

## Effect of Socio-Economic Factors on Children Working Decisions in Pakistan

Muhammad Akbar Ali Shah<sup>1</sup>, Qaisar Mehmood<sup>2</sup>, Muhammad Aleem<sup>3</sup>  
and Tahir Nawaz<sup>4</sup>

### Abstract

The main focus of this study is to analyze the factors relating to school characteristics, children characteristics, parents characteristics, household head characteristics, and household characteristics which effect on the children working decisions using the Probit model, on data of the urban and rural children of age 5-15 years who work (wage or waged) or not work. It is found that children with better economic status are less inclined to work both in urban and rural areas of the country. In urban areas children combine studying and work at home more than rural children. The head of the household having assets like agricultural land, shop or their own business are more likely to involve their children in economic activities.

### Keywords

Children work, School characteristics, Children characteristics, Parents characteristics, Household head characteristics, Household characteristics

### 1. Introduction

Children are considered as the most important asset of any nation. In the future they have to take all responsibilities of the nation in different fields of life. Future

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<sup>1</sup> Department of Statistics, The Islamia University of Bahawalpur, Bahawalpur, Pakistan.  
Email: [akbar.ali@iub.edu.pk](mailto:akbar.ali@iub.edu.pk)

<sup>2</sup> Government Postgraduate College, Bahawalnagar, Pakistan.  
Email: [qaisqrm81@yahoo.com](mailto:qaisqrm81@yahoo.com)

<sup>3</sup> Department of Statistics, The Islamia University of Bahawalpur, Bahawalpur, Pakistan.  
Email: [draleemiub@hotmail.com](mailto:draleemiub@hotmail.com)

<sup>4</sup> Department of Statistics, The Islamia University of Bahawalpur, Bahawalpur, Pakistan.  
Email: [taahir101@hotmail.com](mailto:taahir101@hotmail.com)

of any nation is extremely based on the growth and development of its children. The issues relating to children welfare have got much attention in developed and developing world. During the last twenty years child labor has become burning issue among the children welfare problems in the national and international media. Child labor is a social and economic evil which violates the human rights. Its presence in any society deprives health, education and childhood care rights of the children. Child labor effects negative on the development of any nation.

Rudy (2004) defined child labour as work of children which affects the future welfare of a child in terms of work that takes place for child schooling. Ellenet al. (2013) developed a new hypothetical structure that explained the involvement in child labour of children in developing countries. This structure differentiated three levels (household, district and nation) and three groups of explanatory variables: Resources, Structure and Culture. The found that children worked more in rural areas, especially if there were more unskilled manual jobs, and in more traditional urban areas. In more developed regions, girls tended to work significantly less. Alcaraz et al. (2012) investigated the effects of allowances from the U.S. on child labour and school attendance in recipient Mexican families. The identified these effects using the impact of the 2008-2009 U.S. withdrawal on allowance receipts. They found that negative shock on allowance receipts caused a significant increase in child labour and a significant decrease of school attendance. Filho (2012) explored the effects of family income on labour involvement and school enrolment of children aged 10 to 14 in Brazil using a social security development as a source of variation in family income. He found that increased gains were linked with increase in school enrolment for girls. As well as a smaller decrease in their labour participation but found no effect for boys. Kruger (2010) developed a simple theory of household choices of child labour and schooling. The found that higher parental salary and household means results lower child labour and higher school attendance. According to Boyden (1994) working of children for long hours, having not proper rest, working in bad or dangerous situations, rude behaviour of employer and not proper pay for work is considered as child labour. Children are stressed to work for long hours without any refreshment and away from their family in domestic labour. So the children are not grown physically well and not develop as a mature Pervez and Ather (1993-1994).

Ahmad et al. (2011) determined the causes of child labour in Shadman Market Lahore by using descriptive and cross tabulations. The found that large family size, low income per capita and uneducated parents have significant effect on

child labour. Emerson (2011) explored that child labour had strong negative effect on adult earnings for male children even when controlled for schooling and that the negative effect of starting to work as a child reversed at around ages 12-14.

