respondents (employed /house wives) work for 6 to 10 hours in a day. 16.7 percent of the respondents do work for 1 to 5 hours a day. However only few 4.0 percent do work for 16 hours and above. The situation of the respondents of rural area is such that majority of them (60.7 percent) do work 6 to 10 hours in a day and 26.7 percent of the respondents daily do work for 11 to 15 hours. However few of the respondents do work for long hours from “16 hours & above”.

Table 5.28

Respondents Total Hours of Work in a Day

Urban Area								
Total hours of wrok in a day	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
1 - 5 hours	**18**	**18.0**	**17**	**17.0**	**15**	**15.0**	**50**	**16.7**
6 - 10 hours	**69**	**69.0**	**66**	**66.0**	**77**	**77.0**	**212**	**70.7**
11 - 15 hours	**10**	**10.0**	**9**	**9.0**	**7**	**7.0**	**26**	**8.7**
16 & Above	**3**	**3.0**	**8**	**8.0**	**1**	**1.0**	**12**	**4.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Total hours of wrok in a day	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
1 - 5 hours	**5**	**10.0**	**5**	**10.0**	**3**	**6.0**	**13**	**8.7**
6 - 10 hours	**31**	**62.0**	**24**	**48.0**	**36**	**72.0**	**91**	**60.7**
11 - 15 hours	**13**	**26.0**	**17**	**34.0**	**10**	**20.0**	**40**	**26.7**
16 & Above	**1**	**2.0**	**4**	**8.0**	**1**	**2.0**	**6**	**4.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.28 it is revealed that majority of the respondents work for 6 to 10 hours in a day, Most of them are house wives, doctors, bankers and lawyers. However 8.7 percent and 4.0 percent of the respondents do work for maximum hour's i.e 11 to 16 hours and 16 hours and above respectively. Some of them are surgeons, bankers, a few lawyers and full time house maids.

5.2.29 Kind of Job of the Respondents

Table 5.29 provides the different kinds of jobs of the respondents in the selected areas of the district. The available jobs are daily wage, contract and permanent one. Figures in the table 5.29 show that most of the respondents (47.2 percent) in the urban areas are in permanent jobs, while 39.5 percent of the respondents are in contract jobs and at the end 13.3

percent of them are involved in doing daily jobs. The situation in rural area is opposite Majority of the respondents are daily wage earners (51.5 percent), then 35.0 percents are doing contract jobs and only 13.6 percents are permanent workers.

Table 5.29

Kind of Job of the Respondents

Urban Area

Kind of Job	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Daily Wage	**15**	**17.4**	**10**	**13.0**	**8**	**9.4**	**33**	**13.3**
Contract	**29**	**33.7**	**38**	**49.4**	**31**	**36.5**	**98**	**39.5**
Permanent	**42**	**48.8**	**29**	**37.7**	**46**	**54.1**	**117**	**47.2**
Total	**86**	**100**	**77**	**100.0**	**85**	**100**	**248**	**100**

Rural Area

Kind of Job	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Daily Wage	**21**	**58.3**	**13**	**43.3**	**19**	**51.4**	**53**	**51.5**
Contract	**12**	**33.3**	**13**	**43.3**	**11**	**29.7**	**36**	**35.0**
Permanent	**3**	**8.3**	**4**	**13.3**	**7**	**18.9**	**14**	**13.6**
Total	**36**	**100**	**30**	**100.0**	**37**	**100**	**103**	**100**

Source: Survey Results: 2013

It is concluded from the table 5.29 that majority of the urban respondents are in permanent jobs and minority is daily wage. The reason is that respondents in permanent jobs are graduates and post graduates who are working in public places like hospitals, banks, colleges, universities and in courts (lower court and high court) while the minority respondents are daily wage earners because all of them are house maids. The situation in the rural areas is different because most of the respondents are daily wage and work as house maids or doing work of washing dishes, clothes, cleaning houses in the urban areas, in case of contract jobs 35.0 percent respondents are found, most of them school teachers who are

working in private schools and few of the respondents are permanent workers, working as helper (Masi or Khala) in private or public schools and hospitals.

5.2.30 Respondents attending domestic work regularly

Tale 5.30 provides the information about domestic work of a house. In this table respondents (employed or house wives) are asked about the question and answers are given in the form of Yes or No. it is seen that 73.3 percent respondent give answer Yes while the rest of them give No (26.7 percent). In rural areas 88.7 percent give answer Yes and 11.3 percent give No. From the table 5.30 it can be concluded that the answer of most of the respondents in the twin areas are Yes while the rest of them give No. This means more than 50 percent of the respondent in both areas whether they are employed or house wives do their domestic or house hold work regularly while a few percentage of them do not attend domestic work.

Table 5.30

Respondents Attending Domestic Work Regularly

Urban Area

Attending domestic work	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**75**	**75.0**	**75**	**75.0**	**70**	**70.0**	**220**	**73.3**
No	**25**	**25.0**	**25**	**25.0**	**30**	**30.0**	**80**	**26.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Attending domestic work	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**45**	**90.0**	**46**	**92.0**	**42**	**84.0**	**133**	**88.7**
No	**5**	**10.0**	**4**	**8.0**	**8**	**16.0**	**17**	**11.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.31 Respondent's Feeling due to Job

Table 5.31 provides the six different possible feelings that a respondent (employed) might feel due to job. The six different feelings were i.e physically tired, psychologically upset, socially Isolated, and Stressed out, All of the Above and No fatigue.

Table 5.31

Respondent's Feeling Due to Job

Urban Area								
Feelings due to Job	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Physically tired	**48**	**55.8**	**47**	**61.0**	**47**	**55.3**	**142**	**57.3**
Psychologically upset	**5**	**5.8**	**5**	**6.5**	**4**	**4.7**	**14**	**5.6**
Socially Isolated	**1**	**1.2**	**6**	**7.8**	**5**	**5.9**	**12**	**4.8**
Stressed out	**11**	**12.8**	**5**	**6.5**	**12**	**14.1**	**28**	**11.3**
All of the Above	**11**	**12.8**	**6**	**7.8**	**6**	**7.1**	**23**	**9.3**
No Fatigue	**10**	**11.6**	**8**	**10.4**	**11**	**12.9**	**29**	**11.7**
Total	**86**	**100**	**77**	**100.0**	**85**	**100**	**248**	**100**

Rural Area								
Feelings due to Job	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Physically tired	**20**	**55.6**	**17**	**56.7**	**29**	**78.4**	**66**	**64.1**
Psychologically upset	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Socially Isolated	**1**	**2.8**	**0**	**0.0**	**0**	**0.0**	**1**	**1.0**
Stressed out	**1**	**2.8**	**1**	**3.3**	**0**	**0.0**	**2**	**1.9**
All of the Above	**1**	**2.8**	**9**	**30.0**	**6**	**16.2**	**16**	**15.5**

No Fatigue	**13**	**36.1**	**3**	**10.0**	**2**	**5.4**	**18**	**17.5**
Total	**36**	**100**	**30**	**100.0**	**37**	**100**	**103**	**100**

Source: Survey Results: 2013

From the table 5.31 it is clear that more than 50 percent of the respondents in the urban areas feel physically tired (57.3 percent) because of doing work at job place. While 11.3 percent of respondents feel stress out, 5.6 percent feel psychologically upset, 4.8 percent feel socially isolated and 9.3 percent feel all of the above situations and only 11.7 percent feel no fatigue due to job. Similarly situation is also there in rural areas. More than fifty percent (64.1 percent) of the respondents feel physically tired. 15.5 percent feel all of the conditions, while no respondent feel any kind of psychological upsetness. However 17.5 percent respondents do not feel any kind of fatigue due to work at job place. From this discussion it can be said that due to job majority of the respondents (both in urban and rural areas) feel physically tired. However less than 20.0 percent of them feel no fatigue in both areas (urban & rural areas). So it is concluded that due to job majority of the working women (employed) feel fatigue in the form of physical tiredness and few percentage of them feel other kind like psychological upsetness, socially isolated…etc. however only few percent of working women feel no fatigue, these are those employees who work for 1 to 5 hours a day at an executive posts (e.g principals, teachers, doctors in public hospitals…etc).

5.2.32 Respondent's feeling due to House Hold (HH) work

In this table 5.32, respondents (Employed & house wives) are asked to give answer about their feelings after attending their house hold (HH) work. Same six different situations of feelings are given as were given in the table 5.31 due to job. Table 5.32 shows that majority of the respondents in the urban areas feel physically tired due to HH work, similarly 9.3 percent of the respondent feel stressed out, 7.3 percent psychologically upset, 1.7 percent feel socially isolated and 6.7 percent of the respondents feel all of the above fatigues. However 37.0 of the urban respondents feel no fatigue by doing HH work. In case of rural areas, most of the respondents feel (60.0 percent) physically tired, 1.3 percent of them feel stressed out, 0.7 percent feel psychologically upset and 8.0 percent feel all of the above kinds of fatigue as are discussed. However 30.0 percent of the rural respondent does not feel any kind of fatigue because of HH work. From this it is revealed that majority of the respondents (employed and house wives) feel physical tiredness due to HH work because these are those

one who work at both places at job place and hiring no servant for help. However many of the respondent do not feel any of fatigue. The reason is that these respondents hire servants/maids from HH work or distribute their work among family members and do not do any kind of HH work at all. It is also said that few percent of the respondents feel psychologically upset and socially isolated, in fact these are ones who are employed and earning money to meet their both ends and do work for long hours in their offices or those house wives who are not happy with their marital life and are being disturbed.

Table 5.32

Respondent's Feeling Due to House Hold (HH) Work

Urban Area

Feelings due to HH Work	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Physically tired	**40**	**40.0**	**34**	**34.0**	**40**	**40.0**	**114**	**38.0**
Psychologically upset	**8**	**8.0**	**6**	**6.0**	**8**	**8.0**	**22**	**7.3**
Socially Isolated	**2**	**2.0**	**2**	**2.0**	**1**	**1.0**	**5**	**1.7**
Stressed out	**11**	**11.0**	**10**	**10.0**	**7**	**7.0**	**28**	**9.3**
All of the Above	**5**	**5.0**	**8**	**8.0**	**7**	**7.0**	**20**	**6.7**
No Fatigue	**34**	**34.0**	**40**	**40.0**	**37**	**37.0**	**111**	**37.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Feelings due to Job	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Physically tired	**29**	**58.0**	**28**	**56.0**	**33**	**66.0**	**90**	**60.0**
Psychologically upset	**0**	**0.0**	**1**	**2.0**	**0**	**0.0**	**1**	**0.7**
Socially Isolated	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**	**0**	**0.0**
Stressed out	**2**	**4.0**	**0**	**0.0**	**0**	**0.0**	**2**	**1.3**
All of the Above	**1**	**2.0**	**6**	**12.0**	**5**	**10.0**	**12**	**8.0**
No Fatigue	**18**	**36.0**	**15**	**30.0**	**12**	**24.0**	**45**	**30.0**

Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.33 Respondent's Adjustment between Job/House hold (HH) work

Table 5.33 provides the adjustment situation of the respondents who do between job and house hold work. Here are five different possible situations of adjustments are given.

Table 5.33

Respondent's Adjustment between Job/House Hold (HH) Work

Urban Area

Adjustment between Job/ HH Work	Gulbahar		University Town		Hayatabad		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Hiring the Servant	**19**	**19.0**	**34**	**34.0**	**42**	**42.0**	**95**	**31.7**
Work distribution among family members	**43**	**43.0**	**33**	**33.0**	**37**	**37.0**	**113**	**37.7**
Proper time distribution	**21**	**21.0**	**24**	**24.0**	**15**	**15.0**	**60**	**20.0**
Only you do your work	**10**	**10.0**	**4**	**4.0**	**2**	**2.0**	**16**	**5.3**
Any Other	**7**	**7.0**	**5**	**5.0**	**4**	**4.0**	**16**	**5.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Adjustment between Job/ HH Work	Kacha Garahie		Palosai		Achinie		Overall Urban	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Hiring the Servant	**1**	**2.0**	**0**	**0.0**	**1**	**2.0**	**2**	**1.3**
Work distribution among family members	**22**	**44.0**	**27**	**54.0**	**38**	**76.0**	**87**	**58.0**
Proper time distribution	**17**	**34.0**	**11**	**22.0**	**2**	**4.0**	**30**	**20.0**
Only you do your work	**6**	**12.0**	**10**	**20.0**	**7**	**14.0**	**23**	**15.3**
Any Other	**4**	**8.0**	**2**	**4.0**	**2**	**4.0**	**8**	**5.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.33, it is given that majority of the urban respondents (37.7 percent) do adjustments between their job and house hold work by distributing their HH work among family members. However 31.7 percent of the respondent hires servants/maids for their HH work. Only 5.3 percent do their own work. In case of rural areas, majority of the respondents keep balance between job and HH work by a proper distribution of HH work among family members (58.0 percent). 20.0 percent of them do their HH work giving the proper distribution of time. However 15.3 percent of the rural respondent does their work only by themselves and 1.3 percent respondent hire servants or maids. From this discussion, it can be concluded that most of the respondents both in urban and rural do their HH work by distributing it among family members. The reason behind this is that, these are those kind of respondents who are mostly engaged in jobs or house wives in joint or extended families. In case of those few percent of respondent who do their work only by themselves are those who are living in nuclear family. However most of the urban and a negligible percentage of the rural respondents keep servants or maids. The reason is that in urban areas majority of the respondents are working ladies and many of them are house wives whose income is more than Rs. 50,000 per month and can afford (rich families) servants or maids for their HH work. While in rural area negligible percentages of the respondents keep servant or maids, these respondents are the wives or mother of Khans (Land Lord).

5.2.34 Respondent faced/facing Problems at job place

Table 5.34 gives information about the respondents who are employed and faced or facing problems at their job place. These problems are of four different kinds, i.e more work load, more time to spend, sexual harassment and any other.

