

GCU Economic Journal, Volume XLV (1&2), 2012, pp. 43-75
**Exploration of Socio-Economic Lives of Occult Female Domestic
Workers (Informal Sector): A Case Study of Lahore**

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Abstract: Study was conducted in the area of Lahore and primary data was collected of 40 observations. Qualitative variables were included in the study to highlight two main concerns of the study. Research explored the causes, which urged female domestic workers to choose this profession. Semi structured interviews helped to narrate the journeys of domestic workers and the hurdles they face during their work. Moreover, the emphasis was given on the contributions of these female domestic workers in their household development. First part of study checked the causes of women who were compelled to work in informal sector and second part checked the before and after conditions of domestic workers when they started contributing in the budget. In first part male employment, social security benefits, number of dependent members, inflation and debt burden, all the variables showed their vital impact on working of women. In second part number of children going to school, debt situation, happiness, electricity bills, were taken as variables and they all observed significant changes in before and after condition of the domestic workers. Hence, overall development was experienced in the household and this point was proved in the study. Hindrances faced by domestic workers and the socio-economic aspects of their lives were discussed in detail in this study. Policy recommendations were provided after examining the current situation.

Keywords: Informal sector, debt, social security, household development

JEL Classification: O17, F34, H55, D10

1. Introduction

According to World Bank estimates (2016), around 10.7 percent of world's population lives under dollar 1.90 per day and grapples to meet even the necessities of life. Pakistan is also plagued by poverty and almost 39 percent of its population lives in multidimensional poverty (UNDP Pakistan, 2016). It exists in various forms and hampers the capability of individuals to pursue their objectives. Poverty is injustice with those who are born with it, as it transmits across generations and perpetuates inequalities. According to World Bank in 2013, female participation rate of

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labour force is 25% in the formal sector whereas figures are not the right depiction of the reality (World Bank, 2013). Most of the women who are considered unemployed are in reality, the occult workers, who are working in the informal sector. The informal sector plays a significant role in Pakistan by solving the problem of unemployment, poverty etc. The informally employed women have increased the labour force participation rate but the question arises how much they have contributed in their houses and helped to increase their living standards. GDP does not acknowledge their contributions and hence their capabilities are always underestimated.

Women around the Globe are playing a vital role in formation of a new world where the concepts of poverty, illiteracy, crime, hunger and all the evils present in the society do not exist or if not purely perished then limited to an extent. Women with their softhearted nature take all the pains in the society and devote their selves in uplifting the society both socially and economically but sometimes all their efforts are just in vain as no one takes accounts of them.

This paper is just a little contribution in highlighting that ‘little’ part of our society which according to many is *little* but for us, it accounts for the major part of our labour force. Concept of house cleaners is practiced in Pakistan ever since its establishment and even before that. Reasons for this practice are many including, the social stigmas or help required by the literate women in doing chores of their households but the focus of the study is confined to the women who are always ignored in the policy making despite of their immense contribution in uplifting of the economy. We acknowledge these women as extraordinary women who not only look after the chores of their household but also earn for their families putting all their comforts and desires aside.

Due to recent rural urban migrations, concept of domestic workers has achieved heights, mainly because the women coming from villages are illiterate and this job suits them the best. We can surely not go back 65 years and change our dark history of ignorance but what we can surely do is, we can make some policies which ensure better working conditions and wage rate for domestic workers ;securing not only their future but the future of

our coming generations as well. Variables, models and techniques used in the study are carefully selected to highlight the role of domestic workers in development of a household.

Two main concepts which will be brought under the light of discussion would be the socio-economic causes which compel women to enter the informal sector to earn their livelihood. Various variables can reflect these causes and empirically can be tested with the help of econometric techniques. In this part their lives would be explored, revealing all the secrets behind their success stories and the stories behind their scars. Second point of exploration would be the after effects of the contributions made by these women. Dilemma of Pakistan is that it is stuck in vicious cycle of poverty hence coming out of it becomes a challenge this study will focus on the point that have these women achieved the targets they set before entering this field? In addition, can in coming future they can pull their families from the vicious cycle of poverty? Both these aspects somehow the other will cover the untold story of these house cleaners and can help in formulating the required laws and amendments in the constitutions so that this particular labor can rightly claim their share of growth in the economy. The more visible this share would be the less discrimination they will face.

Depiction of women as weak, emotional, victimized creature is not the aim of the study whereas proving these domestic workers, as bringing up the tipping point in their economic conditions of their families, despite of all their pure womanly features, is the focus of the study. In India and other developing countries many research papers have been written to highlight the role of women in economic development, but in country Pakistan where Islam emphasis on the respect and importance of women, they are still discriminated in informal sector. Hence, the study was required on urgent basis to fulfil the need of the hour.

Informal sector employment is generally a large source of employment for women than for men in the developing world. Women working in the informal sector are poor they struggle for their family survival. This study explores the occult females who work domestically. The women labor force participation rate in the formal and informal sector has been examined in

the number of studies but no one has yet studied the contribution of female domestic workers in development of their households. In this study we have used primary data of these occult women and analyzed their contributions in the perspective of improvement in standard of living; this is the marginal point of this research.

Consider the current economic conditions of Pakistan at both micro and macro level, it becomes the need of the hour that both men and women work together for better future. Our society is male dominated society, which formulates rules and regulations for men, cushions their earnings, deliberately ignoring 48.63 percent (2013) of our population, which consists of women (World Bank Indicators, 2013). Literature tell us that mostly women are working in informal sectors due to credit issues, family responsibilities, for providing education to their children etc. but still their contributions towards economy have never been brought to lime light.). Various studies have proven women's immense contribution in the human capital formation and poverty alleviation in poor households (Siddique, 1998). Recent rural-urban migration, inflation, lack of education and many other socio economic factors urge these domestic workers to enter the stream of informal sector. To formulate policies for this sector, detailed study is urgently required, which covers all the aspects both social and economic of the lives of these domestic workers.

