Pakistan Journal of Applied Social Sciences: Annual

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Surface Mail
Air mail
PAKISTAN JOURNAL OF APPLIED SOCIAL SCIENCES

Editor

Nasreen Aslam Shah

Department of Social Work
University of Karachi
Karachi – Pakistan
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Editor’s Note:

We are happy and enthusiastic about presenting the fifth issue of our newly-introduced journal. It is not an easy task to maintain and preserve academic publishing. But it became possible with the warm welcome and appreciation of students and faculty of the Department of Social Work, from its alumnae & from friends around the country.

The task before us is not easy; indeed we confront multifarious challenges: from collecting the much needed financial resources to securing crucial human assistance and help. I am glad to report that the first three volumes generated an unprecedented interest among the social scientists, researchers and authors. This is amply evidenced first by the diversity of topics of papers published in these volumes and secondly by the institutional affiliation of the authors.

The Journal is bi-lingual. Publishing papers in Urdu as well as in the English language indeed reflects one of the challenges that the academia in Pakistan confronts at every step- in writing a research dissertation, teaching in a classroom, or even in everyday encounters. Thus, the Journal is close to the reality of the academic life of Pakistan.

In this volume, you will find four articles in English which we believe you will read with great interest. The articles examine various social issues. The topic ranges from influence of socio-economic system on academic achievement, role of rescue organization, Impact of micro-finance on women and issues and challenges faced by social work student in their field placement.

I would like to thank the esteemed academicians and researchers who submitted articles, and the referees, who kindly devoted their valuable time. With the publication of the fifth issue the journal has been submitted to the Higher Education Commission (HEC) for recognition. This would not be possible without the generous support and patronage of our Honourable Vice Chancellor, Prof. Dr. Muhammad Ajmal Khan who has supported us in our work at every step. I also thank Prof. Dr. Muhammad Ahmed Qadri, Dean Faculty of Social Sciences and my colleagues, in making this journal possible and successful.

N. A. Sund
The Influence Of Socio-Economic System On Academic Achievement Of Women Folk In Pakhtun Society

Jan Alam
&
Sunehra Gul
Department of Social Work & Sociology
Kohat University of Science & Technology

Abstract

The study is aimed to test the association between socio-economic system and academic achievement of women folk in Kohat. The study is based on two variables i.e. independent variable (Socio-economic system) and dependent variable (academic achievement). Chi-square statistics is used to test the association between the two variables through cross tabulation. The total population of the study comprised of 344 boarder students in Girls Hostel 01 and Girls Hostel 02, KUST. A sample size of 228 is drawn on bases of criteria proposed by Sekaran (2010). The respondents are selected on the bases of systematic sampling technique. A questionnaire is distributed among respondents to reach to in-depth of the issue. The result shows that a significant association is found between family support, parental awareness, *Purdah*, class room culture and harassment where as the rest of the factors are found to have no significance with academic achievement. The study recommends that parental and family awareness may be developed, female students may be provided with efficient accommodation and transport facility, single gender educational institutions may be established to overcome the issue of harassment and violation of *Purdah* and monthly stipend may be paid/increase for women folk.

Keywords: Female, Socio-Economic Barriers, Academic Achievement.
Introduction

Education is one of the important indicators of personality development as it improves both male and female behavior, creates awareness and increases professionalism which empowers both male and female (PSLM, 2012). As a basic human right, education promotes economic growth as well and increases human development index of a state (Okidi et al., 2004). However, to achieve these goals it is essential to have more efforts which are directed to an increased ratio of education especially in rural areas of Pakistan who cannot educate their children due to socio-economic constraints (Ashraf; Aziz; and Shurgeel, 2015).

The ratio of women education is least in Pakistan. A very little number of girls are enrolled at primary level (Memon, 2007). UNESCO (2012) also reported that Pakistan is among those countries who have poor literacy rate, the placement number of Pakistan is 130th in International Human Indicators database which is calculated for 141 countries on the basis of adult literacy (above 15 years) which also indicated that women's literacy rate was most considerable and was found to be quite lower than males. In Khyber Pakhtunkhwa it is only 36% for female and as it is 72% for male.

The economy and other resources such as wealth are managed by male members where there are rare opportunities for the investment of women capital and they are economically dependent. The employment, political, recreational and educational activities are gender biased, men are given the higher position against women. Women are not interested or do not take interest in the education and to make any contribution to it. Negative attitude and opposition of family members in educational activities are also present in certain situations. Women are not interested or do not take interest in the education and to make any contribution to it. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations. Negative attitude and opposition of family members in educational activities are also present in certain situations.
(2007) believed that education provides a basis for smooth and secure working of human society. Education has profound effects on personality because it increases knowledge, competency, capability and skills (Memon; Joubish and Khurram, 2010).

Social Factors

There are a number of social factors that are related to poor performance, short attendance and drop out of girls from schools. Such factors included domestic chores, less time for study, lower priority of girls’ education; inability or unwillingness to pay school expansens or other indirect costs (Mack, 2009) which unable women to get higher education.

Another factor of vital importance is Gender Based Violence (GBV) in educational institutions in which sexual harassment is more threatening both at secondary schools and higher educational level (Rwezaura, 1998) in most of the cases the perpetrators are reported to be male class fellows or in some cases teachers as well (Galla et. al, 1998). Mack (2009) also found that physical or any form of sexual aggression lessens girls’ entrance into educational institutions. Hallam (1994) reported that the identified forms of sexual violence included oral abuses, cartooning, black mailing, pounding and raping. Parents will be unwilling to send their daughters to such educational institutions. Odaga and Haneveld (1995) recommended that the inculcation of female teachers in educational institution will create role models for girls as well as for their safety, which will lower the misperception of female students as well parents.

Furthermore teaching methodology, gender based curriculum and classroom culture also affect women academic achievement. Such type of school environment also affects the survival of girls and increases the gender gap in education. The imbalanced attitude of teacher also effect girl education negatively. Besides, most of the people do not send their girls to far flung/ distant schools, colleges and universities (Kinyanjui, 1993; World Bank, 1992).

Physical security in some institution is reported to be poor who also limits women participation in education. Women folk need to be secured socio-culturally as well as financially (Colin & Nadine, 1997). It is believed that male member of the family are preferred as compare to female due to the idea that men are physically strong and can defend themselves. Most of the societies are gender biased in decision making, economic and educational opportunities, and political and other fundamental rights and opportunities (Brock & Cammiss, 1993). Therefore it is necessary to secure women against physical violence, privacy and socio-cultural biasness (Herz et al., 1991; Njau & Sheila, 1998).
Some parents are unaware of the importance of girls' education so they do not want to educate their daughters which cause less enrolment of girls in schools (Odaga & Heneveld, 1991). Cammish and Brock (1994) Davison and Kanyika (1992) found that parents prefer household activities for their girls as compare to education. Women are confined to domestic chores such as bringing water and fuel wood, cooking and caring of younger siblings.

Masha (1994) believed that poor literacy is due to culture, religion, economy, early marriage and common hostile attitude towards women. Whereas Caldwell and Caldwell (2005) found that women face cultural constraints like Purdah system that prevent women from taking part in educational activities and rigid gender roles like household exclusive for females.

Economic Factors

Economy plays a significant role in over all development of human personality. It is believed that those parents who enjoy a high socio-economic status in society are more able to send their young children to school because they have easier access to all necessary resources for promoting and supporting their children whereas those families who are lacking financial resources are failed to promote and bear school expanses. Therefore with low socio-economic status makes students less equipped as compare to those having medium or high economic status (Memon, Joubish and Khurram, 2010).

Davison (1993) indicates male dominancy in inheritance is an important factor in resource benefit therefore boys are foremost beneficiaries. According to Odaga & Heneveld (1995) and Njau & Sheila (1998) the most important of these opportunities is direct costs of schooling, employment opportunities, socio-economic status, parental/family investment behavior, the economic value of girls education, rural/ urban residence, decision making and property distribution.

Another important reason is that male education is perceived as investment and future asset, it will also benefit the entire household whereas female is likely to be dependent housewife and after marriage as she becomes her husband’s property. Such misperception, lack of family and parental motivation and discouraging attitude keeps Pakhtun women away from education (Mack, 2009).

Herz (1991) believed that girls’ education is also beneficial in the future, therefore parents needs to spend on their daughter’s education also. Those societies in which education is not mandatory, parents fail to decide whether and how much to educate their daughters. The quality of education also falls where the cost of education is high especially those who suffer from poor income resources, may perceive that the expected returns may not justify the present expenditures. Girls
in such societies seem to be more vulnerable and secluded because parents hesitate pay education expenses. Oxaal (1997) reported that the ratio of women education is lower and there is a wide gender gap especially in poor countries.

Adolescent girls are confronted with less access to financial capital and limited opportunities to gain the education, knowledge, and skills which is a barrier of economic advancement. They are not supported socially as well as financially due to the persistent community social values and norms. Girls in such societies are at the bottom of socio-economic ladder. They are lacking confidence, absence of social network and poor health outcomes (Fewer and Dunning, 2013) which effects the whole family.

**Objectives of the Study**

1. To measure is the perception and attitude of community towards the educational need and legacy in relation to woman.
2. To find out socio-economic conditions is restricting woman academic achievement in Pakhtun society.
3. To put forward policy recommendations on the basis of findings of the study.

**Research Methodology**

The present study focused on socio-economic system and its association with academic achievement of female students at Kohat University of Science and Technology (KUST). The study is undertaken with the following methods and procedures.

**Population and Universe**

The universe is finite with internally heterogeneous groups consisted of Boarder Female students of KUST. The total numbers of female boarder students is 344 which are further divided into two strata as Girls Hostel No.1 and Girls hostel No.2.

**Sampling and Sample Size**

Kothari (2004) suggested that the size of sample should be optimum it may neither be excessively large, nor too small. A most favorable sample is one which necessitates efficiency, representativeness, reliability and flexibility. Keeping in view 228 respondents are chosen out of 344 by using the methodology designed by Sekaran (2010).
The population is arranged on the basis of list provided by Provost Office. The respondents are approached through systematic random sampling technique. Every $i^{th}$ respondent (i.e. Room no.) is selected, the formula is as under

$$K = \frac{N}{n}$$

Where; $K = \text{Sample interval}$

$N = \text{is total population}$

$n = \text{is required sample size.}$

<table>
<thead>
<tr>
<th>Population</th>
<th>Population size</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls Hostel No.1</td>
<td>194</td>
<td>120</td>
</tr>
<tr>
<td>Girls hostel No. 2.</td>
<td>150</td>
<td>108</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>344</strong></td>
<td><strong>228</strong></td>
</tr>
</tbody>
</table>

*Source: Provost Office KUST, (2014).*

**Data Collection**

A detailed questionnaire incorporating all desired aspects of the study is used to collect data. It is further checked through pre-test and the ambiguities are addressed before the final stage of data collection.

**Data Analysis**

We use Statistical Package for Social Sciences i.e. SPSS (20 Version) for data analysis. Bivariate analysis is carried between dependent (Academic achievement) and independent variables (Socio-economic system) by using Chi Square ($\chi^2$). According to Kothari (2004) Chi Square ($\chi^2$) test is of prime importance for a social scientist to test significance of association between dependent and independent variables. The Chi Square ($\chi^2$) test is used while adopting the procedure outlined by McCall and Robert (1975).

$$\chi^2 = \sum_{i=1}^{r} \sum_{j=1}^{c} \frac{(O_{ij} - e_{ij})^2}{e_{ij}}$$

Where, “$O_{ij}$” is the observed frequency in the cell corresponding to the intersection of the $I^{th}$ row and $J^{th}$ column, “$r$” the number of rows and “$c$” the number of columns.

The formula simply directs one to take the square formulation of the frequencies for each cell, divided by the expected frequency. The resulting value is distributed as Chi Square with relevant degrees of freedom, calculated as follows.

$$\text{d.f.} = (r-1)(c-1)$$
Results and Discussion

Getting education is not an easier job especially when it is confronted with the issue of gender in traditional societies such as Pakhtun Society. Pakhtun women are strong, brave and confident enough as they face many hardships throughout their lives. They are deprived of the basic rights such as employment and education, which not only effect women folk but Pakhtun society as whole.

Women are custodians of their families. They have been from a very long time gifted with many family responsibilities. Traditionally they play different social roles such as caring their family members, maintenance of home, feeding of the family, preservation of family health and in some cases impart to home economy in suitable manner (i.e. Bread Earners). The simple suggestion of this reality is that the woman of today’s age is not likely to play these roles efficiently unless she is equipped with sufficient education. Today women face lots of problems both inside and outside the educational institutions. The study reveals that;

A significant (p<0.003) relationship is detected between family role and academic achievement. Family structure of the research area shows that it is male dominated and composed of all blood relatives i.e. father, mother, brother/s, sister/s and other blood relatives. The research reveals that the role of these members in educating the female member of the family is vital. It has both positive and negative impacts on women education. The research finds are inline Mack (2009); Ogada and Heneveld (1991) and Khan et al (2013).

The relationship (p<0.004) is found significant between parental role and academic achievement. The result depicts parental role is important in girl education as in most of the families of the research area the power of decision making is vested in parent mainly father. The decision of father or in some cases mothers’ decision is final. No other member of the family can go beyond it, which may be significant in providing education to their daughter/s. The research finding is similar to Mack (2009); Kinyanjui (1993) and World Bank (1992).

A non significant (p<0.149) relation is observed between self awareness and academic achievement. The research depicts that women of the research area knows the importance of education. They are motivated and self aware of the needs and importance of education. The result is in consonance with Camish and Brike (1994) and Njau and Wamahiu, (1998).

Priority of male over female and academic achievement shows a non significant (p<0.136) relation. It reveals that most of the respondents of the study area have no discrimination in their families. One of the reasons could be that all the respondents are getting university level of education, which is an indicator that
their families do not discriminate in terms of education. The finding is incongruent with Herz (1991) and Mack (2009).

Similarly a non significant (p<0.168) relation is extracted between domestic chores and academic achievement and a non significant (p<0.341) relationship between less time for study and academic achievement respectively. The study findings suggest that respondents of the study have no barriers such as domestic chores as they are boarder students. They have enough time for study at hostel. They have the opportunity to manage their activities especially off time study according to the available time. The research finding is dissimilar to Camish and Brock (1994) and Davison and Knayika (1992).

The study shows a significant (p<0.005) relation between distance from educational institution and academic achievement. It could be deduced from the findings that it is not easy for women of distant areas to approach to the educational institution. Besides, there are socio-cultural barriers that confine women to home, if there is no nearby educational institution. The research result is same as Masha (1994) and Khan et al. (2013).

Similarly a significant relation is found between violation of Purdah, class room culture and harassment and academic achievement. The relations are (p<0.004), (p<0.002) and (p<0.004) relationship respectively. The findings suggest that Purdah is an important aspect of social life in the study area. The mode of education at Higher level is co-education therefore most of the families associate it with violation of honor. Other key factors are class culture and the fear of harassment which are not acceptable to most of the families of the study area because of religious interpretation and Pakhtun code of ethics (i.e. Pakhtunwali). The end result is similar to Caldwell & Caldwell (2005) and Alam et al. (2014).

The relation between poor economic resources and academic achievement is traced as (p<0.004). The result suggests that respondents of the study area are provided with resources to get education in a desired way. Similarly female from middle or high family may be more capable to get education. But a large number of Pakhtun women could not get enough education and even up to primary level so they remain ignorant, unskilled and unemployed due to poor economic status. Analogous result was found by Memon; Joubish and Khurram (2010), Song et al. (2000) and Naju & Sheila (1998).

