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# EXPLORING THE RELATIONSHIP BETWEEN EARNINGS AND JOB SATISFACTION: A CASE STUDY OF HOME-BASED WORKERS IN GUJRANWALA

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# ABSTRACT

This paper explores the relationship between earning and work satisfaction of home-based workers in Gujranwala district. It is remunerative work which is done from home. The condition of informal markets, the level of education and the circumstances due to which they are doing home based work is the major concern of this study. The data used in this study is acquired from Punjab home based workers survey (PHBWS) which is published by Punjab Bureau of Statistics Labor and Human Resource Department Government of Punjab. This survey has been financially supported by UN. This study based on Gujranwala district. Logit and Probit model are used for estimations. Result indicates that there is a statistically significant relationship between earnings and work satisfaction. There are very few home based workers who have access to motivational factors like reward, education. It was found that majority of women who are homes based worker are illiterate, earning low wages and have no social and legal protection. Although a significant proportion of women are involved in informal sectors. There is a need to integrate these workers in the formal sector; for which labor laws need to be improved. There should be compulsory coverage of social safety nets for these HBW where they should register them which help them in getting equal rights. Subsidized education should be given to these HBW's that they can change their future.

# INTRODUCTION

Majority of the HBW belong to the category of extreme poverty. According to World Bank (2000), a person who earns less than \$2.5 a day is considered living under poverty line and 88% HBW are living below this poverty line in Gujranwala HBW's. Low education is a main factor due to which they don't

get many opportunities to improve their quality of life. They don't have enough knowledge about the institution like vocational organization or social safety nets, which further add to their miseries. Considering above, the purpose of this study is to identify the relationship between earnings (it's determinants) and work satisfaction of Home Based Workers in Gujranwala district so that policies may be designed in a way to improve HBW's earnings and thus their work satisfaction, so that they may enjoy a life out of poverty and miseries.

Women are important part of labor force, which is increasing with time. Half of the labor force comprises of working women in the informal sector and around 80 percent of them are alone home-based workers<sup>1</sup>. This constitutes a importance of women in the Pakistan's labor force market, particularly in the informal sector. It is a dismal that these Home-based workers are usually associated with the poor, lower or lower middle class background, which are paid low and work under vulnerable conditions. Home based workers are those people who earn from home based work. In Pakistan, manufacturing is the largest industry for home based workers (Akhtar and Venak, 2013). A report published by Punjab Bureau of Statistics (2016) states that 91% of workers who are involved in informal markets of Punjab are female and the main purpose of their earning is just to fulfill their basic needs.

It is unfortunate that they are earning very low income and are not even able to meet their basic needs. It was found that majority of women who are homes based worker are illiterate, have no much skills and training, earning low wages and have no social and legal protection. Not only that their low level of education is also reflected in their level of awareness about their basic labor rights (Hassan and Azman, 2014). Lack of education, unemployment, poverty and social or culture constraints are some of the main reasons which push women to do home based work<sup>2</sup>. Home based worker educational profile particularly of women is very low in Asia, especially in Pakistan, Bangladesh and India (Bajaj, 1999).

Home based work is a global phenomenon found mainly in developing countries. In Pakistan significant portion of population is involved in informal markets. It is remunerative work which is done from home. Most of the women's are piece-rate workers. Stitching is the main industry in Gujranwala for home based workers which involved tasks such as embroidery, carpet waving, needle work etc. Many of them even work for multinational companies, due to their remarkable work but they are getting very low wages as compared to the real prices this is because that there is no any law in Punjab Pakistan which protect their rights, while after many years of struggle by activists and workers, in the history of Pakistan Sindh government approved first ever law on May 29,2018. Sindh assembly passed the Sindh Home Based Workers Act, 2018.it is the first ever law which recognizes the status of HBW and protects their rights<sup>3</sup>.

<sup>&</sup>lt;sup>1</sup> Pakistan Labor force survey, 2014-15

<sup>&</sup>lt;sup>2</sup> For detail see Hiralal (2010)

<sup>&</sup>lt;sup>3</sup> For detail see, Sindh Home Based Workers Act, 2018

The main purpose of this study is to explore the relationship between earning and job satisfaction among home based workers specifically in Gujranwala. Besides, determinants of earnings and work satisfaction in Gujranwala will also analyze. Human happiness (satisfaction) is largely dependent on the earning of people, and there is no doubt that those who earn more are more satisfied in their life, as compared to those who did not earn at all or earn very low (Frey and Stutzer, 2002). Many studies had already proved the positive relationship between earning and job satisfaction (Hulin and Cain, 1996), however, hardly any study has seen the same in the context of Gujranwala. Interestingly, there is also a significant amount of literature on negative relation between earning and job satisfaction (Super, 1980 ; Dries, De Kerpel and Pepermans; 2007). The backward bending labor curve has also shown a negative relationship between earnings and satisfaction. This also indicates that only money may not buy happiness and satisfaction as majority of homebased workers are female, who are living in poor conditions, working to meet their basic family needs. Thus it raises a question whether how the work satisfaction of home based workers can be improved and what can be done to improve their quality of lives. This study will thus highlight the major factors that are not only related to work satisfaction but also earnings of home based workers in Gujranwala. It appears that home-based workers are mostly belongs to poor families, who just work to fulfill their very basic needs.

