



FORMAN CHRISTIAN COLLEGE

(A CHARTERED UNIVERSITY)

Observing levels of empowerment in working women of a debt-based community in a village near Lahore.

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SOCL 499: Final Year Independent Research Project

2022

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Abstract

The present study focuses on the socio-economic conditions of working women belonging to economically disadvantaged families in a community of Lahore. The main question of this study asks if women from this background are able to gain economic empowerment from earning? And, if they are able to improve their income, are they able to translate this earning power into the social, relational, and personal level of empowerment in the context of households' decision-making? The findings of this study are based on a qualitative method that used a three-dimensional approach that focused on empowerment at three levels—micro, meso, and macro level—to assess their personal, social, and economic empowerment. The themes contributed to understanding how a woman saw herself: through her own eyes; through the eyes of others; and in relation to values and goals in the larger society. Data were taken from three Focus Group sessions that I held with 15 participants from the same village. The sessions focused on their experiences of wage earning and how such experiences contributed to their empowerment on a personal, social, and economic level.

The data were analyzed through thematic analyses into three major themes which I further divided into subthemes. My research findings demonstrated that in all cases that women translated their work experiences in relation to their children and especially their daughters. They associated certain acts, attitudes, and actions as empowering. They valued supporting their families and respecting their own efforts as key motivations to their ongoing efforts. They had varied work experiences due to the nature of the job, either as domestic or factory workers. Additionally, their empowerment was evident compared to their past as they built some autonomy regarding the future of kids, family decisions, improved confidence, and believed they had the ability to contribute to the future success of their family. Disempowering factors like

increased interest rates on debts and inflation impacted their empowerment at the macro level. They acknowledged that their earnings made a difference, but due to inflation they felt frustrated that their efforts were not more significant. This study contributes to research on economic factors that positively impact gendered social status and it suggests that more research is needed that includes changing economic conditions like inflation.

Keywords: Women's empowerment, debt-burdened, inflation, working women.

Introduction

What is empowerment?

The working definition of empowerment that I have used in my study is taken from Kabeer's work which *entails the process of change*. It refers to the ability of disempowered and disadvantaged women who acquire to exercise choice and make strategic decisions that will have a direct impact on their well-being (Kabeer, 1999). Kabeer associates poverty with disempowerment and argues that *'if a person does not have enough means/resources to meet his/her basic needs then there is a decreasing chance that he or she will be able to exercise meaningful choices'* (1999). Kabeer, in her understanding of empowerment, considers choices in terms of resources which can be human and social, and believes that if a person has enough resources to make choices, he or she would have some sort of agency or control over various socio-economic and political variables, that they will acquire the capacity to define their own life choices and pursue goals. This process of gaining resources, the ability to make choices, and increased agency can help define empowerment by measuring achievements as an outcome of this procedure. In my study, I will be looking at how they acquire these resources (at personal, social, and economic levels) and make independent choices. The extent to how much they gain agency will determine how empowered they are.

Indicators that measure Women's Empowerment through employment

Malhotra, Schuler, and Boender (2002) attempted to provide a multi-dimensional framework that encapsulates frequently used indicators to measure economic, social, political, relational, and personal empowerment. Along with Kabeer's definition of empowerment, I will use this tri-sectional approach to see how on which level they are acquiring power and to what extent.

Indicators, accordingly, to differentiate between each level, economic empowerment can be determined by taking such factors as the presence/ absence of A woman's control over her income, her access to credit, her savings and consumption, and how much she contributes to the family budget financially (Malhotra et al., 2002). Additionally, Social empowerment includes the level of skills she acquires, her literacy levels, information, and awareness about basic phenomena around her, and freedom of movement outside her household (Malhotra et al., 2002). Relational empowerment also suggests the control of women in their sexual relations with their husbands. Having knowledge and awareness regarding family planning and practicing decisions regarding her reproductive health without having to worry about any form of violence resulting from such demands and control (Malhotra, Schuler, and Boender (2002).

I have relied on a three-dimensional perceptual model developed by (Huis et al., 2017) for evaluating and interpreting the occurrence of indicators in the data I collected from my focus-group interviews. helps in dividing the determinants of empowerment into the following three levels of self-perception are identified distinct namely:

1. Micro level (personal empowerment)
2. Meso level (includes interpersonal and relational empowerment)
3. Macro level (empowerment on socio-economic level)

Using this three-dimensional analytical model, my study will determine if achieving empowerment on all these levels upgrades the status of women personally, socially, and economically

Study Aims

This study was initiated to focus on the socio-economic conditions of working women belonging to economically disadvantaged families in the community of Lahore. The main question this study proposed was, are women able to gain economic empowerment from earning? And if they gain any, are they able to translate this earning power into the social, relational, and personal levels of empowerment in the context of households' decision-making? (Malhotra et al., 2002). I used the concept of women's empowerment which to Kabeer (1999) entails the process of change. It focuses on how women gain empowerment from their experiences and that in return contributes to their well-being from employment in a poor community. Therefore, in my study, I have attempted to learn: If women's economic empowerment can be translated into their social and personal level of empowerment in the context of household decision-making? In general studies on working women support the view that working women interpret their new status personally and gain social recognition. My question was, is this the same for the community I studied? As their life experiences and dependency on family may differ from research on women, this study has attempted to explore how working women in a debt-burdened society understood empowerment from employment. The concept of debt-burdened was not central to my research as it was not used for comparison, I was not doing a comparative study, but debt burden was relevant in a way as it contributed to people's disempowerment. I decided to mention it because the population I interviewed was in debt therefore in its place, I was looking at how the prospective study explores whether the cultural and social values of women from a low-income community were impacted by earning power.

Research Question

How do women from a low-income debt-burdened community of Lahore perceive empowerment from their earning power? Does employment lead to social, relational, or personal levels of empowerment in a household?

Significance

The significance of this study is that it observed women's employment as an indicator of empowerment in a low-income community. Since empowerment can be different for different people as it is a culturally specific phenomenon, the study was initiated to explore how the earning power of women included in this study was translated to the empowerment of diverse kinds (personal, social, and economic) in their lives.

