

Rural Women's Participation in Income-Generating Activities: An Analysis in Multan Pakistan

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Abstract

This study's main objective was to determine how much women in rural regions engage in and gain from various sources of income. One hundred respondents from each Tehsil made up the sample size using the cluster sampling technique. The required information was obtained by using a systemised and pre-coded interview schedule. The first phase randomly selected two tehsils (Multan Sadar and Shujabad) from the Multan district. The second phase involved randomly selecting two union councils from each Tehsil, and the third phase randomly selected two villages from each union council. A descriptive statistical analysis was done using SPSS Version-24. According to the results, more and more Pakistani women are raising their voices in opposition to male-dominated economic policy. Most rural women had temporary jobs. The amount of money they have depends on their overall compensation. The majority of women who responded expressed satisfaction with their professional working environment. Women's means of earning a living should be increased to allow individuals to enjoy the typical luxuries and nuclear families they desire. It is safe to assume that many respondents lacked the necessary abilities.

Key Words: Income-Generating Women, Rural, Women Financial Participation

Introduction

Perfectionism, The region's primary source of income for rural nuclear families is agriculture, which accounts for 70% of total family income. The other 30% of a household's overall income is derived from non-agricultural sources. However, just approximately 18% of nuclear families profit from these final two sources. 96% of people find it odd that cultivating is successful (Parvez et al., 2015). Preparing for financial issues is a secret aspect of women's profession. In perilous situations where they do not feel protected, financial bracing helps women feel safer (Abrar-ul-haq et al., 2017). In this region of the nation, farming accounts for 70% of the income of rural nuclear families. A family's non-farm income makes up 30% of their total income. However, just 18% of nuclear families receive compensation for their labour. 96% of Americans believe farming is a chore (Baig et al., 2018). A secret aspect of women's profession enables them to save money. Women who receive financial assistance feel less anxious when in perilous situations than non-working women (Latif, 2009). In many ways, men in Pakistan have it better than women. Women in nuclear families desire to live near the man they love because of how finances function in these homes. The hierarchy created by men forces women to have small families and work in the fields (Ahmed, 2020). Women's social roles may include organizing dung and sorting grains, depending on their socioeconomic standing. Women also create new products out of rubbish and twigs to use as cooking fuel. Only 14% of the total workforce comprises women because men make up the majority of dairy workers (McCleary, 1991). Pakistan is a global leader in manufacturing, and its business environment is similar to that of other nations in the same industry. There are numerous ways in which men and women might fight. The inconsistencies between men and women are not just one issue but a collection of interconnected issues (Hussain, 2009). The capacity of family members to acquire employment has a significant impact on the standard of living and financial situation of the family. Unfortunately, many nuclear families lack sufficient resources for each member to have a work of their own. According to the evaluation field, regular women do not have as much access to loans and insurance, particularly in low-income and unstable nuclear households. It implies that pay systems require funding (Parvez et al., 2015). If a project can easily and affordably obtain the funding it needs, its chances of success are significantly increased. There are two primary forms of financial assistance in Pakistan: the correct split and the traditional component. Wealthy women frequently pay large sums to local financial consultants for guidance. In America, women have