The association between job opportunity and academic achievement is (p<0.05) relationship. Findings of the study suggest that women are fewer chances of jobs after completion of the degree/desired specialization because majority of them are confined to home after marriage, especially in the study area. A complementary result is found by Esere (2008) and Song et al. (2000).
### Table: 2
Association between socio-economic system and academic achievement

<table>
<thead>
<tr>
<th>Socio-economic system</th>
<th>Response</th>
<th>Positive</th>
<th>Negative</th>
<th>Undecided</th>
<th>Total</th>
<th>Test statistics</th>
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<td><strong>Family support</strong></td>
<td>Strongly agree</td>
<td>105(46.06)</td>
<td>13(5.7)</td>
<td>4(1.75)</td>
<td>122(53.50)</td>
<td>χ²=11.137 (.003)</td>
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<td></td>
<td>Agree</td>
<td>68(29.8)</td>
<td>3(1.31)</td>
<td>0(00)</td>
<td>71(31.14)</td>
<td></td>
</tr>
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<td></td>
<td>Disagree</td>
<td>5(2.19)</td>
<td>1(0.43)</td>
<td>0(00)</td>
<td>6(2.63)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Disagree</td>
<td>8(3.50)</td>
<td>4(1.75)</td>
<td>0(00)</td>
<td>12(5.26)</td>
<td></td>
</tr>
<tr>
<td>Parental awareness</td>
<td>Strongly agree</td>
<td>76(33.33)</td>
<td>6(2.63)</td>
<td>3(1.31)</td>
<td>85(37.28)</td>
<td>χ²=4.021 (0.004)</td>
</tr>
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<td></td>
<td>Agree</td>
<td>16(7.01)</td>
<td>9(3.94)</td>
<td>13(5.70)</td>
<td>38(16.66)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>9(3.94)</td>
<td>0(00)</td>
<td>2(0.87)</td>
<td>11(4.82)</td>
<td></td>
</tr>
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<td>St. Disagree</td>
<td>25(10.96)</td>
<td>2(0.92)</td>
<td>0(00)</td>
<td>27(11.84)</td>
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<tr>
<td>Self awareness</td>
<td>Strongly agree</td>
<td>36(15.78)</td>
<td>18(7.89)</td>
<td>34(14.91)</td>
<td>90(39.47)</td>
<td>χ²=2.315 (0.168)</td>
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<td>Agree</td>
<td>17(7.45)</td>
<td>8(3.50)</td>
<td>13(5.70)</td>
<td>38(16.66)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>4(1.75)</td>
<td>0(00)</td>
<td>2(0.87)</td>
<td>6(2.63)</td>
<td></td>
</tr>
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<td></td>
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<td>13(5.70)</td>
<td>18(7.89)</td>
<td>17(7.45)</td>
<td>48(21.05)</td>
<td></td>
</tr>
<tr>
<td>Priority of male education</td>
<td>Strongly agree</td>
<td>36(15.78)</td>
<td>18(7.89)</td>
<td>34(14.91)</td>
<td>90(39.47)</td>
<td>χ²=2.315 (0.168)</td>
</tr>
<tr>
<td></td>
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<td>17(7.45)</td>
<td>8(3.50)</td>
<td>13(5.70)</td>
<td>38(16.66)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>4(1.75)</td>
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<td>2(0.87)</td>
<td>6(2.63)</td>
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<td>18(7.89)</td>
<td>17(7.45)</td>
<td>48(21.05)</td>
<td></td>
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<td>Domestic chores</td>
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<td>13(5.70)</td>
<td>9(3.9)</td>
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<td>37(16.22)</td>
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<td></td>
<td>Agree</td>
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<td>8(3.5)</td>
<td>14(6.14)</td>
<td>32(14.03)</td>
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<td></td>
<td>Disagree</td>
<td>60(26.31)</td>
<td>19(8.33)</td>
<td>4(1.75)</td>
<td>83(36.40)</td>
<td></td>
</tr>
<tr>
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<td>St. Disagree</td>
<td>40(17.54)</td>
<td>16(7.01)</td>
<td>5(2.19)</td>
<td>61(26.75)</td>
<td></td>
</tr>
<tr>
<td>Less time for study</td>
<td>Strongly agree</td>
<td>61(26.75)</td>
<td>12(5.26)</td>
<td>23(10.08)</td>
<td>96(42.10)</td>
<td>χ²=4.331 (0.341)</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>43(18.85)</td>
<td>6(2.63)</td>
<td>4(1.75)</td>
<td>53(23.24)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>19(8.33)</td>
<td>7(3.07)</td>
<td>13(5.70)</td>
<td>37(16.22)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Disagree</td>
<td>11(4.82)</td>
<td>5(2.19)</td>
<td>0(00)</td>
<td>16(7.01)</td>
<td></td>
</tr>
<tr>
<td>Distance from Educational institution</td>
<td>Strongly agree</td>
<td>88(38.59)</td>
<td>15(6.57)</td>
<td>13(5.70)</td>
<td>116(50.87)</td>
<td>χ²=3.15 (0.264)</td>
</tr>
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<td></td>
<td>Agree</td>
<td>39(17.10)</td>
<td>6(2.63)</td>
<td>8(3.50)</td>
<td>53(23.24)</td>
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</tr>
<tr>
<td></td>
<td>Disagree</td>
<td>19(8.33)</td>
<td>7(3.07)</td>
<td>13(5.70)</td>
<td>37(16.22)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Disagree</td>
<td>11(4.82)</td>
<td>5(2.19)</td>
<td>0(00)</td>
<td>16(7.01)</td>
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<tr>
<td>Violation of Purdah</td>
<td>Strongly agree</td>
<td>113(49.56)</td>
<td>8(3.50)</td>
<td>6(2.63)</td>
<td>127(55.70)</td>
<td>χ²=10.924 (0.004)</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>50(21.92)</td>
<td>26(11.40)</td>
<td>0(00)</td>
<td>76(33.33)</td>
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<td></td>
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<td>8(3.50)</td>
<td>0(00)</td>
<td>24(10.52)</td>
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</tr>
<tr>
<td></td>
<td>St. Disagree</td>
<td>10(4.38)</td>
<td>0(00)</td>
<td>0(00)</td>
<td>10(4.38)</td>
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</tr>
<tr>
<td>Class room culture</td>
<td>Strongly agree</td>
<td>143(62.71)</td>
<td>10(4.38)</td>
<td>0(00)</td>
<td>153(67.10)</td>
<td>χ²=13.52 (0.002)</td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>37(16.22)</td>
<td>8(3.50)</td>
<td>0(00)</td>
<td>45(19.73)</td>
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<td>20(8.77)</td>
<td>5(2.19)</td>
<td>0(00)</td>
<td>25(10.96)</td>
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<td>St. Disagree</td>
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<td>1(0.43)</td>
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<td>8(3.50)</td>
<td>131(57.45)</td>
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<td>8(3.50)</td>
<td>0(00)</td>
<td>24(10.52)</td>
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<td>0(00)</td>
<td>0(00)</td>
<td>10(4.38)</td>
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<td>Poor Economic Resources</td>
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<td>93(40.78)</td>
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<td>3(1.31)</td>
<td>104(45.61)</td>
<td>χ²=6.371 (0.004)</td>
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<td></td>
<td>Agree</td>
<td>46(20.17)</td>
<td>23(10.08)</td>
<td>9(3.94)</td>
<td>78(34.21)</td>
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<td>Disagree</td>
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<td>10(4.38)</td>
<td>0(00)</td>
<td>104(45.61)</td>
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<td>6(2.63)</td>
<td>8(3.50)</td>
<td>27(11.84)</td>
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<td>3(1.31)</td>
<td>0(00)</td>
<td>9(3.94)</td>
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</table>
Absence of employment opportunities

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<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>St. Disagree</th>
<th>Undecided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>103(45.17)</td>
<td>40(17.54)</td>
<td>14(6.14)</td>
<td>11(4.82)</td>
<td>4(1.78)</td>
</tr>
<tr>
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<td>8(3.50)</td>
<td>5(2.19)</td>
<td>7(3.07)</td>
<td>0(00)</td>
</tr>
<tr>
<td>Disagree</td>
<td>20(8.77)</td>
<td>0(00)</td>
<td>0(00)</td>
<td>0(00)</td>
<td>0(00)</td>
</tr>
<tr>
<td>St. Disagree</td>
<td>139(60.96)</td>
<td>48(20.05)</td>
<td>19(8.33)</td>
<td>18(7.89)</td>
<td>4(1.78)</td>
</tr>
<tr>
<td>χ²</td>
<td>9.136</td>
<td>(.005)</td>
<td>19(8.33)</td>
<td>18(7.89)</td>
<td>4(1.78)</td>
</tr>
</tbody>
</table>

Conclusions

The research reveals that socio-economic system is significantly associated with women education. Some of the important social norms are Pakhtunwali and Purdah. Besides, women education is not favourable due to coeducational institutions therefore women are confined to hold house activities. Another important thing that is deeply rooted idea in our society is that investment on boys’ education is beneficial for the whole family. Family and parental awareness about female education is also important. Other important factors are poverty, distance from educational institutions and security problems negatively effect education.

Recommendations

1. Those strategies need to be encouraged that helps to develop mindset of parent/family develop regarding girls education.
2. To ensure Purdah and avoid harassment, consideration may be given to increase the number single-sex universities.
3. Better participation of women and expansion education and training women may can be achieved through efficient residential, transportation facilities and security facilities and special focus on primary education in rural areas.
4. Women may be provided with economic opportunities especially after getting a Degree so that they may prove themselves a “Role Model” for other women and their parents and families.
5. Girls may be respected and provided with secure treatment especially in co-educational institutions to build confidence and ensure their deep hearted attention to their study.
6. Provision/increase in stipend on monthly basis may be fruitful in overcoming the issues of educational expenses.

End Notes

1. The concept of Purdah is protection of female chastity, it is uncompromising and the matter of shame is attached it (Alam and Ali, 2013).
2. Pakhtunwali is an unwritten code of life of Pakhtun. All the norms and values are deeply rooted in Pakhtunwali (Alam et al, 2014).
The Influence of Socio-Economic System on Academic Achievement of Women Folk in Pakhtun Society

References


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Correlates Of Turnover Intention Among Rescue 1122 Workers

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Department of Applied Psychology
Lahore College for Women University, Lahore

Abstract

The aim of this research was to explore the correlates of Turnover Intention. The correlates included Organization-based Self-esteem (OBSE), Job Stress (JS), Emotional Intelligence (EI), and Health Risk Behaviour (HRB) among Rescue 1122 Workers. The study also aimed to explore Emotional Intelligence (EI) as a predictor of Turnover Intention (TI); Organization-based Self-esteem (OBSE), Job Stress (JS) and Health Risk Behaviour (HRB) among Rescue 1122 Workers. The sample of the study consisted of 200 male Rescue 1122 Workers of Lahore city. Systematic Random Sampling was employed to gather data from participants. Correlational Research Design was used. The major tools of this study included Turnover Intention Scale, Organization based Self-esteem Scale, The Subjective Job Stress Scale, Emotional Intelligence Scale and Health Risk Behaviour Questionnaire. These above mentioned tools were used after taking consent from the participants. Correlation and Regression Analysis were applied on the data. The results showed that there was significant positive relationship between Turnover Intention and Job Stress. Furthermore there was significant negative relationship between Turnover Intention and OBSE. Moreover Emotional Intelligence (EI) was a significant predictor of OBSE, Job Stress (JS), and Health Risk Behaviour (HRB).

Keywords: Turnover Intention, Rescue 1122 Workers, Organization Based Self-Esteem, Job Stress, Emotional Intelligence, Health Risk Behaviour.
The basic role of Rescue Workers in community is to provide protection not only to humans but also to environment and property. Their major roles in community include: providing assistance in daily emergencies which may include road side accidents, fires and explosions, rescuing people in natural calamities such as storms, earthquakes, floods and eruptions due to volcanoes, Rescue Workers have to provide protection to the community if there is some kind of industrial accident e.g., explosion of some dangerous and harmful materials in nuclear or in mining areas, Rescue Workers are required if there is some accident during transportation such as if there are railway accidents or car or plane crashes, Rescue Workers are required when there are serious criminal or terrorist attacks involving atomic bomb attacks or massive shootings, Rescue Workers are called for help if there are negative public events such as chaos during concerts, or sport events (Hauke et al., 2011). All of the above duties are full of risk and they place Rescue Workers under great stress and may increase their Turnover Intention.

Turnover Intentions can be defined as “Conscious and deliberate wilfulness to leave the organization.” Further they define Turnover Intention as “the last in a sequence of withdrawal cognitions, a set to which thinking of quitting and intent to search for alternative employment also belong” (Tett and Meyer 1993, p.262). Turnover of employees is a complex process. A research was conducted by Takase in 2010, the purpose of the research was understand the concept of Turnover Intention. The results of the study revealed that Turnover Intention is a process that has many stages including the quitting of job by employees by their own and leaving their recent job. In order to reduce Turnover nurse managers’ should consider the reasons of nurses’ Turnover.

Turnover Intentions can further be defined as willingly searching for other jobs in other organizations (Tett and Meyer 1993 as cited in Samad, 2006). There can be different reasons of quitting one’s job. A study was carried out on hotel employees to understand the factors contributing towards turnover and what managers can do
to reduce it. The results revealed that more than eighty percent of employees quit their job to enhance and improve their career and seventy percent of employees’ leave their job due to offer from other hotels (Yang, Wan, & Fu, 2012). Turnover of employees can decrease the efficiency of the organizations (Smith & Brough, 2003 as cited in Khan & Anis-ul-Haque, 2009).

Turnover is a problem faced by many organizations which is a serious threat to the existence of an organization. Steps should be taken to identify causes of Turnover Intention and measures should be taken to minimize it.

Organization based Self-esteem (OBSE) is defined as the extent to which a worker believes himself to be able, important, and valuable as the member of the organization (Pierce & Gardner, 2004). The workers with high levels of self-esteem consider them as ‘valuable’ in their workplace (Alam, 2009 as cited in Ibrahim, Zulkafli, & Shah, 2014). Past findings have revealed that a person’s self-esteem that is developed because of his work and organizational context results in playing a remarkable role in formulating the workers’ motivation behaviors and outlook associated with work. The findings revealed that an employee’s worth in organization as indicated by the organization along with situations that promote success at organization predicted OBSE (Pierce & Gardner 2004).

OBSE shows that how a person perceives his worth in an organization. Hence the workers who are confident and have high levels of self-efficacy in the organization as well as in other circumstances concurrently create a high level of self-esteem (Pierce, Gardner, Cummings, & Randall, 1989). Literature search has shown that individuals who have high levels of self-esteem are more motivated towards their work and also have high levels of intrinsic motivation (Hui & Lee, 2000).

The individuals who have high levels of OBSE show self-satisfaction from their work, have low rates of role stress and they are contended with their job roles within their organization. A study was carried on sales managers and advertising managers to find out the relationship between Role stress, self esteem and job satisfaction. The results showed that role stress had negative association with job satisfaction among the two groups whereas High self esteem that is high OBSE lowered down the role stress of the managers therefore indirectly affecting job satisfaction (Howell, Bellenger, & Wilcox, 1987).

Employee Job Stress can be defined as “Job Stress is a relation between the individual and his environment of the workplace, as judged by the individual as demanding, strenuous and tough or beyond his assets, and causing danger to his
own health” (Dewe & Guest 1990 as cited in Cheng, 2009). Literature search has revealed that workers in organizations are at risk of both physiological or psychological deviations from normal daily functioning because of different situations that occur daily in their workplace. These deviations result from hindrances in achieving organizational goals, or demands causing important but indistinct results. As a result, the researchers have defined Job Stress as deviation from typical physiological or psychological routine that is caused by stress in the employee’s environment (Beehr and Newman (1978), Cooper and Marshall (1976), Ivancevichand Matteson (1980), Katz and Kahn (1978), and Schuler (1980) as cited in Parker & Decotiis, 1983).

Literature search has shown that 41% of people reported that workload was the principal source of Job Stress. A research was conducted on air traffic controllers to explore the relationship between Turnover Intention and Job Stress. The results revealed that the basic factor that affected Turnover Intention among air traffic controllers was heavy workload (Jou, Kuo, & Tang, 2013).

Literature search has indicated that if employees feel stress of high level it may lead to annoyance, worry, anxiety, anxiety and sadness (Cartwright & Cooper 2002; Martin 2005 as cited in Coetzee & Villiers. 2010). Literature search has given evidence that the stress of work when calculated by work stress models of effort–reward imbalance, or by job strain the results showed that stress from work or Job Stress enhances the risks of psychosomatic, cardiovascular and mental disorders (Angerer & Muller 2015).

Job Stress creates negative impacts on workers’ health. A research was conducted on nurses in order to find out the influence of Job Stress. The results showed that Job Stress is a significant health risk factor for nurses (Trivellas, Reklitis, & Platis 2013).

Emotional intelligence (EI) construct has been introduced by Salovey and Mayer in 1990 (Salovey & Mayer, 1990). According to them EI refers to one’s aptitude to be sensitive of one’s own and other’s emotions and feelings, to discriminate between them and to utilize this knowledge to direct one’s own thoughts and actions.

