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# Algerian Female Breadwinners: The Impact of Financial Contribution on Marital Quality

**ABSTRACT.** Recent changes in society have triggered a variety of rearrangements in individuals' lives. Women's access to the workforce and high educational and career aspirations paved the way for higher status and more visibility in Algerian society. Notwithstanding, it is worth mentioning that the patriarchal context where women live imposes norms that monitor the power interplay within the couple. The research work at hand aims to elucidate the impact of education, financial independence, and social visibility on marital quality among married working females in Algeria. We distributed a close-ended questionnaire form to 200 female respondents from the eastern part of Algeria. An intersectional approach was designed to draw a model that connects the educational level, financial contribution, asset ownership and social visibility with marital quality. The structural equation obtained represented in the model was designed and tested using the smart PLS program. The findings demonstrate a significant impact of financial contribution on the respondents' marital relations; it involves adjustments and balancing power relations and empowering the female individual within the household.

**KEYWORDS:** education, financial contribution, social visibility, marital quality, work-family conflict

## 1. Conceptual Framework of the Study

### 1.1. Empowerment and its Implication in Feminist Literature

Empowerment is a concept loaded with epistemological ambiguity, both notion and empirical reality. It refers to the process of transferring political resources from the state to civil society, changing the relationship between, on the one hand, the individual as a political and social subject and the state, on the other. Hence, defining empowerment is inseparable from an analysis of the transformation of social and political ties as its implication extends to a more general debate on democracy and citizenship.

Empowerment articulates two dimensions, that of power, which constitutes the root of the word, and that of the learning process to access it. It can designate as much a state (be empowered) as a process, that can at the same time be individual, collective, social or political. Depending on the usage of the concept, the emphasis is on one of these dimensions or on their articulation. This implies a process of self-realization and emancipation among individuals, recognition of groups or communities and social transformation.

The work of Michel Foucault has been partly taken up by feminists. For him, power is not a “property”, a “privilege”, but rather a “strategy”, “an interrelated network”. In his analysis, Foucault considers that this microphysics supposes that the power exercised there is not conceived as a property, but as a strategy, that its effects of domination are not attributed to an ‘appropriation’, but to dispositions, to maneuvers, to tactics, to techniques, to operations; that one can decipher in him rather a network of always tense relations, always in activity rather than a privilege that one could hold (...) sum to admit that this power is exercised rather than possessed, that it is not the acquired or retained ‘privilege’ of the dominant class, but the effect of all of its strategic positions—an effect that manifests and sometimes renews the position of those who are dominated” (Foucault, 1975, p. 34).

There are many micro-level applications of powers that seek to normalize the behavior of individuals. Indeed, they are located at different levels: whether it is the powers of certain individuals over others such as parents, teachers, doctors, etc., of certain institutions, such as asylums or prisons, or even of certain discourses.

Concretely, it is following a relatively fragmented interpretation of his work, followed by a theoretical redeployment quite far from the anchoring of his own reflection that Foucault marked feminist literature in terms of empowerment, while he—even had not devoted his reflection particularly to gender relations.

## **1.2. The Empowerment Procedure**

The notion of empowerment therefore fits well into a vision of acquiring power, control over one’s life and the ability to make choices. This notion of “capacity to make choices” has been widely debated by Sen (1999) who broadened it to the notion of the ability of people to dispose of things and make choices.

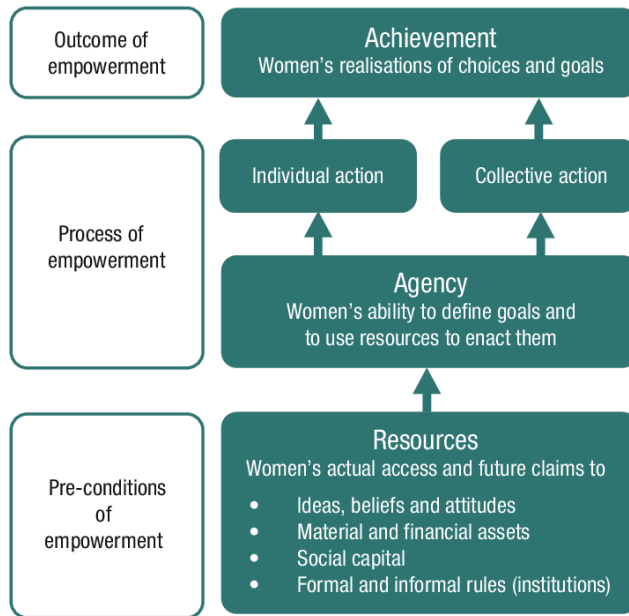


Figure 1. The Empowerment Procedure

The process of women empowerment has been subject to multiple applied research and analyses in a variety of settings, particularly, the third world.

