

URBAN INFORMAL SECTOR: HOW MUCH WOMEN ARE STRUGGLING FOR FAMILY SURVIVAL

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The paper analyses the contribution of informally employed women (for the age group of 16–60 years) to their household budget. The urban informal sector largely absorbs women workers. We examine the determinants of their contribution to their household budgets for the survival of the families. Applying the OLS model to 937 observations, it is found that women as heads of household, women's education, and ownership of assets by woman have a positive effect on their contribution. The burden of the large family size, household poverty, and loans availed by the household are shared by the informally employed women, as these variables positively affect their contribution. Age of the woman has a non-linear effect on woman's contribution. The contribution first increases and then decreases by an increase in the age of the woman. Married women and women living in nuclear families contribute more to the household budget. The household per capita income and number of children (5–15 years) in the household have shown a negative effect on the contribution of women to the household budget. The household's economic vulnerability due to unemployment of husband and lower productivity caused by lower education of husband are also largely shared by the urban informally employed women, i.e., they struggle more for family survival. However, the number of adult males in the household decreases the volume of contribution by women and the burden on women is relaxed.

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INTRODUCTION

Women labour force participation rate in Pakistan, according to old data collection technique, was exceptionally low at just 14.4 percent, as compared to 70.3 percent for men,¹ while unemployment rate was 16.5 percent for women and 6.7 percent for men [FBS (2003), pp. 15, 30]. The share of women's earnings in earned income of household was 26 percent of that of men earnings while their economic activity rate as percentage of that of men was 40 percent [MHDC (2000)]. According to revised data collection technique of Federal Bureau of Statistics, women's participation rate has been increased to 50 percent instead of 14.4 percent in 2003. According to revised data collection if a woman is involved doing work such as harvesting, sowing seeds, cotton-picking, maize and rice husking, livestock and poultry breeding, agricultural farming activities, construction work, collection of fire-wood and cotton sticks, fetching water, making clothes, sewing, knitting, marketing and preparation of goods and material, she will be included in labour force. It explained that informally employed women have increased the labour force participation rate of women up to 50 percent. How much these women are contributing in their households' incomes and GDP is still unexplored, along with determinants of their contribution. Informal sector employment is generally a larger source of employment for women than for men in the developing world. In the developing countries, 60 percent or more women workers are informally employed (outside agriculture), though in Asia the proportion of women and men is roughly equivalent [ILO (2002)]. Informal employment include all remuneration work, both self-employment and wage-employment, that is not recognised, regulated, or protected by existing legal or regulatory framework and nonremunerative work undertaken in an income-producing enterprise. Most informal workers including both self-employed and wage-workers are deprived of secure work, workers' benefits, social protection, and representation or voice. The self-employed have to take care of themselves and their enterprises. Moreover, they often face a competitive disadvantage vis-à-vis larger formal firms in capital and product markets. Informal wage workers also have to take care of themselves as they receive few (if any) employersponsored benefits. Moreover, both groups receive little (if any) legal or social protection. As a result of these and other factors, a higher percentage of people working in the informal sector, compared to those working in the formal sector, are poor. In the situation women employed in informal sector are vulnerable to exploitation. But they are struggling for their family survival by contributing in their household

budgets. What determines their contribution needs attention to make the policy proposals for increasing their contribution. The women labour force participation in informal sectors (as well as in formal sector) has been analysed by a number of studies but the contribution of women in their household budget that makes proxy for struggle of women for family survival has not still been examined for Pakistan. We assume that ratio of contribution of a woman is a better indicator of her struggle for family survival than her employment or income. This draws attention to the analysis of women's contribution in household budget. Moreover, majority of the women in Pakistan is working in informal sector, i.e., 73 percent of all economically active women and 61 percent of urban working women are involved in informal sector.² It needs to focus on informally employed women. Generally, economic literature has stressed on working women irrespective of the situation that they are working in formal sector or the informal sector. However, significant part of the literature has analysed the informally employed women. Many areas of these women are still to be explored, i.e., the typology of their work which differs from region to region, skill requirement by these women, credit constraints faced by them, exploitation by employers/contractors/sub-contractors, their health status and working environment, their living conditions and status in the household, marketing problems if they are producers, role of NGOs or semi-government institutions for their welfare, and even the bonded labour in some professions, etc. One of the aspects extremely ignored by the researchers is their contribution in household budget that is focus of present study. A major hurdle in the way seemed to be the lack of data about these women [see Charmes (2000)]. We tackle this problem by taking primary data. A few studies have attempted to analyse the determinants of contribution of informal sector women in their household budgets by using primary data. For instance, recently Khan and Khan (2007, 2008) have analysed the contribution of women in household budget for overall areas (urban and rural). The phenomenon of urban informal sector is conceptually different from that of informal agricultural and non-agricultural rural informal sector. Although urban and rural informal sector workers often have the same individual and household characteristics and it seems an artificial division of economy that researchers and policy-makers have created. It further reflects their lack of understanding of multiple economic roles that individuals play in either urban or rural informal settings. But justification of this division in practical terms, is that the urban informal sector is generally more accessible to researchers and thus yields more complete data. When studying the informal sector with a view to education, training and

