

# INVESTIGATION OF SOCIO-ECONOMIC FACTORS AFFECTING WOMEN'S WORK SATISFACTION AND EARNING: A CASE STUDY OF SOUTHERN PUNJAB CITY DG KHAN

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**Abstract**- The current analysis was structured to identify the impact of socioeconomic factors (age, education, employment status, head of household income and no. of dependents) on work satisfaction and earning of women in D.G. Khan, the city of southern Punjab of an underdeveloped area of Pakistan. Primary data was collected via distributing 450 questionnaires, 320 useable responses were available for analyses. Simple descriptive analysis, OLS method and logit model was used to analyze the data. Result revealed that age, education level, employment status and head of household or husband's monthly income level have significant impact on women's work satisfaction, while number of dependents negatively manipulated on work satisfaction. This study contributes to reveal the socioeconomic determinants for job satisfaction of women working in underdeveloped areas of Pakistan while identifying main constraints facing by such women to participate in labor market. There is food for thought for government and non-government organizations to define the policies for development of such working women who are working in deprived areas of Pakistan.

#### Key Words: Socio-Economic factors, Work Satisfaction, Earning.

#### I. INTRODUCTION

From the last decade, a substantial change has been observed in the role of women both inside and outside homes. Beside their significant roles within households, a major role has been played by them in outside world specifically in labor markets round the globe. The higher participation rate of labor force plays a key role in driving positive socio-economic development and growth within country. Socio-economic status is primarily a class standing measure generally represented by the salaries, wealth, educational level and occupational prestige among female workers across the globe (Oulakh & Vinay, 2017). According to Crossman and Zaki (2003), the socio-economic status among female workers is largely indicated by the income level, individual educational level, occupational level as well as societal position. Consequently the higher satisfaction level of workers with any of the job facets directly leads to satisfaction with other facets too. Moreover Mohammad, Ferlie and Rosenberg (2008) also reported that various significant socio-economic factors such as workers age, gender, organizational experience and position, employment type along with compensation and benefits received by workers is significantly associated with work satisfaction and earnings of female workers within organization s (Oulakh & Vinay, 2017; Sulaiman-al-Shuhuoomi & Khan 2019).

Specifically in context of Pakistan, females represent the half of the population of the country which plays a substantial role in growth of economy. From the past few decades, an extensive attention has been paid by researchers and practitioners to highlights the trends and structures of female labor force participation globally as well as within Pakistan. In Pakistan, the ratio of participation of women workers within labor market is comparatively low as compared to developed economies (Faridi, Chaudhry & Anwar, 2009). Beside this, Asian female's social status is feeble than that of females of well organized countries. The gender/sex related development index for Asian countries shows their life expectation; education and income level are less as compared to males. In Asia women who do work, they are paid

almost 25 % less than their male counterparts (Indrawati & Albrectsen, 2018). They are exploited and demoralized both at home and job (Common Wealth, 1998).

Pakistani female's social position is still depressing. In Pakistan annual per person income is \$1641 (Economic Indicators, 2018). In this age of inflation financial pressure is gradually increasing Pakistani middle class working women want to mitigate family tension by doing job. This research is significant for identifying the various socioeconomic determinants for the employee's job satisfaction; secondly, to identify the relationship between socioeconomic determinants and job satisfaction; thirdly, to check the contact of various factors on her income level fourthly, to analyze some constraints that they face in labor market. Hence the key objective of this study is to analyze the work satisfaction among female workers in relation to significant socio-economic factors and highlights those factors which positively effects and enhance the satisfaction level and earnings among women workers within organizations.

# II. LITERATURE REVIEW

Job satisfaction is a positive affecting state which is substantial outcome of job experience. Material aspirations are primarily a like among income groups. Consequently higher earnings bring greater bliss (Oulakh & Vinay, 2017; Sulaiman-al-Shuhuoomi & Khan 2019). Nasir and Nazli (2000) extended a human capital model and found positive significant relation between education level and income. Milanovic (2001) examined that each additional year of schooling was associated with higher wage. Age earning profile showed inverted u-shaped pattern with earning. Occupation was also an important determinant of earnings. According to Nasir (2002) human capital variables are statistically significant and have positive impact on income.