### 1.3. Resources

Human resources are unique to the individual, and include their knowledge, skills, creativity, imagination, etc. Social resources are the constraints, obligations and expectations inherent in the relationships, networks and ties that exist in different fields, and which enable people to improve their situations and perspectives beyond what would be possible on their own individual efforts.

They are encapsulated in what individuals have access to, material and non-material resources and their distribution depend on the individual's direct relation with these resources. For instance, working women have financial resources available at hand that allow them to have agency, be autonomous and be involved in decision-making. However, waged work does not always reflect an empowered position occupied by women. It may not be more than a *distress sale of labour* that women opt for just for the sake of meeting survival needs (Kabeer, 2005).

Resources are distributed by various institutions and processes. Access to resources will be determined by the rules, norms and practices prevailing in different institutional spheres (e.g. family norms, patron-client relationships, informal wage agreements, formal contractual transactions, public social benefits). These rules, norms and practices give certain actors the power to determine the principles of distribution and exchange in a particular sphere, and thereby give them authority over others. The distribution of “allocative” resources is therefore often confused with the distribution of “authority” (Giddens, 1979), which can be defined as the power to define priorities and to assert one’s claims. The heads of households, the heads of tribes, the directors of companies, the leaders of organizations, the elites of a community are all endowed with decision-making authority in a certain institutional context by virtue of the position they occupy within these institutions.

#### 1.4. Agency

The second dimension of power is that of agency, the ability of everyone to define their goals and comply with them. The notion of capacity for action goes beyond visible action; it also includes the meaning given to the action, the motivation and the goals of the actor, in short, his sense of action, his “individual power”. At the operational stage, capacity for action is often translated into “individual decision-making”, especially in traditional economic literature. It actually encompasses more diverse actions with a specific purpose, such as bargaining, negotiation, deception, manipulation, subversion, resistance and protest, as well as cognitive and intangible thought processes. Capacity for action also includes reflection and collective action, as well as individual.

Bandura (1997) formulates a theory of self-efficacy that involves the individual’s capacity to engage in agentic actions, self-efficacy refers to people’s beliefs about their ability to achieve particular performance. It allows the determination of choices of activity and environment, the subject’s investment in the pursuit of the goals s/he has set for him/herself, the persistence of his/her effort and the emotional reactions s/he experiences when s/he meets obstacles.

Together, the resources and agency constitute what Sen calls ‘*the potentialities*’, i.e. the potential of individuals to live the life they want, to be and to act in a rewarding way. Sen uses the concept of “functioning” to designate the different ways of “being and acting” to which people aspire in a given context, and that of “results of functioning” to designate the

ways of being and acting. real individuals. These results, whether they are achieved or not, constitute our third dimension of power. The question of power is obviously irrelevant if an individual's inability to be and act as he wants is due to his laziness, incompetence or any other reason specific to him. But when failure reflects asymmetries in the underlying distribution of potentialities, it can be interpreted as a manifestation of exclusion from power.

### 1.5. Paid Work as a Representation of Agency

Various meanings are attached to the concept of working women. It has proved to be significant in granting women more self-esteem and independence especially when it is self-fulfilling and gives them the opportunity to add value to society and earn them higher status and social visibility. Female wage earners have gained the power to negotiate their relationships and familial roles, despite facing conflicting situations. Empirical research on the correlation between women empowerment and paid work have revealed a deeply-entrenched disparity in conceptualization and interpretation, notably due to the cultural varieties and realities women live in, data collection methods, as well as economic and political factors. Research demonstrates that many cases represent an empowering means for women (Kabeer, 2005) as it may also stem from economic compulsion (Lee, 1998). Subjective dimensions such as self-esteem and agency are strong motivators for paid work, and they offer opportunities to create new dimensions for their identities (Kabeer, 2005).

