

Lack of Education and Employment Patterns of Poor Urban Women in Rawalpindi City

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I. INTRODUCTION

Access to education is a key factor for social progress and for reducing the gaps between the various socio-economic groups and sexes. According to the Census of 1981 the literacy rate in Pakistan is 26.5 percent – 35.1 percent for males and 16 percent for females. Illiteracy of mothers and other factors lead to low levels of female literacy. The objective of this paper is to show how the lack of education and the consequent lack of awareness adversely affects the returns to female labour force participation. This paper is based on the data collected in Rawalpindi city for the project “A Socio-economic Profile of Poor Women in *Katchi Abadis*”, and is structured as follows: Section II gives a brief review of the directly relevant sample characteristics and background information on sample selection. Section III provides information on the target group under discussion, i.e., currently earning women, their educational attainments and employment. In Section IV we put together the information provided in Section III and highlight the payment situation by occupation and educational attainments of the respondents. In Section V we put forward the advantages of education as perceived by the respondents for themselves and for their daughters. Finally, in Section VI we put forward some conclusions and policy recommendations.

II. SAMPLE CHARACTERISTICS AND BACKGROUND INFORMATION ON SAMPLE SELECTION

The data used in this paper is taken from the survey conducted in Rawalpindi city (during December 1987 – Jan. 1988) to construct a socio-economic profile of poor urban women. The literacy ratio in the Rawalpindi district according to the 1981 census was 46.6 percent – 56.8 percent in the urban and 37.2 percent in the rural areas. The male literacy ratio was 60.8 percent compared to 31.3 percent for females. The enrollment ratio for the 5–19 age group was 33.5 percent – 39.5 percent for males and 27.2 percent for females.

At the time of the 1981 census the labour force constituted 22.7 percent of

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women, work for income was not a voluntary choice but they were forced into it by their economic circumstances. The majority of earning respondents were illiterate.

Table 1
Respondents Currently Working for Income

Respondents Who	No.	Percent
Started Work before Marriage	26	19.55
Started Work after Marriage	107	80.45
Total	133	100.00

Given this lack of education and consequent lack of awareness about economic opportunities as argued by these women during interviews and informal discussions, these women were largely involved in very low paid economic activities as shown in Table 2.

IV. PAYMENT PATTERNS FOR WOMEN INVOLVED IN VARIOUS ECONOMIC ACTIVITIES WITH REGARDS TO EDUCATION

It will be seen from Table 2 that from amongst the 19 women who receive fixed monthly incomes with some fringe benefits only three teachers and one nurse, with formal education and training are well placed because they work a fixed number of hours every day. For house-maids the working hours are not fixed and fringe benefits are the prerogative of the employers rather than their right. The women engaged in piece work (both in traditional and non-traditional skills) work within the four walls of the house not only because they are not allowed to go out to work for socio-cultural reasons, but also because they are totally illiterate. They are not aware of the sources from where they get work on better terms. They are aware of their exploitation at the hands of middle-men, but they need to work out of necessity so they are trapped in this vicious circle of illiteracy, poverty and necessity. Eighty-three percent of the earnings of these women are used to supplement daily expenditures.

Besides an adverse economic situation, lack of education also has psychological implications. When we look at the respondents' education, labour force participation and decision-making powers in the family structure, we see that while the earnings of the majority of illiterate women are essential for survival, they do not think it leads to any change in their status in the family in terms of decision-making, control over expenditures and greater independence, implying an enhancement in their status. On the other hand, they were made responsible for meeting all daily expendi-

Table 2
Payment Patterns

Occupations	Education	No. of Women in Each Category					Total
		None	According to Piece Work	Fixed Monthly Income with Fringe Benefits	Fixed Daily Income	Occasional with Fixed Rate	
Assist in Family Enterprise	3 Literate (Less than Primary)	6	—	—	—	—	—
	3 Illiterate	—	—	—	—	—	6
Going Out to Work							
(a) Housemaids	12 Illiterate	—	—	—	—	—	—
	4 Less than Primary	—	—	16	—	—	16
	Primary	—	—	—	—	—	—
(b) Teachers	1 B.A.	—	—	—	—	—	—
	1 F.A.	—	—	3	—	—	3
	1 Matric	—	—	—	—	—	—
(c) Nurse	1 Matric Diploma	—	—	1	—	—	1
(d) Midwives	5 Primary	—	—	—	—	5	5
(e) Insurance Agents	1 Matric	—	—	—	—	—	—
	1 Middle	—	—	—	—	2	2
Work Inside House							
Practicing Traditional Skills	25 Illiterate	—	25	—	—	—	25
Practicing Non-traditional Skills	75 Illiterate	—	75	—	—	—	75
Total	133	6	100	20	—	7	133

tures on their own. This implied that whether the husband earned or not they had to provide meals for the family.

