

Survey on Young Working Women in Faisalabad, Pakistan

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Abstract

This document provides an overview of the survey on young working women in the district of Faisalabad, Pakistan, conducted by the Institute of Developing Economies (IDE-JETRO).

Background

Enhancing female labor force participation (FLFP) is often argued as the key to achieving development and poverty reduction (World Bank 2011; Duflo 2012). Among developing countries, South Asian countries are known for its low rate of FLFP, and thus enhancing FLFP is an important policy question. Among South Asian countries, FLFP is the lowest in Pakistan, where even sewing operators who usually consist of women in other developing countries are mostly men (Makino 2014). It is economically puzzling why women even in desperate need for cash income do not participate in labor force. The alleged explanation for this puzzle is that FLFP violates the practice of *purdah* (literally "curtain" in Urdu, the practice of gender segregation and the seclusion of women in public), and thus decreases the value as a bride in the marriage market.

In South Asian countries, marriage is usually arranged via parental economic decision-making process. For most women who do not work for payment, marriage is literally a way to make a living and survive. Violating *purdah* may diminish the value as a bride in the marriage market, which seems to motivate people to observe it. Makino (2014) introduces an anecdote of some young unmarried women saying that no man would like to marry a woman working in a factory despite her substantial financial contribution. According to them, female income-earning ability seems to be disregarded in the marriage market.

However, it is not systematically and empirically known how FLFP is regarded as deviation from *purdah*, and how FLFP is related to the value of bride. In particular, FLFP does not seem

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to uniformly spoil the value of bride in the marriage market. For example, FLFP as a teacher does not seem to diminish the value of bride although working in schools requires at least some contacts with male colleagues. Though FLFP may signify the deviation from purdah, the financial contribution of working women may compensate the degraded value of bride as being reported for women working in the garment sector in Bangladesh (Kabeer 2000).

The objective of this research is to explore the marriage market faced by young working women in Pakistan. In particular, we are interested in whether women's financial contribution is valued in the marriage market, and how it is related to the value of dowry paid at the time of marriage. If the negative relationship is observed between the dowry amount and women's working status, the two completely opposite interpretations are possible. One is that working women are positively evaluated in the marriage market, and thus decreases the amount of dowry by applying the price model of dowry.¹ Another is that working women are in fact devalued in the marriage market, and because of the strong assortative matching of marriage and the fact that only male attributes matter in the marriage market, they are associated with the lower amount of dowry following the same price model. Because working women are more likely from worse-off families in South Asian countries, the bequest model of dowry is also consistent with the negative association of the dowry amount and working women. In order to empirically answer whether working women are valued in the marriage market, it is necessary to collect the information that may move, either positively or negatively, with the bride's value, but not exactly the same way as the dowry amount. The current survey was uniquely designed to enable us to answer this question. If working women are valued in the marriage market as in urban Bangladesh, dowry may eventually disappear along with the enhanced FLFP.

Survey Design

The Institute of Developing Economies (IDE-JETRO) conducted a household survey on young working women in Faisalabad, Pakistan's premier textile city, where many young unmarried women are working as sewing operators. This is a very recent opportunity for women in the society where women usually do not work outside the home. Faisalabad was intentionally chosen to have a

¹Despite little empirical evidence, a widely accepted theory interprets dowry as the price determined in the marriage market (the price model, see Becker 1991). The price model is closely related to the explanation that dowry serves as the bride's parents' compensation to the groom and his parents because women usually do not participate in market labor and do not financially contribute to family income in South Asian countries (Boserup 2007). According to this model, lower-quality brides (grooms) increase (decrease) the dowry amount. The quality of brides and grooms can be measured by any attribute considered valuable in the marriage market, for example, age at marriage, income-earning ability, education level, physical attractiveness, whether it is her (his) first marriage, and the families' socioeconomic status.

sufficient number of working young women in our sample.

Our survey questionnaire was uniquely designed to answer the question whether FLFP is valued in the marriage market. Our estimation equation is derived from the price model of dowry to explore the effect of FLFP and takes the following form:

$$D_{ijk} = \beta_0 + \beta_1 FLP_{ijk} + \beta_2 FLP_{ijk} \times Teacher_{ijk} + \beta'_R R_{ijk} + \beta'_X X_{jk} + \beta'_V V_k + \varepsilon_{ijk} \quad (1)$$

where D_{ijk} is the expected amount of dowry in 2015 Pakistan Rupees(PKR) answered by the household head for the daughter i in the household j in the village k . FLP_{ijk} takes the value one if the unmarried daughter, who is the respondent of the third part of the questionnaire, works outside for wages as a non-teacher, and $Teacher_{ijk}$ takes the value one if she works as a teacher. R_{ijk} is a vector of the daughter-respondent's characteristics, namely, her age, enrollment status, and education level. X_{jk} is a vector of household characteristics, namely, the head and wife's age, education level, and literacy, the number of sons/daughters alive, religion, caste, and the level of wealth. The household's wealth is measured by four variables that are less related to the current decision of the daughter's labor force participation. The four variables are listed as follows: the size of agricultural land, the value of residential land and house, the value of dowry paid by the wife's natal family, and the wealth index.² V_k is a vector of village characteristics, namely, the measure of village wealth and the marriageable male to female ratio in the village.³