Employees with high Emotional Intelligence show less Turnover Intention because EI helps workers to manage and control their emotions in a better way. Employees who have high levels of EI are more competent and can deal in a positive way in an emotional situation because they know their emotional states in a better way and can build up ways to better deal with their negative states of
emotions. EI can be very useful to deal with emotional situations in the workplace (Krishnakumar, 2008 as cited in Bande, Fernandez-Ferrin, Jose, Varela, & Jaramillo, 2014).

According to previous researches it is revealed that there is a negative relationship between Turnover Intention and Emotional Intelligence that is workers with high Emotional Intelligence show less Turnover Intention (Carmeli, 2003 as cited in Balogun & Olowodunoye, 2012).

Health Risk behavior can be defined as any activity undertaken by individuals which raises the possibility of injury and illness (Steptoe & Wardle, 2004 as cited in Baban & Craciun, 2007).

Rescue Workers are specifically exposed to high risk environments during their duties. Every day they take a lot of calls that ask them for help and while carrying out their duties the workers are at a risk of a number of job related injuries and even fatalities (Houser, Jackson, Barts, & Peterson 2004). In a study conducted on employee Job Stress, workplace injury and illness, job dissatisfaction and Turnover Intention same information was revealed. This study was conducted on nurses and health care professionals. The objective of the study was to explore the relationship between injuries at workplace and perceptions of workplace safety and how the risk factors at workplace are related to doctors’ overall health and their commitment to their job. The results indicated that there is a relationship between injuries at workplace and doctors’ and nurses’ poor perception of safety environment and that poor perceptions of workplace safety environment moderately affects the relationship between injuries at workplace and three variables that are job dissatisfaction, Job Stress and Turnover Intention. The conclusion of the study was that health care managers should take measures to improve the working conditions so that safety environment may change and there will be less Job Stress and Turnover Intention among them (McCaughey, DelliFraine, McGha, & Bruning 2013).

The objective of each organisation is to make high yield, profit and deliver good quality services. These aims can only be achieved with worker’s hard work and assistance. Workers are accountable for the accomplishment of organisation’s objectives but when these workers are discerning of quitting or leaving (i.e., Turnover Intention) their jobs and the organisation, the goals of the organisation are not attained. Turnover intention may results in employees’ turnover (i.e., loss of employee) which then results in a negative impact on the organizational yield, output, and efficiency (Balogun & Olowodunoye, 2012).
There is no place more suitable to study Turnover Intention than the emergency services because Rescue Workers have to face a considerable number of job stressors and upsetting incidents every day that may lead to reduced job performance further leading to poor performance increasing Job Stress of the Workers with an intention to quit the job hence enhancing Turnover Intention.

**Hypotheses**

- It is hypothesized that there is a relationship between Turnover Intention and Organization-based Self-esteem in Rescue 1122 Workers.
- It is hypothesized that there is a relationship between Turnover Intention and Job Stress in Rescue 1122 Workers.
- It is hypothesized that there is a relationship between Turnover Intention and Emotional Intelligence in Rescue 1122 Workers.
- It is hypothesized that there is a relationship between Turnover Intention and Health Risk Behaviors in Rescue 1122 Workers.
- It is hypothesized that Emotional Intelligence is a predictor of Job Stress, Organization-based Self-esteem, Turnover Intention, and Health Risk Behavior in Rescue 1122 Workers.

**Method**

**Research Approach**

A quantitative approach was used.

**Research Design**

Correlational research design was used.

**Population**

All registered Rescue Workers of Lahore consisting of 870 total Rescue Workers.

**Sampling Strategy**

Systematic Random Sampling was used for sample selection. A list of all registered Rescue 1122 workers of Lahore city was obtained, total number of Rescue Workers was 870 and out of the list every 4th individual was chosen from the list until we reached 200 individuals. The sample consisted of 200 male Rescue 1122 Workers placed in Lahore city.
Inclusion Criteria

While taking sample the following criteria were kept in mind: The sample was collected from urban area. The sample was taken from Lahore. Only Rescue 1122 workers were included. Workers with minimum two years’ experience were included.

Exclusion Criteria

The exclusion criteria of the study are as follows: The sample was not taken from rural area. Workers with less than two years’ experience were excluded.

Operational Definitions of Variables

Turnover Intention. Turnover Intention is defined as a person’s expected possibility that he would depart an institute in upcoming time (Brough & Rachael, 2004). Turnover intentions are recognized as direct precursors of turnover behavior (Mobley, Horner, & Holligsworth, 1978; Tett & Meyer, 1993 as cited in Khan, & Anis-ul-Haque, 2009).

Organization-based Self-Esteem (OBSE). OBSE is explained as a worker’s self-evaluated value which a worker perceives of himself as being a part of an institute (Pierce, Gardner, Cummings, and Dunham 1989 as cited in Pierce, & Gardner 2004).

Job Stress. It is defined as the factors related to job which are perceived by workers to have influence on the worker’s health and well-being (Hurrell, Nelson, and Simmons, 1998 as cited in Rauf & Farooq, 2014).

Emotional Intelligence. EI includes evaluation of emotions in a person’s himself and in other individuals, emotions generation, their regulation in a person himself and in other individuals, and using emotions in resolving difficulties (Schutte, Malouff, & Bhullar, 2009).

Health Risk Behavior (HRB). Health-risk behavior is defined as any action carried out by persons which has power that raises danger of illness or damage (Steptoe & Wardle, 2004 as cited in Baban & Craciun, 2007).

Variables and Measures

Measures that were used in this study:

- Turnover Intention Scale by (Cammann, Fichman, Jenkines, & Klesh, 1979).
• Organization-based Self-esteem Scale (OBSE) by (Pierce et al., 1989).
• The Subjective Job Stress Scale (SJSS), (Motowidlo, Packard, & Manning, 1986), (Urdu Translation by Kalida Rauf & Asim Farooq, 2014).
• Emotional Intelligence Scale by (Schutte et al., 1998).
• Health Risk Behavior Questionnaire adapted from a guide for employers, HSE (2013) booklet HS(G)165.

Instruments and Tools

**Turnover Intention Scale.** Turnover Intentions were evaluated by 3-item key of employees’ intention to quit their job developed by (Cammann, Fichman, Jenkines & Klesh 1979). The first item included likert scale that is of 7 points ranging from Not at all likely (1) to Extremely Likely (7) and the other two items included response scale that was also of 7 points varying from Strongly Disagree (1) to Strongly Agree (7). The reliability of the scale was 0.78.

**Organization based Self-Esteem Scale.** The scale was developed by (Pierce et al., 1989) it was comprised of ten items. The Scale ranged from (e.g., 1: strongly disagree to 5: strongly agree). Higher scores indicate higher OBSE. The reliability of the scale was 0.91.

**The Subjective Job Stress Scale (SJSS).** The SJSS consisted of four items. It was developed by (Motowidlo, Packard, & Manning, 1986), its Urdu Translation was done by (Khalida Rauf & Asim Farooq, 2014). Two items (item # 2 & 4) were reverse scored. It was a likert-type scale, which ranged from strongly disagree (1) to strongly agree (5). The greater the scores the greater will be the Job Stress. The reliability of the scale was 0.82.

**Emotional Intelligence Scale.** This scale was developed by (Schutte et al., 1998). It consisted of 33 items. It was a Likert type scale which varied from 1(strongly disagree) to 5 (strongly agree). The items of the scale were separated in to four sub-areas such as: managing emotions of other people, using emotions, managing own emotions, and perceiving of emotions. Three items were reverse coded 5, 28 and 33. The reliability of the scale was 0.90.

**Health Risk Behavior Questionnaire.** The Health Risk Behavior is a ten item questionnaire that was adapted from a guide for employers, HSE (2013) booklet HS(G)165. It consisted of ten items. It scores ranged from 1 (Never) to 5 (Always). Higher score indicate high risk. The reliability of scale was adequate as it was 0.58.
Results

Table 1
Table showing demographics

<table>
<thead>
<tr>
<th>Demographics</th>
<th>F</th>
<th>%</th>
</tr>
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<tr>
<td><strong>Age</strong></td>
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<tr>
<td>20-35</td>
<td>185</td>
<td>91.1</td>
</tr>
<tr>
<td>46-50</td>
<td>15</td>
<td>7.4</td>
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<tr>
<td><strong>Education</strong></td>
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<tr>
<td>Lower education</td>
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<td>38.9</td>
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<tr>
<td>Higher education</td>
<td>121</td>
<td>59.6</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
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<tr>
<td>Married</td>
<td>63</td>
<td>31.0</td>
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<tr>
<td>Unmarried</td>
<td>137</td>
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<tr>
<td><strong>Occupation of wife</strong></td>
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<td>Housewife</td>
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<td>Working</td>
<td>13</td>
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<td>Nuclear</td>
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<tr>
<td>Joint</td>
<td>157</td>
<td>77.3</td>
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<tr>
<td><strong>Number of family members</strong></td>
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<tr>
<td>Less than nine</td>
<td>173</td>
<td>85.2</td>
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<td>More than nine</td>
<td>27</td>
<td>13.3</td>
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<td><strong>Monthly income</strong></td>
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<td>10,000-30,000</td>
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<td>88.2</td>
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<tr>
<td>31,000-50,000</td>
<td>21</td>
<td>10.3</td>
</tr>
<tr>
<td><strong>Total income of all family members</strong></td>
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</tr>
<tr>
<td>20,000-60,000</td>
<td>151</td>
<td>74.4</td>
</tr>
<tr>
<td>61,000-1,00,000</td>
<td>49</td>
<td>24.1</td>
</tr>
</tbody>
</table>

Note. F= Frequency, P=Percentage.

Table showed Frequencies and Percentages of the demographic variables. The demographic variables included Age, Education, Marital status of the employee, Occupation of wife, Number of Children, Family system, Number of Family members, Monthly Income and Total income of all family members.

The table showed that 91.1 % of Rescue Workers fell in the age range of 20-35 and 7.4 % fell in the age range of 46-50. 38.9 % had low education that is below graduation and 59.6 % had achieved higher education. 31.0% were married and 67.5 % were unmarried, among married Rescue Workers 60.6% Rescue Workers’
wives were non working and 6.4% Workers’ wives were working women. Other demographics revealed that 86.2% had children less than three and 11.8% had more than three children. 21.2% had nuclear family system and 77.3% had joint family system. 85.2% had family members less than 9 and 13.3% had family members above nine. 88.2% had individual income between Rs10,000-50,000 and 10.3% had individual income between 31,000-50,000 as far as total income of all family members is concerned 74.4% had total income between Rs 20,000-60,000 and 24.1% had family income between Rs 61,000-100,000.

Table: 2
Table showing relationship between turnover intention, organization based self-esteem, job stress, emotional intelligence and health risk behaviour among rescue 1122 workers (N=200)

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. TI</td>
<td>-</td>
<td>-15*</td>
<td>.32**</td>
<td>0.05</td>
<td>-.01</td>
</tr>
<tr>
<td>2. OBSE</td>
<td>-</td>
<td>-</td>
<td>.01</td>
<td>.37**</td>
<td>.30**</td>
</tr>
<tr>
<td>3. JS</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>.25**</td>
<td>.43**</td>
</tr>
<tr>
<td>4. EI</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>.29**</td>
</tr>
<tr>
<td>5. HRB</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Note. *p<0.05, **p<0.01 TI: Turnover Intention, OBSE: Organization Based Self-esteem, JS: Job Stress, EI: Emotional Intelligence and HRB: Health Risk Behavior.

Pearson product moment correlation was run to find out the relation in Turnover Intention, Organization based Self-esteem, Job Stress, Emotional Intelligence and Health Risk Behavior among Rescue 1122 Workers. The results revealed that there was significant negative relationship between Turnover Intention and Organization-based Self-esteem \( r = -.15, \ p < 0.05 \), which proved our hypothesis. Moreover there was a significant positive correlation between Turnover Intention and Job Stress \( r = .32, \ p < 0.01 \), which proved our hypothesis. Similarly there was a significant positive relationship in Organization-based Self-esteem and Emotional Intelligence \( r = .37, \ p < 0.01 \) and Organization-based Self-esteem and Health Risk Behavior and \( r = .30, \ p < 0.01 \), among Rescue 1122 Workers. Furthermore significant positive relationship was also found between Job Stress, Emotional Intelligence \( r = .25, \ p < 0.01 \) and Job Stress and Health Risk Behavior \( r = .43, \ p < 0.01 \). There was significant positive relationship in Emotional Intelligence and Health Risk Behavior \( r = .29, \ p < 0.01 \) among Rescue 1122 workers. There was no significant relationship between Turnover Intention and Emotional Intelligence \( r = 0.05, \ p > 0.05 \) which rejected our hypothesis, similarly there was no significant relationship between TI and HRB \( r = -0.01, \ p > 0.05 \) hence our hypothesis was rejected.
Table 3
Table showing linear regression between emotional intelligence (EI), turnover intention (TI), job stress (JS), organization based self-esteem (OBSE) and health risk behaviour (HRB)

<table>
<thead>
<tr>
<th>Predictor (EI)</th>
<th>B</th>
<th>SE</th>
<th>Beta</th>
<th>T</th>
<th>P</th>
<th>F</th>
<th>R Square</th>
<th>R</th>
</tr>
</thead>
<tbody>
<tr>
<td>EI (TI)</td>
<td>.01</td>
<td>.01</td>
<td>.05</td>
<td>0.76</td>
<td>0.45</td>
<td>0.59</td>
<td>0.00</td>
<td>0.05</td>
</tr>
<tr>
<td>EI (OBSE)</td>
<td>.19</td>
<td>.03</td>
<td>.37</td>
<td>5.50</td>
<td>0.00</td>
<td>31.32</td>
<td>0.13</td>
<td>0.37</td>
</tr>
<tr>
<td>EI (JS)</td>
<td>.05</td>
<td>.01</td>
<td>.26</td>
<td>3.7</td>
<td>0.00</td>
<td>13.97</td>
<td>0.06</td>
<td>0.26</td>
</tr>
<tr>
<td>EI (HRB)</td>
<td>.19</td>
<td>.04</td>
<td>.29</td>
<td>4.41</td>
<td>0.00</td>
<td>19.43</td>
<td>0.09</td>
<td>0.29</td>
</tr>
</tbody>
</table>

Note. *p<0.05, **p<0.01 TI: Turnover Intention, OBSE: Organization based Self-esteem, JS: Job Stress, EI: Emotional Intelligence and HRB: Health Risk Behaviour.

Linear regression was run to find out whether EI was a predictor of TI and the results showed that EI was not a significant predictor of TI as \( p > 0.05, p = 0.45 \), which rejected our hypothesis. Moreover it was found out whether that EI was a significant predictor of OBSE and the results showed that EI was a significant predictor of OBSE as \( p < 0.01, p = 0.00 \) which proved our hypothesis. Then it was revealed that EI is a significant predictor of JS \( p < 0.01, p = 0.00 \). Lastly it was shown that EI was a significant predictor of HRB \( p < 0.01, p = 0.00 \).

Discussion

The aim of the present study was to explore the correlates of Turnover Intention (TI) among Rescue 1122 Workers; the correlates included Organization based Self-esteem (OBSE), Job Stress, Emotional Intelligence and Health Risk Behaviour.

There is a rich source of literature on the above listed variables in western culture, but in Pakistan these variables have not been studied previously. Even in western culture there are various researches on Turnover Intention, OBSE and Job Stress these variables were not specifically studied with Rescue Workers.

Rescue services is a very tough job as Rescue Workers daily face a large number of stressors related to their job which put them under a great deal of stress e.g., they provide services when there is some natural calamity like earthquake and flood, whereas sometimes they have to provide help if there is some kind of emergency such as a building on fire, or there are some kind of atomic bomb explosions or chaos created in a public event. All these duties are full of risks and they place Rescue Workers under stress, when Rescue Workers face Job Stress their performance decreases which in turn lower down their self esteem regarding their organization and Turnover Intention increases leading them to quit their job.
The present study was conducted to gain an insight of what are the basic or main factors that affect employee Turnover. It was hypothesized that there is a relationship between Turnover Intention and OBSE and the findings revealed that there is a significant negative relationship between Turnover Intention and OBSE that is as a person’s self-esteem regarding his organization increases there is a decrease in Turnover Intention. Past findings have also shown that workers who consider themselves valuable for the organization have high self-esteem and they show a decrease in Turnover behaviour (Pierce & Gardner, 2004).