2. Literature Review

Mumtaz (1995) did a micro study on the trends in women labor force participation in past decades in Pakistan. Study was done on the data already available to the researcher, a sample of 2000 in the area of Punjab. It was secondary data in nature and many past studies were incorporated in the data. Variables used for assessing the cultural values and social norms of working women include income and their contribution in the household budget. Conclusion was made with the help of the study that increase in the literacy rate of women leads towards more social and economic stability of the household. It was recommended in the study that employment organizations for working women in informal sector should be initiated on urgent basis.

Peter and Ghosh (1998) in India conducted the research. The aim of the study was economic liberalization, which will create investment opportunities for foreign investment and multinational organizations. The study also focused on the status of the women with regard to the change in industrial policy effect, wage equity, health and working condition. It also focused on the factors such as literacy level and social status and they affect women involvement in industry. The study is based on secondary data collected from the census report of India 1991. The study concluded that in India, women worker's problems in informal sector are not homogenous. Region, caste, class and religious issues affect women employment. The women reliance is improving the status of women by top to down strategies and welfare programs by promoting education, literacy, wage equity and safe working condition. The only fair and equitable development in India is to balance the current top down strategy, which gives positive effect on lines of women and emphasis development at grass roots level.

Chen (2001) examined the evidence on the linkages between gender, informality, poverty and growth postulates. Some possible explanations of these linkages and the desirable global movement of women in the informal sector, during the 1980s various trade unions, grassroots organizations, and nongovernmental organization working with home based workers and street vendors in both north and south began to establish linkages, in 1990s at two separate meetings in Europe. In the meetings of two international alliances of women in informal economy were studied, one was home based workers called home net and the other was street vendors called street net.

Naqvi and Shahbaz (2002) studied on the topic of how women decide to work in Pakistan. It explored the problems relating their household's setups and other socio-economic reasons, which compelled them to seek work in informal sector. Strong relation was found between age, marital status and education of male members in their home. Number of children and employment status of male members was checked. Cross-sectional data from Pakistan integrated household survey 1989 to 1999 was taken with the application of Probit model on it and Multinomial Logit model. Rural and urban stratification was done for making the data representing both these areas respectively. This secondary data showed that more dependent male

members and number of children would result in more number of the females of those households to work.

Khan and Khan (2005) studied the struggle of women for family survival in informal sector. 937 observations were taken and OLS model was used to find the relation between different variables including women's education, ownership of assets and the contributions made by those women in their household. Education had positive effect on the working of women where as if the numbers of male working from their homes increase; their representation in labour force was decreased. Data was collected through cluster sampling technique in city of Bahawalpur, door to door surveys were made for the precision purpose. In policy recommendations, it was advised that credit should be provided to these women working in informal sector for their betterment in future.

Kausar (2006) explored the topic of women contributions in their family budget and their working in informal sector in Pakistan. Variables taken were the health of women their marital status and number of dependent people in their families. Through the technique of cluster sampling 1780 households were surveyed and it was found that 80 percent of the households were having contributions from their females in family budget. OLS technique was used with dummy variables. In policy recommendations it was suggested that legal interventions were required and proper organization for dealing the issues of women working in informal sector is the need of the hour.

Javed (2009) explored labour reforms. All laws and acts regarding informal sector were analysed and weaknesses among them were highlighted. Special attention to women working in informal sector was given. It was concluded that current laws lack implementation and are not enough to cater the needs of women working in informal sector hence more policy recommendations were given for facilitating the women.

Muhammad, Askar and Javed (2010) studied the socio-economic impacts of women empowerment in city of Peshawar Pakistan. Study explores the consequences of women empowerment at family level in urban areas,

sample size of 80 was taken randomly. Purposive sampling was done mainly from two posh areas and the results showed that that the empowered women had major role in formulating their family budget and they were open minded with no gender discrimination. Improved standard of living in those households where women worked and they had a very positive impact on their children as they sent them to schools and treated male and female child equally.

Nazir (2011) studied the socio economic conditions of female domestic workers in Faisalabad city. A particular town was selected and in that town a small locality was chosen from which through random sampling, 120 respondents were interviewed. Findings from the data are that there was a strong relation between internal migration and economic status with the working of women in informal sector. Many women who migrated and had larger number of children started working in informal sector to improve their economic conditions. Poor conditions of domestic workers and their problems were analyzed. Many laws regarding migration particularly rural urban were proposed for the ease of domestic female workers.

Yin and Alese (2011) in Nigeria conducted a research. The aim of research study was a desire to advance whether concerted effort would enhance the creativity and innovation of women towards empowerment. The other objective was establishing the level of empowerment towards attaining good growth in building the informal sector and enhancing the status of women in Oke Ogun zone of Nigeria determining the problems faced by the women in improving their knowledge and skill through training. The study adopted the descriptive survey research design, which enhanced the collection of data from sample of women from selected entrepreneurial skills programs. The policy recommendation was that the government would assist in providing good market and information to enhance creative and innovative abilities. It is the opinion of the researcher that women's social group and business organization should be geared towards pulling labour and resources together.

Mohapatra (2012) conducted a survey over a period of six months in the following carefully selected Municipalities and Notified area Council of Odisha that are amongst the poorest areas in India. The method for

collection of information was semi structured interview method. The study concluded that the poverty is multidimensional concept, which implies not only lack of assets, insecurity and social exclusion but other factors as well. The study conflicts that highly visible percentage of women workers continues to live a life full of subsistence compromises and most of their own access in term of right to life is subsidized.