The women in this study work were independent workers and were not enrolled in any kind of training program. They worked independently of any organized aid. The results could be used to make policies in favor of working women who belong to such communities and have such experiences. It may contribute to a literature review for future studies.

Literature Review

Researchers define empowerment as the process of gaining power for women experiencing discrimination, oppression, and poverty (Moghadam, 2007; Narayan, 2005, as cited in Aghazamani et al., 2020). The concept also *entails the process of change* (e.g., developing a sense of self, the ability to negotiate and have influence) and improved decision-making on the household level (Kabeer, 1999; Rowlands, 1997; Longwe 2002, as cited in Aghazamani et al., 2020). also, explain it as a means for access to resources and improved social status. However, such changes may be not enough on their own to ensure the complex phenomenon of empowerment. There are situations, particularly in patriarchal cultures (Erman et al., 2002; Henry, 2011; Osmani, 2016, as cited in Aghazamani et al., 2020) when economically independent women seldom question their lack of power and inequality (Sen & Mukherjee, 2014, as cited in Aghazamani et al., 2020). On the other hand, it is also explored that these women may respect the cultural values they live in and use them to improve their quality of life in whatever way possible. The study by (Afshar, 2016; Ali, 2014, as cited in Aghazamani et al., 2020)) explains that women's perception of empowerment is carefully negotiating with people outside their homes and making their children know of the inequalities in a way that remains respectful of local norms while also pursuing their goals.

While keeping in mind the literature, this section is divided into South Asian and international literature which includes studies from Pakistan, Bangladesh, India, and African countries predominantly Ghana. The mix of literature from different continents and countries is used to encircle the sociocultural determinants along with various other indicators and essential aspects of women's empowerment stated in previous studies, conducted all over the world.

Empowerment in local literature is understood in context to women's age, marital status, control over decisions in household and family matters, family type, education, decisions regarding the future of children, physical mobility, and knowledge of the world outside their home. Numerous studies focus on the socio-economic situations of women in Pakistan and other developing countries like Bangladesh and India and conclude the reasons for their deteriorated physical, emotional, social, and psychological well-being are patriarchal norms and values engrained in these cultures over countless generations (Abbas et al., 2018). The studies conducted in socially and economically unprivileged societies of Pakistan, Bangladesh, and India concluded that the main reason women lack basic health and education rights and why they are socially and economically is because they are made completely dependent on their male counterparts. This can, in turn, make their life miserable in this patriarchal society (Sultana, 2010).

To tackle this growing problem, many countries including Bangladesh, Pakistan, Ghana, and India have come forward with different strategies to empower women through microfinance and credit schemes. There are numerous studies in local and international literature that prove a positive relationship between economic empowerment and women's social and psychological well-being. In a study carried out across different branches of the Lahore-based Akhuwat Foundation in Pakistan, it was shown that microfinance helped disadvantaged women in their ability to make decisions in their domestic and social life which in return contributed to their well-being and the well-being of their family (Kabeer, 1999; Rehman et al., 2020). This study followed Kabeer's (2002) model for measuring the effects of empowerment on women by exclusively focusing on four background variables, namely a woman's age, her marital status, family type, her education with her empowerment (Rehman et al., 2020). The study concluded

that gender equality on socio-economic grounds contributed to the family's well-being; hence, women empowerment through microfinance efforts was a significant tool for empowering disadvantaged women (Rehman et al., 2020). Similarly, a study conducted in Bangladesh also demonstrated a positive relationship between microfinance and women's well-being (Kelkar et al., 2004). Indicators of their empowerment were increased social relations, more exposure to the outer world, and increased interaction with officials, as well as women buying clothes and jewelry in the market (Kelkar et al., 2004). The findings in Khandker & Pitt's (2003) study is coherent with the outcomes of studies conducted in Bangladesh, which suggests that women's participation in micro-credit programs helps to increase their empowerment. Montgomery (2005) finds that participation in Khushali Bank's microcredit program in Pakistan increases the degree to which women's decisions are considered in child-rearing, community participation, and financial matters.

By contrast, another study in Bangladesh concluded that empowerment and socio-economic independence resulted in working women experiencing more mental and physical pressure due to increased responsibilities and workload. There were instances where they had to neglect household duties for work which resulted in conflicts between spouses (Ahmed et al., 2001). A study on the econometric impact assessment of microcredit on women's empowerment in Pakistan suggested that microcredit intervention has no effect on the bargaining power of women within the household (Abrar ul Haq et al., 2019). Similarly, a study in Ghana also proves that empowerment in women sometimes results in "power conflicts" between spouses (Wrigley-Asante, 2012; Lloyd & Gage-Brandon 1993). As noted by Schuler and colleagues (1998) and Silberschmidt (2005) in patriarchal societies, there exist sociocultural factors that dictate patriarchal norms which then affect gender relations at home resulting in conflicts. So, from the

literature till now, we have established that while economic and social empowerment proves to be a good measure, for certain communities, cultural values and morals are barriers to their empowerment.

Another study conducted in India focused on home-based production in the garment factory sector of Ahmadabad India, to measure the levels and dimensions of empowerment in women working from home (Kantor, 2003). The results show that income alone is not sufficient to facilitate women's empowerment within household decision-making and control over income, in the Indian context, socio-cultural values were a hindrance to Indian women in converting their resources into power and then into well-being (Kabeer, 1999). Therefore, the author argues that merely resource theory is not sufficient to measure empowerment in women and more focus is needed on the nature of the work and the source of income, how women translate this control over their income into households' decisions and how they make use of the resources that turn into power (Kantor, 2003). Similarly, a study by Ali (2015) concluded that women's empowerment and self-sufficiency have no connection with women's access to resources or welfare. She made a significant distinction between enrichment/wealth/economic power and empowerment. In a similar case of Bangladesh garment factories, the women's ability to control their income was varied. Few of them exercised full control over their income while few were limited to socio-cultural factors. Moreover, their employment in the factory had not posed a significant challenge to patriarchal family relations as found out in other studies (Kibria, 1995).