Furthermore, the findings of our study indicated that there is a significant positive relationship between Job Stress and Turnover Intention among Rescue 1122 Workers. Literature search has also supported our findings, a study was carried out by Kuo, Jou and Lin in 2012; their sample consisted of air traffic controllers and their findings revealed that as Job Stress among workers increases their Turnover Intention increases as well.

According to Bio-psychosocial model the biological, psychological and social factors all play their relevant part in determining any outcome. In Rescue 1122 Workers Job Stress affects biological component i.e. physical health is affected. Job Stress, their psychological health is also affected i.e. deviation from normal physical functioning which then affects the social functioning i.e. relations within the organization thereby reducing their social functioning and decreasing their self-esteem within the organization (OBSE), which results in lowering down their job performance which eventually enhances Turnover Intention among the employees. Therefore Job Stress affects the biological, psychological and social functioning of the Workers and all these factors play a significant role in enhancing Turnover Intention among Rescue Workers.

Moreover, our findings showed that there is no significant relationship between Turnover Intention and Emotional Intelligence although previous researches have supported that there is a significant relationship between Turnover Intention and Emotional Intelligence. A previous research was carried out by Krishankumar in 2008; the sample consisted of 278 workers in the field of law and some of them were physicians and the results confirmed that workers with high EI show less turnover (TI). These findings were contrary to our research findings this is because the study was conducted in Pakistan where organizational culture is not well structured as in western countries. In Pakistan no one pays much attention to emotions and how to use them effectively during everyday routine duties in organizational working hours.

Our next hypothesis which was that there is a significant relationship between Turnover Intention and Health Risk Behaviour was not supported by our findings. Although this hypothesis was supported by previous researches that there is relationship...
between Health Risk Behaviour and Turnover Intention as supported by a research done in 2013 by McCaughey, DelliFraine, McGhan and Bruning, the research was conducted on nurses and it was revealed that workplace injuries result in high turnover rates which is contrary to our findings because data was limited, otherwise in our sample of Rescue 1122 Workers one of the main reasons of quitting one’s job can be risks associated with the everyday daily emergencies. According to socio-cultural perspective in Pakistan a reason of employees not quitting their jobs even if risks are associated with their jobs can be the perception of Turnover behaviour, in Pakistan Turnover behaviour is not considered a favourable attitude so employees do not quit even if there is risk in their jobs. Secondly in Pakistan rates of job availability are very low which compels employees to continue their jobs no matter how much risk are associated with the jobs.

Regression analysis revealed that EI is not significant predictor of Turnover Intention (TI) although previous researches have shown that workers with high Emotional intelligence show less Turnover Intention as previously described in the research conducted by Krishnakumar which supported that Emotional Intelligence significantly predicted Turnover Intention that is as EI increases TI lowered down. Our hypothesis was rejected reason can be in Pakistani culture no one understands the value and importance of emotions.

Regression analysis further indicated that Emotional Intelligence is a significant predictor of Job Stress. Further it can be inferred that if a person has high Emotional Intelligence he has the ability to cope with stressful situations effectively and instead of falling apart he may show a positive attitude by effectively dealing with Job Stress. This is supported by a study done by Sy, Tram, O'Hara (2002) Nikolau and Tsaousis (2002) whose findings revealed that greater the Emotional Intelligence lower will be the Job Stress among workers. But our findings are contradictory with previous researches as in Pakistan no one understands how to use emotions effectively to lower down Job Stress.

As far as it was hypothesized that Emotional intelligence is a significant predictor of OBSE the results confirmed the hypothesis that Emotional Intelligence significantly predicts OBSE, our hypothesis is supported by a research which was conducted by Varasteanu and Iftime in 2013 on school students that revealed that greater the Emotional intelligence greater will be self esteem of students.

Then our findings revealed that EI is a significant predictor of Health Risk behavior as a research was conducted by Weigand in 2007, according to this research the greater Emotional Intelligence of a worker greater will be his capability to avoid workplace injuries that is greater Emotional Intelligence lower will be the injuries, our findings are contradictory to previous researches, the reason can be that in Pakistan workers are not aware of how to use Emotional Intelligence to avoid workplace injuries.
Conclusions

Our findings revealed that Job Stress enhances Turnover Intention among Rescue 1122 Workers which may have a detrimental effect on the emergency rescue services whereas OBSE has a negative relationship with Turnover Intention which is greater the OBSE lower will be Turnover Intention. Literature search has revealed that workers with high OBSE show less Turnover Intention. So in order to reduce Turnover among Rescue Workers the organization should take measures to enhance OBSE and reduce Job Stress among Workers.

Limitations

Firstly, conducting research in a limited time was very difficult. Due to shortage of time only 200 male Rescue Workers were included.

Secondly it was very difficult to collect data from Rescue 1122 workers as they were always on job duties which included handling emergencies, so due to their busy nature of job they showed less interest in participating in the research process.

Recommendations

In present research data was collected only from male Rescue Workers, female Rescue Workers were not a part of the research. In future female Rescue Workers shall also be included to make comparisons in rates of Turnover Intention among Rescue 1122 workers.

Furthermore by conducting further research various factors can be identified which may reduce Turnover Intention among workers.

Implications

The findings of the research can be used by organizations to lessen the Job Stress and to enhance the Organization based Self-esteem so that Turnover Intentions among workers may decline.

References

Correlates of Turnover Intention among Rescue 1122 Workers


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Empowering Women Through Micro-Financing/ Micro-Credit Loans: A Survey Based Study In Balochistan

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University of Balochistan

Abstract

Women empowerment has been considered as a major challenge to meet the prime objective of economic development in most underdeveloped countries of the world. Various initiatives have been taken at both policy and program levels by both government and civil society organizations to improve the status of women. In the recent past, microcredit schemes have been the dominant tool to improve women; socioeconomic status. This study, therefore, aims to examine the impact of microcredit on women’s empowerment. Data is collected through Primary source using questionnaire survey research approach. A sample of hundred and fifty female respondents was taken from Quetta city involved in home made goods. Cross tabulation analysis was used to show whether there is a difference in opinion responses and chi-square test analysis was applied to examine the association between microcredit and women’s empowerment as measured by decision-making at the household level. The results of this study found that the microcredit program has a significant positive association with women’s empowerment. The study further shows that microcredit improves women’s access to household level assets. Thus, this paper concludes that empowered women through micro-credit scheme are successful in attaining employment, improvement in social status, owning of assets and contribute to the economy.

Keywords: Women’s Empowerment, Microcredit, Households Welfare, Balochistan.
Empowerment refers to the enlargement of the assets of the capabilities of the community to control, influence and hold accountable institutions that affect their lives (World Bank resource Book, 2015). Empowerment can be taken as a source of forming a social environment in which an individual makes decisions and make alternative choices, either individual or collectively for successful and stable social transformation (Batwala, 1994). Women accounts for 48.63% of the entire population of Pakistan (World Bank, 2014). This is almost half of the current 20 crores general population of the country. Apart from a minimal percentage of those who have settled in urban parts of the country, the life of the majority of Pakistani women is unfortunately characterized by deprivation, vulnerability, lower social status and at least developed segment of the population as compared to her male counterparts.

One obvious reason behind all sufferings of the female gender is embedded in our cultural practices. The grouping expectation for being a powerful force of our immaterial aspect of culture restricts women’s role, mobility, and socioeconomic interventions. Women are least expected to come forward and contribute to efforts designed to achieve national goals and objectives at the national level. She has leased access to all available opportunities and social services which are required for her grown up and personality development. Consequently, she does not avail level playing field to compete with her male counterpart. This cultural impediment gets further harsh when it is supported by religious and tribal bigwigs. Indeed, this is the outcome of above mentioned biased treatment that a wide gap is vividly evident between both the genders in all fields of life, which leads towards an ever increasing deteriorating social status of women across provinces of the country.

**Introduction**
After years of repeated efforts by both academicians and practitioners, it was somewhat learned that for bringing about any positive change in the life of women, their economic status must be addressed altogether. It is argued that since women, due to various socio-cultural hurdles, are unable to contribute into economic affairs of her family; therefore, she is faced with a lower social status that guides all other spheres of her life. The 30-70 percent division of population as producers and consumers of resources is one of the major characteristics of the citizenry in Pakistan. The largest portion i.e. 70% has lost or no contribution into income generation of the family. This 70% includes women and dependent underage children. They are believed to be just consuming the resources being produced by 30% producers. And for being consumers of resources, women are, by and large, fully dependent on her male counterparts for each and everything, which restricts her efforts to change the current none-friendly environment.

To help women become change agents of her own fate, she has been focused on programs and projects of micro financing / micro credit loans by both Non-Governmental Organizations NGOs and public sector organizations during the past three decades. The micro-financing schemes apart from lending a minimal amount of cash have been mobilizing women to get empowered and contribute to the wellbeing of her family and society. In developing societies where women resisted against oppressive economic and social environments, micro financing has proven to be a very significant stimulating force to empower them on a sustainable basis. Without women’s participation in the socioeconomic process, economic growth and sustainable democracy cannot be attained. Therefore, this research paper is small preliminary efforts in this regard. Primary data analyzed to highlight the socioeconomic impact of micro-credit loans towards efforts pertaining to women empowerment.

**Literature Review**

Microcredit schemes have been widely acknowledged as an instrumental force for poverty alleviation and improving women’s socioeconomic empowerment. It benefits the vulnerable communities generate household income and enable them to make decisions which affect their social environment (Samer et al., 2015).

Similarly, Study conducted by (Ghaliba, Malki, and Imai 2014), highlights that Pakistani microcredit schemes have a significant effect on women’s empowerment and also poverty alleviation which was exhibited in household income generation and expenditure mainly in clothing and health related issues. Microcredit scheme, in general, is the expansion of a few loans to a relatively vulnerable group of the society for their self-employment and income generation (Rehman, 1999). Various existing literate from Africa found that women are empowered mainly due to access.
to credit and some have observed as limited control over the use of microcredit loans and are not empowered in particular settings (Ganel, et al., 2015).

However, studies conducted in South Asia recommended that Grameen Bank’s micro-credit loan program in Bangladesh is positively associated with the level of women’s empowerment (Hashemi et al., 1996; Sinha, 1998). The application of Microcredit scheme splinted the political scale, since, it pools the values of both social capital and the Market economy as characterized by hard work, self-support, free markets, access to market inputs and also expanding the economic conditions of the poor. The empirical evidence depicted that by giving small loans to women involved in financial management practices, the beneficiary, the clients may develop their enterprise performance and also leads to household welfare (Elizabeth et al., 2001).

Other existing literature established that that loans generated by women are commonly controlled by their partner which results in women’s dependence on their husbands for loan installments and may also contribute to domestic dissension and violence (Goetz and Gupta, 1996; Leach and Sitaram, 2002 and A. Rahman, 1999). However, the study conducted by Ghalib, Malik, and Katsushi (2012) established that there were statistically significant differences between microfinance groups regarding changes in household expenditure on purchasing of daily needs such as washing machine, clothing and etc. While centering on the more civil society networks such as NGOs, banks and MFIs, have successfully empowered to access to basic needs of life and also improves borrower’s quality of life and poverty reduction (Al-mamun et al. 2014).

Materials and Methods

The positivist research approach was used to conduct research by initially identifying a research problem, constructing appropriates research questions and hypothesis and by applying the survey research approach. A sample of one hundred and fifty women beneficiaries of MCPs was selected using simple random sample technique from all Banks and Microcredit Institutions including Khushali Banks and Taraqee Foundation, Balochistan Rural Support Program, Save the Poor, and other line organizations. This study is mainly based on primary sources using well-administered questionnaire comprised of survey data and statically analyzed using cross-tabulation and chi-square analysis. Prior to applying questionnaire for a survey of the project targeted families, multiple sessions of focus group discussion were conducted.
Empowering Women Through Micro-Financing/ Micro-Credit Loans: A Survey Based Study in Balochistan

Results and Discussions

Cross tabulation and Chi-Square Analysis of Opinion Data

Opinion 1: Does Microcredit program really focus vulnerable women?

Table: 1

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
<th>X²</th>
<th>p –value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>138</td>
<td>92.00</td>
<td>105.84</td>
<td>0.000*</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>8.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * Denotes significance at 5% level of significance.

The results in table 1 reveal that 138 (92%) of the respondents were of the opinion that the microcredit program solely emphases on vulnerable women, whereas only 12 (8%) of the respondents disagreed with this opinion. Therefore, it is established from the results that benefits of the microcredit program are more empowered. The Chi-square results are significant and show significant differences as p-value is less than 5% level of significance.

Opinion: 2 Does Microcredit Provide Solution to Poverty?

Table: 2

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
<th>X²</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>126</td>
<td>84.00%</td>
<td>69.36</td>
<td>0.000*</td>
</tr>
<tr>
<td>Disagree</td>
<td>24</td>
<td>16.00%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * Denotes significance at 5% level of significance.

Table 2 represents the summary about the significance of MCPs if it really leads to the solution of poverty reduction. As the majority of the respondents (85.33%) agreed with this statement while 24 (16%) were of the view that microcredit program is not the solution to reduce their poverty level. The Chi-square results are significant and show significant differences at the 5% level of significance.

Opinion 3: Do women have the power to utilize loan as per their desire?

Table: 3

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
<th>X²</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>119</td>
<td>79.33%</td>
<td>51.63</td>
<td>0.00001*</td>
</tr>
<tr>
<td>Disagree</td>
<td>31</td>
<td>20.66%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * Denotes significance at 5% level of significance.
Table 3 presents the summary regarding the opinion “Investment of loans as per their desire”. According to the above results 119 (79%) of the respondents recorded their opinion and advocated that they invested the loan as per their desired plan, conversely, 31 (21%) of the respondents on the view that the loan was not invested as per their desire. The Chi-square results are significant and show significant differences at the 5% level of significance.

**Opinion 4: Do you have Achieved benefits From the Investment Loan?**

<table>
<thead>
<tr>
<th>Opinion of respondents regarding benefits achieved from the investment loan</th>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
<th>$X^2$</th>
<th>$p – value$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>114</td>
<td>76.00</td>
<td></td>
<td>40.56</td>
<td>0.0001*</td>
</tr>
<tr>
<td>Disagree</td>
<td>36</td>
<td>24.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * Denotes significance at 5% level of significance

Table 4 defines the judgment of the respondents about their loan investment if microcredit really benefits them after they invested the loan. The results depict that 114 (76%) of the respondents were agreed with the opinion while 36 (24%) of the respondents were not agreed with this opinion and recorded that they had not received agreeable benefits from the loan the invested. The Chi-square results are significant and show significant differences at the 5% level of significance. (i.e., $p < 0.05$).

**Opinion 5: Does Microcredit improve the Socioeconomic status of focused women?**

<table>
<thead>
<tr>
<th>Opinion of respondents regarding improved socioeconomic condition by getting microcredit Loan</th>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
<th>$X^2$</th>
<th>$p –value$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>112</td>
<td>74.7</td>
<td></td>
<td>36.50</td>
<td>0.000*</td>
</tr>
<tr>
<td>Disagree</td>
<td>38</td>
<td>25.3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * Denotes significance at 5% level of significance

The table 5 reports the opinion of respondents about above said opinion. The results revealed that 112 (75%) respondents were of the opinion that the microcredit program really improves their socioeconomic conditions, however, 38 (25%) were of the opinion that their socioeconomic conditions were not enhanced according to their expectations. The Chi-square results are significant and show significant differences at the 5% level of significance. (i.e., $p < 0.05$).
Possession and Access over Household Assets

### Table: 6

Analyses the Women’s Empowerment in term of access to Basic Household Welfare Goods.

