

Measuring female contribution in urban poverty reduction: A perspective from informal sector

Abida Hafeez, Shazia Shahab Shaikh, Zulfiqar Ali Qureshi

Abstract

The study focuses on the female contribution in urban poverty reduction through informal activities. The objective of the study is to measure female contribution in household budget through informal employment opportunities. The universe of the study is the slum areas of Hyderabad District. The data is analyzed through ordinary least square method and descriptive statistics. Descriptive statistics shows that young women contribute more in income earning activities and their contribution in the household budget rises gradually as their income rises. Burden of poverty, one of the most important variables has a significant effect on contribution of women. It is suggested that government should formulate policies relevant to informal employment opportunities of women and minimum wage legislation. Program should be initiated in order to enhance the skills of women and provide opportunities and credit facilities as well. Comprehensive labor legislation is required to ensure female workers' economic rights.

Keywords: Expenditure, Informal Sector, Hyderabad District, Poverty, Urban Slums, Women's contribution

Introduction

Informal sector plays an important role in generating income and employment in many Asian countries. The informal sector capable of generating more employment with smaller capital outlays as compare to the large-scale formal sector (Mupedziswa, 1994). As Maliyamkomo & Bagachwa (1990) highlighted that the informal sector had a great potential for rapid growth and expansion, and comparatively more efficient, more labour-intensive and more profitable, in turn, reduced vulnerability to various external shocks, unlike the formal sector which was very susceptible to such influences. Although, it is risky and low-paid to earn income from informal activities, therefore, it is critical to understand the relationship between informal employment and poverty alleviation for formulating policies. So there is need to measure women's double role in developing economies. Women do not only work for cash income; they are also providers of services in the home such as child care, food preparation, home chores, etc. Therefore, poverty is very much an issue of women because of double roles of women in day to day life. Poor women have their own needs and make such contributions that are different from those of



poor men; thus, their problems demand qualitatively different solutions while policies are proposed at national level.

Most of the slums in Pakistan are economically depressed where women have to participate in economic activities to earn their livelihood informally. Khan and Khan (2009) explored a significant contribution of informally employed women in poverty reduction in Pakistan. The employed women can affect the poverty status of the family in spite of low-paid jobs. According to Chen *et al.* (2005) working women may have poverty rates lower than those of men in similar categories of employment, even the quality of employment is far worse for women than men. The employed women's socio-economic background appears one of the main determinants of female labor force participation at household or non-household level.

Conceptually, according to Federal Bureau of Statics (2003), the female labor force participation rate in Pakistan showed a rise to 50 % instead of just 14.4% previously. However, women's participation rate was low at 14.4 %, whereas participation rate for men is very high, which is 70.3%. On the contrary, unemployment rate among women (i.e. 16.5 %) was more than half of men which was 7.6% (FBS, 2003). However, poverty reduces dramatically among women after broadening the horizons of employment by including different prior informal activities. Agricultural informal activities include harvesting, picking cotton, maize, husking and rice, livestock and poultry breeding and non-agricultural informal activities consist of construction work, stitching clothes, knitting, etc. After revising the data of Federal Bureau of Statics (2003) on the basis of agriculture and non-agriculture activities, the rate of labor force participation of women significantly rose up to 50%. How much contribution of these women in their households' budget and GDP is unexplored so far, along with determinants of their contribution, which need to be quantified?

The aim of this paper is to study and to measure the contribution of women through the informal sector in urban poverty alleviation. It seeks to analyze whether women as an individual and as a head of a family have a considerable influence in the household budget. The basic motive of the study is to critically canvass the impact of opportunities in the informal sector to increase the living standards of poor in slum areas of Hyderabad. To achieve the basic objective of the study, reliable data is collected from married and unmarried female correspondents through field survey. The universe of the study is the slums of Hyderabad including Qasimabad, Latifabad and other areas. In slum areas of such urbanized district, women are making a significant contribution in the economic development of the economy of Pakistan by generating additional employment opportunities through the informal activities which are required to be quantified in order to formulate governmental policies relevant to employment opportunities for women in the informal sector and to amend existing policies, such as policies on women's employment and the minimum wage legislation. The study is organized as follows: Section 2 reviews literature. Section 3 provides details about data, econometric

methodology used and variables concerned. Section 4 discusses results. Conclusion as well as policy implications are presented in section 5.

Literature Review

The studies relevant to contribution of women in household budget have been conducted by different researchers nationally and internationally at primary level. The few of the existing studies have been summarized on the issue undertaken in this section.