Sharma (2012) investigated the role of informal sector in income and employment generation after globalization in India and brought focus on contribution of women in the agriculture and non-agriculture sector. This study is based on secondary data collected by the National Sample Survey Organization (NSSO) for 2004-05, 2009-10 through survey of employment, unemployment and research paper articles etc. The policy recommendation of the study is for small-scale enterprises to provide the informal sector generally and women in particular wide opportunities to earn income they need economic and political support from government.

Islam and Aisran (2012) formulated a paper on the topic of low female labor participation in Pakistan its causes and consequences. It was found that women feel independent and there self-confidence is boosted after they are employed. Their economic position is strengthened and standard of living is greatly improved. Social and cultural norms are however the basic hindrance in their work. Women working in informal sector are paid low as compared to men and a lot of discrimination is seen. Moreover, credit social security net benefits are also not available to them.

Lone and Mohiyuddin (2013) published the paper in Academic Research International, which revolves around the topic of rising inflation and women adoption of domestic work. Paper mainly targeted the house cleaners working in informal sector and the causes of choosing this profession, which includes migration, inflation and the ease of working in informal sector with no formalities and legal requirements. Data methodology used was qualitative anthropological research method, which included personal questioning and interviews. Technique used was snowball and purposive sampling which targeted 36 respondents. Their living standards and marital status were explored in which it was revealed

that married women tend to work more in informal sector and they are mainly uneducated. In policy recommendations, it was suggested that the procedure of their recruitment in this sector should be improved so that it can be brought under formal sector and their children should be provided with better health and education as they receive less attention from their mothers.

3. Data and Methodology

3.1 Snow Ball Sampling

The data from the entire population could not be taken because actual population of domestic workers is unknown and no statistically inference be made from the whole sample so the study used non-probability sampling. It must be likely that the sample is representative but in this study, there is uncertainty that the data will be representative, the purpose of the study is exploratory and individuals are difficult to identify then the most appropriate sampling technique is “snow balling”. Snow balling is the non-probability sampling, because the actual population of domestic workers was unknown. In this study, we found one domestic worker (woman) at our homes and asked her to recommend several other domestic workers for the survey purpose. Then these women recommend additional domestic women and so on thus building up a sample like a snowball rolling down a hill. We collected the data of 40 observations because saturation point came and same answers were observed.

3.2 Variables

3.2.1 Male Employment (MEMP)

It is taken as the number of male members working in the houses of domestic workers. Answers were recorded in yes or no if their male members were employed or not. This variable is a dummy variable.

3.2.2 Debt Burden (DBUR)

It is taken as the dummy variable showing if the domestic workers had the burden of debt or not. Burden of debt is described by them as mental fatigue, which they have due to the liability of debt on them. Amount of debt was not asked to them but they just reported if they had the burden of debt or not on them.

3.2.3 Inflation (INF)

It is taken as the increase in the general price level and is a Qualitative variable. Responses were recorded in yes or no. They were enquired if they were urged to work outside due to the rise in general price level. Domestic workers describe inflation as the increase in the prices of things they purchase.

3.2.4 Number of dependents (NDEP)

It is taken as the number of dependent people in the household who do not earn any income or contribute in the household budget. Children and any unemployed members are taken into consideration in this variable and this is a Quantitative variable.

3.2.5 Income Support Program (INSUP)

It is taken as the initiatives taken by the government for providing ease to the poor in the country. This is also taken as dummy variable. Domestic

workers were asked if they take benefit from government in any form and their responses were recorded in yes or no.

3.2.6 Children going to school (BCHS, ACHS) [before and after]

This variable indicates the total number of children who are sent to schools by their parents before women started earning and after women started earning.

3.2.7 Debt Situation (BDSIT, ADSIT) [before and after]

Debt situation is referred to the overall situation of debt, which is analyzed before women started working, and after they worked, taken as qualitative variable it was analyzed as debt situation being either good or bad.

3.2.8 Happiness (BHAP, AHAP) [before and after]

Happiness is taken as Qualitative variable both before and after women started; working and their answers were recorded in yes or no. Happiness is taken as the measure of mental satisfaction and happiness for the domestic workers is described as the mental satisfaction, which they get after fulfilling their necessities and at the standard of living where they could afford some luxuries as well.

3.2.9 Electricity Bills (BELE, AELE) [before and after]

Amount of approximate electricity bills was recorded and added in the model. This is Quantitative variable in the model.

3.2.10 Clothes (BCLOTH, ACLOTH) [before and after]

Clothes were takes as first hand or second hand clothes .This is a Qualitative variable and answers were recorded in they either made new cloths or bought second hand clothes before and after they stared working.

3.2.11 Male Income (MINC)

Male income is recorded numerically where as it is that part of income which is spent on the household by the male member.

3.2.12 Household Income (HINC)

Household income is the total amount of income which is spent on the household budget. It is the sum of income of male and the female working in the house.

4. Results

In the thematic analysis of the semi, structured interviews some variables were noted down, which were push factors for the domestic workers.

4.1 Causes of Women Entering the Informal Sector (Domestic Work)

Moe (2003) explains the concept in her book that women tend to spend more on children and household budget when they earn as compared to men hence their income brings improvement in the condition of household. Women these days are taking the economic challenges seriously and striving hard to contribute as much as they can for the increase in per capita income of household. Women tend to worry more for the economic situation of the household (Moe, 2003). Hence, various causes, which compel the women to seek employment in the informal sector of domestic work, are discussed below.