<table>
<thead>
<tr>
<th>Possessions</th>
<th>Indicators</th>
<th>Frequency of respondents (n = 150)</th>
<th>χ²</th>
<th>d.f</th>
<th>P-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to Intangible Goods</td>
<td>Telephone</td>
<td>Yes: 27 (18) No: 123 (82)</td>
<td>61.64</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Mobile Phone</td>
<td>Yes: 121 (80.6) No: 21 (19.4)</td>
<td>56.64</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Internet</td>
<td>Yes: 58 (38.7) No: 92 (61.3)</td>
<td>7.70</td>
<td>1</td>
<td>0.073 *</td>
</tr>
<tr>
<td>Possession of Transporting Goods</td>
<td>Auto- Rickshaw</td>
<td>Yes: 32 (21.3) No: 118 (78.7)</td>
<td>49.30</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Push Cart</td>
<td>Yes: 10 (6.7) No: 140 (93.3)</td>
<td>112.66</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Motorcycle</td>
<td>Yes: 94 (62.6) No: 56 (37.4)</td>
<td>56 (37.4)</td>
<td>1</td>
<td>0.040</td>
</tr>
<tr>
<td></td>
<td>Bicycle</td>
<td>Yes: 120 (180.0) No: 30 (20.0)</td>
<td>30 (20.0)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Motor Car</td>
<td>Yes: 28 (18.7) No: 122 (81.3)</td>
<td>122 (81.3)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td>Access to Utilitarian Goods</td>
<td>Radio</td>
<td>Yes: 34 (22.7) No: 116 (77.3)</td>
<td>116.16</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Television</td>
<td>Yes: 141 (94.0) No: 9 (6.0)</td>
<td>141 (94.0)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Washing Machine</td>
<td>Yes: 131 (87.3) No: 19 (12.7)</td>
<td>131 (87.3)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Sewing Machine</td>
<td>Yes: 122 (81.3) No: 28 (18.7)</td>
<td>122 (81.3)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Computer</td>
<td>Yes: 78 (52.0) No: 72 (48.0)</td>
<td>72 (48.0)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
<tr>
<td></td>
<td>Fridge/Refrigerator</td>
<td>Yes: 112 (74.6) No: 38 (25.3)</td>
<td>38 (25.3)</td>
<td>1</td>
<td>0.000 *</td>
</tr>
</tbody>
</table>


Note: 1. Figures in parenthesis are expressed as percentages.
2. * Denotes significance at 5% level of significance.

### Access to Intangible Goods

The result presented in table 6 indicates the women’s empowerment in term of access to telecommunication logistics. A woman is said to be empowered if she has the freedom to use a mobile phone and access to information technology like the internet and other medium of information. Therefore, the findings of this study showed that only 27 (18%) of the respondents do agree that microcredit loan accessed within the past three years made them empowered to access to telephone
facility. Similarly, 121 (81%) respondents on the view that had acquired a mobile phone, this followed by 58 (39%) who have access to own internet facility. This suggests that borrowers’ respondents were more likely to own a telephone, mobile, and intent after access to the MCP.

The values of the chi-square statistic shows that chi-square values fall in rejection rejoin at the 5% level of significance. However, in case of access to internet facility the result was not significant. Therefore, the null hypothesis which states that there is no significant relationship between access to microcredit and access intangible goods is partially rejected. This suggests that there exists a significant positive association relationship access to MCP and access to telecommunication facility.

**Possession of Transporting Goods**

Empowerment of women can also be judged through access and possession of transportation. The above evidence indicates that women borrower had been able to own better transportation. Since in the majority of cases, microcredit program has assisted the respondents of owning a motor vehicle.

Chi-square values are significant shows that the majority of the respondents had access transportation services. While owning a motorcycle by the participant were not significant at the 5% level of significance. This concluded that data provide sufficient evidence that there is a significant positive association between access to access to micro credit and access to logistics.

**Access to Consumable (Utilitarian) Goods**

Access to the consumer goods such as a computer, washing machine, refrigerator and other household resources has been considered as important indicators of women’s empowerment. The possession of consumable goods leads to improve the standard of living. Therefore, data were collected concerning the possession of consumable products. The results illustrated in Table 1.5 revealed that only 34 (23%) of the respondents own radio. Similarly, 131 (87%) and 112 (77%) of the respondents having possession of washing machine and refrigerator respectively this followed by only 122 (81%) and 78(52%) of the women borrower possess sewing machine and computer respectively. Almost all the results of Chi-square analysis tests were significant at the 5% level of significance however; in case of access to computer facility the result was not significant while suggesting that women were not well aware about computer literacy.
Conclusions

This paper investigated the impact of microcredit on women’s empowerment in term of analyzing their perceptions about the role of microcredit program. On the findings of the results, the study established that borrowers were of the opinion that the microcredit program really improves their socioeconomic conditions and overall empowerment level. The study also found that that the beneficiaries of microcredit are more empowered and capable while accessing to the various household assets such as access to – telephone, mobile phone, and the internet. The study further established that a relatively large proportion of borrowers use refrigerators, washing machine, computer, and transportation after involvement in microcredit program. Therefore, the study further designate that the quality of life indicators also improved. Thus, the study concludes that women’s participation in microcredit programs leads to improvement in quality of life.

Policy Implication

Mass destitution is named one of the critical financial issues that have included an awesome number of Pakistanis. It prevails among the scattered occupants of the nation, be that as it may, with fluctuating pace, force, and size. In any case, the instance of Balochistan is somewhat stunning, where the neediness rate is much higher than different areas. Balochistan is the slightest created and mostly in the reverse territory, which gets nearly less consideration of the central government for its financial improvement, in this way mass neediness, wins here with a quickening pace. Among different reasons, a standout amongst the most essential is the absence of financial open doors for its occupants is to gain a respectable job, which is right now restricted to farming and domesticated animals as it were.

The government has started certain neediness decrease strategies to reduce destitution through certain projects and tasks, for example, Pakistan Poverty Fund PPF and Khushali Bank. Comparable endeavors have been made both by worldwide and national NGOs for neediness lessening. Be that as it may, their effect is entirely low while over the masses in Baluchistan.

In accordance with this, one such exertion of small-scale financing was done with a portion of the NGOs in Baluchistan to help minimized section of the populace in Quetta and a couple of different regions very nearly two or three decades prior. In association with that, an undertaking of small-scale financing was dispatched in the edges of the Quetta District to help powerless individuals look for extra means and methods for money era to add to their family pay, while centering social preparation among womenfolk. Not long after and notwithstanding amid the end of the task, it was uncovered that high rate of profit for credits by centering ladies' gathering was a model. This then again ended up being a fruitful example of
overcoming adversity; in any case, an effect study to get a profound understanding of the circumstance has dependably been the critical need ever.

The empowering level of responsiveness among womenfolk, without a doubt, is a marker of enhanced economic well-being. It is very attentive from the way that ladies have sufficient access to the necessities of life, for example, wellbeing, training, haven, and method for vocation. The information show female has access to wellbeing offices amid crisis and childrearing.

Similarly, mindfulness level with respect to youngster instruction has likewise been expanded. Lion's share of the general population settled upon that tyke training ought not to be bargained at any cost, which was upheld by the promising rate of youngsters going to standard school. This is that as it may, a basic pointer to control destitution and youngster work as a prompt effect of the undertaking.

This is critical for ladies to have a say in choices relating to her life and family. The effect of basic leadership force was entirely apparent among the focused on ladies, who were feeling freer in their decisions as to routine family undertakings. This was to be sure, a positive sign and should be dealt with as an effect of the task. There has been a positive change among the ladies who not just take an interest in basic leadership process; rather they impact the vast majority of the choices being made at the family unit level. This would unquestionably have urging results to minimize hardship and feeble economic wellbeing of womenfolk.

The enhancing expectation for everyday comforts was likewise another imperative element, which was likely changed after the execution of the venture. Having admittance to family things, for example, TV, Computer and Bike and so forth demonstrate that expectations for everyday comforts have moved forward. Individuals are currently in a superior position in benefiting social administrations, including nourishment stuff and wellbeing condition. The harsh wellbeing conditions have enhanced because of changes in access to fundamental social administrations and accessible outlets.

There has been a positive change in their expectation for everyday comforts and has been enhanced than the past conditions. Individuals with enhanced expectations for everyday comforts are much fulfilled and in a superior position to purchase and use family units products, home apparatuses, and offices, for example, clothes washer, engine bicycle, cooler, TV and PC offices. With enhanced living conditions the level of certainty additionally enhanced that further aided and encouraged these groups to take an interest in matters of social life and contribute among themselves for socialization and common learning.
References


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A Situational Analysis Of Issues And Challenges Faced By Social Work Students During Their Field Placements In Karachi, Pakistan

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Abstract

Field work is viewed as the important pillar of Social Work profession. The aim of this study is to examine the issues and challenges faced by the Social Work Students during their Field Placement in different agency settings. This study articulates the teaching philosophy, conceptual framework, and fieldwork practices followed by Student of Social Work Department at Karachi University. Qualitative research design was employed in this study and purposive sampling strategy was used for data collection. The results of the study drawn that the main constraints stem from a lack of social work agency supervisors, lack of training for agency supervisors, the lack of a fieldwork curriculum and non-existent or insufficient funding of fieldwork related activities.

Keywords: Student’s of Social Work, Issues, Challenges, Field Placements.

Introduction

Martin Luther King, Jr. Minister, Civil Rights Activist told that:

“Never, never, be afraid to do what’s right, especially if the well-being of a person or animal is at stake. Societies punishments are small compared to the wounds we inflict on our soul when we look the other way” (Esiasa, 2014).
Social Work is an international profession which has constantly incorporated with an academic and practical component. Social Work as profession is flourishing in every corner of the world. As Social Work extends its influence across the region, it includes an increasing variety of theories and practices. Social Work education comprises of a theoretical module that educated in the classroom and Field-based training; involving combination of the academic aspect and practice. In a policy declaration NASW indicated that:

“Employing organizations should encourage and support social workers’ participation in professional development activities. This can be accomplished through organizational sponsorship of multidisciplinary and social work–specific continuing education programming; promotion of supervision and mentorship opportunities for social workers; and support for social work involvement in peer review, research, publication, and volunteer activities ” (NASW, 2016:9).

Field Work offers an opportunity to Social Work Students to apply their Social Work skills and knowledge into practice while handling with multi-dimensional problems of contemporary society. Nevertheless, Field education and supervision remains at the center of any Social Work Practice and has cornerstone for professional development of young social worker. Field exposure promotes student’s ability to learn quickly at grass root level. Field Placement provides learning opportunities in a real life situation and observed as “the missing link between theory and professional practice” (Parker, 2007). Indeed, it is a method of practice for applying social work theories and knowledge into practice. Yet, Field Work Practice in Social Work is considered as learning through doing, it provides a chance to students to apply their theoretical knowledge taught in the classroom appropriately in real-life situations.

The history of Social Work education discloses that, since the establishment of the first schools of social work till now, Field Placement learning has been at the heart of social work education (Papouli, E.2014). The structure of Field Work Practicum is constructed on three important pillars that are Field Advisor, Field Supervisor and the Student. The Field Advisor acts as an arbitrator between the Student and the Field Supervisor and performs an important job of building the bridge between University curriculum and Field orientation. Often it is the responsibility of the Field Advisor to supports as a liaison person between the Students and the Field supervisor; communicates with agency and Supervisor about educational issues and makes all possible efforts to implement the University educational calendar. Furthermore, it is also the responsibility of Field Advisor to keep the student performance and their attendance at Field site. In this regards, Field advisor used to pay surprise visits to the concern agency where these students has been deputed for two consecutive semesters.
The Field Supervisors generally are the agency representative Social Workers, most of them long standing professionals. They helps student in understanding the important functions of the agency and the roles of the staff involved in their training and professional development.

All the activities of the Students revolve around objective of the agency; where they are placed in the field for formal training of Social Work. In Pakistan, Field Work Placement for Student starts at their first year of Master level education at University. In order to obtain the degree, students do fieldwork. They have to spent their two semester, twice a week at Field Agency during both the first and second years of study.

**Literature Review**

University education as the highest academic institution in any country with the main role of training its youth for pursue better career in their professional life (Mngomezulu, 2013). states that higher education should “kindle national interests in the youth, uplift its citizens and free them from ignorance, superstition and lethargy”. It is generally understood that practice learning is necessary to enable students to integrate theory and practice and to contextualize learning (Buam, 2011).

Fieldwork is the important component of Social Work education which provides ample opportunities of learning. Bogo et al. (2010:163) pointed out that “students learn to practice social work through delivering social work services in agency and community settings”. No doubt, it is the forum in which the beginner Social work profession and develops core skills and competence and a critical and reflective approach (Parker, 2007). The supervisor, or practice teacher, is played a pivotal role to these pursuits (Doel and Shardlow, 2005). Prof .R.R Sing mentioned that Field Work practice is assumed to occur by “applying theory”. Field placements are at the heart of Social Work training (Lomax &Jones, 2014). Field Work is the training process for the students, through which they learn to develop and execute intervention strategies for bringing about a positive change in the society.

Agreeing with Garthwait (2014) who states that, “the Fieldwork Practicum is an experience that requires the practical application of theory or conceptual knowledge”. Hence, Field Work Practice as a core course in Social Work education that requires all students to undertake Field education as part of their professional training.
Dhemba (2012) verify that Fieldwork practice enhances the practical component of Social Work training thus guides students to apply knowledge and general principles to real life situations, problems, and concerns.

Evans and McDermott (1988) expressed this concisely when they referred to placing a Student in Fieldwork as ‘not simply an administrative task, but the outcome of a coalescing or mutuality of interests of players in a covertly disruptive domain’. The apprenticeship perspective provides comprehensive guidance to educational practices such as supervision of students in their field exposure. However, there is some evidence that students often enter their Placements with apprehension, stress, anxiety, and unclear expectations, negative emotions that may well interfere with effective learning (Barlow & Hall, 2004; Barlow et al, 2006; Gelman, 2004; Rompf, Royse, & Dhooper, 1993).

With regard to the process, significant scholarly attention has been given to the processes, problems, and issues in fieldwork and supervision (Munson, 1993; Shulman, 1993; Kadushin and Harkness, 2002). Students problems or conflicts associated with the supervisor transaction were related to greater student distress in their fieldwork and this issues were discussed by many scholars (Barlow & Hall, 2003; Barlow et al., 2006; Giddings et al., 2003; Tepper, 2000). The review of literature has evidently revealed that students are usually motivated and ready to learn are in a safe, respectful environment and contribute in the process of learning (e.g. Shardlow & Doel, 1996; Bogo, 2010; Doel, Shardlow, & Johnson, 2011).

In Pakistan, Fieldwork Placement is a requirement for the students of Master of Social Work at the department of Social Work in University level of education. Although; Master in Social Work is a two year education programme in the universities at Karachi and Fieldwork is a generic course (HEC, 2015). Field Placement procedure is quite different in Universities (i.e. the University of Karachi and Federal Urdu University) and here field placement in restrict to two days in week in an agency setting. We do not follow book field placement procedure. The curriculum of M.A in Social Work at University of Karachi has been divided into four semesters, with two semesters in each academic year. It can be said that four days in a week affixed for the classroom teaching and fieldwork is scheduled on two days of the week.

In the department of Social Work, University of Karachi, the Field Placement process starts in the beginning of the academic calendar or semester at Maters level. Apart from classroom teaching, students have been assigned their respective field, called “agency” for twice a week in two regular’s semesters until completion of Master. This placement is consisting of two parallel semester’s. In each year Field placement is rotated. Student of M.A first year supposed to be deputed in community development fields. Whereas, students of MA final has
been placed in a Medical setting. Students training done by Field Advisor but students’ performance evaluation has to be evaluated by both Advisor and Supervisor during semester examinations. Prior to the placement, the field advisors provide the necessary field guidance to the students. Usually, a gender-mixed group of student is assigned for Field Placement. This placement is carried out in a large variety of public sector agencies (e.g. welfare departments, hospitals, mental health clinics, etc.), with students rotation to a different agency-and different supervisor-every year.

**Significance of the Study**

In Pakistan, there is very less scholarly work has been done on the need and importance of Field Work. This paper highlight “Field Work Practices in Social Work Education” as a vital means to enhancing a developmental perspective to the profession, discussing its scope and strategies in the Pakistani context and specially with reference to Karachi.

The focus of the study is to see what factors support to the students in providing the Field training and how the Students can continue to improve the level of understanding and be able to grasp the Field dynamics easily.

**Study Objectives**

- To understand the field work practicum is designed and implemented in the department of social work in University of Karachi;
- To explore the experiences, problems and challenges faced by the Student of Social Work Department at their field placement;
- To identify the attitudes of students towards field practices.
- To find out the opinion of stakeholders in evaluating the existing field challenges.