Bell (1974) highlighted the contribution of employed women in family budget. The findings exhibited that employed women contributed 16 % only to total income of family; median income of the families with non-working wives was 23 % lower than those of families with working women. The contribution of wives working full-time in total household income was 39%. A median income enjoyed by such families was more than 50 percent, which was greater than those having the unemployed wives. However occupations matter a lot with respect to income earning. The largest portion of the family income is provided by professional and managerial employees, who contribute about 38 %. The lowest share of household budget comes from the employed women who are providing services.

Shaheed and Mumtaz (1981) examined the employment of women in informal sector in Kot Lakhpat (Lahore). The study concluded that majority of the women were engaged in home-based activities. *Purdah* (veil), male-resistance and pre-occupation in the household chores were the obstacles for better jobs outside the home which may increase their contribution.

Mohiuddin (1982) conducted a study on maidservants from the socio-economic point of view specifically targeting on female-headship in Karachi. The findings exhibited that maid servants were the poorest in spite of their contribution in family budget.

Kazi and Sathar (1986) examined the both types of behaviour of informally working women in urban areas of Karachi either productive or reproductive. The study concluded that informal activities attracted the women to take part in the economic activities and support their families financially.

Sharma (1986) highlights the gender discrimination in the informal sector in India where 94% of total working women engaged. Most of the women are self-employed and running family-owned enterprises that are usually unpaid. Paid informal employment includes petty trading, service repairs, transport and small manufacturing activities self-employed producers, some of whom employ family labour or a few additional workers, which highlight the female contribution in generating income. The findings lead to the appropriate policy measures relating to income generation of women in informal sector.

Cancian et al. (1991) explored variation in the earned income by both male and female and the effects of their contribution in family budget on all members of household and on married couples. The research study found that income of husbands increased very little and income of wives rose considerably between 1968 to 1988. The increase in earnings of married women was evident after increasing the ratio of married women. The

findings exhibited that without the contribution of married women 9.2 %families remained below the poverty line along with 26.4 % had earning between one and two times the poverty line.

Nasreen et al. (1994) examined the role women in decision making in rural areas of Pakistan regarding different family matters. The research study found that age, education, nuclear or joint family system, caste and income of the respondents indicated insignificant relationship with decision making pertaining to their domestic affairs.

Azid et al. (2001) investigated the women's contribution in cottage industry of Pakistan using the primary data set. They investigated the economic activities of working women engaged in some sort of private business of embroidery at household level in Multan. The study found that poverty forced women to take part in economic activity in informal labor market.

Cameron et al. (2001) investigated various determinants of married women in different countries including Philippine, Korea, Sri Lanka, and Thailand. However, only 3 % of women showed economic behaviour in Korea. But the earnings of female as percentage of men were higher in Korea. On the other hand, women' participation rate was 25 % higher than that of men in Philippine. The findings also exhibited that although women were paid high wage rate in Korea, yet they participation rate was lower.

Coady et al. (2001) assessed the effect of community program on female participation in China. The results showed that total family income rose by 27percent after implementing the program in villages undertaken in this study and the probability of participation rose by 25 %.There was a positive relationship between education and the probability to join the labor market.

Naqvi and Shahnaz (2002) investigated the impact of different factors of demographic, socio-economic and human capital on female contribution in economic activities. The findings showed that the better educated elderly women, who were head of the households, belonged to smaller and well off urban families had an empowerment to make employment decisions. The study also found that rural women from nuclear family system were less likely to showing economic behaviour.

Sultana and Kamal (2002) investigated the effect of "Open and Distance Learning Program" on empowerment of women in the rural areas of Bangladesh. They found that the skills, attitude and level of information of women and abilities regarding preparing budget, planning, assessing right and wrong were increased after being trained and enabled them to contribute more towards their household income.

Mehrotra and Biggeri (2002) estimated the determinants of social status regarding earning and health of working women at household level in Asian countries including Indonesia, India, Thailand, Philippines and Pakistan where work at household level is widespread. The results revealed that some important variables such as age, years of experience of women and the use of electricity appeared insignificant in India and Pakistan.

Khan and Khan (2007) examined the characteristics of women's contribution in family budget. The study found that variables such as education, female headship,

female's ownership of assets affected positively female share in household budget. The results also revealed that married women contributed more in household budget through informal activities. The female age had a non-linear effect on their participation in household budget.

Khan and Khan (2008) analyzed how many women were taking part in economic activities through informal sector for family survival. The findings revealed that different variables belonging to women such as head of family, size of family, ownership of assets, education, marital and poverty status especially that of married women, living in nuclear family system and loan had positive impact on female share in their family budget. The results also revealed that an increase in the age of the woman leads to increase the contribution and then decreases reflecting diminishing trend. However, there subsisted a negative relationship between women's contribution and number of adult males. The employment status of husband also appeared as an important variable of a woman's contribution in family budget.