According to Hoodfar (1997), intrinsic beliefs about female domesticity are determined by societal structures, regardless of their economic status or education. However, many women have succeeded in strategizing and securing a recognizable position to the workplace and the home, contributing in transforming degrading social practices and their implications in women's lives and building new identity patterns other than those ascribed by the family.

Women's independent economic activity may represent a real threat to male authority in the household. Although it has become common in our society that women access waged work, the male's response can in some instances be loaded with resistance and restrictions or even complete control over the woman's income (Vogel, 1999).

The factors influencing labor supply and demand are in fact diverse and complex. They are determined not only by the economic environment but also by socio-cultural factors which still weigh heavily on the labor

market today (Musette et al., 2003, Bouklia, 2010; ILO, 2015) by accentuating the inequalities that women face as evidenced by the significant gender disparities in access to employment. Indeed, cultural heritage constitutes a significant obstacle to the full participation of women in economic life. The MDG Report notes that “structural and cultural obstacles are the [main] cause of the large gap between women and men in the labor market [...] including the high proportion of women in precarious jobs” (<https://www.ilo.org/>). However, it is undeniable that considerable progress has been made by women in terms of changing business behavior as evidenced by official figures.

Table 1. Labor force participation in Algeria

| Age                    | Male | Female      | Total |
|------------------------|------|-------------|-------|
| 15 years old and above | 66.8 | <b>17.3</b> | 42.2  |
| 15-24                  | 41.5 | <b>7.8</b>  | 25.0  |
| 25-34                  | 89.1 | <b>32.1</b> | 61.5  |
| 35-54                  | 88.6 | <b>21.3</b> | 54.3  |
| 55-64                  | 47.5 | <b>6.5</b>  | 27.7  |

Source: ONS Statistics (2019)

## 1.6. Education

Education is an important indicator of empowerment. Educated girls and women have a greater capacity to lead relatively successful lives. They can form a mature understanding of the world around them, deal with conflicts and inconveniences in addition to their role as effective contributors to family income and decision-making (Sen, 1999).

Research on the impact of education in women’s lives in the third world has demonstrated a significant rise in these females’ awareness and ability to reflect upon life events and confront the world with maturity (Schuler, Hashemi, & Riley, 1996).

The government is investing a good deal in girls and young women that could be seen as the example of successful integration policies of a social class that was once secluded and underprivileged. There is an exceptionally high rate of activity among them in gaining educational degrees and qualifications to become more competitive and visible in the labour market.

With reference to the correlation between female education and labor force participation, there has been a significant increase in the acquisition

of higher education diplomas and employment rates (it dropped between 2012 and 2013 with 0.7 percent, reaching 14.3% employment rate among college graduates) (www.ONS.dz).

Indeed, education and access to income entail women's consciousness of their own status within the household. They allow her more control over family expenditures and autonomy in decision-making that may in turn reflect positively on personal and family well-being. The educated working female, thus, becomes a human resource capable of competitiveness in the labor market and assertiveness within the household which is an integral part and a prerequisite in building the future generations and the human capital of the country.

### 1.7. Family Roles

Working women adopt multiple roles in their lives that may be conducive to conflicting situations; to cope with these situations, they opt for strategies to compensate for any inconveniences that may occur. Hall (1972) derived three types of coping strategies from Levinson's role components:

- Type I** coping (structural role redefinition) involves agreeing on a set of expected roles fulfilment in accordance with structural demands.
- Type II** coping (personal role redefinition) involves setting priorities among roles themselves.
- Type III** coping (reactive role behavior) focuses on improving role performance presuming that roles are unchangeable, and the individual is obliged to meet them (Gregory & Connolly, 2008).

#### *The work-family conflict*

Social role theory posits that the genders' involvement in household chores is determined by their actual perceptions. At present couples carry a non-traditional trait; women seek education and highly achieving career paths leading their household responsibilities to reach a complex situation. A reevaluation of the family responsibilities and commitments becomes paramount among female breadwinners to ensure stability within the couple and prevent any intra-familial tension (Rao & Sekhar, 2002). Several factors are involved in work-family conflicts such as the total working hours and the nature of the job itself, in addition to family-related

factors such as uncooperative family members, interpersonal divergence within the family entity, and care responsibilities.