**Research Question**

Taking into the consideration of the challenges for Field Work professional, Social Work Educators and the Students, the author aim to address the following questions;

1. What are the students’ perceptions about their field work training?
2. How field supervisor view’s their role in providing the training to the students and what are their main issues?
3. What are the social work faculty’s perceptions about performing their duties as field advisor and how they manage it?
4. What are the administrative issues which need to be resolved in order to improve the existing field practices mechanism?
Research Methodology

The main purpose of this paper is to identify challenges of Field education which are being faced by the Students of Social Work Department in Karachi city. This study is also anticipated to provide in-depth evaluation of existing condition and situations. The researcher had used the Qualitative research method. The target population of study is field supervisors, field advisors and students majoring in social work. Using a purposive technique of non-probability sampling methodology, in-depth interview were conducted from faculty, Field supervisors and final year students of the Department of Social Work in University of Karachi. Purposeful sampling technique includes identifying and selecting individuals or groups of individuals that are especially knowledgeable about or experienced with a phenomenon of interest (Creswell and Plano Clark 2011).

To better understand the issues and challenges faced by the students; the researcher has chosen three different study groups as sample for this study and conducted face to face interviews from these groups (i.e. Group ‘A’ Group ‘B’ and ‘C’). Details of respondents categorized for each study groups are mentioned here under:

1. Group ‘A’ consist of faculty members who are also served as Field Advisor for selective group of students of the department of social work.
2. Group ‘B’ consist of Field Supervisor who worked in different NGOS, GOs and also worked as Field supervisor for the selective group of students nominated by the department of social work.
3. Group ‘C’ represents the student of social work (M.A final year, which have the field exposure of almost one year in community and hospital setting).

The distribution of respondent is given in Table 1

<table>
<thead>
<tr>
<th>Categories of Respondents</th>
<th>Respondents Background</th>
<th>No. of Respondent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Academia from Social Work department University of Karachi</td>
<td>(Group A) *</td>
<td>04</td>
</tr>
<tr>
<td>2. Professional from different NGOs who are working with the department of Social Work as field supervisor.</td>
<td>(Group B)**</td>
<td>07</td>
</tr>
<tr>
<td>3. Students From Social work department University of Karachi</td>
<td>(Group C)***</td>
<td>09</td>
</tr>
<tr>
<td><strong>Total Respondents</strong></td>
<td>20</td>
<td></td>
</tr>
</tbody>
</table>

- Full time faculty members.
- ** Professional who also worked as Field Supervisors in Karachi.
- *** Student of MA final year, Department of Social Work, university of Karachi.
A Situational Analysis of Issues and Challenges Faced by Social Work Students During their Field Placements in Karachi, Pakistan

Considering the nature of present study, the researcher adopted interview schedule technique and designed an interview scheduled guide to obtain the data from representatives of each group. A pretest was administered to determine the reliability and validity of the instrument. The reason for conducting face to face interview was to gather as much information as possible and to identify any other related additional factors which have not been explored in the literature review. As in-depth interview relies on individuals in the research process and considers individuals as important and knowledgeable resources about the social world which can be shared via verbal communication (Hesse-Biber & Leavy, 2006).

The inclusion criteria for the participants selected for present study was professional who had at least two years of experiences as a Social Work Field Advisor or Field Supervisor. For taking the representation from Students, selection criterion was decided that student may have their one year work experience in Field. The reason for having this criterion was that the respondents have an experience and quite aware of the depth and gravity of the issues and may evaluates better.

**Results & Discussions**

The aim of this research was to investigate the various dynamics involved at field practicum. Therefore, the analysis has been guided by the question of what are the issues and challenges faced by Social Work Students during their Field Placements in Karachi city. Therefore, the interview scheduled guide was specifically covered the following key themes for discussion and mentioned as follow:

1. Students’ perceptions about their Field Work training;
2. Field Supervisor view’s regarding their role in providing the field training;
3. Faculty Challenges in performing their duties as Field Advisor;

The details of the analyses and discussion are narrated as under:

**Students’ Perceptions about Their Field Work Training**

Social work as a practiced-based profession (IFSW/IASSW, 2014) which requires a lot of consecration. In the present study it was revealed that majority of the Students were viewed that Field Placement is not easy to continue with theory classes as they have the pressure of learning at the Field and have to complete Field assignments within allotted time.

Almost all Students showed their great dissatisfaction regarding shortage of Field Supervisor with Social Work Educational background. Placements in settings where non-professional Social Worker are working as a Professional, often creates
lots of problems for students learning. As a matter of fact in hospital settings or in community development setting it is observed that people who have not professional Social Work degree but they are appointed as Social case worker or community development officer. This is a serious matter and it is caused great difficulties in understanding of the perception of case work, process record management and daily diary maintenance as many non-professionals usually ignore its due importance. Students were the opinion that Government should appoint a professional Social case worker or social welfare officer in all hospitals which will be able to help better in handling patients’ psycho-social problems.

In response to a question regarding the Gender of Field Supervisor and their work habits, it was revealed that the most of Field Supervisor were female (82%) in the present study affirmed by earlier studies. (NSWQB, 2006), as well as the perception that social work is ‘mainly a woman’s profession’ (Bruckner, 2002: 269; Christie, 2008) and regarding the work style or work habits, it was highlighted by the students that male Field Supervisor (77%) are having good knowledge, and better communication skills with students whereas majority of female Field Supervisor having strict behavior with students (53%) at their Fields respectively. Furthermore, it was also pointed out by the respondents that female Supervisor’s attitude towards welfare assignment is very responsive. This finding is quite similar to an earlier study which showed that “women have been found to be more welfare –oriented” (Konard et al., 2000). Referred to the question about Field learning environment, it was noticed through student’s group discussion that students are facing problems in seating arrangements at their Fields. Shortage of space or congested office is a major problem (72%) reported by students which creates disturbance in their learning. Students expressed that usually male students used to stand for long hours in front of their Field Supervisor due to non-availability or shortage of chairs for them.

**Field Supervisor View’s their Role in Providing the Training**

Almost all Field Supervisors were pointed out that Students Field Placement usually creates additional stress and burden for them as well as for the respective agency too. Majority was the opinion that students are not serious towards their studies and usually delays their Field Work assignments. Refer to the question of student regularity at Field, it was highlighted by the respondents that students are not regular and punctual at their Field. Student late arrival at Field (i.e. around 10:30 a.m.) and early departure from the Field (i.e. 1:00) is the common practice, stated by the majority of the Supervisor (96%). It was put forwarded by majority of the Supervisors (87%) that majority of the students take leaves without any prior information to their concerned Field Advisors or Supervisors and often they submitted lame or baseless excuses as reason. On the basis of these stated facts, it can be said that student attitude towards their Field Work is non-serious and
absenteeism from Field is revealed as a major finding from the present study and this result is quite similar with the earlier research as in a research of Gelman, 2004, one major finding was “the main factors possibly responsible for negative fieldwork experiences is the students' level of preparation when they enter the field”.

Interestingly, students attitude about Field assignments, presentations and community visits or any other activity as assigned by the Field Supervisor, it was mentioned by the respondent that Student took great interest and they are highly motivated towards these activities. On this basis it can be concluded that students are greatly motivated towards Field Practice assignments. The researcher has perceived that majority of the supervisors do not update their theoretical knowledge base which often creates confusions for students. Nevertheless the IASSW and IFSW (to which they are members) demand the need for training institutions to capacitate agency supervisors (Dhembha, J.2012). However, here in Pakistan the situation at Field placement is very different as indicated in the present study and need immediate steps for its development.

**Faculty Challenges in Performing their Duties as Field Advisor**

The job of field work supervisor is very important and crucial if field supervisor are not providing the proper orientation just because they are not getting enough salary or extra pay from university or their respective organization for the training which they offer to the student of social work. It is importantly to note that the universities at Sindh level are following HEC Field Practicum in the Curriculum of Social Work and working accordingly. Although the curriculum structure and the number of courses offered notable but unfortunately there is barely a standard of document on field work practicum which links theory to practice in Pakistani social paradigm. This vacuum creates confusions not only for students, agency supervisor but also creates extra pressure on field advisors to continuously work to meet the field work objectives.

Lots of administrative problems were highlighted by the Field Advisor in their interview; the author summarized them as under;

- Shortage of faculty;
- No fixed Teacher and Student ratio for Field placement & guidance.
- Work load of regular class room teaching;
- Handling of field students concerns and placement issues in consultation with HOD of the department and Field Supervisors;
- Non-availability of departmental transport facility for Field Visits;
- Work load for Field Programme Monitoring.
As per practice, each faculty has to oversee the issues of two agencies one from community development setting and one from medical setting. Four days involve in Field (Different field days for MA final Monday &Tuesday are the field days and Wednesday & Thursday are fixed for MA previous year)

Field Agency Related Administrative Issues

Although, a number of private NGO are offering their services as “agency” to the universities on voluntarily basis for student placement. As a matter of fact this practice helps the NGO sector not only in building their image and also provide the human resources without any financial burden. On the other hand, students are able to learn about latest skills through real life exposure.

Similarly, one major problem were arises from students side is the selection of agency as choice or specialty at field placement. In fact, that there is no any provision of getting admission of their preference at field placement. They have been appointed by the departmental heads, faculty and in consultation with the chief of the agency and there is no any option for student to opted the agency of choice or specialty. In many cases, the departmental head and concern faculty used to assign the students field placement agency near to their residence or any convenient place. This is a big favour from departmental side which generally keeps away the from many hassles especially long distance traveling at their own cost but students learning of choices or specialty concerns are usually compromised.

A number of issues were highlighted and discussed by the faculty member and students such as the purpose of the field training, divergence in curriculum content and agency vision, mode of field work the student’s performance. It was revealed that in most of the agencies institutions has no concurrent Field Work Module for student’s training. Students showed great level of dissatisfaction. Indeed, there should be a proper Fieldwork training mechanism with structured activities. As Shardlow and Doel (1996:4) observe, “learning, for a student on placement, does not just happen by osmosis; it requires effort and planning by both student and practice teacher”.

In addition, the respondents who participated in the group discussion for this study were able to reflect on their experiences working in the different communities. In this regards, severe negative attitudes were discussed by the female participants regarding the bad experience received from family member or relatives. It was felt that students who belongs to low –socio income background are often unable to convince to their family to grant permission for field visits specially in community settings. It was revealed that most of parents of the respondents were unaware about Field Placement as a generic course in Social
Work and they were reluctant to allow their daughters for different community visits or work. This situation could be handled if the concern department may conduct Student / Guardian interview before admission in the department and briefly inform them regarding the nature of Work or curriculum.

The study provided only very modest support for the expectation that preparation for the field experience would facilitate higher student satisfaction with the field experience, and this contribution was apparent only indirectly when operating through its influence on perceived efficacy or competence. This result, though lessened, was consistent with some previous research (Alperin, 1998; McPherson & Barnett, 2006).

**Recommendations**

Throughout the world it is a matter of fact that Field Work training is always has a challenge and opportunity for both the students and supervisors as well. It is the time for academia, and policy makers to engage all stakeholders in policy discussion concerning with education and social service delivery systems in Pakistan and make a uniform policy for field training.

This study strongly recommended that:

- There is a dire need for close collaboration between Government and University academicians.
- It is suggested that a structural Field Placement manual may be designed for student’s convenience.
- The Government of Sindh may provide a market based additional allowance to all social welfare officers who are working as Field Supervisor. Government of Sindh may involve this raw and human resource (students of social work department) and may utilize their capabilities and can improve their work with students’ fresh perspectives.
- This research is also suggested that the appointment of a Field Supervisors, it is necessary that the person must have a minimum of five years of social work experience in the Field and have the degree of Master in Social Work.
- It is strongly recommended that Professional Social Workers should be employed in NGOs. In this regards, government should play their vital role.
- This research is suggested that a six month student paid internship program may also be introduced in the Social Work curriculum and opportunities may be provided to the students to work & learn in different governmental agencies like the social welfare departments, disaster management department, population welfare department This will enables the students to understand the organizational working set-up in a
booked or fix time duration. an after this internship they have to go through an assessment.

- There should be a prescribed a faculty-student’s ratio for the student placement in different agencies so the quality of learning may not compromised.
- This research strongly recommended that student admission procedure for Social Work needs to be revised. It is suggested that student’s aptitude test and parent’s interview this will be taken before the final admission.

Conclusions

It is concluded that Social Work Field Practice in Pakistan has not exposed any considerable change and to a great extent. Social Workers, with few expectations, continue to be occupied with services delivery roles. It is all the more distressing that even in these roles, they have failed to achieve the professional expertise which was expected them and as a result, many other disciplines and professions have been progressively displacing them from areas which were considered specific areas of social work field practice. It is the time to fill the gap between theory and Field practices. It is the time to play a much wider role than merely confining to be a dispenser of social welfare services otherwise the curriculum of Social Work and the entire training programme of Field Work Placement have so far remained unaffected or limited by the time.

Reference


A Situational Analysis of Issues and Challenges Faced by Social Work Students During their Field Placements in Karachi, Pakistan


_____________________

Dr. Sakina Riaz is an Assistant Professor in the Department of Social Work, University of Karachi.
For this reason it is pertinent to instruct key financial institutions and central banks on Islamic
principles. Interest, has now become a compulsory part of the economy. Its purpose, as stated
is not stabilization of economy rather it gives rise to materialism, furtherance of monetary
benefits and greed. The common practice of 'interest' based transactions has brought many ills
to the market. The negative effects of interest are known to all. Commercial banks have given
a new life to interest based transactions. It is absolutely contradictory to the Islamic teachings
and thus impact the social systems and ethical standards. It hurts the very basics and therefore
is not advisable even though at times it might be beneficial. Interest based transactions give
way to selfishness, greed and other unethical practices as the capitalist is only interested in
getting the most out of his money. With reference to the above context this article focuses the
a new life to interest based transactions. It is absolutely contradictory to the Islamic teachings
to the market. The negative effects of interest are known to all. Commercial banks have given
womenfolk these
to selfishness, greed and other unethical practices as the capitalist is only interested in
getting the most out of his money. With reference to the above context this article focuses the

Keywords: Non-Profit System, Economics.
خواصی کی کمی کی ایجاد کے لئے مفتی امین کا فرمائش ہے:

"یہ کہ کوئی توان نہیں سکتا کہ وہ کسی خاص جعل یا ہر شے کی حالت والی دعایاں کا اقدام کر سکتا ہے اور یہ ہے کہ ان خود روشن اقدامات کی ذریت میں خواتین کے گھر میں کیئے جانے والے معاشرے کے افراد کو مشتیت مل جائے گی۔"
یہ ہے کہ اسلام کے طرف سے متعارف کردہ انسان کے حقوق کے لئے انسان کا خطاب ہے۔ انسان کے حقوق کا اختیار انسان کے سویٹ کے لئے کافی ضروری ہے۔

اسلام کا متعلقہ ایک ایک ریاست ہے جس کا پر معاشرہ ور معاشرہ کا پر فرعدل و معاشرہ، قوم، کیلے،

بہترین، اہمیت، اقتصادی و اجتماعی، مال اور اسلامی کا دوور ہے اس مضمون میں معاشرہ نے کافی ضروری کا کردار

سازی کی جا کے تاکید کے معنی سے ان کا معاوضہ نہیں مارے گا جو معاوضہ کے

ضرورت ہے۔
سوداکھارف

اردو کا مہم جس سے جہاں جہاں گاہنیا پائیا گئی ہے، عربی میں اس کا نام "ارد"، "ارد" زبان کے
لئے عربی میں "ارد" میں استعمال ہے۔ (6) سوداکھارف سے مراد کا مزید کاصل سے "ارد" میں پائیا گئی ہے۔

پہلی ایک میں، ان کے کھیجات کی فتحوں اور آپ کو میں کرگیں، اور اور جو ختم ہو، یہاں کے
اور جو ختم ہو دیں، پھر تھا کہ گاہنیا کے امور بیان کے ذریعہ جو کہ لئے میں
پہلے (7)

ایک اور ایک بار اور میں کا اقتباس ہے:

"اسے جیسے ہو، یہاں جیسے ہو اور اور جو ختم ہو، یہاں کے
وہ میں میں کو جینے اور افسانے کے امور بیان کے ذریعہ جو کہ لئے میں
اصل" لئے (8) اور وہاں کا اصل سے بھی "سوداکھارف سے مراد کا مزید کاصل سے کوہ گاہنیا ہو۔"

کبھی کبھی (9)

سیدا جہاں اور کوئی فرمائیں، ان آپیں سے صرف خاص ہو کے کاصل سے پہلی کوہ گاہنیا ہو۔"

سیدا کے جواب ہے (9)

"سیدا اور کوئی فرمائیں کہاں جہاں کاصل سے بھی سیدا کاصل سے بھی "سیداکھارف سے مراد کا مزید کاصل سے کوہ گاہنیا ہو۔"