# **Objectives of Study**

To identify the relationship between earnings and work satisfaction of Gujranwala HBW

To analyze the determinants of work satisfaction of Gujranwala

To suggest policy implications so that the working conditions of HBWs in Gujranwala can be improved, while considering their work satisfaction.

# **METHODOLOGY**

Maslow's theory of Motivation is created in 1943. He was the first person who worked on the concept of motivation which lead to the birth of this theory. It is basically based on the concept that within each individual there is hierarchy of five needs which includes Physical needs, safety needs, social needs, achievement needs and self-actualization. In 1959, Herzberg presented two factor theory which revolve around the concept of motivation of employees. This is called two factor theory because it explains the performance of employee by using motivation and hygienic factor Therefore in 1961, David McClelland present a theory based upon needs. He explained that people just want to succeed in their lives. They want to do something challenging and have desire to do it efficiently. This theory is also called achievement theory. It has three components (1) Achievement, (2) Power and (3) Affiliation. Equity theory is presented by J.Stacy Adams in 1963; the idea of this theory is that the individuals are motivated by fairness. Furthermore, Vrooms expectancy theory was proposed by victor H. Brooms in 1964; his theory is characterized by major three variables which are valance, expectancy and instrumentality. The Porter and Lawler expectancy model is presented in 1968,

which pointed out the idea that the relationship between performance and satisfaction is linked with another variable i.e. reward. It shows that a good performance will lead to toward reward and then further it lead to satisfaction.

Edwin Locke in1968 presented a goal setting theory and demonstrated that if one is motivated then he pushes himself to do something because these types of goal will allow to work hard then develop skills and heading toward reward, which is in the form of positive feedback. Job characteristics theory by (Hachman and Oldham (1975-76)) is based on the idea that a task in itself is the key for employee's motivation, which means a boring task will reduce motivation and thus productivity. However on the other hand, challenging task lead them for motivation.

Vinct C. Brenner, Claude W. Carmack and Mark G. Weinstein (1971) have empirically estimated Herzberg's theory, as model given below;

Work satisfaction = f (recognition (industry), reward, training, responsibility, earning, social safety nets, vocational organizations,) ------ (1)

Following Vincent et al (1971) following model, model for HBW may be formulated;

Work satisfaction = f (type of industry, reward (achievement), training, domestic responsibility, earnings, knowledge (vocational organizations), social safety nets, X) ------ (2)

Whereas, X is a set of control variables, which may be denoted as following; X = education, marital status, discouragement, health) ... (2.1)

Substituting equation (2.1) in equation (2), we get a model as given below; Work satisfaction = f (reward, training, type of industry, responsibility, earnings, knowledge (vocational organizations, education, marital status, social safety nets, health) ... (3)

We can also look for determinants of work satisfaction following Lemieux, Thomas (2006)'s Mincer's single-equation model as given below:

Work satisfaction =  $\beta_0 + \beta_1$ type of industries +  $\beta_2$ reward +  $\beta_3$ education +  $\beta_4$ marital status +  $\beta_5$ domestic responsibility +  $\beta_6$  earnings +  $\beta_7$ health +  $\beta_8$  vocational institution +  $\beta_9$ social safety nets +  $\beta_{10}$  discouragement +  $\beta_{11}$  training +  $\mu_i \dots (4)$ 

Equation 2.1 the X is a set of control variables (education, marital status, discouragement, health) which we put in equation 2 which formulated for HBWs work satisfaction (type of industry, reward (achievement), training, domestic responsibility, earnings, knowledge (vocational organizations), social safety nets, X). Then we get the final model for HBWs above.

Whereas, the variables in equation (4) shows as following;

Earnings: What is your daily income from the current (main) work?

Satisfaction: how much you satisfied with your current (main) work?

Industry code: In which industry you are working?

Domestic responsibilities: did your domestic responsibilities affect your current work?

Married: Marital status of HBWs?

Education2: Did you ever attend the School?

Trainings: Did you get any training for the current main work?

Discouraged: Do you want to do another work instead of your current main work?

