

Does Income and education of working-women transform societal values: An evidence from Pakistan

ABSTRACT

Women's socio-economic empowerment is instrumental in transforming the societal values particularly in developing countries. This transition from traditional to modern social values can be linked to women's empowerment through income and education levels. This paper investigates this phenomenon in the context of working women in Pakistan. To this extent, three hundred and six working-women are being interviewed in urban vicinity of Lahore city. By employing Multinomial logit model our study confirms that socio-economic status of working-women plays a significant role in transforming their social values. Both income and education levels of working-women tend to display similar association to values, although differences persist in some important dimensions. Women's empowerment through higher education and rising income leads to more bargaining power in household decision making, increasing political participation, and valuing gender equality. However, modernization as result of increased income levels and education has led to a decline in importance of religion in women from upper classes unlike the lower classes.

Key Words: Social Values, Household decision-making, Multinomial Logit

A13, C30, D19

Introduction

A growing body of evidence indicates that deep-rooted changes in worldviews are taking place are instrumental in reshaping economic, political, social values and perceptions in societies around the world (Inglehart *et al.*, (2009), Wezel *et al.*, (2010), Amoranto *et al.*, (2010)). Also, Pakistan is no exception. Lot has already been written about the economic growth story of Pakistan; however, the impact of this economic development on the evolution and emergence of social values, and perceptions is relatively less researched area. Great deal of this transformation can be associated with the increase in standard of living, knowledge and women's participation in public life. Consequently, it has resulted in changing roles and status of women in society through their inclusion in social, political and economic participation.

Birdsall, Graham and Pettinato (2000), suggest that socio-economic structures are instrumental in determining the efficacy of economic and political institutions that eventually leads to higher economic output. Let alone transforming the societal values. Indeed these two developments interact and reinforce each other. The changing societal values can raise the level of incomes in a society through their impact on human capital, saving behaviors, and generating entrepreneurial activities, all of which can prove critical raising income and widening opportunities for everyone (Ray, (2007), Bannerjee, *et al.*, (2007)).

One of the most prominent phenomena of recent times is the active participation of females in paid employment, which has led to a shrinking in the gender gap in income, employment, and education leading to an increase in the economic growth (ILO, 2012). It further results in enhancing the status of women, giving them control over income, resources, and increase their bargaining power in society as well as household decision-making.

Nonetheless, there exist conflict within and across societies amid increasing globalization trends in largely capitalistic economies. This conflict leads to a perpetual struggle and tension among the beneficiaries of this system and those who losing out in this process. Consequently, significant differences exist in the beliefs and values across countries as well as within a country, among different income groups because of this unequal distribution of resources in the process of development. These transforming values have led to modernization theorists to advocate that the process of economic development contribute to female employment, which

affects the occupational structure coupled with increasing educational opportunities. Alongside, women perform the conventional household duties (Inglehart and Wezel, 2010).

Globally, approximately 865 million women who have the potential to contribute fully to their national economies, out of which 812 million of these women live in developing countries (Aguirre *et al.*, 2012). In recent times, Pakistan has witnessed a considerable rise in female labor force participation from 14.6 per cent to 25per cent in 2014 (Pakistan Labor Force Survey, 2014).

A perspective that dates back to Weber (1905) suggests that the working class is the source of determining economic values that emphasize savings and the accumulation of human capital, thus promoting economic growth. There exists consensus among the social scientists that as societies grow more affluent, their social values contribute towards creating a more equitable and democratic environment. Nonetheless, the development process is a delicate path in which some classes gain and thrive through increases in their socioeconomic status the others fall back. These changes, more often than not, may result in the emergence of social values and tensions with adverse consequences for societies (Calva.L, *et al.*, (2012), Welzel and Inglehart (2010), and Kohat, *et al.*, (2009)).

Considering it's far reaching implications for societal values, these economic and social changes and the forces generating them warrants an inquiry into the role of socioeconomic status of working women in determining their social values. In this backdrop, this paper examines the impact of women's empowerment through education and income, which influence their values and ultimately the societal values at large in context of Pakistan.

Therefore, this paper aim to answer the question; *Does the empowerment of working-women through education and self-earned income transform their social values?*

The paper is organized as follows. The second section reviews the existing literature followed by methodology in section 3. Further, the descriptive and empirical analysis are presented in section 4 and 5 respectively. Finally, we conclude in section 6.