Some researchers define child labour as a wage work of a child, other take only market work of a child. But a lot of researcher also includes homecare activities of a child as child labour. Assad et al. (2000) take in their study market work, agricultural work and home care work as a child labour. They considered a child is a child labourer, if he spent at least 14 hour per week to perform any kind of waged work, domestic work or even child care activities. Two million children are involved in domestic work, out of them half belongs to Pakistan, ILO (2004). According to the survey conducted by NCCWD (2003) in six major cities of Pakistan 8% of the child workers are domestic labourers.

One fifth of the world population resides in South Asia. Two fifth poor of the world lived here and 33% of the child labourers belong to this region. According to the estimates of South Asia Coalition on Child Servitude (SACCS), 80 million working children under 14 years belongs to South Asia, of which 55 million from India, 10 million belongs to Pakistan, 8 million in Nepal and 7 million in both Sri Lanka and Bangladesh, (CUTS, 2003). According to Child Labour Survey 1996 conducted by Federal Bureau of statistics, Islamabad, there are 3.3 million children are child labourer. Boys child labourers are 2.4 million girls are 0.9 million. In rural area of Pakistan 74% of working children are involved in agriculture and in urban areas 31% of the children are involved in manufacturing. 46% of the working children work more than 35 hours per week and 13% work 56 hours or more hours per week. 7% of the child labourers suffer from injuries or illness. According to Child Labour Force Survey 70% of children work with their families without any pay, 23% work as employee and 7% set out their own employment, unwaged workers are mostly belongs to rural areas and but in urban areas mostly children perform wage work.

To set up the policies to solve the problem of child labor, it is compulsory to identify the variables which affect the child labor and to analyze how much they effect on the children work. This study include the forty two variables, for the analysis of children work, relating to children characteristics, parents characteristics, school characteristics, household characteristics and household head characteristics. This study consists of the introduction of the children work, methodology of the study, results and summary. In the appendix, tables are given for the description of variables, and Probit model results for over all children, urban children and for rural children.

## 2. Objective

The objective of the study is to analyze the variables relating to children characteristics, parent characteristics, household characteristics, household head characteristics and school characteristics which cause the children work, and identification of the variables which affect much on the children work.

## 3. Methodology

**3.1 Data:** Data is collected from urban and rural areas of each tehsil of the district Bahawalnagar by using Cluster and Simple Random Sample techniques. This data provide the information relating to school characteristics, children characteristics, parents characteristics, household head characteristics, and household characteristics for one thousand children of age 5-15 years, who study and perform work (wage or unwaged) or not.

**3.2 Model:** Probit Regression model for analyzing the decisions regarding to children work has applied. Children work is taken as a dependent variable which is the function of several explanatory variables relating to school characteristics, children characteristics, parents characteristics, household head characteristics and household characteristics. Dependent variable children work is denoted by  $Y$ . The dependent variable  $Y$  takes on binary values 1 if the child is working and  $Y$  takes 0 if the child is not working.

$X_1, X_2, X_3 \dots, X_k$  are independent variables relating to the school characteristics, children characteristics, parents characteristics, household head characteristics and household characteristics. Then the regression model will be of the form for the children work  $Y$ ,

$$Y_i = \beta_0 + \sum_{i=1}^k \beta_i X_i + e_i \quad (3.2.1)$$

where

$e_i$  is the random term follows the normal distribution with zero mean and unit variance. The regression equation for  $Y$  can be computed by Probit model with standardized normal cumulative distribution function.

$$F(Z_i) = \int_{-\infty}^{+\infty} \frac{1}{\sqrt{\frac{2}{\pi}}} e^{-\frac{t^2}{2}} dt \quad (3.2.2)$$

#### **4. Discussion**

In this section, model results summarized in Appendix B (Table 1, Table 2, Table 3). For the working decisions of overall children, rural children and urban children are discussed.

**4.1 School characteristics:** Children studying at middle and high school are more likely to combine work and schooling than the children studying in primary school. Rural children studying in male school are more likely to work than children studying in female school, but school gender has not much effect on children working decisions for overall and urban children. Children work is less likely to occur for children of wealthy parents studying in private school, their parents prefer schooling instead of working. But children of poor parents studying in government school are more likely to work to compensate family income.