Based on the studies discussed, empowerment varies in context to different regions, and diverse cultures. In the cases of Pakistan and Bangladesh's microfinance schemes, women did get empowered but in a study in another part of Bangladesh, the conflict between spouses was observed because of the increased workload and negligence of household duties from the

women's side. Similarly, workers in India had a hugely dissimilar experience as compared to the other two countries that followed Kabeer's model of empowerment. In Ghana and a study in Bangladesh by (Goetz & Gupta et al., 1996), socio-economic empowerment also resulted in conflicts about patriarchal norms and the author suggested that keeping in mind the cultural values of the community, it is better to measure empowerment concerning gender roles on household levels rather than measuring it concerning economic or social factors because being economically empowered did not help women since all their income was getting consumed by their husbands and they were left with nothing (Goetz & Gupta et al., 1996).

From this, we have established that for every woman, empowerment may not be the same, and it can lead to positive or negative outcomes depending upon the societies and cultures they belong. My study looks at how women from the disadvantaged understand empowerment. Owing to the studies being done, do women under my study understand or perceive empowerment differently? More importantly, are they even able to get any empowerment?

Theoretical framework

The current study is grounded in the feminist paradigm and explores how women as a gender minority belonging coming from economically disadvantaged societies translate their earning power into personal and social levels of empowerment. The theory further includes intersectional ideas which will explain the phenomenon of how women from gender minorities belonging to extremely poor communities perceive empowerment.

Methodology

Grounded in the light of the feminist paradigm my study is initiated to understand how women translate their earning power into empowerment in a debt-based community and what kind of factors are relevant indicators of measuring empowerment if they get any. For this purpose, I aimed to perform thematic analysis by reading the set of transcriptions and identifying the patterns via inductive coding to finalize my themes. This study's methodology is conducted in the following 4 steps:

Step 1: Conducted a focus group discussion with an exploratory research design and divided it into three FGDs, the first two consisting of 6 participants and the third consisting of 3 participants.

Step 2: Compiled all the transcribed data sets and made two columns, one side with original transcriptions and the other was to write phrases found in the data. Later, these phrases were shifted to another sheet where I created potential themes.

Step 3: Collected data was divided into 4 major themes and further into subthemes and discussed with quoted phrases and examples from the transcription.

Step 4: In the last stage of analysis, I further analyzed the themes considering the feminist paradigm and related them to socioeconomic and cultural values present in Punjab.

Initial field visit

Before deciding on my topic, I visited the community under the Poverty Action Lab project with faculty member Dr. Vaqas and other volunteers. I had a memorable interaction and learned about their daily lives a bit. While being a part of the project, I believed it to be a lifetime opportunity to work in this community. Since there have been relatively higher numbers of

studies on women's empowerment and microfinance schemes in the existing literature concerning women's empowerment and well-being, I focused more on the driving forces behind their empowerment and how they understood their empowerment from their experiences of wage-earning.

Research design

A focus group technique was used in this research and the study was qualitative in nature. The sample size of ~~12~~-15 women was selected and a total of three FGD sessions was conducted. In the first FGD, 6 factory workers were interviewed. 3 of them were widowed and the rest of the women were married. The second FGD was conducted a month later due to some health problems and 6 women were interviewed working as domestic helpers. The third FGD was conducted at the same time with 3 remaining members. All the interviews were conducted in a separate room from around 11 pm to 1 pm approximately. The first FGD took an hour and the remaining 2 FGDs were about 20-30 minutes only. The reason I could not stick to the initial plan which was interviewing 5 women in each FGD was because of time conflicts and tons of responsibilities they had and could not join in their destined time and so I had to adjust accordingly. For a focus group, I wanted to meet my participants, once only and as a distinct group. The reason was the "unprepared" response which was preferred over one that allows for "rethinking." The key question leading the whole discussion was "*How has earning money impacted your life?*"

So, why a focus group? The focus group methodology has three essential components. Firstly, this methodology is purely devoted to collecting data collection, secondly, the group interactions are the main source of information and lastly, as a researcher I had an active role in leading the discussion and making it relevant to my study. By using this methodology in the

field, I made sure that my interviews were different from normal discussions. Firstly, I always had in mind that the outcomes of this discussion will only be relevant to my study and findings and in no way, I intended to have other purposes other than this. For example, to give therapies, advice, or solutions to the participants about their problems, or to meddle in their lives to change or define their way of life. I only listened and collected the data without influencing the conceptions and ideologies of my participants. My interviews were directed by my interest and the aim of the study, and I made sure to not get away from my track while interviewing them. I also used a self-made questionnaire which was approved by IRB.

Sampling design/selection criterion

I used purposive sampling for focus group discussion, my sample criteria were based on the respondent's characteristics which were representative of the purpose relevant to my study. I selected women who work independently of any outside organized aid, are not involved in microfinance schemes, or skill centers, and come from debt-based families. Furthermore, aided by a leading member of the community, I interviewed women based on their marital status, nature of work, type of families and number of children, and lastly amount of debt.

Ethics

I made sure to follow the ethical guidelines throughout the research period. All the participants were above the age of 18 and were informed about the aims and purpose of the research. I made sure that no participants felt discriminated against or threatened in any conceivable way. The utmost obligation of this research was to make sure that the psychological and physical well-being of the respondents would not be at risk. The information provided by the respondent was kept confidential and used solely for this research. I was responsible to address

all the privacy concerns of the participants and assured them about the confidentiality of any kind of information accessed from the interviews. All the information was accessed by me and the supervisor only and after the research, the recordings and the field notes were destroyed. Lastly, the participants were informed about the right to withdraw from the study at any time during the interview. They were given the right to not respond to certain questions they felt might be too personal. Their comfort and ease were prioritized throughout the interviews.

Budget

The overall budget of this study was handled by my professor Dr. Waqas as he drove me to the community every time. The printing cost was handled by my supervisor Dr. Julie Flowerday. The total budget was approximately thirty-five hundred.

Data analysis

Thematic analysis was performed in the following steps to drive themes and narrate them considering the feminist paradigm. I followed (Braun & Clarke, 2006) technique for data analysis.