disproportionately high poverty, inequality, and unemployment. Wild animals have been domesticated throughout more than 70% of the United States. The increased contribution to the family income benefits underprivileged and low-income families, particularly women (Sadaquat, 2011). Local women who have achieved success through Rustic Women may use their newfound wealth to improve their family's standard of living and their health care and children's education. Around 80% of people worldwide have experienced payment issues. 20% of the world's population has experienced poorer conditions, yet they are accountable for 5% of global income. In contrast, 35% of worldwide salary is controlled by the top 1%. To determine how much compensation can be customized, use this number (Afza et al., 2010). According to research by Tisdell et al. (2020), women typically earn less money than they appear to work. It is a fantastic opportunity to engage the female reinforcements in various activities. These women are prevalent in our country and worldwide. Due to poverty and low income, most Pakistanis reside in rural areas. They frequently fail when they attempt to produce goods for the capitalist economy because they are undernourished and hungry. This species' females spread throughout Pakistan and the rest of the world in weeks. Giving women the self-assurance they require to engage in a wide range of risky activities is a fantastic approach to inspire them. As a result, women now make less money than they do in other nations. They are unable to decide what to do. The government is what it is today, thanks to women. Half of the world's population relies on the food grown and raised by women in rural areas. Men make up a minor portion of the workforce, but most women own their own companies or work for themselves. Ordinary women are highly regarded in the rural sector, which is widespread (Nawaz et al., 2013). Due to agro-industrialization and rural industrialization, women now have additional options for earning a living. When women have a profession that pays well and allows them to leave their homes and communities, they feel safer and more self-assured. The administration sees more at play than just the fact that women have not caught up to males regarding social and economic advancement. Ultimately, women's career decisions are irrelevant because discrimination against women at work has been established to hurt business (Mohsin et al., 2021) & Ahmed, et. al. 2015) In Pakistan, women comprise half of the population. Anyone who wishes to work with wool in Pakistan has various options. Farmers cannot be contacted on behalf of cotton pickers to discuss measures to improve their working conditions. This gender gap has increased because it is widely believed that males are the primary breadwinners. It is believed that cotton consumes a disproportionately high number of pesticides and poses a substantial risk. Both in Pakistan and the United States, animal exercises are typical. Pakistani women rely on their employment to care for their families because they are honest. Pakistani women excel in cooking, helping teenagers, performing housekeeping, and contributing to the community (Waqas et al., 2015). In Pakistan, women appear to play less than an ideal role in financial transactions compared to other Muslim nations. Only 6.7% of non-farm employment is held by women, even though the government needs more assistance from women. Women in Pakistan struggle to find employment due to several historical and societal problems. According to the assertion in this section that "Females doing pay conveyance activities may be a noteworthy contrivance to eliminate inequity and desire," the most prevalent activities for women were "farming, creating and selling things, and working in organizations" Other social scientists concur that giving women more power could aid in eradicating poverty in developing nations (Sultana et al., 1994). Women are crucial to developing social institutions, and those who live in common zones must work twice as hard. Women's growth rates are significantly influenced by how financially stable their nuclear families are. In contrast to being unable to possess property, owning land outside of a nuclear family symbolizes affluence (Sathar & Kazi, 2000). Farming has been extremely mechanized in recent years, which has reduced the breadwinner status of rural women in Pakistan. Women have traditionally performed a variety of environmental responsibilities in rural areas, including seed saving, planting, and harvesting. Men and women put in equal effort to wash, dry, and regulate the amount of flour used. Many native Pakistanis, especially women, have startlingly low expectations for daily life because there are few excellent options (Aziz et al., 2020). It is fascinating to consider how people manage on a limited budget. The credit availability to women significantly influenced how much males were financially responsible. Women make up a sizable portion of the expanding population in even the most well-liked organizations. Women perform much crucial work after the harvest in communities where they have not traditionally been farmers. Men and women prepare meals differently. Due to bias, women were only expected to perform around 40% of the job. In the modern workplace, women have fewer opportunities to learn about the economy, society, and geography. These new fields of study are dangerous since they might increase people's feelings of isolation due to their sexual orientation. It is

past due to terminate these exercises and begin somewhere else in the modern, global economy (Ishaq & Memon, 2016).

It is still challenging for rural women to examine official and informal yet crucial administrative systems. Women who uphold their principles lack market knowledge, are vulnerable to sexual harassment and have no means of self-defence. Pakistani women are beneficial. When males do not have a location to call their own, the rate of male sexual employment in cities is lower. Women tend to the environment for roughly 67% of their waking hours. Experts and women made up one-third of those who shaped historical nations. These women are typically the ones that care for the gardens and provide for their families. Women comprise about 10% of the workforce globally, yet they possess less than 1% of global wealth. Young women from distant locations worked in processing factories because their families lacked the resources, they were clueless about what to do, and their local communities lacked volunteer possibilities (Dale et al., 2002). Poverty is the most pervasive issue in Pakistan's cities. Low wages on the national market make locating labor in most regions challenging and contribute to widespread undernourishment, hunger, and depression. Using pesticides by women who fanned them was a precursor to women's suffrage. Many ladies suffered from skin conditions when they labored in the fields.