Male employment variable explains us that whether the male members (husbands) in the house are being employed or not. If they are not employed then there is a perplexed situation, the first is; they are either unemployed portraying that they are not earning or working but they are looking for a job, the second situation is they are out of the labor force means they are not working and not looking for a job. Most of the times in the survey of study it was found that even when the male worked due

to the factor of inflation and large number of families women still had to work to fulfill the household needs.

Mostly domestic workers borrow money and make their situation so worse that they are pressed under the burden of massive debt. In many of the cases, they bought things on installments and pay installments with interest, which created massive burden of debt on them. Domestic females borrow money from whom they work. There is no other source for the repayment so they decided to work throughout their lifetime until they repay through providing their services to the people who have given them the loans. They most of the times borrow money from the family friends, relatives but they do not get loan from the bank because they seldom meet the formal legal requirements there. Vicious cycle of debt continues because once a large amount of debt is taken then it becomes very difficult to pay back it fully, every month only the installment of interest is paid and the full amount of debt remains the same. The family is vulnerable financially and hence females are urged to work because they are forced to pay the monthly installments.

The variable of inflation is brought in the study making it the most important cause of women entering the domestic work. As we know that the number of children in the lower income group is greater than the higher income group; they give birth to their children without knowing how they can manage such large families financially. Due to continuous increase in prices of things, head of the house cannot provide them food, clothes, shelter so women start working out of their houses for the survival of their families. Inflation is a very important factor, which urges these women to work because in the race of economic survival incomes should be raised to the level, which can fulfill the basic requirements of the family.

Per capita income also called income per person is the share of income for each person in the household. Household per capita income refers us that the combined accumulated income of all the individuals who are working of each household divided into total number of individuals in each household

$$\text{HIN} = \frac{\text{total income of each household}}{\text{total number of individuals in each household}} \quad (1)$$

When the household per capita income would be less to the poverty line of dollar 2 per day (World Bank international standards) then it means that children would not be sent to schools and will never get proper nourishment as well. To raise the per capita household income women are urged to work and fulfill the required needs of their children.

Child labor in the houses of these house cleaners is common because even when they work it is difficult to cope up with the inflation and fulfilling the bread and butter needs for the family size 10. Hence, mostly at the age of 10 or sometimes even below that their children start working and hence it gets more than difficult for the parents to afford their education. Both demand and supply side of child labor is closely related with the conditions of a household. When income of household is less and if mothers are not working then definitely they will be sending their children to earn the livelihood moreover without proper schooling and at such small age they only find jobs in informal sector. Reasons behind having such high demand of child labor and its supply are easy to understand.

4.2 Hurdles Faced By the Domestic Workers

While asking the domestic workers about the problems they encounter when they come out for work various issues were discussed which were both social and economic.

Finding the appropriate job is a much difficult task because many times suitable jobs do not provide with the desired income and there comes a trade-off between either to find a job with more working hours or to forgo the money for spending time at home looking after the random chores. Due to non-availability of day care centres these women have to neglect their children and house for earning livelihood for their families.

Many women complained about the lack of decency in men when they walk on roads or in local transports while going for work. Many times women

face allegations of theft and robbery in the respective places where they work and then they have to go through scrutiny and all the legal procedures (because of the humiliation factor many respondents felt nervous telling this problem hence it was not brought under the study much).

When women were asked about the question if they faced any disrespect in the society or their children faced any insult in moving in their circles then a large number of women replied that they were respected but a few said that their children feel humiliation telling their friends that their mothers are domestic workers.

Women do not get their desired incomes and work for long working hours. If these working hours are compared with those of formal sector, they might have earned much more. Women do not get formal credit facilities easily through proper channel. Women pay high transportation bills, which lowers their earned income.

4.3 Development of Household through the Labor Market Entry as Domestic Workers

The income before and now is a clear indication of what change did these working people made in the nominal aspect. An increase in the nominal income will reflect the growth in household system in nominal terms. Other variables will also be studied because pure concept of standards of living is never depicted alone with the income where as it is a combination of various other factors. Income after the contribution of women was higher as compared to that of only male income hence this becomes the first step towards development of a household.

Gas facility is considered as a luxury item in the households of workingwomen and standard of living is considered high if they can afford it. Amount of gas bills was recorded in rupees from their Sui Northern gas bills (they reported the accurate values). Many women said that earlier they used wooden logs but after they started earning, they were able to afford the gas bill ranging from 400 to 500 per month and they felt ease in cooking at their own households. Hence, improvement in their life style was seen.

Time for leisure is the strong indication of the improvement in the standard of living. Variable of time also shows that these domestic workers are still left with the spark of life in which like all other normal human beings they enjoy their lives other than supporting and raising the standard of living of their families. The trade-off between labor and leisure is discussed in the section of hurdles but here the positive aspect is considered which tells that these women still find time for their children and household.

Safety measure variable, which is taken in the study, tells that how safe a domestic worker felt in the place she lives with the income she has. It is the reflection of the area where she resides, the polluted areas are mainly under the threat of mischief makers and people who rob or use weapons illegally hence this variable tells how protected these women feel in the areas where they lived with the current income they earn. Security is considered as the basic provision by the government hence here the role of government was checked and the standard of living was reflected as more secure environment means better standard of living. In many of the cases safety increased with the increase in the income of household.