Khan and Khan (2009) examined the factors that affect the decision making power of married women to show economic behaviour. The results exhibited that, household poverty, number of daughters over 15 years of age, women as head of the household, family size, number of girls (5-15 years), education, rural locality, age, husband's unemployment indicated a significant and positive impact on rate of labor force participation of married women. Different variables affected married women's participation negatively such as per capita income, women's status in nuclear families, and ownership of assets by household, education of husband, number of infants, and number of sons over 15-year of age. Poverty was found to be the powerful determinant which compelled to be part of the labor force.

Malik and Khan (2009) highlighted the impact of female contribution in household income through informal sector activities. The study found that size of family, number of elderly members in the family and number of dependants, and if the eldest member of family is male, all these variables had positive impact on female's contribution.

Harkness (2010) analysed the contribution of female's earning and employment to highlight in equality regarding family income. The result indicated that increase in women's earning and employment and reduction in inequality regarding employment among women would had a significant impact on fall in income in equality in different countries undertaken. The female earned income was a significant factor in reducing income inequality in different countries.

Faridi (2011) analyzed the female's contribution to survive their families from extreme poverty in rural areas. It is observed that variables such as age, wage rate per hour, women's poverty status and permission to work out of home have significant effect. Women having joint family system along with absolute poverty and large number of dependants affected women's role positively and significantly in family income.

Bano et al.(2012) examined the effect of factors on role of women in household income in Layyah District. The results exhibited that variable of women's age appeared

as nonlinear function of role of women. It is revealed that permission to work outside, wage rate per month, education, and burden of poverty directly affected the rural women's contribution in their household income. Number of children, size of family, monthly income and monthly expenses of women such variables also affected the role of woman inversely.

A study by Hassan and Farooq (2015) highlight the gender discrimination in informal sector of Pakistan. Primary data analysis exhibited a very intense condition of discrimination against home based working women because of specific socio-cultural development of the society through different variables including exploitation (93.3%), behavioural problems (67%) and restricted mobility (73%). The study concludes that gender discrimination must be taken into account while purposing policies in order to achieve the social welfare of the society in the long run.

A latest study conducted by Sheikh et al. (2017) explore the contribution of women of slum areas in their household budget by randomly selected 200 working women generating income through informal activities in the second largest (urbanised) district of province Sindh of Pakistan. The study categorises the female contribution between single status and married women. The findings show that unmarried women contribute more than married women in generating income. About 48 percent unmarried women's share in income generation is more than an average share of income in their household budget. However, women's earning remain less than five thousand rupees (Rs. 5000) after spending extensive time as well as energy in informal activities. This study also confirms the findings of Kousar (2010) who finds that almost 35 percent women engaged in informal activities earn three to four thousands (Rs. 3000-4000) only per month basis. On the other hand, 41.50 % married women take part in income generating activities through informal sector although they have other responsibilities such as homemaking and child-caring. The study highlights different problems faced by women while working in informal sector including illiteracy, lack of opportunities, lack of technical skills and low paying jobs. The study also highlights the relation of women's contribution to family size. Women having ten (10) members of family convincingly show female participation in informal activities among different members of family. Therefore, a large family size reflects burden on both man and women as result participation of women increased in informal activities. Malik and Khan (2009) also support this finding. On the basis of these findings, the study suggests that government should organize various programs to inform and campaign to aware women's rights regarding wage equality, education and employment opportunities.

Data, Methodology and Variable Description

The research study is conducted in Hyderabad, an urbanised district of Sindh province of Pakistan. Hyderabad is second largest urbanized district after Karachi in Sindh. Density of population in areas of Hyderabad is 1,151,274 (Census of 1998). The paper focuses to examine the role of the informal urban sector for poverty alleviation in slum areas of Sindh province of Pakistan. This area is selected because it provides typical features of

the informal sector activities. The convenient slum areas in Hyderabad (urbanised) district are Pholali, Paratabad, Latifabad Unit 9 (Ghera colony), Hali road, Qasmabad and Hirabad. In main slum areas of Hyderabad, women are in somehow earning supplementary income. But in some cases, their role is central for livelihood. These women have different duties at homes and out. According to their information, capacity and access they are engaged in services (ironing, washing clothes, etc), pottery work, handicraft, glass bangle manufacturing, ornaments making, garments work etc. A few of them work as small entrepreneurs to earn their income.

Data collection method and Sampling design

This study relied on the primary sources of information. For the primary information, a structured and pre-tested questionnaire is administered to the selected respondents found in the area. In this research, the simple random technique is selected for data collection. A total of 300 respondents were randomly sampled for interviews in the area. Random sample technique has been adopted because all data is collected from the slums of city. A well-structured survey of 300 urban households of district Hyderabad was conducted in June-July 2014. Data was collected by door to door survey and questions were asked to both married and unmarried working women. The data was analysed using SPSS. Regression analysis is used to determine the factors affecting female contribution in family budget. The data is also interpreted by using frequencies and percentages.