**Work-family conflict** may take three main forms: strain-based, time-based, and behavior-based.

**Time-based conflict** arises when the amount of time destined toward a specific family duty is taken by professional duties.

**Strain-based conflict** occurs when the responsibilities of the individual and the ensuing burden experienced in one role make it difficult to effectively and efficiently perform the other role.

**Behavior-based conflict** is associated with the incompatibility in roles and how the individual deals with the challenges both in the household or in the workplace.

## 2. Marital Quality

Cohen, Geron & Farchi (2010) and Chand (2008) consider marital quality as an ambiguous concept in social research as it carries a cultural and ethnic load. This is conducive to subjective definitions of the concept; it is highly determined by the environment and cultural context where the individual lives. Therefore, marital quality in the present research work is considered a multi-faceted construct that reflects the individual's sense of satisfaction with the relationship's overall functioning that leads to marital adjustment.

## 3. Research Method

The research at hand is conducted based on a primary interest in the possible impact of the breadwinner role married working females embrace on the power interaction within the couple. In order to elucidate this interplay, an exploratory design was assumed to be best suitable for this purpose.

We devised a structured survey administered to respondents through in person, social networks and email. In total, 250 married female workers were approached using random sampling, out of which only 200 completed and returned the questionnaire form.

Using a five-item Likert scale ranging from strongly agree=5 to strongly disagree=1 was included within the questionnaire form. Respondents were required to express their agreement or disagreement with the state-



ments provided regarding four main constructs: women's financial contribution to the household, assets, education, social visibility (independent variables), marital quality (dependent variable). Coding was designed so that higher scores are in accordance with positive responses. Measures of financial contribution, assets, education, social visibility were derived from Ronald Dworkin's Model of equality of access to resources and their relation with empowerment (Dworkin, 1981). The obtained data were analyzed using the Smart PLS program for statistical analysis.

## 4. Measurement Model Analysis

### 4.1. Convergent Validity

Evaluating convergent validity of reflective constructs is usually ascertained by examining the factor loading (the outer loading) of the indicators, composite reliability and Average Variance Extracted (AVE). In the suggested model, most of the factor loading results were higher than 0.70 (Hair et al., 2016). The composite reliabilities were also above 0.7 and the AVE of all constructs higher than 0.5 as suggested by Hair et al. The following table shows the various indicators of convergent validity.

Table 2. Result of measurement model convergent validity

| Constructs                    | Items | Factor Loading | Composite Reliability | Average Variance Extracted (AVE) |
|-------------------------------|-------|----------------|-----------------------|----------------------------------|
| <b>Financial Contribution</b> | FC1   | 0.540          | 0.874                 | 0.504                            |
|                               | FC2   | 0.58           |                       |                                  |
|                               | FC3   | 0.608          |                       |                                  |
|                               | FC5   | 0.778          |                       |                                  |
|                               | FC6   | 0.785          |                       |                                  |
|                               | FC7   | 0.858          |                       |                                  |
|                               | FC8   | 0.756          |                       |                                  |
| <b>Assets</b>                 | A1    | 0.856          | 0.866                 | 0.746                            |
|                               | A2    | 0.892          |                       |                                  |
| <b>Education</b>              | EDU1  | 0.647          | 0.857                 | 0.604                            |
|                               | EDU2  | 0.889          |                       |                                  |
|                               | EDU3  | 0.835          |                       |                                  |
|                               | EDU4  | 0.713          |                       |                                  |

|                          |     |       |       |       |
|--------------------------|-----|-------|-------|-------|
| <b>Social Visibility</b> | SV1 | 0.766 | 0.821 | 0.604 |
|                          | SV2 | 0.786 |       |       |
|                          | SV3 | 0.78  |       |       |
| <b>Marital Quality</b>   | MQ1 | 0.772 | 0.91  | 0.629 |
|                          | MQ2 | 0.73  |       |       |
|                          | MQ3 | 0.827 |       |       |
|                          | MQ4 | 0.774 |       |       |
|                          | MQ5 | 0.834 |       |       |
|                          | MQ6 | 0.815 |       |       |

Source: the author's work

#### 4.2. Discriminant Validity

Discriminant validity is the extent to which a construct is truly distinct from other constructs by empirical standards. Thus, establishing discriminant validity implies that a construct is unique and captures phenomena not represented by other constructs in the model.