Concept of economic development is vast and is not at all limited to the few variables, which are discussed in the study, but these all are prominent variables in measuring the standard of living and development. Overall development of all the houses of domestic workers, which comprises a large part of our society, will eventually result in the overall development of the poor and vulnerable community in developing country Pakistan

4.4 Development in Mental and Physical Well Being

Variable of happiness will describe how much improvement has been seen in the environment of the household. This question whenever was asked in the survey, domestic workers gave a pleasant smile telling the tale behind their struggle for life. Happiness variable tells that when they (domestic workers) started working along with improvement in income and due to various other factors their psychological states improved and their contribution increased not only the happiness of their own souls but in the overall environment of the house as well. Concept of development is

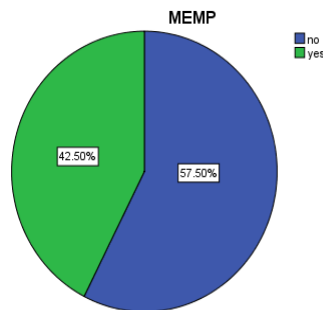
incomplete without the measure of happiness because at the end of the day its only happiness that matters in both the physical and mental wellbeing.

5. Description and Analysis

5.1 Factors

All graphs are based on authors own compilation of the data.

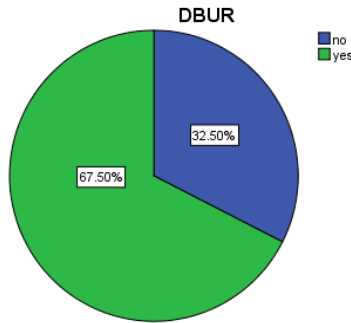
Figure 5.1: Male Employment



Source: Author's own compilation

The survey shows us that 57.50% male members in the household of domestic workers are not employed; there is only 42.50% of male employment in their houses. The green area shows us employment of male and blue area shows us unemployment of male. Hence, we conclude that the frequency is high for unemployment so that is why women work domestically for the family survival. One of the respondents said “*Ghar admi nahi aurat chalati hai hmare masher mai*”.

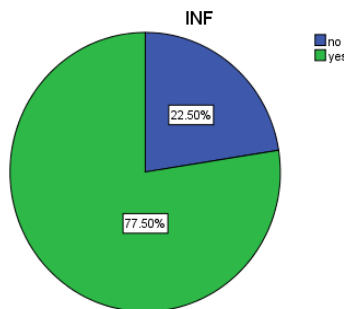
Figure 5.2: Debt Burden



Source: Author's own compilation

The survey shows that 67.50% of household face the burden of debt on their head and only 32.50% of the household are free from debt burden. Hence, we conclude that the major cause, which compels domestic workers to earn, is debt burden. To overcome the debt burden they work day and night. One of the respondents said “*Zindagi majburi ka nam hai or qarz majburi ka aik hissa*”

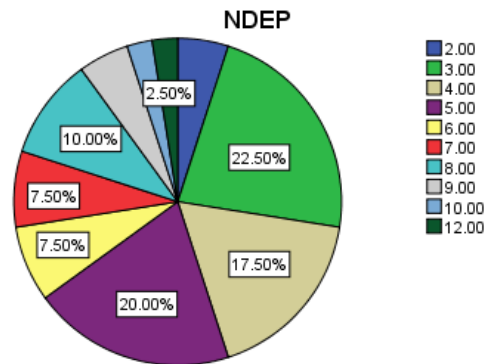
Figure 5.3: Inflation Factors



Source: Author's own compilation

The survey shows us that due to high inflation 77.50% women reported that they are compelled to work and the remaining 22.50% women said that they have other issues. Hence, inflation is another major cause of women working domestically. One of the respondents said “*Mhngaei nae humae iase choos lia hai jaise machar khoon chusta*”.

Figure 5.4: Number of Dependent



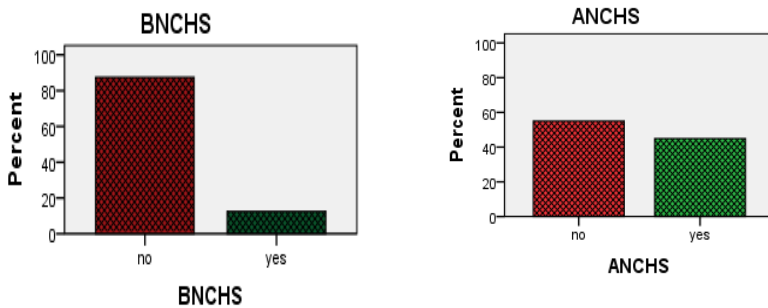
Source: Author’s own compilation

Number of dependents varied from 2 to 12 where highest percentage of dependent members in the household was 5. Number of dependents provided the amount of people in the household who did not earn and a lot of variation was seen in this variable. One of the respondents said “*Aik kamanae wali or das khane wale*”.

Education of children has close link with the employment of domestic workers because the expanse of their education has be borne by the parents and if the income of male member is not enough to meet the basic demands of the children then educating them becomes impossible for the parents. Study has focused on the education of children primarily because of its immense importance as discussed in the section of child labor. Women in many of the cases reported to have send their children to schools when they stared affording the school fee and other expenses of the children after they started working as domestic workers.