Upon interviewing each respondent of the household, we attempted to maintain each respondent's privacy as much as possible, for example, by requesting a separate interview room. By doing so, we expect that the wife or the daughter could answer the questions more comfortably, honestly and independently, without feeling any pressure from her husband, her father, or other household members. Such arrangement was indispensable because several sensitive questions assessing their status in the household are included in the questionnaire and the answers to subjective questions may vary depending on who were sitting next to the respondent.

²The wealth index is constructed by factor analysis allowing for correlations across factors. The index variable equals the only factor having an eigenvalue greater than one. The variables used in constructing the index are asked in Section 3 of the questionnaire, i.e., ownership of goods.

³The marriageable male-female ratio is the measure of marriage market competitiveness in the village, following the literature testing the price and bequest models of dowry (Rao 1993; Arunachalam and Logan 2016). Taking marriageable ages in the current Pakistani context into account, we apply but adjust Rao's (1993) methodology calculating the sex ratio so that the ratio is given by the number of males aged 20–34 divided by the number of females aged 15–29.

Sampling

Because Pakistan does not legally prohibit dowry, people have no hesitation in answering questions about dowry. This is the advantage collecting information on dowry in Pakistan. By contrast in India where the practice is prohibited, people tend to hesitate revealing the correct amount of dowry, and especially its recipients. Of the four provinces of Pakistan, we selected the Punjab province, which accounts for more than 50 percent of the Pakistani population. The Sindh province also observes dowry; however, because of the deteriorating law and order situation in Sindh, our study focuses on the Punjab province. Because working opportunities for women, especially in factories, are limited in certain areas, we selected the district of Faisalabad, where women's working opportunities are relatively abundant because it is the premier textile city in Pakistan. Also, export-oriented garment sectors have started to hire female workers there.

First, on the basis of our study of the garment industry in Faisalabad (Makino 2014), we identified the rural area that is within commuting distance of export-oriented garment factories. Using the district census, we randomly selected 27 villages in the commutable rural area. Second, in each village, we made a profile of all households. Eligible households were defined as either landless or with no more than 5 acres of land and with at least one unmarried daughter aged 15–30. The eligible households were classified into three strata based on the daughters' working status: (i) working for payment outside the home as a non-teacher; (ii) working as a teacher; (iii) not working outside the home. If there was more than one such daughter in the stratified household, the randomly selected daughter became the respondent of the third part of the questionnaire.

We took the following stratified random sampling methodology. Among eligible households, we selected six from strata (i) and (ii), (i.e., households with unmarried female workers), and 10 from stratum (iii), (i.e., households without unmarried female workers). When there were more than five households in stratum (ii) within the village, we randomly selected four households from stratum (i), and two from stratum (ii). Otherwise, we randomly selected five from stratum (i), and one from stratum (ii). If there was no unmarried female teacher in the village, we randomly selected six households from stratum (i).

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Appendix: Questionnaire of the Survey on Young Working Women in Faisalabad, Pakistan

Part I: Questions to household heads (Sections 1–5)

Section 1: Household demographics

This section collects information on household demographics, such as names of all household members, their relationship to the household head, sex, age, current enrollment status, completed level of education, and so on. The unitary characteristics of the household in the Pakistani context are also asked such as the household's migration history, caste, religion, ethnicity, and so on.

Definitions

- Household head: an economically active male member of the household. If there are more than one economically active male members in the household, the one who has the most decision-making power among male members is the head. The head includes a temporary migrant worker though he is not considered as "household members" listed in the roster. Thus, the head is usually male except for a widowed/divorced household or a household with a mentally disabled or economically inactive husband.
- Literacy: an ability to at least read and write a sentence. Reading Quran or simply writing own name is not considered literate.
- Household members: anybody who live in the same house and eat together, including adopted children. A member who lives somewhere and sends remittance is not included.

Section 2: Household income

This section collects information on household's current income flows and the respective income earners. Information on the ownership of agricultural land is also collected because it generates farm income.

