

# Financial Misgivings of Married Working Women in Lahore

*Shehzadi Zammurad Awan*\*

## Abstract

In Pakistan, the financial issues of married working women are rarely discussed. There is an absence of literature on the subject. Nevertheless, the social sciences literature has been debating financial aspect of gender, either from the perspective of employer or employee; ignoring the working women's reservations regarding their financial contribution in their marital life, particularly with reference to spouse and in-laws expectations. This issue becomes more acute when it comes to patriarchal conservative developing societies. This study is a delicate attempt to understand the magnitude of financial support of Pakistani married working women for spouse and in-laws, in the city of Lahore. In routine, the husband as well as the in-laws expect that a working wife should surrender her income, in entirety or partially towards the household budget, thus taking the financial responsibility of her spouse along with his extended family. Such financial misgivings create tensions and pressure for the already burdened woman having a disadvantaged status. In certain cases, the contribution is by free will of the wife, as well. This research will make an attempt through a survey with 50 married working women of different social classes, residing in Lahore. The purpose is to understand the rationale of approval or disapproval of this practice. Refusal for cooperation often create problems for the earning woman, even at the risk of separation or divorce, or at the least, tensions in the married life. At the end, the study will debate over possible adjustments and compromises, which could reduce tense situation for the married working woman, and at the same time maintaining her financial independence.

**Key Words:** Financial Misgivings, Lahore, Married Working Women, Socio-cultural Environment, Pakistan, Financial Contribution

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## Introduction

The financial side of working women has been mostly debated, either from the perspective of employer or employee; Pakistan being no exception. The aspect of financial misgivings of married working women

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in marital relations, particularly with reference to spouse and in-laws has recently become a part of a theoretical debate in literature on gender. Many reasons can be cited for the late attention towards intra-family relations, particularly with reference to the institution of marriage. However, the neglect in European and Western countries is somewhat different from the causes of this over-look in under-developing societies. In industrialized societies, first, the marital economic abuse is not a commonly experienced phenomenon, thus it remains an inconceivable notion for researchers residing in other societies. Second, unlike conservative developing countries, the concept of privacy is strongly imbibed in socio-cultural norms of the mentioned societies, allowing an individual, no matter male or female to maintain at least certain level of secrecy about their personal income and expenditure. The different aspects of gender relations within the household in western societies first gained attention, when an American Professor of Economics and Sociology, Gary Becker, presented an ‘altruist’ model in 1974, in which he targeted family decision-making or household collective choices with reference to distribution of benefits, burdens and sharing of resources by family members.<sup>1</sup> While realizing the significance of economy in defining and redefining relations within the families, Becker explained:

Divorce rates, fertility, the labour force participation of married women, and other aspects of the organization and the behavior of families have changed dramatically during recent decades. The magnitude and rapidity of these changes, and the attention they have received, should not be allowed to convey the impression that the family had stagnated previously. It was a radically different institution in primitive and peasant societies, one that has undergone a considerable transformation in the West during the last few centuries.<sup>2</sup>

Becker’s model was a beginning of this study, which was later expanded by many other scholars of the same field, who presented various ‘Bargaining models’ in intra-family relations. These models are often

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<sup>1</sup> Becker further states: ‘Three specific applications of the general analysis of social Interaction are now considered: interactions among members of the same family, charity, and envy and hatred. These applications not only provide empirical support for the income and price implications just derived, but also bring out a number of other implications of social interaction.’ Gary S. Becker, ‘A Theory of Social Interactions’, *Journal of Political Economy*, 82:6 (1974), 1074.

<sup>2</sup> Gary S. Becker, *A Treatise on the Family* (Harvard University Press, 2009), 342.

cited, whenever there is a socioeconomic discussion pertaining to the institution of marriage and household relationships. The mentioned models revolve around the 'Game Theory', which has two types; *Cooperative* and *Non-cooperative*. The *Cooperative* aspect of *Game Theory* is spearheaded by the perception that the relevant subjects through effective partaking can reach to mutually agreed solution. Contrary to this, in *Non-Cooperative Game Theory*, the settlements or agreements are enforced by the family head, who keeps his/her self-interest in mind, while finalizing any solution. Such kind of head could be either of the two spouses.

While applying the above mentioned '*Bargaining Model*' on developing countries, a professor of economics, Bina Agarwal presented interesting findings particularly with reference to South Asian countries as she concludes that the position of family members outside home, in terms of their earning capacity and ownership of land or property, enable them to attain more strength in family matters. Agarwal believes that South Asian women because of weak legal protection and conservative sociocultural outlook often have no control over their resources, including their share in ancestral property. Thus, this situation, '...places women in a significantly weak bargaining position *vis-à-vis* men, both within and outside the family'.<sup>3</sup> Such economic inequality within household relationships has been further highlighted by an economist and a philosopher, Amartya Sen, who extensively highlighted the pros and cons of such imbalances between male and female gender, stating:

There are, often enough, basic inequalities in gender relations within the family or the household, which can take many different forms. Even in cases in which there are no overt signs of anti-female bias in, say, survival or son-preference or education, or even in promotion to higher executive positions, the family arrangements can be quite unequal in terms of sharing the burden of housework and child care. It is, for example, quite common in many societies to take it for granted that while men will naturally work outside the home, women could do it if and only if they could combine it with various inescapable and unequally shared household duties. This is sometimes called "division of labour," though women could be forgiven for seeing it as "accumulation of labour." The reach of this inequality

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<sup>3</sup> Bina Agarwal, *A Field of One's Own: Gender and Land Rights in South Asia*, Cambridge South Asian Studies 58 (Cambridge University Press, 1994), 260.

includes not only unequal relations within the family, but also derivative inequalities in employment and recognition in the outside world.<sup>4</sup>

These models of bargaining within family have recently been debated in literature particularly with reference to developing countries like Pakistan. It may be because of four following strong convictions. First, the financial misgivings of working women is though not a new concept but the sociocultural constrains has made this subject a taboo, thus few studies have targeted this dimension of marital relation. Second, the parental relationships and in-laws both normally downplay the financial contribution of married working women, considering it a normal practice. Third, the sociocultural patriarchal norms of these societies already place female gender at a disadvantage end in almost every aspect, what to talk about fiscal exploitation. In such an environment, the presence of other abuses of physical nature are so acute that economic hitches particularly in married life are hardly recognized as a serious concern. Considering these reasons for a limited debate on this subject at global and regional level, this study is a delicate attempt to understand the magnitude of financial utilization of married Pakistani working-women in a *Non-Cooperative Model*, by spouse and in-laws.

For this, an attempt is made through in-person close-ended survey questionnaire by using random sampling of 50 married working-women, representing different social classes, residing in Lahore city—the capital of the Punjab province. Here, it is relevant to clarify that because of the time and resources constrains, I confined my sample to certain localities of Lahore. Nevertheless, I believe a large sample for survey could further strengthen my results. Along with an open-ended question, there were 29 close-ended questions in the survey (provided in the appendices). The received responses are systematically quoted across the upcoming segments. In recent years, because of the increasing trend of higher education and employment among women in Pakistan, they are able to earn reasonable salaries, thus expected to contribute in family income. The aim of this survey is to understand the approval and disapproval of these low and middle income married working women about their monetary contribution in household expenditure. Making their earning capacity a solid reason, it is commonly expected that they will not only assist the spouse and children but in some situations their in-laws as well. Given the family structure of Pakistan, it can be predicted that if the wife shows any hesitancy towards contribution, often

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<sup>4</sup> Amartya Sen, 'The Many Faces of Gender Inequality', *The New Republic* (17 September 2001), 468.

the otherwise congenial environment quickly changes into hostility, as depicted in proceeding Figure 9 responses. Here, I would like to mention that during my survey, a number of employed women were non-responsive as they considered this matter personal. I suppose, some were may be hiding their 'pain' by not responding at all.

This paper is divided in two segments. First is about placement of working women in sociocultural environment of Pakistan. Second deals with the financial bargaining of employed women within marriage. At the end, an attempt is made to minimize the *Non-Cooperative Bargaining* environment within relations for an equitable and harmonious married life.

### **Status of Pakistani working women in sociocultural milieu**

Before we move forward to our core question of working women's earning and its adjustment in the household expenditure, it is pertinent to first locate the gender position in sociocultural environment, across rural/urban settings and social class structures. Overall the gender status is influenced by two dominant variables; patriarchy and religious interpretations. These two components not only define and redefine the male and female placement differently but often provide various reasons for male dominance over female gender. Such bias is not only reflected in public, but also in private domain, resulting in different kinds of abuses and rights violation against the female gender. Here, it is relevant to clarify that when we discuss the societal biases against women, we particularly refer to patriarchal family structures, insensitive state institutions and even the discriminatory corporate sector. While endorsing this viewpoint, an authentic encyclopedia of women studies with reference to Pakistani society mentions that, 'the national constitution established a relatively autocratic patriarchal rule; and women are positioned in society as religiously inferior, economically dependent, and politically naïve—a status which implies that they must be shielded within the private domain (purdah) and defended by men (honor). Islamic structures and religious interpretations affect laws governing the family, women's property rights, women's attire, divorce, rape, and so on'.<sup>5</sup> Although theoretically, the home is considered to be a safe sphere for women, whereas public life is dominated by men but practically, in patriarchal family structures, often women are at disadvantaged position even at home as generally they are deprived of vital decision-making power and in some situations subject to various

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<sup>5</sup> Cheris Kramarae and Dale Spender, *Routledge International Encyclopedia of Women: Global Women's Issues and Knowledge* (Routledge, 2004), 833.

kinds of abuses, including psychological torture, physical maltreatment and economic exploitation.<sup>6</sup>

In the above-mentioned sociocultural milieu, although working women are comparatively more advantageous but at times, their rights are also violated from different angles, both at workplace and even at home, where presumably they are believed more secure and protected. In Pakistan, women workforce is not only small but also faces numerous hardships.<sup>7</sup> Their efforts at times are further multiplied if married, as across rural/urban divide they often struggle to maintain balance between their marital expectations as well as their professional responsibilities. The challenges of Pakistani women employees at workplace are further highlighted by Patchamuthu and Grown, stating:

Today in Pakistan, even amongst women counted in the labour force, only 3 percent are involved in the formal sector; and crowded into historically low-paying, female-dominated jobs. The male-female wage differential in Pakistan is almost 67 percent. On the demand side, there is a need to be realistic and cognizant of the barriers that women and girls face at almost every stage of their life such as lack of equal education opportunities and technical skills, a lack of recognition of the "soft skills" that aid success, limited mobility, lack of safe, affordable transport, and vulnerability to sexual harassment in public spaces and in the workplace. Lack of affordable and accessible childcare also make it challenging for women to join the workforce.<sup>8</sup>

Despite of the above quoted challenges, there are some impressions attached with working women particularly in urban setting. First, it is observed that working woman often by being educated and economically empowered have an ability to fulfill her financial needs, making them

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<sup>6</sup> Psychological and economic abuse is not recognized as a violation in home environment.

<sup>7</sup> According to the *Labour Force Participation Rates and Employment Rates by Age, Sex and Area* for the year 2017-18; total workforce rate of all ages is 31.70 (48.32 for male versus 14.52 for female), with 32.71 for rural (47.17 for male versus 17.99 for female) and 29.95 is for urban ( 50.28 for male versus 8.36 for female). These figures exhibit a sharp gap between the workforce ratio for male and female. See 'Labour Force Participation Rates and Employment Rates by Age, Sex and Area 2017-18', *Pakistan Bauru of Statistics, Government of Pakistan*, [http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2017\\_18/TABLE-15\\_perc\\_R.pdf](http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2017_18/TABLE-15_perc_R.pdf)

<sup>8</sup> Illango Patchamuthu and Caren Grown, 'Women in the Workforce', *Business Recorder* (17 February 2017).

self-sufficient for better living. The marriage for working women is not essentially a vehicle for financial uplift. In some cases, the consideration of parents for their daughter's education and employment before marriage is also commonly out of fear that their girls should be financially independent to deal with any adverse economic challenge after marriage. There are some instances, where it has been observed that because of women's ability to earn, they do not see any compulsion to get married at an early age but rather prefer to start their family lives on their own terms. Even in some cases, they like to remain single, as they are not dependent for financial reasons. Apart from the other restrictions, which are normally considered as a part of patriarchal Pakistani culture, the marriage often looks complex to them, especially when they are expected to contribute financially. Nevertheless, it is important to mention that the working women enjoy comparatively more liberties than the housewives especially in terms of mobility and household related decisions. Sometime, single working daughters are expected by their parents and particularly siblings to financially support them. Such contribution at times also become a hurdle in their aspiration for marriage as in Pakistani culture, no matter how much economically and professionally a female is well-established, the involvement of all family members is an important requirement for the process of match-making, though in some cases it is symbolic.

In rural setting, women contribute in household income by working in mainly agricultural fields but yet they neither have monetary incentives or security, nor are recognized as an important contributor within their own families or even by the state. This is may be because of the fact that rural set-up is more conservative, thus '...women's wage work is considered a threat to the male ego and identity and women's engagement in multiple home-based economic activities leads to under remuneration for their work'.<sup>9</sup> This situation poses serious challenges for women as their financially weak position without any assets does not qualify them to even play any significant role in decision-making within household. In this situation, the educated and professional daughter is often considered more intelligent to be consulted in family affairs. However, the single working women in rural setting face more pressure for marriage unlike their urban counterparts and such decisions are commonly controlled by the male family members. There have been some instances particularly in low and middle class, where the well-

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<sup>9</sup> Farzana Bari and Mariam S. Pal, 'Country briefing paper: Women in Pakistan', *Asian Development Bank Programs Department and Office of Environment and Social Development* (2000), 8.

earned or the land-owner sisters and daughters are not married because of their financial strengths and contributions, apparently under an excuse of unavailability of suitable match. While highlighting the male control over household finances especially in rural set-ups, an expert of developmental studies, Malik further explains, 'it is common for the male head of household to control all funds from cash crops or the family business, even if his spouse provides a significant portion of the labour (*sic*) input. In addition, in many areas in Pakistan, it is considered socially unacceptable for women to contribute significantly to household income and hence women's work remains concealed or unrecognized.'<sup>10</sup> In rural and urban middle and low-middle class set-ups, commonly the married employed women are expected to contribute in household finances along with fulfilling other home-based responsibilities like cooking, washing and cleaning. Nevertheless, the working women can hire some help for house related chores. In joint family structure, usually the pressure on women to contribute financially and the expectation from them to equally participate in house related tasks does exist more strongly, especially for middle and low- income married working women. Thus on one side the women of these socioeconomic strata have to fulfill the household responsibilities, while on the other are expected to surrender their right over their hard-earned money. Such financial contribution of working women in *Non-cooperative Model* often individually deprives them from economic empowerment and psychological up-lift. Interestingly, the sociocultural forces in shape of parents, immediate relatives and friends also support such type of fiscal surrender of working women in favour of a husband and even the in-laws. It is perhaps because of the fear that refusal of such monetary help could cause break-up of their sisters and daughters marriage, which is further reinforced by survey responses in the upcoming segment of the paper. Nevertheless, there are some cases, where women's financial contribution as such is not asked and they willfully with mutual understanding contribute for better living standard. This *Cooperative Model* is often practiced in urban upper and upper-middle classes.