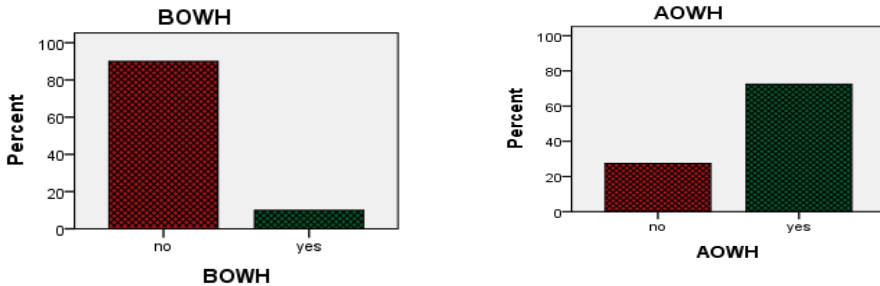
5.2 Overall Development

Figure 5.5: Children going to School



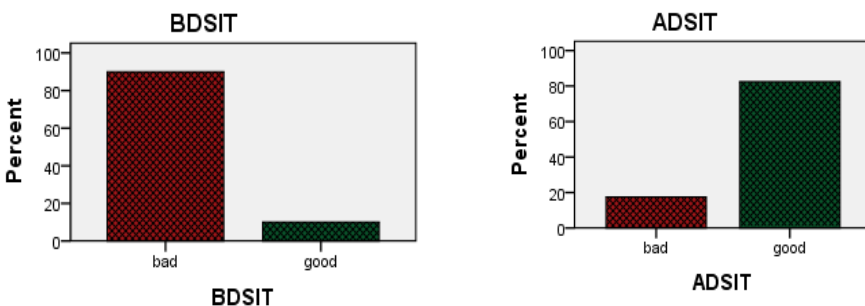
Source: Author's own compilation

In this chart, the survey tells that when women were not working in the informal sector there were only 12.2% children who were sent to schools and 85.4 % were not going to school there was a worse situation before as can be seen in the bar chart the percentage of NO is high as compared to YES. When women started working as of the present situation, improvement was seen as compared to the previous situation. The percentage of children going to school has risen from 12.2% to 49.3% and the percentage of not going to school has fallen from 85.4% to 53.7 %. After mothers of these children started working, there is a lot of improvement seen in the situation of children going to school. This is the important variable for the development of domestic worker household because education is very important for the better future of any society.

Figure 5.6: Ownership of House

Source: Author's own compilation

The survey shows that when the women were not working they did not have their own houses they lived on rented houses because they migrated from rural to urban areas. The percentage of ownership before they started working is 9.8% and of not ownership of house is 87.8%.

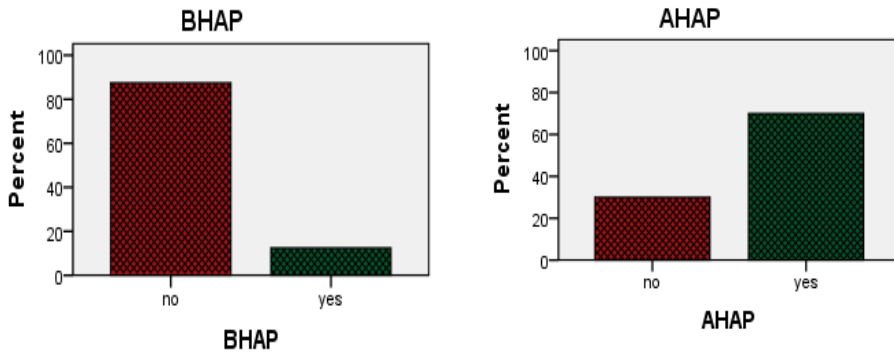
Figure 5.7: Debt Situation

Source: Author's own compilation

The survey shows the debt situation when women were not working it was bad as depicted in the bar chart the percentage of bad is high as compared to that of good. The percentage of bad is 87.8% and for good is 9.8% this is worse situation due to this women started working in the informal sector with the intention of reducing the burden of debt. When women started

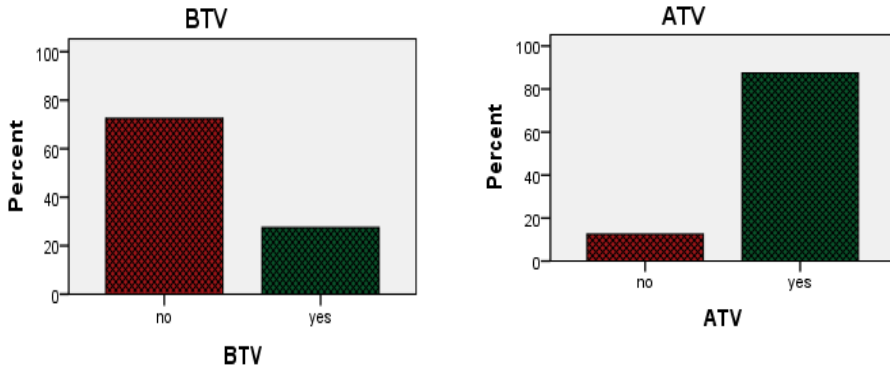
working, they helped their males to reduce the burden of debt now the situation is improved and have risen from 9.8% to 80.6% and the bad situation has fallen from 87.8% to 17.1%.

Figure 5.8: Happiness



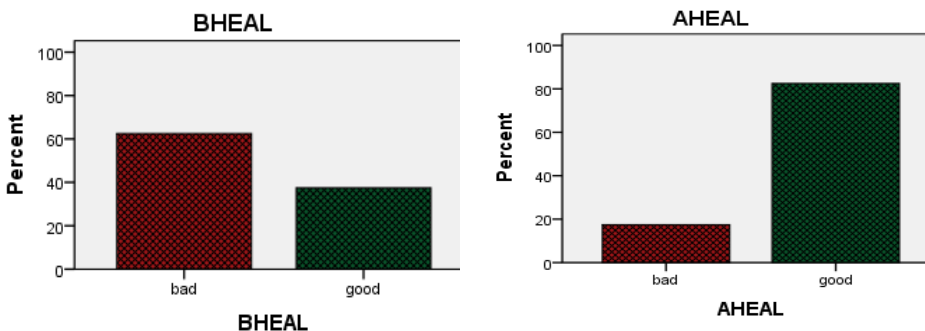
Source: Author's own compilation

The survey shows us that when women were not working there were only 12.2% households, which were happy, and the remaining 87.8% felt unhappy. In the above figure, red area shows the unhappiness and the green area shows the happiness. However, when women started working then they increased their happiness from 12.2% to 68.3% it means they are in better situation as compared to the situation before. They said that now they feel satisfied. A respondent said “*Khushali bunyadi zaruratun k bad daikhi jati hai*”