To measure discriminant validity, we relied on two measures. The cross-loadings are typically the first approach to assess the discriminant validity of the indicators. Specifically, an indicator's outer loading on the associated construct should be greater than any of its cross-loadings (i.e., its correlation) on other constructs. The Fornell-Larcker criterion is the second approach to assessing discriminant validity. It compares the square root of the AVE values with the latent variable correlations. Specifically, the square root of each construct's AVE should be greater than its highest correlation with any other construct.

#### 5. Cross Loading

Table 3 provides a different data set comparing correlations of each item to its intended construct (i.e., loadings) and all other constructs (i.e., cross-loadings). As Chin (1998) notes, going down a particular construct column, you should expect to see item loadings to be higher than the cross-loadings. Similarly, if you scan across a particular item row, you should expect to see that any item be more strongly related to its construct column than any other construct column. If this is found to be the case, the claim can be made for discriminant validity at the item level. Specifically, we can say

that each item loads more highly on their construct than on other constructs and that all constructs share more variance with their measures than with other constructs. The measurement has satisfied discriminant validity.

Table 3. Cross loadings

| Items | Financial Contribution | Assets | Education | Social Visibility | Marital Quality |
|-------|------------------------|--------|-----------|-------------------|-----------------|
| FC1   | 0.54                   |        |           |                   |                 |
| FC2   | 0.58                   |        |           |                   |                 |
| FC3   | 0.608                  |        |           |                   |                 |
| FC5   | 0.778                  |        |           |                   |                 |
| FC6   | 0.785                  |        |           |                   |                 |
| FC7   | 0.858                  |        |           |                   |                 |
| FC8   | 0.756                  |        |           |                   |                 |
| A1    |                        | 0.856  |           |                   |                 |
| A2    |                        | 0.892  |           |                   |                 |
| EDU1  |                        |        | 0.647     |                   |                 |
| EDU2  |                        |        | 0.889     |                   |                 |
| EDU3  |                        |        | 0.835     |                   |                 |
| EDU4  |                        |        | 0.713     |                   |                 |
| SV1   |                        |        |           | 0.766             |                 |
| SV2   |                        |        |           | 0.786             |                 |
| SV3   |                        |        |           | 0.78              |                 |
| MQ1   |                        |        |           |                   | 0.772           |
| MQ2   |                        |        |           |                   | 0.73            |
| MQ3   |                        |        |           |                   | 0.827           |
| MQ4   |                        |        |           |                   | 0.774           |
| MQ5   |                        |        |           |                   | 0.834           |
| MQ6   |                        |        |           |                   | 0.815           |

Source: the author's work

## 6. Fornell-Larcker Criterion

### 6.1. The Value in the Boldface is the Square Root of AVE

Latent variables correlation is generally considered to have acceptable discriminant validity if the square root of the average variance extracted for each latent variable is higher than any of the bivariate correlations involving the latent variables in question (Fornell & Larcker, 1981) Table 4 shows that the average variance extracted is higher than the correlation coefficient of the construct. These results indicated that the measurement had satisfied discriminant validity.

Table 4. Latent variable correlation

|                               | <b>Assets</b> | <b>Education</b> | <b>Financial Contribution</b> | <b>Marital Quality</b> | <b>Social Visibility</b> |
|-------------------------------|---------------|------------------|-------------------------------|------------------------|--------------------------|
| <b>Financial Contribution</b> | 0.872         |                  |                               |                        |                          |
| <b>Assets</b>                 | 0.272         | 0.777            |                               |                        |                          |
| <b>Education</b>              | 0.639         | 0.534            | 0.71                          |                        |                          |
| <b>Social Visibility</b>      | 0.418         | 0.546            | 0.531                         | 0.793                  |                          |
| <b>Marital Quality</b>        | 0.428         | 0.592            | 0.489                         | 0.75                   | 0.777                    |