Gondal (2003) highlighted positive correlation of age of female, number of family members and husbands work status with the interest of women in financial activities. Numbers of offspring, husband education and age have negative effect. Worrell (2004) explored that 90% of school psychologists were highly satisfied with their jobs. Maqsood et al. (2005) analyzed that 41.11% have no desirable working conditions, 60.8% women have troubles in organizing their dwelling and children.

Ali, et al. (2005) analyzed that higher education, rational mind-set towards girl's education and this will lead to increase their employment status. Bender and Heywood (2006) analyzed that intellectual scientists with permanent status have greater satisfaction than non-intellectual scientists. Shah (2007) explored that with the addition of years of education their monthly income enhanced.

Shallal (2007) explored three important determinants that increase job satisfaction: age, years of schooling and salary. Mumfor and Smith (2008) investigated that employees have higher job satisfaction level, if their relative wages were above the workplace comparison group average. Messinis and Cheng (2009) analyzed that education and experience played vital role to measure labor income. Further Chaudhry et al. (2010) and Forbes et al. (2010) concluded that education significantly influence female earnings.

Shallal M. (2011) measured three determinants that enhance job satisfaction: age, education and income and same likely Vanitha (2012) found the view of women employees regarding their job satisfaction which is based on working environment and recognitions. Gerran and Spleeman (2013) analyzed that female financial satisfaction is based on her financial status. Kumari (2014) identified that lack of apposite equilibrium between employment and family care appeared in the form of hectic life.

Nimmagadda et al. (2015) identifying socioeconomic factors which influences the job satisfaction of employees like marriage and number of dependents negatively influence dedication towards work, income and education positively influence towards their work. Medgyesi and Zolyomi (2016) confirmed that higher income is directly related with higher job satisfaction. Permanent job holder seems to be more contented than with transitory jobs. Uthman (2017) observed that flexibility of work and life balance, relation with coworkers show vital role in female worker job satisfaction.

# 2.1. Conceptual and theoretical Framework

Job satisfaction is related with mind-set of employees about their jobs. It can be defined as a combination of psychological and environmental situations which causes the individuals to be less or more satisfied towards their jobs. Further job satisfaction is an indication of how job act as means of enjoyment for workers within organizations (Shah 2012; Yaw, Owusu, Lebbaeus, 2017; Sulaiman-al-Shuhuoomi & Khan 2019). Relative income hypotheses states that an individual might derives satisfaction from a given consumption level depends on its relative income.

There are following determinants of Job Satisfaction.

**2.1.1. Employee characteristics.** In includes individual characteristics such as worker's age, education and demographic characteristics such as marital status, family size, husband education and job characteristics such as income and employment status i.e. self or government employed (Yaw, Owusu, &

Lebbaeus, 2017).Kumar and Annamala (2008) discussed determinants of work satisfaction as *Job concrete* which is working condition and posting place, communication network; *Job abstract* which is relation with managers and coworkers, democratic functioning, *psych-social* including occupation, promotion prospects, attitudes towards job, *economic aspects* including salary and allowances. According to situational theory (1992) job satisfaction is calculated by two factors: situational characteristics including income level, working environment, promotional opportunities and conditions by the worker before getting the job; situational occurrences including extra break time and might lead to coworker relationship (Oulakh & Vinay, 2017; Sulaiman-al-Shuhuoomi & Khan 2019).

**2.1.2. Earning.** Earnings can be referred as to obtain money in return for labor or services (Yaw et al., 2017).

**2.1.2.1 Human capital earning function.** We based this study on Mincer and Heckman's human capital earning function constructed by Mincer (1974) its new functional form were used to measure the impact of education and other factors on wage for female workers. Human capital earnings equation: In  $E_i = \alpha + \beta_1 Si + \beta_2 Expi + \beta_3 Expi^2 + ei$ 

 $Expi_{1^2}$  = work experience of the person and its square frequently approximated by the individuals age and its square.

In this pattern of wage equation, the coefficient on schooling ( $\beta_1$ ) showed that an additional years of schooling of individual increase her income. Mincer (1962) analyzed relationship between working hours and individual participation in the labor force. He concluded labor supply decision radically influenced by number of dependents. Keeping in view Human Capital earning function we constructed model of earning which have five independent variables.

**2.1.2.2** *Neoclassical theory of labor supply*. Neoclassical model of labor supply by J.B Clark (1899) applied for current analyses. In the model worker can obtain contentment both from utilization of goods and by relaxation.