Stage1: Familiarizing with the data:

After getting the audio files of all the FGDs, I started transcribing them one by one. Read the texts actively and observed meanings and most occurring patterns across the data set. For example, all women mention inflation along with too many expenses, responsibilities, and unsatisfied income. I started highlighting them alongside and that helped give an idea about potential codes.

Stage 2: Creating initial codes:

Reading the transcripts, first I jotted down all the codes and phrases that represented any meaning or relevance to the excerpts. After completing a line-by-line assessment of issue indicators, I organized my materials according to micro, meso, and macro levels.

Stage 3: Collating codes with supporting data

After creating codes and organizing them, I grouped all the relevant excerpts with their codes to support my finalized codes. For example, pasting the quotes and phrases from transcriptions along with codes to check the validity of the codes.

Stage 4: Sorting out codes into a theme

This step included sorting out all the codes under potential themes. The progress was slow as themes seemed to merge and were interlinked with each other in many ways.

Stage 5: Revising themes and merging them:

Revised themes and merged them when I did not have enough data to support them. I also had to merge themes that were like each other.

Results

Background of the respondents

All of the respondent women were married and three of them were widowed, out of 15, 6 women were factory workers, and the rest were domestic helpers. Due to time conflicts and travel expenses, I could not have more diversity regarding the nature of my job and had to stick with the factory and domestic workers. Table 1 shows the demographic background of the respondents.

Table 1

Demographic information of the respondents

	Nature of work	Marital S	No. of children	Family type	Age	Amount of debt
1	Factory worker	Married (25 y)	5 boys 1 girl	Nuclear	51 years	1 lakh 75 k
2	Factory worker	Married (38 y)	4 boys 3 girls	Nuclear	45 y	1 lakh
3	Factory worker	Married (35 y)	2 girls 6 boys	Joint (13)	49 years	2lakhs & 20k
4	Factory worker	Widowed (11 y)	1 boy 2 girls	Brother-in-law (16)	35 years	-
5	Factory worker	Widowed (35 y)	4 girls 3 boys	Single parent	45 years	3 lakhs
6	Factory worker <i>(Previously domestic)</i>	Widowed	1 girl	With brother (12)	42 years	-
7	Domestic worker	Married	2 girls, 1 boy	Joint (16)	31 years	55k
8	Domestic worker (15 y) <i>(Previous factory)</i>	Married (30 years)	2 girls 3 boys	Nuclear (7)	40 years	1akh
9	Domestic worker	Married (22 years)	2 boys 3 girls	Joint (8)	40 years	80k

10	Domestic worker (2 y)	Married (8 years)	I boy	Nuclear (3)	26 years	-
11	Domestic worker	Married (15 y)	1 girl 2 boys	Joint (9)	25 years	70k
12	Domestic worker	Married (More than 25 y)	7 girls	Nuclear	42 years	90k
13	Domestic worker	Married (15 y)	2 boys 2 girls	Nuclear	30 years	1 lakh
14	Domestic worker	Married	2 boys 1 girl	Nuclear	40 years	2 lakhs & 25k
15	Domestic worker	Married	1 girl	Nuclear	20 years	50k

Codes

Table 2 shows the codes that were used to generate themes from the interviews. The data is analyzed and divided into 3 major themes on the bases of tri sectional approach by (Huis et al., 2017) to measure empowerment on distinct levels:

1. *(Micro perception) Women's perception of themselves*
2. *(Meso perception) Women's perception of other people (family, relatives. employers)*
3. *(Macro perception) Women's perception of external factors affecting them*

Table 2

Themes generated from codes

Themes	Codes	Occurrence
I. Micro Perception	Proud	19
Their perception of themselves	Exhaustion	26
	Regret	14
Subthemes:	Humiliation	20
a) Feelings	Helplessness	19
b) Sense of improvement	Change	34
c) Self-awareness	Resistance	3
d) Coping strategies.	Investment	28

	High morals	11
	Professionalism	14
	Motivators	6
	Faith	12
2. Meso perception		
Their perception of how people see them (family, employees, relatives)	Support	35
	Respect	24
	Demeaned	20
Subthemes:	tone 'gestures	11
a) Attitudes	behavior	12
3. Macro perception		
Their perception of external factors affecting them	Inflation	35
	Interest of debt	24
	Political parties	2
Subthemes:	Pandemic	4
a) Socioeconomic conditions		
b) Political condition		

The results obtained from thematic coding were further divided and categorized further. The analyses were based on a tri-sectional approach to measure empowerment and the content under each theme explains how depending on the perceptions of women, they are experiencing any kind of change or autonomy in the context of empowerment. The subthemes were representative of each one of them and included content concerning empowerment on micro, meso, and macro levels. These overarching themes are interlinked with each other through women's perceptions and provide substantial information about the trends between each of the themes. The connection between each theme is that starting from the micro perception (personal level), it included how women under my study understand and perceive different attitudes and experiences to be empowered on a personal level and how these perceptions affect their choices and relations with people around them when this personal empowerment is translated into the relational and interactional level, it then falls under meso perception and it includes how

interaction with family members, relatives, employers, fellow workers contributes in their empowerment or disempowerment. Lastly, the macro perception includes how these women perceive external factors as determinants of their empowerment. For instance, having lesser interest on debt, and reduced inflation will empower them.

The reason I chose to analyze my data by using perceptions of women was that only they alone can interpret the meaning of these perceptions in their lives and can better explain what empowerment is for them. To know how a particular community within a social system is empowered, one must need to get insight into what is meant for the concerned population. How they make sense of empowerment from their daily life experiences, and how values within that community their perceptions are perceived and translated into empowerment. Hence, as a researcher, I must account for sociocultural context and investigate empowerment from the perspective of local women to understand what women's lived experiences of empowerment are.

Theme 1: Micro Perceptions (Woman's perception of themselves)

Moving forward, the first theme is grounded within the data obtained through analyses using (Huis et al., 2017) tri-sectional approach to how women perceive themselves as an earner. This theme includes their feelings, sense of improvement, determination, coping strategies, high status, and self-awareness as subthemes.

Feelings

Upon asking about their experiences related to work, daily interactions, and roles as a mother or housewives or an employee and what do they feel about these experiences, the women shared feelings of being proud as an earner but also exhausted and tired as an outcome of increased workload and lack of work-life balance.