Table 5.34

Respondent Faced / Facing Problems at Job Place

Area								
Problems at Job Place	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent

More Work load	**30**	**52.6**	**25**	**42.4**	**27**	**41.5**	**82**	**45.3**
More time to spend	**16**	**28.1**	**18**	**30.5**	**15**	**23.1**	**49**	**27.1**
Sexual Harassment	**2**	**3.5**	**2**	**3.4**	**3**	**4.6**	**7**	**3.9**
Any Other	**9**	**15.8**	**14**	**23.7**	**20**	**30.8**	**43**	**23.8**
Total	**57**	**100.0**	**59**	**100.0**	**65**	**100.0**	**181**	**100.0**

Rural Area

Problems at Job Place	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
More Work load	**0**	**0.0**	**7**	**50.0**	**8**	**42.1**	**15**	**35.7**
More time to spend	**2**	**22.2**	**4**	**28.6**	**3**	**15.8**	**9**	**21.4**
Sexual Harassment	**0**	**0.0**	**1**	**7.1**	**1**	**5.3**	**2**	**4.8**
Any Other	**7**	**77.8**	**2**	**14.3**	**7**	**36.8**	**16**	**38.1**
Total	**9**	**100**	**14**	**100.0**	**19**	**100**	**42**	**100**

Source: Survey Results: 2013

It is given in the table 5.34 that approximately half percent of the respondent (45.3 percent) in areas face problem in the form of more work load. However, out of remaining fifty percent, 27.1 percent respondent spend more time at work place, 23.8 percent face other kind of problems however 3.9 percent of respondents face sexual harassments. In case of rural respondents, most of them face other kind of problems (38.1 percent) while 35.7 percent face problem due to more work load and 21.4 percent due to more time to spend. However 4.8 percent of the respondents (employed) face sexual harassment at work place. From this discussion it its concluded that majority of the respondents (employed) face problem at job place due to more load and more time to spend. In fact these are those working ladies who are house maids, doctors, bankers and respondents serving at executive

posts. However the percentage of facing sexual harassment in rural areas is more than urban areas because these working women (most of them are house maids and few of them school teachers) generally go to their work place by walk or through public transport so they face people in these areas more as compared to the respondents as they use their personal conveyance or office transport (school bus or van).

5.2.35 Respondent's input at work place acknowledged by Family members

Table 5.35 provides the respondent's input at work place and how it is acknowledged by family members? The answer of the question is given in three different forms i.e Positively, Negatively and Indifferent.

Table 5.35

Respondent's Input at Workplace Acknowledged by Family Members

Urban Area

Input at workplace acknowledged by family members	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Positively	**69**	**69.0**	**77**	**77.0**	**71**	**71.0**	**217**	**72.3**
Negatively	**9**	**9.0**	**12**	**12.0**	**7**	**7.0**	**28**	**9.3**
Indifferent	**22**	**22.0**	**11**	**11.0**	**22**	**22.0**	**55**	**18.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Input at workplace acknowledged by family members	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Positively	**25**	**50.0**	**31**	**62.0**	**29**	**58.0**	**85**	**56.7**
Negatively	**0**	**0.0**	**1**	**2.0**	**5**	**10.0**	**6**	**4.0**
Indifferent	**25**	**50.0**	**18**	**36.0**	**16**	**32.0**	**59**	**39.3**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From table 5.35 it is clear that majority of the respondents in urban areas give answer positive (72.3 percent) while only 9.3 percent respondents give answer Negative. 18.3 percent of them are indifferent. In rural areas, similarly majority of the respondents (56.7 percent) give answer positively, 4.0 percent give negatively and 39.3percent are Indifferent. From the table it is seen that the family members in both areas (urban and rural areas) are acknowledging the input of respondents at work place. The reason behind this is that most of the urban areas and some of rural areas the Head of the House Hold (HHH) are educated and broad minded and think positive about them. However the same result negatively answer is observed in both areas from respondent's family members. The reason behind it is that some of the HHH are narrow minded and conservative about their female to go outside for job, education… etc. While some of the respondents show their answer Indifferent in both areas. Because many of the HHH appreciate the work but do not want to show it and one reason is also that some of the respondents seek permission from father/ husband for the job so their family members do not want to show their acknowledgement.

5.2.36 Respondent's input at home acknowledged by family members

Table 5.36 provides the respondent's input at home acknowledged by family members, in this table like previous table 5.35, answers are given in three different forms i.e Positively, Negatively and Indifferent.

Table 5.36

Respondent's Input at Home Acknowledged by Family Members

UrbanArea								
Input at Home acknowledged by family members	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Positively	**78**	**78.0**	**77**	**77.0**	**73**	**73.0**	**228**	**76.0**
Negatively	**7**	**7.0**	**8**	**8.0**	**15**	**15.0**	**30**	**10.0**

Indefferent	**15**	**15.0**	**15**	**15.0**	**12**	**12.0**	**42**	**14.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Input at Home acknowledged by family members	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Positively	**41**	**82.0**	**37**	**74.0**	**38**	**76.0**	**116**	**77.3**
Negatively	**2**	**4.0**	**4**	**8.0**	**4**	**8.0**	**10**	**6.7**
Indefferent	**7**	**14.0**	**9**	**18.0**	**8**	**16.0**	**24**	**16.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

It is seen in the table 5.36 that majority of the respondent's family members are positively acknowledging their input at home (76.0 percent). While 10.0 percent gave answer negatively and 14.0 percent are Indifferent. In rural areas the case is same majority of the respondent give answer positively (77.3 percent), 6.7 percent give negatively and 16.0 percent are Indifferent. From these figures in the table 5.36, it can be concluded that most of the family members of the two areas are positively acknowledging respondent's input at home because most of them are broad minded and educated. However in case of Negative answer in both areas is low but the reason behind is that many of the respondents are having some problems with the Head of the House Hold (HHH) and family members that is why they are acknowledging their inputs and efforts at home negatively.

5.2.37 Respondent's given status supports her in making family decision

In the table 5.37, respondent's given status supports her in making family decision is given. This is provided in three different forms of answer. i.e does not support, supportive to some extent and very supportive.

Table 5.37

Respondent's given Status Supports Her in Making Family Decision

Area								
Given status supports in making family decision	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Does not Support	**14**	**14.0**	**16**	**16.0**	**23**	**23.0**	**53**	**17.7**
Supportive to some extent	**52**	**52.0**	**50**	**50.0**	**40**	**40.0**	**142**	**47.3**
Very Supportive	**34**	**34.0**	**34**	**34.0**	**37**	**37.0**	**105**	**35.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Given status supports in making family decision	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Does not Support	**18**	**36.0**	**19**	**38.0**	**22**	**44.0**	**59**	**39.3**
Supportive to some extent	**22**	**44.0**	**21**	**42.0**	**23**	**46.0**	**66**	**44.0**
Very Supportive	**10**	**20.0**	**10**	**20.0**	**5**	**10.0**	**25**	**16.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

It is observed in the table 5.37 that in urban areas 17.7 percent of the respondents think that their given status do not support them in making family decisions while 35.0 percent think that they are given very supportive place in making family's decisions. However majority of the respondents (47.3 percent) are given support to some extent. In rural areas, majority of the respondent are given support to some extent (44.0 percent) and only 16.7 are given status of support very high in making family decisions. However 39.3 percent of the rural respondent is not given supportive status in making their family decisions. From table 5.37 it can be concluded that only few percentage of the respondents are not in supportive status because most of their HHH and family members are narrow minded having

traditional Pukhtoon nature and do not like to involve female of their family in decision making. While the situation is worst and the reasons are same. From the satisfactory result about respondents position in making decisions very high shows that a drastic change has come in the society of urban and rural areas of district Peshawar. Those homes where the liberalization of women are given by their families members they support their female's role in making family decisions because these family members are educated and broad minded. It is a good indication to the walk of socio-economic development.

5.2.38 Respondent's feeling about her life

In this table 5.38, the feelings of respondent about her life is given in three different ranges starts from dissatisfied to indifferent, then to satisfy. In fact this question is asked from the respondent (Employed or house wife) how does she think about her life? The reason behind it is that whether she is happy or unhappy with her life, feel some problems and disgusted, relax, enjoy a respectful life or not.

Table 5.38

Respondent's Feelings About Her Life

Urban Area

Respondent's feelings about her life	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Dissatisfied	**6**	**6.0**	**11**	**11.0**	**10**	**10.0**	**27**	**9.0**
Indifferent	**25**	**25.0**	**28**	**28.0**	**30**	**30.0**	**83**	**27.7**
Satisfied	**69**	**69.0**	**61**	**61.0**	**60**	**60.0**	**190**	**63.3**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Respondent's feelings about her life	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Dissatisfied	**1**	**2.0**	**8**	**16.0**	**5**	**10.0**	**14**	**9.3**
Indifferent	**12**	**24.0**	**16**	**32.0**	**18**	**36.0**	**46**	**30.7**
Satisfied	**37**	**74.0**	**26**	**52.0**	**27**	**54.0**	**90**	**60.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.38, it is given that in urban areas majority of the women feel satisfied with their lives (63.3 percent) while only 9.0 percent of the respondent feel dissatisfaction. However 27.7 percent are indifferent. In rural areas most of the respondents feel satisfaction (60.0 percent) and only 9.3 percent feel dissatisfaction. In case of those respondents who feel indifferent about their lives are 30.7 percent. From this discussion in the table 5.38, it is concluded that majority of the respondent (in the selected urban and rural areas) in district Peshawar feel satisfied with their lives. It is because most of them are employed and having their own money and taking nothing from their father or husbands so financially strong enough to fulfill their needs and wants. However in case of house wives they also take money which they feel enough for their monthly expenditure. Only a few percentage of the respondent in both areas are dissatisfied about their lives because they are overage or unmarried or do work in offices or at homes only. There is no recreation or enjoyment in their lives or they face problems at their home. Anyhow overall situation is better and it is a good sign in the society from female side towards the socio-economic development.

5.2.39 Behavior of community people towards respondents

Table 5.39 provides the information about the behavior of the community people towards respondents. In this table the routine life expected psychological behavior towards women is analyzed. It is given in four different types i.e look down upon and discourages, ignore and indifferent attitude, appreciate and encourage, and any other.

Table 5.39

Behavior of Community People Towards Respondents

Urban Area								
Community Behavior towards Respondent	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Look down	**3**	**3.0**	**4**	**4.0**	**6**	**6.0**	**13**	**4.3**

upon & Discourage								
Ignore & Indifferent attitude	**14**	**14.0**	**17**	**17.0**	**19**	**19.0**	**50**	**16.7**
Appreciate& Encourage	**71**	**71.0**	**63**	**63.0**	**58**	**58.0**	**192**	**64.0**
Any Other	**12**	**12.0**	**16**	**16.0**	**17**	**17.0**	**45**	**15.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Community Behavior towards Respondent	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Look down upon & Discourage	**2**	**4.0**	**3**	**6.0**	**5**	**10.0**	**10**	**6.7**
Ignore & Indifferent attitude	**10**	**20.0**	**23**	**46.0**	**20**	**40.0**	**53**	**35.3**
Appreciate& Encourage	**20**	**40.0**	**21**	**42.0**	**19**	**38.0**	**60**	**40.0**
Any Other	**18**	**36.0**	**3**	**6.0**	**6**	**12.0**	**27**	**18.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.39, it is shown that maximum respondent in the urban areas think that the community appreciate and encourage them (64.0 percent) while 16.7 percent respondents think that community ignore them and show indifferent behavior. Only 4.3 percent respondent are looked down upon and discouraged by community behavior. In rural areas somehow same situation is prevailing like the maximum percent (40.0) respondents give answer that community appreciate and encourage them and minimum percent (6.7) said they are looked down upon and discouraged, however as many as (35.3 percent) were ignored and community showed indifferent behavior. From this discussion about table 5.39, it is revealed that in both selected areas of the sample (Urban & rural areas), majority of the

respondent (employed& house wives) are encouraged and appreciated by community people which shows a positive sign of cultural and societal improvement in the socio-economic development. However the low percentage of community people towards respondents show discouraging behavior because these are those people who are low educated, narrow minded and conservative in nature toward women in a society which is mostly common in Pukhtoon culture.

5.2.40 Respondent feels her living standard or status is improved

In table 5.40 a question is asked from the respondents whether their living standard or status is improved or not as before. It is seen that majority of the respondents (80.3 percent) in the urban areas give answer "Yes" while only few 19.7 percent give "No" answer. Similar is the situation in rural areas and most of the (66.0) respondent give "Yes" and some of them (34.0) give "No" answer. From this discussion it can be concluded that those respondents who give answer "Yes" in both urban and rural areas are those who are maximum in percentage and satisfied with their lives, similarly the answer given "No" by minimum percentage of the respondents in both urban areas are those who are not feeling satisfied with their lives and face problems.

Table 5.40

Respondent Feels Her Living Standard or Status is Improved as Before

Urban Area								
Feelings about Her status improved	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**82**	**82.0**	**80**	**80.0**	**79**	**79.0**	**241**	**80.3**

No	**18**	**18.0**	**20**	**20.0**	**21**	**21.0**	**59**	**19.7**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Feelings about Her status improved	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	**34**	**68.0**	**36**	**72.0**	**29**	**58.0**	**99**	**66.0**
No	**16**	**32.0**	**14**	**28.0**	**21**	**42.0**	**51**	**34.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

5.2.41 Improvement in the status of respondents

Table 5.41 shows the answer of the question about improvement in the status in table 5.40. In this table 5.41 a detail answer is given in respect of the given answer "Yes" or "No" in the previous table 5.40. Whether the answer is "Yes" or "No" but here the question is asked to know about status of the respondent improved or not in which respect i.e income, education or occupation (Profession).