Review of Literature

There is a long and rich history of class analysis in sociology and classical political economy, dating back to Aristotle, however, Adam Smith and Weber linked classes to the process of development through inquiring the role of religious beliefs on economic development. The effect of economic and social development in determining societal values are important for any nation to progress. Skeete, *et al.*, (2009) uses data from the world values survey for 43 countries to examine the importance people place for economic development through change in social norms brought by rising educational levels in society. The findings further suggest that people with higher education levels place greater importance to the values to autonomy and freedom of choice relative to lower income and education class, who conform to the traditional social norms.

Meyer and Birdsall, (2012) highlight the importance of the economic security in the form of income and accumulated savings, allows an individual to withstand a financial shock without selling assets, and eventually influences individual's attitudes and social values.

Since the recent past, the literature has documented a general liberal shift in attitudes toward the changing roles of adult females around the globe. Carter and Cora, (2005) examine evolving attitudes towards gender role from traditional to modern, utilizing data from religious and non-religious people of U.S from 1972-1998. The study assesses the shifts in attitude toward women's participation in politics and the labor force, and provide evidence that attitude appear to be more liberal across time. They further suggest that both men and women irrespective of their religious beliefs have started accepting the changing social values particularly about women's active participation in public life.

Female participation in labor force also enhances their bargaining power not only in household levels but also in society. The variations in female labor force participation across countries and within a country reflects underlying societal values and beliefs, which are transmitted to children from parents in general and from mothers in particular (Chafetz, 1990). Consequently, the values and perceptions of children are largely influenced by their parents. For example, Knowles and Postlewait (2005) observe that the high saving tendencies in the parents have been transmitted to their children.

The transmission of societal norms and values is largely determined by women's class, signifying their income and education levels. The literature suggests that people belong to the higher income and education levels tend to conform to liberal social values (Solimano et al., 2013). Banerjee and Dufflo (2008) advocate that people with higher permanent income are less vulnerable to economic shocks; therefore, invest more in health, training, and other income generating activities.

Hall and Zoega, (2014) find that Nordic countries place a strong value to the right of women to participate in the labor force compared to continental Europe. The social policies and institutions in these countries facilitate women to participate more in the labor force. They further suggest that the views and values on women's labor force participation have largely inspired by religion, because all five Nordic countries predominantly belong to Protestant church. Which has resulted in emergence of more positive attitude towards women participation in the labor force in contrast to other European countries.

Using data from the World Values Survey for 80 countries, Amoranto, Chun and Deolalikar (2010) examine the relationship among class status and values. They find that people from middle-income group have values, which are more likely to contribute in economic growth and greater accountability in public services than the lower class. However, compared to the upper income class they have less liberal values and attitudes towards market competition, gender equality, upward mobility, and trust.

Developing countries aspire to grow economically and modernize as developed countries, but at the same time stick to their traditional values. Modernization comes in different shapes and affects various areas of society, which includes political, economic and social. However, modernization when seen from a gender perspective, results in the processes biased towards men rather than to women. Nilsson (2004) examines the effects of modernity on Indian working class with relation to women. The results suggesting that modernity translated into higher income, urbanization, changes in family, social system or increased female participation in the workforce, appear not to have possessed all those effects on Indian working class as may have been predicted by theory and development.

Luis F. *et al.*, (2012) investigate the relation between class, values and political orientations using world values survey for six Latin American countries. The find significant association between where higher income lead to more liberal values. However, the values attached to the middle income groups lie between those of upper and lower income class. In addition, the values vary across countries, due to the pre-existing social structures and within the bounds dictated by society. Similarly, Hatori, *et al.*, (2003) carried out a comprehensive comparison among several Asian countries, determining the fact that industrialization triggers social mobility, and change in status and hierarchical structure. The authors further suggest that the characteristics of the working-class vary from one segment of the society to another, reflecting the different ways societies have been organized. The government policies and preexisting social structures such as (post-colonial era) have greater influence not only on social values but also on political attitudes of the working class.