Section 3: Ownership of goods

This section collects information on the household's wealth. Information on the assets (except for agricultural land that is asked in Section 2) is collected here.

Section 4: Debt

This section collects information on the household's borrowing and lending if any.

Definitions

- Interest rate: not only explicit interest rate charged by the bank, but also implicit or shadow markup including in-kind payment. For example, some amount will be deducted from the wages if he borrows from his employer as a form of advance payment. In this case, the rate of wage deducted is the shadow "interest rate." Another example is the case when the borrower provides some service for free to the lender. In this case, the wage rate usually paid for this service divided by the loan amount is the shadow "interest rate."

Section 5: Marriage practice

This section collects information on the marriage practice prevalent in the community to which the household belongs as well as the household's individual expenses at the time of marriage.

Definitions

- Community: a group of households who are in the similar living standard and social status to the household in the same village.
- Dowries (see Appendix Figure A.1): any transfer from the bride's parents to the groom's parents (and families), and to the new couple (the bride and the groom). Transfer can be cash or items. Dowries do not include expenses related to marriage ceremony.
- Bride prices (mehr): just symmetric to dowries, any transfer from the groom's parents to the bride's parents (and families), and to the new couple (the bride and groom). Transfer can be cash or any valuable goods. Bride prices do not include expenses related to marriage ceremony. In particular, "bari," the jewelry and clothing offered to the bride and her female household members by the groom's parents as an indispensable part of the ceremony is not included in bride prices. "Bari" has a separate entry.
- Dowries/bride prices: they should not be canceled out if the transfers are from both directions. The values are all nominal values. For expected payment in the future, the nominal value should be calculated based on the expected rate of inflation, which the survey adopts.
- Ceremony expenses: mangni (official engagement), tarikh mukrar (fixing wedding date), barat (procession from the groom's place to the bride's place), wualima (feast), and lagg (payment to service).

- Official/unofficial engagement: The official one means mangni only, and the unofficial one means any agreement including oral one between their family and their expected in-laws.

Part II: Questions to women (usually head's wife, Sections 6–7)

The second part is usually answered by the wife of household head. If the head is a woman, some questions overlap with the questions in Part I. If the head has no wife, this part is answered by the adult woman who has the most decision-making power in the household.

Section 6: Demographics of woman

This section collects information on the woman's (typically the head's wife's) demographic characteristics. The section also includes questions measuring her attitude (e.g., level of son preference), time allocation, and so on.

Section 7: Gender relations and marriage practice

This section collects information on gender relations within the household, typically between the head and his wife. Since the questions are often sensitive, we asked to provide a private interview space for her so that she feels comfortable answering the questions honestly and independently. When the woman, as a household head, is either divorced or widowed, the questions asking about the relationship to her husband (Question 7.1–7.2) should be interpreted as those asking about the relationship to her ex- (or deceased) husband.

Part III: Questions to daughter (Section 8)

The third part is answered by the eligible unmarried daughter aged 15–30. When there are more than one eligible daughters in the household, the respondent to the part III is randomly selected.

Definitions

- Work outside the home: the distinction working outside from inside is based on whether she has public relationship or not. If she has her own business at home, and have some contact with public, such as talking to her clients, she is categorized as working outside the home. On the other hand, if she works "outside" in the family farm, and has no public contact, she is not considered working outside the home.

Dowries: all the gross transfers given by dotted line.

Bride prices: all the gross transfers given by bold line.

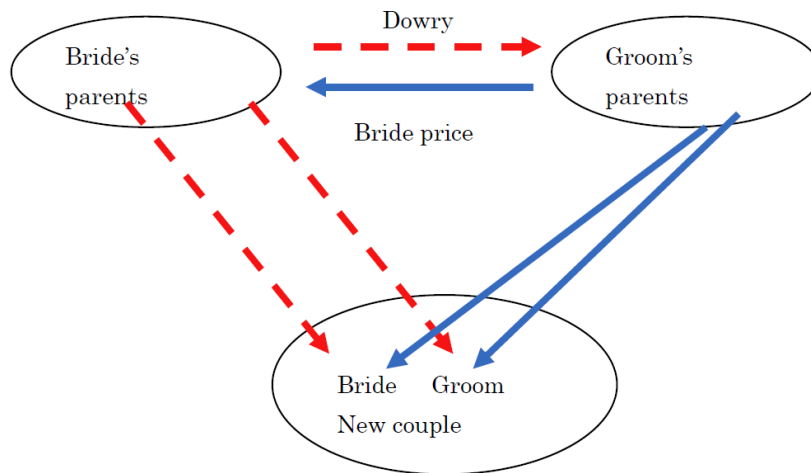


Figure A. 1