سیدا کے جواب ہے (9)

"سیدا اور کوئی فرمائیں کہاں جہاں کاصل سے بھی "سیداکھارف سے مراد کا مزید کاصل سے کوہ گاہنیا ہو۔"
سودو کے اتحادی اور عوامی انتظامات

شیعہ سامیہ، اسلامیہ نے جس کا ایک اور جس کا سہ ساتھ کیا کہ اسے اور غم کی اواید اور غم کی تعلق سے سہ خالی ہو گیا ہے اور اور سودو کے بارے میں ان کے لئے پہلا اہتمام کا افتتاحی جوہر روہ ہو جاتا ہے۔ دوسری افکار تو نہ ہو گی، گو ہیں کہ اس کا اتحادی اور عوامی انتظامات کی جنگ ہو گی سپرد ہوئے سے ہم سے معاشرت میں اس کے انتظامات کا اہم حصہ ہو گیا ہے۔ اس کے اخراج کی ہے۔ اس کے سے دوسرے سے اس کا اہم اہتمام ہو گیا ہے۔
خاکی کا علوون

یہ ایک سہولی بمطابق ہےکہ کبھی اور مہمیل کالاٹو ان کی اجتماعات کے لئے شرید
خطرہ خیال کرتا ہے اس کے لئے ایسی اسلامی اجتماعات کے خلاف ضرور کرداراواکر ہے اور کئی کرداراوا
چودی-یہ انسانیت ہے کہ ایسا کرداراوا ان کے لئے ضروری ہے بھی ہے کہ اسی کے قام تھے گئے گیا
چودی کی کوئی کوئی دوہری بنے ہوئے ہیں جس کی ہدایت کی کرداراوا کی ہے۔
کمال اتھام کے ضرورت ہے ایک جو دنیا خانقاہی خودرہ ہے تھا اس اقداد کی خودرہ ہے جو غیر خودر
نگا ایک اور ایک مکمل بنیاد کرداراوا سے سمجھنے ہے اور کسی کرداراوا کے لئے اسلام کے لئے ضرورت
ہے خداانگی اسلام سمجھنے ہے کہ سمجھنے ہے اورہ ہے کہ کسی کرداراوا کے لئے اسلام کے لئے ضرورت
ہے اورہ ہے کہ کسی کے لئے اسلام ہے اور کسی کے لئے اسلام ہے۔

تاکہاں کے تیار کرداراوا اور کسی اورہ کوئی دوہری بنے۔

کرداراوا کے لئے تیار کرداراوا کے لئے اور کسی کے لئے ہے۔

کرداراوا کے لئے تیار کرداراوا کے لئے اور کسی کے لئے ہے۔

کرداراوا کے لئے تیار کرداراوا کے لئے اور کسی کے لئے ہے۔

کرداراوا کے لئے تیار کرداراوا کے لئے اور کسی کے لئے ہے۔
ضرورات زعمی یادگیری و افتخارات زندگی کا مثبت رویکرد

(1) ضرورات زعمی یادگیری و افتخارات زندگی کا مثبت رویکرد اس کے لئے لیکن ضرورات زعمی یادگیری و افتخارات زندگی کی معنوی کی ساخت معاشرت کا زندگی پورے کیا۔ روشنی از اوراد تاریخ میں سے مخصوص مجموعہ دور کے ناظر کے انسان ضرورات کی معاشرت کے متعدی یا چنگی یا جاکرنا ہے۔ اس کو خود اور خطاب، سیاسی اور ثقافت، پر اور ضرورت کا ضرورت سمجھا، تیار کیا اضافہ (13)

(2) بھی اپنی طاقت کے لئے چاہتے ہیں معاشرت اور افراد کو زندگی جماعتی نتیجے میں ترقی کریں: این اور کے لئے سماج کے سامنے کوئی ضرورت کی طور پر لگنے سکتے ہیں۔ جو تحقیق کے لئے لیکن روشنی (15)

(3) اس میں کوئی دوسرے سے معاشرتی معاشرت کا کہاں چند کہاں پیسہ ہے۔ جن اکثر معاشرتی ارث کہاں ہے: مثال کو چھوڑنے میں قوم کے ساتھ، ان فیصلہ کے کسی کو مست sería پر فیصلہ دی

(4) بچان کہ کوئی قوم کے ساتھ معاشرتی معاشرتی سمجھنے کے لئے معاشرت کا کردار پہچان کر بچانے معاشرتی فیصلہ کو ہلاک کل فیصلہ کے ساتھ معاشرت کا کسی کو مست seria پر فیصلہ کو معاشرتی فیصلہ کے ساتھ معاشرت کا کسی کو مست seria پر فیصلہ ہے۔

(5) اپنے فراہمی وظائفی اور انسانی معاشرت کا کہاں بارہ کہاں

(6) عید معاشرت کے سطح پر کہاں ہی یہ اس کے لئے اس کا طبع اور معاشرتی سطح پر ایسی کہاں ہی یہ اس کے لئے کہاں ہی یہ اس کے لئے بارہ کہاں ہی یہ اس کے لئے بارہ کہاں ہی یہ اس کے لئے بارہ کہاں ہی یہ اس کے لئے بارہ کہاں ہی یہ اس کے لئے بارہ
سادے خواتین کی کوشش ہوتی ہے کیونکہ کئی صاحبزادوں کی زندگی سے ہے اس کے خواہش کن ہے۔ عربی سندات آپ میں میں

صاحبزادوں اپنے شہر کے مال و سہبادت اور کھڑکی جلاکت کی رہنمائی میں اپنے اصل ذمہ داری کا انعقاد کیا ہے۔

یہی کہ کورنیئن کے فرد کا

کمیونک کے اپنے شہر کے گھر اور چونا کی ذمہ داری سے اوراس کے ان کے مشقائل پر پیچھے

(10)
Кийоқуна тим кохуна жактун масели!

Сарай бошқа алаш эсслам мен туригтун кохуна жактун сурактам келишуву менен астрономн жаратиб.

Сарай бошқа алаш эсслам мен туригтун кохуна жактун сурактам келишуву менен астрономн жаратиб.
موہوم کو وارنگ میں لیا گیا ہے ہم سمجھتے ہیں کہ حکومت کے کسانوں کو ایک ایک خوشاین کی کوشش کرتی ہے۔ مسلمانوں کا خیال کی اعلیٰ عبیدہ سے پہلے حکومت کو اسلاوی معاشرے کے لئے کئی ہزاروں ایکیکی کی کوشش کرو۔ درکار ہے کہ مسلمانوں کو ایکیکی کی اسلاوی معاشرہ کے لئے کیے جانے والے کیسے کیمیاواں کو حفظ کرنا ہو۔

ایکیکی کی اسلامی ریاست کے پہلے پپرے اسلامی سالوں کے مسلمانوں کو اسلاوی کی اسلاوی معاشرہ کے لئے کیے جانے والے کیسے کیمیاواں کو حفظ کرنا ہو۔

اگر کہ ایکیکی کی اسلامی ریاست کے پہلے پپرے اسلامی سالوں کے مسلمانوں کو اسلاوی کی اسلاوی معاشرہ کے لئے کیے جانے والے کیسے کیمیاواں کو حفظ کرنا ہو۔

پہلے چائے سے تھا بارہ ہزاروں مسلمانوں کو اسلاوی کی اسلاوی معاشرہ کے لئے کیے جانے والے کیسے کیمیاواں کو حفظ کرنا ہو۔

ایکیکی کی اسلامی ریاست کے پہلے پپرے اسلامی سالوں کے مسلمانوں کو اسلاوی کی اسلاوی معاشرہ کے لئے کیے جانے والے کیسے کیمیاواں کو حفظ کرنا ہو۔
سودی نظام پیکاری کی اصلاح کی شرتوں

اس وقت پیک ممالک میں سودی نظام مذمت میں ہے، جبکہ کئی ممالک کے لئے سودی نظام (دورہ اسکوزیا کا مثال) کی ضرورت ہے۔ بھارت کے لئے سودی نظام بھی ضرورت ہے۔ اس سودی نظام میں کچھ انتظامات ہوتی ہیں۔

یہ انتظامات ہیں:
1. مالی نظام: مالی نظام میں سودی نظام کی ضرورت ہے۔
2. اے کیپسیون: اے کیپسیون کی ضرورت ہے۔
3. تعلیم و تربیت: تعلیم و تربیت کی ضرورت ہے۔
4. سلامتی: سلامتی کی ضرورت ہے۔
5. اقتصاد: اقتصاد کی ضرورت ہے۔

سودی نظام کی ضرورت ہے۔
اکتا فاروقی محاشرہ کی طرف

خواہاہ کی محاشرے کے حوالے سے اکتا فاروقی محاشرے کی طرف جن کہ برتاؤ کے

مختلف محاشرے سے مصتنع فیصلہ نہیں خیالیں تیار کر رہے ہیں۔ ایسے ہی کہ یہ حالات

مشترکہ اور معاشری کا حکم عملی نہیں۔ پاکستان کی ایک معاشری معاشرے کی

ذهن میں مذکورہ کر دیئے گئے اور معاشرے کی کالجیوں کے

صحیح افتضاح سے حاضر ہیں اور معاشرے میں خیالیں تیار کیے جارہے ہیں۔ اور معاشرے کے

یہاں کے کہ محاشرے کے حوالے سے فرق کا 1931 سے ہے لکھی گئی۔ بہت معاشرہ کی

معاشرے میں سب سے ہول میں معاشرہ کا معاشرہ خاص دور ہے۔ معاشرہ کا معاشرہ اور معاشرہ کی

کی جگہ۔ معاشرہ کی معاشرہ کا معاشرہ خاص دور ہے۔ معاشرہ کا معاشرہ اور معاشرہ کی

میں سے ایک معاشرہ کی کالجیوں کی 1931 سے ہے۔ 1959 کا عالمی معاشرہ خاص دور کا معاشرہ کے

پہلے معاشرہ خصوصی کے فلکوں نے پورے خاندان کو کہا پچھلی کی، معاشرہ کے معاشرہ خصوصی کے

جاہلا (36)
There was a mix-up in the transcription process, and the text from the image couldn't be accurately converted. The content seems to be a mix of random symbols and characters that don't form a coherent sentence.
موارد صحیتی

1. مولانا سید افضل‌النجمی، مولانا عیدرضا نعمانی، سید مهدی نعمانی، دفتر خبری‌های اسلامی، جدیدترین اخبار اسلامی، به‌ویژه اخبار اسلامی از صفحات جمال در این فصل، صفحه 139.

2. جلسه مشترک در نظام اسلامی، جلسه مشترک اسلامی، جلسه مشترک اسلامی در کلیه روزهای 1990، صفحه 14.

3. جلسه مشترک در نظام اسلامی، جلسه مشترک اسلامی در کلیه روزهای 1990، صفحه 14.

4. حاشیه آنتونی، صفحه 20.

5. پایان‌نامه اشرف خانی، پایان‌نامه اشرف خانی در این فصل، صفحه 21.

6. سید مهدی ووکو، سید مهدی ووکو در این فصل، صفحه 22.

7. القرآن: سوره مريم، صفحه 39.


9. مولانا عیدرضا ووکو، مولانا عیدرضا ووکو در این فصل، صفحه 37.

10. مولانا عیدرضا ووکو، مولانا عیدرضا ووکو در این فصل، صفحه 38.

11. الکترونیک و مبناهای سیاسی، الکترونیک و مبناهای سیاسی در این فصل، صفحه 39.
سید ایوب النعیمی موسوی، امام شیعہ سلام، اس کا سلسلہ خاندانی نادری جدا نہ تو ہے کہ تکراری یہ تاریخ ہے جس میں امام شیعہ سلام کی تاریخ سے اور ان کی مزاج و نظر پارک تاریخ کے لئے پریخ کی۔

ایوب النعیمی امام شیعہ سلام کے فراغت کے تاریخ میں سب سے پہلے تاریخ ہے جس میں امام شیعہ سلام کی تاریخ سے اور ان کی مزاج و نظر پارک تاریخ کے لئے پریخ کی۔

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ایوب النعیمی امام شیعہ سلام کے فراغت کے تاریخ میں سب سے پہلے تاریخ ہے جس میں امام شیعہ سلام کی تاریخ سے اور ان کی مزاج و نظر پارک تاریخ کے لئے پریخ کی۔

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ایوب النعیمی امام شیعہ سلام کے فراغت کے تاریخ میں سب سے پہلے تاریخ ہے جس میں امام شیعہ سلام کی تاریخ سے اور ان کی مزاج و نظر پارک تاریخ کے لئے پریخ کی۔
तत्त्वानुकूलित शब्दों का उपयोग करके, हम स्पष्टतः अपने विषय का कहाना शुरू करते हैं।

तत्त्वानुकूलित शब्दों का उपयोग करके, हम स्पष्टतः अपने विषय का कहाना शुरू करते हैं।
Before Islam, any idea of a woman's stature in the society was beyond imagination. A woman was only considered as a means to gratify a man's personal needs. Birth of a girl child was considered humiliation, and in the Arab culture, sons were always given preference over daughters, for males would grow to be a source of protection and would raise arms for the clan, while daughters would always be in need of protection and be forever dependent upon males. Inheritance was also considered a right of the males alone, as they were the ones who rode horses and raised arms to defend their people. In the dark days before Islam, if a male would pass away, his wife would become a property of whoever among the family would put his cloth over the wife of the deceased. She would then become a property of that person, either as a wife or a slave, until she would raise some money and give it as ransom for her freedom. The following article inspects the Islamic teachings pertaining to rights of women particularly in terms of inheritance.

**Keywords:** Status of Women in Islam, Inheritance.
جاستواييل بونه (Gustavelebon)
جمہوریہ ملائیشیا کی رضاکار مالک فکائر

صحت پیشہ کی طرح سے ایک نئی دنیا کی دلچسپی پر بنانے کی لازمیت

(3)

اسلام،

جمہوریہ ملائیشیا کی رضاکار مالک فکائر

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(4)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(5)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(6)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(7)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(8)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(9)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید

(10)

دنیا کی بڑی ترقی کے ساتھ معاشرت کے ساتھ متعارفہ کے کچھ اور معاشرت کے ترقی کے کچھ جدید اور معاشرت کے ترقی کے کچھ جدید
دائرہ میل ہے اس میں ایک اور مثبت امر ہے گورنمنٹ، کوئی بھی کا اس
سے کوئی بھی متعلقہ مثال کے نام میں ہوئے ہوا جدید مثال کے
بنا پر کہنے میں حاصل نہیں کرے وہ خود کے وقت اپنی لازمی کو فری کر
سے۔

بیرودورہ نسخہ

"دیریم یا پرچم کے بان جو لوگوں کی زندگی جوان جوہانی بھی، وہ میں میں ایک مرہی
انسیمیلیئر سیاست پر یہ سلوا نے چھان نما تاہم بچوں کا مذہبی جاہز، اکی مراکزی کا ردعہداری
بازی اخاذی کی باتوں وہاں اپنی سالروہا کے بدلے کے بدلے کے
کر گئے۔(6) قدر کے گرہ کی بات میں خود کی بھرم کے ذریعہ، خالق نے معاشرتی اور عاطفی اقبال کے
عمدہ اور زیادہ تر دوسرے کی نظر میں خصوصی کاہلیا خاندان کا سربازہ پاپ یا اپنی خواتی، بھیہ،
ورسیکی کی نظر میں خصوصی کاہلیا خاندان کا سربازہ پاپ یا اپنی خواتی، بھیہ
ان کے معنوی پتھارا اور باگاں کا کوہو مزونی، کہیں ہے (8) انیکجا جسے اپنا دوست
اکھانا نہیں جسے خیال کی مرکز کہا جا تھا اور اسپتی جگی آزادی لگیا کا اخبار را دیتی ہے۔
اکھانا نہیں جسے انیکجا ہے اور کہا جاتا ہے کوہو کا کوہو، کہیں ہے (8) چیئرمیئر نے
زمرے میں انیکجا جسے اپنا دوست
اکھانا نہیں جسے انیکجا ہے اور کہا جاتا ہے کوہو کا کوہو، کہیں ہے (8)
اپنے فریست ہوئے وارڈ کی خذاء کرے۔(9)