In the context of Pakistan, investigating the role of socio-economic status of working women in determining social values is relatively scarce. Only Ferdoos, (2006) investigates the gender role and status of working-women in urban and rural regions of Pakistan. Her findings suggest that there is a positive shift in attitudes of society in general and urban middle class in particular towards the role of women outside the home. However, important dimensions of political freedom, religious values, and decision making both at household and societal level is largely being ignored. This paper seeks to fulfill this gap through empirically investigate the effects of socio-economic status of working-women in transforming these broader dimensions of social values.

Methods

Data and Sampling

We utilize a standardized questionnaire duly filled in from four hundred working-women in urban areas of district Lahore, Pakistan. This sample of 400 working-women belongs to different income classes and work primarily in services sector both in formal and informal setting. A snowball-sampling technique is adopted considering the data unavailability of exact working-women population. Snowball sampling method based on referrals from initial respondents to the other respondents possessing similar characteristics (Bryman, 2016). The

researcher herself administered the survey and initially made contact to a familiar working woman and ask her to nominate further at least two potential respondents with their contact details and so on. The respondents are primarily reside in different municipalities of city Lahore, and they are employed in different sectors ranging from more formal i.e. banks, colleges, universities etc., to informal i.e. beauty salons, sales etc.

The items in the questionnaire are mainly taken from World Values Survey¹ comprised of various dimensions for example decision making, religious values, gender equality, and participation in public life. The questionnaire comprised of fourteen questions is preliminary tested and it was found that the context of few questions is similar, and some were needed to be rephrased in simple language. It takes on average twenty-five minutes to collect information from working women belongs to middle and lower income groups, and ten to fifteen minutes from the women belong to upper income group. Initially, four hundred women were being interviewed but only three hundred and six questionnaire were finally selected which were duly filled.

Methods

We apply multinomial logit model because of the ordinal nature of our dependent variables. Which comes handy to investigate relationships between a polytomous response variable and a set of repressor variables. It is an extension of binary logistic regression, which allows for more than two categories of the dependent or outcome variable (McFadden & Train, 2000). The scale of dependent variables are in reverse order ranging from 1 to 5, where 1 represents very important, and 5 denotes not at all important.

We bifurcate the income in five categories as lower (Less than Rs.15,000), lower middle (Rs.15,000- Rs.25,000), middle (Rs. 26,000- Rs.50,000), upper middle (Rs.51,000- Rs 150,000) and upper class (Rs. 200,000 and more). The two independent variables are Household Income and Education levels of working women are used to measure its impact in determining the social values. The average monthly household income in urban areas of Pakistan is 30,000

¹ The World Values Survey (www.worldvaluessurvey.org) is a global network of social scientists studying changing values and their impact on social and political life, led by an international team of scholars, with the WVS association and secretariat headquartered in Stockholm, Sweden.

rupees (HIES, 2014) which is being used as reference income category. Whereas, the reference category for education levels is higher secondary of education.

Results and Discussion

Analyzing the data 46% of the total working-women in our sample belongs to lower income class. 24% from middle-income class, and the rest (30%), are from upper income class. 80% of the women in our sample work in private sector compared to only 14% are working in public and formal sector. More than half (54%) in our sample are married. The descriptive analysis further suggest that 70% of the married women belongs to lower income class, and contribute significant amount towards household expenditures, unlike the unmarried workingwomen belong to upper income classes.

Further, the data shows that less than half of the working-women have some say in decision making, only few (8%) have the complete independence in decision-making. However, 15%, married women say they have independence in taking decisions.

The statistics further reveal that more than 90% of the working-women consider religion very important in their lives. Whereas, 26% of women consider religion important and only 7% are of the view that religion is somewhat important in their life. Moreover, 54% of women believe that teaching religious values to children from early age is very important. While, 39% of women considers it important. Only 5% of women say that it is somewhat important to transfer religious values in children. Further, the data shows that religious values prevails more in lower income class as compared to upper income class. Where 15% of women belonging to upper classes do not consider religion an important value in their lives, whereas 85% of women from lower classes places more value to religion. Majority of the working-women in our sample believe in gender equality in higher education, and only 12% places more importance to education of male offspring.

1. Women's Contribution to Household and Society

Table 4.1 present the results of the impact of women's socio-economic status on their contribution to household income, freedom of in decision-making, and their perceptions towards earning Income. Equation (1a) suggest that women from lower income classes

contribute more from their salary in overall household expenses as compared to the middle class unlike the women with higher income class who contribute less in household expenses relative to the middle class.