Table 5.41

Improvement in the Status of Respondents

Urban Area

Status improvement (Yes/No) in respect of	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Income	**59**	**59.0**	**36**	**36.0**	**53**	**53.0**	**148**	**49.3**

Education	**29**	**29.0**	**42**	**42.0**	**30**	**30.0**	**101**	**33.7**
Occupation	**12**	**12.0**	**22**	**22.0**	**17**	**17.0**	**51**	**17.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area								
Status improvement (Yes/No) in respect of	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Income	**38**	**76.0**	**44**	**88.0**	**39**	**78.0**	**121**	**80.7**
Education	**8**	**16.0**	**5**	**10.0**	**9**	**18.0**	**22**	**14.7**
Occupation	**4**	**8.0**	**1**	**2.0**	**2**	**4.0**	**7**	**4.7**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

From the table 5.41, it is clear that majority of the respondents give answer: Income" (49.3 percent). However out of this 49.3 percent, this is the answer of 80.3 percent and 19.7 percent of respondent who give answer "Yes" and "No" respectively in the table 5.40. Like this 33.7 percent of the respondents give answer "Education", which is the combined answer of 80.7 percent and 19.7 percent of urban respondents who give answer "Yes" or "No" respectively in the table 5.40. In this way about "Occupation" 17.0 percent respondents give answer, which is the combination of answer "Yes" or "No" in areas in table 5.40. In case of rural areas the situation is extreme about 14.7 percent respondent give answer "Education" in respect of answer "Yes" or "No" in rural areas table 5.40. While only 4.7 percent said "Education" and maximum respondents 80.7 percent give answer "Income" in response to previous table 5.40 "Yes", (66.0 percent) or "No", (34.0 percent") in rural areas. Form these figures it is obvious that most of the respondents whether from urban or rural areas feel that their status has improved income viz only few think it has not improved. The reason is that all the "Yes" respondents are mostly employed and "No" respondents are mostly house wives and house maids. More respondents in urban as compared to rural areas give answer "Occupation". This means respondent of both areas want education and wanted to be an educated and independent. They think if they are educated their status or living standard would be more improved as compared to now.

5.2.42 Respondents able to cope up with the situation in risk and uncertainty at job place / home

In the table 5.42, a question is asked from the respondents about their ability to handle or cope up with the situation in risk and uncertainty normally happened at job place or at home. Basically the intension behind this question is to inquire about the range of control and power used by the respondents (Employed and house wives) at their job place or home. Which is a natural psychological behavior, in fact in this way the answer of the respondents show three different levels that is unable, moderately able and highly able.

Table 5.42

Respondents able to cope the situation with Risk &Uncertainty at Job place / Home

Urban Area

Cope up the situation with Risk	Gulbahar		University Town		Hayatabad		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Unable	**12**	**12.0**	**18**	**18.0**	**15**	**15.0**	**45**	**15.0**
Moderately able	**52**	**52.0**	**49**	**49.0**	**52**	**52.0**	**153**	**51.0**
Highly able	**36**	**36.0**	**33**	**33.0**	**33**	**33.0**	**102**	**34.0**
Total	**100**	**100**	**100**	**100.0**	**100**	**100**	**300**	**100**

Rural Area

Cope up the situation with Risk	Kacha Garahie		Palosai		Achinie		Overall	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Unable	**16**	**32.0**	**16**	**32.0**	**13**	**26.0**	**45**	**30.0**
Moderately able	**31**	**62.0**	**25**	**50.0**	**28**	**56.0**	**84**	**56.0**
Highly able	**3**	**6.0**	**9**	**18.0**	**9**	**18.0**	**21**	**14.0**
Total	**50**	**100**	**50**	**100.0**	**50**	**100**	**150**	**100**

Source: Survey Results: 2013

Table 5.42 shows that half percent (51.0 percent) of the respondent in the urban areas are moderately able to cope up with the situation while 34.0 percent of the rest of them highly able to control the situation and only 15.0 percent are unable to do so. In rural areas the picture is a little bit different more respondents (30.0 percent) are unable to cope up with the situation as compared to less number of respondents (14.0 percent) whole are highly able. However half percent of the respondent (majority 56.0 percent) are moderately able in controlling the situation whether at job place or at home. From this it is concluded that half percent of the respondent in the two areas are moderately able to control the situation, it means they are bold, strong and having courage to overcome the problem if they face. However percentage of those respondents who are highly able to control the situation is different. It is high in urban areas as compared to rural areas. Also those respondents who are unable to control such like situations are less in urban areas as compared to rural one. This shows that urban women are high in number and more confident, strong and bold in controlling the situation as compared to rural ones. It can also be said that this kind of confidence, strangeness and boldness has come from education, job and high support in family decision making, which shows a good sign of women empowerment in a society and in a family which leads to the socio-economic development.

5.3 Analysis of Models

Three models Model 1, Model 2 and Model 3 are used to analyze the factors responsible for changes in the status of working women (SWW), Working women's share in family's total income (WWSY) and House Wive's share in family's total income (HWSY) in the selected urban and rural areas of District Peshawar.

To estimate these three models (as discussed in chapter 3, Research Methodology), primary data from the questionnaire was used for all the selected urban and rural areas of research. The objective was to find out the effect of each independent variable on the status of working women (SWW), working women's share (WWSY) in family's total income and House Wive's share (HWSY) in family's total income.

5.3.1 Model 1 For Urban Areas

Model 1 analyzes (SWW) The Status of Working Women (Paid/employed) in Urban Areas of Research .

$$SWW = \propto_0 + \propto_1 \ Edu + \propto_2 \ Wexp + \propto_3 \ Occ + \propto_4 \ PDM + \propto_5 \ ACRU + U_i$$

Results of the factors affecting the (SWW) status of working women (paid/employed) in the urban areas are tabulated in the following table 5.43.

Table 5.43

Variables	Gulbahar	University Town	Hayatabad	Combined Urban
Constant	0.884	0.122	-0.026	0.046
Edu	0.103 (4.132)***	0.098 (2.485)**	0.136 (5.311)***	0.114 (6.981)***
Wexp	0.202 (5.553)***	0.089 (3.167)***	0.105 (3.017)***	0.203 (11.082)***
Occ	0.117 (3.627)***	0.223 (5.104)***	0.161 (4.995)***	0.192 (9.380)***
PDM	-0.343 (-4.706)***	0.154 (3.757)***	0.340 (4.014)***	0.043 (1.656)*
ACRU	0.187 (2.609)**	0.099 (1.544)	0.040 (0.657)	0.110 (2.679)***
R^2	0.770	0.923	0.928	0.854
Adj R^2	0.756	0.917	0.924	0.851
F	54.872	171.442	230.297	297.805
D.W	1.749	1.822	1.913	1.872
Stand. Error of Estimate	0.40244	0.29984	0.29630	0.38502
Residual	13.281	6.473	7.814	37.802

* 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 5.43 shows that Education (Edu) has a significant relation with the status of working women (SWW) in all urban areas of the research. Higher the level of education of the women, higher will be the status of working women with the assumption that other things remaining the same. The coefficient of education level of women in Gulbahar is (0.103), university Town is (0.098) and in Hayatabad is (0.136).This is the reason that education positively effects (SWW). This relation of education (Edu) of women with the status of working women (SWW) is significant at 0.01 level of significance for all urban areas of the research except in University Town where it is significant at 0.05 level of significance. Work Experience (Wexp) of the working women (SWW)is also positively related to the status of

working women in all three areas of the research in district Peshawar. This implies more work experience (Wexp) of working women will have higher status in a society. The reason behind this is that a woman having more work experience (Wexp) will get higher pay job at higher position which in turn means high pay or salary is considered as a high class status in our society. While incase of less work experience (Wexp) of women, get low pay/ salary at lower positions in jobs, which means a lower class status. However, work experience (Wexp) is significant at 0.01 level of significance in all the areas of research. The coefficient of Work Experience (Wexp) in Hayatabad is (0.105), University Town is (0.089) and Gulbahar is (0.202). Occupation (Occ) like Work Experience (Wexp) of working women is positively related and significant at 0.01 level of significance in all the three Urban areas of the district. While the coefficient of occupation in Gulbahar, University Town, and Hayatabad is (0.117), (0.223) and (0.161) respectively. Similarly Participation of women in decision making (PDM) at job place/home is significant at 0.01 level of significance and positively related to the status of working women (SWW) in University Town and Hayatabad while it is significant but negatively correlated in Gulbahar. The reason behind this is that most of the people living in University Town and Hayatabad belongs to different and far away areas of the Khyber Pakhtunkhwa. Who came to settle here for education, business and jobs. That is why majority of their family members are getting high level education or highly educated. Therefore their participation in decision making (PDM) at job place or home is high. However in city areas of the district Peshawar e.g residents of the Gulbahar shows negative relation because most of them are living in a joint family or in extended family organization in which only the decision authority holds by head of the house hold as usual in our Pakhtoon culture. The last variable ability to cope up with the situation in risk and uncertainty (ACRU) by working women is positively correlated with the status of working women (SWW) in all the three urban areas of the research. However it is significant in Gulbahar at 0.05 level of significance but highly insignificant in Hayatabad and University Town. (ACRU) is a psychological factor related to the human nature. If a woman is highly educated and working at some place, she faces not only the problems and issues at work place but at her home also. So with education and going outside her home to the job bring courage and power in women which in turn enable her to handle any kind of situation associated with risk and uncertainty whether it happens at job place or at home. The coefficients of this factor in Gulbahar is (0.187), University Town is (0.099) and Hayatabad is (0.040). The values of $R^2$and adjusted R^2 in Gulbahar is (0.756), in University Town is (0.917) and in Hayatabad is (0.924), which

show that the model is good fit and there is strong relation between dependent variable and the independent variables. The calculated F-statistic values for Gulbahar, University Town and Hayatabad are (54.872), (171.442) and (230.297) respectively. According to F-statistic the overall model for all these selected research areas is significant at 0.01 level of significance. For auto correlation, Durbin-Watson (D.W) test is 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 are (1.749), (1.822), and (1.913) for Gulbahar, University Town and Hayatabad respectively. These estimated values for these areas fall between the d_L=1.73 and d_U=2.32, so it can be concluded that there is no auto correlation in the model for all the urban areas of the research.

5.3.2 Model 1 For Rural Areas

Similarly Model 1 analyzes the (SWW) status of working women (Paid /employed) in the Rural areas of research.

Results of the factors affecting the (SWW) status of working women (paid/employed) in the Rural Areas are tabulated in the table 5.44.

Table 5.44

Variables	Kacha Garahie	Palosai	Achinie	Combined Rural
Constant	0.391	0.198	0.212	0.222
Edu	0.217 (5.811)***	0.198 (4.234)***	0.112 (2.174)**	0.177 (7.205)***
Wexp	0.220 (3.820)***	0.264 (5.170)***	0.180 (2.483)**	0.233 (6.944)***
Occ	0.167 (3.774)***	0.122 (2.154)**	0.156 (2.495)**	0.127 (4.470)***

PDM	0.098 (1.677)	-0.029 (-0.251)	-0.030 (-0.272)	0.083 (1.654)
ACRU	-0.189 (-2.551)**	0.065 (0.579)	0.231 (1.867)*	0.016 (0.270)
R^2	0.980	0.950	0.916	0.949
Adj R^2	0.977	0.940	0.903	0.946
F	298.085	92.091	67.935	358.776
D.W	1.952	1.978	1.837	1.823
Stand. Error of Estimate	0.18114	0.27623	0.28780	0.25891
Residual	0.984	1.831	2.568	6.502

* 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 5.44 shows that Education (Edu) has an overall significant and positive relation with the (SWW) status of the working women (paid and employed) in the rural areas of district Peshawar. This indicates higher the level of education of the women, higher will be the status of working women with the assumption that other things remaining the same. The coefficient of education level (Edu) of women in Kacha Garahie is (0.217), in Palosai is (0.198) and in Achinie is (0.112). However, Education (Edu) is significant at 0.01 level of significance in Kacha Garahie and Palosai but in Achinie it is significant at 0.05 level of significance. Work Experience (Wexp) is a second variable which is also positively related in all the three rural areas. It is highly significant in Kacha Garahie and Palosai at 0.01 level of significance and in Achinie it is significant at 0.05 level. The coefficient of (Wexp) are (0.220) in Kacha Garahie, (0.264) in Palosai and (0.180) in Achinie. Occupation (Occ) like previous two variables i.e. Education (edu) and Work Experience (Wexp), is also positively related with the Status of Working Women (SWW) in all the three rural areas of the district. Coefficient of Occupation (Occ) in Kacha Garahie, Palosai and Achinie are (0.167), (0.122) and (0.156) respectively. However it is highly significant in Kacha Garahie at 0.01 level of significance while significant in Palosai and Achinie at 0.05 level. So it means more education and work experience of Working Women will have high occupation. High

Occupation level brings high pay and high status in society and vice versa. The fourth variable, Participation in decision making (PDM) at job place / home having insignificant relation with the Status of Working Women (SWW) in all the three rural areas. However it is 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)" like participation in decision making (PDM) having different situation in all the three rural areas e.g. it is positively correlated with Status of Working Women (SWW) in Palosai and Achinie but insignificant in Palosai and significant in Achinie at 0.1 level of significant. In case of Kacha Garahie it is significant at 0.05 level of significance but negatively related with (SWW).The reason behind these two variables participation in decision making (PDM) and ability to cope up with risk and uncertainty (ACRU) is that both are psychological factors and related to human nature. So it is experienced in these rural areas that most of the head of the households are male and they make the final decision at their home or job place. Also these rural areas having lack of coordination and cooperation between husband and wife, father and mother, brother and sister. So whatever the decision made by their male head of the house hold (HHH) they have to follow. Because of this and many other psychological reasons most of the respondents are unable to cope up with the situation in risk and uncertainty. The values of adjusted R^2 in Kacha Garahie, Palosai and Achinie are (0.977), (0.940) and (.0903) respectively which show that the model is good fit and show strong relation between dependent and independent variables. In case of F-statistic, it is highly significant in all the three rural areas of the research. These calculated F-values for Kacha Garahie, Palosai and Achinie are (298.085), (92.091) and (67.935) respectively which show the overall model is significant at 0.01 level of significance. For auto correlation, Durbin-Watson Test (D.W) is applied. The estimated values for these three areas fall in the required range i.e between d_L=1.73 and d_U=2.3. The estimated D.W values for these areas are (1.952), (1.978), and (1.837) for Kacha Garahie, Palosai and Achinie respectively. It can be concluded there is no auto correlation in all these rural areas of the research.