“I also feel extremely proud of myself that I am earning my income.” (Factory worker)

“we’re contributing to our own home, so that feels good for sure.” (Domestic worker)

Moving forward, their feeling of pride was greatly affected by continued arduous work and lack of time for themselves resulting in burnout, exhaustion, and health problems related to it. Almost all women complained about exhaustion and how they get even more disappointed that even after all, they are left with no savings.

Juggling between job and house is extremely tiresome, as we returned from work, we don’t have an iota of strength left in us to complete the house chores.

(Domestic worker)

It gets as hard as it can, but it is needed. My husband earns but my kids are grown up now. (Implying that expenses have been increased so both needs to earn)

(Factory worker)

This feeling of exhaustion is followed by helplessness because of increasing debt and inflation. It seemed that rising prices did not only make it impossible to consume daily products of necessities but returning debt and paying has become 3 times harder to the point that they need to take advance after 11 or 10 days of getting a salary. Participants' income and their husband's income combined is not enough for a comfortable lifestyle moreover, inflation made it harder to have any control over money and expenses their husband is helpless and is obliged to consume all their income for meeting their daily family needs. The participants shared:

We may consider it something (referring to socioeconomic and personal changes as an earner) if we’re left with at least 1000-1500 by the end of the day, but alas, since this isn’t the case, there is no betterment at all as we don’t get to save any amount. (Factory worker)

While sharing experiences about their work environment, they shared feelings of humiliation and shame because of the behavior of their employers.

Our owners treat us in a demeaning manner. Sometimes I think, if I were not this bounded socially disparaged, I would never have to face this kind of humiliation
(Domestic worker)

A woman added to the discussion and shared her views on how illiteracy and not having any valuable skills tied their hands and now they regretted not being skilled or educated to get rid of this misery soon:

We are also regretting that we did not get to study, in our times, we were extremely poor. Our parents had other priorities. I also wished that I were literate enough to climb the ladder and be successful. (Domestic worker)

Sense of improvement

Resistance, sheer determination, being able to invest in kids, and hopes to change their lives are some of the reoccurring codes for this subtheme. Women, when asked about any change or improvements in their lives, they talked about standing up for their children's education and staying determined to pay for their fees. A woman shared:

It was entirely my decision and I had to fight my husband for it, which I succeeded in. I am paying the tuition fee myself and taking advance from my job to make up for the study-related expenditure. I could not get to study, but I want my daughter to get an education. I am going to all these lengths so that my children do not have to go through what I did. (Domestic worker)

Other women shared:

Well, things need to be done, we need to educate our kids, nourish, and nurture them. And wants to give the best. (Factory workers)

All that we earn is invested in our kids. My and my husband workday and night so that our children become something and succeed in life. (Domestic worker)

They also shared that even though the experience of wage earning is depleting, they still believe that their financial contribution to home has changed their condition for the better otherwise it would be worse:

Things would have been much worse if it were not out of our earnings. Kids get to eat something now. They would be starving. (Factory worker)

A woman shared her experience of changing her job to factory work and the improvements she had sensed in this regard:

Before this job, we were working in brick kilns, our situation was extremely bad back then. But ever since we have started working in factories, it is comparatively better. (Domestic worker)

More importantly, when I asked them about the changes they have felt personally, they shared reduced anxiety, improved interaction and communication skills, and more confidence as an outcome of earning outside of the home.

At first, I was anxious about how I will manage and deal with strangers. I was clueless about work life outside of my home. Then my owner advised us that we must work like a man in the men's dominant work life. Only then I will be able to reach my goal and help my family. No need to fear at all. I have now more confident, and I am comparatively better. (Factory worker)

Now that I go out, I have adjusted to the work environment. I understand the dealings and can negotiate independently better than I could ever imagine. (Factory worker)

Self-awareness

During the interview, certain responses indicated their level of self-awareness. While sharing about an unfortunate incident, a lady shared:

People who robbed us always seek a such shortcut to get money. By the grace of God, we only consume the hard earn money. (Domestic worker)

The women were very aware of their financial position and felt very conscious of their status as all the women across the group mentioned that their kids and themselves, are worthy of respect and success. And no one can take that from them. They also never gave any idea that their kids are not able to get success.

Well, things need to be done, we need to educate our kids, nourish, and nurture them. And wants to give the best. They are only hoping who will change our lives. (Domestic worker)

This shows that women coming from below the poverty line are not as indifferent as we might think about the changing landscapes and times. They are fully aware of the significance of sound education and how it is way better than the work they do on daily basis. Moreover, they are very well informed about the ethics of being in a professional environment:

Well, if we are doing business, it cannot be successful if we argue all the time.
We must compromise and work with patience. (Factory worker)

Coping strategies

While sharing about how most women cope with their daily stress, exhaustion, and financial problems they shared that returning home and having their husbands or kids help them with house chores is one of the greatest blessings. Not all, but few women shared similar experiences regarding that:

Most of the time, because of our schedules, the dinner is served late but my husband never says a word, there were many times when I came home exhausted and found out the dinner was already cooked. (Factory worker)

My husband helps a lot. When I am not home, he cooks food, cleans the house, and contributes equally. (Other women laugh teasingly and comment that her husband loves her a lot and cherishes her. (Factory worker)

To put it shortly, they are glad about the roles their husbands play in their lives and are a source of empowerment for them. This is further backed up by the remarks of women who are widowed. Even though they are the omega and alpha of their household, not having a life partner to share their problems with is greatly depressing for them.

They also seem to take support or cope with daily stress from people who constantly motivate them and support them.

The men working there (at the factory) are protective of us. We are like a family. Even our pay is equal. Sometimes we get angry but usually, we work together. The owner is nice, and her daughter is nicer. She usually consoles us for hours and listens to our vents. Always advises us to educate our kids. (Factory workers)

Lastly holding into faith proved to be the best and most important coping mechanism for them. There were many times when the women said that remembering God and having hope in God helped them move forward and lessen their anxieties about the outer world.