Table 4.1 Women's contribution to Household and Society

<i>Dependent Variable: Contribution in household Income</i>		<i>Dependent Variable: Perceptions about earning Income</i>		<i>Dependent Variable: Freedom of Decision Making</i>	
1(a)	1(b)	2(a)	2(b)	3(a)	3(b)
HH Income	Education	HH Income	Education	HH Income	Education
LC .3388*** (2.26)	Primary .91733*** (2.62)	LC .6152*** (3.54)	Primary 1.3977*** (3.61)	LC .2944* (1.59)	Primary 1.057*** (2.01)
LM .3891*** (3.45)	Middle .4298*** (2.36)	LMC 2607** (-0.94)	Middle -.1794 (-0.74)	LMC .3628*** (3.30)	Middle .1908 (1.19)
MC -	Higher Secondary -	MC .	Higher Secondary -	MC -	Higher Secondary -
UM -.4851*** (-2.09)	Graduate -.4557*** (-2.45)	UM -.5049*** (-3.10)	Graduate -.6025*** (-2.62)	UM -.2517 (-1.29)	Graduate -.1175 (-0.65)
UP -.6152*** (-6.17)	Post Graduate -1.212*** (-9.12)	UC -.6907*** (-2.94)	Post Graduate -1.262*** (-4.59)	UC -.6179 (-0.56)	Post Graduate -.6144*** (5.88)
No of Obs: 306					
Source: Own calculations. ***, ** & * signify significance levels at 1%, 5% & 10%					

Similarly, equation (1b) suggests that women's contribution to the household income decreases with increase in their education levels. This finding can be related to the theory suggesting that working-women from lower income groups are more prone to fall into poverty and economic shocks, thus, women contributing most of their income in household expenses to sustain their standard of living.

We asked the respondents if they support the idea that married women should earn money despite having a husband who support them financially. The results show that women from lower income classes strongly disagree with the idea that women should work out of financial needs relative to the middle class. However, women from upper classes consider it important to participate in income generating activities relative to middle class.

Similar trends observe in equation (2b) that women having primary education strongly disagree with the idea of women earning income out of financial reasons. Whereas, women having graduate and postgraduate degrees strongly support the participation of women in labor force to earn money despite their needs are being fulfilled. This suggests that, a woman either is pushed or pulled in labor force – push factors are financial in nature, where omen belonging to the lower strata of the society are being pushed to labor force due to rising cost of living, and low levels of spouse’s income. Whereas, Pull factors are usually the opportunities, which expand the choices for women, whose basic needs are being fulfilled and with higher educational levels.

Further, equation (3a) reveals that women belonging to lower income classes have less autonomy relative to middle class in decision-making process even at household level. Whereas, women belonging to upper income class make decisions more independently. Existing literature argues that women’s decision-making power and participation is generally lower either because they have been socialized differently (especially as far as marriage, motherhood, employment, and property ownership are concerned), or because they have fewer resources (Burns *et al.*, 1997). The present findings are in line with the theory suggesting that the social background and cultural setting of women matters in decision-making.

The evidence related to educational levels in equation (3b) indicates that lower education levels leads to less freedom in decision making both at household. Higher education levels on the other hand, broadens the awareness and exposure of women, which leads to more autonomy in decision making at household level. The participation of women in public life entails the level of autonomy they have inside the household.

2. Religion

Religion is supposed to provide a sense of certainty in an insecure situation. As Karl Marx (1844) said that Religion is the opium for oppressed classes, whose lives are vulnerable, coupled with physical and economic insecurities. Therefore, after reaching a certain level of wellbeing, the importance of religion is supposed to diminish.

Table 4.2. Religious Values

<i>Dependent Variable: Importance of Religion</i>				<i>Dependent Variable: Religious Values</i>			
(1a)		(1b)		(2a)		(2b)	
HH Income		Education		HH Income		Education	
LC	-5663*** (-3.05)	Primary	-1.100*** (-2.72)	LC	-.2876*** (3.92)	Primary	-.8317** (1.96)
LMC	-.2858 (-1.45)	Middle	-.9963** (-2.39)	LMC	-.18366*** (3.15)	Middle	-.8860** (1.92)
MC	-	Higher Secondary	-	MC	-	Higher Secondary	-
UM	-.3358 (-0.58)	Graduate	-1.115 (-1.46)	UM	.5747*** (-3.98)	Graduate	1.2152 (-1.16)
UC	13.453*** (13.43)	Post Graduate	14.873 (0.01)	UC	-	Post Graduate	-
No of Obs: 306							
Source: Own calculations. ***, ** & * signify significance levels at 1%, 5% & 10%.							