Women's social standing and the rights and obligations were accompanying it (Ullah, 2016). In her report from 2001, Miller examined the financial and educational resources accessible to women in various Botswanan villages. The research project was completed with the assistance of women and single mothers. The data for this study were gathered using a "survey approach," They were taken into consideration because of the significant functions they play in the family. According to Reddy and her coworkers, putting compensation-delivering techniques into practice fosters relationships with less fortunate women. One of the most crucial things the government does as poor, everyday women approach retirement age is to provide them with financial and emotional support. With the constant advantage of undeveloped women's work legislation, Legislators and women's rights advocates should fight to increase women's access to agriculture and livestock (Qazi, 2001). Women handled most of the care for submissive animals in Punjab's rural districts. It was the responsibility of the male animal farmers to drain and chop grubs. Men worked an average of 2.83 hours each week, while women worked an average of 4.71 hours, despite playing a crucial part in the genesis of animal formation. Biological women generally had limited access to day development and the opportunity to receive the proper training. Typical recombinant females should be involved in attempts to enhance normal development (Umer et al., 2020). Women in rural regions make significant contributions but are frequently disregarded. They will utilize and experiment with the wrong things since they cannot recognize their role as being too massive, which will cause them to become more desperate and experience food and nutrition insecurity. Pakistan is one of the world's poorest nations, with a population of more than 162 million. They no longer have access to any of these items. Practically all of our ordinary women are not allowed to work in locations where they may study; thus, they are not skilled. National women lag much behind the rest of society in terms of "trim age, creatures' organization and post assembled mobility," even though they invested much money in research on agriculture and animals. Women who mentor others have a significant impact on the development of agriculture, whether or not they hold leadership roles. Small-scale borrowing in Pakistan affects persons with higher earnings.

The results indicated that small-scale credit programs helped borrowers increase their income and available funds. Compared to borrowers with wages in the middle or lower levels, those with higher incomes are more likely to be stable financially. A ranch lady has a crucial role in managing a ranch. Agribusinesses could not grow crops without them. Small-scale loans impact how women make money and their financial situation (Razvodovsky & Stickley, 2009). So, this study examined how women in rural Multan, Pakistan, earn money through interest. Despite numerous attempts to address it, women's participation in this type of job is still an issue in rural Pakistan, particularly in Multan.

Material and Methods

A cross-sectional was conducted in Multan, Pakistan. A cluster sampling technique was finalized for this survey due to the nature of the target population. First, two Tehsils of Multan, Pakistan, were selected, and then two Union Councils from selected Tehsils. After selecting two Union Councils,

two villages were chosen from each Union Council. Second, a sample size of 200 women was finalized, including 100 women from each Tehsil, 50 from each Union Council, and 25 from each village, to assess their socioeconomic level and sources of income. An interview schedule was decided to collect data from sampled women. Descriptive and Inferential statistical techniques were employed to analyze the data. Collected data from the selected respondents were entered into SPSS-24 to examine the relationship between numerous elements of women's daily lives and their activities using the Chi-square test.

Demographic profile of respondents

Respondents were women from the village working for income generation and supporting their families. Most women had matriculation to intermediate level of education with 40.0 to 30.0 percent. While other women were under matriculation, graduate, and postgraduate with 10.0 percent, 10.0 percent, and 10 percent, respectively (See Table. 1).

Table 1
Demographic Variables of Respondents

Variable	Frequency	Percent
Marital Status of Respondent		
Single	101	50.5
Married	62	31.0
Divorced	22	11.0
Widow	15	7.5
Level of Education		
Under Matriculation	20	10.0
Matriculation	80	40.0
Intermediate	60	30.0
Graduate	20	10.0
Postgraduate	20	10.0
Ownership of House		
Own	101	50.5
Rented	70	35.0
Other	29	14.5
Employment Type		
Private	165	82.5
Government	25	12.5
Self-employed	10	5.0
Nature of Job		
Manual Work	94	47.0
Non-manual Work	106	53.0
Level of Hierarchy		
Subordinator	170	85.0
Coordinator	25	12.5
Superordinate	5	2.5
Monthly Income		
Up to 5000	69	34.5
5001-15000	91	45.5
15001-30000	35	17.5
30001-Above	5	2.5

Table 1. shows the demographic data of respondents. There was 50.5 percent of single women working for income generation purposes, while married working women were 31.0 percent. 50.5 percent of working women had their own house. Moreover, working women who occupied government jobs were only 12.5 percent, while 82.5 percent of women were in private jobs. Data also show that just 2.5 percent of women had super-ordination levels in the hierarchy; in contrast, 85.0 percent were with subordination levels. However, there was no significant difference between manual women workers

and non-manual women workers. Regarding monthly salary, just 2.5 percent of women had been earning above thirty thousand.

Table 2
The association between women's ages and the degree to which they participated in income-generating activities

Women Age	Participation in Income-generating activities			Total
0- 25	202	302	252	752
	26.7% ²	40.0% ²	33.3% ²	100.0% ²
26-35	92	322	442	852
	10.5% ²	37.6% ²	51.9% ²	100.0% ²²
36 and above	32	202	172	402
	7.5% ²	50.0% ²	42.5% ²	100.0% ²
Total	322	8222	862	2002
	16.0 % ²	41.0 % ²	43.0 % ²	100.0% ²

Chi-square=9.145. d.f.= 4 P-value= .058* Gamma = -0.329= Significant

In the table above, the Chi-square statistic demonstrates a high correlation between spending on revenue-generating activities and income. The value of gamma = -0.329 indicated a poor relationship between the elements. There was evidence that the respondents' ages and their level of excitement about earning money were related. As a result, they engage in fewer lucrative activities as they age.