Talking about change, after my husband died, it is only loops of never-ending thoughts now. Anyway, I am grateful to God, this time shall pass, and my children will bring change for the better. (Factory worker)

If one goes to work after praying, all their work gets done with ease. (Factory worker)

Theme 2: Meso perceptions (Their perception of how people see them)

Women's perceptions of how their families, relatives, and employers see them will be discussed in this section. Through a few examples from the attitudes, vocabularies, and behaviors of these people, I attempted to analyze how women in my sample think of these relations and made sense of the interactions they have daily.

Attitudes

Starting from their closet point of contact i.e., their family, women shared examples of their relationship with their husbands to household autonomy:

I earn, but hand over everything to my husband, then it is his worry to manage our expenses. He is responsible for paying the bills, buying groceries and all. (Factory workers)

Husbands are meant to mend broken things at home. It is not our duty and neither we can do so. We also need to observe purdah and are not allowed to deal with strangers like this. (Domestic worker)

The women also shared that being an earner, their status has been elevated in their home and their husbands now, regard them with respect. “Since I’m earning, my husband keeps our relationship good and going.” (Factory worker)

Many women shared that their husbands also consult them in household expenditures, and they perceive it as a gesture of respect and love:

No, consulting (with each other) is important whether you earn or not. It is about how you treat respect. Because you'll only consult someone if you value them, and vice versa. (Factory worker)

This gives an insight to extent of authority these women have in their households. While most prefer to not even bother themselves with financial decision-making, as they were handing

everything they earn over to their husbands and consider this as some sort of relief from burden. But it was also clear from their wording that that is how they have been raised, having equal authority is fiction for them. And even for the woman who forced her way to get her children enrolled in school, even she could not overthrow her husband's authority. Some similar comments from women regarding this were:

Men will be Men, and he sometimes flaunts his authority. He often treats me like a child in this regard. Irrespective of the fact that you earn or not. Little men have big egos. They will do whatever they please.

No matter what, the husband will always be the dominant one (*Bandy da paoun te uttay hi hounda hy*).

You have got to agree to whatever he says and be obedient to him. At least one of us needs to do this to maintain the peace of the household. And that must be us(women).

The women believe that their male counterpart is and will always be more dominant and powerful and they must be obedient and compromising to have peace in the household.

On the topic of kids, women share that not only do their kids value them but also their wives respect them a lot. One woman shared:

My daughter-in-law does the house chores. Even if I do, she insists that I should rest, and she will do the rest. She is young, about 12-13 years old. (Domestic worker)

While talking about the relatives, there were quite mixed comments. Few of them got lots of support from their relatives in tough times but a woman also shared how because of her and her husband's job (at a brick kiln) their relatives look down upon them. They also shared the attitude of owners and were quite aware of the exploitation they had to go through:

We must listen to needless rants from our employers, who barely give us any respect. Do not even let us sit on chairs, do not care whether we have eaten anything. Do not pay us enough for the work we do. The agreement would be about cleaning, and they would ask us to do the dishes with no pay. Do not even allow a day off. Some even cut our salary if we take leave. Some would lay off the work saying that you need to get the issues sorted out on your end and then you may return to work. At this point, I think If they could, they'd require us to come on Sunday. (Domestic worker)

Theme 3: Macro Perceptions (Their perception of external factors affecting them)

The themes discussed above-included experiences of women that are somewhat in their control as successfully coping with their stresses, regulating their thoughts and emotions on daily basis, being obedient to their husbands, compromising to keep the peace at home, and performing all the duties professionally at work will generate positive outcomes. However, some factors are not in their control in any way, and they often share feelings of frustration. The factors include inflation, increasing rates of debt, and the sociopolitical condition of the country.

Rising prices not only make it impossible to consume daily products of necessities but returning debt and paying has become 3 times harder to the point that they need to take advance after 11 or 10 days of getting a salary. Participants' income and their husband's income combined is not enough for a comfortable lifestyle moreover, inflation made it harder to have any control over money and expenses their husband is helpless and is obliged to consume all their income for meeting their daily family needs. The participants shared:

Me, along with my husband, are just as helpless. Regarding that, there is no such room to control where the money is being spent. This is very worrisome. All the expenses are unavoidable. Bills, tuition fees, and saving some amount for the marriage of children. There is not much left afterward. These domestic expenses

are so high that even the husband does not get to say anything since there is nothing left. (Factory Worker)

A woman also compared their condition before and after a certain political party got into power, she said:

We had some room to save what we earned a while ago. But now the inflation is so high after PLM-N Govt (*Ganjay*) that we and our husbands' combined salary is not even enough to cover the basic expenses. (Factory worker)

Another woman added:

It used to be good back then. We and our husband both used to earn. So, things were manageable. But currently, ghee alone costs over 500 pkr per kg. If the husband were to earn alone, we would not be able to get by. I mean, it is not like my husband has some high-paying job. He works on a daily wage basis. When there is work, we get to cook some food. Because we also get our salary monthly. Out of which 6-6.5k is spent on rent. Rest that is left is not even enough to buy ration. (Domestic worker)

The inflation impacted their ability to save and invest as well. All participants confirmed that before inflation, they felt visible changes in their lifestyle and could enjoy their income to some extent, but now that they are not able to save anything, the condition has gotten worse:

Yes, getting about the day back then used to be comfortable, as we even had some amount to save. We did not have to worry about food on our plates. We could even save to the extent to build homes. (Factory worker)

Similarly, a woman shared how rising interest rates and inflation negatively impacted their return on debts:

We used to work under debt bondage back in the day too, but it was not this hard then. Now it is just an endless cycle of paying installments over installments. All

they've (employers) is to increase the debt. If it is 100,000, they will make it 200,000. If it is 200,000, they will make it 500,000. (Domestic worker)

High-interest rates, inflation, and the current situation of the country directly impact the participants in so many ways throughout the day. Their rising prices of daily use commodities and their minimum wages determine their high and low self-esteem which then translated to empowerment. Everything they earn and all the things they spend money on is decided by their wages and inflation, inflation determines to what extent they will need to reduce their needs, how many times they will get a meal, which school they can send their kids to if they afford, whether they are capable of joining family events and afford to give gifts or not, to what extent they can celebrate their religious or cultural events. Every time they are short of money, all their challenging work and juggling between job and home chores and income comes to question. A woman shared her frustration regarding this and said:

We may consider it something (referring to socioeconomic and personal changes as an earner) if we're left with at least 1000-1500 by the end of the day, but alas, since this isn't the case, there is no betterment at all as we don't get to save any amount. (Domestic workers)

Few considered little betterment because of day and night arduous work.