Our results suggest in table 4.2 equation (1a) that women from upper class places less value to religion in their lives, whereas, women belong to lower classes consider religion a very important aspect in their lives relative to the middle class. Similarly, results reveal that importance of religion decreases with increase in education, particularly, less educated women consider that religion has a central role in their lives relative to the women belong to reference category.

Women were also asked the importance to transfer religious values and knowledge to children from early age. In equation (2a), the results significantly show that women belonging to lower classes considers it very important to inculcate religious practices and values in children relative to middle class. While, women from upper classes places less importance to religious values with reference to middle class. Education levels in equation (2b) on the other hand shows that women with lower education levels also emphasize on importance of religious values for their offspring. Whereas, women with higher level of education consider it less importance to teach religious values and practices to their children relative to higher secondary.

Both the results are in line with the theory suggesting that peace, prosperity, and the welfare produced an unprecedented sense of existential security. The process of human development has significant consequences for religiosity; the growing economic and physical security that usually accompany this process tends to reduce the importance of religious values in people's lives (Inglehart, 2008). The main reason, we believe, that the need for religious reassurance becomes less important with increased income and education levels.

3. From traditional to modern values

Table 4.3, present results of dimension related to transition towards modern values. The evidence in equation (1a) suggests that women with lower family income, places higher importance to family relative to the middle class, unlike those belong to the upper class for which the results are insignificant.

Considering education levels, results in equation (1b) suggests that less educated women (primary, middle) place more importance to educated compared to the reference category. Whereas, interestingly the women having graduate degrees consider family not very important in their lives relative to the reference category.

Table 4.3. Transition towards modern values

<i>Dependent Variable: Importance of Family</i>		<i>Importance of Friends</i>		<i>Importance of Gender Equality</i>	
(1a)	(1b)	(2a)	(2b)	(3a)	(3b)
HH Income	Education	HH Income	Education	HH Income	Education
LC -1.135*** (-3.40)	Primary -1.784*** (-3.21)	LC .3266 (1.59)	Primary 1.2218** (2.82)	LC 1.056*** 5.79	Primary 2.211*** 6.64
LMC -.9112** (-2.74)	Middle -1.762*** (-3.21)	LMC .5470*** (4.76)	Middle .4587** (2.31)	LMC .6133*** 3.79	Middle .6787*** 3.57
MC -	Higher Secondary -	MC -	High Secondary -	MC -	Higher Secondary
UM -1.749 (-1.53)	Graduate 14.658*** (12.83)	UM - 1.010** (-2.52)	Graduate - 8520*** (-3.88)	UM .0676 0.12	Graduate .0261 0.07
		UC -.3325* (-0.88)	Post Graduate -1.082*** (-3.85)		
No of Obs: 306					
Source: Own calculations.					
***, ** & * signify significance levels at 1%, 5% & 10%.					

Results related to the importance of friends are presented in equation (2a), which suggest that women from lower income groups consider the role of friends not very important in their lives relative to the middle-income group. Whereas, women belong to the upper income group and higher family income consider friends an integral part of their lives.

Results related to Education levels in equation (2b) follow similar magnitudes, where women having higher education levels place more importance to the friends unlike less educated women whose lives are marred by uncertainties. On the other hand, women with secure and high family income may take survival for granted and consider friends and social networking as essential part of their lives. These findings can be related to hierarchy of needs theory, suggesting that once the basic needs such as food, clothing, and shelter are fulfilled only then people develop desire for social needs (Maslow, 1994).

²The World Values Survey 2005 and European Values Study 2008, provide evidence that the transition from agrarian to industrial society produces one set of changes, and the rise of post-industrial societies produces another set of changes in peoples' values and motivations. As a result, societal values transit from traditional to modern values. Pakistan is no exception, and transiting from agricultural to industrial and services sector at fast pace. Resultantly, the female employment is on rise, hence transforming social values from traditional to the modern. This intergenerational effect of this transition varies with higher income and education levels.