One teacher teaches 28 average numbers of children for overall area, 22 for urban area and 35 children in rural areas. Rural children working decisions increase, as number of children per teacher increases in the school. Free education and punishment in school decreases the probability of children working decisions. By fear of punishment in the school children spend their time for preparing school assignments in home instead of home care activities.

Average distance travel by the children to reach school is approximately one kilometer for both urban and rural areas. In rural areas, children usually travel by foot to reach school, as the school distance increases children are more probably to work instead of schooling.

**4.2 Children characteristics:** Children work participation decreases by increasing the children education for both urban and rural children. Average age for starting work is approximately 9 years and 10 years for urban and rural children respectively. In rural areas dropout rate in early classes is more than urban areas, so children join labor in early age in rural areas. Boys participate more in economic activities than girls, especially in rural areas. Older child with his brothers and sisters perform more economic activities than younger child, as birth order of the children increases child labor decreases. Rural children perform unwaged and homecare work but urban children perform wage work and work outside the homes, as the opportunities for wage work in urban areas increases child labor choices also increases. Urban children also work long hours than rural children. Average income for urban and rural areas is Rs. 68.41 and Rs. 41.08 respectively. Most of rural children perform unwaged work, so they have no

income, child labor does not increase in this case. But in urban case as children income increases children labor participation increases. Children study at home average 1.5 hours for urban children and 1 hour for rural children. Urban children combine studying and work at home more than rural children, children in all three cases “overall”, “urban” and “rural” areas like schooling instead working.

**4.3 Household head characteristics:** Most of household head is the father of the children; children work decrease with father as household head, and increase in case of children living with mother, grandfather or any other as household head. Children living with female household head are 10% more likely to join work for rural children and 19% more work in urban case. Average age of the household head is approximately 41 years for both urban and rural areas respectively. Children are more likely to work for old household head in rural areas, but children work decreased by old household head in urban areas. Average literacy for the household head is 43% in rural case and 65% of the urban household heads. Children working decisions are likely to be minimum for the literate household head in both urban and rural areas. Rural household heads are 11% employed while 22% urban household head are employed, in all three situations children are less likely to work for employed household head.

Average income for the rural household head is Rs. 10592 and Rs. 8826 for urban household head, children work increase by increasing the household head income. Household head with some assets like agricultural land, shop or their own business having more income are more likely to involve their children in economic activities.

**4.4 Parents characteristics:** Average age of fathers is 39 years for rural children and 40 years for the urban children. Children work increase with old father; children are more likely to work for their old father to meet household expenditure. 45% fathers are literate in rural areas and 63% fathers are literate in urban areas. Average years of father education for rural areas is 3 years and 5 years for urban areas, in the presence of father literacy children work occur for both urban and rural areas. Twelve percent fathers are employed in rural areas and 22% fathers are employed in urban areas. Children of employed fathers for all three situations are less likely to work. 43% fathers are laborers, 40% fathers are farmer and 17% fathers are employed. Children of farmer and laborer are more likely to involve in work than of employee's children. Average father income for rural areas is Rs. 10338 and Rs. 8438 for urban areas. For more fathers income

children are less likely to work in rural areas, but in urban areas fathers income does not control children work.

Average age of mothers is 38 years for rural areas and 39 years for urban areas, for more aged mother's children are more likely to work in rural areas, but children of urban areas with more mother's age are less likely to work. In rural areas 19% mothers are literate and 33% mothers are literate in urban areas. Average years of education for the rural mothers are approximately 1 year and 2 year for urban mothers. Children of literate mothers are less likely to work for both urban and rural areas and children of more educated mothers are less likely to perform economic activities even home care works in all three situations. Approximately 1% mothers are employed in rural areas and 2% mothers are employed in urban areas, children of employed mothers are less likely to work. Most of rural and urban mothers perform only home care works, they do not earn money. Average income of the rural mothers is Rs. 93 and Rs. 260 for the urban mothers. Children are less likely to work with more mothers' income.