Methodology

Methodology contains both descriptive statistics along with regression analysis in order to measure the female contribution in poverty alleviating in Sindh, Pakistan.

Descriptive Statistics

Descriptive statistics includes both frequencies and percentages.

Regression Analysis

Different researchers employed various models to find the contribution of employed women in the family income in informal sector. Khan and Khan (2007; 2008) have used OLS model to estimate the contribution of woman in family income which is a continuous variable. The present study also used the contribution of a woman as continuous variable and estimated female's contribution in the family budget through ordinary least square (OLS) model. The general multiple-regression model is as follow:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \dots \dots \dots \beta_k X_k + \mu_i$$

In the above multiple-regression model X_1, X_2, \dots, X_n are independent variables, $\beta_1, \beta_2, \dots, \beta_k$ represent partial regression coefficients and μ_i is error term. This study is based on two models. The first model determines the factors affecting the female's contribution including age, education, marital status, professionalism, number of children, family size, poverty, etc.

$$COW = f \left[\begin{matrix} AGE, AGE2, EDU, MS, PRF, CHL, VOCT, FSIZ, AGEHH, EDUHH, \\ RHH, HHMI, CFITHHB, INF, HSIG, WAGM, CHHS, POVS \end{matrix} \right] .. (1)$$

The second model shows how different type of expenditure affects women's contribution in family income. The model is as follows:

$$COW = f \left[EXPF, EXPCF, UB, EXPMC, EXPT, EXPC, EXPCL, EXPHM, EXPMIS, RENT, EXPC, POVS, DEP \right] .. (2)$$

Variable Description

The description of the variable is given in the table 1.

Table 1: Definitions of Dependent and Independent Variables Used in the Models

Variables	Definitions
Dependent Variable: COW (Woman's contribution in family budget)	Ratio of woman's monthly contribution in expenditure sharing to the total monthly expenditures of the household
Independent Variables:	
AGE (woman's age)	Age in completed year
AGE² (Female's age squared)	Square of woman age
EDU (Female' Education)	Categorised from 1-6 according to education level
MS (Female's Marital Status)	Categorised from 1-4 including single, married, widow, etc.
PRF (Professionalism)	Categorise from 1-7, expertise of women in a particular job
CHL (Children)	Total number of children up to the age of 15-year
VOCT (Vocational Training)	1 If trained, 0 otherwise
FSIZ (Family Size)	Total number of members in a particular family
AGEHH (Age of Household Head)	Age of Household Head in completed year
EDUHH (Education of Household Head)	Household's completed years of education
RHH (Relation to Household Head)	Whether daughter, wife, etc.
HHMI (Household Head Monthly Income)	Household Head Total Monthly Income
FMI (Female's Monthly Income)	Female's total income earned in a month

Variables	Definitions
INF (Source of Information)	TV, Radio, Social networks, Mobile, etc. included
HSIG (Hours Spent in Income Generation)	(No. of hours worked per day)*(No. of women in a family)
WAGM (Females' Monthly Wage)	Total earning in a particular month
CHHS (Contribution in Household Spending)	Contribution in Household Spending made by women
POVS (Poverty Status)	1 If household's per capita income per day is below \$1.25 ⁴ , 0 otherwise
EXPF (Expenditure on Food)	Expenditure on cereal, meat and regular products, etc.
EXPCF (Expenditure on Children' Food)	All expenditure incurred on child's food
UB (Utility Bills)	Expenditure on electricity, gas, water supply and telephone
EXPMC (Expenditure on Medical Care)	Expenditure on Medical Treatment
EXPT (Expenditure on Transport)	Expenditure on transport
EXPCL (Expenditure on Clothing)	Expenditure on dresses and shoes
EXPHM (Expenditure on Home Maintenance)	Expenditure on Home Maintenance
EXPMIS (Miscellaneous Expenditure)	Expenditure on miscellaneous items
EXPC (Expenditure on Celebration)	Expenditure on celebrations and ceremonies (Eid & Wedding)
RENT (Monthly Home Rent)	Expenditure to pay monthly home rent
DEP (Dependency Ratio)	Ratio of the person below 16 years and above 65 to total size of the family.

Findings of the Result

Table 2 explains the results of both OLS models of urban women's contribution in household budget. The both models reveal the estimated coefficients and their standard errors. The intercepts reveal the average effect of all the omitted variables which affect dependent variable. The findings of model 1 show that age of the woman has negative relation with the contribution of woman in household budget while AGE² is positive and

⁴ The commitment is made in the Millennium Development Goals (MDGs) to eradicate absolute poverty by halving the number of people living on less than US \$ 1.25 a day till 2015.

both are statistically significant. These findings are similar to those of Naqvi and Shahnaz (2002), Khan and Khan (2007, 2008 and 2009) and Bano et al. (2012) with respect to significant effect.