Further, the evidence equation (3a &b) about the importance of gender equality suggests that women from lower income class consider treating girls and boys equally not important relative to the middle class. The results related to women from higher income class though are found to be inconclusive.

Considering the education levels, the evidence suggests that women with primary and middle education levels do not consider gender equality important, whereas for highly educated women, the evidence is insignificant.

Several studies suggests that the socialization process and cultural setting during adult years predominantly influence our worldview hence shape the societal values at large. The

² World Values (www.worldvaluessurvey.org) and European Values Survey (<http://www.europeanvaluesstudy.eu>) a database, conduct large scale survey after every five years in in western and central Europe, and 100 developing countries to analyze the changes in human values.

socialization hypothesis suggests that the relationship between socioeconomic environment and value priorities is not one of immediate adjustment; a substantial time lag is involved for one's basic values to be reflected because of the conditions prevailing during one's childhood (Inglehart, 2000). Societies with long histories of agriculture have less equality in gender roles because of the patriarchal values and beliefs about traditional gender roles of women. Which resulted in increased the male's bargaining power within families, over generations, and eventually translated into norms and behavior of the society having traditional beliefs about gender inequality (Hansen *et al.*, (2015).

Participation in Public Life:

Historically, women have generally been restricted to the roles inside the house. Despite the recent surge towards modernization, the norms that restrict women to home still exist and one of the outcome among many others is exclusion from political participation. The participation of women into political activities depends on multiple factors including their household income and education levels etc.

Table 4.4. Participation Public Life

<i>Dependent Variable: Importance of Politics</i>		<i>Vote in National Election</i>		<i>Vote in Local Election</i>		<i>Joining in Strikes</i>	
(1a)	(1b)	(2a)	(2b)	(3a)	(3b)	(4a)	(4b)
HH Income	Education	HH Income	Education	HH Income	Education	HH Income	Education
LC .00632 (0.02)	Primary .3144 (0.62)	LC -.0794 (-0.46)	Primary .7295** (2.02)	LC .0414 (0.12)	Primary .5821* (1.73)	LC -.2995 (-0.91)	Primary .2691 (0.47)
LMC -.09331 (-0.63)	Middle .06602 (0.21)	LMC -.1148 (-0.58)	Middle .2741 (0.71)	LMC .0790 (0.22)	Middle 1.0444*** (2.47)	LMC -.6020** (-2.10)	Middle -.4079 (-0.83)
MC -	Higher Secondary -	MC -	High Secondary -	MC -	High Secondary -	MC -	High Secondary -
UM -.7426** (-4.76)	Graduate .4202** (-2.46)	UM .1081 (0.69)	Graduate -.1015 (-0.34)	UM .4639 (1.36)	Graduate .6706 (1.54)	UM -.4331** (-2.17)	Graduate -.6488 (-1.45)
UC .6732** (-2.94)	Post Graduate .8041** (-3.98)	UC .6119*** (-3.55)	Post Graduate .6911** (-2.31)	UC .2471 (0.77)	Post Graduate .1233 (0.43)		
No of Obs: 306							
Source: Own calculations. ***, ** & * signify significance levels at 1%, 5% & 10%.							

Table 4.4 presents empirical evidence of the role of socio-economic factors in determining women's political participation. The evidence in equation (1a) suggests that women belong to higher income groups tend to have greater interest in politics unlike those belong to lower income categories. In equation (1b), the education levels show similar trend where women with higher education levels places more value and importance to politics, unlike less educated women relative to the reference category. Women's interest in politics is largely influenced by their cultural setting and social economic status in which they were raised. The findings are in line with the underlying assumption that women with higher family income and education levels place greater importance in politics. In.

It is noteworthy that higher human development is a necessary but not sufficient factor contributing to women's political empowerment. Together, customary practice, socioeconomic conditions, political systems, and political culture create different gender roles and expectations that both facilitate and inhibit women's political participation and leadership (True, *et al.*, 2014). Hence, the present findings are in line with the theory suggesting that women socioeconomic status plays a significant role in determining their interest in politics. A body of literature suggests that women who work outside home have greater autonomy, hold distinct ideas relative to their husbands, and informed about public processes - show greater interest in political activities (Chhibber, 2002).