**4.5 Household characteristics:** Average household income is Rs. 11424 for rural and Rs. 11135 for urban household. Children work increase by increasing the household income in rural case, but children are less likely to work for more household income in urban areas. Average expenditure for the rural household is Rs. 9554 and Rs. 9775 for the urban household. In rural case for more household expenditure children are less likely to work, but for the urban household children are more likely to work for more household expenditure. Average household size is approximately 7 members in both urban and rural areas. Average numbers of children is approximately 4 for both urban and rural family respectively. Children work decreases by large house hold size in rural areas, but in urban areas children are more likely to go to work for large household size. In rural areas for more numbers of children in the family, children are more likely to work. But in urban areas children are less likely to work for more number of children in the family. For overall children and rural children, more numbers of working adults does not minimize children work. But in urban case more numbers of working adults in the family children are less likely to work. In rural areas 63% household has assets in term of agriculture land, buffalos, cows or sheep and 18 percent urban household has asset in terms of shops or other earning assets. Urban children are more likely to work for more family assets, children work also exists in rural areas in the presences of household assets. Children living with urban family are less likely to work and children living with rural family are more likely to work.

## 5. Summary

Children working decisions decrease by free education school system and more punishment in the school. Children studying in higher classes combine more work and study. Children are more likely to work for more distance of school, children work is also increased by more students per teacher.

The percentage of children involvement in labor force at 10<sup>th</sup> age in Bangladesh is higher as compared to Pakistan across the years. India has lower percentage of children involvement in labor force. In all three countries this percentages is decreasing across the years. Children labor force is decreasing gradually across the years in Pakistan. It indicates that economic conditions are getting better which is the main factor in child labor force (See Figure 1, Figure 2).

Boys perform more economic work than girls and older child work more among his/her younger brothers and sisters. Children education decreases the children work participation in both urban and rural areas. Children in the rural areas start working in early age and usually perform unwaged work as compared to their counterpart urban children. Average income for urban children is more than the average income of rural children, but children of rural area work more hours than urban children. Children of both rural and urban areas like schooling instead of working.

Children living with their father as a household head are less likely to work than the children living with their mother or grandfather as household head. Children are more likely to work for illiterate and more household head age. Children in rural areas are more likely to work with more household head's income, but children of the employed household head are less likely to work in both rural and urban areas (Appendix B, Table 1, Table 2, Table 3).

Children work more for more fathers' age in both urban and rural areas. Children of the laborer and farmer are more likely to work than children of employed father. Children of rural area are more likely to work for more mothers' age (Appendix B, Table 1). Children with more mothers' income and employed mother are less likely to work in both urban and rural areas. Mother education decrease more children work than father education (Appendix B, Table 1).



Children living in rural areas work more than children living in urban areas. Children work increase by increasing the household expenditure and work more for rural areas and less likely to work for urban areas by increasing the households' income. Children work also increased in rural areas with large family size, with more adults in the family and more family asset but children less likely to work in urban areas(Appendix B, Table 1 Table 2 Table 3).

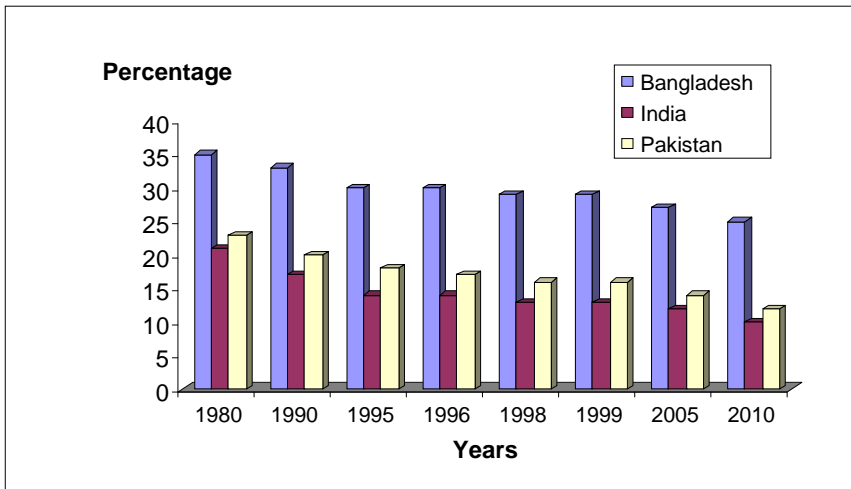


Figure 1: Percentage of 10<sup>th</sup> age group children in labor force in Pakistan, Bangladesh and India (1980-2010)