5.3.3 Model 2 For Urban Areas

Model 2 analyzes the (WWSY) Working Women's (Paid/employed) Share in Family's Total Income in Urban areas of research.

$$\text{WWSY} = \beta_0 + \beta_1 \text{Edu} + \beta_2 \text{W}_{\text{exp}} + \beta_3 \text{Occ} + \beta_4 \text{NEM} + \beta_5 \text{EduHH} + \beta_6 \text{THW} + \text{U}_2$$

Results of the factors affecting the (WWSY) working women's (paid/employed) share in family's total income in the urban areas are tabulated in the table 5.45.

Table 5.45

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	-0.021	-0.069	-0.055

	(-2.388)**	(-1.089)	(-3.863)***	(-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
Stand. Error of Estimate	0.09831	0.10042	0.09282	0.10618
Residual	0.889	0.736	0.663	2.886

* 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 5.45 shows that Education (Edu) is positively significant with the (WWSY) working women's share in family's total income in the selected urban areas. It means with the assumption that other things remaining the same, higher the level of education more will be the share of working women in the family's total income. The coefficient of education level of working women is (0.030), (0.023) and (0.021) in Gulbahar, University Town and Hayatabad respectively. However this is significant at 0.01 level of significance in the Gulbahar and Hayatabad and it is significant at 0.05 level in University Town. The second factor Work Experience (Wexp) also having significant and positive relation with the (WWSY) working women's share in income in the three selected urban areas of district Peshawar. The coefficient of work experience (Wexp) is in Gulbahar is (0.044), in University Town is (0.033), and in Hayatabad is (0.035). This means more high education with more work experience of working woman will have high share of income of a working woman in her family's total income and vice versa. The third factor Occupation (Occ) like the previous two factors i.e, education and work experience having positive relation 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. Occupation (Occ) is significant in Hayatabad at 0.01 level of significance and in University Town at 0.05 level. However, it is insignificant in Gulbahar. These results show with the assumption that other things being

constant if a working woman has high level of education with more work experience will have high level of salary and position at job place. This further indicates such working women will share more in their family's income. The fourth factor (NEM) number of earning members in a family unlike previous factors having negative relation with the (WWSY). (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). The reason behind it is that these three urban areas especially the University Town and Hayatabad are the Posh areas of district Peshawar, in which those people are resident who are wealthy and belong to rich families. So as the number of earning members (NEM) in a family increases the share of working women reduce and these women only spend their income on themselves. The fifth factor (Edu.HHH) education of the head of the house hold is negative and significant 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 positive relation with (WWSY) only in Hayatabad. The reason behind the negative relation of the (Edu.HHH) in University Town and Gulbahar is that here more HHH are educated, posted on higher level at job place (or in businesses) having higher income so they less allow their family working women to share in family's total income. Most of the HHH of these areas are businessman, Khan (Land Lords) and having higher posts in different jobs. This implies higher the education level of the HHH and more number of earning members in the family will allow less their family working women to share in income. 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 areas except it is significant at 0.05 level of significance in the University Town. This shows working women spend more time to do work both at job place and also at home. Because these women are not only responsible for work at job place but after coming from job, they have to take care of their homes also. Although most of the working women can afford and keep servants and maids at their homes for their assistance. R^2 and Adjusted R^2 values of the Gulbahar is (0.747), University Town is (0.833) and Hayatabad is (0.861). This shows that there is a strong relation between the dependent variable and independent variables, so the model is a good fit. Incase of F-Statistic, its calculated values are (49.104), (66.496) and (86.473) for Gulbahar, University Town and Hayatabad respectively. According to F-Statistic, over all

model is significant at 0.01 level of significance in all the selected areas of the research. To test the auto-correlation, Durbin-Watson (D.W) test is 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 is (1.904), University Town is (1.755) and Hayatabad is (1.836), all of which fall between the required range that is d_L=1.73 and d_U=2.3. Hence it is concluded that there is no auto-correlation in the model for all the selected three urban areas of the district Peshawar.

5.3.4 Model 2 For Rural Areas

Model 2 analyzes(WWSY) working women's (Paid / employed) share in family's total income in rural areas.

Results of the factors affecting the (WWSY) working women (paid/employed) share in family's total income in the rural areas are tabulated in the table 5.46.

Table 5.46

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

	(3.057)***	(3.413)***	(3.294)***	(4.732)***
NEM	-0.036 (-2.090)**	-0.062 (-3.372)***	0.009 (0.401)	-0.024 (-2.026)**
EduHHH	0.022 (2.824)***	0.021 (2.032)*	0.041 (3.695)***	0.027 (4.584)***
THW	0.044 (2.352)**	-0.025 (-1.050)	0.034 (1.383)	0.021 (1.572)
R^2	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
Stand. Error of Estimate	0.06804	0.06679	0.08358	0.07940
Residual	0.134	0.103	0.210	0.605

* 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

In the table 5.46, it is shown that Education (Edu) is positively significant with the (WWSY) working women's share (paid / employed) in family's total income in the selected rural areas of district Peshawar. The coefficient of education for Kacha Garahie is (0.024), Palosai is (0.033) and Achinie is (0.022). This shows that education is positively significant in Kacha Garahie and Achinie at 0.05 level of significance and significant in Palosai at 0.01 level. However, the result shows that as education in these rural areas are increasing to higher level the share of working women in their family income is also increasing, assuming other things remaining the same. In case of the second factor Work Experience (Wexp), it is positively related with the (WWSY) but situation is different in the three areas. Work experience is highly significant in Kacha Garahie at 0.01 level of significance, incase of Palosai it is significant at 0.05 level of significance and in Achinie it is insignificant. The reason behind this insignificance is that Achinie is a rural area although it is connected with the Posh area Hayatabad but still it is having most of the agriculture land, most of the residents of this area are poor and illiterate and they daily go to Hayatabad for house hold

work and live here in Kacha or Semi Kacha houses on rent. That is why the working women are illiterate, less work experience, doing low grade job (maids, dish washers, cloth washers etc) with low pay. Hence the share of these working women is low in their family income. Occupation (Occ) is the third factor which is positive and significant at 0.01 level of significance in all 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 of a family is negatively related with (WWSY) in Kacha Garahie (-0.036) and Palosai (-0.062). However, it is significant in both these areas. Incase of Achinie it is positively related but insignificant. The reason behind this negative relation in Kacha Garahie and Palosai is that as the number of earning members are increasing in a family, employed women in these families spend their income on their own needs and requirements because of poor financial condition and belong to lower class. However these working women (maids, dish washers…etc) are getting income but it is very low in range. The second last factor (Edu.HHH) Education of the head of the household is positively and significantly related with the (WWSY). Coefficient of (Edu.HHH) is (0.022), (0.021) and (0.041) for Kacha Garahie, Palosai and Achinie respectively. (Edu HHH) is significant at 0.01 level of significance in Kacha Garahie and Achinie while it is significant in Palosai at 0.1 level of significance. Last but not the least, (THW) Total hours of work done in a day by working women is positively related and significant at 0.05 level of significance in Kacha Garahie (0.044). However positive but insignificant incase of Achinie (0.034). While the case of Palosai is opposite where the (THW) is negative and insignificant (-0.025). The reason behind this is that Palosai is an agricultural area where most of the people are peasants but now they are engaged in small business (bakery, general store, small cooking shops, photo state machine….etc). Working women of this area are mostly maids, washing clothes and dishes in the Hayatabad and University Town while many of them engaged in their business like stitching and sewing clothes, doing embroidery on clothes and school teachers. So most of the working women distribute their house hold work among female family members that is why (THW) in Palosai is negatively and insignificantly related to the (WWSY). The value of R^2 and Adjusted R^2 of these three research areas are (0.935) for Kacha Garahie, (0.937) for Palosai and (0.874) for Achinie. Which show that there is a strong relation between dependent and independent variables. So this model is a good fit. In case of F-statistic, the estimated values for Kacha Garahie is (85.334), Palosai is (72.403) and Achinie is (42.649). According to the F-statistic, all these estimated values are significant at 0.01 level of

significance. For auto-correlation, (D.W) Durbin-Waston test is used. For sample size n=50 and k=6 (6 explanatory variables). The calculated D.W values for Kacha Garahie, Palosai and Achinie are (1.961), (1.830) and (1.752) respectively fall between the required range of (D.W) test i.e, d_L= 1.73 and d_U=2.3. So this shows that there is no auto-correlation in the model for all these three rural areas of research.

5.3.5 Model 3 For Urban Areas

Model 3 analyzes the (HWSY), House Wive's (Unpaid/ unemployed) share in the family's total income in the urban areas.

$$\text{HWSY} = \gamma_0 + \gamma_1 \text{Age} + \gamma_2 \text{Edu} + \gamma_3 \text{NFM} + \gamma_4 \text{FO} + \gamma_5 \text{THW} + U_3$$

Results of the factors affecting the (HWSY) House Wive's (unpaid/ unemployed) share in the family's total income in the urban areas are tabulated in the table 5.47

Table 5.47

	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
Adj 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
Stand. Error of Estimate	0.08073	0.09944	0.09553	0.09544
Residual	0.613	0.939	0.849	2.678

* 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 5.47 shows that Age factor has a significant and positive relation with the (HWSY) House wive's share in the family's total income in the selected urban areas of the research. The coefficient of age are (0.035), (0.033) and (0.040) in Gulbahar, University Town and Hayatabad respectively. From the result it is clear that age factor is positive and significant with (HWSY) in all the three urban areas at 0.01 level of significance, except in Hayatabad where it is significant at 0.05 level of significance. The case with Education (Edu) factor, that is significant at 0.01 level of significance and positive with (HWSY) in all three urban areas. It means with the assumption other things remaining the same, that if the education (Edu) level of women increase the House Wive's Share in Family's Total Income (HWSY) will also increase and if the education level of women decrease the House Wive's Share in Family's Total Income (HWSY) will also decrease. The reason behind this factor is that education gives awareness, courage, and boldness to women, so being more educated house wives share more in their total family's income by doing household work and look after their family. The coefficient of education in Gulbahar, University Town and Hayatabad is (0.033), (0.039) and (0.044) respectively. (NFM) or number of family members has also

like previous factors having 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. (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) are (-0.050) (0.052) and (-0.030) for Gulbahar, University Town and Hayatabad respectively. It is clear from the result that unlike previous factors (FO) has a negative relation with House Wive's Share in Family's Total Income (HWSY) except in the University Town where it is positive and significant at 0.01 level of significance. The reason behind it is that Gulbahar is unplanned and congested city place while Hayatabad is a planned posh area of district Peshawar. Residents of Gulbahar are living mostly in small houses with large family and in Hayatabad people belong to far away areas like Swat, Dir, Swabi, Kohat, D.I.Khan, Waziristan, Tribal Agencies etc and most of them live together in one house with their extended families, so as the (FO) increases the House Wive's Share in Family's Total Income (HWSY) decreases and vice versa. Hence it is clear from this fact that many of them are rich and belong to business class in Gulbahar while in Hayatabad along these also posted on high posts at job places. So majority of them afford servants/ maids for house hold work while the House wives only take care and look after their families. Hence the share of House wives decreases. Last factor (THW) total hours of work done by house wives is significant at 0.01 level of significant and in positive relation with the (HWSY). The coefficients of (THW) for Gulbahar, University Town and Hayatabad is (0.025), (0.038) and (0.046) respectively. It is clear from these figures that as total number of hours for work in a day increase, the share of house wives in the family income also increase.

The values of R^2 and Adjusted R^2 for Gulbahar is (0.819), University Town is (0.713) and Hayatabad is (0.692). It shows that the model is good fit and having strong relationship between the dependent and independent variables. For F-statistic the calculated value is (90.468), (50.728) and (45.076) for Gulbahar, University Town and Hayatabad respectively. Which shows overall model is significant at 0.01 level of significance in all the urban areas of the research study. For auto-correlation the sample size n=100 and k=5 (5 explanatory variables) the calculated value of (D.W) Durbin-Watson test falls between the required range of d_L=1.73 and d_U=2.3. The calculated (D.W) value (1.812) for Gulbahar, (1.726) for

University Town and (1.904) for Hayatabad. It can be concluded that there is no auto-correlation in the model for all the selected urban areas of district Peshawar.

5.3.6 Model 3 For Rural Areas

Model 3 analyzes the (HWSY), House Wive's (Unpaid. Unemployed) share in family's total income in the rural areas.

The results of the factors affecting the (HWSY) House Wive's (Unpaid / unemployed) share in the family's total income in the rural area are tabulated in the table 5.48.