Table 3
Women's contribution of motivation to income-generating activities

Variables	Income-generating Activities Participation			Total
	Small	Medium	Large	
Family	15	55	67	137
	10.95% ²	40.15% ²	48.90%	100.0%
Friends	6	6	7	19
	31.5%	31.5% ²	37.0%	100.0%
Colleagues	6	5	4	15
	40.0% ²	33.3% ²	26.7%	100.0%
Relatives	10	9	10	29
	34.5%	31.0% ²	34.5%	100.0%
Total	37	75	88	200
	18.5% ²	37.5% ²	44.0%	100.0%

Ch = 10.67 d.f = 4 P.value = 0. 003 Gamma = 02.392

According to chi-square analysis (10.67), a statistically significant correlation exists between intending to engage in money-making activities and doing so. Therefore, everyone acknowledges that motivation and productivity in business go hand in hand. The gamma value of 0.392 indicates a strong correlation between being inspired and engaging in lucrative activities. Learn what spurs people to work toward their financial objectives.

Table 4
Planning for respondents' motivation to engage in income-generating activities and family support for such activities

Variables	Income-generating Activities Participation			Total
	Small	Medium	Large	
Nuclear	18	31	31	80
	22.5%	38.75%	38.75%	100.0%
Joint	35	46	39	120
	29.17%	38.33%	32.5%	100.0%
Total	53	77	70	200

	26.5%	38.5%	35.0%	100.0%
Chi-square = 12.689 Significant	d.f. = 2	P-value = .002**		Gamma = 0.411= Highly-

Chi-square (12.689) indicates little correlation between motivation and engaging in lucrative activities in the table above. Therefore, it is acknowledged that engaging in activities that provide income for the family and motivation are related. The Gamma value (0.411) demonstrates a strong correlation between motivation and engaging in lucrative activities. The family link aids in revenue-generating activities and reaction planning. These results suggest a relationship between participants' ages and their desire to work in well-paying jobs. The Chi-square analysis reveals a significant relationship between participants' willingness to collaborate to choose pay and their age. Gamma regard demonstrates that there is a poor correlation between the factors. Most respondents (38.75%) were part of the nuclear family, indicating that this is very active in lucrative endeavors. According to chi-square tests, there is a significant correlation between the number of respondents and their interest in money-making trials. We can see that several variables positively correlated with one another using beta frequency. Highly driven individuals were also more inclined to search for means of generating income. Compared to the general population, they are also more cooperative. The results demonstrate that people's interest in revenue-generating activities is related to how they handle their family life, and everyone agrees that "more actions of responsiveness will lead to increased interest in income activities." Chi-square analyses reveal a significant correlation between family goals and taking part in revenue-sharing activities. The beta value demonstrates a strong relationship between the two variables. Sixty percent of those surveyed thought it was excellent that they were born to parents other than their biological ones.

CONCLUSION

More Pakistani women than men are becoming concerned about their health. Women's compensation techniques need to be enhanced to achieve these things more rapidly, retain their property, get stronger, and gain their freedom more quickly, enhancing their confidence. Most of those who participated were likely to lack some talent. Most of those questioned claimed to work under contract. Most of those who responded were expected to perform housekeeping, including cooking, cleaning, and caring for elderly relatives. In addition, they were required to teach, collect vegetables, sew garments, and tend gardens. They discovered that their entire pay has an impact on their financial situation. Only a tiny percentage of those who responded received payment for their task. The majority of the work was being done for no pay. The majority of the women surveyed expressed gratitude for their jobs. Recommendations: To provide women more flexibility in their romantic relationships, people in general and people in particular, should be educated and planned with formal and relaxed implications from a young age. People should change because they care about the rights of women. Young women from the nation ought to be able to make the most of their sensory faculties. Government schools, in particular, need to improve their methods of instruction. Organizations should be established to assist women in rural regions, and they should receive a decent wage for their labor. The conservative professors at Ulma, who publicly contend that in the Islamic worldview, men and women have equal rights to wealth, education, and professional success, may have their hands complete with this. The law must be employed to modify society's sexist attitudes toward women.

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