microfinance, it seems likely that greater coverage and efficiency can initially be achieved in the urban settings. However, it would be overly ambitious to implement recommendations which are feasible in urban areas to overall areas. It may be hoped that lessons learned in the urban context may be useful in the formulation of future comprehensive plans for development which may take place in rural areas. It is necessary to analyse the rural and urban areas separately. The objective of our study is to estimate the determinants of contribution of urban informal sector women that stand for their struggle for family survival, by using the primary data. On the basis of results we will make some policy proposals.

LITERATURE REVIEW

In the earlier studies Bell (1974) estimated the contribution of working women in family income. The study concluded that women who held some employment contribute only 16 percent of total family income, median income of these families was 23 percent higher than in families with non-working wives. The full-time working wives provided 39 percent of total family income. The families where the wife has a full-time job enjoy a median income more than 50 percent higher than those where the wife is not employed outside the home. The share of family income, however varies significantly between occupations. The highest percentage contribution comes from professional and managerial workers, who provide about 38 percent of the total family income. The lowest percentage comes from the women who are employed as service workers that amount on average to one-fifth of their total family income. Concerning the wife's contribution in household income, Cancian, et al. (1991a) have focused on changes in the level and distribution of earnings of men and women and their impacts on the distribution of family income among married couples, and among all households. The study concluded that husbands earnings rose very little and wives' earnings increased substantially between 1968–1988. The rise in married women's earnings reflected an increase in the proportion, of married women who work as well as increased weekly earnings for working wives. As an impact of wife's earnings on household income, it is estimated that without wives' earnings, 9.2 percent of families would have been below the poverty line, and 26.4 percent would have had income between one and two times the poverty line. Over the period, the increased mean earnings of wives were only able to offset a small part of the decline in the growth of their husband's earnings. Borooah and Mckee (1996) have analysed the role of wife's income in income inequality in United Kingdom. One of

the causes of rise in income inequality was found as growing polarisation between dual earners and no-earner families. For US, Cancian, et al. (1991b) found that wives' earnings reduced inequality by about 20 percent. For Britain, a same type of study by Machin and Waldfogel (1994) measured the impact of wives earnings on family income inequality. It concluded that wives' earnings reduced inequality by about 27 percent. The study further concluded that a substantial contribution was made by the husbands and a relatively minor contribution by the wives towards income inequality.³ Charmes (2000) have analysed the contribution of informal sector and of the women involved in informal sector to GDP in African countries [see also, Charmes (1998) for Kenya]. It aimed highlighting the underestimation of women's activities in national accounting. The study estimated that in most countries, the share of women in informal sector GDP is much lower than their share in informal sector employment. Hoffmann and Leone (2004) have estimated the women's contribution in household income and its impact on inequality in household per-capita income for Brazil for the years 1981-2002. The decomposition of the Gini index by income shares has shown a decrease in the contribution of men's earnings, and an increase in the contribution of both women's earnings and pensions, in the inequality of per-capita household income. The increase in the contribution of women's earnings to inequality is mostly due to significant increase in the share of their earnings in the household income. Shaw (2005) suggested that women have made both direct and indirect contribution to increase in trend productivity in Europe. The direct contribution has come from their role as workers in the paid economy. They have contributed indirectly to increase productivity and long-run economic growth through unpaid work, both at home raising children and in their communities.