Results in equation (2a & b) suggest that participation of women in political process through voting in national elections is highly linked with their socioeconomic background. Where women belonging to upper class vote more often in national elections than middle class, unlike those in low-income class. Similarly, the level of education significantly influences the behavior of women towards voting in national elections, unlike women having lower levels of education.

Iversen and Rosenbluth (2007) argued that women who work outside the home are more likely to develop policy interests that are distinct from their husbands' as they face new challenges trying to balance family and career. The findings of present study supports the theory stating that working-women with higher education levels tend to be informed of political processes.

However, we have found insignificant results where women's voting in local elections are concerned as depicted in equation 3a & b. Only led educated women tend to participate in local elections through exercising their right to vote. Since women in Pakistan struggles with decision making despite being part of the labor force and express less faith in the political processes at grass root level.

Lastly, equation 4 (a & b) investigates the impact of women's socio-economic factors on the decision of joining in strikes to safeguard their fundamental rights. The evidence suggests that women from lower middle classes are likely to join in strikes relative to the middle class. Similarly, women belongs to upper class also do tend to participate in strikes. However, level of education does not determine women's interest to join in strikes.

Political scientists (Ross, 2008 & others) emphasizes on female collective action, and suggests that working-women are more likely to form organizations, to advance their common interests. However, our findings suggest that in context of Pakistan, the resources in the form of income are instrumental in raising women's voice for their fundamental rights rather than their educational levels.

Overall, our findings indicate a distinct pattern among household income and education levels. The higher education of women augment the exposure and ability to understand and participate in political actions. The process of socialization and cultural norms also plays pivotal role in determining women's participation in public sphere other than income levels.

CONCLUSION AND POLICY IMPLICATIONS

At the onset, we ask the question if socio-economic status of working-women do determine the societal values. To this extent, a primary survey comprised of three hundred and six working-women in urban areas of Lahore has been administered. A Multinomial Logit model is employed owing to the categorical nature of the dependent variable to carry out the empirical analysis. Overall, the results confirm that change in household income and education of women is a strong determinant of societal values on the premise that the increase in household income and education of working-women leads towards increase in their decision-making and bargaining power not only at household but also at the societal level. Particularly, their interest and participation in political activities significantly enhance through increase in their socio-economic

profile. An important finding relates to the fact that more modern social values prevail in women belonging to the higher income groups relative to the lower middle-income groups, This phenomenon is more pronounced in women particularly having higher education levels. Overall, we can relate the findings to the socialization hypothesis, which advocates that fundamental change in social values, are more likely to take place for the income class who has experienced higher and sustained standard of living. It is not surprising that the results confirm that women from lower income groups give preference to the current times to fulfill their current consumption needs which undermines their values related to gender equality as well. This results in discrimination in allocation of resources at household level.

Furthermore, in Pakistan, women have made extensive effort to attain their fundamental rights and space in the public sphere. Despite all the efforts, their sense of security is mainly influenced by their social and cultural setting, therefore, significant shift from traditional to modern values has only been observed in women belonging to higher social strata. However, a key finding related to the fact that the process of modernization as proxied by increase in women socio-economic status has led to a drift from collectivistic to individualistic society considering the values of religion, and family.

Moreover, women's participation in labor force unlocks the growth potential in economies. Similarly, education has a significant role in changing the deeply rooted societal attitudes, which also require transformation in gender relations, decision-making power and community participation. Based on our findings, women with lower income and education have not completely unbound themselves from traditional values and therefore, do not take part in social and public life. The policy makers should concentrate on increasing and improving female's education and skills. Women's education is not only important to start the virtuous cycle of higher human capital, lower fertility, better care of children, but also is an investment to push forward the boundaries of the country's development. In addition, there is a need to create a gender-friendly campaigns through media based on dialogue and debate to break the stereotypical perceptions and images of women.

We recommend that future research to include large sample size of women both working and non-working. In addition, men constituting almost half of the population, their participation in

social and economic activities also has a bearing in determining social values. The perspectives of both the genders can be insightful and may highlight gender differences in transforming social values. Nonetheless, this study is an important initial step in understanding the complex relationship between socio-economic position of women and its effect on societal values.

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