 $\mu = f(C, L), \mu = g(T-W, Y)$ 

Supply curve which shows negative slope presented by neo-classical economists. If individuals value relaxation highly than income so at high level of wage the lesser work is performed. Individuals' utilization of commodities and leisure 'L' are constrained by earnings. C = WH + V

C = Constraint, WH is work revenue is non-labor income.

Above model states that income level influenced the decision of female that participate in economic activities, age, fertility rate, education, head of household income.

SL = f(Age, Edu, MI, HI, Fr, Ec)

Labor supply as women involvement in money-making activities can be affected by times and education. The influence of a women's learning achievement on her service is robustly positive (Pettit& Hook, 2005).Theory implies that head's income is a vital factor of female's involvement in economic activities. Fertility rate can also influence because number of dependents increases her household tasks which reduce the chance of those women will enter in the job market (Pettit & Hook, 2005). Government jobs offer healthier conditions of service for individual (Medgyesi & Zolyomi, 2016).

The extended model of labor supply is

 $SL = \beta_0 + \beta_1 Edu - \beta_2 age + \beta_3 MI + \beta 4 HI - \beta_5 Fr + \beta 6 ES.$ 

In this model some of these variables and some proxy variables used.

W.S =  $\beta_0 + \beta_1 \text{ Edu} - \beta_2 \text{ Age} + \beta_3 \text{ MI} + \beta_4 \text{ HI} - \beta_5 \text{ NOD} + \beta_6 \text{ ES}.$ 

On the basis of neoclassical model of labor supply we extended model of work satisfaction which is function of four quantitative and one qualitative variable

#### III. RESEARCH METHODOLOGY

#### 3.1 Data Collection and Sampling Design

The field survey of DG Khan was carried out for primary data collection purposes and simple random sampling technique was used for this function. Females are engaged in government and private sector. The questionnaires were filled in English language by getting information in the local language. Sample of 320 females was used including all the married, single, educated and uneducated. The sample has been drawn on random basis. The interview schedule consisted questions on age, education, monthly income, employment and marital status, head of household or husband's monthly income and number of dependents,

# **3.2 Variables and Hypotheses**

Questions on the subject of following variables have been asked which significantly influences satisfaction level of employees.

- 1) Age profile of women.
- 2) Education status of women
- 3) Marital status of women
- 4) Employment status of women
- 5) Number of dependents in household
- 6) Head of household or husbands income

**3.2.1.** Age of Women. The minimum and maximum age limit of women was 14and 62 years in that order older women were more satisfied comparatively younger women by Clark et al. (1996). Further Nestor and Leady (2000) also stated a significant association between age and work satisfaction levels among workers. However Robbins (2001) contradicts and reported a decline in work satisfaction and earnings of female's workers with an increase in their ages.

**3.2.2.** Education of Women. In this study of work satisfaction and earning, education measured by means of years of schooling. Shah (2007) and Forbes et al. (2010) studied that increase in educational year, there was a considerable increase in monthly income and work satisfaction. In contrast, Groot and Maassen van den Brink (2000) reported no significant linkage between higher education and satisfaction. Further he stated workers with less qualification are found to be more satisfied with their jobs as compared to one having right education for job.

**3.2.3.** *Marital Status.* According to Wolfinger, Mason and Goulden (2008), a significant difference has been found among marital status and job satisfaction of female employees such that widowed, divorced and single women are found to be more satisfied with their work as compared to married colleagues. Further it is expected that marital status influences earning negatively because married women's family household tasks are considered to hinder with work performance and earning by Maqsood et al. (2005) and Nimmagadda et al.(2015). In contrast, Olatunji (2014) reported workers with married marital status have higher level of work satisfaction as compared to single counterparts. In this study marital status is measured as married = 1, single = 0. This category contains divorced, widowed and unmarried.

**3.2.4.** Employment Status of Women. It is an indication of either the workers are government employed or casual/self-employed. The Government jobs offer enhanced terms of service for women (Moghadam,1998; Medgyesi & Zolyomi, 2016). However Cano and Miller (1992) reported that no of years an employee have in a particular job as well as employment status does not have a significant influence upon overall job satisfaction levels among female workers. In current analyses employment status is quantified as government employed = 1, self-employed = 0.