Kazi and Sathar (1986) mainly focused on productive and reproductive behaviour of informally employed women in urban areas of Karachi. They found that informal nature of the job attracts the women to work and support their families. There are plenty of studies who have focused on the determinants of work decision of women, working hours and income/wages in formal and informal sector. They may be connected with the contribution of women in household budget and help us for identification of variables to see the determinants of contribution of women in household income. The results indicated that poor women were more likely to do paid employment. The age, education, male-wage rate and distance of main market from home negatively affect their labour force participation.⁸ In the recent studies, Azid, et al. (2001) have

analysed the economic behaviour of female workers involved in the business of embroidery in Multan. The study has shown that poverty force the female members of the household to engage in economic activity in informal labour market. Naqvi and Shahnaz (2002) have indicated that the women who were older, better educated, head the household, or come from smaller, better off urban families were more empowered to take employment decisions on their own. About the impact of provision of infrastructure on women's time allocation among market work, leisure and water collection is investigated by Illahi and Grimard (2000). The study was based on home production and time allocation framework developed by Becker (1980). The results have shown that time allocated to market work declines with distance to collect water. A positive relationship between household poverty and poor infrastructure existed. An improvement in water supply infrastructure may lower poverty through increase in time for income generating activities by women.⁹ Mehrotra and Biggeri (2002) have attempted to estimate the determinants of income and health status of home-based women workers in five Asian countries; two lower-income (India and Pakistan) and three middle-income (Indonesia, Thailand and Philippines) where home-based work is widespread. For India and Pakistan, the age of the woman, input like the use of electricity, and years of experience of woman have shown non-significant results. Education of women influenced the productivity positively. The studies reviewed above have analysed the contribution of women in household income and GDP, labour force decisions of women, working hours, or wage/income of the women. They are inter-linked with each other. The link between working hours, wages/income and contribution seems strong but in fact for informal sector it may be weakened. For the informal sector, there are no fixed working hours and wage/income. Even the labour force activity is frequently disconnected and re-continued. For instance, if the daily/weekly hours are higher and wages are lower the contribution may be lower and vice-versa. Similarly, if the income of a woman is high but the household income is comparatively high, the woman's contribution will remain low. The notion leads to analyse the determinants of contribution instead of working hours and wages/income. It is the woman's contribution which enhances her status and bargaining power within the household. Even it may pull the household out of poverty. That is why, we are interested to estimate the determinants of women's contribution in household budget. We will focus on urban informal sector women. The use of primary data will be another novelty of the study.

CONCEPTUAL INTERPRETATION OF WOMEN'S STRUGGLE

Women working in the informal sector are at the lowest end of the socio-economic spectrum. They are uneducated, work as low status worker, having lack of capital and mostly live below poverty line. Generally these women are ill-informed about the market and mostly depend upon contractors and middle-man having no legal protection. The women in this sector are mostly engaged in home-based enterprises like piece-rate workers, family business, domestic workers, self-employed enterprises and casual workers. These women usually take up such jobs because they are unable to get alternative employment. There are strong rigid cultural constraints, which restrict their mobility and handicap them for having employment outside the home for remuneration. However, their struggle for their family survival is accepted. In this section we will see how different socio-economic factors (although cultural, political and religious factors are equally significant) affect their struggle that is proxied by their contribution. On this basis we will select the variables for our analysis. The life cycle of an adult may affect his/her financial support to household budget. Two hypotheses about the effect of a woman's age on her contribution in household income may be postulated. Firstly, the increase in age may raise her contribution due to (i) larger family size and income dilution effect (ii) work experience and high wages in the latter age, (iii) awareness positively correlates with age, (iv) presence of offspring in the household to look after household chores freeing mothers for labour, and (v) the fact that older women have more and relaxed social contracts as compared to younger women. Second hypothesis is that elder women have comparatively elder off-spring as compared to younger mothers and in poor households the children give financial support to household by participating in the economic activities so women in latter age are less required to contribute in household budget. In the empirical studies, which are mostly concerned with work participation of women, Hartog and Theeuwes (1986) opined that younger women are more concerned with participation decision while older women are more concerned with working hour's decision. Lockshin, et al. (2000) have revealed that mothers in the age group of 26–35 years are more likely to be economically active as compared to other age groups. As concerns the formal and informal sector, formal sector employees reach at their maximum earnings in between 35-45, and informal sector employees reach at their maximum earnings between 35-54 years of age [Kozel and Alderman (1990)]. La Ferrara (2002) has found a negative relationship between age and woman's time allocation to work. Azid, et al. (2001) have found a linear positive relationship