It has also been observed that the working women either married or single, are able to maintain their individuality in views and opinions. Thus, they share more power in decision-making within a family structure. It is derived that working women in comparison with the category of purely housewives, are more articulated in thoughts and more expressive in views. This is commonly because of employed

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<sup>10</sup> Nadeem Malik, *Corporate Social Responsibility and Development in Pakistan* (Routledge, 2014), 28.



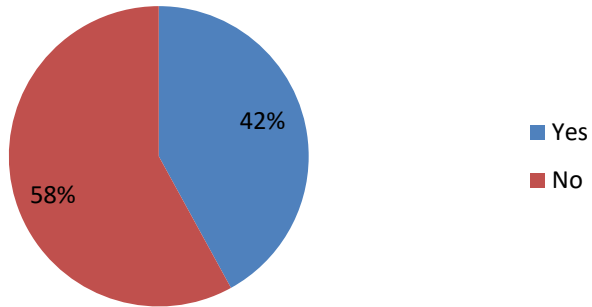
women's more exposure to the outside world. This feature in some situations place housewives at the disadvantaged position. Thus, there are instances, where working women are considered too independent in thoughts and are visualized as a challenge for the sociocultural established patriarchal norms and ethos. Because of such independent line of thought, especially in urban set-up, at times their views are not well-accepted within a family and even in the society. In patriarchal conservative environment across rural/urban divide, independence of thought and its bold expression by women is not valued as a positive characteristic of a female personality.

While summing up the placement of working women in Pakistani society, it can be stated that though they are apparently empowered but yet confront number of handicaps, as explained in the preceding pages.

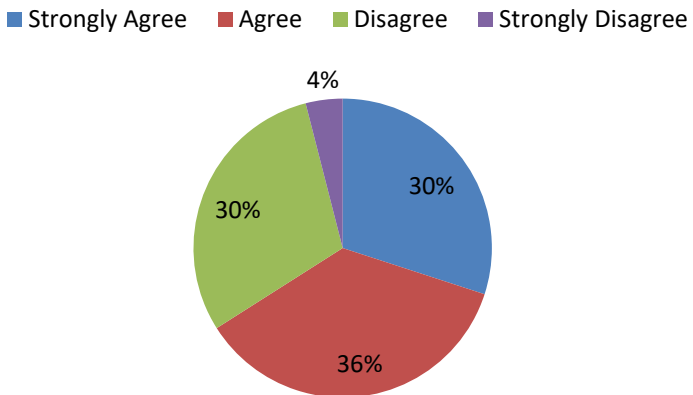
### **Financial bargaining of middle and low-income married women**

In recent years, the financial bargaining of working women either in *Cooperative or Non-Cooperative* family structures has become a subject of debate, as the trend among women to join workforce especially in urban areas like Lahore has increased. The facilities of higher education and employment has enabled women to get employment with better salaries and high positions. It has been observed that those who attain high education and join workforce, often compete with their male colleagues and work hard to excel successfully in their chosen fields. This earning power of female on one side enables them to improve their living standards, while on the other help them to make their position stronger within their own families. The educated daughters and sisters are usually considered an asset and accordingly their opinions are given considerable weightage, as mentioned above. In Pakistani society, marriage is perceived as an important component of social life and often helps to re-structure gender roles within families. This reshuffled placement is different for working women, when compared with housewives. The spouse and in-laws of working women have an impression that an employed status of their daughter-in-law and wife respectively will also help to uplift their own standard of living. Thus, the expectations from a working wife and daughter in-law are high in terms of their financial contribution, as depicted in the Figure 1 and 2.

**Figure 1: Do your husband and in-laws expect you to spend on them?**



**Figure 2: Do husbands take interest in their wives' earning?**



The survey results in Figures 1 demonstrate that 42% of husbands and in-laws expect from their working wives and daughter-in-laws to support them financially. This sizable percentage confirms our previously mentioned presumption that one of the main reasons to prefer working women for marriage is their monetary status. In Pakistani family structures, marriages are normally not only between individuals but also families. Nevertheless, after marriage the most relevant key players are usually the in-laws, who at times closely monitor and interfere even in the monetary matters of a married couple. Reinforcing the same trend in a different way, in response to a question, 'Do husbands take interest in their wives' earning?', 66% respondents agree/ strongly agree, while 34% percent disagree/ strongly disagree. Given our socio-cultural compulsions, the wives are conditioned to share their earnings as a norm and husbands believe as their right to seek money from wives. Notwithstanding, it contradicts with the patriarch image, which portrays man as responsible for the needs of family.