With regard to the power of decision-making by the educational levels it will be seen from Table 3 that the large proportion of illiterate women and similarly those with a primary level of education said there was no change in their say in family matters and independence. Beyond the primary level, the majority of women reported an increased say in family matters and control over expenditures.

However with regard to powers of decision-making control over expenditures and enhancement status by different occupations it will be seen from Table 4 that more than 60 percent of the women enjoyed greater decision-making powers, control over expenditures and independence. In one exceptional case the nurse was a widow.

V. PERCEIVED ADVANTAGES OF EDUCATION

In the light of their existing economic and socio-cultural situation we asked them the hypothetical question about the perceived advantages of education for themselves and their daughters. It will be seen from Tables 5 and 6 that all the responses with regard to the perceived advantages of education for self, reflect the frustration of a hard life involving manual work, dependence on others, lack of privacy and acute awareness of their low status. Similarly, the responses to daughter's education are conditioned by their own experience. Thirty-nine percent of the women said that educated daughters could find a job in hard times. This response was elaborated by all women that they would not want their daughters to face the same fate as that of ill-paid manual workers. If they were educated, they could be respectably employed. Some of the respondents specifically mentioned professions like teaching and nursing because such women in these areas were role models for most of the poor people. The second major response "could read and write letters" implied that this would preserve the privacy of the family and also reduce dependence on others. In fact the aspect of illiteracy was lamented by every women. At the same time they would tell us that the male members of their households opposed female education mainly on the grounds that they would learn to write "four worded letters".

VI. CONCLUSION AND POLICY RECOMMENDATIONS

Some of the major conclusions that emerge are: firstly, lack of education limits the employment opportunities for women and they are easily susceptible to exploitation at the hands of middle-men. Secondly, hard work and low returns affect the psyche of these women and they tend to become more bitter towards the society at large. Third, despite providing earnings essential to survival the poor and illiterate women do not command due status and say in important family deci-

Table 3
Decision Making Power by Education

	Illiterate		Primary		Middle		Matric		F.A.		B.A.	
	N	%	N	%	N	%	N	%	N	%	N	%
Increased Say in Family												
Decision Making	42	37.17	1	11.11	2	66.66	4	66.67	1	50.00	—	—
No Change	71	62.83	8	88.89	1	33.33	2	33.33	1	50.00	—	—
Total	113	100.00	9	100.00	3	100.00	6	100.00	2	100.00	—	—
Increased Control Over Household												
Expenditure	76	67.26	5	55.56	3	100.00	5	83.33	1	50.00	—	—
No Change	37	32.74	4	44.44	—	—	1	16.67	1	50.00	—	—
Total	113	100.00	9	100.00	3	100.00	6	100.00	2	100.00	—	—
Greater Independence												
No Change	40	35.40	1	11.11	1	33.33	4	66.67	1	50.00	—	—
Total	73	64.60	8	88.89	2	66.66	2	33.33	1	50.00	—	—
Total	113	100.00	9	100.00	3	100.00	6	100.00	2	100.00	—	—

Table 4
Decision Making by Occupation

	Family Enterprise		School Teacher		Low-grade Professional		Nurse		Traditional		Non-traditional	
	N	%	N	%	N	%	N	%	N	%	N	%
Increased Say in Family Decision Making	2	33.33	2	66.66	14	60.87	1	100.00	7	28.00	23	30.67
No Change in Family Decision Making	4	66.66	1	33.33	9	39.13	0	0.0	18	82.00	52	69.33
Total	6	100.00	3	100.00	23	100.00	1	100.00	25	100.00	75	100.00
Increased Control over Every Day Household Expenditure	4	66.66	2	66.66	18	78.26	1	100.00	19	76.00	46	61.33
No Change	2	33.33	1	33.33	5	21.74	—	0.0	6	24.00	29	38.67
Total	6	100.00	3	100.00	23	100.00	1	100.00	25	100.00	75	100.00
Greater Independence	2	33.33	2	66.66	12	51.17	1	100.00	6	24.00	24	32.00
No Change	4	66.66	1	33.33	11	47.33	—	0.0	19	76.00	51	68.00
Total	6	100.00	3	100.00	23	100.00	1	100.00	25	100.00	75	100.00

Table 5
Percentage Distribution of Respondents by Stated Advantages and Disadvantages of Education for Self

Advantages/Disadvantages of Education	Percent
Could Read and Write Letters	26.32
Self Improvement	18.25
Be Relieved from Manual Work	17.89
Could Find a Job in Hard Times	13.33
Gives Independence/Could Handle Problems Herself	3.50
No Advantages, Not Allowed to Work	4.50
Find a Suitable Match	2.46
Could become a Teacher	2.46
Could Get a Better Job	1.08
Education Improves Decision Making	1.05
No use, Skill is Important	0.30
Enables to Read and Understand Quran	0.30
It is Equivalent to Dowry	0.30
Education is Good	0.60
Could Speak Urdu	0.30
Could Learn English	1.04
Don't Know	3.16
No Response	3.16
Total	100.00