Better in a sense that considering the inflation, if we are to stay at home, things are going to get even worse. (Factory workers)

Discussion

The study was initiated to observe how working women translate their income into personal, social, relational, and economic empowerment. The analyses were done in three levels. Empowerment, as explained before, is the process of building autonomy, power, confidence, and other necessary means to enact change and pave the way for a better future. (“importance of empowerment in social work”) It is a culturally specific phenomenon and therefore, variations in its measurement, nature, and definition across different regions commonly occur. Numerous studies developed distinct conceptualization schemes and indicators to measure the complex idea of empowerment in women. This study attempted to measure empowerment in working women and divided it into three distinct levels namely micro, meso and micro levels to have a clear idea of what level my sample of women are comparatively more empowered compared to other levels.

Existing literature sheds light upon how only economically empowering women cannot be made the only measure to determine their empowerment various studies including Ali (2015) Abrar ul Haq et al. (2019), Kantor, (2003) and Kibria, (1995) concluded that income was not enough to determine the empowerment of women but various factors like sociocultural norms, gender roles, and patriarchal norms dictate their empowerment. My study is somewhat parallel to the findings in the sense that women in my study preferred to have less or no control over their income as managing expenses would be an additional responsibility that they wanted to avoid, moreover, another factor that has been discussed extremely less regarding women empowerment is inflation and how it impacts their development and empowerment in general. Many studies have discussed how having no control over money was one factor that reduces the chances of empowerment, but in my study, both husband and wife had no control over their money after

spending it all on bills, debts, and other basic expenses. Due to inflated prices, and increased interest rates, it was not the patriarchal norms: e their husbands who dictate their financial decisions, but all their decisions were based on the choices they could make given the resources they had (Kabeer, 1999).

Moving on, in contrast to literature based on Bangladesh and Africa Ahmed et.al., (2001); Wrigley-Asante (2012; Schuler et al. (1998) and Silberschmidt (2005) concluded that increased workload, responsibilities and in few regions of Bangladesh imbalance of power and authority between spouses resulted in conflicts, whereas the participants in women study had different experiences regarding this matter. They received respect and support from their counterparts ever since they start earning and contributing to the household expenses, they also reported that their husbands are rather understating if they fail to fulfill their duties and there were few women whom they shared that their husbands even helped the in-house chores given, they were exhausted from tons of responsibilities.

Along with these differences, power conflicts regarding power and authority were not detected since almost every woman preferred to compromise in every matter to keep peace in their married lives. They did not want to challenge the patriarchal norms embedded in their culture, community, and homes.

Moreover, as stated by Kantor (2003) argued that merely resource theory was not sufficient to measure empowerment in women in her study and she suggested that more focus is needed on the nature of the work and the source of income. Similarly, the experiences of women in my study varied to a great extent in terms of the nature of their jobs. Factory workers had more pros in terms of having a decent support system, motivating forces in the workplace, and a better work environment as a greater driving force of increased self-esteem which then later

extend to their empowerment on the personal and social level. Contrary to that, the domestic workers experienced a demeaning attitude and a rather toxic work environment which made it harder for them to translate it into empowerment as comfortably as it was for factory workers. Their expectations of factory workers about respect, support, and equal treatment regardless of their gender were higher compared to domestic workers.

Given the similarities and differences, most studies continue to work on social and cultural barriers and focus more on why it does not work and remind us about the big problems such as patriarchy, hierarchy, the barriers either cultural or social, and other similar concepts, what I did is, I recognized that on extremely ground level, women were found using values of hierarchy in their own lives in almost all matters. For example, even after working day and night and even more than men, they regarded themselves as more compromising, and tolerant, and a high sense of sacrifice was observed. Moreover, they also acknowledged that they are higher in morality and honesty than those who robbed other people's possessions (robbers) and those literate and socioeconomically blessed owners as even with all the knowledge, they did not match those women on moral grounds. These little findings indicate that if not even in the larger context, on a personal level, those women do acknowledge they are at the top of the hierarchy when it comes to these values.

My findings also suggest that having firm faith, honesty, high morals, and more compromising and sacrificing power made them proud of who they were, and these values empowered them on a daily basis to do better in life and never be ungrateful. Additionally, increased expectations and acknowledgment came from the fact that they work hard and this honesty, their families are no less than anyone and are worthy of respect and love. They see their children standing alongside other children who come from privileged backgrounds. This finding

suggests that even if empowerment is not observed on a greater level, on a personal level these women can translate their experiences gained from their exposure and knowledge on a personal level.

Limitation

One limitation of my study was that I did not compare the issue of debt with a non-debt population of women. Also, I could have learned more if I had spent greater time getting to know members of the community or taken aid from an insider to ask questions during the interview. It might have helped for getting more in-depth responses and the respondents might have felt a lot more comfortable. Further, I did not include the effects of covid and development inflation on the community that I worked with. I started with a simple study on empowerment but later recognized that inflation had a bigger effect on their understanding of empowerment.

Recommendations

More research needs to be done on the topic of inflation concerning women's empowerment. Moreover, to tackle the issue of debt, policies regarding microfinance and interest rates need to be revised keeping in mind the current socioeconomic circumstances. Since, women in my study did not take up their income due to a lack of knowledge on how to manage expenses and fear of responsibilities, financial literacy among working women from below poverty needs to be made common so that anxieties related to it will be solved.

Conclusion

The principal finding of my study on the empowerment of women living in a low-income community of Lahore is that the women under study were empowered by their work experience. It was evidenced at the micro-level (personal), the meso-level (relational and social), and the macro-level (economical).