Education of women affected the productivity of woman positively. The coefficient of education (EDU) is positive and statically significance which suggests that more educated women are more likely to take part in economic activities (Naqvi and Shahnaz, 2002). The coefficient of professionalism (PRF) is positive and significant indicating that expertise in a particular job affect contribution of women significantly. This finding is consistent with that of Bell (1974). Marital status (MS) affects the contribution of women positively but statistically insignificant. The finding is similar to that of Naqvi and Shahnaz (2002). Due to increasing responsibilities of married women, they are less likely to contribute in labour market.

The coefficient of number of children (CHL) is positive and significant which indicates that with increasing the number of children, women have to participate in economic activities to share financial burden of the family. Vocational training (VOCT) affects women's contribution significantly. The coefficient of family size (FSIZ) is negative and statistically insignificant indicating that women contribute less where earning members are more in the family. The four variables are analysed related to head of household including age, education, monthly income and relation to household. All are statistically significant except relation to household showing that it does not matter whether a woman is contributing as daughter, wife or mother. Education of the household affects women's contribution significantly but negatively indicating educated household head shares the burden of the household budget significantly as a result women have to contribute less.

The coefficients of female's monthly income (FMI), source of information (INF), hours spent in income generation (HSIG) and contribution in household spending (CHHS) have positive and statistically significant effect on women's contribution. This is the fact that women having more monthly income are able to contribute more in family budget. This is dominant factor which affects the contribution of women in household budget. Women's monthly wage (WAGM) has significant effect on contribution of woman but showing negative relationship because women take leisure as a normal good as their income rises they maximize their leisure which lead to reduce their contribution in economic activities.

Poverty status of the household is a crucial variable which decides distribution of women's work both in labor market and nonmarket activities. In the present study, variable of poverty status has been assigned dichotomous values. For this purpose, this study used US\$1.25 per day poverty line. The families living below this particular poverty line are considered poor and women belong to these families contribute more in their family income. The positive and significant coefficient of poverty status (POVS) exhibits that burden of poverty forces women to participate in different economic activities and generate income for their families. This finding is similar to that of Azid et al. (2001), Khan and Khan (2008,2009) and Bano et al. (2012).

Table 2: Dependent Variable: Female's Contribution in Family Budget

MODEL 1					
Variables	Mean	St. Deviation	St. Coef. Beta	T-Values	Sig.
C	-3.555	1.617		-2.198**	.029
AGE	-.636	.284	-.504	-2.239**	.026
AGE²	.096	.045	.453	2.114**	.035
EDU	.043	.015	.161	2.805*	.005
MS	.067	.079	.050	.847	.398
PRF	.054	.015	.177	3.494*	.001
CHL	.174	.053	.177	3.289*	.001
VOCT	-.695	.146	-.238	-4.762*	.000
FSIZ	-.159	.103	-.072	-1.550	.122
AGEHH	.133	.062	.101	2.152**	.032
EDUHH	-.128	.054	-.121	-2.347**	.020
RHH	-.013	.021	-.032	-.628	.530
HHMI	.169	.051	.165	3.304*	.001
FMI	.184	.038	.259	4.806*	.000
INF	.377	.060	.303	6.267*	.000
HSIG	.049	.015	.199	3.282*	.001
WAGM	-.159	.050	-.163	-3.186*	.002
CHHS	2.546	.689	.965	3.696*	.000
POVS	2.341	.730	.850	3.205*	.002
R² = 0.47, F-Statistics = 13.915, Prob.(F-Statistics) = 0.000					
MODEL 2					
C	1.150	.329		3.494*	.001
EXPF	-.131	.060	-.112	-2.195**	.029
EXPCF	.354	.104	.172	3.395*	.001
UB	.321	.146	.122	2.193**	.029
EXPMC	-.240	.165	-.076	-1.450	.148
EXPT	-.394	.294	-.081	-1.342	.181
EXPCL	.588	.091	.355	6.463*	.000
EXPHM	-.417	.145	-.202	-2.872*	.004
EXPMIS	.615	.166	.276	3.701*	.000
POVS	-.556	.149	-.202	-3.736*	.000
EXPC	.145	.032	.236	4.553*	.000
RENT	.190	.116	.083	1.635***	.103
DEP	.001	.001	.096	1.947**	.053
R² = .40, F-Statistics = 15.640, Prob.(F-Statistics) = 0.000					

Note: * shows significant at 1 percent, **shows significant at 5 percent and *** denotes significant at 10 percent level.