Reward: Did you ever get extra payment or reward from owner?

Vocational organizations (knowledge): Do you know about any vocational organization/institution in your area?

#### $\mu_i$ : error term

# Logit and Probit Model

In this section we first describe the summary statistics of variables. The descriptive statistics are given below in table 1:

Variable	Mean	Std. Dev.	Min	Max
Work satisfaction	0.979279	0.142505	0	1
Education	1.669214	0.643396	1	4
Health	2.535687	0.533149	1	3
Marital status	2.446662	0.739516	1	5
Domestic responsibilities	1.814275	0.389034	1	2
Earnings	177.8137	183.1935	1	4
Discouragement	1.605991	0.488825	1	2
Training	3.323101	0.763498	1	4
Type of Industries	2.663853	0.66094	1	3
Reward	1.950123	0.217781	1	2

#### Table 1: Summary Statistics

Social safety nets	1.966206	0.226107	1	3
Vocational organization	1.993856	0.638233	1	3

The mean value shows the on average value of variable and standard deviation shows the deviation from the mean value. Because our dependent variable is binary variable, we employed Logit and Probit models. These models are used very extensively in the literature to capture the distribution functions of the outcome variable, which is the selection equation. The Logit model uses something called the cumulative distribution function of the logistic distribution. The Probit model uses something called the cumulative distribution function of the standard normal distribution to define f (\*). We used Logit and Probit model for my study because these techniques are among best for estimating categorical data further the Logit model is used in the study published by Edward and Hendrey in 2002 in which they analyzed income differentials between formal and informal economy.

Table 2: Results of Logit and Probit Models

	(1)	(2)
VARIABLES	Logit	Probit
Education2	-0.913*	-0.425**
	(0.466)	(0.209)
Reward1	1.877**	0.760*
	(0.903)	(0.458)
Social safety nets	2.878***	1.502***
	(0.973)	(0.469)
Training	0.270	0.142
	(0.390)	(0.183)
Health	-2.073***	-1.032***
	(0.801)	(0.379)
Marital status	0.713	0.386
	(0.538)	(0.251)
Domestic responsibilities	0.810	0.389
	(0.635)	(0.297)
Discourage	-1.396*	-0.583*
	(0.818)	(0.339)
Earnings	0.0118**	0.00470**
	(0.00546)	(0.00210)
Type of Industries	0.874***	0.392**
	(0.319)	(0.160)
Vocational organization	1.065**	0.470**
	(0.519)	(0.235)
Constant	-4.844	-2.137
	(4.402)	(2.029)
Observations	851	851

The above table 1 shows the results of primary data for HBW's from Gujranwala district. Here Work satisfaction is depending on 11 independent variables from which 8 variables (earnings, education, health, reward, industry code, discourage vocational organization,) are significant and positively related to the dependent variable.

Education is statistically significant determinant of work satisfaction.it indicates, that one unit increase in education, it is expected that 9% decrease in the log of odds ratio of being in a higher level of work satisfaction, given that all other variables in the model are held constant. And in Probit model values, if there is one unit increases in the coefficient of education it is expected that work satisfaction will decrease by 0.425, remaining all other variables held constant. Further table 1 shows the standard errors which are 0.46 (of Logit model) and 0.209(for Probit model) respectively.

The reason being when education level will increase it will decrease the work satisfaction because this data I am using in this study is for home based worker who work from home and majority belong to a extreme poverty which indicates that when education level will increase it will negatively affect their work satisfaction because the wages in which HBW work are very low, majority in this data earn around less than \$2 or 300 rupees in a day.

Health is a significant determinant of satisfaction. So If there is one unit increase in health, it is expected that 2% decrease in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model values if one unit increase in the coefficient of health is expected that work satisfaction decreases by 1.032. Further table 1 shows the standard errors which are 0.801(of Logit model) and 0.379(for Probit model) respectively. The reason behind that many women's who work from home did not get any health facilities from firm or company. Because these females belong to the category of extreme poverty so they might get injured by doing home based work and there is hardly any hospital for health facilities in their area so it will be in significant impact on work satisfaction.

Earnings are statistically significant with satisfaction. So if one unit increase in earnings (i.e. going from 1 to 2), it is expected that 0.01% increase in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient of earnings it is expected that work satisfaction increases by 0.04.it is because marginal increase in income is very important and valuable for low income workers Further table 5.1 shows the standard errors which are 0.00546 (of Logit model) and 0.00210(for Probit model) respectively. Furthermore reason behind earnings is that earning increases it will increase the work satisfaction. Therefore, females who work from home is expected that if earning increase their work satisfaction will also increase

Type of industries is a statistically significant determinant of satisfaction that one unit increase in type of industries, it is expected that 0.8% increase in the

log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient earnings it is expected that work satisfaction increases by 0.392. Further table 1 shows the standard errors which are 0.319(of Logit model) and 0.160(for Probit model) respectively. Reason behind the result of type of industries is that stitching is considered one of the major industries in Gujranwala for HBW women's because women's can do easily works like stitching needle work etc. at home.