Source: the author's work

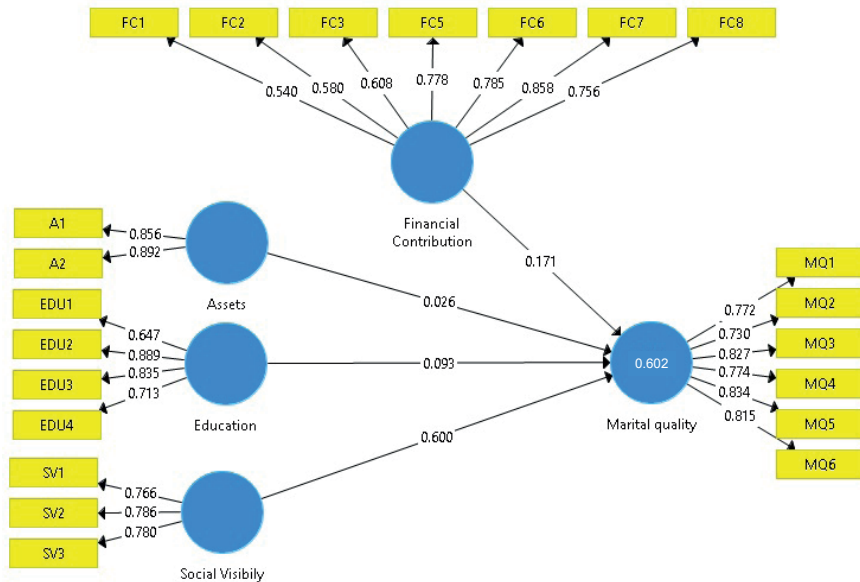


Figure 2. Measurement model

### 7. Assessment of Structural Model

The R squared represents the proportion of variation in the dependent variable that can be explained by one or more predictor variables (Elliott & Woodward, 2007; Hair et al., 2016). From table 5, it is notable that the value of R squared was 0.602 and this means that the independent variables (education, financial contribution, assets and explain the model by 60% and this value is very strong. By reference to Chin (1998) who suggests that R squared values of 0.67, 0.33, and 0.19 in PLS-SEM can be considered as high, moderate, and weak respectively. In this study, the value of R<sup>2</sup> was greater than 0.601; this means the Coefficient determinant R square is moderate.

Table 5. Coefficient determinant

| R square of the endogenous latent variable |          |          |
|--|----------|----------|
| Construct                                  | R Square | Result   |
| Marital Quality                            | 0.602    | moderate |

Source: the author's work

### 8. Assessment of Effect Size f<sup>2</sup>

Effect size indicates the relative effect of particular exogenous latent variables on endogenous latent variables using changes in the R squared (Chin, 1998).

Table 6. f Square

| Constructs             | Marital Quality | Results           |
|------------------------|-----------------|-------------------|
| Financial Contribution | 0.517           | large effect size |
| Assets                 | 0.001           | small effect size |
| Education              | 0.012           | small effect size |
| Social Visibility      | 0.033           | small effect size |

Source: the author's work

The above figure and table 6 note that the value effect of **financial contribution** on **Marital quality** is estimated at 0.517, which is a positive impact. This effect according to the f<sup>2</sup> values, which reached 0.35 is a large effect size. While the **assets, education, and social visibili-**

ty values' influence on **marital quality** had a value of  $f^2$  that amounts to 0.02–0.15, indicating a small effect size between these variables and marital quality.

## 9. Hypothesis Testing

From table 7 we note no significant relationship between the independent variables (assets, education, social visibility) and the dependent variable (Marital quality). Therefore, hypotheses (H1, H2, H4) of the model are rejected at  $\alpha=0.05$  level. But regarding (H3) the hypothesis is supported which means that there is a relationship between **financial contribution and Marital quality**. This could be interpreted by the fact that financial contribution is the byproduct of women's access to education and paid work which is conducive to a recognizable status within society and the household and, hence improving marital quality.