Table 5.48

Variables	Kacha Garahie	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
Adj 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
Stand. Error of Estimate	0.09790	0.09029	0.03776	0.08936
Residual	0.422	0.334	0.063	1.126

* 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

From the table 5.48, it is clear that Age factor has a positive and significant relation with (HWSY) House Wive's share in family's total income. The coefficient of age is (0.041), (0.055) and (0.031) for Kacha Garahie, Palosai and Achinie respectively. It shows with the assumption that other things remaining the same, if age of the House wives increases, the House Wive's Share in Family's Total Income (HWSY) also increases and vice versa. Low age means teen ager girls and high age means above 20 years. In these rural areas most of the girls are not allowed for education or to complete even their schooling and get married in the very early age, in this way at a very early age they become a responsible wife, mother and daughter in law who is involved in house hold work and look after her family. As Age increases their share in family's total income also increase. Education (Edu)

is one of the important factor to affect the House Wive's Share in Family's Total Income (HWSY). From the result it is also clear that it has also positive and significant relation with the House Wive's Share in Family's Total Income (HWSY). The coefficients of (Edu) for Kacha Garahie is (0.035), Palosai is (0.023) and Achinie is (0.017). From the figures it is clear that education is significant with House Wive's Share in Family's Total (HWSY) at 0.01 level of significance in Achinie. While it is significant at 0.05 level of significance in Kacha Garahie and Palosai, however as a whole the relation is positive in these three areas, it is clear that as education level increases the share of house wives in family's total income also increases and vice versa. (NFM) or number of family members is another factor which is having different relation with House Wives' Share in Family's Total Income (HWSY), i.e (NFM) is positive in relation in Kacha Garahie and Palosai but negative in Achinie. However (NFM) is significant at 0.01 level of significance in Kacha Garahie and Achinie and insignificant in Palosai. The coefficients of (NFM) in Kacha Garahie is (0.062), Palosai is (0.008) and Achinie (-0.027). In this model (FO) or family organization having 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. It is significant in Kacha Garahie and Achinie at 0.05 level of significance and significant in Palosai at 0.01 level of significance. The negative relation indicates as the (FO) changes and increases, the number of femaly family member increase so they help and do household work with each other and burden is distributed among themselves which in turn reduces the (HWSY). This situation is unlike the urban one, because there the negative relation is because of hiring servants, maids to do house hold work. The last factor (THW) total hours of work is having positive and significant relation with House Wive's Share in Family's Total Income (HWSY) in all three rural areas but only insignificant in Kacha Garahie. However it is significant at 0.01 level of significance in Achinie and significant at 0.05 level of significance in Palosai. Which shows a good response and means as time of doing house hold work increases the House Wive's Share in Family's Total Income (HWSY) also increases. The coefficient of Total Hours of Work in a Day (THW) for Kacha Garahie, Palosai and Achinie is (0.035), (0.045) and (0.031) respectively. The value of R^2 and Adjusted R^2 for Kacha Garahie is (0.787), Palosai is (0.673) and Achinie (0.853). This shows that the model is good fit and show strong relation between the dependent and independent variables. In case of F-statistic and the calculated value for Kacha Garahie, Palosai and Achinie is (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 rural areas. To check the auto-correlation, Durbin-Watson (D.W) test is applied. According to this test if the estimated value fall between d_L=1.73 and d_U=2.3 whereas d_L is a lower and d_U is the upper values of D.W test respectively. Then there is no auto-correlation in the model. For sample size n=50 and k=5 (5 explanatory variables), the estimated D.W values are (1.983), (1.760) and (1.756) for Kacha Garahie, Palosai and Achinie respectively. The estimated values for these areas fall between the d_L=1.73 and d_U=2.3, so it can be concluded that there is no auto-correlation in the model for all the rural areas of research study.

CHAPTER 6

FINDINGS, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

This is the last chapter which provides a brief summary of the current research study, next the findings which are summarized and then the main results of the analysis along with the conclusions are provided. In recommendation portion, policy implementation and suggestions are given. Finally, in the concerned field future research areas are high lighted

This study was conducted to know the women's contribution in the Socio-Economic development of a country. In fact the aim of the study is to highlight the two main categories of women as working women and house wives (paid or employed and unpaid or un-employed). Who also contribute in the country's socio-economic development. So the main objectives of the study are; to study the general condition of socio-economic characteristics of the sample i.e their age, level of education, work / job experience etc; to find out the status of working women, their occupation, income and contribution in family's total income etc; to inquire about the women's contribution in the process of socio-economic development of Pakistan in general and that of target areas in particular. In the light of these objectives, three hypotheses were developed which are; the incidence of paid employment of urban women is higher than the rural women; Women make a significant contribution in the (paid and un-paid) national economy. The participation and contribution of women has a positive impact on the socio-economic development of a country. Both primary and secondary data were used to achieve the objectives and to test / justify the hypotheses in the research. For this purpose, Peshawar district was selected as a research area. Further, three urban areas i.e Gulbahar, University Town and Hayatabad and three rural areas i.e Kacha Garahie, Palosai and Achinie were selected. The sample size came to 450 (age between 20 to 60 years) which comprised of 300 urban and 150 rural households. However from each urban and rural area 100 and 50 sample size was chosen respectively. For this purpose a questionnaire was developed, pre-tested and made necessary changes accordingly. Added to this, secondary data was also used to analyze the women's (paid or working women/ un-paid or house wives) contribution in the socio-economic development. To analyze the data three models were

developed and regression test was run. The results were tabulated and analyzed. Following are the main findings which are taken from these results.

6.2 Main Findings.

- Majority of the respondents in urban areas are having age between (20 - 30) years and rural areas having between (31- 40) years.
- Majority of the respondents in both urban and rural are married and comprised of 49% and 58% respectively.
- Same is the case with the Head of the House Hold (HHH) of the sampled respondents i.e both urban and rural areas are Male (75.6% in urban and 83.4% in rural areas).
- 41.7% of respondents having relation as a daughter with the HHH in urban areas while 33.3% are wives in rural areas.
- The highest ratio i.e 34% of HHH of the respondents are post graduated in all urban areas combined while the highest ratio i.e 70% are educated from Madrassa in all rural areas combined.
- In urban areas majority of the respondents are post-graduate (39.7%).However 63.3% of the respondents are educated from Madrassa in rural areas.\
- In both urban and rural areas 50% of the respondents live in joint-families.
- Same is the situation of Number of Family Members (NFM) of the respondents. In both urban and rural areas approximately 50% of the respondents having family members in the range of 6 to 10.
- Again the same situation about the Number of Earning Members of Family (NEM) which is highest in both urban (44.7%) and rural areas (56.7%) and having between 3 to 4 members.
- Majority of the respondents (59%) having Family's total income of Rs.50,000/- and above per month in the urban area and 44.7% having Rs.20,001 to Rs.30,000/- in rural areas.
- Majority of the respondents are employed (80.3%) in urban and (50.7%) rural areas.
- In urban areas the highest ratio (28.3%) of the respondents are teachers (at school, college and university level) and 49.3% are house hold in rural areas.
- In both areas (57.3% in urban and 98% in rural areas) majority of the respondents contribute below or equal to Rs.10,000/- in the family's total income.

- Majority(46%) of the respondents having work experience in the range of (1-5) years in all the three urban areas combined while it is (37.9%) in the range of (6-10) years in all the three rural areas combined.
- Majority of the respondents (70.7% in urban and 60.7% in rural areas) do work for 6 to 10 hours in a day.
- The highest ratio of (46.8%) of the respondents in urban area joined the job because of their personal choice, while the highest ratio (39.8%) of the respondents in rural area joined the job due to poor financial conditions.
- At job place 45.3% of the respondents in urban areas face problem of more work load however 38.1% in rural areas face other problems.
- In both areas (47.3% in urban and 44% in rural areas) the majority of the respondents are given support to some extent in making family decisions.
- About 60% in both areas i.e urban and rural, respondents are satisfied with their lives.
- Majority of the behaviors of the community people towards respondents is (64% and 40% in urban and rural areas respectively) like to appreciate and encourage the respondents.
- In both areas (urban & rural) majority of the respondents (51% in urban and 56% in rural) are moderately able to cope up the situation in risk and uncertainty at job place/ home.
- Majority of the respondents 80.3% and 66% in urban and rural feel that their living standard or status is improved as before.
- The regression analysis of Model 1 for urban areas shows that Education (Edu), work experience (Wexp), occupation (Occ), (PDM) participation in decision making and (ACRU) Ability to cope up the situation in risk and uncertainly at job place / home effect positively the Status of Working Women (SWW) except the PDM which is only negative in Gulbahar. Majority of the result is significant at 0.01 level of significance. There is no auto correlation in the model. While according to F-Statistics the overall model for these selected urban areas is significant at 0.01 level of significant and R^2 and Adj. R^2 values for the model also show near or equal to 90% result which means that the model is good fit.
- The result of regression model1 for rural areas also shows that education (Edu),work experience (Wexp) , occupation (Occ), Participation in Decision making (PDM) and

Ability to cope up with Risk (ACRU) relate positively in all the three rural areas except for Palosai and Achinie where Participation in Decision making (PDM) is negative and insignificant and for Kacha Garahie where Ability to cope up with Risk (ACRU) and uncertainty at job place/home is negative but significant at 0.05 level of significant. Majority of the result is significant at 0.01 level of significance and shows no auto correlation in the model. F-Statistics also shows that the model for these selected rural areas is significant at 0.01 level of significance and the value of R^2 and Adj.$R^2$for the model were found more than 90% in all the three rural areas so it shows that the model is good fit.

- The regression analysis of model 2 for urban areas depicts that education(Edu), work experience (Wexp), occupation (Occ) and Total hours of work (THE) in a day effect positively Working women's (WWSY) (paid / employed) share in family total income. While Number of Earning Member of a family (NEM) and (Edu.HHH) Education of the head of the house hold effect negatively in all the three urban areas. Most of the result is significant at 0.01 level of significance and also the result of D.W test shows no auto correlation in the model. As the estimated value of D.W test were found in the required range of $d_L = 1.73$ and $d_u = 2.3$. Similarly according to F-Statistics the overall model is significant at 0.01 level of significance. While most of the values of R^2 and adj. R^2 were found more than 70% which shows that there is a strong relation between the dependent variable and independent variable. This means the model is good fit.
- The result of the same model i.e. model 2for rural areas is that Education (Edu), work experience (Wexp), occupation (Occ), Education of the head of the house hold Edu.(HHH) and total hours of work in a day (THW) positively effect Working Women's (WWSY) (paid/employed) Share in Family's Total Income. While number of Earning Members in a Family (NEM) in Kacha Garahie and Palosai and Total Hours of Work (THW) in Palosai show negative relation with (WWSY). However, the overall model is significant at 0.01 level of significance. According to F-Statistics the model is also significant at 0.01 level of the significance and the majority values of R^2 and adj. R^2 in the research were found near or equal to 90% which shows that there is a strong relation between the dependent variable and independent variables, Hence the model is good fit. While D.W test in all the three rural areas shows no auto correlation in the model.

- The result of regression analysis of model 3 for urban areas shows that Age, Education (Edu), Number of Family Members(NFM) and Total Hours of work (THW) positively effect House Wive's (un-paid / unemployed) share in the family's total income (HWSY). However (FO) Family organization negatively effects in Gulbahar and Hayatabad. Majority of the result is significant at 0.01 level of significance and found no auto correlation in the model. In case of F – Statistics the overall model is also significant at 0.01 level of the significance. While R^2 and adj. R^2 values were found more than 70%, which shows that the Model 3 is good fit.
- The result of regression analysis for the same model 3 used for rural areas reveals that Age, Education (Edu), Number of Family Members (NFM) and Total Hours of Work (THW) effect House Wive's (Unpaid / unemployed) Share in Family's Total Income (HWSY) positively while NFM only in Achinie and FO in Kacha Garahie and Palosai effect negatively House Wive's Share in Family's Total Income (HWSY). However as a whole the result of the model is significant at 0.01 level of significance and shows no auto correlation when D.W Test is applied because the estimated values of D.W test were found in the required range of d_L= 1.73 and du = 2.3. The result of F-Statistics also shows that the model for all selected rural areas is significant at 0.01 level of significance. While in case of R^2 and adj.R^2 the values were found more than 70% that shows the model is good fit.

6.3 Conclusions

In this research study, women's contribution in the socio-economic development, pattern and factors responsible for this are studied. In fact, the main objectives of the study are to analyze the women's (Working women or paid or employed and House wives or unpaid or unemployed) socio-economic condition in the form of their age, education level, work experience etc. and contribution in the country's socio-economic development in the form of their share in the family's total income. For this purpose women of district Peshawar were our main respondents. Data were collected through a questionnaire. These were analyzed, tested and then results are tabulated.

Based on the findings of the study of the research it is deduced that majority of the female respondents were of age level (20-30) years in urban and (31-40) years in rural areas. In both areas majority of the respondents approximately 50% are married and having male HHH (75.6% in urban and 83.4 % in rural area). About 41.7% of the respondents having relation as a daughter with the HHH in urban areas, while 33.3% are wives in rural areas. Highest ratio . 34% of HHH of the respondents are post-graduated in urban areas and 70% are educated from Madrassa in rural areas incase of female respondents in urban areas most of them are post graduated (39.7%) while 63.3% are educated from Madrassa in rural areas. In both areas 50% of the respondents live in joint families and approximately 40% are having family members in the range of 6 to 10. Further it is found that majority of the respondents 59% having family's total income of Rs.1,00,001/- and above in urban and 44.7% having Rs.25,001/- 50,000 in rural areas. In both areas of the research majority of the respondents are employed (i.e 80.3% in urban while 50.7% in rural areas) and the highest ratio (28.3%) of them are teachers in urban areas while 49.3% are household in the rural areas. Again in both areas, 57.3% in urban and 98% in rural, majority of the respondents contribute below or equal to Rs.10,000 in the family's total income. These employed respondents in the urban areas majority of them (46%) having work experience in the range of (1-5) years while (37.9%) in the range of (6-10) years in rural areas. In both areas (47.3% in urban and 44% in rural) majority of the respondents are given support to some extent in making family decisions. Similarly 51% urban and 56% in rural are moderately able to cope up the situation in risk and uncertainty at job place or home. About 60% in both areas, respondents are satisfied with their lives. In the same way 80.3% and 66% in urban and rural areas respectively, respondents feel that their living standards or status is improved as before. The

result of regression analysis for the three models were that Model 1 for the both urban and rural areas shows significant and positive effect on the status of working women in the district Peshawar except participation in decision making (in Gulbahar, Palosai and Achinie) and ability to cope up with the situation in risk and uncertainty (in Kacha Garahie) show negative relation with the status of working women. While participation in decision making (in all three rural areas) and ability to cope up with the situation in risk and uncertainty (in University Town, Hayatabad and Palosai) show insignificant results. Similarly Model 2 also shows positive and significant effect on working women's share in family's total income. However, number of earning members of a family in all the three urban areas and two rural areas i.e. Kacha Garahie and Palosai relate negatively. Similarly education of the head of the house hold (in Gulbahar and University Town) and total hours of work in a day (in Palosia) also relate negatively with the working women's share in family's total income. The last Model 3 for selected urban and rural areas of research shows positive and significant effect on the House Wive's share in family's total income. Except family organization (in Hayatabad, Gulbahar, Kacha Garahie and Palosai) and number of family members (in Achinie) which show negative relation with House Wives's share in the family's total income. As a whole majority of the results in all three models for urban and rural areas are significant at 0.01 level of significance and also the results of Durbin Watson test in these three models for both urban and rural areas showed no auto-correlation because the estimated values are found in the required range of d_L=1.73 and d_u=2.3 .The value of R^2 and Adj.R^2 are found more than 70% in all three models both for urban and rural areas, even it is near and equal to 90% in Model 1 for both urban and rural areas, also in Model 2 for rural areas, which show that there is a strong relation between the dependent variable and independent variables in all the three models so the three models are good fit. The result of F-Statistics for selected urban and rural areas is also significant at 0.01level of significance.