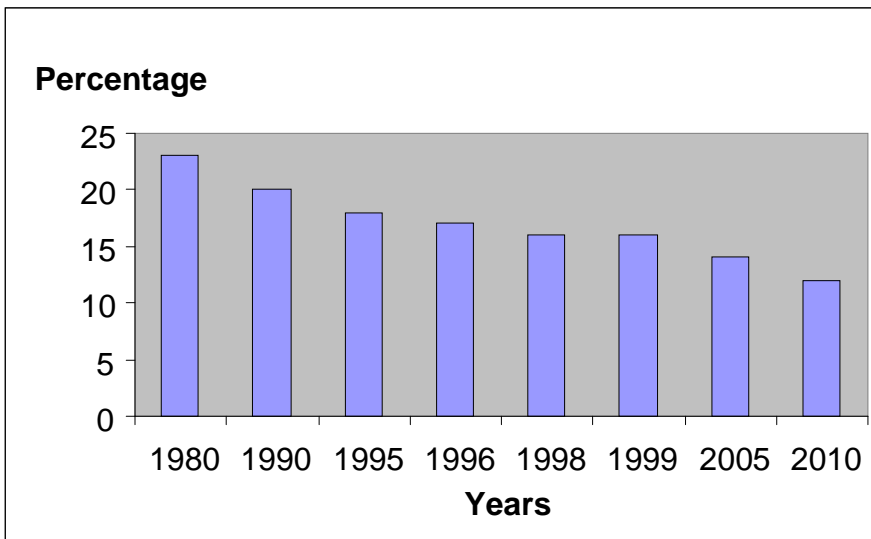


Figure 2: Percentage of 10<sup>th</sup> age group children in the labor force in Pakistan (1980-2010)

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## Appendix A

### Description of the variables

#### Dependent variable

#### Variables

Considering Y for children work

#### Definitions

Taking Y=1 for child working and  
Y=0 for child not working.

#### Explanatory variables

Following explanatory variables are considered in this study.

**Table 1:** School characteristics

X <sub>1</sub> (School level)	1 for primary 2 for middle 3 for high school
X <sub>2</sub> (School gender)	1 for male school 0 for female school
X <sub>3</sub> (School status)	1 for government school 0 for private school
X <sub>4</sub> (Student teacher ratio)	Write the student teacher ratio
X <sub>5</sub> (Free education)	1 for paid education 0 for free education in school
X <sub>6</sub> (Punishment)	1 for punishment 0 for not punishment
X <sub>7</sub> (Distance of the school)	distance of school in kilometer from the child's house

**Table 2:** Child characteristics

X <sub>8</sub> (Child schooling)	1 for having schooling 0 for no schooling
X <sub>9</sub> (Age of the child)	Age in complete years
X <sub>10</sub> (Child gender)	1 for boy 0 for girl
X <sub>11</sub> (Birth order of child)	Birth order of child in his/her brothers and sisters
X <sub>12</sub> (kind of work)	1 for waged 0 for unwaged
X <sub>13</sub> (Place of work)	1 for outside the home 0 for work at home
X <sub>14</sub> (Number of hours work)	Complete hours
X <sub>15</sub> (Child income)	Child income per month (in Rs.)
X <sub>16</sub> (Number of hours study at home)	Complete hours
X <sub>17</sub> (Like work or study)	0 for work 1 for child like schooling

**Table 3:** Household head characteristics

X <sub>18</sub> (Child's relation with household head)	0 for mother 1 for father 2 for other
X <sub>19</sub> (Household head gender)	1 for male 0 for female
X <sub>20</sub> (Household head age)	Age in complete year
X <sub>21</sub> (Head literacy)	1 for literate 0 for illiterate
X <sub>22</sub> (Household head employment)	1 for employed 0 for head not employed
X <sub>23</sub> (Household head income)	Income in Rs. per month