Figure 5.9: Television

Source: Author's own compilation

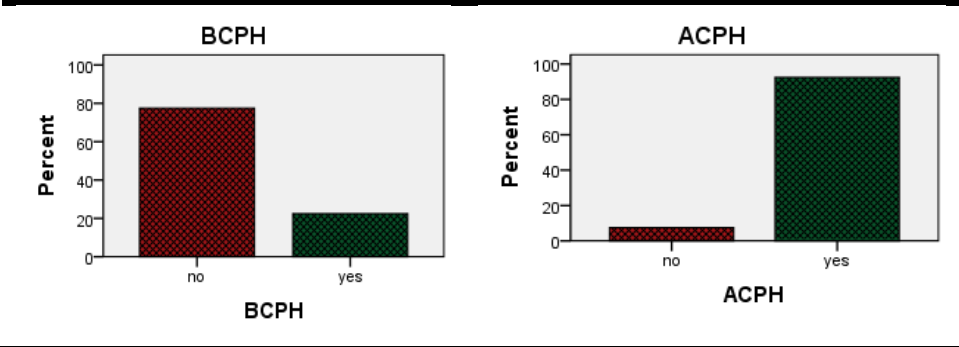
As we know that television is now available in every house but when looking towards the condition of these women before they started working, there is only 26.8% households, which had this luxury item of TV, and the remaining 70.7% did not have this facility. When they started working, they bought this luxury good for their entertainment and now the situation is different 85.4% households have television facility which means they moved towards the better standard of living after women started working.

Figure 5.10: Health Situation

Source: Author's own compilation

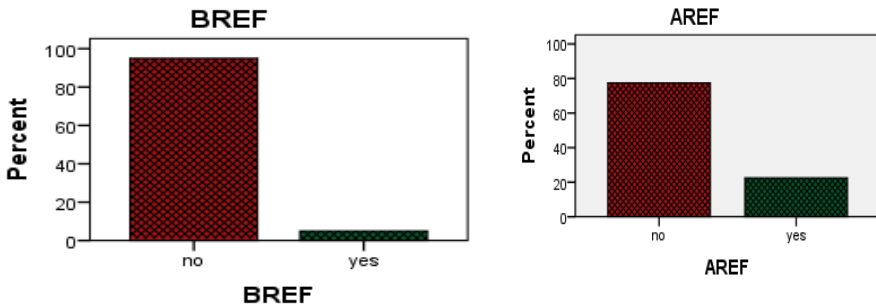
The survey tells that before working the health situation in their house was bad due to under nourishment or the non-availability of medicines. They suffered from diseases like depression, heart attack and many other because they didn't have clean water to drink and their environment quality was also low hence they suffered from various diseases and they lacked enough money for the treatment of those diseases. 61% households suffered from bad health but when we the women started working, they improved the health situation of their household to 80.1% because their income increased and they started treatment of the diseased. Environment quality of their surroundings also became better.

Figure 5.11: Access of Cell Phones



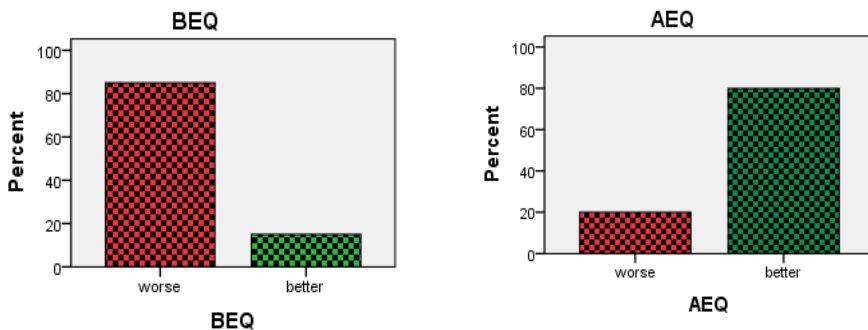
Source: Author's own compilation

The survey shows us that 75.6% of households did not have more than one cell phones but now when the women started working percentage of more than one cell phone increased to 90.2 % in the households of domestic workers. One of the respondents said “*Kam shuru karnaee k bad sabsae phle mobile kharida*”

Figure 5.12: Ownership of Refrigerator

Source: Author's own compilation

Refrigerator is a luxury good when income was low before women started working, only 4.9% households had refrigerator and the remaining had not. However, after women started working 22% household bought refrigerators but the remaining could not afford this facility, reason being it is an expensive good for domestic workers.