6.4 Recommendations

6.4.1 Specific Recommendations

The following suggestion or recommendations are made on the basis of the result of this research.

1. Like other under developing countries, the literacy ratio in our country is low and for female it is below 50%. So government may allocate more resources or funds in budgets especially for female education which will enhance their literacy rate.

2. According to the result of the current study majority of the respondents (below 50 %) both in urban and rural areas are given support to some extent in making family decisions so Religious scholars, especially of the rural areas can encourage, support and persuade the male community of the locality to give weightage to the suggestions of women folk in the family affairs to support shared based decisions.

3. On the basis of the analysis of current research majority of the rural respondents (63.3%) are educated from Madrassa. Government should provide / extend the Distance learning education program funded by US Aid for four years in urban area like in I.E.R and in Economics Department of the Peshawar University for B.Ed and M.Ed students on scholarship basis also in the rural areas.

4. According to the result of the current study, it is found that majority of the respondents in the research area were engaged in teaching i.e, 28.3% in urban and 14% in rural areas. (for example at school, college and university level). This tendency showed the Pakhtoon culture where majority of the women are permitted for teaching profession as compared to other professional because in teaching minimum time (7.00 AM to 2.00 PM) is spent at job place and more time can be given to the home. So it is suggested to the Provincial government to create more seats and posts for female teachers.

5. It is found in the research study that 3.9% employed respondents in urban and 4.8% in rural areas faced or facing sexual harassment at job place while 23.8% in urban and 38.1% in rural areas, employed respondents faced or facing other kind of problems. So it is suggested in the light of Law of Women Protection , Hudood Law Ordinance 1979 and Pakistan Panel Code 1860 (“Criminal Law Amendment” Act No. VI, 2006 as mentioned in Punjab Law Journal (PLJ) 2007, Part 11 , Federal Statute ,pp 263) that working women should be protected from such sexual harassment situation and also be given a peaceful environment at their job place.

6. In the current study, it is found that all the employed respondents contribute something in the family's total income in which 57.3% of the urban and 98% of the rural respondents contribute equal or below Rs. 10,000. Hence it is recommended to the government that special saving schemes for these women may be introduced by the National Saving Centre, so that these women could be able to save their money for their bright future, just like the old pensioners who are enjoying this kind of benefit.

7. In our current study's result majority of the respondents who are employed faced problem of more work load (45.3% in urban & 35.7% in rural areas) and also other kind of problems at job place, these problem should be solved by providing suitable time (not having night shifts) for work, proper office / working space, exclusive washing facilities, separate common rooms, child care facilities at work place, special transport and security facilities etc.

8. According to the result of the analysis of the current research is that employment ratio of the respondent is low in rural areas (i.e. 50.7%) because of low literacy level and having no opportunities in the area, Government should take steps to create employment opportunities for these women in the rural areas by establishing small scale factories and industries like garment industry, making jams etc.

9. It is suggested that working women should be subjected to lower income tax rates as compared to men. Similarly women entrepreneurs should also be provided liberal tax relief so that the women would be more able to contribute their salaries in the family's income which in turn will raise their contribution in the social-economic development of a country.

10. To increase women's education, its level and employment rate, it is suggested that government and our society should eliminate all kinds of racial and caste hindrances. This is what our religion also permits and allows women to get education like men.

6.4.2 General Recommendations

1. Special students loans schemes such as Qarz-e-Hasana may be initiated from public and private banks especially for female. So that those families who cannot afford their girls education be able to do so. The present youth program of Prime Minister of Pakistan is a quotable example under which fee is reimbursed to less developed areas of Pakistan.
2. In rural areas many of the respondents who are employed as a teacher were metric or intermediate passed. Government may start mobile school units, like CAR (Central Asian Republican Countries) students which will be supervised by educational practioners to educate, teach and train these teachers of the rural areas, who are imparting education to those like urban areas teachers of high level specialized in education like B.Ed and M.Ed.
3. In our society divorced and widows are considered burden on family and they are forced for second marriage. The government should increase education and raise education level` of these women so that they are able not only to support themselves but also their families.
4. In our society many of girls are married at their young age by their parents especially in rural areas. Therefore, the policy of the government in this regard needs practical implementation. It is unlawful to marry a girl below age 16 years as mentioned in "Child Marriage Restraint Act 1929"section 2(a) reference from "Manual of Family Laws by Ishfaq Ali, 3rd edition 2008 published by Al-Noor Law book house Lahore.
5. It is suggested for the Social Welfare Ministry to prepare clusters at Union Council and Tehsil level that run the technical and vocational centers for female both in urban and rural areas.
6. Self-employment opportunities should be crafted for small businesses like poultry, raising animals, homemade Pickles and Jams, beauty salons, dress designing, tailoring etc by ZTBL, FWB and BOK of the KPK especially, also it should be of low interest or free of interest for women.
7. Governments at Federal level and provincial level may increase the specific quota in jobs for women and transparency need to be exercised in open merit jobs. The men: women job proportion needs to be determined by the nature of work involved along with a good salary. Because good remuneration would help to overcome their family

members' biasness against women's job outside their homes. In this way their contribution in family's income would be more increased.

8. Presently KP is dependent on Punjab Province for Milk, Beef, Mutton and Poultry. Therefore special incentives if granted to rural women, the dependency can be minimized as suggested by Dair Park (Published in Daily Dawn on 9th June, 2014).
9. Currently in our country and especially in the (KP) Khyber Pakhtunkhwa terrorism is on peak. These terrorists are targeting especially girl's schools and colleges even employed women also. Malala Yousafzai a young school girl of Swat district is one of the famous victims. It is recommended to the governments especially the provincial one that steps should be taken to provide strict security to these girls and their educational institutions and other places. The government should also provide peace and security through the elimination of terrorist activities in the KP province.
10. From the result of the current research it is found that majority of the house wives respondents do house hold work by them. In fact in this way they participate and contribute in their family's total income. It is suggested to the government if this work on participation is calculated in monetary terms, definitely contributes a lot to the GDP as a direct expenditure which we are ignoring.
11. Government should initiate and encourage more projects like (WBDC) Women Business Development Centre in Peshawar which is being supervised and funded by (SMEDA) Small and Medium Enterprise Development Authority to create more opportunities for female's business in the current research areas.

6.5 Future Research Area

Due to time constraints the present research study was restricted to three urban and three rural areas of Peshawar district. It is suggested that further studies may be carried out in this field by taking other districts like Karak, Swat or and taking two provinces of the country. Similarly a more exclusive study could be carried out by taking and comparing two different countries. In this research, eleven variables are analyzed in the three models, for further study it is suggested to take other variables like women's participation in politics, in Army and Air force, jobs training etc. In fact another recommendation for the same study is , this research can be conducted on age below 20 and above 60years to find out the contribution of these age women in the development of the country.

6.6 Concluding Note

In the light of above suggestions based on the current research study, if government takes steps to make and implement these policies in the sphere of human resource development that would give an explicit recognition to the fact that women are potentially and mentally as productive as men. If women are given preferential treatment over men as they deserve special attention in the field of education, employment, job quota, trainings, financial assistance, tax relief etc they would show a tremendous progress as compared to men in all walks of life. Massive, conscious and persistent struggle and efforts are needed for upbringing the womenfolk in the main stream of national economy. In fact, women are already making good contribution in the socio-economic development of a country in the form of their share in the family's total income whether they are working women (Paid/employed) or house wives (Unpaid/unemployed). This contribution and participation would grow more and would be positive, if the aforstated suggestions and recommendations are carried out with true letter and spirit.

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APPENDICES

Appendix 1

Questionnaire

The scholar is working for her Ph.D in Economics.

The Title of the dissertation is

"Women's Contribution in the Socio-Economic Development"

(A Case Study of District Peshawar)

Interview Schedule for Women

1. Name of the Respondent:_____,
2. District:_____
3. Place: a). Urban b). Rural
4. Residential Area:

a). Gulbahar b). University Town c). Hayatabad

d). Kacha Garahie e). Palosai f). Achinie.

A: PROFILE – 1: PERSONAL INFORMATION OF THE RESPONDENT

5. Age of the Respondent:

a) 20 --- 30 b). 31---40

c). 41---50 d). 51---60

6. Marital Status:

a). Married b). Unmarried

c). Widow d). Divorced

7. Who is the Head of your House hold?

a). Male b). Female

8. Relation of the Respondent with the Head of Household.

a). Mother b). Wife

c).Daughter d). Other_____

9. Literacy status of the Head of the Household.

a). Literate b). Illiterate

10. Education status of Head of the Household.

a). Madrassa b). Primary c). Middle

d). Matric e). Intermediate f). Graduate g). post graduate

11. Literacy Status of the Respondent.

a). Literate b). Illiterate

12. Education Status of the respondent.

a).Madrassa b). Primary c). Middle

d).Matric e). Intermediate f). Graduate g). Post Graduate

13. Family Organization

a). Nuclear b). Joint c). Extended

14. Number of Family Members

a). Up to 5, b). 6 --- 10, c). 11---15, d). 16 & Above

15. House Structure

a). Kacha b). Pakka

16. Size of House

a). Below 5 Marla b). 5 Marla c) 10 Marla

d). 1 Kanal e). Above 1 Kanal

17. Tenure of living House

a). Self-Owned b). Rented c). Public d). Other_____

18. Do you have vehicle at Home

a). Yes b). No

19. If Yes then what kind of vehicle

a). Bicycle b). Motorcycle c).Motor Car d). Other_____

20. Total No. of vehicles at Home.

a). 1 b). 2 c). Above 2

21. Condition of vehicle

a). New one b). Old One

22. Earning Members of the Family.

a). 1---2 b). 3---4, c). 5 & Above

23. Family's Total income in Rupees per month.

a). Below 10,000 b). 10,001---25,000

c). 25,001---50,000 d). 50,001 ---75,000

e). 75,001---100,000 f). 100,001& above

24. Respondent having her own cash amount in hand at the moment in Rupees.

a). Below 10,000 b) 10,001---20,000 c). 20,001 ---30,000

d). 30,001---40,000 e). 40,001---50,000 f). 50,001 & Above

25. Total House hold Expenditures in Rupees.

a). Below 10,000 b). 10,001---25,000 c) 25,001---50,000

d). 50,001 ---75,000 e). 75,001---100,000 f). 100,001& Above

B. PROFILE-2: SOCIAL AND ECONOMIC STATUS OF THE RESPONDENT

26. Employment status of the Respondent

a). Employed b). House Wife

27. Nature of profession.

a). House Maids b) Doctors c). Bankers d).Teaching

e). Lawyers f). Secretarial or Other g). Household

28. Employment Section

a). Govt. Service b) Private Service

c). Personal Business d). House hold e). Any Other_____

29. Respondent's salary or what you get from your husband as pocket money in Rupees.

a). Below 10,000 b) 10,001---25,000

c). 25,001---50,000 d). 50,001 & Above

30. How do you spend your earning

a). Personal Use b). Add in family budget

c). Savings d). All of above

31. How much your contribution to the family's total income in Rupees.

a). Below 10,000 b) 10,001---20,000 c). 20,001---30,000

d). 30,001---40,000 e). 40,001---50,000 f). 50,001 & Above

32. Since how long you have been working in this job.

a). 1 -- 5 years b) 6 – 10 years c). 11 – 15 years

d). 16 -- 20 years e). 21 – 25 years f). 26 years & Above

33. Under what condition you have joined the work/job.

a). Personal choice b). Father / Husband asked to work

c). Seeked permission from Father / Husband d). Poor financial conditions

e). Other

34. For how many hours a day you do work.

a). 1 --- 5 hours b) 6 --- 10 hours

c). 11 --- 15 hours d). 16 and above

35. Kind of Job

a). Daily Wage b) Contract c). Permanent

36. Do you attend your domestic work regularly after coming from job.

a). Yes b). No

37. What is your work time schedule at work place?

a). Morning b) Evening

c). Night d). Day & Night e). Any Other_____

38. What is your work time schedule at home.

a). Morning b) Evening

c). Night d). Day & Night e). Any Other_____

39. How do you find your work at job place.

a). Enjoyable & interesting b). Tiring & Boring d). Any Other_____

40. How do you find your work at home.

a). Enjoyable & interesting b). Tiring & Boring d). Any Other_____

41. Do you feel Physically tired/fatigued due to job.

a). Physically tired b). Psychologically upset c). Socially Isolated

d). Stressed out e). All of above f). No fatigue

42. Do you feel physically tired / fatigued due to house hold work?

a). Physically tired b). Psychologically upset c). Socially Isolated

d). Stressed out e). All of above f). No fatigue

43. How do you make adjustment between your job / house hold work.

a). Hiring the servant b). Work distribution among family members

c). Proper time distribution d). Only you do your work e). Any Other

44. Are you given this job according to your education, skills, experience?

a). Yes b). No

45. Are you satisfied with the Remuneration

a). Yes b). No

46. Are you satisfied with the environment of your job place.

a). Yes b). No

47. Any problem faced or facing at your job place.

a). Yes b). No

48. Kind of problems

a). More work load b). More time to spend

c). Sexual harassment d). Any Other

49. Is your input at work place acknowledged by your family members.

a). Positively b). Negatively c). Indifferent

50. Is your input at home acknowledged by family members.

a). Positively b). Negatively c). Indifferent

51. Do you think your given status support you in making family decision.

a). Does not Support b). Supportive to some extent

c). Very Supportive

52. How does community people behave towards you.

a). Look down upon & discourage b). Ignore and Indifferent attitude

c). Appreciate and encourage d). Any Other

53. What do you feel about your life

a). Dissatisfied b). Indifferent c). Satisfied

54. Do you feel your living standard or status is improved as before.

a). Yes b). No

55. Your answer in Question 54 is (Yes / No) then in what respect

a). Income b). Education c). Occupation

56. Do you think you will be able to cope up with the situation in risk and uncertainty at job place/home.

a). Unable b). Moderately able c). Highly Able

Appendix 2

Results of Determinants Of

Model 1, Model 2 and Model 3

For selected Urban and Rural Areas

of the District Peshawar.