Table 6
Percentage Distribution of Respondents by Perceived Benefits to Education for Girls

Perceived	Percent
Can Get a Job in Hard Times	39.40
Can Read and Write Letters	24.00
Creates Independence/Awareness Self Improvement	16.70
Can Become a Teacher	3.80
No use of Education	2.40
Can Get a Better Job	2.00
Find a Better Match	1.70
Can become a Doctor	1.40
Education is a Good Thing/Commands Respect	1.00
Can Read Quran	0.70
Can Become a Nurse	0.30
Can Manage Household Better	0.30
No Response	6.30
Total	100.00

sions. Finally, these women are acutely aware of their handicap of being illiterate and they wish to avoid this future for their daughters. However, given their say in family decisions the choice to educate their girls will still not be their's.

With regard to policy recommendations the first and foremost factor that would have a positive impact towards female education despite the socio-cultural constraints is the provision of girls schools at convenient places for such poor segments of the population. Easy and cheap access to at least primary education for girls is not a favour to a few female students but to society at large.

REFERENCE

Bilquees, Faiz, and Shahnaz Hamid (1989) *A Socio-economic Profile of Poor Women in Katchi-Abadis: Report of a Survey in Rawalpindi*. Islamabad: Pakistan Institute of Development Economics.

Comments on "Lack of Education and Employment Patterns of Poor Urban Women in Rawalpindi City"

The authors have referred to the Survey conducted in Rawalpindi city which might be known to the economists of PIDE but not to the outside readers. It would have been worthwhile if the authors could shed light and give a brief description of the survey, the period it was carried out, and other pertinent information. The original report on the basis of which this paper has been developed, reveals that the Survey was carried out by the Pakistan Institute of Development Economics (PIDE) with the financial assistance of Friedrich Ebert Stiftung (FES) in December, 1987. This is indicative of the fact that the Survey was carried out during a period when the Nai Roshni Schools programme referred to in the paper was operative in the country under the Five Point Programme of former Prime Minister Junejo. The Nai Roshni Schools programme has been discontinued by the present Government and the Provincial Governments were advised to absorb its employees in the Provincial Education Departments. In view of the latest developments the authors should have updated their observations about the Nai Roshni Schools.

The authors have based their findings on three low-income areas i.e., Kashmiri Chamanzar; Zia-ul-Haq Colony; and Tenants of the Evacuee Trust Board which in the original report seems to have been referred as Akalgarh. The findings of the study are based on interview and direct observation of 285 households. Though the total population of the communities from which the sample has been drawn is given in the earlier report yet the population of each individual colony has not been indicated which deprives the researcher of meaningful information about the adequacy and validity of the sample.

Education is stated to be a key factor for social progress and for reducing the gaps between the socio-economic groups and sexes. The authors have referred to an established fact which cannot be repudiated. It would have been more useful if the authors could establish a relationship between the education of the individuals and their earnings. If the earning differential is related with education perhaps the cause of education could be pleaded in forceful terms with the Ministries of Finance and Planning for enhanced allocations.

The authors have described the deplorable situation of educational opportunities for the female children of these localities. This is a genuine concern which

has attracted the policy-makers and planners. In fact, our constitution provides safeguards against discrimination but it will take quite some time to universalize both male and female primary education which will hopefully lead to an increased literacy level. However, the attitudinal problem needs to be tackled because still there are places where girls schools are available, yet the communities are not inclined to avail full advantage of such facilities.

It has been stated that female education suffers from a number of factors like "the assistance given to their mothers, reluctance of parents to send girls to co-educational institutions, long distance to school, precedence accorded to boys over girls when parents have to make a choice, illiteracy of mothers and a host of other factors lead to low level of female literacy". If education had any meaning or purpose either in economic or social life, the females would have been attracted to education. It is generally recognized by economists that expenditure on Education is an investment, therefore, all the male/female children after attaining a certain level of education should return the invested amount in the form of services. These services are rendered ineffective when the girls get married and stop working for the economy. Instead of increasing, their productivity is lowered at the age when they enter a crucial stage of their life. Those who are left in the labour market try to seek employment but such opportunities being limited render the educated unemployed and thus reduce their productivity. The education system has not been in a position to develop the entrepreneurial skill and prepare them for self-employment which forces them to seek employment in the formal sector. Had education met this particular challenge, perhaps it would have been attractive for all sexes.

I am grateful to the organizers of this Seminar and especially the authors who provided me an opportunity to share my perceptions with the participants of this Seminar. The recommendations made by the authors merit consideration both by the policy-makers and planners. The Pakistani nation cannot move ahead unless it has overcome the problem of illiteracy.

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