The model 2 contains most of the variables related to household expenditure. The results exhibit that most of the variables related to household expenditure have significant effect on women's contribution indicating women are playing important role to eradicate poverty in the urban slums. The variable of expenditure on children's food (EXPCF) among all variables is very important one which forces women to participate in economic activities and contribute more than that of expenditure on food (EXPF) of overall family. The coefficient of expenditure on home maintenance (EXPHM) is significant and negative showing as expenditure on home maintenance increases; it decreases women's contribution as women cannot share large portion of expenses over time. However, expenditure on basic needs such as clothing (EXPCL), home rent (RENT) and EXPCF has significant and positive effect on contribution of woman. The coefficient of dependency ratio (DEP) is positive and significant. It means that if the dependency ratio increases, women have to work more to meet the needs of their families.

Table 3: Income Earned by Different Age Groups of Female (IEAF)

Age Groups	Frequency	Percentage	Relative Freq.	Cumulative Freq.
Below 15-year	20.00	6.70	6	6
16-25	140.0	46.7	47	53
26-35	80.00	26.7	27	80
36-50	50.00	16.7	17	97
51-65	8.00	2.70	2	99
Above 66-year	2.00	0.70	1	100
Total	300	100	100	

The table-3 gives information about the income earned by different age brackets of females (IEAF) ranging from below 15-year to above 66-year. About half of women interviewed belong to age bracket (16-25) followed by the second largest group (26-35) where more than a quarter of total number of women interviewed are belonged to. It indicates that young women are engaged more in earning income activities. The relative frequency shows that 47% women who are participating in income earning activities belong to age group (16-25) followed by second largest group (26-35) and third largest group where women's contribution in income earned is 27% and 17% respectively. Women above 50-year contributes only 3% indicating that young women are more energetic and efficient in making money as compared to old ones. Women below 15-year contributing 6% which lead to draw a conclusion that child labour exists in slums.

Table 4: Contribution of Female's Income in Total Household Budget

Income (%)	Frequency	Percentage	Relative Freq.	Cumulative Freq.
Less than 10%	24	8.0	8	8
10%-20%	38	12.7	13	21
20%-30%	16	5.3	5	26
30%-40%	42	14.0	14	40
40%-50%	66	22.0	22	62
Above 50%	114	38.0	38	100
Total	300	100	100	

The table-4 shows the women's income contribution in total household budget which gradually increases with the increase of income. Out of 300 female respondents, 114 contributing more than 50% of their earned income in total household budget. Out of the total, 108 women are contributing between the ranges of 30%-50%. 62 women are contributing from less than 10% to 20%. Only 16 women add up to 20%-30% in total family budget. It can be concluded that woman make a significant contribution in their monthly budget in slum areas. The relative frequency reveals that 38% women contribute more than 50% in their family budget and 22% female respondents share 40%-50% burden of family budget. The graph represents that women are playing significant role to uplift their families and to lessen the effects of poverty incidence. The remaining categories indicate that 12.7% and about 8% female are contributing 10%-20% and less than 10% respectively.

Table 5: Types of Informal Jobs

Type of Job	Frequency	Percentage	Relative Freq.	Cumulative Freq.
Embroidery	28	9.3	9	9
Hat Making	4	1.3	1	10
Stitching	30	10.0	10	20
Glass Bangles	24	8.0	8	28
Handicraft	2	0.7	1	29
Couching	10	3.3	4	33
Services	48	16.0	16	49
Nut Cutting	16	5.3	5	54
Beauty Parlour	14	4.7	5	59
Others	124	41.3	41	100
Total	300	100	100	

The table-5 contains typology of jobs such as embroidery, hat-making, stitching, glass bangles manufacturing, handicrafts, couching nut cutting, beauty parlour, etc. in women are informally employed. Out of 300 female respondents, 124 are employed in other activities like shop keeping, pottery, etc. including some women's income depends on small entrepreneurs. Out of total respondents 48 are engaged in services such as washing clothes, cleaning home, doing dishes, cooking, and working as nannies and maids. Out of total sample 30 are engaged in stitching, 24 in manufacturing glass-bangles, 10 in couching at home, 16 in nut cutting, 28 in embroidery, 14 in running beauty parlour, 4 in hat making and only 2 women engaged in handicrafts. The relative frequency identifies that majority of women are small entrepreneurs, shopkeepers and porters. Services are sold by 16% women. Women are involved in stitching (10%), manufacturing glass bangles (8%) and embroidery (9%). 10% are generating income from nut cutting and beauty parlour.