In all cases, women translated their experiences about their children and especially their daughters. They were highly determined to educate their kids as they are aware that to integrate them into society, they had to do this through education and skill training. This was vital. Empowerment also occurred within established beliefs of social norms within Pakistani society. women used values found in the larger society—like education, skill sets, more gender equality, and religious devotion. their perceptions were not separate from those in other socio-economic classes. They represented the values shared within the larger social system. as a woman, they did stick to the sociocultural norms by being obedient to their male counterparts but also claimed to go to any length for their kids.

An unexpected finding of the study was the significance of the type of work that a woman did. It was found that the subjective experiences of women separated factory workers from domestic workers. Due to their varying experiences, factory workers claimed to have a stronger support network at work despite having a troubling owner, experienced respect from men among whom they worked, and listened to the factory owner's daughter who was the main source of their daily motivation.

Moreover, the women felt internally empowered when they shared feelings of hopefulness for a better future. A valuable finding of my study was the complex nature of determining empowerment. It was not like most studies that reduced and limited empowerment

to patriarchal values or any other big problems, but empowerment was positively interpreted and impacted the women based on a common hierarchy of success found in the larger Pakistan society. On the one hand, the women perceived themselves as high in the hierarchy when it came to morality, on the other, they consistently supported, compromising on obedience to those they perceived as holding more power than they had. Awareness of women in other social classes was evident in their desire... If they had a choice, they would not work. This was consistent with the value of those who work in Pakistan. Traditionally, women in upper socio-economic classes do not work after completing their education. They perceived staying at home as a high luxury and did not quite like the concept of earning. Moreover, there was found a conflicting relationship between increased debt rates due to inflation and the empowerment of women more specifically economic empowerment.

Lastly, to summarize the findings, it has been established that the women in my study were more empowered at the personal level meaning they were able to recognize certain acts, attitudes, and actions as empowering or something that gives them motivation. Additionally, regarding their empowerment on a social or relational level (meso-level), they were also relatively more empowered compared to their past as they built some autonomy regarding the future kids, family decisions, and more confidence and built strategies to change and pave the way for the future. However, Due to disempowering factors like interest rates of debt and inflation, their empowerment on the macro level was compromised. They did acknowledge that their earnings did make a difference, but they do not feel a significant or pleasant outcome due to rising inflation.

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Appendix A: IRB Approval Certificate



FORMAN CHRISTIAN COLLEGE
(A CHARTERED UNIVERSITY)

INSTITUTIONAL REVIEW BOARD
APPROVAL CERTIFICATE

IRB Approval Certificate

IRB Ref: IRB-384/05-2022

Date: 18-05-2022

Project Title: Observing levels of empowerment in context to household decision making in working women from debt-burdened household.

Principal Investigator: Fareeha Habib.

Supervisor: Dr Julie Flowerday

Institutional review board has examined your project in IRB meeting held on 18-05-2022 and has approved the proposed study. If during the conduct of your research any changes occur related to participant risk, study design, confidentiality or consent or any other change then IRB must be notified immediately.

Please be sure to include IRB reference number in all correspondence.



Dr. Kauser Abdulla Malik HI, SI, TI
Chairman, IRB
HEC Distinguished National Professor (Biotechnology)
Dean Postgraduate Studies
Director, Research, Innovation & Commercialization (ORIC)
Forman Christian College (A Chartered University)
Lahore

For Further Correspondence:
9, Ferozpur Road, Lahore-54000

10/10

Appendix B: Research Consent Form for Respondents

Name of researcher: Fareeha Habib

Title of the study: Observing levels of empowerment in working women of a debt-based community in a village near Lahore.

I would request you go through this form thoroughly. If I have your consent for participation in this

study, then I would want you to sign the declaration form after you have appropriately responded to the

following statements. In case you need more information, and/or have trouble understanding anything, please feel free to ask.

I have had the research satisfactorily explained to me in verbal and/or written form by the researcher.

YES / NO

I understand that the research will involve a series of questions from the researcher and the entire process will take 30 minutes.

YES / NO

I understand that I may withdraw from this study at any time without having to give an explanation.

YES / NO

I understand that all information about me will be treated in strict confidence and that I will not be named in any written work arising from this study.

YES / NO

I understand that my identity will be kept confidential, and my Name will not be shared with anyone else

YES / NO

I freely give my consent to participate in this research study and have been given a copy of this form for my information.

Signature: _____

Date: _____

Appendix C: Questionnaire

The main purpose of the first part of the questionnaire is to collect demographic information about the women individually. After having basic information and background that is relevant

to the study about all the women, I will then proceed to the second part which will be a focused group discussion.

1. Family Name?
2. Age?
3. Religion?
4. How many years have you been married?
5. How many years were you in school? Has your husband also gone to school? If yes then, for how many years?
6. Do you have children?
7. Sons? Daughter? Ages?
8. Do you or did you have any choice over the number of children?
9. Are you living with your in-laws?
10. Who is in the family? [parents/ grandparents, children]
11. Work history: What was your first paid job?
 - a) Any other paid work experience?

b) Details of each job (years/ months? Employer?)

c) Duties (what kind of work or responsibilities you had in your job)

12. How did you get this job?

13. Is your paid income by a week or per month? How much can you earn weekly/ monthly?

14. Your husband's occupation/ income?

15. Do you or your family own any assets, property, and animals?

16. Do you have personal valuables?

17. Do you have control over your earnings?

18. How much of what you earn goes to the household budget?

19. Who buys things for the household?

20. Who chooses gifts (of money or things) for weddings or extraordinary events?

Focus group questions

Most of the questions will be used as an indicator to explore/observe the perception of empowerment in my sample. The questions will be used as indicators for economic empowerment, and social and personal empowerment.

22. How do you see yourself as an earner in the family?

23. Has earning money personally affected your life?

24. Do you have any say in decision-making regarding your health?

25. After coming from work, do you get any help from your husband, daughters, or sons with house chores?
26. Do you have any say in decision-making related to your children's health and education?
27. Have you experienced changes as a working woman?
28. Have you faced any struggles and hindrances as a working woman?
29. Do you enjoy earning and contributing to the home financially?
30. Do you feel happy about your work and income?
31. Do you think you are any different from other working women in your community?
32. What decisions can you make in your family spending