between age and woman's participation in economic activities. La Ferrara (2002) concluded that earnings of the women increase with age and job experience but returns increase at decreasing rate.¹² Illahi and Grimard (2000) have concluded that age of the woman has concave relationship with time spent in work. Time spent in work rises reaches a maximum, and then falls again. Naqvi and Shahnaz (2000) have estimated a positive relationship between age of the woman and her economic activity (for the age group of 15–49 years). All these studies are differing on the matter, but life-cycle of the woman affects the work participation. We are concerned with contribution of woman in household budget. It may be postulated that age of the woman affects her contribution in the household budget. We will include the age of the woman as an explanatory variable for her contribution.

Individual characteristics of the women influence the level of her contribution in household budget. Education is perceived as the major characteristic, though in the informal labour market, the employed-women have comparatively lower educational level. The educational level of a woman may work in two ways to affect her contribution. For example, if education increases her productivity in home tasks then she would prefer to stay at home and contribute nothing to household budget but if the opportunity cost of staying at home is larger, then she would devote time in the market for earning and contribute to household budget. The third option may be combination of the both. In the previous literature, the education has shown contradicting effects on labour force participation decisions and earned income. La Ferrara (2002) concluded that education of both male and female workers in informal sector has no significant effect on their earnings. Naqvi and Shahnaz (2002) estimated that more-educated women are more likely to participate in labour force. Hamid (1991) concluded that educational level of women negatively affects their labour force participation decision. Eapen and Kodoth (2002 for India) explained that improved endowment rates in India has not played the transformative role as expected, even higher education has not motivated the women to challenge the gender role assumptions.

They usually support their mothers' work in household enterprises and home-based contracted work. Even some time they go out for factory work if they are skilled. All that is done to collect the dowry. They do not have commitment to their work but after marriage they are forced by their circumstances to seek employment in order to support their growing families. Head of the

household is a person who bears the chief responsibility of economic maintenance of the household. Alternatively, head of the household is the person, who provides most of the needs of the household and is familiar with all the activities of the household. In the absence of any male head of household, female heads the household. Female-headed households are identified as vulnerable households. They are increasing in number and needing policy attention [Buvinic and Gupta (1993)]. Although, female-headed household as a marker for poverty and vulnerability has come under criticism.¹⁴ Widow-headed households are particularly vulnerable households. Srinivasan and Dreze (1995) opined that single widows as well as widow-headed households with unmarried children are among the highest poverty stricken households. Mason and Lampietti (1998) narrated that female-headship is one of the most useful indicators of vulnerability in the absence of anything better. Ray (2000) concluded that in South Generally, in the low-income households, the presence of assets increases the demand for labour, which is partially filled by working women of the household. Sultana, et al. (1994 for rural Pakistan) have used asset value as a proxy for non-wage income of the household and found that a change in non-wage income has a negative effect on a woman's time allocation in the market as well as at home since it increases the consumption of leisure. We will include a binary variable, i.e., whether the informally employed woman has assets or not, in our model. If a woman having assets contribute more, policy may be proposed to increase the assets of the women. The characteristics of household members also play an important role to determine the struggle of a woman for family survival. The life-cycle, education, gender, income level and employment characteristics of the adults in the household are important actors.

¹⁴Critics have pointed out the diversity of female-headed households, in particular the difference in economic conditions between single-person elderly (usually widowed) female-headed households and households with children headed by females in the absence (temporary or permanent) of adult males [Varley (1996)]. The latter category often fails to distinguish sufficiently between whether or not economic support is provided by the absent males [Rosenhouse (1989)]. Some have argued that the differential poverty of female-headed households may be small and have little welfare effect given their different spending patterns [Louat, et al. (1993)].