Conclusion and Policy Implications

The research study tries to canvass the impact of opportunities for working women in the informal sector to increase the living standards of their families in slum areas. The main findings of the study exhibit that age of the women has a nonlinear effect on the contribution of women in total household budget. The results found that women's age, vocational training, family size, education of the head of household, relationship to household and women's monthly wage have negative effect on the contribution of women. Women's education, marital status, professionalism, number of children, age of the head of household, household's monthly income, women's monthly income, source of information, hours spent in income generation and contribution in household spending, are positively related to women's contribution. Household expenditures related to clothing, children's food, ceremonies, rent, utility bills and dependency ratio affect women's contribution positively and significantly. Burden of poverty, one of the most important variables has shown significant effect on women's contribution. Descriptive statistics shows that young women contribute more in income earning activities and their earning is based on different type of informal jobs such as embroidery, hat-making, stitching, glass bangles manufacturing, handicrafts, couching nut cutting, beauty parlour, shop keeping, pottery, etc. Women's contribution in the household budget rises gradually as their income rises.

Poverty is the main issue in slum areas. To make the women's contribution fruitful, it is necessary to restructure informal opportunities according to the women's expertise in different type of jobs. Government should implement policies to promote employment in these areas to combat poverty. Government should take some steps regarding child's nutrition because malnutrition affects child's mental and physical growth as well as immune system directly. Government should provide health facilities in slum areas because it will increase women's efficiency and enable them to work more for their families. However, expenditure on health, transportation and shelter should be shared by government. Broadly speaking, government should provide cheap transportation facilities

to access opportunities regarding education and employment along with Medicare benefits in developed areas of big cities. Cheap transportation will not only provide them with income generation opportunities but also enable them to access education, health and transport facilities in developed areas of big cities. Government should also provide proper residence; it will make suburbs of big cities cleaner. Moreover, it is also very important from health point of view because during survey, it is observed that there is lack of cleanliness due to poor living condition. Children were found near the heap of garbage because of this they suffered from different diseases like malaria, cholera, etc. So, all types of facilities like education, health, transportation and residence which are interlinked to each other want government's special attention in slum areas of big cities. The high cost of transportation, home maintenance and medical care reduces women's contribution in household budget. Unaffordable expenditure makes women contribution negative and insignificant due to low earned income. Government should provide such transport facilities which interlinks slum areas and other areas of big cities.

The findings of this study also recommend that the informal female activities in the slums of the cities should be brought within the purview of the labor laws, including the right to minimum wage. The government should organize programs to improve the working conditions and legal rights. The findings should be used for formulating strategies for female workers' economic rights and legal protection. There is need to pay special attention to the kind of jobs available for women in slum areas. The research study also highlights the need to conduct a survey on informally employed women in slums of urban areas. Further, it is recommended while policy making that women's participation in the work must be estimated in the national income of the country. Government should arrange training workshop for women to enhance their informal skills. Effective enforcement mechanisms must deploy regarding child labor. Better statistics and information are required to understand the situation of women in slums. Also, information on females in slums would be of critical use to formulate strategies relevant to females' economic rights. Encourage research studies that highlight issues pertaining to living and working conditions of slums. Role of civil society institutions needs be strengthened. Local community organizations as well as NGOs can play an important role in helping women. Government should initiate program for enhancing the skills of women as well as provide them with employment opportunities and credit facilities.

All the problems encountered to the poor people of slums should be addressed on priority basis to eradicate poverty of both income and opportunity. Government should address this matter systematically from policy making to policy implementation, although, the lag involves until potential beneficiaries will be benefited. Recommendations should be channelized through proper mechanism regarding the provision of facilities in the long run; it would uplift the living standard of poor people of slum areas and pave the way to achieve millennium development goals in Pakistan.