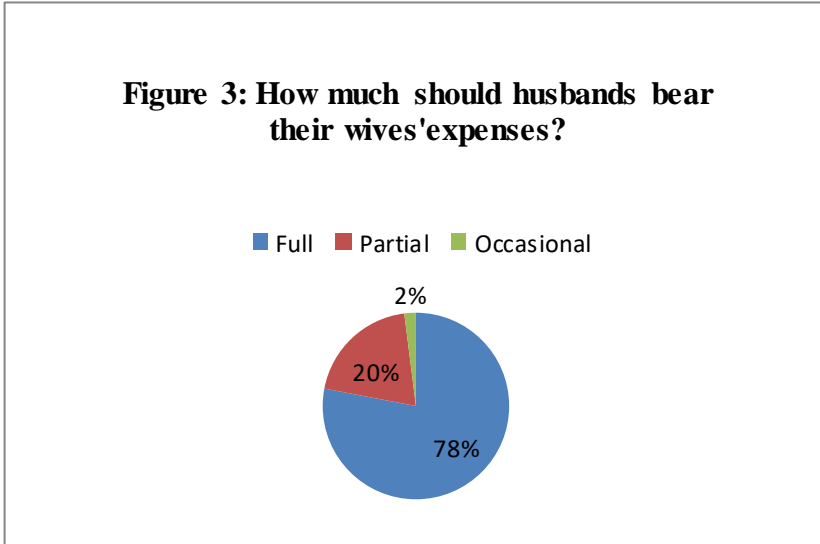
We discussed in the introduction, that the *Cooperative Bargaining Structure*, revolves around mutual understanding and support which often help families to collectively improve their living standards. In this context, the survey demonstrates that the Pakistani society is closer to the *Non-Cooperative Bargaining Environment*, where the level of cooperation does not exist. Here, the male family head, often decides about the level of contribution by a wife in their household income. In such situations, the will and consent of a partner hardly matters, which at times generate conflict in family relations. There are instances, where because of the working status of married women, the husband seizes to provide maintenance and even finances for household expenditure, believing that they are self-sufficient to support their own-selves. The same opinion is also shared by Sultan, Khawaja and Kousir, in their study that '...working ladies were experiencing more financial problems than other forms of abuse. Working women were more concerned about financial matters.'<sup>11</sup> One of the respondents in this research expressed, 'My husband stopped fulfilling my basic necessities when I was appointed as a nurse in hospital'.<sup>12</sup> A significant feature of Pakistani culture as hinted above should not be overlooked, according to which wife's maintenance is supposed to be a prime responsibility of a husband. This already established practice is reflected in response to a

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<sup>11</sup> Hina Sultan, Amina Obaid Khawaja & Tehziba Kousir, 'Spousal Abuse among Pakistani Women: A Thematic Analysis', *Pakistan Journal of Social and Clinical Psychology*, 14:2 (2016), 36.

<sup>12</sup> Ibid.

question ‘how much should husbands bear their wives’ expenses?’; all 50 respondents gave an affirmative reply as 78% believe that a full expense of a wife should be borne by a husband and 20% selected the option of partial and only 2% believed the occasional expenses of a working wife should be borne by the husband as displayed in Figure 3 below.



It is relevant to mention that in various developing societies like Pakistan, the disagreements over the finance management and subsequent contribution in household expenses often reach to clash within household in various shapes. It is sometimes in shape of a control over wife’s owned money and assets (which could be a land or a movable property), and at times, in form of a denial of maintenance money. It is despite the fact that the United Nation accredited economic abuse along with physical, sexual and psychological as one of the types of domestic abuse. While widening the meaning of this kind of abuse, United Nation document explains, ‘Economic abuse includes acts such as the denial of funds, refusal to contribute financially, denial of food and basic needs, and controlling access to health care, employment, etc.’<sup>13</sup> While explaining the situation of working women in South Asian context, particularly with reference to Pakistan and India, a researcher at British University, Punita Chowbey writes, ‘Women from Pakistani and

<sup>13</sup> Mehr Khan, ‘Domestic Violence against Women and Girls’, *Innocenti Digest* 6 (2000), 2.

Indian communities need to be supported in their fight against economic abuse not only through provision of a range of legal and financial services but also through addressing wider gender, socio-economic and ethnic inequalities that make women vulnerable to economic abuse in the first place'.<sup>14</sup>

When the respondents were asked that, 'Do you consider it an exploitation, if wives earning is grabbed?', interesting results were received as depicted in Figure 4.