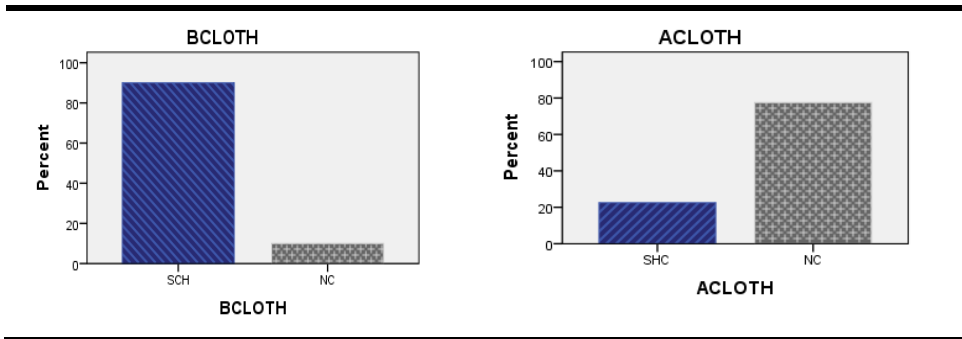
Figure 5.13: Environment Quality

Source: Author's own compilation

The survey shows that before women started working environment quality was worse. Shown in the above left figure, red shaded area shows the worse environment quality and its percentage is 82.9%, which indicates the worse situation. After women started working, they steadily improved their

environment through plantation or changing their residential areas etc. Hence, now, the 78.0% households have better environmental quality.

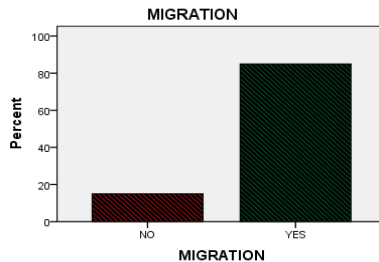
Figure 5.14: Clothing



Source: Author’s own compilation

The survey shows that when income was low before women started working they used second hand clothes. Household used 87.6% of second hand clothes and only 9.8% newly bought clothes. When women started working, they upgraded their living standard and now 75.6% of them buy new clothes in their households. One of the respondents said “*Khud nab hi khareedun bachun ko ab nae kapre khareed hi daite hun*”.

Figure 5.15: Migration



Source: Author’s own compilation

56 When the domestic workers were surveyed most important and common observation, which was found, depicted that almost 85.5% migrated from rural areas and were planning to settle in the urban areas. After migration, they reported to have said that they started their lives from scratch after migration.

6. Conclusion and Policy Recommendations

Role of men and women is vital in the development of the household and this respective study explained briefly that when they both strive for economic survival, change in standard of living becomes inevitable. Study highlighted the contributions of domestic workers primarily because this neglected informal sector contributes immensely in the smooth running of household budget and providing necessities to its members in the lower income group. Variables used, developed a cause and effect relationship with the desire to work as domestic workers describing the role of government transfer payments, employment of men, inflation, number of dependent members in the household and debt burden. All variables were significant except the variables of dependent members and social security benefits. The market expectation of the characteristics of labour is depicted in the study by observing the similarities between child labor and domestic workers both fulfilling the requirements of informal sector and hence are perfect substitutes in the study. When women tend to work they send their children to schools this important observation was recorded in the surveys whereas when empirically tested it gave the same result. Women entering this profession are compelled due to all these reasons to work in this informal sector despite of facing the socio- economic hindrances discussed in the theoretical framework.

To evaluate if the additional income of women played a central role in the development of household and not all their efforts went vain, several variables were checked. This part of the study separates it from all other researches made on the domestic workers previously as because it is the only study of its kind evaluating and relating the contributions of women with the overall development of household. In city Lahore according to the researcher's knowledge, it is the first study regarding domestic workers and

the acknowledgement of their sheer services in uplifting the standard of living of their households.

Households enjoy better living standards when the income of domestic workers is added in the budget because all the variables proved to be significant and were according to the prior theory except the consumption of electricity variable. Necessity needs that of better health, education and shelter are met and future generations or youth of Pakistan (children of domestic workers) are given consideration by their mothers when they built human capital formation after providing them education and better nourishment.

Consumption of durables for instance Television, Refrigerator and Cell phones was analyzed which enhanced after the domestic workers started contributing in the household budget. Measures for the mental wellbeing of the members of household were taken as safety, environmental quality and happiness. All these variables showed improvement after the contribution of domestic workers was added in the household budget as depicted in the graphical representation section.

Economic progress of the country is the result of overall devolvement in the living standard of its people and this paper provides a glimpse of the contributions of one important labor sector of the economy (domestic workers). Exploration of the lives of domestic workers revealed that they are neglected members of the society with no provision of transfer payments; information asymmetry is seen, as they are unaware of the social safety nets and micro financing schemes initiated for them. Despite of all the challenges they face these women still manage to earn a decent and respectable income without sacrificing their dignity and honor. Further exploration of their lives can reveal various other social and economic aspects, which will help in making several policies for this vulnerable group of community.

In the study, it was found that due to lack of skill and education women have to enter the informal sector of domestic work hence provision of education should not be gender discriminatory and government should have

parental role in providing education to women so that they can raise their wages by entering formal sector.

Families, which have higher contribution of female income in their budgets, should be provided with social security nets to facilitate them. These domestic workers should be given awareness of all the programs initiated by the government in lowering the income inequality in the higher and lower income groups. Role of Department of Labor and Social Welfare is important in this regard.

Credit facilities should be provided to the domestic workers to lower their burden of debt, which they have taken from informal sources, and legal obligations should be relaxed so that they can apply for government provided loans. The micro-credit institutions present in the country for instance the micro-finance bank, Khushhali Bank along with the first woman bank can possibly play an important role in this regard. These micro-credit banks can ensure these women to establish their own small enterprises for earning a decent income.

Recruitment procedure of these domestic works is a big hurdle in recording their share of income in the GDP. Different organizations should be started with the aim to register and provide employment to the domestic workers after tracking all their records so that their incomes are taken in consideration in GDP and are provided with ease in finding new jobs. Through this channel they should be informed about their rights and a complain cell should be initiated so that if they face any disrespected or are maltreated then swerve action can be taken against the other party.

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