**3.2.5.** *Number of Dependents in Household.* The number of dependents (children, younger brothers, sisters, or old age person) negatively affected work satisfaction and earning (Sulaiman-al-Shuhuoomi & Khan, 2019).

**3.2.6.** *Head of Household Income*. In this study household or husband income has positive influence on women's work satisfaction (Hoodfar,1997; Sulaiman-al-Shuhuoomi & Khan , 2019). So understanding may be: high level of HI, women have comparatively good socioeconomic status.

#### 3.3. Hypotheses Profile

Now we make hypothesis profile for work satisfaction and earning.

| Co-efficient | Null hypothesis   | Alternative hypothesis |
|--------------|-------------------|------------------------|
| Age β1       | $H0:\beta 1=0$    | H1 : β1 > 0            |
| Edu β2       | H0: $\beta 2 = 0$ | H1 : β2 > 0            |
| Nod β3       | H0: β3 = 0        | H1: β3 < 0             |
| ES β4        | $H0:\beta 4=0$    | H1: β4 > 0             |
| HI β5        | $H0:\beta 5=0$    | H1: β5 > 0             |

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#### Table 2: Hypotheses Profile for Earning

| Co-efficient | Null hypothesis   | Alternative hypothesis |  |
|--------------|-------------------|------------------------|--|
| Age β1       | $H0:\beta 1=0$    | H1 : β1 > 0            |  |
| Edu β2       | H0: $\beta 2 = 0$ | H1 : β2 > 0            |  |
| MS β3        | H0: β3 = 0        | H1: β3 < 0             |  |
| ΕS β4        | $H0:\beta 4=0$    | H1: β4 > 0             |  |

#### 3.4 Model Specification and Estimation

There have been used two models, one for the analyses of work satisfaction and other for earnings.

**3.4.1.** *Binomial Logit Model.* The analyses of the work satisfaction of women can be accepted by using binomial logit model, based upon field survey data. The functional form off the model is as:

WS = f (Age, Edu, ES, Nod, HI)

The equation of the model

WS =  $\beta 0 + \beta 1$  Age +  $\beta 2$  Edu -  $\beta 3$  Nod +  $\beta 4$  ES +  $\beta 5$  HI

Here, WS = Work Satisfaction, Age = Age of women (in year), Edu = Education of women, ES=Employment status of women, NOD = No of dependents in household, HI = Household/husband income

Above mentioned explanatory variables of work satisfaction have predictable signs as theories and hypotheses suggested.

**3.4.2. OLS Method of Estimation.** Ordinary least square method is used to find out the contact of independent variables on women's earning. Shah (2007) and Chaudhry et al. (2010) used OLS method for estimating the earning function.

E = f (Age, Edu, MS, ES, Nod)

Above discussed independent variables keep predictable signs as earlier theories & hypotheses suggested.

#### 3.5. Descriptive Analysis of the Variables Included in the Study

Now, the next step is to make the list of variables for OLS and logit model.

| Table 3: Descriptive Analysis of Variables |  |  |  |
|--|--|--|--|
| Variables                                  | Description of variables   |  |  |
| Dependent variable                         | (for OLS Method)   |  |  |
| Earning                                    | Monthly income of woman measured in rupees.                      |  |  |
| Work satisfaction                          | 1 = If woman is satisfied  |  |  |
| (For logit model)                          | 0 = If woman is not satisfied                                    |  |  |
| Independent variables                      |  |  |  |
| Age  | Age of woman measured in years                                   |  |  |
| Edu  | Complete years of education of woman                             |  |  |
| ES   | 1 = government employed  |  |  |
|  | 0 = Self employed  |  |  |
| Nod  | No of dependents   |  |  |
| MS   | 0 = Single   |  |  |
|  | 1 = Married  |  |  |
| HI   | Head of Household / Husband's monthly income measured in rupees. |  |  |

The above table shows concise and comprehensive discussion about all dependent and independent variables.