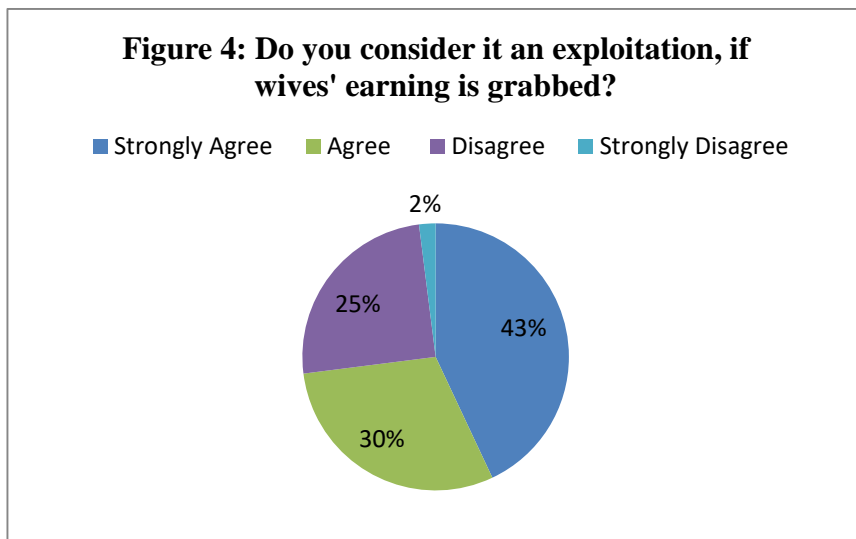
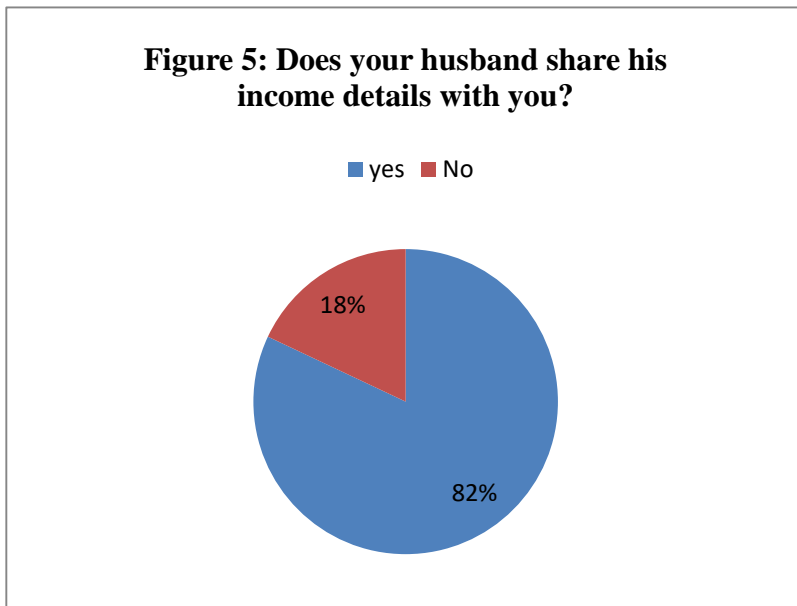


Figure 4 shows, that 73 % of wives believe (agree/strongly agree) that extraction from wives' income by husbands is a financial exploitation, while 27% disagree/ strongly disagreed with this notion. The later percentage shows that many women are still not sensitive about financial abuse in marriage, as they consider it a part of marital relationship. It may be because of continuous reinforcement from their own families and society that any compromise in marriage should be facilitated by them, no matter it is financial or otherwise. Nevertheless, the debate over such aspect of relationship has hardly taken place openly in academic discourse thus making it yet a taboo for many oppressed women. Relevant to mention is that many women either employed or housewives

<sup>14</sup> Punita Chowbey, 'How Pakistani and Indian Women Confront Marital Economic Abuse' (May 3, 2017), <http://theconversation.com/how-pakistani-and-indian-women-confront-marital-economic-abuse-75250>

are not aware of the complete income-related details of their husbands. It has been observed from the survey results that wives' income is more accessible for husbands than otherwise. It is more so in the case of working women, as the husband believes that by sharing complete information of his earnings, he could be asked to provide full expense of the household. Secondly, such sharing will weaken their demand or expectation for any financial contributions, no matter it may be a share in household expenses or otherwise. On the contrary, generally husbands expect from their wives to share each and every detail of her earning. The survey results in Figure 5 and 6 convey that 82% men share the income related details in comparison with 90% women.



