


# Chapter 11

## Beyond Paycheck: Non–Wage Benefits Disparities in Marginalized Communities in Diverse Enterprises

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### ABSTRACT

*This study investigates disparities in access to non-wage employment benefits—pension, medical facilities, and paid leave—among marginalized communities in Pakistan across different enterprise types. Using nationally representative data and logistic regression models, the analysis reveals that rural workers, women, persons with disabilities, and illiterate individuals face significantly lower odds of receiving these benefits, particularly in small private and hybrid organizations. The findings underscore structural inequalities rooted in geography, gender, education,*

DOI: 10.4018/979-8-3373-1962-9.ch011

*and disability. The study calls for inclusive labor policies, benefit mandates, and targeted interventions to ensure equitable access to employment-related social protections for marginalized populations.*

## **INTRODUCTION**

The concept of non-wage benefits began to take shape in the early 20th century, when some large firms introduced provisions such as health clinics, safer working conditions, lunchrooms, and recreational facilities in an effort to reduce employee turnover and deter unionization Madhuri & Maduri (1977). These initiatives gained further attraction during the Great Depression of the 1930s, as declining wages and the growing influence of labor unions increased pressure on employers to provide additional forms of worker support. A recent study Klonoski (2016) has traced the evolution of employee benefits during 19th century in US and Germany. According to him, when US government adopted the wage freeze policy during the 2nd World War, employers attracted workers by offering the health insurance and pension benefits. After this revoke, there was a widespread growth in non-wage benefits (life insurance, education assistance, paid vacations, childcare, housing loans and other perks). Then in the late 20<sup>th</sup> century, there was a shift in defined-benefit pensions to work-life balance (such as parental leave, flexible work arrangements and mental health support) for the full time permanent workers<sup>1</sup>. This access to these employee benefits has widened real income inequalities for part-time and low-wage workers (Sargent, et al. 2013).

Some recent studies in literature have provided new framework to address the systematic inequalities into the organizations b focusing on equity of employment. These new trends (equity based compensation) of contemporary labor markets have increasingly shifted focus from mere wage parity towards diverse set of non-wage benefits (Lai, et al. 2024: Katselidis, 2023). These benefits (including employer-sponsored health insurance, retirement plans, focused benefits, paid leave, and wellness programs) are essential to an employee's overall well-being and economic security. However, a strand of literature highlights that access to these non-wage benefits is not uniformly distributed, especially for minorities, women and marginalized communities. The marginalized individuals in the labor force are categorized by persistent inequality, both in terms of income (wages) and non-wage compensations. These income and non-income based disparities not only influence individual's well-being but also broaden the social and economic gaps over time. Also, having multiple identities at the same time (as a woman and a person of color) often makes problems worse instead of better. This means that policy and organizational changes need to take into account the complex situation (Crenshaw, 1989: Collins & Bilge,

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