#### IV. RESULTS & DISCUSSION

# 4.1 Operational Model for Work Satisfaction

The operational model for work satisfaction was: WS =  $\beta 0 + \beta 1$  Age +  $\beta 2$  Edu -  $\beta 3$  Nod +  $\beta 4$  ES +  $\beta 5$  HI

| Table 5.1: Binary Logit Model of Work Satisfaction |          |       |    |             |  |
|--|----------|-------|----|-------------|--|
| Variables  | В        | SE    | Df | Exp (β)/odd |  |
|  |          |       |    | ratios      |  |
| Age  | 0.073*** | 0.019 | 1  | 1.076       |  |
| Edu  | 0.082*   | 0.046 | 1  | 1.086       |  |
| Nod  | -0.890*  | 0.119 | 1  | 0.411       |  |
| ES   | 1.209*   | 0.671 | 1  | 1.298       |  |
| HI   | .000*    | .000  | 1  | 1.000       |  |
| Constant   | 2.75**   | 0.940 | 1  | 15.783      |  |

Obs with Dep 0 =612 Log LikelihoodObs with Dep 0= 259223.133

Cox and Snell R Square=0.329 Negelkerk R Square= 0.494

Table 5.1 shows the  $\beta$  co-efficient, the standard error of  $\beta$  and odd ratios labeled Exp ( $\beta$ ) parameters estimates related with independent variables is estimator of change in WS caused a unit change in independent holding all other predictors constant. The  $\beta$  co-efficient varies between "+" and "- "infinity and '0' representing the independent variable does not involve logit. Positive and negative co-efficient indicate explanatory variable increase or decrease the logit of the dependent. B = 0, Exp ( $\beta$ ) = 1.

There standard errors associated with the co-efficient indicative of whether parameter is significantly different from '0'. Exp ( $\beta$ ) refers to odd ratios. The odd ratio for explanatory variable had shown that factor by which odd occur for one unit vary in independent variable. If Exp ( $\beta$ ) = 1 the independent variable has no affect. If Exp ( $\beta$ ) is less than 1, then independent variable reduce logit and odd. When logit co-efficient is small in magnitude, exp ( $\beta$ ) provides an immediate estimate to percentage change in the odd associated with unit change in predictor. The full model is estimated significantly and all explanatory variables have accurate signs.

Regression result of work satisfaction model in table 5.1 regarding intercept term are positive and significant (2.75<sup>\*\*</sup>) indicate that numerous unidentified factors touching variable under concern has a significant impact. This noticeable information opens the door for more research work.

Positive and significant relationship noticed between age and work satisfaction with  $\beta$  value ( $\beta$ =.073, p<.001). Here Exp ( $\beta$ ) or odd ratio of age is 1.076 demonstrating that older women are more likely to satisfy as compared with younger one. This was also proved by Clark et al. (1996).result is statistically important and has anticipated sign as hypotheses recommended.

Co-efficient of variable education is 0.082, showing that other variable held stable, an additional year of schooling increases work satisfaction by .082 units. The variable education is significant with .076 levels. The Exp ( $\beta$ ) or odd ratio of education is 1.086 representing that women who are more qualified are more likely to work satisfied. This result was also supported by Forbes et al. (2010) and Nasir (2002).Positive sign of education co-efficient depicts positive relation between work satisfaction and education. It is significant and has expected sign.

Inverse relationship between work satisfaction and number of dependents was found ( $\beta$ =-0.890,p<.005<sup>\*</sup>). The odd ratio or Exp ( $\beta$ ) is 0.411 representing that increase in NOD lessen the work satisfaction will be accepted.

The co-efficient value of employment status is 1.209 indicates, if employment status increase then logit also increase by 1.21 units. It indicate positive correlation between employment status and work satisfaction supported was found with  $\beta$  value ( $\beta$  =1.209, p<.05). Women, who were government employed, were 13% more satisfied and alternative hypothesis accepted.

Surprisingly the Exp  $(\beta)$ /odd ratios of monthly income of head of household / husband is equal to 1 indicating that it has no effect on women's work satisfaction, so null hypothesis is accepted. The findings propose that the working women are more satisfied with their age, education and employment status.

-2LL is a likelihood ratio known goodness of fit. Cox and Snell and Nagelkerk, were strongly associated statistics, accurate how much of the changeability in data is productively explained by the model. Nagelkerk measure adjusts Cox & Snell measure for the maximum value so that '1' can be achieved. It is same as the R-square in OLS. R-square are 0.329 (Cox and Snell) and 0.494 (Nagelkerk) representing changeability in data explained successfully.