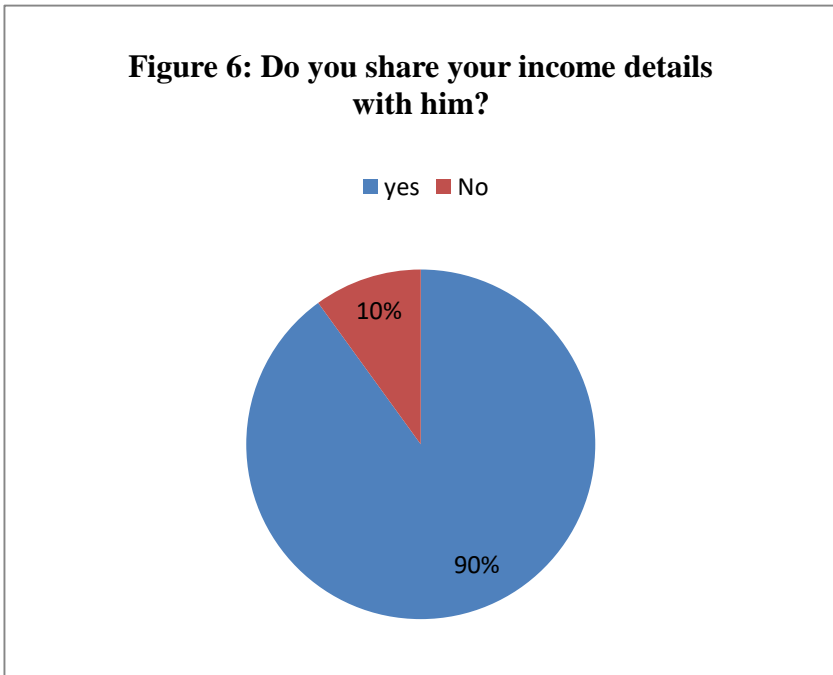
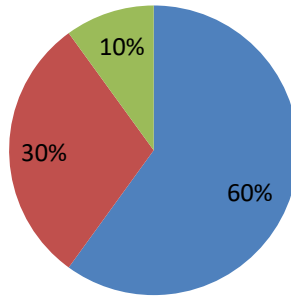


Figure 5 and Figure 6 show that working women share slightly more details regarding their income. The concept of secrecy in patriarchal Pakistani society almost does not exist between husband-wife relationship in any aspect, what to talk about financial matters. Nevertheless, it is observed that women are at times more pressurized from the husband, in-laws and even by their own families, to share their money related information. Such intimidation is not only less debated in available literature but also mostly avoided at all forums of socio-academic discussions. However, it does not mean that such financial compromises do not exist. Figures 7 and 8 reflect the difference in husband and wife's sharing about their respective incomes.

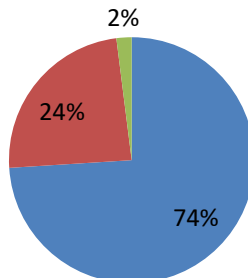
**Figure 7: To what extent, wives are aware of their husbands' income?**

■ Complete Details ■ Few Details ■ Not Aware



**Figure 8: To what extent, husbands are aware of their wives' income?**

■ Complete Details ■ Few Details ■ Not Aware

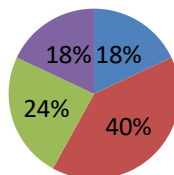




According to the results as displayed in Figures 7 and 8, 60 % wives are completely aware about their husbands earning, 30% knows few details, while 10% are those, who have no knowledge about the earnings. On the contrary, 76% wives share complete, while 24% share few information with husbands about their earnings. According to the sample, there was none, who could claim keep complete privacy about her income, which confirms the previously stated argument about relevancy of non-secrecy for wives in comparison with husbands. As far as the willingness of wives for contribution in household expenses is concerned, it has been assessed from the survey results that majority of respondents are ready to participate in household expenditure, if such contribution is mutually discussed and agreed upon. In an open- ended questionnaire of the same survey, a respondent's opinion represented the aforementioned collective view about wives' financial help, as she stated, 'A mutual pre-decided budget for a month /year can be really helpful. A woman should specify portions of her earnings in the usual expenditures. These details when shared with husband will build a mutual trust and a sustainable relation.' Similar views were shared by another respondent as she stated, 'he does not demand money from me. We usually set-up our budget and spend accordingly. We are aware of each other's capacity including how much we would spend and where.' These statements convey a strong message that working women are willing to contribute with their free consent but reject a contribution under duress. Nevertheless, it also means that a good number of working women face family pressures and at times intimidation, when it comes to their contribution in household income. Such pressures in majority of the cases cause rifts in their matrimonial relations, as depicted in Figure 9.

**Figure 9: Does monetary refusal cause matrimonial problems?**

■ Strongly Agree   ■ Agree   ■ Disagree   ■ Strongly Disagree



A sizeable number of 58 respondents (strongly agree/agree) believe that their refusal to contribute in household income, creates problems in their married life, whereas for 52% women (strongly disagree and disagree) such refusal does not affect their married life. An interesting comment was shared by a respondent which indicates a common fear that if they decline to contribute, it will cause rift in marriage; as she expressed, ‘For better relationship, a woman should surrender her income to her husband.’ This response further endorses that married working women face pressure from their husbands when it comes to their contribution in finances. In response to a question that in which situations, their husbands ask for money—in emergency, festivity, routine or do not seek; the interesting responses from the respondents are displayed in Figure 10.