**Table 4:** Parents characteristics

X <sub>24</sub> (Father's age)	In complete years
X <sub>25</sub> (Father's literacy)	1 for literate 0 for illiterate
X <sub>26</sub> (Father's education)	In complete years
X <sub>27</sub> (Father's employment)	1 for employed 0 for head not employed
X <sub>28</sub> (Father's income)	Income in Rs. per month
X <sub>29</sub> (Father's occupation)	0 for labor 1 for farmer 2 for employee
X <sub>30</sub> (Mother's age)	In complete years
X <sub>31</sub> (Father's literacy)	1 for literate 0 for illiterate
X <sub>32</sub> (Father's education)	In complete years
X <sub>33</sub> (Father's employment)	1 for employed 0 for head not employed
X <sub>34</sub> (Father's income)	Income in Rs. per month

**Table 5:** Household characteristics

X <sub>35</sub> (Household income)	Income in Rs. per month
X <sub>36</sub> (Household expenditure)	Expenditure in Rs. per month
X <sub>37</sub> (Household size)	Numbers of households in the family
X <sub>38</sub> (number of children)	Number of children of age (0-15) in the family
X <sub>39</sub> (number of adults)	Number of adults of age (16 and above) in the family
X <sub>40</sub> (Number of working adults)	Number of working adults in the family
X <sub>41</sub> (household locality)	1 for urban household 0 for rural household

### Appendix B

**Table: 1** Results for the working decisions of all children

Variables	Mean	Standard Deviation	$\beta_i$	$S.E(\beta_i)$	Test Statistics $t_{(\beta_i)} = \frac{\beta_i}{S.E(\beta_i)}$
X <sub>4</sub>	27.9192	10.4403	0.00201	0.00031	(6.59106)**
X <sub>7</sub>	.8349	1.3816	-0.00155	0.00140	-1.10787
X <sub>9</sub>	9.8190	2.4889	-0.00360	0.00110	(-3.26528)**
X <sub>14</sub>	1.5810	1.0042	-0.00705	0.00254	(-2.77236)**
X <sub>15</sub>	55.7000	281.0454	-0.00006	0.00001	(-6.10714)**
X <sub>16</sub>	1.3495	0.8726	0.01665	0.00267	(6.23240)**
X <sub>20</sub>	40.8540	6.8350	0.00587	0.00048	(12.30937)**
X <sub>23</sub>	9647.5840	11503.232	0.00001	0.00000	(11.08202)**
X <sub>24</sub>	39.1620	9.0587	0.01008	0.00043	(23.46952)**
X <sub>26</sub>	4.2180	4.5220	0.00675	0.00095	(7.11139)**
X <sub>29</sub>	9321.7840	9881.9618	0.00002	0.00000	(54.70621)**
X <sub>30</sub>	38.3010	5.9865	0.00006	0.00065	0.08952
X <sub>32</sub>	1.5820	2.9414	-0.00338	0.00118	(-2.87164)**
X <sub>34</sub>	182.2000	1254.4308	0.00001	0.00000	(4.58260)**
X <sub>35</sub>	11269.8840	11651.926	0.00002	0.00000	(24.88269)**
X <sub>36</sub>	9672.1840	5042.3939	-0.00003	0.00000	(-38.87697)**
X <sub>37</sub>	7.2640	1.7976	-0.02677	0.00345	(-7.75190)**
X <sub>38</sub>	4.2810	1.3863	0.03746	0.00360	(10.40534)**
X <sub>39</sub>	1.0290	1.2883	0.03674	0.00374	(9.83505)**
X <sub>40</sub>	0.4840	0.7902	0.00868	0.00384	(2.25903)**

**Table: 2** Results for the working decisions of rural children

Variables	Mean	Standard Deviation	$\beta_i$	$S.E(\beta_i)$	Test Statistics $t_{(\beta_i)} = \frac{\beta_i}{S.E(\beta_i)}$
Intercept	-	-	-0.27430	0.09000	(-3.04789)**
X <sub>1</sub>	1.6237	0.5669	-0.05703	0.01416	(-4.02799)**
X <sub>2</sub>	0.7527	0.4319	0.11496	0.02459	(4.67449)**
X <sub>3</sub>	1.0753	0.2641	-0.17379	0.02250	(-7.72461)**
X <sub>4</sub>	35.0510	10.4007	0.00323	0.00062	(5.17851)**
X <sub>5</sub>	0.8495	0.3580	-0.17643	0.02373	(-7.43355)**
X <sub>6</sub>	0.1183	0.2333	-0.01819	0.01370	(-1.32821)*
X <sub>7</sub>	0.8215	0.6732	0.01316	0.00703	(1.87273)**
X <sub>8</sub>	0.9505	0.2171	-0.21827	0.02893	(-7.54583)**
X <sub>9</sub>	9.9570	2.3622	0.00160	0.00229	.69612
X <sub>10</sub>	0.7097	0.4544	0.13645	0.02391	(5.70800)**
X <sub>11</sub>	3.4065	1.8675	-0.01407	0.00510	(-2.75814)**
X <sub>12</sub>	0.0430	0.2031	-0.07599	0.08348	-0.91027
X <sub>13</sub>	0.6043	0.4895	-0.03997	0.01198	(-3.33703)**