Regression Analysis of Model 1 for Urban Areas

Factors affecting (SWW), Status of Working Women (Paid/Employed) in the urban areas combined

Place = Urban

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.924[a]	.854	.851	.38502	1.872

a. Predictors: (Constant), ACRU, WExp, PDM, Edu, Occ

b. Place = Urban

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	220.735	5	44.147	297.805	.000[a]
	Residual	37.802	255	.148		
	Total	258.536	260			

a. Predictors: (Constant), ACRU, WExp, PDM, Edu, Occ

b. Place = Urban

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.046	.079		.585	.559
	Edu	.114	.016	.252	6.981	.000
	Wexp	.203	.018	.351	11.082	.000
	Occ	.192	.020	.385	9.380	.000
	PDM	.043	.026	.048	1.656	.099
	ACRU	.110	.041	.079	2.679	.008

a. Place = Urban b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7071	4.0650	2.0421	.92140	261
Residual	-1.20072	1.31253	.00000	.38130	261
Std. Predicted Value	-1.449	2.195	.000	1.000	261
Std. Residual	-3.119	3.409	.000	.990	261

a. Place = Urban

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Urban Area

(Factors affecting (SWW) in Gulbahar Area)

Residential Area = Gulbahar

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.877[a]	.770	.756	.40244	1.749

a. Predictors: (Constant), ACRU, WExp, Occ, PDM, Edu

b. Residential Area = Gulbahar

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	44.435	5	8.887	54.872	.000[a]
	Residual	13.281	82	.162		
	Total	57.716	87			

a. Predictors: (Constant), ACRU, WExp, Occ, PDM, Edu

b. Residential Area = Gulbahar

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.884	.284		3.109	.003
	Edu	.103	.025	.306	4.132	.000
	WExp	.202	.036	.322	5.553	.000
	Occ	.117	.032	.257	3.627	.000
	PDM	-.343	.073	-.294	-4.706	.000
	ACRU	.187	.072	.145	2.609	.011

a. Residential Area = Gulbahar b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.6493	3.4260	1.8068	.71467	88
Residual	-.89524	.89156	.00000	.39071	88
Std. Predicted Value	-1.620	2.266	.000	1.000	88
Std. Residual	-2.225	2.215	.000	.971	88

a. Residential Area = Gulbahar

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Urban Area

(Factors affecting (SWW) in University Town Area)

Residential Area = University Town

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960[a]	.923	.917	.29984	1.822

a. Predictors: (Constant), ACRU, WExp, PDM, Edu, Occ

b. Residential Area = University Town

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	77.065	5	15.413	171.442	.000[a]
	Residual	6.473	72	.090		
	Total	83.538	77			

a. Predictors: (Constant), ACRU, WExp, PDM, Edu, Occ

b. Residential Area = University Town

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.122	.096		1.275	.207
	Edu	.098	.040	.182	2.485	.015
	WExp	.089	.028	.150	3.167	.002
	Occ	.223	.044	.414	5.104	.000
	PDM	.154	.041	.237	3.757	.000
	ACRU	.099	.063	.074	1.554	.124

a. Residential Area = University Town

b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7850	4.1240	2.0769	1.00042	78
Residual	-.70866	.69231	.00000	.28994	78
Std. Predicted Value	-1.291	2.046	.000	1.000	78
Std. Residual	-2.363	2.309	.000	.967	78

a. Residential Area = University Town

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Urban Area

(Factors affecting (SWW) in Hayatabad Area)

Residential Area = Hayatabad

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.963[a]	.928	.924	.29630	1.913

a. Predictors: (Constant), ACRU, Occ, Edu, WExp, PDM

b. Residential Area = Hayatabad

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	101.092	5	20.218	230.297	.000[a]
	Residual	7.814	89	.088		
	Total	108.905	94			

a. Predictors: (Constant), ACRU, Occ, Edu, WExp, PDM

b. Residential Area = Hayatabad

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.026	.105		-.245	.807
	Edu	.136	.026	.270	5.311	.000
	WExp	.105	.035	.179	3.017	.003
	Occ	.161	.032	.323	4.995	.000
	PDM	.340	.085	.250	4.014	.000
	ACRU	.040	.062	.027	.657	.513

a. Residential Area = Hayatabad b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7572	3.9332	2.2316	1.03704	95
Residual	-.77190	.65566	.00000	.28831	95
Std. Predicted Value	-1.422	1.641	.000	1.000	95
Std. Residual	-2.605	2.213	.000	.973	95

Regression Analysis of Model 1 for Rural Areas

Factors affecting (SWW), Status of Working Women (Paid/Employed) in the Rural Areas combined

Place = Rural

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.974[a]	.949	.946	.25891	1.823

a. Predictors: (Constant), ACRU, Edu, PDM, Occ, WExp

b. Place = Rural

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	120.255	5	24.051	358.776	.000[a]
	Residual	6.502	97	.067		
	Total	126.757	102			

a. Predictors: (Constant), ACRU, Edu, PDM, Occ, WExp

b. Place = Rural

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.222	.064		3.454	.001
	Edu	.177	.025	.333	7.205	.000
	WExp	.233	.034	.402	6.944	.000
	Occ	.127	.028	.229	4.470	.000
	PDM	.083	.050	.064	1.654	.101
	ACRU	.016	.059	.012	.270	.788

a. Place = Rural b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.8589	4.0473	1.9515	1.08580	103
Residual	-.94527	.65170	.00000	.25249	103
Std. Predicted Value	-1.006	1.930	.000	1.000	103
Std. Residual	-3.651	2.517	.000	.975	103

a. Place = Rural

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Rural Area

(Factors affecting (SWW) in Kacha Garahie Area)

Residential Area = Kacha Garahie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.990[a]	.980	.977	.18114	1.952

a. Predictors: (Constant), ACRU, PDM, Edu, Occ, WExp

b. Residential Area = Kacha Garahie

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.905	5	9.781	298.085	.000[a]
	Residual	.984	30	.033		
	Total	49.889	35			

a. Predictors: (Constant), ACRU, PDM, Edu, Occ, WExp

b. Residential Area = Kacha Garahie

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.391	.091		4.312	.000
	Edu	.217	.037	.403	5.811	.000
	WExp	.220	.058	.380	3.820	.001
	Occ	.167	.044	.293	3.774	.001
	PDM	.098	.059	.068	1.677	.104
	ACRU	-.189	.074	-.130	-2.551	.016

a. Residential Area = Kacha Garahie b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7165	4.0043	1.9444	1.18206	36
Residual	-.46121	.30768	.00000	.16771	36
Std. Predicted Value	-1.039	1.743	.000	1.000	36
Std. Residual	-2.546	1.699	.000	.926	36

a. Residential Area = Kacha Garahie

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Rural Area

(Factors affecting (SWW) in Palosai Area)

Residential Area = Palosai

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.975[a]	.950	.940	.27623	1.978

a. Predictors: (Constant), ACRU, Edu, WExp, PDM, Occ

b. Residential Area = Palosai

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.135	5	7.027	92.091	.000[a]
	Residual	1.831	24	.076		
	Total	36.967	29			

a. Predictors: (Constant), ACRU, Edu, WExp, PDM, Occ

b. Residential Area = Palosai

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.198	.152		1.303	.205
	Edu	.198	.047	.364	4.234	.000
	WExp	.264	.051	.441	5.170	.000
	Occ	.122	.057	.221	2.154	.042
	PDM	-.029	.115	-.022	-.251	.804
	ACRU	.065	.112	.052	.579	.568

a. Residential Area = Palosai

b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7882	4.0046	2.3667	1.10071	30
Residual	-.50734	.42646	.00000	.25130	30
Std. Predicted Value	-1.434	1.488	.000	1.000	30
Std. Residual	-1.837	1.544	.000	.910	30

a. Residential Area = Palosai

b. Dependent Variable: SWW

Regression Analysis of Model 1 for Rural Area

(Factors affecting (SWW) in Achinie Area)

Residential Area = Achinie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.957[a]	.916	.903	.28780	1.837

a. Predictors: (Constant), ACRU, Edu, PDM, WExp, Occ

b. Residential Area = Achinie

c. Dependent Variable: SWW

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.135	5	5.627	67.935	.000[a]
	Residual	2.568	31	.083		
	Total	30.703	36			

a. Predictors: (Constant), ACRU, Edu, PDM, WExp, Occ

b. Residential Area = Achinie

c. Dependent Variable: SWW

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.212	.117		1.805	.081
	Edu	.112	.051	.205	2.174	.037
	WExp	.180	.072	.324	2.483	.019
	Occ	.156	.063	.329	2.495	.018
	PDM	-.030	.110	-.024	-.272	.787
	ACRU	.231	.124	.192	1.867	.071

a. Residential Area = Achinie b. Dependent Variable: SWW

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.8600	3.7675	1.6216	.88404	37
Residual	-.97064	.52934	.00000	.26707	37
Std. Predicted Value	-.862	2.427	.000	1.000	37
Std. Residual	-3.373	1.839	.000	.928	37

a. Residential Area = Achinie

b. Dependent Variable: SWW

Regression Analysis of Model 2 for Urban Areas

(Factors affecting (WWSY) Working Women's (Paid/Employed) share in theUrban Areas combined)

Place = Urban

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.894[a]	.800	.795	.10618	1.777

a. Predictors: (Constant), THW, NEM, EduHHH, WExp, Edu, Occ

b. Place = Urban

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.533	6	1.922	170.487	.000[a]
	Residual	2.886	256	.011		
	Total	14.419	262			

a. Predictors: (Constant), THW, NEM, EduHHH, WExp, Edu, Occ

b. Place = Urban

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.187	.016		11.357	.000
	Edu	.021	.004	.232	4.783	.000
	WExp	.048	.005	.348	9.077	.000
	Occ	.026	.005	.247	4.716	.000
	NEM	-.055	.008	-.236	-6.944	.000
	EduHHH	-.001	.004	-.008	-.240	.811
	THW	.041	.007	.244	5.925	.000

a. Place = Urban b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1506	.9111	.4605	.20980	263
Residual	-.29569	.34983	.00000	.10496	263
Std. Predicted Value	-1.477	2.148	.000	1.000	263
Std. Residual	-2.785	3.295	.000	.988	263

Regression Analysis of Model 2 for Urban Area

(Factors affecting (WWSY) in Gulbahar Area)

Residential Area = Gulbahar

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.873[a]	.762	.747	.09831	1.904

a. Predictors: (Constant), THW, WExp, EduHHH, NEM, Occ, Edu

b. Residential Area = Gulbahar

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.848	6	.475	49.104	.000[a]
	Residual	.889	92	.010		
	Total	3.737	98			

a. Predictors: (Constant), THW, WExp, EduHHH, NEM, Occ, Edu

b. Residential Area = Gulbahar

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.190	.019		10.079	.000
	Edu	.030	.008	.486	3.710	.000
	WExp	.044	.009	.317	5.151	.000
	Occ	.016	.010	.183	1.636	.105
	NEM	-.048	.020	-.249	-2.388	.019
	EduHHH	-.030	.010	-.281	-3.079	.003
	THW	.057	.016	.422	3.590	.001

a. Residential Area = Gulbahar b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.2340	.8501	.3901	.17046	99
Residual	-.20727	.34019	.00000	.09525	99
Std. Predicted Value	-.916	2.698	.000	1.000	99
Std. Residual	-2.108	3.460	.000	.969	99

Regression Analysis of Model 2 for Urban Area

(Factors affecting (WWSY) in University Town Area)

Residential Area = University Town

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.919[a]	.845	.833	.10042	1.755

a. Predictors: (Constant), THW, EduHHH, NEM, Edu, WExp, Occ

b. Residential Area = University Town

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.023	6	.671	66.496	.000[a]
	Residual	.736	73	.010		
	Total	4.759	79			

a. Predictors: (Constant), THW, EduHHH, NEM, Edu, WExp, Occ

b. Residential Area = University Town

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.300	.075		4.007	.000
	Edu	.023	.009	.192	2.488	.015
	WExp	.033	.012	.232	2.863	.005
	Occ	.025	.011	.205	2.310	.024
	NEM	-.021	.019	-.066	-1.089	.280
	EduHHH	-.034	.008	-.245	-4.128	.000
	THW	.035	.015	.165	2.334	.022

a. Residential Area = University Town b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1159	.8852	.4979	.22566	80
Residual	-.19396	.28591	.00000	.09653	80
Std. Predicted Value	-1.693	1.717	.000	1.000	80
Std. Residual	-1.932	2.847	.000	.961	80

a. Residential Area = University Town

b. Dependent Variable: WWSY

Regression Analysis of Model 2 for Urban Area

Factors affecting (WWSY) in Hayatabad Area)

Residential Area = Hayatabad

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.933[a]	.871	.861	.09282	1.836

a. Predictors: (Constant), THW, NEM, EduHHH, Edu, WExp, Occ

b. Residential Area = Hayatabad

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.470	6	.745	86.473	.000[a]
	Residual	.663	77	.009		
	Total	5.133	83			

a. Predictors: (Constant), THW, NEM, EduHHH, Edu, WExp, Occ

b. Residential Area = Hayatabad

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.165	.066		2.523	.014
	Edu	.021	.008	.175	2.840	.006
	WExp	.035	.008	.253	4.113	.000
	Occ	.032	.008	.263	3.953	.000
	NEM	-.069	.018	-.225	-3.863	.000
	EduHHH	.025	.006	.183	3.971	.000
	THW	.031	.009	.158	3.581	.001

a. Residential Area = Hayatabad b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1237	.9553	.5077	.23207	84
Residual	-.24680	.20962	.00000	.08940	84
Std. Predicted Value	-1.655	1.929	.000	1.000	84
Std. Residual	-2.659	2.258	.000	.963	84

a. Residential Area = Hayatabad

b. Dependent Variable: WWSY

Regression Analysis of Model 2 for Rural Areas

Factors affecting (WWSY) Working Women's (Paid/Employed) Share in the family's Total Income in Rural Areas Combined.