# 4.2 Operational Model

The model which has been specified in the earlier discussion, based on theoretical base, set model contains explanatory variables that are supported by data. The practical form of the model can be formed as:

E = f (Age, Edu, ES, Nod)The equation of earning model is  $E = \beta 0 + \beta 1 Age + \beta 2 Edu - \beta 3 MS + \beta 4 ES - \beta 5 Nod$ Here, E = Earning, Age = Age of women, Edu = Education of women, ES = Employment status of women,
Nod = number of dependents
Results of the Model No. 1
Dependent variable: Earning
Method: Ordinary Least Square
Table 5.2: Model Results with OLS Method

| Variables  | В           | S.E      | t-statistic |    |
|------------|-------------|----------|-------------|----|
| (Constant) | -18006.5*** | 2045.544 | -8.803*     |    |
| Age        | 332***      | 44.822   | 7.414*      |    |
| Edu        | 740***      | 111.832  | 6.662*      |    |
| MS         | -826        | 899.592  | 919         |    |
| ES         | 8508*       | 1471.768 | 5.781*      |    |
| Nod        | -665**      | 245.917  | -2.706*     |    |
|            |             | R-square | Adjusted    | R- |
|            |             |          | square      |    |
|            |             | .605     | .599        |    |

\* = Significant at 1% level, \*\* = Significant at 5% level, \*\*\* = Significant at 10% level

The value of constant is -18006.5 means, if all explanatory variables held constant then income decrease by 18006 rupees per month.

Regression results illustrate that there is a positive significant relation between income and age with  $\beta$  value ( $\beta$  =332, p<.001) which means that as age of woman increases, their earnings also increase. The coefficient value of education is ( $\beta$  =740.51, p=.001). So the educational level and earning of women were positively linked. Marital status influenced earning negatively. However coefficient is inconsequential and has negative sign which indicates that married woman faces extra financial tasks. The result indicated negative influence of marital on earning.

The co-efficient value of Employment Status is ( $\beta$ =850, p<.05) shows a positive association between employment status and earning. The co-efficient value of Number of Dependents (NOD) is ( $\beta$ =-.665.4, p<.01) indicating that NOD negatively influences earning of woman. Model result show that 61% of the deviation in woman earning explained by explanatory variables included in the model. The significance of F-statistics = 96.239 indicated that model is on the whole considerable.

# V. SPECIFIC SUGGESTIONS AND POLICY IMPLICATIONS

On the basis of results and conclusions drawn from the analyses there are following suggestions and guiding principles: First, Education plays vital role in enhancing women's abilities, education level has deep link with unequal social position and other socioeconomic problems. Government policies for the improvement of education level are mandatory. Secondly, the results of employment status with work satisfaction and earning are positive. In current study women employment status is low and the consequences appears in the form of low income and satisfaction. Mostly, women in DG Khan are self-employed with employment status and have low income level. Government supporting policies for raising income level are considerable. For this purpose government strategies for amplify the scope of microfinance shall be considered encouraging effort for improving the living standard of low income group women. Thirdly, marital status and number of dependents affects earning negatively. Work-family responsibilities negatively influence work performance. Government initiatives are appreciable to make day cares for the children of working mothers and flexible work time policies for women.

# **5.1 General Suggestions**

First, most of the current study respondents were teachers and facing problem of conveyance, and their stations are far away from their home. Government serious concern for providing transportation facility is appreciable. Secondly, favorable social and protected working environment should be given to law and order agencies activation is required for the execution of safe environment. Thirdly, as the study

conducted in backward area of Pakistan. Media coverage can be essential source to draw attention the troubles of working women in such areas. Fourthly, government can improve such pitfalls with the support of NGOs. Government support may work as catalyst for boosting NGOs efforts to improve overall productivity of women.

# VI. CONCLUSION

The present research is built to examine the influence of socioeconomic factors on women's work satisfaction and earning in underdeveloped city of Punjab DG Khan. The study is based on primary data from 320 women in city DG Khan. Data is analyzed by using OLS and logit model at SPSS. The determinants of work satisfaction are age, education, head of household or husband's income, employment status, number of dependents. These variables have significant impact on work satisfaction. Age, education and employment status have positive effect on work satisfaction, only one variable shows negative influence on work satisfaction that is NOD. Earning is analyzed by using OLS method. The determinants of earning are age, education, employment status and number of dependents show significant results. It is concluded, that working women's main apprehension is about financial tasks so that they improve their normal life.

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