Variables	Mean	Standard Deviation	$\beta_i$	$S. E(\beta_i)$	Test Statistics $t_{(\beta_i)} = \frac{\beta_i}{S. E(\beta_i)}$
X <sub>14</sub>	1.6495	0.9636	-0.01192	0.00545	(-2.18799)**
X <sub>15</sub>	41.0753	210.6305	-0.00071	0.00008	(-8.92070)**
X <sub>16</sub>	1.1871	0.8378	-0.01542	0.00582	(-2.64828)**
X <sub>17</sub>	1.0581	0.2763	-0.14737	0.01885	(-7.81686)**
X <sub>18</sub>	1.0258	0.2530	-0.06034	0.02641	(-2.28479)**
X <sub>19</sub>	0.9871	0.1603	-0.10433	0.03992	(-2.61327)**
X <sub>20</sub>	40.9161	7.0652	0.00450	0.00127	(3.55354)**
X <sub>21</sub>	0.4344	0.4962	-0.02513	0.03311	-0.75885
X <sub>22</sub>	0.1075	0.3101	-0.05846	0.04866	-1.20155
X <sub>23</sub>	10592.4731	12794.2676	0.00005	0.00000	(24.22837)**
X <sub>24</sub>	38.6538	9.5524	0.00917	0.00090	(10.22088)**
X <sub>25</sub>	0.4473	0.4978	0.06093	0.03626	(1.68017)**
X <sub>26</sub>	3.2237	4.1886	0.00056	0.00234	0.23926
X <sub>27</sub>	0.1161	0.3207	-0.01849	0.04894	-0.37778
X <sub>28</sub>	0.7785	0.6535	0.01429	0.00992	(1.44124)*
X <sub>29</sub>	10338.064	13041.650	-0.00002	0.00000	(-9.18516)**
X <sub>30</sub>	38.1978	5.7741	0.00527	0.00150	(3.51691)**
X <sub>31</sub>	0.1914	0.5908	-0.05120	0.00862	(-5.93864)**
X <sub>32</sub>	1.0237	2.4960	-0.00663	0.00227	(-2.92100)**
X <sub>33</sub>	0.01075	0.1032	0.02217	0.08309	0.26682
X <sub>34</sub>	92.4731	1041.2025	0.00000	0.00001	-0.69321
X <sub>35</sub>	11424.516	12514.667	0.00002	0.00000	(17.13079)**
X <sub>36</sub>	9553.5484	5852.1947	-0.00007	0.00000	(-49.5249)**
X <sub>37</sub>	7.4043	1.8312	-0.00322	0.01163	-0.27644
X <sub>38</sub>	4.3634	1.4545	0.00058	0.01112	0.05196
X <sub>39</sub>	1.0753	1.3930	0.02689	0.00983	(2.73614)**
X <sub>40</sub>	0.443	0.7496	0.02702	0.00926	(2.91891)**
X <sub>41</sub>	.0000	.0000	-0.00169	0.01091	-0.15451