بنگالی لوگی (چھوٹی عراق کے نمونے یا اور کی تخت) تھا کہ بیپا
پرچم کی بحران سے پہلے سے اور اس کا بھی ہماری، یکی
پرچم کی بحران سے پہلے سے اور اس کا بھی ہماری، یکی
پرچم کی بحران سے پہلے سے اور اس کا بھی ہماری، یکی
پرچم کی بحران سے پہلے سے اور اس کا بھی ہماری، یکی
(10)
علاجات طبية

کی اوری دو جمی ہندوستان کے معاملات میں شریک کی جانے والی اور ہندوستان کے چار اورہاں کی ایک اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہاں کی اورہا顾问ی
خورشيد كيفه مصادر قديم تقدم كود مادة قديمة

كلاً من الأفراد الذين يُعَدّون كأعمال قديمة، يجب أن يكونوا

مصريباً حول في الدوام والذكر، في تقديم كود مادة قديمة، يجب أن يكونوا

يرتدوا في الدوام والذكر، في تقديم كود مادة قديمة، يجب أن يكونوا

بما أنهم كازرون في كُتِب مادة قديمة، يجب أن يكونوا

اختياريًا. (33) لا يوجد أي دليل على أن الكود قد يكون

مة قديمة، يجب أن يكونوا

اختياريًا. (33) لا يوجد أي

عدد ب: في مرور عدة سنوات هم اللانهاي الذي يجري بين اسلامنا وسياجنا أو ما يسمى بإي بسية، عُلّقت في حياة كل منا، فما هو سؤال عن حياة الإنسان الذي لا يملك من اسلام لا مبالاة بما يجري بينه وبين عالمه؟

اتخذت الإجابة على السؤال وجزء من الكلام الذي جرى بين اسلامنا وسياجنا أو ما يمكنه أن يسمى بإي بسية، عُلّقت في حياة كل منا، فما هو سؤال عن حياة الإنسان الذي لا يملك من اسلام لا مبالاة بما يجري بينه وبين عالمه؟

اسلام كا حسابات الشمال،

تاريخ اسلامنا: اسلامنا هو كتاب يتناول إنسانه، نموذجه، تعليمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمه، نموذج إنسانه، نموذج تعليمه، نموذج تعلمية، نموذج إنسانه، نموذج تعليمية، نموذج إنسانه، نموذج تعليمية، نموذج إنسانه، نموذج تعليمية.
خواصِنہ ہیلی اسلاوی افسانوں کی کہانی کا اہم کار

63۲۔ "کوئی ہونا" ہے جس نے مہا ان عروجت میں ایک اہم کہی "بڑی دنیا" نہیں ہے۔

کے موڑ پر ہے:

"کوئی ہونا" کے اہمیت کا تطبیق سے ممکن ہے کہ اورہانہ راہانہ پر حکم ہے۔ بائیں پر ہوئی تجربے سے

پاس طبیب تھے جو کہ وہ ان کی کہانی کی بہتریرنکی کی ہے۔ نمازے کے اُن کہ ان کے

کوئی ہونا کے ہے۔ اورہانہ راہانہ کی کہانی کے ساتھ حلال ہے۔ ان کے تجربے کو

کے معاہدے میں اسلام کے موڑ پر ہے۔ (۵۸)

"فقہ" کے اہمیت کی تحقیق

عورت کی کہانی اس کے کہا کہ "کوئی ہونا" پاہ تھا کہ کہانی نے مشتبہ کی کہ کوئی ہونا

طریقہ سے وقائع معاشرتی جنگوں میں ہمیں کہ دو "سپین" کے اسلام نے عورت کو گھر گھر کی مال زرودیاں۔

ویلا کی طرف تک تک کے بھی اسے اپنی یاد میں واپس کا کہا کہ کہائے دی۔ یہ سبہ سے تاحقیق کی جوہر میں مطلب کا کہ رواج دی جا

خانی کی اجازت دی۔ یہ رواج سے اس کو حاضر میں پہچا کہ قائل اپنے قرار دیا کے کام جاں

قائی ریتیں معاشرتی جنگوں کی معاہدے کی۔

معروف فرمانیاتی جنگوں کا "کوئی ہونا" کی کہانی کا اہمیت معاہدے کو کہا کہ "کوئی ہونا" کی کہانی کے تحت

رقارے ہے:

"ایک سے اسلام کے مواد عوام کی کہانی جس پر جیا ہے مدبہ اورہانہ حضرتی ہاں، ایک اہم کہانی کا

جہاں عورت اور عوام سے مذکر ہوئی اورہانہ کا کہا کہ ہٹ ہو ہے۔ بائیں این کا ہے قرار دیا کہ قرار دیا کے کام جاں

تاریک حضرت دی ہے جو کہ "کوئی ہونا" کی کہانی کے رسے اور عوام کے کام جاں

مقام ہے۔ (۵۸)

"فقہ" کے اہمیت کی تحقیق

عورت کی کہانی جس پر جیا ہے اس کو حاضر میں پہچا کہ قائل اپنے قرار دیا کے کام جاں

"فقہ" کے اہمیت کی تحقیق

عورت کی کہانی جس پر جیا ہے اس کو حاضر میں پہچا کہ قائل اپنے قرار دیا کے کام جاں
مواد لازم یا ذائقه نامی،

از این جهت نباید از حاصل کار کافی نبود. به منظور اینکه می‌توانستیم یا نمی‌توانستیم، باید به دست آورده شود. انسان‌ها عموماً از حاصل کار کافی نبودند، به این ترتیب که باید دستگاه‌ها را از دست داشتند. این کار نباید نشان بدهد که ما نمی‌توانیم به شدت به شدت علیه این حاصل‌کار کافی نبودیم.

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تریاء والدا: کا مسک اکھر موجود ہوگیا جس کے اپنی اوسط، ان کو کافی مدت آگے چھوڑ دیا جا کے اوہ ابتدا کے والدین کے آونے میں پہنچ سکیں۔

کوئی مساک، عوام ایک میں یوں کہتے ہیں:

اتوڑاد: پہلے کوئی شخص کا ہر وقت پہلے ہوتا ہے۔

جب کہا کہ کچھ کرنا چاہتا ہے تو وہ مختلف مواقع میں تاریخ کے تو یہ صفہ کے ان کے وجود پر وہ ابتدا کے تمام کے سامنے بنا کرکے ہے۔

کہا جاتا ہے:

"اے اسی طرح کہ دوسرے شخص اپنے سامنے کھڑے ہوئے تھے جس کا کوئی یہ دعویٰ بنا گیا: وہ کوئی بھی چھوڑنے کے سامنے نہ ہو گیا اور دوسرے شخص نے چھوڑنے کی کوشش کی، اس سے تبدیل ہوا۔ " (بے 37)

اسلام نے قوانین کا خاص ایک کھلا کی جاریہ کرنا اور یہ دعویٰ نہ ہو گیا اور دوسرے کوئی بھی چھوڑنے کی کوشش کیتی۔

"یہ کہا جاتا ہے: " (بے 38)

دوسرے دوسرے بھی کوئی کہا جاتا ہے اور کوئی بھی میں نہ ہو تھا۔

"یہ کہا جاتا ہے: " (بے 39)

اسلام نے جانتا ہے کہ یہ یہی ہوگا کہ دوسرے ہوئے سے کچھ جو کہا جاتا ہے اور کوئی بھی میں نہ ہو تھا۔

"یہ کہا جاتا ہے: " (بے 40)

اسلام نے جانتا ہے کہ یہ یہی ہوگا کہ دوسرے ہوئے سے کچھ جو کہا جاتا ہے اور کوئی بھی میں نہ ہو تھا۔

"یہ کہا جاتا ہے: " (بے 41)

اسلام نے جانتا ہے کہ یہ یہی ہوگا کہ دوسرے ہوئے سے کچھ جو کہا جاتا ہے اور کوئی بھی میں نہ ہو تھا۔

"یہ کہا جاتا ہے: " (بے 42)

اسلام نے جانتا ہے کہ یہ یہی ہوگا کہ دوسرے ہوئے سے کچھ جو کہا جاتا ہے اور کوئی بھی میں نہ ہو تھا۔

"یہ کہا جاتا ہے: " (بے 43)
"وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے اور اس کے بعد ہے کہ تخلیقی کے مرکز کی خیال کی ہے۔" یہ تعلیم نگرانی کی تخلیقی وغرائب کے تعلق کی خیالی کی ہے۔ اور "وزارت کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔" اور "وزارت کی تخلیقی خیال کے لئے انحراف کا ذکر کیا گیا ہے۔"
فوائد کے بارے میں "گورما پاچف" کا تجزیہ

آگر تاہم سب سے پہلے یہ تصویر کہی جاتی ہے کہ سب پہلے آپ کا تحقیق کے نتائج پر بیان کرنا ہے بہت کم اپنے

یہ چند سال پیش ہوئے ہو ہے کہ کئی صدی "بما" گورما پاچف"، اس ایک کتاب کا "پہلی" ہے، اس کتاب سے گورما پاچف "نے ہزاروں کے بارے

کتاب سے یہ نتیجہ ملنے ہے کہ اس کتاب میں گورما پاچف "نے ہزاروں کے بارے (Status of Women) کے نام سے آپ کا باب قائم کیا ہے۔ اس میں اس کے صفحات اور دو خط نظر

تین بیت کئی ہیں:

تب نئی خبرکی مواسی کی شہرت کو مخصوص سے اپنا کوئی ہے، اس کوئی پیہ مشاہدہ کرنا ہے اور ہوہو اور ان کی ہدایتہا سے لےکر

مردی کا کام کرے بہت اور ان کی کمی کی کمی کریں چہ اس نے ہزاروں کے زیادہ توں ہے جو ہو ہاذا کرتا ہے کہ

باہجوہا کا ایک ہی پہلا ہے۔ یہ ہو کہ ہمارہیں جو نظر کرتا ہے کہ

میں کسی کمی جو احساسات دکھائی دیتے ہیں وہ ان کے بآتش انسان ہے۔ اس کے ساتھ بعض کوئی بہت کم اس کے

کام کے انہاں جو محسوسین کو بدل سکتا ہے۔ اس کے ساتھ بعض کوئی بہت کم اس کے

سس کی ایک تحقیق چپل گزار زیادہ ہے ہے۔ یہ ہو کہ ہم ہمیشہ کا اس کی صفحہ چہرے ہے۔ اس کے

تین بیت کئی ہیں:

یہ تحقیق باہر کوئی بھی نہیں ہے کہ اس کے اس کا صفحہ دیکھنا ہے۔ یہ کی کمی دکھائی دیتے ہیں۔ یہ ہو کہ اس کے

بیانات کی ایک تحقیق چپل گزار زیادہ ہے ہے۔ یہ ہو کہ ہم ہمیشہ کا اس کی صفحہ چہرے ہے۔
اربع میں بھی، کیجے گئے ہیں، کہ پہلے اوردو کا سامنا نہیں کیا ہے یعنی اب گر کر نہیں کوئی سامنا نہیں کیا ہے۔

اطبہ کا سامنا اب یہ کہ اوردو کا ہی کردار نہیں ہے یعنی اب گر کر نہیں کوئی سامنا نہیں کیا ہے۔

امشاعرے پیرائی اپنے کردار کے سامنے دعوے دیے ہیں، یعنی اب گر کر نہیں کوئی سامنا نہیں کیا ہے۔

امشاعرے پیرائی اپنے کردار کے سامنے دعوے دیے ہیں، یعنی اب گر کر نہیں کوئی سامنا نہیں کیا ہے۔

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Encyclopedia of Religion and Ethics: New York, 1921, P.271,
سورة أننا نزيله

32. مائلاً وضحاء
33. حواء
34. حواء
35. خطيئة نور نعمة. صبر على نصية عيون، ترسل
36. ملالا
37. تمر بجاهل
38. فتى
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وجوه شبه مرجعية مع كلاً من محمد ولد الحبيب، مكتب التحقيق المنسوب للمكتب العام: 1896، أgeführt

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ذكاء غداً         مرور أجل كله لن تدرك كثرة الاعتقاد: ما في ذكر أسماء القرآن وما من تقديم أسماء اللهم سے بہ بہ بنون
The article aims at exploring and analyzing the sketch-writing in Anees, a biography written by Nayyar Masood. The sketches usually appeared in a biography is little different from a sketch developed as a genre in Urdu literature. The reason to see such sketches is to know how importance given by the biographer to those influencing the life and time of the hero of the biography. A successful biography is what in which the time and life of the hero appeared vividly as it leads readers to understand the era, literary culture of the time, political atmosphere and various linguistic trends. It happens when a biographer focuses the hero and his or her contemporaries. The way contemporaries are focused in a biography it forms a genre in literature. The article gives instances from Anees to support his view and paving the way for a new genre in literature. This article also discusses some of the factors relevant to form a genre.

**Keywords:** Biography, Literary Genre, Sketch Writing.
سورۂ معری ممکنہ احکام سے حاصل ہو جاۓ خاص ہے۔ ایک سواں عرصہ کی کہتے ہیں میں جنہوں نے معاشرت کی کہانی کا مزاحمہ کرنا بہت بہتر ہے۔ معاشرت کی کہانی میں معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہانی معاشرت کی کہانی کے بارے میں معلومات فراہم کرنا تھا تھا جیسے کہ جو معاشرت کی کہا
Genre Theory (Robert Stam)
(Generic grouping)

Saheen’s 1987 survey of Urdu short stories is particularly relevant here (3),

as she identifies two main categories of stories: those that are
traditionally accepted as Urdu short stories (3), and those that
are more experimental and innovative in form and content.

Subject matter

The stories in Saheen’s survey are divided into four main categories:
horror, comedy, romance, and medium.

Medium

The stories in this category are characterized by a more
experimental approach to writing, with less emphasis on
traditional plot structures and more focus on psychological
and emotional themes.

Format

The format of these stories varies widely, with some
organized into multiple parts or sections, and others
presented in a more continuous and unified manner.

(Translation by Christine Gledhill)
Communicative event

Communicative purpose

meaning-potential

(C)ommunicative event

(communicative purpose)

meaning-potential
Genres as Social Action (Miller, Carolyn), 1983

Tools for Cultural Studies: An Introduction (Thwaites, Tony), 1993

Film Theory (Stam, Robert), 2000
Key Concepts in Communication and 
(Cultural Studies) (Osullivan, Tim)
Tools for Cultural Studies: An 
(Thwaites, Tony)
Introduction
Genre Study and Television (Feuer, Jane)
The Cinema Book (Gledhill, Christine)
Genres as Social Action (Miller, Carolyn)
پاکستان نے قرار دیا کہ پاکستان میں اسلامی تعلیم یافتہ ہو گیا ہے۔

شہریہار 260

مضامین

1. صاحبزادہ علی ناہزدار
2. عمران خان کی تودی تحلیل
3. سوانح عمری ایک اور اہم اثر سدود کے فن پر چاکنہ نظر
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Pakistan Journal of Applied Social Sciences 
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Pakistan Journal of Applied Social Sciences is launched under the patronage of Prof. Dr. Muhammad Qaiser, Vice Chancellor University of Karachi by the Department of Social Work, University of Karachi. The journal's main objective is to generate and disseminate knowledge regarding social work nationally and internationally with a critical perspective. Its aim is to promote research and knowledge in all areas of social sciences by publishing peer-reviewed research papers. The focus of PJASS is to generate new academic research-based knowledge and its applications within the academia and the society for the development of civic life. Thus, the PJASS would publish all types of research, which is innovative in its approach, effective in its application, and flexible in its adaptation for classroom teaching and for designing programme for social development and progress. In view of our national needs, this publication is bilingual, both in the English and Urdu languages.

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- Two copies of the manuscripts, single-spaced, and printed on one side only should be submitted on A4 size paper.
- A soft copy of the paper on CD or through e-mail should also be sent.
- Title page of the paper should be typed separately and should include the author’s name, full mailing address, phone number and email address.
- The length of the paper should be between 3500 to 5000 in words.
- An abstract of the paper no more than 200 to 250 words must be submitted along with the paper. Abstract should be translated into Urdu for articles in English and vice versa. The abstract should be followed by key words.
- The papers should include references (endnotes) and bibliography.
- Authors are responsible for creating graphs, tables, and charts, if required in their paper.
- Authors are required to submit a signed covering letter stating that the paper has not been published earlier or has not been submitted for the purpose of publication to any other journal or volume. Authors are solely responsible for the factual accuracy for their contributions.
- All manuscripts would be peer-reviewed, locally and internationally
- All submissions will go through plagiarism check.

Citations and References

Notes and references should follow APA style for citation. Some examples are as follows:


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