References

- **Azid, T., Aslam, M. and Omer, M. (2001)**, 'Poverty, Female Labor Force Participation, and Cottage Industry: A Case Study of Cloth Embroidery in Rural Multan', *Pakistan Development Review*, 40(4), 1105 – 1118.
- **Bano, S., Faridi, M.Z., and Bashir, F. (2012)**, 'Rural Women's Contribution in Family Budget: A case Study of District Layyah', *Journal of Economics and Sustainable Development*, 3 (10), 1-9.
- **Becker, G. S. (1973)**, 'A Theory of Marriage: Part I. The Journal of Political Economy', 81(4), 1105-1118.
- **Becker, G. S. (1981)**, 'A Treatise on the Family, Oxford: Oxford University Press'.
- **Bell, C. H. (1974)**, 'Working Women's Contribution to Family Income, *Eastern Economic Journal*' 17:185-201.
- **Cameron, L., Dowling, J. M. and Worswick, C. (2001)**, 'Education and Labor Market Participation of Women in Asia: Evidence from Five Countries', *Economic Development and Cultural Change*, 49 (3), 459-477.
- **Cancian, M., Danziger, S. and Gottschalk (1991)**, 'The Changing Contribution of Men and Women to the Level and Distribution of Family Income', 1968-1988. Working Paper No.62. Jerome Levy Economics institute of Bard College.
- **Chen, M. et al. (2005)**, 'Progress of the World's Women 2005: Women, Work and Poverty. United Nations Development Fund for Women (UNIFEM)', United Nations, New York.
- **Coady, D., X. Dai and L. Wang (2001)**, 'Community Programs and Women's Participation: The Chinese Experience, Policy Research Working Paper 2622', The World Bank: East Asia and Pacific Region.
- **Faridi, M.Z. (2011)**, 'Women's efforts for Family Subsistence: A Rural Study', *Pakistan Journal of Social Sciences*, 31(2), 319-330.
- **Harkness, S. (2010)**, 'The Contribution of Women's Employment and Earnings to Household Income Inequality', A Cross-Country Analysis, Centre for Analysis of Social Policy and Department of Social and Policy Studies, University of Bath.
- **Hassan, S. Mahnaz and Farooq, Fatima (2015)**, 'Gendered Perspective of Informal Sector of the Economy in Pakistan, *Pakistan Journal of Commerce and Social Sciences*', Vol. 9 (1), 185-201.
- **Kazi, S. and Z. A. Sathar (1986)**, 'Productive and Reproductive Choices: Report of a Pilot Survey of Urban Working Women in Karachi', *The Pakistan Development Review*, 25(1):593 606.
- **Khan, R. E. A. and Khan, T. (2007)**, 'Informally Employed Women: Their Characteristics and Contribution in Household Budget, *Journal of Applied Sciences*', 7(14), 1901-1907.

- **Khan, T. and Khan, R. E. A. (2008)**, 'Household Characteristics: How much They Affect Women's Contribution in Household Budget', *Indian Journal of Labor Economics*.
- **Khan, T. and Khan, R. E. A. (2009)**, 'Urban Informal Sector: How much Women are Struggling for Family Survival', *Pakistan Development Review*, 48(1).
- **Malik, S. and Khan, T. (2009)**, 'Family Size, Composition and Women Work in Informal Sector', *Pakistan Journal of Social Sciences*, 29 (2), 223-233.
- **Maliyamkomo, T & Bagachwa, M. (1990)**, 'The Second Economy in Tanzania: Eastern African Studies', James Curry, London.
- **Mehrotra, S. and M. Biggeri (2002)**, 'Social Protection in the Informal Economy: Home Based Women Workers and Outsourced Manufacturing in Asia', Innocenti Working Paper No. 97. Innocenti Research Centre, UNICEF, Florence.
- **Mohiuddin, Y. (1982)**, 'Female Handicraft Workers: The Invisible Hands, Pakistan and Gulf Economist', July 20-26:44-47.
- **Mupedziswa, R. (1994)**, 'The Informal Sector and Employment in Zimbabwe: A Study of Small Scale Production Enterprises in the Greater Harare Area, School of Social Work, Harare'.
- **Naqvi, Z. F. and Shahnaz, L. (2002)**, 'How Do Women Decide to Work in Pakistan', *Pakistan Development Review*, 41(2), 495 – 513.
- **Nasreen, R., Qazi, A. R. Ijaz, K. and Ishfaq, M. (1994)**, 'Role of Rural Women In Decision Making In Various Family Affaires', *Pakistan Journal of Agriculture science*, 31(4), 336-340.
- **National Policy for Development and Empowerment of Women**, Ministry of Women's Development, Social Welfare and Special Education, Islamabad
- **Pakistan Workers Federation (PWF) (2009)**, 'Gender Equality Policy and Guidelines: For Pakistan Workers Federation and Constituent Trade unions, Lahore.
- **Pakistan, G. O. (2003)**, 'Pakistan Labor Force Survey 2001-2002', Islamabad: Federal Bureau of Statistics (FBS).
- **Shaheed, F. and K. Mumtaz (1981)**, 'Invisible Workers: Piecework Laborer among Women in Lahore', B. K. M. Associates Lahore and Women's Division, Government of Pakistan, Islamabad.
- **Sharma, Khema (2012)**, 'Role of Women in Informal Sector in India', *IOSR Journal of Humanities and Social Science (JHSS)*, 4(1) 29-36.
- **Sheikh, S.S., Hafeez, A. and Hameed, A.M. (2017)**, 'Women' Role in Informal Sector in Hyderabad', *Pakistan Journal of Gender Studies (PJGS)*, 14, 181-193.
- **Sultana, S. A. and Kamal, M. A. (2002)**, 'Open and Distance Learning to Empower Rural Women in Bangladesh'.
- **World Bank. (2006)**, 'Pakistan: Labor Market Study: Regulation', Job Creation, and Skills Formation, Washington, D.C., September.