Specifically the characteristics of husband and head of household play a vital role. In a society like Pakistan, husband usually acts as head of household and is always the main bread winner of the household and steers the activities of household members. We will include the life-cycle, education and employment status of the husband as explanatory variables for women's contribution in their household incomes. The variable will help us to identify the characteristics of the households whose wives are contributing more or less in the household income. According to neoclassical economists, education of a woman is the key determinant of her labour force participation decision. We may connect it with her contribution in the household. A woman with higher level of education is more likely to enter labour market [see Becker (1980)]. On the other hand structuralist school argues that there are many other factors besides education which compel a woman to enter labour market [see Benham (1980)]. The major one of them is household income. A woman is more likely to enter labour market, if she belongs to a household of lower-income group. Along with this, an understanding of the inspiration and motivation of a woman to enter labour market and contribute in household budget is important for analysing her share of contribution. Aspiration is determined by socio-cultural and economic factors like cultural influences, education, religion, and norms adopted by the community (the value, position and role of women accepted by the community), unemployment level in the region and general standard of living. Most of all, a woman has aspiration for financial welfare of the household. In this way household income determines the motivations of a woman to work and contribute in household budget. Alderman and Chistie (1991) argued that an increase in household income reduces work by women in the market leaving work at home unchanged. To investigate the perception that informally employed women belonging to lower-income households contribute more or less in their household budget, we will use per-capita household income per month (in hundred rupees) as an explanatory variable in the model.

FINDINGS AND DISCUSSION

Woman's Age

It is found that for the women in the age bracket of 16–60 years, there exists a nonlinear relationship between age of the woman and her contribution in household budget. The contribution increases by increase in age but in the later age the contribution decreases.²⁷ It may have different explanations, foremost may be that age alternatively job experience does not

enhance the income in a linear way. Secondly, in the age group of 16–60 years, the comparatively younger women are physically more productive where unskilled labour is concerned and that is the characteristic of informal sector, while in the older-age group the women are physically less productive. Thirdly, in the older-age group women have adult offspring, which contribute household budget consequently woman's contribution decreases. We have mentioned in the analytical framework that age of the woman is included in the model to identify the women/households where women are struggling more rather than less. The results explain that in urban households where women are employed in informal sector activities, the households having middle-age women (in the age group of 16-60 years) take more contribution in household income as compared to the households having younger and latter-age women. To increase the contribution, the households with younger women and older women would be the target households in policy framework.

Woman's Education

To capture the effect of women's education on their contribution, we have included two types of explanatory variables regarding women' education,²⁸ i.e., continuous variable r representing the number of completed years of education of a woman, and binary variable representing whether the woman is literate or illiterate (same types of variables have been used to capture the effect of husbands' education on women contribution).²⁹ The objective for inclusion of this variable is to reach the policy proposals to increase the contribution of women by educational facilities. We have found a positive relationship between the number of years of education (as well as literacy status as a binary variable) and contribution of woman to family income. It supports the neoclassical hypothesis [see Becker (1980)] that a woman's labour market activities are positively related with level of education. It also supports the views of structuralist school [see Benham (1980)] that within a specific income group an increase in education results in to increase in supply of a woman labour force and its returns. Our results make it imply on the income group of informally employed women workers of urban areas of Pakistan. From the policy perspective, provision of female education may play an important role to boost the contribution of a woman in household budget and ultimately her status.

Marital Status of Woman

We have estimated that married women are contributing more to their household budgets as compared to single women. On our sample they comprised of 69.31 percent of the women. It supports the notion that circumstances most probably the expenditures of rearing the children force the married women to contribute in household budget and to become second earners of the household. On the other hand, based on our assumption that contribution of women reflects her status in the household, it may be concluded that married women are enjoying better status in the household. The results are corroborated by the coefficients of woman age, i.e., the contribution of woman increases up to the age of 35.2 years. This age shows that women have been married as in the informal sector households usually females are married in earlier age. But the contribution decreases after this age, though the women have been married. One explanation may be that after this age there is initiation of these women to become mother-in-law due to earlier marriages of their children.

Woman as Head of Household

We have found that women as head of household are contributing more to their household budget.³⁰ An important and clear explanation may be that no-body other than children or old-age household members are present in the household and burden of household members, specifically children compel them to contribute more and more in household budget. From the policy perspective, the target group needing support for increment in household contribution would be the female-heads of the household. In our sample 16.68 percent of the women heads the households. As we have assumed that greater contribution by the women in the household stands for her good status in the household is confirmed by the results.