**Table: 3** Results for the working decisions of urban children

Variables	Mean	Standard Deviation	$\beta_i$	$S. E(\beta_i)$	Test Statistics $t_{(\beta_i)} = \frac{\beta_i}{S. E(\beta_i)}$
Intercept	-	-	-0.23769	0.11939	(-1.99083)**
X <sub>1</sub>	1.6168	0.6654	-0.01899	0.01035	(-1.83540)**
X <sub>2</sub>	0.4598	0.4988	-0.00641	0.09141	-0.07009
X <sub>3</sub>	0.8131	0.3902	0.00553	0.15815	0.03495
X <sub>4</sub>	21.7205	5.2090	-0.00253	0.00107	(-2.36699)**
X <sub>5</sub>	0.8115	0.3917	0.00144	0.15785	0.00915
X <sub>6</sub>	0.1234	0.3292	-0.06418	0.01558	(-4.11834)**
X <sub>7</sub>	0.8466	1.7823	-0.00140	0.00307	-0.45522

Variables	Mean	Standard Deviation	$\beta_i$	S. E( $\beta_i$ )	Test Statistics $t_{(\beta_i)} = \frac{\beta_i}{S. E(\beta_i)}$
X <sub>8</sub>	0.9234	0.2663	-0.13757	0.02050	(-6.71072)**
X <sub>9</sub>	9.6991	2.5902	-0.00654	0.00310	(-2.11411)**
X <sub>10</sub>	0.4729	0.4997	-0.00558	0.09079	-0.06149
X <sub>11</sub>	3.4636	1.8304	0.00447	0.00586	0.76190
X <sub>12</sub>	0.0804	0.2721	0.07992	0.02311	(3.45836)**
X <sub>13</sub>	0.2879	0.4532	0.07272	0.01604	(4.53315)**
X <sub>14</sub>	1.5215	1.0354	0.00180	0.00665	0.27001
X <sub>15</sub>	68.4112	329.9533	0.00026	0.00002	(12.52951)**
X <sub>16</sub>	1.4907	0.8783	0.02705	0.00706	(3.82920)**
X <sub>17</sub>	1.0467	0.2283	-0.13891	0.02554	(-5.43950)**
X <sub>18</sub>	1.0150	0.1830	-0.25259	0.07263	(-3.47779)**
X <sub>19</sub>	0.9907	0.1295	-0.18683	0.10095	(-1.85079)**
X <sub>20</sub>	40.8000	6.6346	-0.00952	0.00171	(-5.55395)**
X <sub>21</sub>	0.6449	0.4790	-0.04610	0.03053	(-1.50994)*
X <sub>22</sub>	0.2187	0.4137	-0.03685	0.04886	-0.75428
X <sub>23</sub>	8826.3252	10191.275	0.00003	0.00000	(11.57302)**
X <sub>24</sub>	39.6037	8.5912	0.01320	0.00195	(6.76548)**
X <sub>25</sub>	0.6336	0.4823	0.06740	0.03506	(1.92244)**
X <sub>26</sub>	5.0822	4.6262	0.00140	0.00247	0.56586
X <sub>27</sub>	0.2224	0.4163	-0.03217	0.05588	-0.57565
X <sub>28</sub>	0.5944	0.8130	0.08582	0.01503	(5.71156)**
X <sub>29</sub>	8438.4748	5763.5284	0.00002	0.00000	(13.26963)**
X <sub>30</sub>	38.3907	6.1692	-0.02096	0.00226	(-9.27248)**
X <sub>31</sub>	0.3346	0.4723	0.00484	0.02783	0.17387
X <sub>32</sub>	2.0673	3.2039	-0.00774	0.00445	(-1.73847)**
X <sub>33</sub>	0.0149	0.1215	0.04782	0.09111	0.52491
X <sub>34</sub>	260.1869	1410.2368	-0.00002	0.00001	(-2.28960)**
X <sub>35</sub>	11135.4841	10856.623	-0.00002	0.00000	(-8.06274)**
X <sub>36</sub>	9775.2972	4217.1668	0.00002	0.00000	(6.31754)**
X <sub>37</sub>	7.1421	1.7606	0.01754	0.00759	(2.31133)**
X <sub>38</sub>	4.2093	1.3215	-0.02790	0.00807	(-3.45569)**
X <sub>39</sub>	0.9888	1.1898	0.00340	0.00904	0.37570
X <sub>40</sub>	0.5196	0.8228	-0.01094	0.01000	-1.09354
X <sub>41</sub>	1.0000	0.0000	0.10384	0.01516	(6.84747)**

\* Significant at 5 percent level of significance.

\*\* Significant at 10 percent level of significance.