Social Safety Nets is a significant determinant of satisfaction. Result indicates that if someone is registered with any company which will protect workers' rights then if one unit increase in social safety nets, it is expected that 2.8% increase in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient of social safety nets it is expected that work satisfaction increases by 1.502. Further table 1 shows the standard errors which are 0.973(of Logit model) and 0.469(for Probit model) respectively.

Social safety nets are government special initiatives to protect the vulnerable groups of people. Here result support that if there one increase and people more register to these companies, it increases their work satisfaction.

Reward is a significant determinant of satisfaction. So it is expected that one unit increase in reward1 (i.e. going from 1 to 2), it is expected that 1.8% increase in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient of reward it is expected that work satisfaction increases by 0.760. Further table 1 shows the standard errors which are 0.903(of Logit model) and 0.458(for Probit model) respectively. The reason behind reward and work satisfaction is that reward is something which motivate the employer to work more efficiently and effectively because it is given by the contractor to the employer as a gift on performing their task very well so it will definitely increase the work satisfaction.

Discouragement is a significant determinant of satisfaction. The results indicates that one unit increase in discouragement, it is expected that one percent(1%) decrease in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient of discourage it is expected that work satisfaction decreases by 0.583. Further table 1 shows the standard errors which are 0.818(of Logit model) and 0.339(for Probit model) respectively. The question of discouragement was that do they want to do another work instead of their current work? The result indicates that , if employee did not want to do their work anymore it definitely decrease the work satisfaction because they want to switch their job.

Vocational organization is a significant determinant of satisfaction. It help to increase work satisfaction as it enhance your knowledge so, It is supposed that one unit increase in knowledge (vocational organization), so it will increase 1% in the log of odds ratio of being in a higher level of satisfaction, given that all other variables in the model are held constant. And in Probit model if one unit increases in the coefficient vocational organization it is expected that work satisfaction increases by 0.470. Further table 1 shows the standard errors which are 0.519(of Logit model) and 0.235(for Probit model) respectively. Vocational organizations are the organizations which help people to learn skills internationally it is considered that for reduction in poverty it is important that people should learn some skills which will help them to feed their family reason behind the result, if there are more vocational education centers in their area and they can learn new skills it will definitely increases their work satisfaction.

# CONCLUSION

The main objective of this study was to explore the relationship between earnings and work satisfaction of the Home Based Workers (HBW) working in Gujranwala district, including other factors like rewards, health, education, etc. The workers who do home based work do not get equal rights, as compared to a workers who do the same work in the firm (formal sector). Results show that majority of HBW's women who are working from home were satisfied with their home based work. The main reason is that they are less educated and majority of them belong to the category of poor. Their education level is low as, that almost 98% HBW females respond that they are satisfied with their work while the same respondent responds to another question that "do they want to do another work?" majority respond to "yes", if they get better opportunity they may switch. Thus, given the opportunity in a confined environment they were satisfied<sup>4</sup>.

The result indicates that work satisfaction is enhanced by involving the factors like "better reward"; although majority feels that reward is given was satisfied, as per their work. The main reason behind this is that there is no legal contract between the firm and the employer. Firms give work to someone known as middle man. Although middle man is also not in any legal contract with the firm but he collect work from firm and give it to these HBW women's. He also deducts some of his share (amount) from their income. HBW do work on per piece rate. So eventually firms maximize their profit and minimize the production cost; since the work is not regulated. Thus, its benefit goes to the producer. The work consists of stitching like embroidery, needle work, etc.

In brief, the results clearly indicate that work satisfaction is related to earnings but also other factors like motivation factor, knowledge about social safety nets, vocational factor.

Pakistan is a developing nation, where majority significant population is below poverty line; they want work to meet their basic needs, it's the reason they are ready to work on low wages. They are even satisfied that they are earning some for their living. If they do not do work on per piece rate (low wage) they may end up with extreme poverty. Given the limited option and confined environment to HBW are ready to do the same work on the same

<sup>&</sup>lt;sup>4</sup> Because they don't have many options, they work to feed family not for buy luxuries.

wage rate. It may be noted that these women don't have education or training which are only limit their earnings but allow their mobility; different restrictions like not allowed to work outside due to tradition or many other reasons, confined them to HBW and low wage.

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