Ownership of Assts by Woman

The ownership of assets by the woman, as a variable was included in the model for policy formulation. That is, whether by enhancing the ownership of assets can increasethe contribution of women or not. We have found that if the woman involved in informal sector has assets, she contributes more to the household budget.³¹ The possible explanation may be that ownership of assets by the woman enhance the productivity, ultimately she contribute more to the household budget. The ownership of assets makes availability of financing to the woman for an enterprise

which enhance the income of the enterprise and contribution of woman in household budget. In the policy formulation, it may be recommended to increase the ownership of assets by the women.

Husband's Educational Level and Employment Status

We have estimated that husband's education (as continuous variable as well as binary variable) negatively affects the contribution of women. Conceptually it may be a unique result because educated husbands are assumed no-biased towards negative social and cultural norms and encourage the wives for paid-work and to enhance financial status of the household for the welfare of household members. But for the informal labour market, where women are involved, the households have unique characteristics, i.e., illiteracy, poverty, under-employment and socio-economic backwardness. When husbands are likely to have more income due to more years of education, it results into comparatively good economic status of the household so wife's contribution remains low. It may be explained on the assumption that if leisure is a normal good, the husband purchases more leisure as his income increases. Traditionally, it may be in the form of wife's non-participation or less participation in labour market. Such effect is caused by transfer of intra-household income from husband to non-earning or less-earning wife. We have further found that a woman from literate husband (as a binary variable) contributes less in household budget. It again shows that uneducated husbands have low productivity in the labour market so the income level of households remains low and women of the household have to contribute more to household budget. It may also be argued that uneducated or illiterate husbands have larger number of children as compared to educated husbands so the household is more likely to be poor. Furthermore, illiterate head of household and larger number of children are the characteristics of poverty. In this perspective, poverty of the household is the main factor causing woman to contribute more in household budget and make more struggle for financial status of the household. We have further found that a woman from unemployed husband contributes more in household budget. The driving force behind the contribution of woman in household budget is to supplement family income that has been eroded by unemployment of husband. The other explanation may be that in the absence of social security benefits, woman's income is the only source of household expenditure, if husband is unemployed.

CONCLUSION AND POLICY RECOMMENDATIONS

The results have important economic and policy implications. The main finding of the analysis is that economic burden of the household in the form of woman's contribution (who is informally employed in urban labour market) in the household income increases by all the aspects of poverty, i.e. household per-capita income, poverty status according to the official poverty line, and unemployment and lower-educational status of husband as an indicator of poverty. It reflected that majority of the women working in informal sector are mainly contributing in household budget due to pressure of unmet household budget. They are struggling for family survival. So an increase in income and productivity of informally employed urban women may have trickle down effects on reduction of household poverty and burden on women. Following recommendations are made to increase the contribution of women.

To enhance the contribution of a woman in household budget, the policy on women's employment is to be carefully planned. As poverty is the main cause of women's contribution, the minimum wage legislation should receive the great deal of attention.³⁴ If minimum wage legislation is maintained, it should be further ensured that the increases in wages be realistic.

The government can intervene for the establishment of educational and training institutions for adult women, so that they can increase their productivity and contribution, and support the financial burden of the household.

The government should also ensure the provision of subsidised childcare facilities. In this way the mothers may get relaxed from child-care duties and could participate in economic activities and can enhance their contribution in household budget.

The larger households have been identified as the households absorbing more of the contribution of women. It signifies the women contribution in the household. Such type of women/households needs attention of Department of Labour and Manpower, and Department of Social Welfare for their wages/income and health and safety measure as they may be the main bread-winners of the households.

Woman as head of household has been found to contribute more in household budget. As female-headed households are more vulnerable to poverty so this group of women be targeted in the policy formation from the income and wage perspective.

The life cycle of a woman has shown that her contribution in household income increases by increase in age but decreases after some years. It may be maintained by providing them social security benefits, standard wages, benefits of annual increments and benefits like pension and employee's old-age benefits. All they lie within the responsibility of Provincial Department of Labour and Manpower, Department of Social Welfare and Pakistan Old-age Benefits Institutions.

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