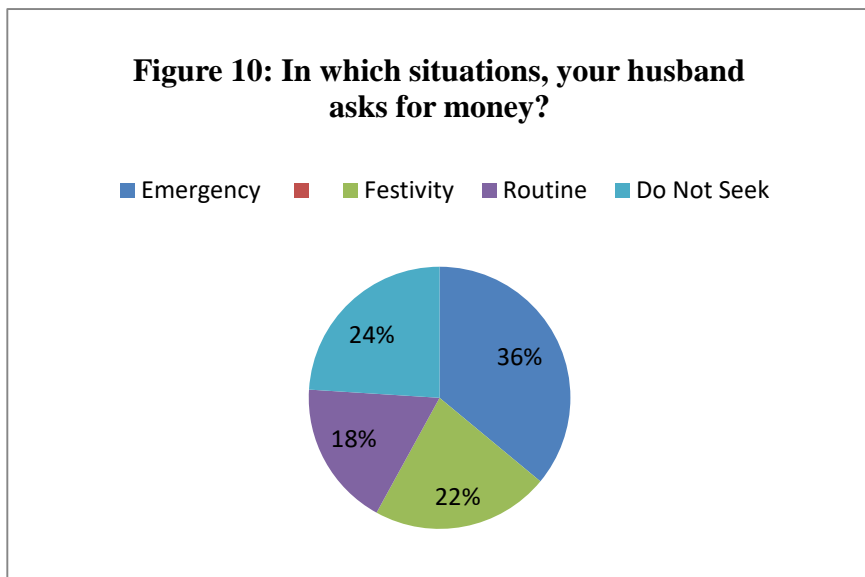
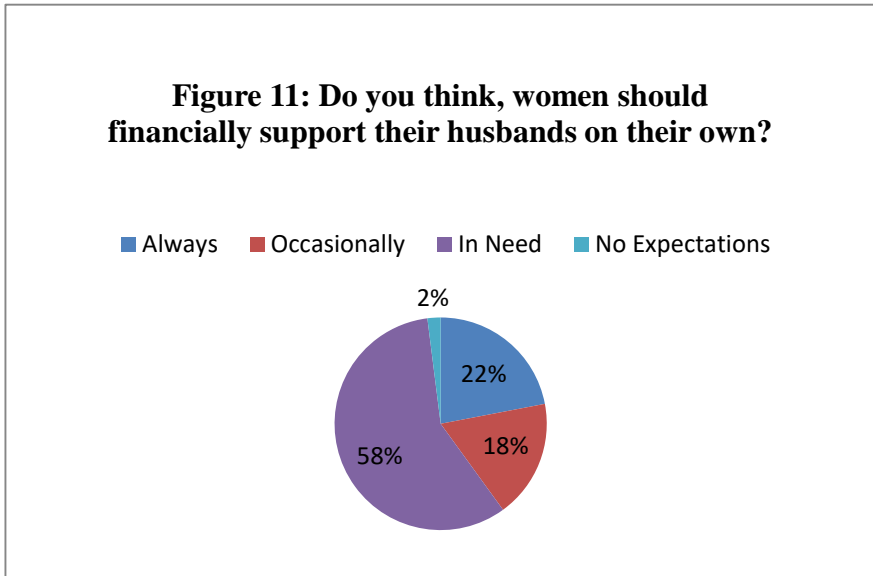


Figure 10 shows, 36% wives shared that their husbands ask money in emergency, 22% in festivity, and 18% in routine. Only 24% wives shared that they do not seek money. In an open ended question, many expressed that they are ready to provide financial help to the husbands but only in dire need. One of the respondent’s view, which also represent the common reaction towards such monetary demand was, ‘if my husband asks for money, I will definitely inquire the purpose. Depending on the situation/purpose, I will decide whether I should provide him the amount or not.’ It also means that earning wives believe that they are ready to help their husbands in case of need but it should not be a routine

affair making their husbands financially dependent on them, as depicted in Figure 11.



The 58% respondents believe that women should financially support their husbands in emergency, 18% believe that working wives should help their husband occasionally, and 22% believe they should always financially support their husbands and only 2% state that their husband should not expect help from their wives. It is pertinent to point out that these opinions of working wives are structured under societal pressures including that of their own families, who strongly believe that women's status cannot be measured without their marital structure, no matter how much academic and professional accomplishments they have attained.

### Conclusion

Pakistani society defines man as a breadwinner, whereas woman a caregiver at home, no matter she is employed and at times even earning more than her husband. Under the financial requirements of present times and the struggle for better living standards, both male and female prefer to work in a complimentary manner. In *Cooperative Family Structures*, there is a tendency that even after marriage, the working women continue with their profession, with an additional factor that according to circumstances they are expected to share a part of their income in household expenses. Nevertheless, there are instances where

women face problems over the level and portion of their contribution, being utilized by their husbands and in-laws. A point to be noted is that it is nearly impossible for these women to maintain secrecy about their income as well as other financial matters. This is further endorsed by the respondent's opinion as 92% agree that in our society, it becomes difficult for a working-women to have full control over her finances. Nevertheless, 66% participant women believe that their higher economic position enables them to be more empowered, when it comes to household decisions. From the participant choices and opinions, it can be derived that the conventional patriarchal placement of women, no matter she is a professional or a homemaker, strongly reinforces the gender related socio-cultural biases. Thus, it is considered a male prerogative to have control either full or partial over the finances of her working wife, as the society positions a male superior in nearly all relations, including that of managing finances. Nevertheless, the conflict over finances in household environment could be avoided by making a proper budget with sharing of both partners, based on logical conclusions and honest dealings.