Table 7. Path coefficients

| Path Coefficients of the Research Hypothesis |   |                     |                            |                          |          |            |
|--|---|---------------------|----------------------------|--------------------------|----------|------------|
| Hypothesis                                   | Relationship                              | Original Sample (O) | Standard Deviation (STDEV) | T Statistics ( O/STDEV ) | P Values | Decision   |
| H1   | Assest -> Marital Quality                 | 0.026               | 0.088                      | 0.295                    | 0.05     | Rejected** |
| H2   | Education -> Marital Quality              | 0.093               | 0.129                      | 0.718                    | 0.07     | Rejected** |
| H3   | Financial Contribution -> Marital Quality | 0.600               | 0.098                      | 6.135                    | 0.01     | Supported  |
| H4   | Social Visibility -> Marital Quality      | 0.171               | 0.091                      | 1.847                    | 0.1      | Rejected** |

Mean, STDEV, T-Values, P-Values  
 Significant at  $P^{**}<0.01, P^*<0.05$   
 Source: the author's work

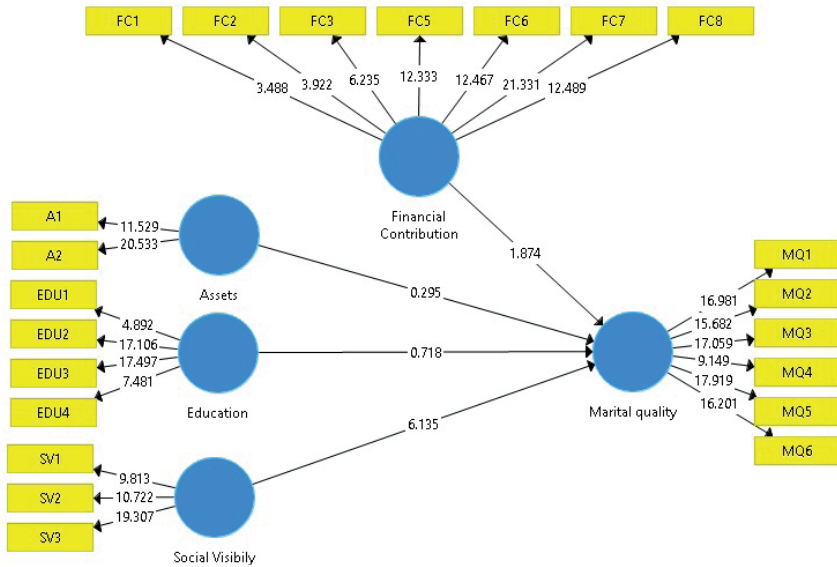


Figure 3. Bootstrapping results

### Conclusion

Women empowerment in any given society is a multistage process, initiatives into promoting women’s status in Algeria allowed women to be authors of the scenario of their own lives and begin seeing new horizons for positive change despite the existing dragging forces of patriarchy.

The research paper at hand attempted to analyze the representation of empowerment in contemporary Algerian society on a micro-level. The selected dependent variables (financial contribution, education, social visibility) have proved to exert an impact on the dependent variable marital quality. Specifically financial contribution that encapsulates different aspects of women’s lives which have eventually led to establishing the status quo. Notwithstanding, other variables including education and asset ownership exert an undeniable effect on women’s marital relations. The woman’s contribution to family income grants her the chance to be effectively involved in decision-making, strengthen the marital bond particularly if the partner has a limited income and contribute to personal and family wellbeing. Education symbolizes a huge leap for women on the road of empowerment, educated women are a huge gain for themselves and the com-

munity at large. They represent a long-term payoff for the government's investment in boosting the economy, and personal growth.

The disparity in income and education among couples has triggered a chain of gender role negotiation and even reversal to adapt to the existing economic and social transformations. The current condition, beyond its actual manifestation of women's true potential and creation of real opportunities for women, has on the other hand facilitated the incremental emergence of a category of men who suffer from a masculinity crisis that may be expressed as revenge either through aggression or dependence on the female partner or even being unfaithful in the relationship. Thus, the heralded equality obtained is only symbolic and the battle for authentic gender equity is yet to be fought.

Other aspects of marital quality need to be further researched to fully fathom the dynamics involved in gender relations and discern areas that require consideration and advance approaches to empowerment that promote healthy relations and productive citizens capable of collective agency.

We can think that there is no single linear model of evolution by which we can identify a "cause" of exclusion from power that affects women and modify this cause to elicit an expected "effect".

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