Place = Rural

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.955[a]	.912	.906	.07940	1.823

a. Predictors: (Constant), THW, NEM, EduHHH, Occ, Edu, WExp

b. Place = Rural

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.250	6	1.042	165.245	.000[a]
	Residual	.605	96	.006		
	Total	6.856	102			

a. Predictors: (Constant), THW, NEM, EduHHH, Occ, Edu, WExp

b. Place = Rural

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.059	.040		1.469	.145
	Edu	.026	.006	.215	4.525	.000
	WExp	.047	.008	.346	6.118	.000
	Occ	.030	.006	.230	4.732	.000
	NEM	-.024	.012	-.072	-2.026	.046
	EduHHH	.027	.006	.213	4.584	.000
	THW	.021	.013	.058	1.572	.119

a. Place = Rural b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1393	.9376	.4310	.24754	103
Residual	-.18169	.16967	.00000	.07703	103
Std. Predicted Value	-1.178	2.046	.000	1.000	103
Std. Residual	-2.288	2.137	.000	.970	103

Regression Analysis of Model 2 for Rural Area

Factors affecting (WWSY) in Kacha Garahie Area)

Residential Area = Kacha Garahie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.973[a]	.946	.935	.06804	1.961

a. Predictors: (Constant), THW, NEM, EduHHH, Occ, Edu, WExp

b. Residential Area = Kacha Garahie

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.370	6	.395	85.334	.000[a]
	Residual	.134	29	.005		
	Total	2.504	35			

a. Predictors: (Constant), THW, NEM, EduHHH, Occ, Edu, WExp

b. Residential Area = Kacha Garahie

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.091	.062		1.473	.152
	Edu	.024	.009	.192	2.650	.013
	WExp	.049	.012	.375	4.148	.000
	Occ	.029	.009	.210	3.057	.005
	NEM	-.036	.017	-.111	-2.090	.046
	EduHHH	.022	.008	.173	2.824	.008
	THW	.044	.019	.122	2.352	.026

a. Residential Area = Kacha Garahie b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1520	.9718	.4456	.26022	36
Residual	-.15012	.16205	.00000	.06193	36
Std. Predicted Value	-1.128	2.022	.000	1.000	36
Std. Residual	-2.207	2.382	.000	.910	36

a. Residential Area = Kacha Garahie

b. Dependent Variable: WWSY

Regression Analysis of Model 2 for Rural Area

Factors affecting (WWSY) in Palosai Area)

Residential Area = Palosai

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.975[a]	.950	.937	.06679	1.830

a. Predictors: (Constant), THW, NEM, EduHHH, Edu, Occ, WExp

b. Residential Area = Palosai

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.938	6	.323	72.403	.000[a]
	Residual	.103	23	.004		
	Total	2.041	29			

a. Predictors: (Constant), THW, NEM, EduHHH, Edu, Occ, WExp

b. Residential Area = Palosai

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.240	.067		3.557	.002
	Edu	.033	.009	.278	3.635	.001
	WExp	.034	.015	.239	2.167	.041
	Occ	.043	.013	.334	3.413	.002
	NEM	-.062	.018	-.184	-3.372	.003
	EduHHH	.021	.010	.168	2.032	.054
	THW	-.025	.024	-.068	-1.050	.305

a. Residential Area = Palosai b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1335	.9420	.4977	.25851	30
Residual	-.15861	.09468	.00000	.05948	30
Std. Predicted Value	-1.409	1.719	.000	1.000	30
Std. Residual	-2.375	1.418	.000	.891	30

a. Residential Area = Palosai

b. Dependent Variable: WWSY

Regression Analysis of Model 2 for Rural Area

Factors affecting (WWSY) in Achinie Area)

Residential Area = Achinie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946[a]	.895	.874	.08358	1.752

a. Predictors: (Constant), THW, Occ, NEM, Edu, EduHHH, WExp

b. Residential Area = Achinie

c. Dependent Variable: WWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.788	6	.298	42.649	.000[a]
	Residual	.210	30	.007		
	Total	1.997	36			

a. Predictors: (Constant), THW, Occ, NEM, Edu, EduHHH, WExp

b. Residential Area = Achinie

c. Dependent Variable: WWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.061	.079		-.771	.447
	Edu	.022	.010	.197	2.202	.035
	WExp	.022	.015	.159	1.463	.154
	Occ	.039	.012	.326	3.294	.003
	NEM	.009	.023	.030	.401	.691
	EduHHH	.041	.011	.354	3.695	.001
	THW	.034	.025	.105	1.383	.177

a. Residential Area = Achinie b. Dependent Variable: WWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1162	.8611	.3627	.22283	37
Residual	-.13431	.15679	.00000	.07630	37
Std. Predicted Value	-1.106	2.236	.000	1.000	37
Std. Residual	-1.607	1.876	.000	.913	37

a. Residential Area = Achinie

b. Dependent Variable: WWSY

Regression Analysis of Model 3 for Urban Areas

Factors affecting (HWSY) House Wive's (Unpaid/unemployed) share in the family's Total Income in the Urban Areas Combined

Place = Urban

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.855[a]	.731	.726	.09544	1.889

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Place = Urban

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.278	5	1.456	159.806	.000[a]
	Residual	2.678	294	.009		
	Total	9.955	299			

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Place = Urban

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.049	.017		2.938	.004
	Age	.035	.006	.186	5.569	.000
	Edu	.042	.003	.492	13.910	.000
	NFM	.045	.006	.270	6.988	.000
	FO	-.013	.008	-.056	-1.554	.121
	THW	.040	.005	.263	7.911	.000

a. Place = Urban b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1408	.8126	.3930	.15601	300
Residual	-.23128	.25494	.00000	.09463	300
Std. Predicted Value	-1.616	2.690	.000	1.000	300
Std. Residual	-2.423	2.671	.000	.992	300

a. Place = Urban

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Urban Area

Factors affecting (HWSY) in the Gulbahar Area.

Residential Area = Gulbahar

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.910[a]	.828	.819	.08073	1.812

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Residential Area = Gulbahar

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.948	5	.590	90.468	.000[a]
	Residual	.613	94	.007		
	Total	3.561	99			

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Residential Area = Gulbahar

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.118	.024		4.863	.000
	Age	.035	.010	.194	3.425	.001
	Edu	.033	.006	.355	5.416	.000
	NFM	.076	.010	.526	7.336	.000
	FO	-.050	.013	-.210	-3.828	.000
	THW	.025	.008	.149	3.115	.002

a. Residential Area = Gulbahar

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1117	.8476	.3808	.17256	100
Residual	-.16760	.27846	.00000	.07866	100
Std. Predicted Value	-1.559	2.705	.000	1.000	100
Std. Residual	-2.076	3.449	.000	.974	100

a. Residential Area = Gulbahar

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Urban Area

Factors affecting (HWSY) in the University Town Area.

Residential Area = University Town

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.853[a]	.728	.713	.09944	1.726

a. Predictors: (Constant), THW, NFM, Age, FO, Edu

b. Residential Area = University Town

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.508	5	.502	50.728	.000[a]
	Residual	.939	95	.010		
	Total	3.448	100			

a. Predictors: (Constant), THW, NFM, Age, FO, Edu

b. Residential Area = University Town

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.008	.032		-.267	.790
	Age	.033	.011	.187	3.122	.002
	Edu	.039	.007	.411	5.669	.000
	NFM	.027	.013	.129	2.071	.041
	FO	.052	.017	.196	3.127	.002
	THW	.038	.011	.237	3.383	.001

a. Residential Area = University Town

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1800	.7720	.3894	.15838	101
Residual	-.19763	.22933	.00000	.09693	101
Std. Predicted Value	-1.322	2.416	.000	1.000	101
Std. Residual	-1.987	2.306	.000	.975	101

a. Residential Area = University Town

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Urban Area

Factors affecting (HWSY) in the Hayatabad Area.

Residential Area = Hayatabad

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.841[a]	.708	.692	.09553	1.904

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Residential Area = Hayatabad

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.057	5	.411	45.076	.000[a]
	Residual	.849	93	.009		
	Total	2.906	98			

a. Predictors: (Constant), THW, FO, Age, Edu, NFM

b. Residential Area = Hayatabad

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.062	.040		1.561	.122
	Age	.040	.017	.138	2.402	.018
	Edu	.044	.005	.549	9.300	.000
	NFM	.041	.015	.182	2.836	.006
	FO	-.030	.015	-.115	-1.998	.049
	THW	.046	.008	.343	5.428	.000

a. Residential Area = Hayatabad

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1725	.7062	.4089	.14488	99
Residual	-.19694	.23617	.00000	.09306	99
Std. Predicted Value	-1.631	2.052	.000	1.000	99
Std. Residual	-2.062	2.472	.000	.974	99

a. Residential Area = Hayatabad

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Rural Areas

Factors affecting (HWSY) House Wive's (Unpaid/ unemployed) share in family's Total Income in the Rural Areas Combined.

Place = Rural

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.853[a]	.727	.718	.08936	1.852

a. Predictors: (Constant), THW, NFM, FO, Edu, Age

b. Place = Rural

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.005	5	.601	75.259	.000[a]
	Residual	1.126	141	.008		
	Total	4.131	146			

a. Predictors: (Constant), THW, NFM, FO, Edu, Age

b. Place = Rural

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.131	.032		4.024	.000
	Age	.053	.008	.429	6.803	.000
	Edu	.035	.006	.392	6.257	.000
	NFM	.023	.008	.132	2.914	.004
	FO	-.020	.011	-.084	-1.731	.086
	THW	.016	.009	.104	1.732	.085

a. Place = Rural

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1982	.8559	.3756	.14346	147
Residual	-.24731	.35273	.00000	.08782	147
Std. Predicted Value	-1.237	3.348	.000	1.000	147
Std. Residual	-2.768	3.947	.000	.983	147

Regression Analysis of Model 3 for Rural Area

Factors affecting (HWSY) in the Kacha Garahie Area.

Residential Area = Kacha Garahie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.899[a]	.809	.787	.09790	1.983

a. Predictors: (Constant), THW, NFM, FO, Age, Edu

b. Residential Area = Kacha Garahie

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.787	5	.357	37.292	.000[a]
	Residual	.422	44	.010		
	Total	2.209	49			

a. Predictors: (Constant), THW, NFM, FO, Age, Edu

b. Residential Area = Kacha Garahie

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.114	.069		1.645	.107
	Age	.041	.012	.359	3.358	.002
	Edu	.035	.013	.349	2.663	.011
	NFM	.062	.017	.285	3.615	.001
	FO	-.055	.026	-.200	-2.149	.037
	THW	.035	.023	.186	1.507	.139

a. Residential Area = Kacha Garahie

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1849	.9187	.4372	.19097	50
Residual	-.25114	.27413	.00000	.09277	50
Std. Predicted Value	-1.321	2.522	.000	1.000	50
Std. Residual	-2.565	2.800	.000	.948	50

a. Residential Area = Kacha Garahie

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Rural Area

Factors affecting (HWSY) in the Palosai Area.

Residential Area = Palosai

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.842[a]	.709	.673	.09029	1.760

a. Predictors: (Constant), THW, FO, Edu, Age, NFM

b. Residential Area = Palosai

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.813	5	.163	19.956	.000[a]
	Residual	.334	41	.008		
	Total	1.148	46			

a. Predictors: (Constant), THW, FO, Edu, Age, NFM

b. Residential Area = Palosai

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.203	.055		3.718	.001
	Age	.055	.019	.318	2.945	.005
	Edu	.023	.009	.262	2.474	.018
	NFM	.008	.025	.040	.341	.735
	FO	-.060	.019	-.276	-3.093	.004
	THW	.045	.019	.270	2.304	.026

a. Residential Area = Palosai

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.1539	.7255	.3328	.13298	47
Residual	-.20259	.29741	.00000	.08524	47
Std. Predicted Value	-1.345	2.953	.000	1.000	47
Std. Residual	-2.244	3.294	.000	.944	47

a. Residential Area = Palosai

b. Dependent Variable: HWSY

Regression Analysis of Model 3 for Rural Area

Factors affecting (HWSY) in the Achinie Area.

Residential Area = Achinie

Model Summary[b,c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.932[a]	.868	.853	.03776	1.756

a. Predictors: (Constant), THW, FO, NFM, Age, Edu

b. Residential Area = Achinie

c. Dependent Variable: HWSY

ANOVA[b,c]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.413	5	.083	57.874	.000[a]
	Residual	.063	44	.001		
	Total	.475	49			

a. Predictors: (Constant), THW, FO, NFM, Age, Edu

b. Residential Area = Achinie

c. Dependent Variable: HWSY

Coefficients[a,b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.197	.030		6.577	.000
	Age	.031	.009	.326	3.514	.001
	Edu	.017	.006	.285	2.784	.008
	NFM	-.027	.007	-.265	-3.903	.000
	FO	.022	.010	.129	2.271	.028
	THW	.031	.008	.295	4.001	.000

a. Residential Area = Achinie

b. Dependent Variable: HWSY

Residuals Statistics[a,b]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.2216	.5402	.3542	.09177	50
Residual	-.09843	.08189	.00000	.03579	50
Std. Predicted Value	-1.445	2.027	.000	1.000	50
Std. Residual	-2.606	2.169	.000	.948	50

a. Residential Area = Achinie

b. Dependent Variable: HWSY